



# A CRITICAL ANALYSIS ON INCREASING THE WOMEN EMPOWERMENT THROUGH KUDUMBASHREE : A STUDY OF KERALA REGION.

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## ABSTRACT

The empowerment of women has become one of the most important concerns of 21st century not only at national level but also at the international level. Women empowerment will be real and effective only when they are endowed income and prosperity so that they may stand on their feet and build up their identity in the society. Kudumbashree is fundamentally a women's organisation. It took birth in the specific developmental and political context of Kerala state. Empowerment of women involves many things, economic opportunity, social equality, and personal rights. Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies. These societies facilitate them to save and provide them with effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. Kerala has 1200 local self-governing bodies, 941 Grama Panchayaths, 152 Block Panchayath, 87 Municipalities, Corporations and 14 districts. 100 micro units of Kudumbashree from Kollam, Kottayam, Alappuzha and Pathanamthitta district of Kerala region are selected by random sampling method and members of the selected units are the respondents. The overall number of respondents is estimated to be approximately 400 micro units. It could be concluded that the Kudumbashree programme could bring about radical change in the lives of the poor sections of the society in the years to come.

Keywords : Empowerment ; Kollam ; Kottayam; Alappuzha; Pathanamthitta;

## I. INTRODUCTION

Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that real development is possible only if the women and men work in equal terms. Women in Kerala are a valuable healthy and educated resource and can contribute effectively in all aspects of development of the state. Women empowerment is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equal in society. It is presumed that real development is possible only if the women and men work in equal terms. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas,

Kudumbashree is the poverty eradication mission of the Kerala State. The aim of Kudumbashree scheme is to improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprises. It is a community-based self-help initiative involving poor women. Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor women, serving as the community wing of Local Government. The aim of Kudumbashree scheme is to empower women as a strategy for Poverty Eradication.

Rural areas, women are generally not perceived to have any meaningful income generation capacity, and name they are relegated mainly to household duties and cheap labour. Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies. These societies facilitate them to save and provide them with cost-effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. Kudumbashree was launched by the Government of Kerala in 1998 for wiping out absolute poverty from state through concerted community action under the leadership of Local Self Governments. Kudumbashree is today the largest women empowering project in the country. The grassroots of Kudumbashree are Neighbourhood Groups (NHG in short) that send representatives to the ward level Area Development Society (ADS). The ADS send its representatives to the Community Development Society (CDS) which complete the unique three-tier structure.

## 2. REVIEW OF LITERATURE

Kudumbashree is a unique poverty eradication mission of the state of Kerala. Many studies have so far conducted in relation with Kudumbashree and self-help groups in different parts of our country. A brief view of the studies so far conducted is given below:

**Minimal and Makesh (2012)** concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women in to a more powerful section of the society.

**Shihabudeen M (2013)** opines the approaches in Kudumbashree are going the right way but practices are in conflict with the approaches and hence go in wrong direction. So, the Practices need an urgent treatment; otherwise, it will remain another platform for and exploitation of women and extravagance of State resources.

**Rajeev Thomas (2013)** explains in his thesis, Kudumbashree is a comprehensive poverty alleviation program in the state of Kerala and it focuses primarily on microfinance and micro enterprise development. This poor Women Oriented SHG program is unique and it makes every effort to alleviate poverty through on integrated approach. It involves an effective convergence of resources and actions and more over programme is essentially linked to Local - Self-government institutions.

**Ambika Devi (2010)** pointed in Kerala Women achieving financial access, mobility, awareness level, Self- confidence and self-esteem in the economic and political sphere through Kudumbashree Programs.

**Vijayakumaran and Naresh (2013)** pointing important constraints faced by women were social attitude & support, finance, marketing management, credit, operational problems, mobility constraints, dual responsibility, risks bearing ability, absence of entrepreneurial aptitude, quality of EDP, family conflicts, completion and high cost of production.

**A Study Conducted by Venugopalan,K (2014)** in Kerala to find out the influence of Kudumbashree on the rural women for their empowerment. Author concludes that women empowerment has not achieved to the fullest extent. Women workers should give due consideration for developing self-confidence and knowledge about intellectual rights. Each unit of Kudumbashree must give attention to the various factors for the empowerment of members.

**Nanivel A (2014)** agree that micro enterprise play an important role in promotion of Self-employment, income generations and improving living standards of women and weaker sections. In his view women cannot engage in entrepreneurial activities unless a scaffold of others. Author also mentioning that in metros and capital cities, women entrepreneurs are found in industrial business and Service units with relatively larger sizes. But in rural and semi urban areas women entrepreneurs Still found in the traditional line, in spite of various institutional assistance & encouragement

**Jagadeewari (2015)** found that women have become confident about their future & have attained a considerable level of Self-reliance and thereby increase in the economic conditions after joining the member of the organization.

**N. Swarnalatha (2015)** it was found out from the study that a major reason for women joining in self-help groups is to, add additional family income. SHGs could be helpful in inducing positive self-image, Self-Reliance, self-confidence & economic independence in women members.

## 3.OBJECTIVES

The major objectives of the study are to assess the empowerment of the women in Kollam, Kottayam, Alapuzha and Pathanamthitta districts in Kerala State through their involvement in Kudumbashree activities. The specific objectives are:

- 1) To study the growth trend of the strategies followed by Kudumbashree in empowering women
- 2) To assess and compare the empowerment of women in rural and urban areas of the State
- 3) To identify the influence of various factors on empowerment
- 4) To measure the level of empowerment attained by the women and to study the constraints faced by the members

## 4.TABLES

### 4.1. DEMOGRAPHIC FEATURES OF KUDUMBASHREE MEMBERS

Table 4.1 explains the Demographic features of Kudumbashree members

Regarding the age of the respondent's 50 percent of members belonged to the age group of above 50 years. 20 percent of the

SL NO	DEMOGRAPHIC FACTORS	CATEGORIES	NUMBER (100 %)
1.	Age	Below 30 Between 30 -40 Between 40 - 50 Above 50	10 20 20 50
2.	Education	Illiterate Primary Secondary Graduate	Nil 10 40 50
3.	Occupation	House wives Govt. Employees Private Employees Cooli	30 5 60 5
4.	Marital Status	Married Unmarried Divorced Widow	80 3 7 10
5.	Income per month	Below 10,000 Between 10000-20000 Between 20000-30000 Above 30000	80 10 5 5
6.	Size of the family	Nuclear family Joint family	85 15

members belonged to the age group of 40-50 and 20 percent of members belonged to the age group of 30-40 and 10 percent of members belonged to below 30 years.

From the 100 respondent there is no illiterate members in it. 10 percent of members having primary education. 50 percent of them were studied up to secondary level and 40 percent are graduates.

Regarding the occupation 30 percent were house wives, 5 percent Government employees, 60 percent were private employees and 5 percent having cooli

80 percent of members are married, 3 percent are unmarried 7 percent are divorced and only 10 percent are windows.

It was found that 80 percent of the members have an income below 10000 per month. 10 percent of them have an income between 10000 -20000 and 5 percent of members have an income between 20000 – 30000 and only 5 percent of the members have an income above 30000

Majority (85 percent) of the members belonged to the nuclear family and only 15 percent belongs to joined family

## 4.2 PERSONAL EMPOWERMENT

PERSONAL EMPOWERMENT	GREATLY IMPROVED (N=100(%))	FAIRLY IMPROVED (N=100(%))	NOT IMPROVED (N=100(%))
Communication Skill	90	10	-
Decision Making Skill	82	12	6
Ability to face personal and official problems	96	2	2
Idea expression skill	80	12	8
Self confidence	96	3	1
Ability to negotiate and bargain	93	5	2
To go for shopping without the help of family members	98	1	1
Ability to participate and talk to PTA meeting	82	10	8

Table 4.2 reveals that personal empowerment of the respondents has greatly improved after joining Kudumbashee. Great improvement has been happened in the case of communication skills (90 percent) self-confidence (96 percent). Ability to face personal and official problems (96 percent) and to go for shopping without the help of family members (98 percent) compared with other statements

## 4.3 FAMILY EMPOWERMENT

FAMILY EMPOWERMENT	GREATLY IMPROVED (N=100(%))	FAIRLY IMPROVED (N=100(%))	NOT IMPROVED (N=100(%))
Family status	86	12	2
Self-status with in the family	84	12	4
Taking decisions in household affairs	45	37	18
Education status of the children's	60	30	10
Health of the family members	88	10	2
Awareness about the seasonal diseases	95	5	-

Table 4.3 reveals the family empowerment of the respondents has greatly improved after joining kudumbashree. Great improvement has happened in the case of family status (86 percent), self-status with in the family (84 percent), health of family members (88 percent), awareness about seasonal diseases (95 percent) compared with other statements.

## 4.4 ECONOMIC EMPOWERMENT

ECONOMIC EMPOWERMENT	GREATLY IMPROVED (N=100(%))	FAIRLY IMPROVED (N=100(%))	NOT IMPROVED (N=100(%))
Standard of living	80	12	8
Ability to handle finance	74	22	4
Deals with banking system	82	11	7
Loan repayment capacity	86	10	4
Habit of saving money	88	11	1

Table 4.4 reveals the Economic empowerment of the respondents has greatly improved after joining Kudumbashree. Great improvement has happened in the case of standard of living (80 percent) habit of saving money (88 percent) loan repayment capacity (86 percent) compared with other statements

## 4.5 SOCIAL EMPOWERMENT

SOCIAL EMPOWERMENT	GREATLY IMPROVED (N=100(%))	FAIRLY IMPROVED (N=100(%))	NOT IMPROVED (N=100(%))
Leadership quality	73	17	10
Attitude towards the society	68	28	4
Realization of commitment to the society	76	18	6
Ability to handle community-based issues	65	25	10

Table 4.5 shows social empowerment acquired by the respondents after joining in Kudumbashree. Great improvement has been attained in leadership qualities (73 percent), realization of commitment to the society (76 percent) compared with other statements.

## 4.6 POLITICAL EMPOWERMENT

POLITICAL EMPOWERMENT	GREATLY IMPROVED (N=100(%))	FAIRLY IMPROVED (N=100(%))	NOT IMPROVED (N=100(%))
About legal rights of women	85	10	5
About Government project	25	35	40
Ability to participate Grama Sabha	88	9	3
Own preference towards political parties	98	2	-
Awareness about reservations for women	83	15	2
Actively participate in political arena	17	15	68

Table 4.6 shows political empowerment acquired by the respondent after joining in Kudumbashree. Great improvement has been attained in awareness about legal rights of women (85 percent) ability to participate Gram Sabha (88 percent) awareness about reservation for women (83 percent) own preference towards political parties (98 percent) compared with other statements.

## V. Research Methodology

All the policy initiatives and administrative efforts have attained mixed results in achieving the goal of improving the conditions of women in our country. While the women among certain section are fully benefited by various state sponsored initiatives, the women belonging to weaker sections are still backward and are not able to utilize the benefits of various programme. Most of the programme lost its focus many times as they were implemented by a host of agencies with lack of coordination with one another, resulting in high delivery cost and the resources got scattered. Hence, neither economic betterment nor socio- cultural changes were satisfactory in the lives of women at the grass root level.

Violence against women continued to be a global phenomenon even today in spite of laudable legal provisions and initiatives by women's organizations and the like agencies

This terrible condition of women necessitates the evaluation of the novel strategies/programmes adopted by the governments, NGOs and other agencies in the area of women empowerment along with its impact on making changes in the socioeconomic conditions of women. The 73rd and 74th amendment of the Constitution paved the way for decentralization of powers which enabled the poor to realize the presence of government in their vicinity. In this context in Kerala, a mission was set up to facilitate the local self-government in its antipoverty initiatives through empowering women at grassroots level. Kudumbashree is a holistic, participatory, women oriented, innovative poverty reduction approach launched by government of Kerala in the year 1998. Kudumbashree visualized mobilization of poor families under the network of community-based organization which encompasses all sections of poor women and the very motto of Kudumbashree is women empowerment, hence a study on women empowerment through Kudumbashree gains relevance.

To carry out this research project, primary data collection was pursued. Micro units of Kudumbashree are selected as sample size. Five micro units of Kudumbashree from Kollam, Kottayam, Alappuzha and Pathanamthitta districts in Kerala State are selected by random sampling method and members of the selected units are the respondents. The overall number of respondents is estimated to be approximately 400 micro units.

The influence of Kudumbashree women is assessed by the field surveys and personal interviews. Statistical evidences are also drawn from the sources available with the Department of Economics and Statistics and the Project Directorate of State Poverty Eradication Mission of the Government of Kerala. Micro-units under the scheme are surveyed and examined for arriving at conclusions. The study is mainly based on primary data, and the secondary data. A field survey was carried out covering rural areas.

## VI. DATA COLLECTION

The study is both descriptive and analytical in nature and is based on primary as well as secondary data from districts, that is Kollam, Kottayam, Alappuzha and Pathanamthitta of Kerala Region

### Sample size

There are 14 districts in Kerala namely Thiruvananthapuram, Kollam, Pathanamthitta, Alappuzha, Kottayam, Ernakulam, Idukki, Thrissur, Palakkad, Malappuram, Kannur, Kozhikode, Kassarkode, Wayanad. Micro units of Kudumbashree are selected as sample size. Kerala has 1200 Local self-governing bodies, 941 Grama Panchayaths, 152 Block Panchayath, 87 Municipalities, 6 corporations and 14 Districts.

100 micro units of Kudumbashree from each districts, that is from Kollam, Kottayam, Alappuzha and Pathanamthitta of Kerala Region are selected by random sampling method and members of the selected units are the respondents. The overall number of respondents is estimated to be approximately 400 micro units.

## Source of Data Collection

To carry out this research project, primary data collection was pursued

### I. Primary Data

The primary data source is an early data source in which the company obtains data for a specific study or project. Primary data can be obtained in many instances. The primary collection is very costly and complex as opposed to the secondary collection. In our study, primary data was collected with the help of pre-tested structured interview schedule specially designed for eliciting information relevant to the study. Two sets of interview schedules are prepared, one for collecting data relating to NHGs and the second set was for collecting data from individual members.

### 2. Secondary Data

It is a type of information that has already been obtained in the past. Secondary data collected mainly from Economic Reviews Published by the State Planning Board, Kudumbashree annual reports, Kudumbashree publication and reports of NABARD. Professional journals, periodical, working papers and various websites also provide valuable data relevant for the study

Along with this, personal discussions with the group leaders and Kudumbashree officials were also made to collect relevant information necessary for the study,

### Nature of Data Required

The general information has been analysed with the help of primary data collected from among the respondents through structured questionnaires. The data required for the study are following:

1. The information relating to empowerment of Kudumbashree women and the levels of constraints faced by the women in Kollam, Kottayam, Alappuzha and Pathanamthittat districts in Kerala is required.
2. The information relating to the various factors of empowerment is required.

## VII. RESEARCH ANALYSIS /INTERPRETATION

The Universe of the study comprised Kudumbashree NHGs and its members in Kollam, Kottayam, Alappuzha and Pathanamthitta Districts in Kerala State.

In Kollam Districts having 1 Corporation, 4 Municipalities, 104 villages, 11 Blocks, 74 CDS, 1419 ADS and 22685 NHGs. In Kottayam 6 Municipalities, 100 villages, 11 Blocks, 78 CDS, 1339 ADS and 14754 NHGs. In Alappuzha 6 Municipalities, 93 villages, 12 Blocks, 79 CDS, 1358 ADS and 20108 NHGs, and in Pathanamthitta 4 Municipalities and 70 villages, 8 Blocks, 58 CDS, 920 ADS and 9391 NHGs. So total 1 Corporation, 20 Municipalities, 367 Villages, 42 Blocks, 289 CDS, 5036 ADS and 66938 NHGs for our study. The population for the present study was identified as the Kudumbashree NHGs having completed tenure of minimum five years and the women having at least three years' experience as Kudumbashree members and are still in the group.

Research tools will be SPSS as the data used here will be primary data. The analysis was done using different bars, charts, graphs, SPSS, questionnaires.

Secondary data will be collected from journals, magazines, books, internet sources and research work by scholars in this area.

The samples for the present study consist of 400 NHGs.

## VIII. CONCLUSION

Women empowerment is basically the creation of an environment where women can make independent decisions on their personal decision as well as shine as equal in society. The study has provided an insight on women empowerment acquired in Kudumbashree members after joining in the Kudumbashree. by participating in various income generating cum developmental activities, the moral and confidence of women become very high. Women who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. We can conclude that women empowerment has not fully attained. Kudumbashee programmes could bring about radical changes in the lives of the poor section of the society in the years to come. Each unit of kudumbashree must give attention to the various factors for the empowerment of members.

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