



“KUDUMBASHREE”- A KEYSTONE FOR ECONOMIC EMPOWERMENT OF WOMEN

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ABSTRACT

Women are central to the success of poverty alleviation efforts. This realization brings women at the center stage of the development effects. They are actively involved in all spheres and streams in our society now. “Kudumbashree” is a word derived from Malayalam language which means prosperity of the family which helps enjoy the economic opportunities by a good number of poor women folks in rural and urban Kerala. “Kudumbashree” is the scheme aims at improving the living levels of the poor women in rural as well as in urban areas. Empowerment of women through Kudumbashree is the needs of the hours. This study seeks to elicit the socio economic profile of the kudumbashree members, to analyze the extent of economic empowerment attained by the members, and to measure the level of empowerment. A total of 100 Kudumbashree members were selected from Devikulam Block, Kerala. by using purposive sampling method. The data was collected through interview schedule and a three point empowerment scale. The study revealed that more than half of the respondents 62 per cent acquired medium level of economic empowerment while high level is attained by 20 per cent and 18 per cent are in low level empowerment. Kudumbashree Neighbourhood groups(NHG) are considered as the dynamic tools of empowerment as it adopt a participatory approach for empowerment producing credible results since its inception till date. Empowerment of women through Kudumbashree will undoubtedly have long term socio-economic benefits. It could be concluded that the Kudumbashree programme could bring about radical changes in the lives of the poor sections of the society in the years to come.

Key words: Kudumbashree, NHG, Economic Empowerment and Devikulam Block

Introduction

“In order to awaken the people it is the women who have to awaken. Once she is on move, the family moves, the village moves, the nation also moves”.

Pt. Jawahar Lal Nehru

Women are central to the success of poverty alleviation efforts. This realization brings women at the center stage of the development effects¹. Women are actively involved in all spheres and streams in our society now. They are no more a passive part of our social fabric. Over the past decades, it has been practically proved that they have got a well-defined and definite role to play within the community and contribute their share to the development of nation².The change in the status of women in India is a slow, steady and continuing process³.

As per the 2011 Census, women constitute about 48.5 % of the country's total population. Recognising women as an important human resource, the Constitution of India has not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. Drawing strength from the Constitutional commitments, Government of India has been constantly endeavouring to ensure all round wellbeing, development and empowerment of women. The vision for empowerment of women for the 12th Plan is to work towards sustainable inclusive growth with socioeconomic empowerment of women and gender justice⁴.



This Kudumbashree project was officially launched in the state on May 17, 1998 as a community network that would work in tandem with local self-government for poverty eradication and women empowerment. It is one of the largest women's movement in Asia with a membership of 42 lakhs representing equal number of families. 44 lakh poor families brought under the community based organisations (CBOs) consisting of 2.61 lakh Neighbourhood groups (NHGs), 19,773 Area Development Societies (ADSs) and 1,072 Community Development Societies (CDSs)-rural urban⁵.

Kudumbashree is the transformed form of poverty alleviation scheme with special emphasis on women empowerment through their co-operation, mobilization of their small savings and utilization of these savings for starting micro-enterprises. This is intended to make them and their families self-dependent. This was experimented first in an urban setting in Alappuzha, which was later scaled up to selected panchayats. Removal of poverty by the year 2007 is the declared goal of this programme⁶.

"Kudumbashree" the scheme aims at improving the living levels of the poor women in rural and urban areas. "Kudumbashree" in local language means prosperity of the family which helps enjoy the economic opportunities by a good number of poor women folks in rural and urban Kerala⁷.

The mission statement of Kudumbashree is: "To eradicate absolute poverty in ten years through concerned community action under the leadership of Local Self Governments, by facilitating organization of the poor combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically"⁸.

Literally empowerment denotes "to invest with power". Power is defined as the ability to influence the behaviour of others with or without restraint. The extent to which a person or group holds such power is related to the social influence they can wield. It is also control over resources broadly categorized as intellectual and physical⁹.

Empowerment is a multi-dimensional process, which should enable the individual or a group of individual to realize their full identify and powers in all spheres of life. It consist of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives or have greater control over circumstances that influence their lives and free them from the shackler imposed on them by custom, belief and practice¹⁰.

Empowerment of women through Kudumbashree is the needs of the hours. It is basically concerned with equality, participation, influencing decision and access to opportunity¹¹.

Scope of the study

The people in DevikulamBlockwhose economic and social well – being is not improved for many years especially in the women community is considered. The term "Women Empowerment" is a new context for the residents of Devikulam Block. But in the recent past, "Kudumbashree" has influenced a drastic change in the life of women in this area. This development of the women community through the activities of Kudumbashree in various fields and their improved standard of living forced the investigator to peep in to the research.

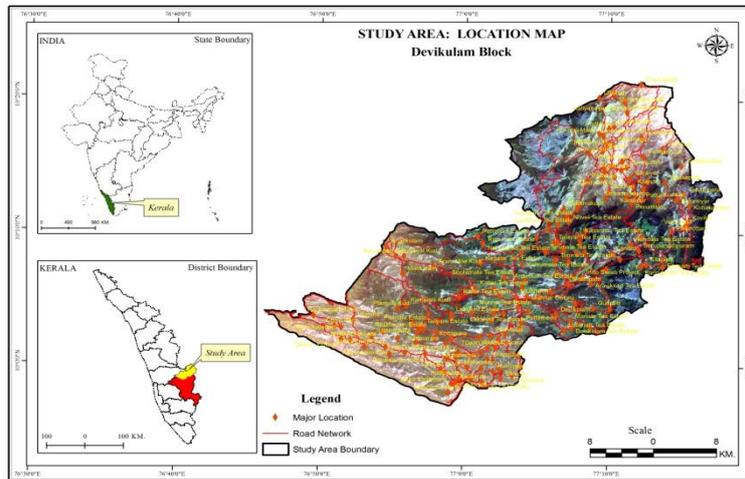
Objectives

1. To elicit the socio economic profile of the respondents.
2. To analyze the extent of economic empowerment attained by the respondents.
3. To assess the level of empowerment.



Methodology

The locale selected for the present study is high range mountain landscape of Devikulam Taluk, which is located on the eastern slopes of Western Ghats. The study area stretches between the latitudes of 9°56'56''N to 10°21'29''N and longitudes of 77°48'31''E to 77°16'14''E. Geographical area covered by Devikulam 1140 Km² which comprising 11 Village Panchayats with population of 1, 77,621 persons in 2011 census (Map.1).The address of Kudumbashree units in Devikulam block were obtained from the kudumbashree directory, head office and also from the websites. An area wise list of kudumbashree units were obtained from the CDS office. From the list ten kudumbashree units were selected randomly. One of the criteria for selecting the respondents is that they must be the member of kudumbashree units at least three or five years in order to get valid and reliable information. Therefore the list of members were obtained from the NHGs a total of 100 sample were selected by using purposive sampling method. An interview schedule was used to elicit the socio economic status of kudumbashree members, a three point empowerment scale was developed and used by the researcher to assess the level of empowerment of the respondents. Both primary and secondary data were collected for the study. The collected data were statistically analysed and interpreted by using appropriate statistical tools.



Map.1 Study Area Location Map

Results

A. Socio-economic profile

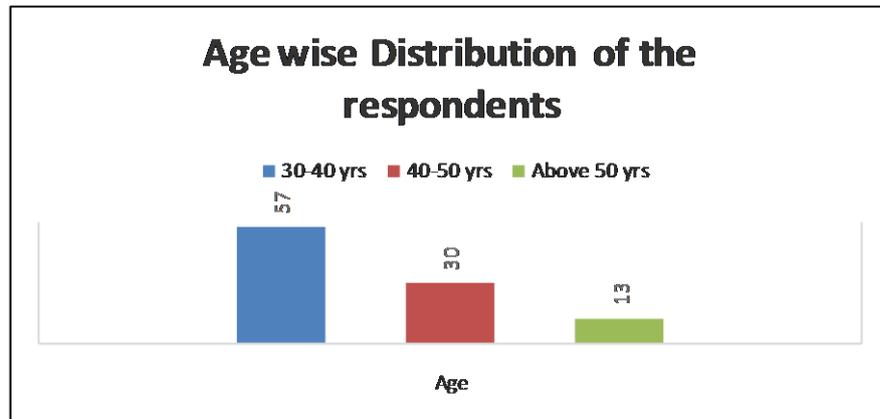
1. Personal profile

Table 1:Personal Profile

Characteristics	Percentage (N=100)
Age in (years)	
30-40	57
40-50	30
Above 50	13
Religion	
Hindu	89
Christian	11
Caste	
Forward	14
Backward	86



Table 1 it can be inferred that, 57 per cent of the respondents belonged to the age group 30 -40 years, and 13 per cent of the respondents belonged to the age group of above 50 years. About eighty nine percent of them were Hindu and eleven percent were Christians. Eighty six percent of the samples were backward caste and fourteen percent were forward caste.



2. Social Profile

Table 2: Social Profile

Characteristics	Percentage (N=100)
Type of house	
Owned	64
Rented	36
Type of Family	
Nuclear family	88
Joint family	12
Marital Status	
Married	80
Unmarried	2
Divorce/Widow	18
Number of Children	
One	23
More than two	70
Nil	7
Educational Status	
Illiterate	15
Up to Std 10 th	68
10 th and Above	17



From table 2, it was understood that sixty four percent of the respondents resides in owned house and 36 per cent in rented house. Eighty eight per cent of them belongs to nuclear families and 12 percent belongs to joint family. Eighty per cent of the respondents were married. About 23 percent of the respondents have one child seventy percent have more than two children and only 5 percent of them have no children at all. Fifteen percent were illiterate, 68 percent studied were up to tenth standard and seventeen per cent of them were tenth and above.

3. Economic Profile

Table 3: Economic profile

Characteristics	Percentage (N=100)
Type of Occupation	
Labour	80
Private	2
Self employed	18
Husbands occupation	
Casual Labour	52
Driver/Business	40
Nil	8
Total monthly Income	
Below Rs.5000/-	7
Rs.5000/- to Rs.7000/-	66
Above Rs.7000/-	27
Source of Income	
Agriculture	59
Company	26
Business	15
Savings	
Yes	100
Assets	
Yes	81
No	19

Regarding the type of occupation Eighty per cent of the respondents were labourers and remaining ten and two per cent were self-employed and private job, about husband's occupation, fifty two percent were casual labourers and forty per cent of them were involved in business and eight were unemployed. It was found that sixty six percent of the respondents have an income between Rs.5000 – 7000. Almost fifty nine percent of the respondents were depend on agriculture for their income source. Twenty six percent of them depend on company and five percent of them have their own business. It was interesting to note that all the respondents have their own savings in Bank chitty, and Post Office. About eighty one per cent of the respondents have assets like land/house/shop and remain nineteen per cent of them have no assets.



B. Economic Empowerment of the Respondents

4. Reasons for Joining Kudumbashree

Table 4 : Reasons for joining Kudumbashree

Sl.No	Particulars	Percentage N=100
1	Availing cash/credit Benefits	67
2	Developing saving habits	56
3	Improving standard of living	87
4	Peer pressure	12
5	Meeting unexpected demand for cash	10

Table 4 reveals that majority of the women (87 per cent) join kudumbashree with an intention of making improvements in their living standards, followed by 67 per cent availing cash benefits in the form of availability of credit at cheap rate of interest. 56 per cent of them were joined kudumbashree with an intention of developing saving habits. 10per cent of the respondent believe that they would meet unexpected demand for cash by their NHG membership. The corresponding two per cent for the respondents were motivated towards kudumbashree due to peer pressure.

5. Thrift Savings

Table 5: Thrift Savings Details

Sl.No	Particulars		Percentage N=100
1	Weekly savings	Rs 10	77
		Rs. 20	23
2	Variation in savings	Yes	82
		No	18
3	Fine for delay savings	Yes	3
		No	97
4	Total thrift savings	Less than 3000	32
		3000-5000	54
		Above 5000	14

Table 5 shows that, the weekly savings of 77 per cent of the respondent's amounts to `10 and for the rest it is 20. 82 per cent of the members pointed out that there are no variations in their savings while for the remaining, the amount changes from 25 to 50. Only three per cent of the members pointed out that their groups are charging penalty for delayed savings and the amount of fine vary from 1 to 2 per week. The total savings ranges from `3000 to `5000 for 32 per cent, 54 per cent said above ` 5000 and 14 members have saving below `3000.

6. Economic independence

Table 6: Economic independence

Sl.No	Particulars		Percentage
1	Freedom of spending the money	Yes	77
		No	23
2	Reduction of contribution by husband/family members	Yes	82
		No	18



Table 6 shows that 87 per cent of the respondents reported with pride that they enjoyed the freedom spending whatever they earned through their efforts. Similarly 77 per cent of the respondents reported that there is no reduction of contribution from their husbands towards the family income which further adds joy to their life.

7. Income Generating Activities (IGA)

Table 7: Income Generating Activities

Sl.No	Particulars	No. of units
1	Canteen	13
2	Spices Shop	6
3	Soap & Detergent manufacturing	12
4	Pickle manufacturing	27
5	Agricultural Activities	40
6	Catering Units	3
7	Amurtham Flour making	12
8	Beauty parlour	3
9	Community kitchen	4
10	Tailoring & Embroidery works	7

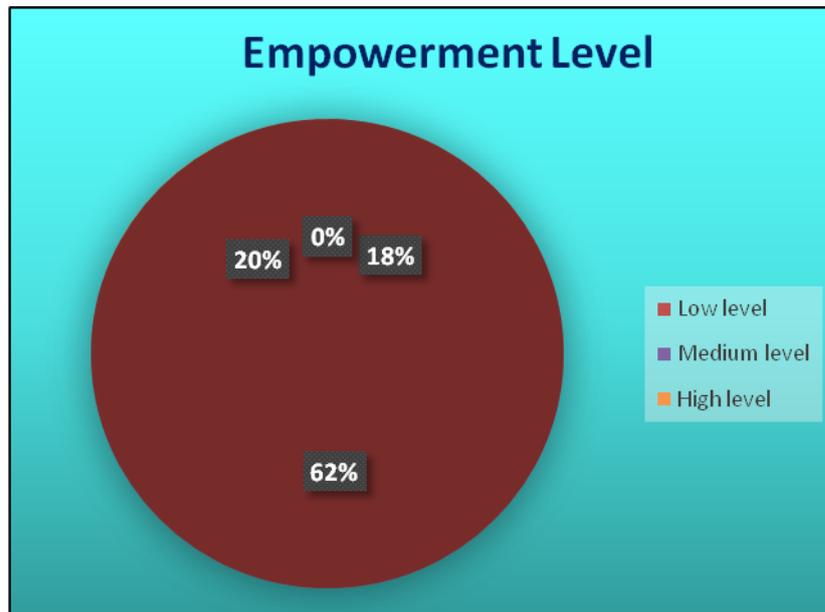
Table 7 illustrates the efforts taken by the women in widening and deepening the economic activities, which they know change their economic status both within and outside the household. They have the ability to touch the pulse of the market and respond wisely. Rural women are bold enough to have an experiment on different types of IGAs as the table reveals. On an enquiry regarding whether the respondents purchase products of other NHGs, 84 per cent responded positively. Thus it is seen that there is co-operation, assistance and networking with other NHGs which also influence the successful operation of IGAs.

8. Empowerment Level

An empowerment scale was developed and used by the researcher to find out the level of empowerment of women in Kudumbashree units. It includes 15 statements regarding economic empowerment. The response of the samples was marked in a three point scale (Always, Sometimes, and Never) and was given a score of 3, 2, and 1 respectively. Thus the maximum score obtained by a sample for the empowerment scale was 45 and minimum score was 15. Further the scores, obtained for the empowerment scale were categorized in to low level (less than 65%) medium level (65-70%) and high level (above 70%). The details regarding the empowerment of the members in selected Kudumbashreeunits are discussed in graph no 1.



Picture 1-Level of Economic Empowerment of the Members



More than half of the respondents 62 per cent acquired medium level of economic empowerment while high level is attained by 20per cent and 18 per cent are in low level empowerment. Kudumbashree NHGs are considered as the dynamic tools of empowerment as it adopt a participatory approach for empowerment producing credible results since its inception till date.

9. Association between empowerment level and related variables

While comparing the empowerment level and age, caste, occupation, monthly income, income source, savings and assets of the samples, it was found that there is significant relationship between empowerment level, the variables like age, caste, occupation, monthly income, income sources, savings and assets of the samples.

While comparing the empowerment level and type of house, type of family, marital status and educational status of the samples, it was found that there is no significant relationship between empowerment level and the variables like type house, type of family, marital status and educational status.

Suggestions and Recommendations

- ✓ Innovative activities like event management, promotion of endogenous tourism, ready to cook ingredients for vegetarian and non-vegetarian south Indian dishes, should be introduced by the Kudumbashree units to make the activities more diversified, highly profitable and less competitive
- ✓ It is observed that in many units the product packages are inferior in quality, unattractive and incapable of protecting the products from deterioration. Hence a centralized high-tech package making units are needs of the Kudumbashree units.
- ✓ Marketing homely meals (Packed Lunch) by sharing a portion of their meals to the employees of Government organizations, banks etc, who depend on hotels, restaurants and cafeteria during noon-time.



Conclusion

The state of Kerala has once again attracted the world attention in the process of alternative development model in gender mainstreaming through public action and mass mobilization through the project Kudumbashree within the framework of participative and responsive democratic governments. In brief Kudumbashree movement is a comprehensive programme to alleviate poverty and is intended to empower women of the disadvantaged group. Though the involvement of women in Kudumbashree helped them to attain a leading place in their social sphere, it has to go a long way for the creation of gender equality and to perform their triple role in an effective way. Even now the Kudumbashree is functioning from the perspective of a beneficiary status, and not from a sense of agency.

Kudumbashree can play an effective role in achieving the long cherished objectives of poverty alleviation and rural development through their diversified programmes. The formation of common interest groups has a substantial impact on the lives of its members. Empowerment of women through Kudumbashree will undoubtedly have long term socio-economic benefits. The first and foremost visible impact of the emergence of the scheme is that the unity and solidarity of the beneficiaries have been substantially improved and socio-economic conditions of the members have been invariably an improved from the pre-existed status of the rural poor. Their general awareness on Socio-economic programme implemented by the Government has improved considerably. It was heartening to see that the Kudumbashree activities gave topmost priority for women empowerment.

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