

Economic empowerment of rural women– A study from Ernakulam district of Kerala, India

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Abstract

Women empowerment is an active, multi dimensional process which enables women to realize their potential and powers in all spheres of life. All the poverty alleviation programmes were focused on women as they are economically more disadvantaged than men and as their upbringing and mainstreaming are critical for the economic development of a nation. It has been acknowledged in enumerable studies that the social and economic empowerment of women have a significant positive impact on the poverty eradication and economic development of the country. Therefore the government of India has implemented various schemes to reduce poverty, for empowering poor women and to promote gainful employment. Kudumbashree - the poverty eradication mission of the state of Kerala is a community based self help initiative involving poor women. The emergence and rapid multiplication of Kudumbashree NHGs based on micro credits is a novel strategy that is gaining increasing importance in the development scenario. The slogan of the mission is "reach out to the family through women and reach out to the community through family". The aim of this study is to investigate the various programmes that were introduced in order to enhance and empower the rural women from the below poverty line of Ernakulam district of Kerala state. Self prepared questionnaire is administered among them to assess their economic development after the participation in Kudumbashree. The finding reveals that economic empowerment of women in kudumbashree is greatly influenced by income generating activities.

Keywords: Kudumbashree, economic empowerment, micro finance, NHGs,

Introduction

Women empowerment process is one where women find time and space of their own and begin to re-examine their lives critically and collectively. It enables women to look at old problems in new ways, analyze their environment and situation, recognize their strength and potentials, alter their self image, access new kinds of information and knowledge acquire new skills and initiate actions aimed at gaining greater control over resources of various forms. Economic empowerment is nothing but making women aware about their role and importance in economic development and provide them space for attaining financial independence and account their significant contributions to the production process.

Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face. Rural women have less access to the resources to generate stable incomes. House hold income is a poor measure of women welfare because the distribution of income within the household may be quite unequal. Various studies of intra household resource allocation indicates that in many regions of the world, there exists strong bias against women in areas such as nutrition, medical care, education and inheritance¹. Consequently, in the development discourse, most of the poverty alleviating programmes carries an implied agenda of women empowerment, which starts with access to credit and involvement in income generation which was accepted as sure strategies for economic empowerment². Thus economic empowerment is necessary condition for enabling women to seek justice and equality, because without economic strength, women cannot be able to exercise their rights and entitlements, without reasonable income security, people

lack real freedom to make rational choices to become socially responsible, without collective and individual voice, the vulnerable will remain that way³.

Micro credit for women has been the mantra that has worked like nothing else in pulling the poor women out of poverty and emphasizing them wherever it was introduced. Therefore the government of India has implemented various schemes for empowering poor women and to promote gainful employment. The government of Kerala launched kudumbashree with the active support of Government of India and NABARD for wiping out absolute poverty from the state within a period of 10years through micro finance. According to the accepted definition, micro finance is the provision of thrift, credit and other financial services and products of very small amounts mainly to the poor in rural, semi-urban and urban areas for enabling them to raise their income level and improve living standards.

The mission of kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically”. Women empowerment initiatives through micro finance operations, micro enterprise promotion and convergent community action constitute the core activities of kudumbashree. These activities are carried out through community based organizations (CBO) of women below the poverty line. The CBOs functions in a three tier structure. The lowest tier constitutes the Neighborhood Group (*Ayalkoottam* in Malayalam) consisting of 20-40 women members selected from the poor families. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting, the various problems faced by the group members are discussed along with suggestions for improving the situation⁴

Methodology

The study used both empirical and descriptive. Primary and secondary data have been made use for the analysis. The overall progress of the Kudumbashree project is being assessed with the help of secondary data which are collected from Economic Review, books, periodicals, newspapers, internet etc.,

Primary data was collected through a field survey. The sample population for the field survey comprises a total of 50 respondents from Ernakulum district, Kerala State, who claimed to have successfully engaged in the self employment programme. The sample selection was on systematic random sampling. The questionnaire was developed to assess their economic development after their participation in Kudumbashree programme.

Results and Discussion

The data obtained through the study was analyzed using appropriate statistical techniques. The finding reveals that the Kudumbashree programme has made a dramatic change in the economic life of women. By participating in various income generating activities, the morale and confidence of women become very high. The Kudumbashree women disclose the feeling that they are getting good psychological support from the group, they got freedom over the money they earned through their self employment and they are free from the hands of money lenders.

Table – 1 Economic Status of the Respondents

Particulars	Number of Respondents	Percentage
BPL	48	96
APL	2	4

Since kudumbashree NHGs are conceptually targeted to weaker sessions, it would be interesting to look at the economic status of the selected members, It is found from the table- 1 that of the total respondents ,96 % of women fall under BPL category, and 2 % of women fall under APL category.

Table 2, Occupational Status before joining the kudumbashree programme

Particulars	Frequency of respondents	Percentage
No specified jobs	35	70
self employed	2	4
Coolies	8	16
others	5	10

From table – 2 it can be observed that 70% that of the respondents were not having specified jobs before joining the kudumbashree programme and only 4% reported that they were having small projects like tailoring, goat rearing and handicrafts works before joining the kudumbashree programme.

Table 3, Borrowing pattern of the members

Particulars	Pre-NHG	Percentage	Post-NHG	Percentage
Money lenders	35	70	8	16
Banks and societies	5	10	4	8
NHGs	0	0	32	64
Others	10	20	6	12

Money lenders accounted for the major source of borrowing for all the respondents during the pre NHG situation. However after the intervention of the programme, the borrowing pattern has thoroughly changed and the share of money lenders came down to 8% NHGs stand as the major source of credit for more than 60% of the sample.

Table 4, Types of assistance availed from NHGs for starting income generating activities.

particulars	Frequency of respondents	Percentage
Loan facility	35	70
Skill training programme and loan	10	20
Marketing of products and loan	5	10

Table 3 shows the types of assistance availed from NHGs for starting income generating activities. 70% of the respondents get assistance in the form of loan facility. 20% respondents gets assistance in the form of skill training and bank loan facility. Only 10% reported that they got marketing assistance from their groups.

Table 4, Contribution of Income generated activities to family income

Particulars	Frequency of respondents	Percentage
Only source of income	0	0
Additional source of income	50	100

The table-4 shows that all the respondents reported that their small contribution helped to supplement the family income.

Saving Pattern of the Respondents after joining the Kudumbashree programme

Types of savings	Frequency of respondents	Percentage
Postal	6	12
Co-operative banks	4	8
Chitty	10	20
NHG	30	60

The Table-4 shows that the possession of basic amenities of kudumbashree members. 80% reported that they have safe drinking water facilities .100% of the members have sanitary latrines and



household electrification. But only 35% of them have their own house. The healthy environment of the members (80%) has shown significant increase since joining NHGs.

Conclusion

Neighborhood Groups have become powerful instrument in providing access of banking services to poor also in mobilizing their small savings. Many studies highlight that NHGs have been successful in inculcating saving habits among the poor, enabling the rural households to take up larger productive activities, empowering the poor women and in reducing their dependence on exploitative local money lenders. Thus NHGs have helped to generate and collect small savings from rural women. The financial management of the women is remarkable as they are literate enough to spend their earning firstly for the educational purpose of their children and for the repayment of old debts which in the long run can improve their economic condition.

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