

**WOMEN EMPOWERMENT THROUGH KUDUMBASHREE-  
A STUDY IN ERNAKULAM DISTRICT**

*Synopsis*

*Submitted to*

*Mahatma Gandhi University*

*for the Award of the Degree of*

*Doctor of Philosophy in Commerce*

*By*

**MERCY VARGHESE**

Ref.No.Ac.All/3/851/COM/JULY/04

*Supervisor and Guide*

**JOY JOSEPH PUTHUSSERY**

Principal

Bharata Mata College, Thrikkakara

**P.G DEPARTMENT OF COMMERCE AND RESEARCH CENTRE**

**BHARATA MATA COLLEGE, THRIKKAKARA**

*(Institution Affiliated to M.G.University)*

**KOCHI, KERALA**

February, 2012

# CONTENTS

---

Page No.

1. INTRODUCTION .....	01
2. EMPOWERMENT .....	02
3. STATEMENT OF THE PROBLEM.....	02
4. SCOPE OF THE STUDY .....	03
5. SIGNIFICANCE.....	04
6. OBJECTIVES .....	05
7. MAJOR HYPOTHESES.....	05
8. METHODOLOGY .....	06
9. LIMITATIONS OF THE STUDY .....	09
10. MAJOR FINDINGS .....	09
11. CONCLUSION .....	11

## **1. Introduction**

Development of a nation cannot be separated from or viewed in isolation from the development of women who constitute half of the world population and who can certainly play a crucial role in influencing the course of human history as well as shaping the destiny of mankind. Unfortunately in every society gender continues to be a powerful barrier in asserting the rights, capabilities and opportunities of women throughout life. Many of the legal provisions for equality are confined to paper. Our country is noted for its rich cultural heritage, respect for traditional values and honour for women, but is still largely male dominated where women are miserably looked down upon.

No doubt women do have their inherent weaknesses due to the dual responsibility both at home and at their work place. But the lot of creativity in her work which is an innate trait of women and the inborn talents and potentials within her are unrecognized and unutilized in a patriarchal society. Their lower status in society makes them easier victims of poverty as they do not have due control over resources neither as owner nor as user. Besides, the upbringing of women in shadow of fear and violence hinder their natural growth and convert them into passive victims in a male dominated society.

The history of India shows various ups and downs in the status of women. In post independent India, the education and employment of women have played a significant role in changing the traditional attitude towards women within the family and society. The government, through its industrial policy resolutions, five year plans and annual plans have affirmed the role of women in economic development. Several schemes for the empowerment of women in rural and urban areas have been implemented through government agencies and financial institutions. The experiments in decentralization and participatory planning has no doubt achieved remarkable results in social sectors like health, housing and education and contributed immensely to capacity building of weaker sections.

## **2. Empowerment**

Any attempt to improve the status of women should start with 'empowerment'. Empowerment implies the creation of an enabling environment where individuals can fully use their capabilities to take charge of their lives. The purpose of empowerment is to free someone from rigorous control and to give them freedom to take responsibilities for their own ideas and actions and to release the hidden resources which would otherwise remain inaccessible.

Women empowerment process is one in which 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, analyse 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 action aimed at gaining greater control over resources of various forms. When women are empowered, a society with stability is assured.

## **3. Statement of the Problem**

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 sections are fully benefited by various state sponsored initiatives, the women belonging to weaker sections are still backward and are not in a position to utilize the benefits of various programmes. Most of the programmes 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 organisations 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 socio-economic condition of women. The 73<sup>rd</sup> and 74<sup>th</sup> amendment of the constitution paved the way for decentralisation 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 organisation 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.

#### **4. Scope of the study**

The study is conducted in Eranakulam district in Kerala state focussing on Kudumbashree strategies for empowering the women in the district. There are 15 block Panchyats, consisting of 89 Grama Panchyats (Rural Local Bodies), 8 municipalities (recently 3 Panchyats are converted into municipalities) and one municipal corporation in the district. The main intention of the study is to assess the level of empowerment achieved by women through kudumbashree. Assessment of the different dimensions of empowerment – economic, social and political- is done by studying the impact of various kudumbashree activities.

## **5. Significance**

Women in general, rarely enjoy the wide spectrum of freedom and rights granted by constitution and other legal provisions. Women who steer all the domestic activities so efficiently well are certainly very good examples in life management. Women are a good source of man power and contribute effectively towards human capital for which they have to be adequately equipped. Their potentials have to be properly exploited and their productivity and creativity should be utilized for the development of the nation. This can be made possible by empowering them.

At the same time, the realization of the fact that their subordination is not because of their personal inadequacies helps the women to move towards empowerment. No doubt, in our country, laudable efforts and initiatives are taken by the government and various agencies for ensuring their constitutional rights. The Women Reservation Bill is a land mark in the history of women empowerment giving opportunity for thousands of women at the grass root level to be a part of local governance.

In this juncture, it is important to analyse how far the women empowerment strategies/programmes adopted by kudumbashree – the largest women organization at grass root level- by the government of Kerala, are able to make changes in the lives of its members by empowering them economically, socially and politically. Since kudumbashree focused its objective on poverty alleviation through women empowerment and every district in the state has its operations, it is essential to notice whether kudumbashree provides sufficient space for empowerment to its members and hence the study is important. Women empowerment has great relevance in a district like Ernakulam which is the commercial capital of Kerala where the literacy level of women is considerably high. An exclusive study on the empowerment of women at the grass root level through kudumbashree in Ernakulam district has not been done so far. Hence it is necessary to have an insight in to the empowerment of the rural and urban women

with the help of kudumbashree focussing on the economic, social and political dimensions. Since empowerment is also a situation where women can enjoy the fruits of empowerment with 'safety and security' it is relevant to study the problems faced by them in the path of empowerment.

The result of the study shall help the kudumbashree mission to redesign the existing strategies and give attention to constraints faced by the members. The study will also facilitate the government in formulating new policies in gender budgeting and the kudumbashree members are benefited as the positive results motivate them further since empowerment is a continuous process.

## **6. Objectives**

The major objective of the study is to assess the empowerment of the women in Ernakulam district 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 compare the quality of Neighbourhood Groups (NHGs) in rural and urban areas of the district and to study the initiatives taken by the NHGs to empower its members.
- 3) To assess and compare the empowerment of women in rural and urban areas of the district.
- 4) To identify the influence of various factors on empowerment.
- 5) To measure the level of empowerment attained by the women and to study the constraints faced by the members

## **7. Major Hypotheses**

H<sub>1</sub> There is no significant difference in the thrift and credit operations of kudumbashree NHGs in rural and urban areas of Ernakulam district.

H<sub>2</sub> There is no significant difference between rural and urban women in their economic, social and political empowerment.

H<sub>3</sub> Income generating activities and training programmes have made a positive impact on the empowerment of the women.

H<sub>4</sub> There is no significant difference in the levels of empowerment of the women belonging to BPL and APL.

H<sub>5</sub> There is no association between literacy level and level of empowerment

H<sub>6</sub> Positional status of the members and duration of membership in kudumbashree influences the level of empowerment.

## **8. Methodology**

### **a) The Universe and the sample**

The universe of the study comprised kudumbashree NHGs and its members in Ernakulam district. 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.

Multi stage random sampling technique was followed for the selection of the sample required for the present study. The population for the study is spread over 15 block Panchayats (rural), 8 municipalities and one municipal corporation (urban) of the district.

In the first stage, 50 local bodies were selected from the district. For this, from each block, 3 panchayats were selected at random and the sample size constitutes 45 panchayats. (rural local bodies). Similarly, from the 9 urban local bodies 4 municipalities were selected at random and the one Municipal Corporation is also included in the sample. Thus the total sample size constitutes 50 local bodies.

In the second stage, from the selected local bodies 3 wards each were selected at random and the sample constitute 150 wards (15 wards from urban local bodies and 135 from rural).

In the third stage, from each selected wards, 2 neighbourhood groups (NHGs) were selected at random constituting 300 NHGs (Groups) [30 groups from urban and 270 from rural].

In the fourth and final stage, from each selected NHGs, 2 members were selected at random constituting 600 members (540 members from rural and 60 from urban).

Thus the sample for the present study consists of 300 NHGs and 600 members.

**b) Database**

The study is both descriptive and analytical in nature and is based on primary as well as secondary data. 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 were prepared, one for collecting data relating to NHGs and the second set was for collecting data from individual members.

Secondary data was collected mainly from Economic Reviews Published by the State Planning Board, kudumbashree annual reports, kudumbashree publications and reports of NABARD. Professional journals, periodicals, 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.

**c) Data Processing and Analysis Plan**

The collected data is processed using SPSS package. The empowerment of the respondents is measured by following a pre and post NHG

situation. For this, variables are selected and based on the changes in the variables in the post NHG stage, score values are assigned. The mean score got for the variables forms the basis of measuring empowerment.

**d) Tools for Data Analysis**

The collected data is analysed using the following techniques.

***Wilcoxon Signed Rank Test***

For testing the hypothesis relating to thrift and credit operations of NHGs in the rural and urban areas of the district, this test is applied.

***Co-efficient of variation (CV)***

The consistency or the variability relating to the asset holding of two groups of respondents is ascertained using CV.

***Chi – square test of Independence and Z – test/t- test***

For testing the hypothesis relating to various levels of empowerment based on the different socio – economic status of the respondents, chi – square test is applied. Z test/t test is extensively used in the study for comparing the means of two groups in appropriate situations, and for testing the concerned hypotheses.

***Paired sample test***

For testing the hypothesis relating to the difference in the value of assets purchased by the same group of respondents in two situations, paired sample test is applied.

***ANOVA and Tukey’s Multiple Comparison Test***

Difference in the mean score of empowerment of the women based on their educational qualification and positional status in kudumbashree is analysed using ANOVA and to identify which groups have significant difference, post hoc tests (Tukey’s multiple comparison test) is applied.

## **9 Limitations of the study**

There are inhibitions which prevent some respondents from opening up which affect the results of the study. The data given by some of the respondents relating to the financial aspects may affect the result as the data were based on their estimates and guess work.

The growth trend of certain strategies followed by kudumbashree cannot be studied because of the non – availability of accurate data.

## **10. Major Findings**

The ‘thrift and Credit’ operation of kudumbashree acts as the prime strategy of women empowerment. Over the years, they are growing as informal banks at the doorsteps of the poor women. Thrift and credit operations of kudumbashree function well in rural areas in the district compared to the urban counter parts. At the same time, there is no significant difference between rural and urban NHGs with regards to thrift savings, bank loan availed, loan repayment and subsidy granted.

Based on the selected economic indicators, social indicators and political indicators, it was found that kudumbashree NHGs in the district provide space to its members for making changes in their economic, social and political lives leading to empowerment.

Rural NHGs are comparatively in a better position in terms of group quality.

One of the remarkable contributions of kudumbashree in the economic empowerment of its members is that it has brought about great change in the borrowing capacity as well as the borrowing profile of the respondents. The utilization pattern of the loan shows that the money has not been used in wasteful or ostentatious consumption. Similarly the repayment status of loan also indicates that more than 70 per cent of the respondents are regular repayers. The borrowing profile of the respondents reveals a phenomenal shift

from informal sources of credit to NHGs, indicating the escape of the respondents from the grip of greedy money lenders. More than 80 percent of the lenders turn to NHGs for their credit needs after becoming NHG members.

There is significant difference in the mean value of assets purchased by the respondents in the post NHG stage. The analysis of the co-efficient of variation (CV) shows that there is more consistency in the asset holding capacity of the rural respondents compared to that of urban indicating more uniformity / stability in the distribution of asset holding within the group.

Regular participation in NHG meetings, involvements in the social activities conducted by Kudumbashree and the knowledge acquired through different types of training/awareness programme enable the women to make positive changes in their attitudes and behavior in the real life. More than 60 percent of the respondents proudly express their awareness and courage they got from Kudumbashree which prompt them to protest against social evils and the mishappenings like female foeticide, domestic violence, wages differentials and child labour.

There is no significant difference in the economic, social and political empowerment of women in the rural and urban areas of the district. However, significant difference is noticed in the level of empowerment attained by the women. Income generating activities and training programmes have made a positive impact on empowerment.

Economic empowerment of BPL women is less compared to that of APL women in the district. However the increase in the value of assets owned by women in the post NHG stage was significant.

Literacy level of women had a facilitating role in the empowerment process while their positional status in Kudumbashree had nothing to do with economic empowerment. However, social and political empowerment was

found to be influenced significantly by the positional status which has been statistically proved.

Seventy percent of the sample studied show moderate level of empowerment where as 15 percent belong to the low level and the remaining are included in the high level category.

Of the three dimensions of empowerment, social empowerment remains superior and economic empowerment is at the bottom level.

Major constraints faced by the members are:

Lack of women-friendly agricultural implements, lack of land for cultivation, politics of group leaders, non-recognition by the Local Self- Govt. bodies, lack of exposure, lack of security, absence of impact study and delay in sanctioning bank loan.

## **11. Conclusion**

Kudumbashree, with lakhs of women do make changes in the socio-economic and political life of not only their own but also their families, neighbors, community and in the society. Kudumbashree, both in urban and rural areas of the district provide sufficient space for the empowerment of women, though rural NHGS are comparatively in better position in matters like group quality, bank-linkage scheme, Income generating activities and Balasaba. The wise exploitation and utilization of the opportunities provided by kudumbashree enabled its members to become empowered women to a great extent. However, beyond the so called women empowerment, there are some bitter experiences which prompt the members to think more and give a new dimension for women empowerment.

\*\*\*\*\*