

SOCIO-ECONOMIC CHANGES OF WOMEN THROUGH KUDUMBASHREE—A STUDY FROM THRISSUR CORPORATION OF KERALA STATE, INDIA

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Abstract—*Kudumbashree is a multi-faceted women based participatory poverty eradication programme jointly initiated by Government of Kerala and NABARD. It is implemented by community based organizations (CBOs) of poor women in co-operation with Local Self Government Institutions. In India 48.15% of the total population (as per 2001 census) is women but their participation in economic activity is only 34%. So women empowerment is necessary for economic development. Women empowerment means women became economically, socially and politically independent and thus confident, self reliant and positive. Micro credit programmes through Self Help Groups (SHG) introduced and expanded by non-Governmental organizations in several parts of India have potential to minimize poverty and empower women. Women empowerment through Kudumbashree projects helps in mobilizing savings and cultivating savings habits among women. Kudumbashree units are playing a crucial role of harmonizing the society and strengthening the rural economy. This work is a unique attempt to evaluate the performance of Kudumbashree units in Thrissur District, Kerala State and measure how far beneficiaries who belong to BPL families are benefited and empowered through their functioning. This study helps to realize that women empowerment achieved by the beneficiaries in Thrissur district through Kudumbashree project is at moderate level. The income and standard of living of the beneficiaries are increased through Kudumbashree projects. The study reveals that though Kudumbashree units have succeeded in empowering women and improving their status to some extent, their basic objective of eradicating poverty is yet to be realized.*

Keywords: *Kudumbashree, Banking Skills, Gramasaba Participation, Self-evaluation Capacity, Women Empowerment*

INTRODUCTION

Kudumbashree (Prosperity of the Family), the poverty eradication mission of the state of Kerala, is a community based self help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and integrally linked to local self-government institutions. National Bank of Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. The formation of SHGs led to the implementation of Swarnajayanti Gram Swarozgar Yojana (SGSY), launched by the Ministry of Rural Development. In a similar line Kudumbashree is sponsored by local self-government institutions in Kerala. Though local government institutions are not organically linked to Kudumbashree, they are active partners in the programme.

Until recently the role of women in development was all but invisible and women and gender relations have been virtually ignored within the theory and practice of development. In several ways women were systematically excluded from various aspects of development, to the extent that they were regarded as impediments to development. Much of the impetus for rising interest in the role of women in development came from the UN Decade for Women (1975–85) and the events accompanying it. In the independence and pre independence period so many laws and legislations were implemented for the development of women by the effort of social reformers. The constitutional provisions and legal measures provide a conducive atmosphere for the development of women in the society.

Kudumbasree is the flagship programme of Kerala state Govt. for poverty eradication which provides 2,34,756 self employment opportunities to women below poverty line, which has succeeded in making a significant dent on poverty in the state. The Kerala state Poverty eradication mission implemented the Kudumbasree programme by organizing the poor, by creating community based structure of women below poverty line with focus on self help demands led over by available resources under the leadership of local Government. This programme covers the entire rural area of about 1,35,572 neighbourhood groups, 13,199 area development societies, 991 community development societies. Kudumbashree is the largest micro finance institution in Kerala. It mobilizes a sum of 376.06 cores as thrift and disburses a credit to its members. The thrift and credit societies at neighbourhood group level motivate and facilitate the poor to save and provide them with cost effective and easy credit. The poor families bring in small sums according to their capacity, pool them together for a corpus and take back loans to meet their immediate needs without depending on money lenders. Poverty eradication and women empowerment are the widely discussed topic all over the world. It has been acknowledged by innumerable studies that the social and economic empowerment of women has 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. Even though Kerala State is well-known for its egalitarian policies in terms of healthcare, redistributive actions and social reforms, and its health indicators close to those of high-resource countries despite a poor per-capita income, it is not clear whether socio-economic disparities in terms of life expectancy are observed.

The researcher conducted this study in Thrissur Corporation where the women were used to work in traditional agricultural sector and modern constructional sector. In agricultural sector, the work arrangement is not much hierarchical. But in the construction sector work arrangement is hierarchical. In both sectors, the women work at the bottom of the ladder selling their labour power of wage. They were marginalized in the sense that they were pushed into the low paid extremely routine manual jobs. In the work sector, they suffer discrimination, exploitation, and harassment. Women's employment in family, farms, home or business is rarely recognized as productive. The income generated from this work is generally controlled by men. The farm income is solely counted as the hard earned income of the male member/head of the family and he is alone counted as the "bread Winner". So in such a social situation the people's participation and 73rd constitutional amendment do a marked change in the socio-economic status of women and for this the effort of Kerala state poverty eradication mission through Kudumbasree also should be appreciated. Study reveals that women empowerment is the best strategy for poverty eradication. Rural women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment becomes the signal light to their children, their families and the society at large.

OBJECTIVES OF THE STUDY

The present study was undertaken with the following objectives:

1. To identify the profile of the Kudumbashree members.
2. To identify the level of personal, social, economic and financial empowerment achieved by the members of Kudumbashree.

3. To identify the nature and extent of group-related and personal problems faced by the members of Kudumbashree.

HYPOTHESIS

Women will become socio-economically developed after participating in Kudumbashree programme. Women taking part in Kudumbashree programme will be able to enhance their confidence level. Women joining Kudumbashree will become more participatory, involved and active. Women will become more responsible after joining Kudumbashree programme. Women will be able to analyze themselves or their strengths better after taking part in Kudumbashree programme.

Research Methodology

The study used both primary and secondary sources. Primary data was collected by using a questionnaire schedule among 40 kudumbashree workers in the Thrissur Corporation of 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 socio-economic development after their participation in Kudumbashree programme. Secondary sources included books, journals, articles and reports from newspapers, weekly's, magazines, etc. The data collected from both the primary and secondary sources were quantified and analysed in qualitative terms which revealed that there was considerable improvement in the socio-economic status of women who participated in the Kudumbashree Programme in Thrissur Corporation of Kerala.

Innovations in Kudumbashree

Thrift and credit and linkage banking, micro enterprise development, clean Kerala business, Santhwanam, Rothstein KASS Women's Initiative, EKSAT, Nutrimix, Bhavanashree, Livelihood Oriented Business School (LOBS), Certificate course for the poor, GRQ (Goat-Rabbit-Quail) project, LED register, Market innovations retail network, Samagra projects. Quality of participation requires further explanation which is concerned with empowerment. It refers to the level at which women, or any particular group of women, participate in the activities of local level planning. As far as the present set up of local level planning in Kerala is concerned, there are three levels at which women can participate in it, i. *Passive Participation*: Those who simply attend the meetings of Ayalkoottams and Gramasabhas without any leadership roles or decision making powers are to be included in this category, ii. *Active Participation*: Those who participate in the role of committee members and convenors in the local level planning are in a better position as far as quality of participation is concerned and iii. *Decisive Participation*: Quality of participation touches its zenith in this category as the participant will be vested with some powers to take decisions or enforce her views over others.

SAMAGRA PROJECTS UNDER KUDUMBASHREE

The Samagra projects are owned and implemented by the three tier Panchayats with active participation and convergence of different agencies. At grass root level the Kudumbashree CDS network would be involved in implementation and co-ordination. The implementing officer would be the District Mission Coordinator or officer/Agency chosen by the LSGs concerned. Vetting of district level projects is done by the State Mission. Kudumbashree fund is being utilized for conducting trainings, skill

upgradation programmes, subsidy component to beneficiaries for micro-enterprises, technology support, and other components for quality improvement, market development and management system support which would be outside the purview of the normal micro enterprise support and training schemes.

RESULTS AND DISCUSSION

Table 1: Socio Economic Background of the Sample Respondents

Socio Economic Variables	Category	Number of Respondents	Percentage
Age	25–35	12	30
	35–45	22	55
	Above 45	6	15
Marital status	Married	32	80
	Single	8	20
Educational Status	Upto SSLC	33	82.5
	Above SSLC	7	17.5
Religion	Hindu	28	70
	Muslim	4	10
	Christian	8	20
Type of House	Terrace	26	65
	Tiled	14	35
Income level	Below 5000	9	22.5
	5000–10000	26	65
	Above 10000	5	12.5

Source: Primary data

The respondents were females, Majority (85 per cent) of the respondents were belonging to the age group of 25–45. The marital status of the respondents reveals that 80 per cent of the respondents were married. The educational status of the respondents shows that 82.5 per cent of the respondents were qualified up to SSLC. 65 per cent of the respondents lived in terrace houses and belongs to the Hindu community. Majority of the respondents have income ranges between 5000–10000 Rs per month.

Table 2: Level of Economic Empowerment

Economic Empowerment Attribute	Level of Economic Empowerment			
	Very High	High	Moderate	Low
Employment opportunity	1	4	11	24
Technical skill			2	4
Entrepreneurial skill		3	4	12
Individual/family health	4	30	4	2
Living conditions			38	2
Economic status		2	34	4
Social security	8	22	10	

Source: Primary data

Groups that undertake commercial activities can provide direct employment, whereas others can create employment opportunities by providing some training on technical or entrepreneurial skills. On aspects of creating employment opportunities for the members, or in providing enhancements in technical or entrepreneurial skills, it was found that the groups fared awfully badly. The table shows that majority of members are living at moderate level. And also their economic status is not so good. Very minimal number of members felt improvements in their employment opportunities and skills.

Table 3: Level of Financial Empowerment

Financial Empowerment Attribute	Level of Financial Empowerment			
	High	Moderate	Low	Very Low
Income	2	17	16	5
Savings	1	4	6	29
Expenditure	2	31	4	3
Financial management skills	8	25	6	1
Personal belongings		2	8	30
Financial security	2	2	8	28

Source: Primary data

Nearly three-fourth of the members reported moderate levels of empowerment in income levels whereas it was almost nearly offset by low improvement in savings. The only direct reason for reduced capacity for savings is seen to be higher level of increase in expenditure. Many of the members admitted that their expenditures on food & daily requirements had gone up considerably. Invariably, level of empowerment in financial management skills was in moderate level. Personal belongings, except for mobile phones again, represented very low level of improvement. It is also been proved that the rural women had failed to enrich themselves with a feeling of financial security through their association with Kudumbashree.

Table 4: Showing the Banking Skill of Respondents

Particulars	Number of Respondents	Percentage
Confident	24	60
Not much confident	11	27.5
Less confident	5	12.5

Source: Primary data

Table 5: Showing the Participation in Gramasaba and Meetings

Particulars	Number of Respondents	Percentage
Asking questions and express opinion	30	75
Only joins with others	6	15
Doing nothing	4	10

Source: Primary data

No doubt, Women's empowerment is a participatory process in which the role of outside agencies is confined to the provision of needed resources or suggestions. A number of studies stress on the grass root level participation of the through their organizations against the top down processing of projects. In this research 75% or 30 members from the study sample reported that they will actively participate in meetings by asking questions and express opinions openly. 15% told that they only join with others and don't openly express alone. Four of them said that they don't participate, but sit passively in the meetings. 60% of the respondents have confidence while dealing with banks or other offices. They become more confident in banking, and money transactions, they improved their skill in the co-ordination of meetings and communication skill and public speaking skill also improved.

Table 6: Showing the Interest of Respondents in Co-ordinating Programmes

Strong Interest	Frequency of Respondents	Percentage
Yes	30	75
No	10	25

Source: Primary data

From Table 6 we observe that 75% of the Kudumbasree women showed interest in taking up responsibilities such as coordinating programmes and 25% did not take any responsibility at all.

Table 7: Empowerment of Women after Joining Kudumbashree

Sl. No	Factors	Improve	No Change
1	Economic condition	34	6
2	Confidence level	38	2
3	Leadership quality	27	13
4	Social position	31	9
5	Role in the family	26	14

Source: Primary data

From Table 7 it can be observed that 53% of the respondents who participated in Kudumbashree programme developed their level of confidence to take up responsibilities after joining the initiative. One fourth of the Kudumbashree women said that they don't have much confidence, but improved their level of confidence after working in the programme. Only 22% reported that they lack confidence to take up responsibilities.

Table 8: Showing the Self-Evaluation Capacity of Respondents

Self Evaluation	Frequency of Respondents	Percentage
Doing well	11	27.5
Fails to do better	10	25
Feels better after every chance	14	35

Source: Primary data

The Table 8 shows the self-evaluation capacity of Kudumbashree women. 27% reported that they have good capacity to evaluate themselves. 25% of the Kudumbashree women felt that they don't have that much capacity to evaluate themselves, but 35% of them felt that they are improving very well in evaluating themselves after attending each and every programme. It can be interpreted that they are on the way to success. Many of them improved very well and the rest of them are doing well and changing significantly. The data obtained through the study was analysed using appropriate statistical techniques. From the information collected through the interview method and based on the self-developed check list by the researcher, it can be inferred that the study proves that the Kudumbashree programme has made a dramatic change in the economic, political and social life of its beneficiaries. Their monthly income exceeds the income of their husbands. Their income expenditure pattern shows a significant developmental structure. They are spending 30-35 % of their income for the education of their children and 45% for substitution of food and costumes, 12% for medicine and 15-18% goes to their saving bank accounts. Their participation in Grama Sabah and public meetings improved. Their participation level in meetings becomes more active. They become more confident in banking, and money transactions, they improved their skill in the co-ordination of meetings and communication skill and public speaking skill also improved.

The women got freedom of work and favourable working atmosphere especially group activity and they enjoy the division of labour. They got the freedom to spend the money or purchase the things according to their will and wish. They came out of the kitchens and developed a positive attitude towards the society. They have started feeling that they are also an integral part of the society. The feeling of being productive builds confidence, self-esteem and self-worth in these women. This helps them to participate in all social spheres and create self-dependency. They themselves operate their bank accounts and all the members should take the responsibility alternatively, this improved their banking skill and confidence in doing money transactions. They are managing their time very beautifully without fail.

CONCLUSION

Economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment. Women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through kudumbashree improved the social participation of its members and the Kudumbashree NHG movement is supporting social empowerment of poor women flock.

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