

# Empowering Women with Kudumbashree - A Study of Vamanapuram Block in Thiruvananthapuram District - Kerala State

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**Abstract-** This study points out the role of Kudumbashree and its impact on women empowerment in Kerala with special reference to Vamanapuram block in Thiruvananthapuram District. Kudumbashree is a practical model for strengthening the Self Help Group (SHG) based poverty alleviation programme. Questionnaire and interview were used for collecting the data. The study found that, Kudumbashree leads to sustainable social, economic development of women and a direct impact on their living status, educational, nutritional and health needs of their children, positively. The purpose of the Kudumbashree scheme is to improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprises. . Kudumbashree was launched by the Government of Kerala in 1998 with an aim to eradicate poverty in rural and urban areas of Kerala through community development schemes, under the leadership of Local Self Governments. It is now considered as one of the largest women-empowering projects in India. The programme is linked to local self-government institution and it makes all the effort to alleviate poverty through an integrated approach involving effective union of resources and action.

key words: Women empowerments, kudumbashree ,Self Help Group,,local self government, micro credit , poverty eradication

The topic on “Women Empowerment” is a burning issue all over the world. “Women empowerment” and “women equality with men” is a universal issue. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Women empowerment is to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights.

Kudumbashree is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. Kudumbashree was launched by the Government of Kerala in 1998 with an aim to eradicate poverty in rural and urban areas of Kerala through community development schemes, under the leadership of Local Self Governments. It is now considered as one of the largest women-empowering projects in India. The programme is linked to local self-government institution and it makes all the effort to alleviate poverty through an integrated approach involving effective union of resources and action.

It combines different kind of activities like thrift and credit, micro enterprises, income generating activities and a wide range of welfare activities. Kudumbashree chooses a family based approach; it reaches the family through women and the community through these families. Kudumbashree forms

self-help groups with members preferably from the same socio-economic background and a village-based financial intermediary usually composed of 10–20 local women. Each member makes a small regular savings contribution over a few months for generating a capital within the group. After that SHG can begin lending services to its members without any collateral security. The collected funds may then be lent back to the members to serve different purposes. Many SHG's are associated with banks for the delivery of micro-credit. The Reserve Bank of India has issued instructions permitting the nearest Commercial or Regional Rural Bank, or even a Cooperative Bank to open Savings Bank account for SHGs. Kudumbashree is thus granted the same privileges. It thus chooses to focus on three major aspects ie; Women empowerment, economic empowerment and social empowerment through the use of such allocated funds.

Kudumbashree has three tiers community based organization (CBO) for its effective administration and decentralized operations. Neighborhood group (NHG) -This is the lowest tier consisting of 15 to 40 women members from poor families. Meetings are arranged on a weekly basis, in the house of one of the NHG members. The Area Development Society (ADS) is the second tier. ADS are formed at ward level- Panchayath, municipality or a corporation by joining 10-15 NHGs. The Community Development Society (CDS) is the highest tier formed by union of all the ADSs in the respective Panchayath, in ‘rural’ or municipality and in ‘town’ or corporation in city areas. It monitors the thrift and credit

activities of NHGs at these levels ie. Panchayath or municipality or corporation level.

Thiruvananthapuram district kudumabashree mission consist of 13 blocks. Out of the 13 blocks, there are total 83 units. The Vamanapuram block consists of 8 CDS units and at present there are 389 kudumbashree units functioning in the block. Each kudumbashree unit consist of atleast 15 members.

## LITERATURE REVIEW

Jaya (2004) evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment. Contrastingly, Shylendra (1998) assessed performances of eight women SHGs in Vidaj village of Gujarat. The SHGs, it was found, failed to enable members realize their potential benefits. The failure was attributed to wrong approaches followed in the SHG formation, lack of clarity about the SHG goals and concept among the members. The study brought to light the need to constitute SHGs with clear understanding of the concept from the beginning itself.

Manjusha (2010) assessed the level of empowerment achieved by the womenfolk of Ulladan Tribe of the North Paravur Taluk in Ernakulam District of Kerala. The study is an attempt through Kudumbashree units. The findings show that a significant change has come about in the socio-economic life of the women folk in the Taluk. Change was also observed in the political avenues as well as the general skills of the respondents through the Kudumbashree Units. The study suggested that for future development, training and awareness programmes should be conducted for empowering the poor women in that area.

Kenneth and Seena (2012) studied the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulam, Kerala. The Questionnaire method was adopted in this study for collecting primary data. The results of the study show that economic development is the base for other developments and Kudumbashree units drastically changed economic independence of the women and their living status.

Beevi and Devi(2011) conducted a study with an aim to assess the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. Some factors like education, income and mass media contact were positively and significantly related to the role of the SHGs. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like

hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation. These thus were found to be the major constraints faced by SHGs.

Minimol and Makesh (2012) did a study to identify the level of personal, social, economic and financial empowerment achieved by the members through SHGs. The data was collected from a sample of 200 members of 18 SHGs located within three villages of Cherthala Taluk of Alappuzha, Kerala. Primary data were collected by employing a structured interview schedule, through participant observation, and direct personal discussions with the members of various SHGs. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

## Objectives Of the study

1. To identify the challenges in the path of women empowerment.
2. To study the various government schemes of kudumabashree for women empowerment.
3. To identify the Hindrances in the Path of Women Empowerment.
4. To determine the Age, marital Status and education level of Kudumabashree members
5. To measure the usefulness of Kudumabashree for women empowerment
6. To know income level of women per year after joining a Kudumabashree unit
7. To offer useful suggestions in the light of findings.

## METHODOLOGY

The population of the study is the Kudumabashree members of Vamanapuram block in the Thiruvananthapuram District of Kerala. The field survey was carried out covering all areas Vamanapuram block. The sample population includes those members who were active in the Kudumabashree group during the period, January 2011- December 2015. A pre-tested structured questionnaire prepared and local language was used. The Kudumabashree members were individually met for collecting accurate data directly. The total population for the study is approximately 5835 members. A random sample of 200 members was selected for the study.

### Data Analysis:

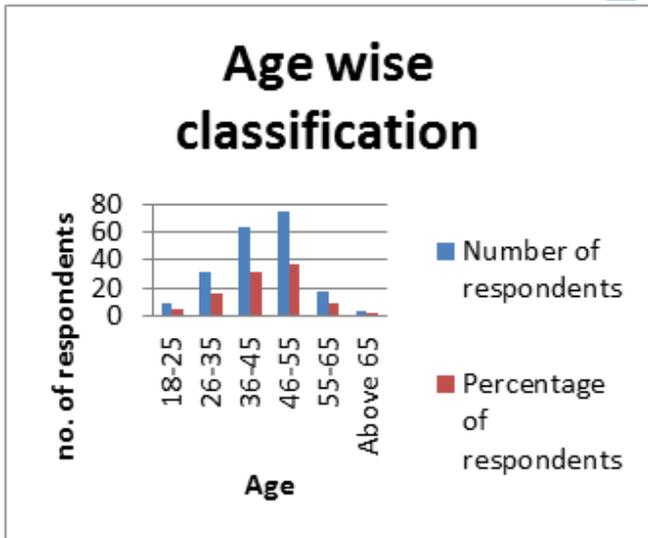
#### 1.Age wise classification of respondents

The age wise classification of women in the Vamanapuram block area of Thiruvananthapuram district is shown in the following table 1.

#### Age wise classification of Women (Table 1)

Age	Number of respondents	Percentage of respondents
18-25	9	4.5
26-35	32	16.0
36-45	63	31.5
46-55	75	37.5
55-65	18	9.0
Above 65	3	1.5
<b>TOTAL</b>	<b>200</b>	<b>100</b>

On analyzing the above table, reveals the fact that 37.5% of the total respondents comes in the age group of 46-55. Just behind it, 31.5% of the total respondents are in the age category of 36-45. Only 1.5% of the total respondents are above 65 and 4.5 % of them are in the category of 18-25. It reveals the fact that middle aged group are more interested to participate in the kudumbashree units. The graphical representation of age wise classification is as under:



## 2. Classification based on marital status

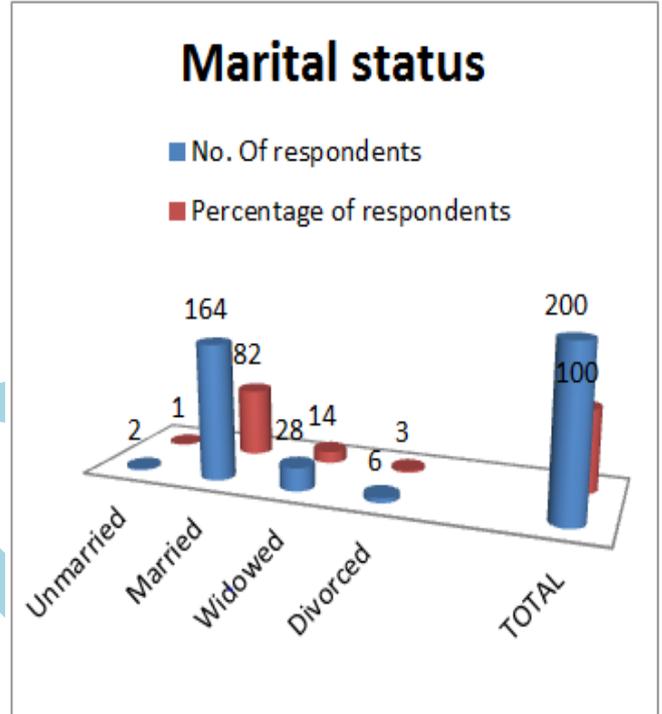
Marriage creates a total change in the lives of both men and women. The following table shows classification based on marital status.

Classification based on marital status (Table 2)

Marital Status	No. Of respondents	Percentage of respondents
Unmarried	2	1
Married	164	82
Widowed	28	14
Divorced	6	3
<b>TOTAL</b>	<b>200</b>	<b>100</b>

The study leads to the assumption that 82% of the respondents are in the category of married. The participation of unmarried

is 1% and divorced category is only 3%. Only 14 % of the respondents are in the category of widowed. From this we can point out that more than 4/5 of the total respondents are married and they are interested in kudumabashree activities and thereby they earn income to the family. The graphical representation of marital status of kudumabashree is as follows:



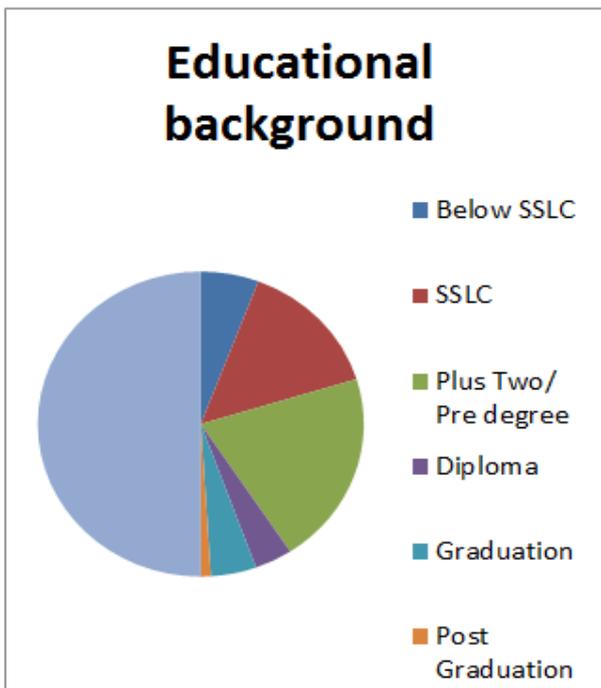
## 3. Classification based on educational background

The Education level of the Kudumabashree members was compiled and tabulated as shown below:

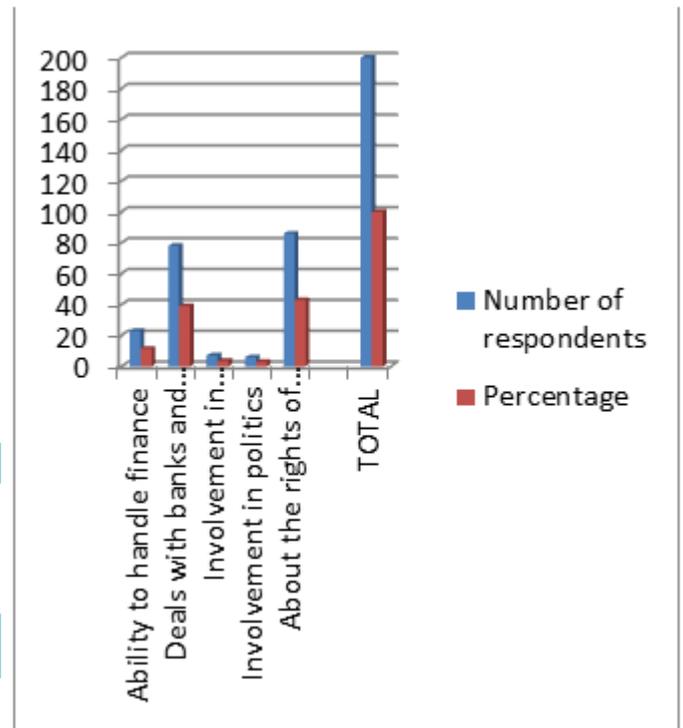
Educational background Table 3

Educational background	Number of respondents	Percentage of respondents
Below SSLC	23	11.5
SSLC	58	29
Plus Two/ Pre degree	82	41
Diploma	15	7.5
Graduation	18	9.0
Post Graduation	4	2
<b>TOTAL</b>	<b>200</b>	<b>100</b>

Education level of women tabulated in Table -3 shows that 29 % has passed the secondary school education and 41 has plus two/pre-degree, 7.5 % has diploma education which includes polytechnic and other technical job related diploma courses. While 9 % has graduation, 2 % of the total 200 respondents are post graduates. From this it is clear that 88.5 % of the total respondents have passed secondary school. The Graphical representation of the educational background is shown below:



presently involved in politics and another 3.5% of the respondents are involved in government projects. All these happen only after joining the kudumabashree unit. The graphical representation is as follows:



#### 4. Usefulness of kudumbashree in respondent's life

Knowledge based classification indicates self confidence attained after joining in Kudumabashree. There is a great improvement in ability to face critical situations, ability to participate in gramasabhas and to go for shopping without the help of family members etc. The following table makes it clear.

Usefulness of Kudumabashree in respondent's life (Table 4)

Usefulness of Kudumabashree	Number of respondents	Percentage
Ability to handle finance	23	11.5
Deals with banks and banking transactions	78	39.0
Involvement in government projects	7	3.5
Involvement in Politics	86	43
About the rights of Women	6	3.0
	<b>200</b>	<b>100</b>

The above table makes very clear that through kudumabashree self confidence is gained by the respondents. Great improvement has taken after joining kudumbashree. 39% of the total respondents can deal with the bank and transactions perfectly. 43% of the respondents are aware about the rights of women. 3% of the respondents are

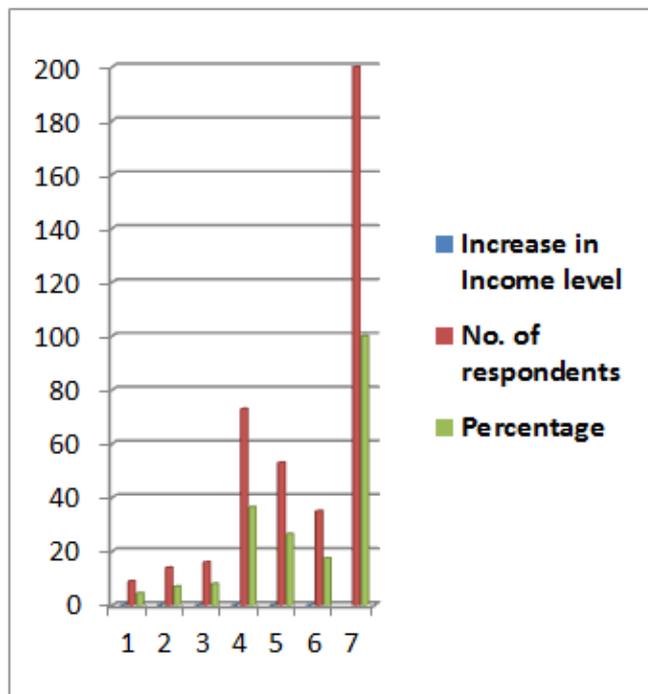
#### 5. Increasing level of Income per year of respondents

In this classification, an analysis is made about how much is the increase in income level per year of respondents after they joined the kudumbashree. The following table illustrates it clearly.

Increasing level of Income (Table 5)

Increase in Income level	No. of respondents	Percentage
Less than 5000	9	4.5
5000-10000	14	7.0
10000-20000	16	8.0
20000-30000	73	36.5
30000-40000	53	26.5
Above 40000	35	17.5
	<b>200</b>	<b>100</b>

Table-5 shows that for 36.5 % of the total 200 respondent's income increased to Rs. 20001-30000 per year and for 26.5% of respondent's, income per year increased to Rs.30001-40000. Lastly, for 17.5 % of the respondents the rise their income to above Rs.40000/. The graphical representation of the data is as follows:



### FINDINGS

Kudumbashree is the poverty eradication mission of the Kerala state. It is launched by the Government of Kerala for wiping out absolute poverty from the state through concerted community action under the leadership of Local Self Government. Kudumbashree is a Malayalam word which means prosperity of the family.

The following are the major findings of the study.

1. The highest number of respondents comes in age group 46-55.
2. Middle aged peoples are more interested in Kudumbashree units
3. Majority of them working on daily wages.
4. More than 80% of the respondents are married.
5. Nearly 12% of the respondents have below SSLC qualification.
6. Great improvement has taken place in the life of respondents through kudumbashree.
7. Self confidence has been improved.
8. Personal skills of the respondents has been greatly improved.
9. Decision making power of the kudumbashree members has been improved after joining in kudumbashree

### SUGGESTIONS:

Major suggestions from respondents are listed below:

1. Continuous leadership training required for individual and group members

2. Long duration funding with low interest rate is required for sustainable women empowerment via entrepreneurial activities.

3. Support from family is the most important factor.

4. Women empowerment and awareness program should be conducted at regular intervals.

5. Active participation of Kudumbashree members in gramasabhas is to be insisted

6. Equal opportunity should be given to women at work places.

Conclusion:

Women's empowerment through kudumbashree has become a significant topic of discussion in development and economics. The study has provided an insight on women empowerment acquired by Kudumbashree members after joining in the Kudumbashree. Majority of the members of Kudumbashree are women workers who are working on daily wages. Decision making power, Personal skills, and awareness of the members are improved except self confidence and knowledge. 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.

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