

EMPOWERMENT OF WOMEN IN THE INFORMAL SECTOR IN KERALA: A STUDY WITH SPECIAL REFERENCE TO KUDUMBASHREE PROJECT

INTRODUCTION

Man is incomplete without a woman; she is nucleus of the family and forms half of the human society. Women are regarded as the better half of the society because they constitute 586.46 million of the total population of 1210.19 million and contribute the major share in the existence of mankind. World over, it is being realized that women perform an important role in building the real backbone of a nation's economy. Women are the inevitable part of the economy and they participate in development everywhere. There is a vast difference between the idealised concept of women and their real life situation all over the world. Women's biological and social reality has created several distinct roles for her in the society that of daughter, wife, mother, sister, home maker, worker, citizen, etc. She provides a peaceful atmosphere to the family. Her earnings are the survival and livelihood to a large number of families. Woman is the inspiring force and genius of the home. Man and woman are made for one another and they are like two halves of humanity in completing a perfect whole. Completeness requires harmonious relation and interdependence between the two sexes.

In Kerala women's achievement in the fields of education, health and financial self-sufficiency is more or less going side by side with the statistics of

developed nations. It is also important to point out that Kerala is one of the densely populated states in India. Women constitute 586.46 million of India's population of 1210.19 million in 2011, while in Kerala they come to 17.36 million out of the total population of 33.38 million. Women are also the means of survival and livelihood to a large number of families. But it is found that women of Kerala have relatively unequal property rights, different wage structures. Moreover, violence against women in a highly literate State like Kerala is also increasing day by day. There is a dire need for the empowerment of women, especially in the unorganized sectors, by way of their economic upliftment, improving their self-awareness, self-confidence, self-respect, political awareness and participation, skill up gradation and capacity for income generation.

Kerala is the only state in India where women outnumber men with a higher sex ratio since 1951. There is a modern trend in Kerala that more and more women are ready to work outside their home and enter into all kinds of economic activities. Majority of them are engaged in traditional activities such as agriculture, animal husbandry, chips making, pickle making, garment making, etc. Such activities are always characterized by traditional technologies, low capital, seasonal work, etc. Women engaged in these activities have more unexplored potential inherent in them. But these potentials neither admired nor explored within the family or by the society. They are the mostly vulnerable to various types of exploitations and atrocities. Therefore it is quite inevitable to make them empowered in all respects to get them involved in various economic activities with great confidence.

A major portion of disposable incomes come from females because men spend more for personal comforts. Empowerment of women is considered as an important responsibility of every Government.

In this context, Government of Kerala introduced the new women empowerment programme known as, "Kudumbashree." The very motto of Kudumbashree is based on women empowerment and is formed by women who are in the informal sector. It also helps in identifying the strengths, weaknesses, opportunities and threats of this project and in formulating new policy measures by the government for its effective implementation. Kudumbashree Project aims to empower the womenfolk of Kerala and helps them to raise their income and encouraging poor households to enter the market economy with added vigour and vitality. Hence Kudumbashree project assumes great relevance in this context in terms of its enormous employment potentials, especially among the families below poverty line in the state of Kerala.

Kudumbashree, a women empowerment programme was introduced by the Government of Kerala for utilizing the women work force in the low income group. The very motto of Kudumbashree is based on women empowerment and it is formed by women in the informal sector. A study of Kudumbashree will enable the researchers, policy makers and stakeholders to know the role of poor women in the process of economic development of the State of Kerala.

OBJECTIVES:

- To make a review of the studies on women empowerment in India.
- To highlight the status of women in the unorganized sector in India and in Kerala.
- To analyze various schemes launched by the Government of India for the empowerment of women, especially the Kudumbashree Programme in Kerala.
- To analyze whether age, marital status, educational qualification, number of training programmes undergone and the extent of involvement have any positive association on the empowerment of members of the Kudumbashree units in the study area.
- To find out the Kudumbashree ventures having relatively high sustainability for growth in order of their preference on the basis of their timing and magnitude of income generation, recoupment of the investment, and the extent of revenue generation capacity.
- To analyze the extent of economic empowerment attained by the members of the units in the study area.
- To make suitable suggestions and recommendations based on the findings of the study.

METHODOLOGY:

The study is an empirical one, based mainly on primary data. The data required for the study have been collected mainly from primary sources. Primary data have been collected by administering schedules among the members of the Kudumbashree units by adopting the stratified random sampling technique and also by means of discussions, informal interviews with the officials of the

Kudumbashree Programme and also with the concerned Local Administrative Authorities.

Secondary Data required for the study have been collected from the following sources:

- a) Annual Reports of Kudumbashree Mission, Thiruvananthapuram.
- b) "Kudumbashree" journal (various issues)
- c) Brochures on Kudumbashree Mission
- d) Hand book on Community based Organisation.
- e) Booklets on Kudumbashree products.
- f) Study Report of Kudumbashree
- g) Official Web site of "Kudumbashree".
- h) Economic Review, (various issues), State Planning Board, Thiruvananthapuram.
- i) Books, Reports, Journals and periodicals related to the subject

TOOLS OF ANALYSIS:

Following tools and techniques have been adopted for the purpose of analysis of the data collected from the field investigation:

Chi Square Test is used for testing the association between various attributes like Empowerment and Educational Qualifications, Empowerment and Marital Status, Empowerment and Training undergone, Empowerment and Age, etc.

Pay back Periods, Return on Investments and Net Present Values of the 15 most prominent Kudumbashree activities comprising of 120 ventures have been taken for assessing their sustainability for growth in order of their

preference on the basis of their timing, magnitude of income generation, recoupment of the investment, and the extent of revenue generation capacity.

Correlation Analysis is used for analysing the extent of relationship that exists between the variables such as Income of members, Investments, Household expenses, Recreation expenses, Expenses for education etc., at the aggregate as well as the disaggregate (i.e., activity -wise) levels.

Step - wise Regression Analysis has been carried out for measuring the extent of impact of various independent variables (i.e. Income of members, Investment, Household expenses, Recreation expenses etc.,) on the dependent variable (i.e., savings at the aggregate and disaggregate (i.e., activity-wise) levels.

ANOVA Test is used to assess the statistical significance of the variables under study.

HYPOTHESES:

The following Null Hypotheses have been formulated for the purpose of the study:

H₀ : 'there is no association between the Educational qualification and empowerment of members of the Kudumbashree units'.

H₀ : 'there is no association between Age and empowerment of members of the Kudumbashree units'.

H₀ : 'there is no association between Marital status and empowerment of members of the Kudumbashree units'.

H₀ : 'there is no association between the Training Programmes undergone and empowerment of members of the Kudumbashree units'.

H₀: 'there is no association between the Extent of involvement and empowerment of members of the Kudumbashree units'.

H₀: 'Income, Investments, Household expenses, Expenses for recreation, Expenses for education, Expenses for medicine and Miscellaneous expenses of the members of the Kudumbashree units have no positive impact on their Savings'

H₀: 'there has not been any significant variation in the extent of influence of Income, Investments, Household Expenses, Expenses for Recreation, Expenses for Education, Expenses for Medicine and Miscellaneous Expenses on the Total Savings of the members of the Kudumbashree units'.

Sample Design:

Stratified random sampling technique, based on the proportional allocation method, has been adopted for the purpose of the study. Strata have been constituted by giving due emphasis to geographical representation and representation for prominent activities prevailing among Kudumbashree units in the District / State. Lottery method with replacement has been adopted for the purpose of sample selection to make it representative in all respects. Altogether 997 samples have been selected and distribution of samples as well as the structure of the sample designs is exhibited as follows:

Sample Design

Population	No. of Activities	Samples 120 Units	Percentage of population
Block 1	46	No. of activities:15	32.6
Block 2	23	No. of activities:15	65.2
Block 3	21	No. of activities:15	71.4
Block 4	27	No. of activities:15	55.6
Block 5	34	No. of activities:15	44.1
Block 6	29	No. of activities:15	51.7
Block 7	38	No. of activities: 15	39.5
Block 8	28	No. of activities: 15	53.6
		120	

15 activities of Kudumbashree members consisting of 120 units from 8 Blocks from Ernakulam District have been selected for the study covering 88 Grama Panchayats. Altogether 997 members from 120 units have been selected for the study.

SIGNIFICANCE OF THE STUDY

Ernakulam District has been selected for the study because it is the Industrial capital of the State and has highest women entrepreneurs in Ernakulam District of Kerala State.

SCOPE AND COVERAGE OF THE STUDY

Though the study can be conducted from various dimensions such as from the perspective of members of Kudumbashree units from the point of view of the Local Administrative Authorities, the Government, Institutions providing financial and other support to the beneficiaries, the Consumers, and the society, the scope of the present study is confined to the analyses from the angle of the beneficiaries only. Even though the study can be conducted at the State level, District level or even at the Grama Panchayat Level, the scope and coverage of the study is again confined to the geographical limits of the District of Ernakulam only, considering its importance as the industrial capital of Kerala, making it representative in all respects.

LIMITATIONS OF THE STUDY

Even though the study can be conducted from various angles, such as from the points of view of the members of Kudumbashree units, from the perspectives of the Local Administrative Authorities, the Government, Institutions providing financial assistance to the beneficiaries, the Consumers, or the society, the present study is limited to the analysis from the angle of the beneficiaries only. The study is also limited to the geographical limits of the district of Ernakulam only. Since there is an array of activities of heterogeneous nature coming under the purview of Kudumbashree programme and many more livelihood activities are introduced from time to time on an experimental basis, it is found to be very difficult to include all such activities in the study. Hence the study is also limited to the analysis of prominent activities which have been found to be sustaining for a reasonable period of time among the Kudumbashree units in the study area. The study is also not free from the inherent limitations of

sample survey. Even though all possible measures have been adopted for minimizing the possibility of bias in reporting by respondents, likelihood of such errors cannot completely be ruled out.

LAYOUT OF THE STUDY

The study is presented in six chapters.

- CHAPTER – I presents the Design of the Study.
- CHAPTER – II gives a brief Review of Literature concerning the area under Study.
- CHAPTER – III is devoted to give an Overview of the Status of Women in India and Kerala.
- CHAPTER – IV gives an Overview of various Women Empowerment Programmes in India in general and especially the Kudumbashree programme in Kerala.
- CHAPTER – V makes an analysis of the socio-economic and educational status of the members of Kudumbashree units, sources of idea and fund generation, the extent and involvement of sharing of responsibilities, production and marketing strategies adopted by them, the extent of empowerment attained by the members, growth potential of the activities and the extent of Influence of Investments, Income, Household expenses, Expenses for education, etc., on the Savings of the members of Kudumbashree units.
- CHAPTER – VI presents the Findings and Conclusions and Suggestions and Recommendations based on the findings of the study.

Findings and Conclusions:

Following are the findings and conclusions that emerge from the study:

- Among the Kudumbashree units surveyed, majority (73.33 percent) of them are located in Grama Panchayat areas, while the units which are located in Municipal and Corporation areas represent 25 percent and 1.67 percent respectively.
- On analysing the sources of initiative for starting Kudumbashree units it is observed that in the case of 52.5 percent of the units the initiatives are taken up by the Neighbourhood Groups, while the initiatives taken up by Ward members and CDS Chairpersons represent 26.6 per cent and 17.5per cent of the total.
- Majority (90.8 percent) of the units got assistance at the time of their formation, while those which didn't get any such assistance represent 9.2 percent of the total. i.e., 9.2 percent of the Kudumbashree units have started functioning only with their amount of thrift.
- A major chunk (40percent) of the units received financial assistance from District Mission. Units which have started functioning with Panchayat Revolving Fund, Special Central Assistance Fund and assistance under the Linkage Banking Scheme represent 26.61 percent 17.43 percent and 9.17 percent respectively.
- 65 per cent of the units have involved in detailed discussions regarding the commercial viability of their ventures, while those which haven't involved in such processes represent 35 percent of the total.
- 67.95 per cent of the units have made detailed discussions with members of other similar ventures, while the units which made detailed discussions

with CDS Chairpersons and with the officials of Quasi - Government organizations constitute 24.36 percent and 7.69 percent respectively.

- 37 percent of the units faced difficulty in identifying suitable location at the time of formation of their Kudumbashree units. 20 percent of units surveyed have difficulty in mobilizing fund for its formation. 15 percent of the units met with problems in getting sufficient number of members. 7.5 percent units have lack of confidence regarding economic viability whereas 6.67 percent have no technical knowledge at the time of formation of units. 5 percent have ambiguity in selecting the activity and 3.33 percent have lack of consensus in selecting the activity. Only 2 percent units have lack of awareness regarding competition, A few units faced opposition from local people and opposition from family members.

- Age-wise classification of Kudumbashree members reveals that majority (88.97 percent) of the members of the units surveyed come under the age group of 41 to 50 years, while those who come under the age-groups of 51 & above and 20-40 years constitute 6.82 percent and 4.21 percent respectively.

- Majority (73.33 percent) of the units send their members for training programmes in Government institutions, while those which opted NGOs and Private institutions for training programmes for their members represent 18.33 percent and 8.34 percent respectively.

- An analysis of the problems faced by the members of Kudumbashree units during the periods of their training programmes indicates that among the problems faced by them, 'Insufficient training period' assumes the first rank (22.17 percent), followed by 'No chances of visiting similar

units'(18.66 per cent), 'Lack of individual attention'(10.83 percent), 'Absence of on the job training'(9.73 percent) and 'Lack of suitable training materials'(7.52 per cent), which constitute the second, third, fourth and fifth ranks respectively. 'Outmoded course curriculum', Improper scheduling of training time, 'Improper method of training', 'Unscientific training modules', etc., are the other problems confronted by the members during the period of their training having relatively lesser severity.

- Classification of the units on the basis of the Nature of Income generation reveals that majority (80 percent) of the units are involved in Non-seasonal activities, while the rest (20 percent) of the units are engaged in income generation activities of seasonal nature.

- Nature of accrual of income of Kudumbashree units indicates that 46.67 per cent of the units under study generate income on a daily basis, while those which generate revenue on a weekly, half-yearly and monthly basis represent 20 percent, 13.33 percent and 6.67 percent respectively. The units having earnings on a quarterly and yearly basis constitute a relatively small share of the total.

- Major channels of marketing of Kudumbashree products / services in the area of study shows that majority (70 percent) of the units resort to 'Marketing of products directly to customers'. The units which sell products / services 'through retailers' and those which market such items 'through other Kudumbashree units' and 'through wholesalers' represent 23 per cent 3.33 percent and 2.5 percent respectively. Only an insignificant share 'of the units in the study area resort to marketing their products directly to factories as in the case of pineapples.

- The nature of designs of the products and services, it is found that majority (56.9 percent) of the units resort to “Imitations from other units ’in respect of their product/service designs, while those which opt for ‘Replication of products / services with slight changes’, units which ‘Totally innovate products/services in all respects’ and the units which adopt ‘Innovated designs obtained from its original sources’ represent 20.6 percent, 13.9 per cent and 8.6 percent respectively.
- An analysis of the pay back periods of various categories of activities reveals that Goat rearing has the shortest pay off period of 0.66 years, followed by Tailoring units, Hotels and Dairy units having pay off periods of 1.08 years, 1.12 years and 2.01 years respectively.
- From the analysis of the liquidity of these activities based on payback criterion, it can be inferred that the activities like Goat rearing, Tailoring, Hoteleering, and Dairying are capable of making quick recoupment of the investment, making such ventures less risky. But in the case of Provision store units, Soaps and Detergents units, Banana cultivation and Paddy cultivation, the ventures having higher recoupment periods implies higher levels of risks associated with high recoupment periods.
- On analyzing the business ventures taken up by the members of Kudumbashree units on the basis of their relative profitability by adopting the Return on Investment criterion it is also found that Goat rearing assumes the First rank with a Return on Investment (ROI) of 253 percent. Tailoring units by 173 percent, followed by Hotel units (160 percent), Dairy units (103 percent), Direct Marketing units (80 percent) and Pineapple cultivation (36 percent).

- The analysis based on the ROI criterion for assessing the extent of profit generation capacity of the business activities taken up by Kudumbashree units points to the fact that the activities such as Goat rearing, Tailoring, Hotel, Dairy, Direct Marketing and Pineapple cultivation have relatively high potential for growth by fetching a fairly good returns on the investments,
- On analyzing the Net present values of the projects undertaken by the members of Kudumbashree units it is again found that the Goat rearing activity assumes the First rank with the highest Net present Value of Rs. 17,32,204 followed by Tailoring units (Rs.17,17872), Hotel units (Rs.10,67,990), Dairy units (Rs.1046416) and Direct Marketing (Rs. 2,37,312), which ranks the second, third fourth and fifth positions respectively. The Net Present values of these projects also points to the fact that Goat rearing, Tailoring units, Hotel units Dairy units and Direct Marketing are highly adaptable livelihood activities, considering their magnitude and timing of revenue generation when compared to other activities.
- It is found from the analysis of the survey data that there exists an association between the Educational qualifications and Empowerment of members of the Kudumbashree units because the χ^2 value 64.94476 is higher than the α value at 0.01 level.(i.e., χ^2 value.= 64.94476 > α value of 13.277 at 0.01 level). Therefore the hypothesis that 'there is no association between the educational qualification and empowerment of members of the Kudumbashree units' stands rejected.

- On analyzing whether there is any association between Marital status and Empowerment of the members of Kudumbashree units, it is found that the χ^2 value (73.63067) is higher than the α value of 13.277 at 0.01 level, (i.e., χ^2 value.= 73.63067 > α value of 13.277 at 0.01 level). As the χ^2 value is greater than the α value, the hypothesis that 'there is no association between Marital Status and empowerment of members of the Kudumbashree units' is rejected.
- On analysing the Field investigation data, it is inferred that there exists a positive association between the Training undergone by respondents and their Empowerment because the χ^2 value (42.9973) is greater than the α value at 0.01 level, (i.e., χ^2 value.= 42.9973> α value of 13.277 at 0.01 level) and as such, the hypothesis that 'there is no association between the Training Programmes undergone and Empowerment of members of the Kudumbashree units' stands rejected.
- On an analysis of the survey data, it is found that there exists an association between the Age and Empowerment of members of the Kudumbashree units because the χ^2 value of 46.67306 is higher than the α value at 0.01 level, (i.e., χ^2 value= 46.67306 > α value of 13.277 at 0.01 level). Since the χ^2 value is greater than the α value, the hypothesis that 'there is no association between Age and Empowerment of members of the Kudumbashree units' is rejected.
- It is found from the analysis of the field investigation data that there exists an association between the Extent of Involvement and Empowerment of members of the Kudumbashree units because the χ^2 value 360.9871 is

greater than the α value at 0.01 level, (i.e., χ^2 value = 360.9871 > α value of 13.277 at 0.01 level). Therefore the hypothesis that 'there is no association between the Extent of involvement and Empowerment of members of the Kudumbashree units' stands rejected.

- Step-wise Regression Analysis measure the extent of impact of each independent variable on the dependent variable of various activities of Kudumbashree units at the aggregate level .The relationship between the independent variables and the dependent variable was correctly characterized as very strong in this case. .
- An analysis from the table of Model Summary, "investment and income" [invst, inc.] were added to the regression equation in model -2. The increase in R^2 as a result of including these variables was 0.009 which was statistically significant, $F(1, 42) = 11.287$, $p < 0.002$. Similarly, "investment, income and expenses for education" [invst, inc., exed] were added to the regression equation in model – 3 has resulted in the increase in R^2 as a result of including these variables constituted 0.012, which was also statistically significant, $F(1, 41) = 21.541$, $p < 0.001$.The increase in R^2 as a result of including the variables "investment, income, expenses for education and household expenses" "[invst, inc., exed, hslidexp].
- From the analysis measuring the extent of impact of the variables, namely "investment, income, expenses for education household expenses and expenses for medicines" have contributed positively towards the change in R^2 . From this analysis it is visible that 95.6 per cent of the variation in R^2 was due to the influence of investment, while investment [invst] and

income [, inc.] have caused a variation in R^2 to the extent of 96.5 per cent. Thus the hypothesis that “Income, Investments, Household expenses, Expenses for recreation, Expenses for education, Expenses for medicine and Miscellaneous expenses of the members of the Kudumbashree units have no positive impact on their Savings” stands rejected.

- An analysis of ANOVA test, the probability of the F statistic ($p < 0.001$) was less than or equal to the level of significance (0.05), the null hypothesis that the Multiple R for all independent variables was equal to 0 was rejected.