

Kudumbashree as a Catalyst for Entrepreneurship Development & Economic Empowerment of Rural Women through Self Help Groups (SHG) in Kerala, India.

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Abstract

The empowerment of women in economic, social and political settings has become one of the most important concerns of modern and elite world of 21st century. The organizations of Self Help Groups (SHGs) constitute a widely accepted development strategy for entrepreneurship development, women empowerment and poverty alleviation. The present paper focuses on the role of Kudumbashree (KDMS) in women's socio-economic empowerment through SHGs in Kerala. It is one of the largest women's movement in Asia having over 37 lakh members covering more than 50 percent of households in Kerala. The broader objectives of the study is to examine the demographic profile of the KDMS members, to identify the effects of the various demographic variables on socio-economic empowerment of KDMS members for the samples based on age, marital status, educational level and occupation. The study is mainly based on primary data from 150 KDMS members collected through interviews and meetings. Secondary data from research studies, annual reports, websites etc of government and non-governmental organisations were also used. Data and information were collected by employing a structured interview schedule and data analysis was done by using SPSS software by applying one way ANOVA as the main statistical technique. The demographic profile of NHG members selected as sample reveals that majority of the members in KDMS are married and most of them belong to the age group of 31 to 45 years. Majority of them have secondary education and are mostly daily wage labourers. It was found that there is economic empowerment among the members with respect to certain demographic variables. Statistical significance in the inter group differences between the various categories of demographic variables and economic empowerment in general and with respect to certain specific economic parameters were also identified. KDMS thus function as a catalyst for entrepreneurship development & socio-economic empowerment of women by building up women's capacity to become economically self-reliant and self-sufficient, acquire the ability to make better decisions in their family, improve their familial and societal status and enjoy a better standard of living. It thereby brings entrepreneurship development, economic security, social solidarity and political betterment of women of the particular region or state / province of the country concerned.

Introduction

The majority of elites like social scientists, economists, researchers, policy makers etc of the present century are repeatedly emphasizing on development of entrepreneurship through women's empowerment by new and innovative schemes at micro level. It is central to the issue of equality, justice and liberation. Women constitute almost half of the world's population, but are unfortunately one of the most deprived and unproductive members in the economy of many countries of underdeveloped & developing world.

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Promoting various income generating activities especially among rural women is perceived as one of the most powerful medium to resolve several socio-economic and even political problems. Empowerment is a process of awareness and capacity building, leading to a greater participation and greater decision making power. The process of empowerment strengthens ones innate abilities through acquiring knowledge, power and experience, Murugan and Dharmalingam (2000). Accordingly, empowerment refers to acquiring the ability and capacity to make strategic life choices in an environment at individual, group or societal levels which were previously denied or not available. When it occurs at individual or personal level, it will have an impact on the group and societal levels. Empowerment can thus be seen as interconnected and mutually reinforcing phenomenon that brings growth and development in various walks of life of an individual and society at large.

Empowerment of women in general and poor women in particular, is the thrust area of development initiatives in the whole of India in general & south one in particular, today. Women empowerment is a process whereby women are able to organise themselves in community based participatory groups to raise their own self confidence, self reliance, assert their independent rights, counter and challenge the disparities and barriers against them, make prudent choices and also control resources which will assist in challenging and eliminating their subordination thereby bringing a beneficial social economic change. Women who have acquired better knowledge, skill and experiences and who are conscious or are sensitised of their rights and duties are considered to have been empowered to a greater extent. They can build up the capacity to become economically self reliant and self sufficient, have the ability to make better decisions in their family, improve their familial and societal status and enjoy a better standard of living and thereby contributing substantially in building of the nation in short as well as long run.

Need and Significance of the Study

Even after rapid developments taking place throughout the world, women in our country, especially in the rural areas are always denied their due role in the socio economic life of the society and still remain the victims of neglect and discrimination. Till recently, many of the actions taken in favour of women are mostly welfare oriented ones rather than development oriented, and no constructive steps are taken for making women economically independent and socially vibrant. Women need to be provided with the opportunities to participate in financial activities and expand their social network to generate income and wealth, to make them self reliant, economically stable that helps to generate female autonomy and solidarity. Educating women, providing them training and opportunities for employment and self-employment all has an added advantage of improving their familial role, enhancing their economic status and contribute towards the social well being and overall development of the nation and its nationals. The socio economic development of a nation can be made rapid and holistic only when both men and women are able to contribute towards its growth and they are provided with equitable opportunities for a balanced development. The present study is based on a SHG in Kerala which emphasises on women empowerment through community based programme to eradicate poverty and bring rural women to the forefront for their upliftment in economic arena. Hence the study titled 'Kudumbashree as a Catalyst for Entrepreneurship Development & Economic Empowerment of Rural Women through Self Help Groups in Kerala'.

Review of Literature

Umashankar (2006) explored the impact of participation in SHGs on the empowerment of women through concentrating on group approach programmes for rural women. Various dimensions like material, cognitive, perceptual, relational etc were focused upon. In the study it was found that, access to credit helps in the expansion of material base of women by enabling them to start and expand small businesses that often helps in wider market access. Women also experience a power within through feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. However, gender discrimination do exists in the family that is evident in the gender based division of work, roles and responsibilities as well as the mind-set towards domestic violence and issues of ownership and inheritance of land. At the social level, involvement in SHGs has enabled women to have a voice in the community affairs and helps them to tackle problems of the society. Though women face difficulties in involvement in politics, their participation in SHGs has altered them enough to become prospective leaders at least in the local political fields. Some of the recommendations for improvement of women's conditions include providing convergence of inputs, ensure a proactive involvement of women in the program, bring changes in the social norms and perceptions and anchoring with wider movements of social change.

Dhanya and Sivakumar (2010) in their paper examine the economic impact of micro finance beneficiaries. They studied whether the economic empowerment has resulted in the generation of a set of self reliant women. A case study was conducted in Thiruvananthapuram district of Kerala and the survey showed a positive impact of the development programme of Kudumbashree in Kerala. The dimension studied include women's motivation, aspiration, overcoming the fear of authority, confidence in one's on abilities, autonomy in the use of resources in households and participation in decision making in the households. It was found that weekly meetings of SHG's is not regular in some cases, so steps should be taken to conduct it regularly. Besides, proper selection of activist for the group is crucial for its survival and expansion, efforts should be made to identify the suitable activities based on resources, skills and markets.

Sathiabama (2010) identified that the members of SHGs are involved in micro entrepreneurships development that have paved the way for economic development and independence of particularly the rural women. This article primarily deals with empowerment of women through entrepreneurial development programmes especially among the women in rural areas. The study tries to bring to the attention that economic empowerment of women leads to development of family and community at large. This is reflected in the various success stories of collective micro entrepreneurship development in the state of Tamil Nadu. Women entrepreneurial networks are major sources of knowledge and skill for women entrepreneurship and they are increasingly recognised as a valuable tool for its development and promotion. This network helps in providing formal and informal education and training and imparts technical knowledge in production, processing, procurement, management and marketing among the other women. This will even motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and raising national productivity.

Chaudhary and Chani (2012) in their empirical study done in Pakistan investigated on how the economic as well as the overall empowerment of women can be attained by creating consciousness or sensitising them about their rights and duties. Three major approaches to empowerment of women were looked into i.e., Integrated Development Approach, Conscious Raising Approach and Economic Empowerment Approach, by using three different and independent models. Findings reveal that as measured by Gender Empowerment Measure

(GEM) index, consciousness of women about their rights, economic empowerment of women and women's overall development have positive and significant effect on women's empowerment. Granger Causality Test was used for testing the variables and it confirms the existence of bi-directional causality between women's overall development and women's empowerment. An unidirectional causality exists between sensitisation of women and women's empowerment and also between female labour force participation and women's empowerment. It was concluded that women empowerment can be attained by making women conscious of their rights through the provision of education & training and make them economically empowered through labour force participation. Above all, by focusing on integrated development of women it enables them to attain the goal of overall empowerment.

Das's study of 2012 attempts to explore about the role of SHG as a financial intermediary for enhancing women empowerment, as micro finance is emerging as a powerful tool for poverty eradication and gender empowerment in the country. SHG-Bank Linkage Programmes are leading to women empowerment because they have been successful in meeting financial needs of the poor rural women which helps them to strengthen the financial capacities of the persons below poverty line in particular and other poor in general. The empirical findings of the study conducted in Assam suggest that the micro finance programme has a substantial influence on the economic status, decision making power, knowledge & self worthiness of women participants of SHG-Bank Linkage Programmes. Demographic factors like age and education are not having any influence on empowerment as well as on entrepreneurship and managerial skill development among rural women. Further, appreciable changes are seen in the confidence, courage, skill development and self worthiness in rural areas, particularly among women. There is only a moderate level effect of SHG on communication, organising, competency, technical, marketing and entrepreneurial skills. Finally, there is a significant improvement of managerial skills, psychological well being and social empowerment among rural women as a result of participating in micro finance through SHGs-Bank Linkage Programme.

Minimol and Makesh's study of 2012 undertaken critically evaluates the nature and extent of impact of participation in SHGs on rural women. Detailed analysis was conducted on the extent of various levels of empowerment i.e. personal, entrepreneurial, social, economic and financial empowerment achieved by the members through their participation in SHGs. It was found that SHGs act as a resource centre for empowering women members, percolating the benefits to the society in general, it can come to a point where it becomes their choice whether to remain personally, economically and socially impoverished. It helps women to organise themselves into groups and undertake community based programmes to eradicate their deprivations. Women empowerment was not the sole motive rather, the objectives are to bring prosperity to overall family, community and to ensure social as well as entrepreneurial development.

Kant and Ashvine (2012) in their paper attempts to study the participation of women in rural employment through MNREGA in various states of India and also in districts of Uttar Pradesh. The study analysed that there was commendable improvements in the employment opportunities generated and that most of the states and union territories have employed more than one third of women as work force resulting in generation of women employment. The highest employment generation was amongst women in Kerala in terms of person day's employment. When we consider the total employment status of Uttar Pradesh through MNREGA, a total of 266827811 person day's employment is generated, out of which the share of women stands at 16.97 percent. They concluded that MNREGA is a programme that has impacted the lives of rural women in real sense, and has brought specially economic independence among women.

Entrepreneurship Dev. through Women Empowerment & Self Help Groups (SHGs)

The SHGs is an effective medium for community involvement that infuses certain synergy among its members to move up in the socio-economic ladder from a passive onlooker to an active stakeholder in the development process and contribution in the nation building of a country. SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor in their own settings. Rani (1999) evaluated the performance of the SHGs in Medak district of Andhra Pradesh and observed that the SHGs have become one of the largest and highly accepted means of effective delivery mechanism in the world. It is one of the most important factors determining empowerment and promotes collective action that paves the way for transparency and accountability. The provision of skill, financial services and products delivered to the poor through the SHGs, have contributed to rural development. The programme has a strong gender bias as more than 85 percent are women. The collective actions through the group have not only contributed to women empowerment but also increased their participation in the economic activities and decision making both at the household as well as at the society level. Mukerjee, (2006) reported that SHGs have positive impact on economic, political, household decision making and awareness level of the members with respect to social and health issues. According to Ritu Jain, 2003, the SHGs is an effective medium for inculcating saving habits among poor women flock. The SHGs improve the equality of the status of women as participants and also empower their economic, social and cultural orientation in the society. Women in SHGs have the power in translating their individual welfare in to the welfare of their families. With the strong backing of women SHGs and local government, a unique poverty alleviation programme called Kudumbashree was initiated in Kerala.

Kudumbashree & Women Empowerment

Kudumbashree (KDMS) is an innovative anti-poverty programme launched on 17 May 1998 by the State Government of Kerala with the active support of the Government of India, NABARD, women SHGs and the Local Self Governments (LSGs). 'Kudumbashree' in local language means 'prosperity of the family', which helps to enjoy the economic opportunities by a good number of the poor women folks in rural and sub-urban Kerala. It is one of the largest women's movement in Asia having over 37 lakh members and covers more than 50 per cent of households in Kerala. It envisages prosperity of the poor families in the state with multiple programmes that will provide them information, create awareness, build up their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them entrepreneurially, administratively, physically, socially, economically and politically.

Nidheesh (2009) in his study analysed whether membership in "Kudumbashree" leads to more equitable gender relations and economic advancement in rural area. It revealed that women empowerment is the best strategy for poverty eradication and raising of standard of living. 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, families and the society at large in the country.

Entrepreneurship Development & Economic Empowerment of Women through Kudumbashree in Kerala state of India

KDMS functions as a catalyst for entrepreneurship development & women empowerment, at multiple levels which includes economic, social and political empowerment. Various key aspects are included in the study of economic empowerment through KDMS, it includes components like personal and family income after joining KDMS, the number of micro enterprises and self employment opportunities through KDMS project, support to daily wage labourers through membership in KDMS, ability to own assets or property after becoming members of KDMS, basic facilities and household utilities of women in KDMS, position of savings and lending capacity of members and ability of repayment of loans or debt of KDMS members. The present study focuses on the demographic factors (age, marital status, educational level and occupation) and their effect on the various parameters of economic empowerment of KDMS members in Malappuram District of Kerala, India.

Objectives of the study

1. To examine the demographic profile of the KDMS members
2. To identify the effects of the various demographic variables on economic empowerment of KDMS members for the samples based on age, marital status, educational level and occupation
3. To find the effects of educational level on various parameters of economic empowerment
4. To find the effects of occupation on various parameters of economic empowerment.

Hypotheses

1. **H₀**: There is no significant difference in the mean value of economic empowerment of KDMS members across age, marital status, educational level and occupation.
2. **H₀**: There is no significant difference in the mean value of parameters of economic empowerment of KDMS members based on educational level.
3. **H₀**: There is no significant difference in the mean value of parameters of economic empowerment of KDMS members based on occupation.

Research Methodology

The research was exploratory and descriptive in nature. Various NHGs, ADSs and CDSs in Malappuram district of Kerala were selected to study the nature and economic empowerment of women. Sample size consisting of 150 women from various NHGs of the district was considered. Primary data was collected through interviews and meetings with different categories of members of KDMS. Various types of secondary data including studies, reports and data collected by government and non-governmental organisations were used for the study. Data and information were collected by employing a structured interview schedule. Five points rating scale to assess economic empowerment of women in KDMS was used and it consisted of ratings 5, 4, 3, 2, and 1 for highly increased, increased, moderate, decreased, and highly decreased respectively. The data analysis was done by using the SPSS software by applying one way ANOVA as the main statistical technique.

Results & Discussions

Table 1: examines the demographic profile of KDMS members selected as samples from the district of Malappuram for the present study. Simple percentage analysis was used to check the percentage of sample belonging to various categories like age, marital status, educational level and occupation.

Table: 1
Demographic Profile of NHG Members Selected as Sample

Sl. No	Characteristics	No. of Respondents	% to Total
I	Age		
	18-30 Years	41	27.3
	31-45 Years	79	52.7
	46 and Above	30	20.0
II	Marital Status		
	Single	38	25.3
	Married	80	53.4
	Others	32	21.3
II	Educational Level		
	Primary	35	23.3
	Secondary	51	34.0
	Higher Secondary	45	30.0
	Higher Education	19	12.7
III	Occupation		
	Private Employed	20	13.3
	Women Entrepreneur	45	30.0
	Daily Wage Labourer	56	37.3
	Other Self Employment	29	19.3

Source: Field Survey

The demographic profile of NHG members selected as sample given in Table: 1 clearly indicates that 52.7% of the members are between age group of 31-45 years, 27.3 % are from the age group between 18-30 years and only 20% comes under the age group of 46 years and above. Majority i.e., 53.4% of members are married, 25.3% unmarried and the rest were either widows or divorced women. It also reveals that 34% of the respondents have secondary education, 23.3% of the respondents are educated upto primary level and the rest 30% and 12.7% have higher or senior secondary and higher education respectively. The occupational status of respondents shows that the private employed, women entrepreneurs, daily wage labourers and other self employed were 13.3%, 30%, 37.3% and 19.3% respectively.

**Table 2: ANOVA Test for Variance of Means:
Economic Empowerment with Age**

Age Group	Categories	N	Mean	Standard Deviation	F	Sig.	H ₀ Accepted/ Rejected
	18-30	41	3.031	0.510	0.726	0.486	Accepted
	31-45	79	3.156	0.514			
	46 and Above	30	3.086	0.669			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

Table 2: represent the mean value and standard deviation of Economic Empowerment achieved on the basis of age by the KDMS members. It has been found from the above table that the age group between '31-45' and 46 and above are having high mean scores of 3.16 and 3.08 respectively on five point scale and a standard deviation of 0.514 and 0.669 respectively. It clearly indicates that these KDMS members have achieved more economic empowerment when compared to other categories based on agewise grouping.

ANOVA was performed to test the differences if any in the economic empowerment of KDMS members on the basis of the various demographic variables. The 'F' value for economic empowerment based on the demographic factor age was 0.726. The significant value (P) was 0.486. Since the significance values in this case is greater than 0.05 (95% confidence interval) ANOVA proves no statistical significance (H₀ is accepted) in the inter group differences between the age and economic empowerment.

**Table 3: ANOVA Test for Variance of Means:
Economic Empowerment with Marital Status**

Marital Status	Categories	N	Mean	Standard Deviation	F	Sig.	H ₀ Accepted/ Rejected
	Single	38	3.350	0.553	5.546	0.005*	Rejected
	Married	80	3.003	0.511			
	Others	32	3.080	0.549			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

The above Table 3: analyses the effect of independent variable marital status on the dependent variable economic empowerment. The mean value and standard deviation of economic empowerment achieved on the basis of marital status by the KDMS members reveals that unmarried women have a high mean score value of 3.35 and a standard deviation of 0.55. It shows that the unmarried women in the selected sample are showing a greater effect on economic empowerment than the others.

ANOVA was performed to test the differences if any in the economic empowerment of KDMS members on the basis of marital status. The 'F' value for economic empowerment based on marital status was 5.546. The significant value (P) was 0.005. Since the significance value is less than 0.05 and thus, H₀ is rejected. ANOVA proves a statistical significance in the inter group differences between marital status and economic empowerment.

**Table 4: ANOVA Test for Variance of Means:
Economic Empowerment with Education Level**

	Categories	N	Mean	Standard Deviation	F	Sig.	H ₀ Accepted/ Rejected
Educational Level	Primary	35	2.612	0.552	17.07	0.000*	Rejected
	Secondary	51	3.199	0.437			
	Higher Secondary	45	3.311	0.487			
	Higher Education	19	3.293	0.376			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

Table 4: reveals the effect of educational level on the economic empowerment of KDMS members. It is evident that the mean value of the categories ‘higher secondary’ and ‘higher education’ is highest with scores of 3.31 and 3.29 respectively indicating that the highly educated and higher or senior secondary level educated members have a greater effect on the economic empowerment through KDMS.

ANOVA to test the differences if any in the economic empowerment of KDMS members on the basis of educational level shows an ‘F’ value of 17.07. The significant value (P) was 0.000. The significance value is less than 0.05 therefore, the H₀ is rejected, which shows that there is a significant difference in the inter group differences between educational level of various members and the economic empowerment.

**Table 5: ANOVA Test for Variance of Means:
Economic Empowerment with Occupation**

	Categories	N	Mean	Standard Deviation	F	Sig.	H ₀ Accepted/ Rejected
Occupation	Private Employed	20	2.921	0.460	3.976	0.009*	Rejected
	Women Entrepreneur	45	2.952	0.577			
	Daily Wage Earners	56	3.196	0.563			
	Other Self Employment	29	3.305	0.421			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

Table 5: represent the mean value and standard deviation of economic empowerment achieved on the basis of occupation by the KDMS members. It is clear from the above table that the daily wage labourers and other self employed members of KDMS have the highest mean value of 3.20 and 3.31 respectively on five point scale. It indicates that these KDMS members have greater effect on economic empowerment when compared to other categories in the same group.

ANOVA to test the differences if any in the economic empowerment of KDMS members on the basis of occupation reveals that the ‘F’ values for economic empowerment across occupation was 3.976. The significant value (P) was 0.009 and it is less than 0.05 which shows that the inter group difference was significant as the H₀ is rejected.

Since the significance values in all the cases except agewise comparison of economic empowerment were less than 0.05 (95% confidence interval) ANOVA proves that there is a

statistically significant difference in the inter group comparison between the various categories on economic empowerment. Hence, the H_0 (null hypothesis) that there is no significant variation in the mean value of economic empowerment of KDMS members for the samples based on marital status, educational level and occupation is rejected and alternative hypothesis is accepted. However, in the case of effect of age on economic empowerment the study reveals that there is no significant difference between the variables. Therefore, the null hypothesis is accepted and alternative hypothesis stands rejected.

**Table 6: ANOVA Test for Variance of Means:
Economic Empowerment Parameters with Educational Level**

Sl No	Parameters of Economic Empowerment	Education	N	Mean	F	Sig.	H_0 Accepted/ Rejected
1	Personal and family income after joining KDMS	Primary	35	2.40	6.58	0.000*	Rejected
		Secondary	51	3.22			
		Higher Secondary	45	3.22			
		Higher Education	19	3.42			
2	The number of micro enterprises and self employment opportunities through KDMS project	Primary	35	2.49	6.391	0.000*	Rejected
		Secondary	51	3.35			
		Higher Secondary	45	3.40			
		Higher Education	19	3.37			
3	Support to daily wage labourers through membership in KDMS	Primary	35	2.63	7.143	0.000*	Rejected
		Secondary	51	3.24			
		Higher Secondary	45	3.60			
		Higher Education	19	3.26			
4	Ability to own assets or property after becoming members of KDMS	Primary	35	2.63	3.108	0.028*	Rejected
		Secondary	51	3.20			
		Higher Secondary	45	3.18			
		Higher Education	19	3.16			
5	Basic facilities and household utilities of women in KDMS	Primary	35	2.71	3.915	0.010*	Rejected
		Secondary	51	3.14			
		Higher Secondary	45	3.22			
		Higher Education	19	3.63			
6	Position of savings and lending capacity of members of KDMS	Primary	35	2.60	4.743	0.003*	Rejected
		Secondary	51	2.96			
		Higher Secondary	45	3.31			
		Higher Education	19	2.79			
7	Ability of repayment of loans or debt of KDMS members	Primary	35	2.83	2.503	0.062	Accepted
		Secondary	51	3.29			
		Higher Secondary	45	3.22			
		Higher Education	19	3.42			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

Table 6: examines the effects of Educational Levels on economic empowerment variables like personal and family income after joining KDMS, the number of micro enterprises and self employment opportunities through KDMS project, support to daily wage labourers through membership in KDMS, ability to own assets or property after becoming members of KDMS, basic facilities and household utilities of women in KDMS, position of

savings and lending capacity of members and ability of repayment of loans or debt of KDMS members were analysed for differences. ANOVA test for variance of means of economic empowerment parameters with educational level shows that there is a statistical significance [significance < 0.05] in all the cases except in the case of ‘ability of repayment of loans or debt of KDMS members’. ANOVA results reveal that economic empowerment was statistically significant with the Sig. value (P) less than 0.05 in almost all the cases. Therefore, the H₀ is rejected showing a statistical significance in the economic parameters of empowerment in relation to education level in all the parameters except with regard to ‘ability of repayment of loans or debt of KDMS members’.

**Table 7: ANOVA Test for Variance of Means:
Economic Empowerment Parameters with Occupation**

Sl No	Parameters of Economic Empowerment	Occupation	N	Mean	F	Sig.	H ₀ Accepted/ Rejected
1	Personal and family income after joining KDMS	Private Employed	20	2.80	1.605	0.191	Accepted
		Women Entrepreneur	45	2.87			
		Daily Wage Earners	56	3.16			
		Other Self Employment	29	3.31			
2	The number of micro enterprises and self employment opportunities through KDMS project	Private Employed	20	2.85	3.830	0.011*	Rejected
		Women Entrepreneur	45	2.82			
		Daily Wage Earners	56	3.38			
		Other Self Employment	29	3.52			
3	Support to daily wage labourers through membership in KDMS	Private Employed	20	2.95	1.619	0.187	Accepted
		Women Entrepreneur	45	3.04			
		Daily Wage Earners	56	3.30			
		Other Self Employment	29	3.45			
4	Ability to own assets or property after becoming members of KDMS	Private Employed	20	2.70	1.876	0.136	Accepted
		Women Entrepreneur	45	3.00			
		Daily Wage Earners	56	3.07			
		Other Self Employment	29	3.34			
5	Basic facilities and household utilities of women in KDMS	Private Employed	20	2.80	1.370	0.254	Accepted
		Women Entrepreneur	45	3.02			
		Daily Wage Earners	56	3.25			
		Other Self Employment	29	3.28			
6	Position of savings and lending capacity of members of KDMS	Private Employed	20	3.05	0.693	0.558	Accepted
		Women Entrepreneur	45	2.80			
		Daily Wage Earners	56	3.04			
		Other Self Employment	29	3.00			
7	Ability of repayment of loans or debt of KDMS members	Private Employed	20	3.30	0.245	0.865	Accepted
		Women Entrepreneur	45	3.11			
		Daily Wage Earners	56	3.16			
		Other Self Employment	29	3.24			

Source: SPSS Results

*Denotes Significant Variance of Means at 95 % Confidence Level

Economic empowerment variables were also analysed for revealing the effects of occupation of members in achieving economic empowerment Table 7: reveals the ANOVA test for variance of means for economic empowerment parameters with occupation were

statistically not significant in most of the parameters except in the case of the parameter 'number of micro enterprises and self employment opportunities through KDMS project'. This parameter has a sig. value of 0.000 which is less than 0.05, which indicates that the null hypothesis is rejected and there is a statistically significant variation. While all other economic parameters studied with occupation has a sig. value more than 0.05 showing that there exists no significant variation in different occupation on the various economic empowerment parameters.

Conclusion, Findings, Suggestions & Recommendations

The foregoing discussion revealed that Kudumbashree is regarded as the major agent of change by participating women in various income generating-cum developmental activities, both the morale and confidence of women have also become very high. Women empowerment is not characterised as achieving power of women to dominate others, but it is the power to act with others to affect change. The women's movement and a wide-spread network of NGOs which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women. The formation of Self-Help Groups (SHG) as a basis for social and economic empowerment of deprived and disadvantaged women have been found to be successful mechanism for the organisation, mobilisation and self-development of women. Women who have participated in self-help or neighbourhood groups have developed strong sense of self worth and faith in their ability to interact with power structures and increase in their contribution to the household. The study clearly indicates that the NHGs movement of Kudumbashree is significantly supporting women empowerment. Findings of the study reveal that majority of the members in KDMS are between the age group of 31-45 years with having got the secondary education to their credit belonging to daily wage labourer category. It was found that there is economic empowerment among the members with respect to certain demographic variables. Statistical significance in the inter group differences between the various categories of demographic variables and economic empowerment in general and with respect to certain specific economic parameters were also identified. KDMS, thus, function as a catalyst for economic empowerment of women by building up women's capacity to become economically self-reliant and self-sufficient, acquire the ability to make better decisions in their family, improve their familial and societal status and enjoy a better standard of living.

And lastly on the basis of statistical analysis of the primary data collected, it can be very conveniently suggested and recommended that more and more projects of either the same or similar nature as that of Kudumbashree in Kerala state, should be launched, expedited and finalized so that both entrepreneurship development as well as women empowerment in respect of socio-economic fields takes place. Kudumbashree KDMS is one of the most successful endeavor by the government of the Kerala and thus, the other states and the Union territories of Indian govt. follow the similar path of development and growth for ensuring the overall prosperity of the Indian nation as such and also its nationals through jobs and employment creation programmes. Moreover, such projects might also prove highly fruitful with regard to entrepreneurship development and potential for export and re-export promotion and import substitution may also be explored as it (export promotion and import substitution) is a double edged sword and thus creates multi-dimensional types of benefits for all people in general and the women's socio-economic empowerment in particular.

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