

A Study on Kudumbashree in Kerala

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Abstract—Kudumbasree is poverty eradication mission of the government of the Kerala with support from government of India and NABARD. Kudumbasree empowers women to strengthen the economic backward people in village areas. The peculiar situation in Kerala is that the farmers increasingly move away from crop production and other agricultural activities for better paid jobs in the non-agricultural sectors. Kudumbasree aims at improving the productivity of women farmer groups. As Majority of these women are landless, the land is taken on lease for cultivation. The decline in farming hampers the food security of the state which is otherwise largely dependent on the neighboring states for food produce. This paper studies the various factors like age, educational qualifications, area under cultivation of the kudumbashree members of three districts Wayanad, Ernakulam, and Pathanamthitta and how these factors affect the overall development of the members. We have undertaken a literature review and conducted schedule to find out the impact after joining the self help group (Abstract)

Keywords—Kudumbasree, SHG, Agriculture..

I. INTRODUCTION (HEADING 1)

Self-helped groups in India were started by NABARD. The local authorities sponsor Kudumbasree. The main focus of SHG is growth of women. The members of the SHG's are of the same social economic status to a great extent. SHG's have homogeneity amongst the groups. There are 10 to 20 members each, meetings are conducted on regular basis for socialising. Kudumbasree has 41 members each and covers more than 50% of the households in Kerala. MC, entrepreneurship and empowerment are the three focus areas of the Kudumbasree. Kudumbasree combines a microfinance model with other elements through critical feminist emses (Devika J & Thampi, B.V;2007)[1]. Kudumbasree initiatives includes basic necessities and welfare provisions such as food security, healthy insurance, housing, enterprise development. For the functioning of Kudumbasree, women have organized themselves into a three tier community based organization which comprises of NHGs, ADS, CDS.

The country Agriculture has now become an out of date profession. There is deficiency of land available for farming. As part of the economic development, more concrete buildings, shopping centres etc come up and farming remains less lucrative. Number of people dependent on agriculture have declined notably. Moreover vegetables and other food

items are transported from neighbouring states. In this scenario, it is widely appreciated that forming is undertaken in NHG levels by the members of the Kudumbasree on leased and to some extent owned lands. This study is an initiative to learn whether this effort has promoted age in Kerala using organic farming measures.

The paper attempts to conduct the following:

- To compare the occupation, demographic, educational qualifications and the area used for cultivation of the kudumbashree members in Wayanad, Ernakulam and Pathanamthitta.
- To study the contributions made by the Government to the Kudumbashree in Wayanad, Ernakulam and Pathanamthitta.
- To study the effect of age, years with kudumbashree, education and area taken for cultivation on the overall development of women.

II. LITERATURE REVIEW

Looking at the recent developments in countries of the third world and their economies, one major concern that comes to mind is the dramatic reduction of agricultural land. Especially in countries like India where population has exploded and economy is growing at fast pace and in many ways in a rather uncontrolled manner, the fertile farmlands and croplands have been depleted to a great extent. Furthermore, land is treated much more like a commodity which can be bought and sold like any other good. The results of these mentioned trends are manifesting in various forms such as shortage of food, global warming and so on. These implications are caused due to the change in meaning and uses of land. Considering the state of Kerala, the impacts have been even stronger than in other states of India. This is because in Kerala, there is a high population density and the state's overall size is comparatively small. There was a shift in economic development in Kerala in the 1990's which caused a real estate boom. The demand for land to build houses, complexes and so on increased exponentially. Not only infertile land was sold, but unfortunately a major part of the purchased land was fertile such as paddy fields which are also important for ground water resources and biodiversity which in turn are most

needed for agricultural production and healthy fields. Due to the way land was treated, the ecological balance in the Kerala region got affected in a bad way. Sustainable business and the improvement of production capacity was highly needed. This also required the involvement of the people in the specific regions. Kudumbasree was one of the first organizations that got active in Kerala in the year 1998. It is empowering women and initiating poverty alleviation programs. It tries to motivate and engage housewife's and women with different backgrounds to take up activities and businesses in the agricultural field. This gives them the opportunity to make a living and recultivate the land. Out of this, collective farming became a contributor of livelihood and also a source of food for the state. The unique interplay of women empowerment and livelihood programs and redefined the concept of sustainability (Rajeev Kumaramkandath and Bindu P. Verghese, 2016).

Women's joint liability groups can have positive effects on improvement in the society including resource mobilization, technology adoption and capacity building. Group mobilization can have a large impact in diminishing difficulties and problems that especially small farmers are struggling with. It has been found that the most significant factors that are responsible for the effectiveness of farming groups were education level, economic motivation and promoting institutions. (Sajesh V. K., 2013). Thus, research shows that institutions such as micro credit financing facilities can make a great difference and in a great way improve the scope and economic situation of a society such as small farmers. The process of urbanization has led to the sale of agricultural lands for a high profit. Moreover, some landowners started to focus less on food crops but more on production of cash crop such as coffee, rubber and pepper, etc. Many who sold their lands migrated to nearby urban areas to earn their living. Often, land would also not be cultivated and left unused. This resulted in the landless women losing their work on the fields which they were involved previously. The loss of more than 500000 hectares of farmland made Kerala lacking nearly 630000 tons of harvest causing a loss of security regarding nutrition for Kerala. As mentioned before, Kudumbasree came into play to give women back their opportunity to work and give them back their means of living. There were certain preconditions that allowed the group to grow fast such as its three-tier organizational structure. The contribution of the women as farming producers made it possible to increase gains also due to the variety of crops utilized. Not only did the farming gain enough to meet their own needs but also to generate revenue to repay the loans taken to cultivate the land. Through their income they could educate their children, buy gold, construct houses and sustainably take care of their needs and daily food requirements (Tanie Thomas, 2017)

The poverty in remote and rural areas in Kerala has been slowly decreasing over the years since 1980. The Government's Intervention Programs have made an important contribution to this development. A variety of micro financing institutions as well as self-help groups enabled especially

women to make a better living for themselves. These institutions are very much accepted and appreciated in Kerala. Financial exclusion means that groups, households, families and so on don't have proper access to finance services. But an adequate access to financial means is absolutely necessary to integrate the poorer sections of the society also and give them ways to earn their living. They should have access to transaction service, access to credit, insurance services and saving services. Financial inclusion is a process of making financial service affordable to lower levels of society which includes disadvantaged and low income groups (Pragabhal Das K V, 2017).

The state of Kerala has initiated a Kerala State Poverty Eradication Mission called Kudumbasree. The idea was to make use of collective farming and shared resources such as technology and capacities to overcome the limitations that people have on the farmer's individual level and boost the progress of the entire group towards sustainable financial and economical stability. The collection and assembly of human capabilities and working together to achieve a goal is a great success story. Factors like motivation, facilitation of group dynamics and education provided by Kudumbasree made a big difference in mobilizing the poorer farmers to achieve a means of living (V.K. Sajesh and P. Ramasundaram, 2013).

III. METHODOLOGY

The present study is based on primary and secondary data. The primary data was collected from three districts of Kerala namely Wayanad, Pathanamthitta and Ernakulam. Secondary data from EBSCO, Emerald, Scopus, Thomson and Reuters and Google Scholar was gathered to build a theoretical framework. Information has also been gathered from secondary sources like books, articles that aid the study of SHG. Various analysis like univariate analysis, regression and correlation are done to find out the relationship between the variables taken under study to justify the objectives.

IV. RESULTS

A. UNIVARIATE ANALYSIS

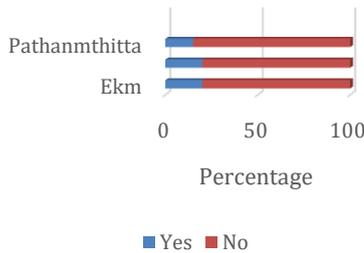
During the period of the study Kudumbasree unit was investigated on the basis of the village, municipality and corporation on the geographical segmentation of three districts in Kerala, i.e., Ernakulam, Wayanad and Pathanamthitta. From the study it was observed that Kudumbasree members of Pathanamthitta experience only 15% of them to have jobs of their own other than this. Also from Table 1, it is clear that the majority of the members in Kudumbasree are not having any other occupation considering the three geographies. In these three places it can be observed that around 80% of the population depended only on Kudumbasree.

Table 1: Occupation other than kudumbasree

Sl.No	Option	Ernakulam		Wayanad		Pathanamthitta	
		No.	%	No.	%	No.	%
1	Yes	8	20	8	20	6	15
2	No	32	80	32	80	34	85
Total		40	100	40	100	40	100

Source: Authors' computation

Figure 1: Occupation other than Kudumbasree



Source: Authors' computation

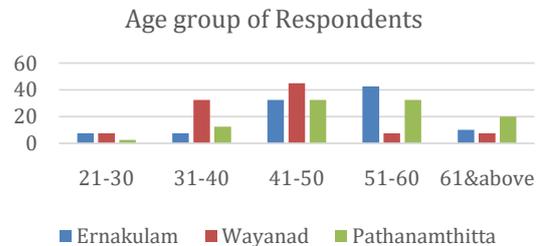
Considering the fact that Kudumbashree is maintained by team of women irrespective of their age is of paramount importance. The study involved 40 respondents of which women of age 41 to 50 years is high in Wayanad who consists the majority and in Ernakulam majority of respondents is in the age group of 51-60 years and Pathanamthitta also have the same contrasting features, Table 2. The result shows that most of the members of the unit is of women in the age of 40 years and above, which logically means that most of them are trying to support their family and trying to find an income source for their family. This statement is supported by considering the data on occupation from Table 1.

Table 2: Age Group of Respondent

Sl. no	Age	Ernakulam		Wayanad		Pathanamthitta	
		No. of respondent	Percentage	No. of respondent	Percentage	No. of respondent	Percentage
1.	21-30	3	7.5	3	7.5	1	2.5
2.	31-40	3	7.5	13	32.5	5	12.5
3.	41-50	13	32.5	18	45	13	32.5
4.	51-60	17	42.5	3	7.5	13	32.5
5.	61&above	4	10	3	7.5	8	20
Total		40	100	40	100	40	100

Source: Authors' computation

Figure 2: Age Group of Respondent



Source: Authors' computation

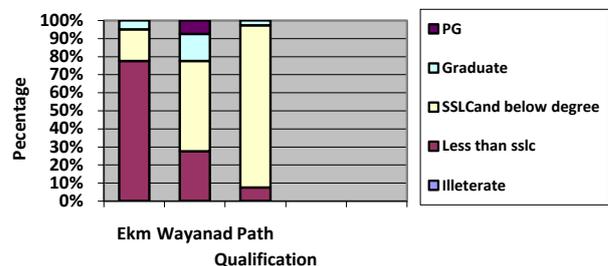
There is no women who is illiterate in the Kudumbashree with reference to the three location. Most of the women in these three location are qualified and majority have completed their SSLC and in Wayanad we can see that 7.5% women among the respondents under study is having post graduate degree. Still we see they are entering into Kudumbashree might be due to their family concerns and development initiative of Kudumbashree for women.

Table 3: Educational Qualification

Sl.no	Qualification	Ernakulam		Wayanad		Pathanamthitta	
		No.	%	No.	%	No.	%
1.	Illiterate	0	0	0	0	0	0
2.	Less Than sslc	31	77.5	11	27.5	3	7.5
3.	SSLC and Below degree	7	17.5	20	50	36	90
4.	Graduate	2	5	6	15	1	2.5
5.	Post graduate	0	0	3	7.5	0	0
Total		40	100	40	100	40	100

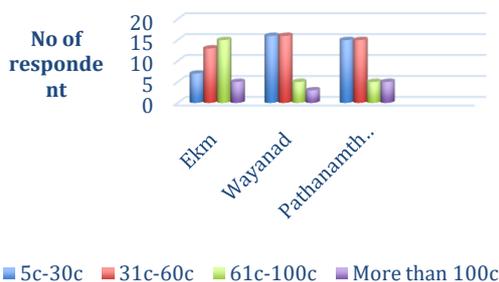
Source: Authors' computation

Figure 3: Educational Qualification



Source: Authors' computation

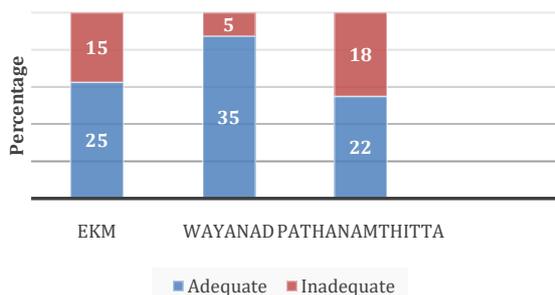
Figure 6: Area under cultivation



Source: Authors' computation

Hopefully the Kudumbashree is trying to avail the contribution from the government, with reference to the data collected and Table 7 and the graph plotted, it can be understood that three places are experiencing adequate contribution from the government but still there is few kudumbashree groups who are not getting adequate support. This has a very huge effect on the Kudumbashree members in sustaining their work .

Figure 7: Contribution from the Government



Source: Authors' computation

B. REGRESSION

For analyzing the overall benefits received as part of joining the kudumbashree programme, we have taken the output variable as overall development of women and encouragement to lead future life with dignity. The input variables considered are age, years with kudumbashree, education, area and occupation other than kudumbashree .Before going with the regression, correlation is done to find the relation between the variables considered.

1. CORRELATION

Taking into consideration all the input variables there is a negative correlation between area and education .There is a very strong positive correlation between age and years with kudumbashree. Correlation between all other variables are feeble and not strong.From the observation of finding a very

strong positive correlationbetween age and years, it is quite obvious that as the number of years with kudumbashree increases, the age can increase accordingly. From the correlation between education received and area indicates that literacy levels are particularly high among the people in municipality and corporation.

Table: 4

	Respondent No	Age	Education	Area	Years with kudumbashree
Respondent No	1				
Age	-0.071175377	1			
Education	-0.174631714	0.032393996	1		
Area	0.509712455	0.051680424	-0.41384146	1	
Yrs with kudubshree	-0.102591482	0.900775453	0.045397323	-0.01	1

2.1 REGRESSION WITH AGE AS THE INDEPENDENT VARIABLE

To find out the relation between the output variable (overall development of women and encouragement to lead future life with dignity) and input variable (age), there is a strong positive relation (Multiple R=0.7041) which indicates that there is a strong relation between the two variables.(R²=0.495)which indicates that around 50% of the variation of the output variable is explained by age when we consider age only as the independent variable as indicated in the table below.

Table: 5

Regression Statistics	
Multiple R	0.704176429
R Square	0.495864443
Adjusted R Square	0.491592108
Standard Error	0.666468643
Observations	120

2.2 REGRESSION WITH YEARS AS THE INDEPENDENT VARIABLE

To find out the relation between the output variable (overall development of women and encouragement to lead future life with dignity) and input variable (Years with kudumbashree), there is a strong positive relation (R=0.6941) which indicates that there is a positive relation between these two variables. R square value (R² = 0.48) which indicates that 48% of the variation of the output variable is explained by years with kudumbashree as the independent variable as indicated below,

Table: 6

Regression Statistics	
Multiple R	0.694078284
R Square	0.481744664
Adjusted R Square	0.477352669
Standard Error	0.675737386
Observations	120

2.3 MULTIPLE REGRESSION WITH AGE, YEARS WITH KUDUMBASHREE, EDUCATION AND AREA AS INDEPENDENT VARIABLES

To find out the relation between the output variable (overall development of women and encouragement to lead future life with dignity) and input variables like age, years with kudumbashree, education and area, multiple regression is carried out ($R^2 = 0.52327$), which indicates 52.4% variation is explained by all these independent variables.

Table: 7

Regression Statistics	
Multiple R	0.723375988
R Square	0.52327282
Adjusted R Square	0.506691005
Standard Error	0.65649753
Observations	120

2.4 REGRESSION EQUATION WITH AGE, YEARS WITH KUDUMBASHREE, EDUCATION AND AREA AS INDEPENDENT VARIABLES

Y is taken as the output variable with X1, X2, X3 and X4 as the independent variables. The equation is formulated as below. Among all the independent variables, years with kudumbashree and education have the maximum coefficient value of around 0.279 and 0.158. It indicates that among all the other independent variables, years with kudumbashree and education have the most influence on the output variable.

$$Y = 0.11 + 0.28X_1 + 0.040X_2 + 0.158X_3 + 0.044X_4$$

Table: 8

	Coefficients	Standard		t Stat	P-value	Lower	Upper	Lower	Upper
		Error				95%	95%	95.0%	95.0%
Intercept	0.111718321	0.422976184	0.2641	0.792157	-0.72612	0.949553	-0.72612	0.949553	
Years with kudumbashree	0.279107684	0.138599112	2.0138	0.046368	0.00457	0.553646	0.00457	0.553646	
Age	0.040902422	0.014133172	2.8941	0.004551	0.012907	0.068898	0.012907	0.068898	
Education	0.158473072	0.110981548	1.4279	0.156024	-0.06136	0.378306	-0.06136	0.378306	
Area	0.04423652	0.080794932	0.5475	0.585085	-0.1158	0.204276	-0.1158	0.204276	

V. CONCLUSION

The Kudumbasree members being into a condition that is mind-throbbing, they sustain their lives with facilities they make for themselves. The contribution from the government being inadequate is not stopping them to advance their cost of living adjustments. The change in the lifestyle of the members of Kudumbasree has changed with respect to the condition before they joined the Kudumbasree. The continuous effort of

the members have paved their way to agricultural and farming practices with less area of cultivation. The promotion of agriculture by using self-help groups is successful and with contribution from government can make it even better.

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