

THE IMPACT OF KUDUMBASHREE ON IMPROVING THE STANDARD OF WOMEN IN KERALA

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ABSTRACT

Unacceptable levels of poverty and the gradual feminization of such poverty are the most daunting of all our challenges. The eradication of poverty and a special focus on women in all poverty alleviation programmes has been major strategies since seventies. Women empowerment process is one where women find time and space of their own and begin to re-examine their lives critically and collectively, and the aim of the Kudumbashree scheme is to improve the standard of living of women as a Strategy for Poverty Eradication. The Kudumbashree Community based organizations are acting as social safety nets, increasing access to entitlements and providing avenues for political participation. This paper aims to examine the role of Kudumbashree for improving the standard of living of member women and also to compare the service quality of SHGs in rural and urban areas of Kottayam and Ernakulam districts and to study the initiatives taken by SHGs to empower its members. It also focuses to understand the structure, working and progress of Kudumbashree project in Kerala.

Keywords: Kudumbashree, Women empowerment, Poverty Eradication

INTRODUCTION

Unacceptable levels of poverty and the gradual feminization of such poverty are the most daunting of all our challenges .The eradication of poverty and a special focus on women in all poverty alleviation programmes has been major strategies since seventies. Though women issues have moved centre stage in our thinking and women's participation is now an inseparable part of the rhetoric and theory of planning, gender equality and-gender justice are still distant dreams. Women empowerment process is one where women find time and space of their own and begin to re-examine their lives critically and collectively. It enables women to look at old problems in new ways, analyze their environment and situation, recognize their strength and potentials, alter their self image, access new kinds of information and knowledge acquire new skills and initiate actions aimed at gaining greater control over resources of various forms. Economic empowerment is nothing but making women aware about their role and importance in economic

development and provide them space for attaining financial independence and account their significant contributions to the production process. Kudumbashree was launched by the State Poverty Eradication Mission (SPEM) of Government of Kerala jointly with NABARD 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. Kudumbashree project traces back its origin to the Bangladesh Grameen Bank (BGB), which was started in 1976 by Prof. Mohammed Yunus in Bangladesh.

The aim of the Kudumbashree scheme is to improve the standard of living of women as a Strategy for Poverty Eradication. Empowerment of women and poor women driving their development is a powerful strategy to alleviate poverty. The Kudumbashree Community based organizations are acting as social safety nets, increasing access to entitlements and providing avenues for political participation. The mission of Kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically”. Empowerment of women involves many things like economic opportunity, property rights, political representation, social equality, personal rights and the like. Kerala Model of Development is widely discussed throughout the world.

‘Kudumbashree’ a Malayalam coinage means ‘prosperity of the family’, was set up in 1998 following the recommendations of three member task force appointed by the state government. Kudumbashree has a three tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest, Area Development Societies (ADSs) at the middle and Community Development societies in (CDSs) at the local government level.

Women households are the cruellest victims of deprivation, poverty and destitution in India. So any poverty eradication programs must aim at improving the standard of living environment along with empowerment of the women communities. Women are productive workers in Indian economy. They make up one third of total labour force. Livelihood opportunities are to be provided to women. The micro credit and self help groupings are better sources for improving the standard of living of people.

The aim of the Kudumbashree scheme is to improve the standard of living of poor women in rural and urban areas by setting up micro- credit and productive enterprises. Kudumbashree aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. The Government of Kerala with the active support of the central government and NABARD launched Kudumbashree mission to eradicate poverty through empowerment of

women, by giving them a central place in the programmes that are made for them. Kudumbashree project, if implemented effectively has the potential to improve the status of women in Kerala through their empowerment in a big way.

As a project that came into operation in 1997, it is necessary to look back to the project to know the real impact of it on the economy, to measure the success of the project on rural and urban poor women empowerment, to understand the progress of this project along with its structure, function and working.

REVIEW OF LITERATURE

Minimol and Makesh (2009) in their study empowering rural women in Kerala: A study on the role of Self Help Groups (SHGs) attempts to assess the role of self-help groups in improving the socioeconomic status of the rural women in Kerala and to study the level of empowerment achieved by rural women in Kerala through their participation in SHGs. They critically evaluated the role-played by the SHGs in imparting social, economic, financial and personal 31 empowerment to the rural women. The absence of savings habit in the younger members, and the general dependence on informal savings methods are alarming. Social activities of the groups are found to be very scanty. The study found that employability of rural women is very poor.

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 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.

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.

Kavitha et.al (2011) conducted a study on the general acumen of effectiveness of group functioning by the members of women self-help groups (SHGs) in goat farming, operating under Kudumbashree, in Thrissur district, Kerala. The findings of the study showed that majority of the

respondents (76%) perceived the effectiveness of their group functioning as medium. The functioning of the group in terms of official procedures (mean score 1.96) was perceived most effective by the members, followed by that of interpersonal relationships (mean score 1.93) and entrepreneurial activities (mean score 1.76). The study brought to light the need for entrepreneurial training in goat farming along with provision of resources like good quality breeds, grazing land, feed, market and veterinary care for success of the group's functioning.

Dr. T. Dhanalakshmi (2014) notes that the employment opportunities in city like Kochi for urban poor are very limited because they lack education or employable occupational skills. Most of these Kudumbashree undertook different kinds of petty income earning activities before they joined in Kudumbashree for composting. Door to door waste collection enhancing reuse and recycling activities, especially in developing countries.

OBJECTIVES OF THE STUDY

The study aims to:

1. To understand the role of Kudumbashree for improving the standard of living of member women.
2. To compare the service quality of SHGs in rural and urban areas of Kottayam and Ernakulum districts and to study the initiatives taken by SHGs to empower its members.
3. To understand the structure, working and progress of Kudumbashree project in Kerala.
4. To know the contribution of Kudumbashree project in the overall economic development.

DATA AND METHODOLOGY

❖ Collection of data

To study the impact of Kudumbashree to women empowerment, data regarding the SHG activities, empowerment indicators and livelihood details are required. Primary and secondary data have made use for the study. The primary data were supplemented by information collected from discussions with Kudumbashree unit leaders and through direct interviewing the respondents' of the sample units, by preparing interview schedule containing the indicators of women empowerment to be rated.

Secondary data were collected from various published and unpublished sources. The facts and figures were retrieved from the publications, government and international NGOs, published journals ...

❖ Research population

Micro units of Kudumbashree are selected as research population.

❖ Sampling Design

A multistage sampling technique has been adopted for selecting the members of Kudumbashree as the respondents for the purpose of the study. In the primary stage two districts of Kerala, Kottayam and Ernakulam has been selected for the study that focuses on Kudumbashree strategies for empowering women in these districts.

In the secondary stage, two municipalities and two gramapanchayats have been selected from these districts, using simple random sampling method. Of all 13 municipalities in Ernakulam, Koothattukulam municipality has been selected and out of 82 Gramapanchayats, Perumbadavam has been selected. Similarly out of 4 municipalities and 73 gramapanchayats, Pala municipality and Madappaaly gramapanchayat have been selected for the study.

In the tertiary stage, 20 respondents including Kudumbashree Leaders, each from all selected urban and rural local units have also been selected according to simple random sampling method.

❖ Method of Data Collection

One set of pre-tested interview schedule has been prepared and executed for the collection of data from the sample population during the period 1st January 2018 to 31st march 2018. A model of the interview schedule is shown in the Appendix.

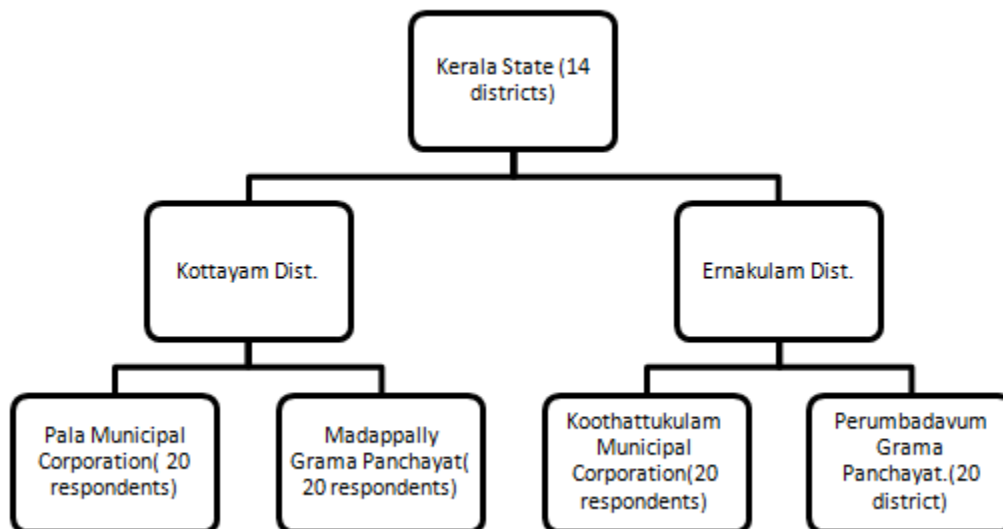


Figure 1.1: Sampling Design

RESULT AND DISCUSSION

The study shows the degree of empowerment attained by the respondents through Kudumbashree based on the following variables. Kudumbashree aims at improving the standard of living of women through women empowerment.

1- Economic Empowerment

2- Economic Empowerment district wise analysis.

Table 1

		Kottayam			Ernakulam			Grand Total	
		P.M.C	M.G.P	Total	K.M.C	P.G.P	Total		
Increase in income	High	4	11	15	10	5	15	30	38
	Avg.	16	7	23	10	15	25	48	60
	Poor	0	2	2	0	0	0	2	2
Decision on money	High	3	2	5	5	3	8	13	16
	Avg.	14	10	24	5	10	15	39	49
	Poor	3	8	11	10	7	17	28	35
Poverty alleviation	High	14	15	29	16	13	29	58	72
	Avg.	5	5	10	4	6	10	20	25
	Poor	1	0	1	0	1	1	2	3
Self reliance	High	11	5	16	4	11	15	31	39
	Avg.	7	15	22	16	6	22	44	55
	Poor	2	0	2	0	3	3	5	6

For majority of respondents (72) Kudumbashree is a helping hand for alleviating poverty.60 respondents provide that their income has increased at an average level. 49 respondents have only an average role in decision making on money. In Kottayam and Ernakulam, respondents have only an average increase in income and self reliance. In Kottayam they have an average role in decision making but in Ernakulam only poor role is provided. Kudumbashree have an high impact on poverty alleviation in both the districts.

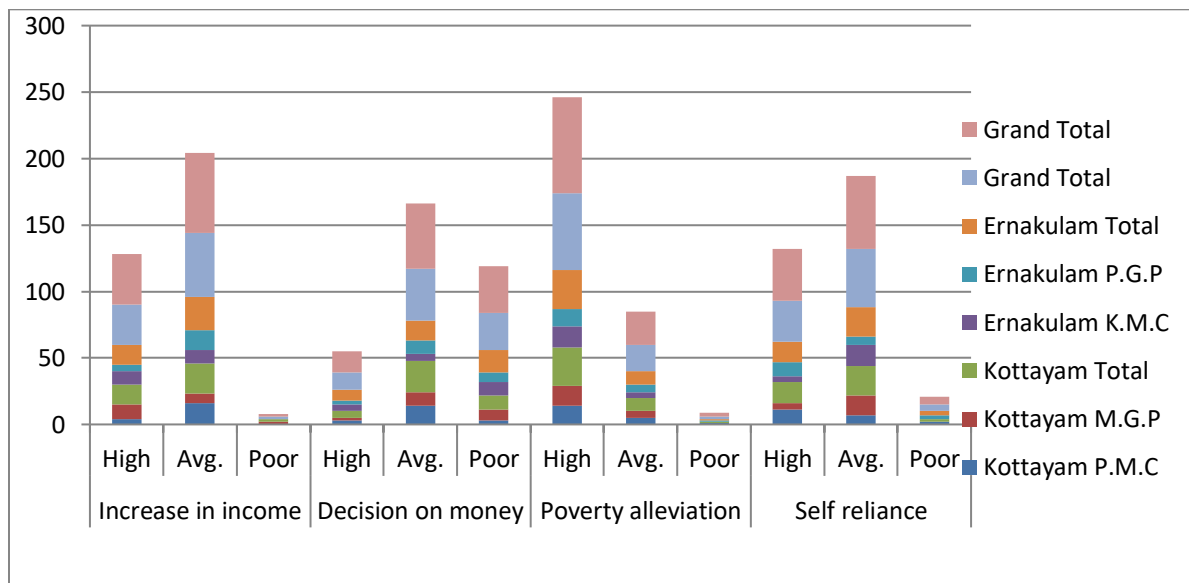


Figure 1: economic empowerment: district- wise

Table 2: Economic Empowerment urban- rural wise.

		Urban			Rural			Grand Total	
		P.M.C	K.M.C	Total	M.G.P	P.G.P	Total		
Increase in income	High	4	10	14	11	5	16	30	38
	Avg.	16	10	26	7	15	22	48	60
	Poor	0	0	0	2	0	2	2	2
Decision on money	High	3	5	8	2	3	5	13	16
	Avg.	14	5	19	10	10	20	39	49
	Poor	3	10	13	8	7	15	28	35
Poverty alleviation	High	14	16	30	15	13	28	58	72
	Avg.	5	4	9	5	6	11	20	25
	Poor	1	0	1	0	1	1	2	3
Self reliance	High	11	4	15	5	11	16	31	39
	Avg.	7	16	23	15	6	21	44	55
	Poor	2	0	2	0	3	3	5	6

For majority of rural and urban respondents, there is only average increase in income, average role in decision making, average self reliance and have high rate of poverty alleviation.

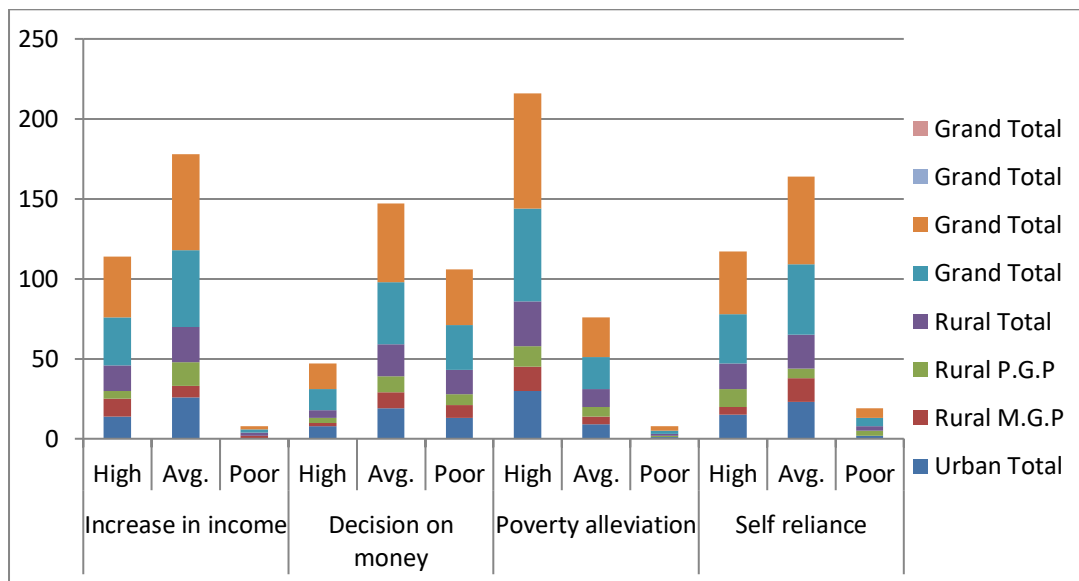


Figure 2: economic empowerment: urban-rural wise.

Table 3: Personal Empowerment-District wise

		Kottayam			Ernakulam			Grand Total	
		P.M.C	M.G.P	Total	K.M.C	P.G.P	Total		
Freedom of action	High	13	14	27	19	18	37	64	80
	Avg.	7	5	12	1	2	3	15	19
	Poor	0	1	1	0	0	0	1	1
Involvement in decision making	High	10	15	25	12	15	27	52	65
	Avg.	5	4	9	6	5	11	20	25
	Poor	5	1	6	2	0	2	8	10
Self esteem	High	12	11	23	14	7	21	44	55
	Avg.	6	2	8	5	7	12	20	25
	Poor	2	7	9	1	6	7	16	20
Improvement in education	High	19	18	37	15	18	33	70	88
	Avg.	1	2	3	5	2	7	10	12
	Poor	0	0	0	0	0	0	0	0

For majority of respondents Kudumbashree is a platform for improving education. In Kottayam and in Ernakulam majority of respondents have high level of freedom of action, have major role in decision making, high self esteem, and high improvement in education.

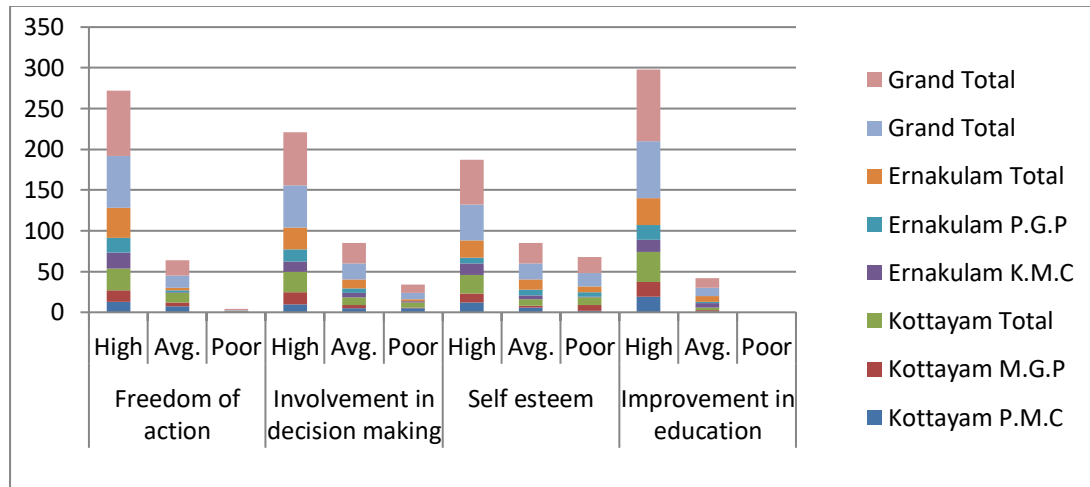


Figure 3: personal empowerment: district-wise

Table 4: Personal Empowerment-Urban rural wise.

		Urban			Rural			Grand Total	
		P.M.C	K.M.C	Total	M.G.P	P.G.P	Total		
Freedom of action	High	13	19	32	14	18	32	64	80
	Avg.	7	1	8	5	2	7	15	19
	Poor	0	0	0	1	0	1	1	1
Involvement in decision making	High	10	12	22	15	15	30	52	65
	Avg.	5	6	11	4	5	9	20	25
	Poor	5	2	7	1	0	1	8	10
Self esteem	High	12	14	26	11	7	18	44	55
	Avg.	6	5	11	2	7	9	20	25
	Poor	2	1	3	7	6	13	16	20
Improvement in education	High	19	15	34	18	18	36	70	88
	Avg.	1	5	6	2	2	4	10	12
	Poor	0	0	0	0	0	0	0	0

For majority of respondents, Kudumbashree provide high freedom of action, high involvement in decision making, high self esteem and high improvement in education

Figure 4: Personal Empowerment: urban-rural wise.

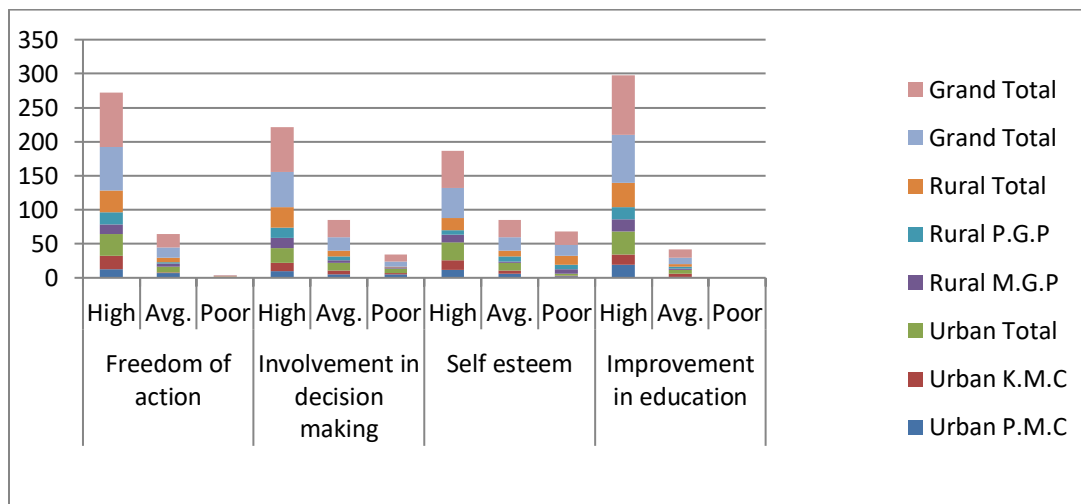


Table 5: social empowerment- district wise

		Kottayam			Ernakulam			Grand Total	
		P.M.C	M.G.P	Total	K.M.C	P.G.P	Total	No.	%
Social Status	High	17	19	36	17	20	37	73	91
	Avg.	3	1	4	2	0	2	6	7
	Poor	0	0	0	1	0	1	1	2
Social Involvement	High	16	18	34	15	18	33	67	84
	Avg.	3	2	5	4	2	6	11	14
	Poor	1	0	1	1	0	1	2	2

For majority of respondents Kudumbashree helps in improving their social status. In Ernakulam and in Kottayam, respondents improved their social status and social involvement at a high rate.

Figure 5: social empowerment: District wise

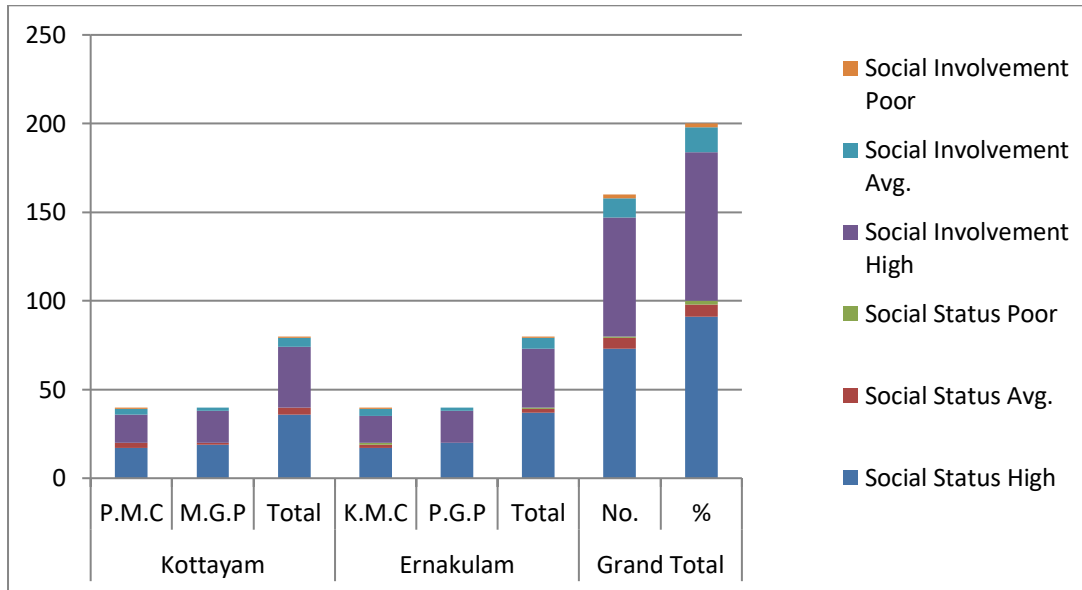
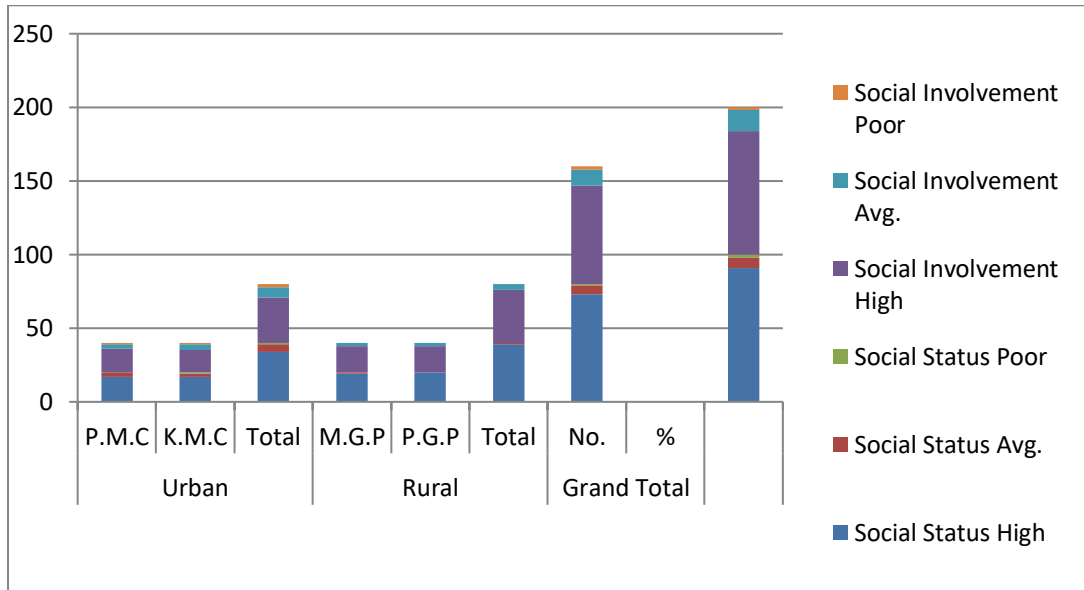


Table 6: urban and rural wise analysis

		Urban			Rural			Grand Total	
		P.M.C	K.M.C	Total	M.G.P	P.G.P	Total	No.	%
Social Status	High	17	17	34	19	20	39	73	91
	Avg.	3	2	5	1	0	1	6	7
	Poor	0	1	1	0	0	0	1	2
Social Involvement	High	16	15	31	18	18	36	67	84
	Avg.	3	4	7	2	2	4	11	14
	Poor	1	1	2	0	0	0	2	2

For urban and rural respondents, Kudumbashree heavily helped them in improving their social status and social involvement.

Figure 6: Social empowerment: urban-rural.



- Basic amenities like safe drinking water, sanitary latrines, own house, LPG connectivity, healthy environment are possessed by majority of members both in Kottayam and Ernakulam district.
- In general, more than 30% of members have an income in between's 4000 and Rs 6000. In case of urban and rural areas the members' income is between 6000 and 10000.
- 63% members of Kudumbashree get additional income through agriculture related activities. 75% of rural members get additional income through non- agriculture activities.
- 75% of members in Kottayam district and 50% in Ernakulam district get additional income through agricultural activities.
- Economical, personal and social development of members is greatly improved through Kudumbashree mission.
- Working in Kudumbashree lets the members to save their incomes and 100% of members have banking habit after joining Kudumbashree.
- Kudumbashree has been instrumental in enhancing economic empowerment of women as 94 % of the respondents have availed micro finance and all of them utilised the loan amount for the intended purpose.
- The improvement in the overall empowerment of women is evident from the analysis as it had been found that 65% of respondents have a role in decision- making in the matters

related to food, education and marriage of their children or dependents, medical treatment for the members of the families and in acquisition of assets for their house.

- The study shows that 36% of Kottayam and 37% of Ernakulam members have attained high level of social status. Similarly in urban areas 34% and in rural areas 39% have attained high level of social empowerment. The social involvement of 34% members in Kottayam and 33% in Ernakulam are increased and for 31% of members in urban areas and 36% members in rural areas Kudumbashree heavily helped in improving their social status.
- From the study it is found that, 27% of members in Kottayam, 37% in Ernakulam, 32% in urban and 32% in rural areas improved their freedom of action through Kudumbashree mission. For 25% of members in Kottayam, 27% in Ernakulam, 22% in urban areas and 30% in rural areas, Kudumbashree helped in improving their self esteem. Education of 37% of Kottayam members, 33% of Ernakulam members, 34% of urban and 36% of rural members were increased through this mission.
- Kudumbashree members have only an average role in the decision making relating to spending their income.
- The study shows that, there is no significant difference between personal and social empowerment of women in urban and rural areas.
- The level of economic empowerment attained by members through poverty alleviation is higher in urban areas than in rural areas.

CONCLUSION

The study has provided an insight on women empowerment acquired by Kudumbasrhee members after joining in the Kudumbasrhee. Decision making power, Personal skills, and awareness of the members are improved except self confidence and knowledge. Kudumbashree makes important changes in the socio-economic life of keralites(poor women especially). Success of Kudumbashree is not only for individual benefit of the women but also their family, community. Kudumbashree made women to work and earn and to improve their standard of living through empowerment. Empowering women and improving their socio- economic and political status is important for the change in the society itself and it encourages further development. Twenty years are so far covered by this programme. The main objective of this paper is to know to what extend this programme has influenced the poor women for their empowerment. Kerala is considered as literate state compared with all the states of our country. The women empowerment has achieved only a limited extend by Kudumbasree members.

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