

Kudumbashree: Successful Women Empowerment Model

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ABSTRACT

Empowerment of women means making women economically, and socially independent, self-reliant, confident and positive in attitude. Kudumbashree units are considered as one of the most significant tools in participatory approach for the empowerment of women. This helps the women to develop themselves individually and to participate in the developmental activities of the family and society. The main objective of the conduct of the study was to find out the level of socio-economic empowerment of women through Kudumbashree units. Both primary and secondary data were used for the study. Primary data constitute the main source of the study. For this purpose, 100 women members who are members of Kudumbashree units at Peruvanthanam Panchayat were selected. The interview schedule was used to collect data. The collected data was analyzed using SPSS software. Different statistical test like Independent sample t-test, Chi-square and One way ANOVA was also used. The result of the study clearly shows that Kudumbashree creates a great opportunity for women for their socio-economic empowerment. The members are satisfied and they have gained a lot – both economically and socially by being a member of the Kudumbashree unit.

1. Introduction

Kudumbashree unit is considered as one of the most significant tools in the participatory approach for the economic empowerment of women. Kudumbashree movement was launched on May 17, 1998. Kudumbashree is a female-oriented, community-based project of Kerala. The mission aims at the empowerment of women, by forming small groups and encouraging their economic or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree units enable women to grow their savings and access the credit which banks are increasingly willing to lend.

Empowerment of women is essential to harness the women labour in the mainstream of economic development. Empowerment of women is a holistic concept, it is multidimensional in its approach and covers social and economic aspects. The economic empowerment may be reflected through the generation of additional income, savings, self-improvement and the potential to take up new challenges in occupation. Social empowerment by way of participation in Kudumbashree unit can bring enviable changes and enhancement in the living conditions of women.

Hence this study was conducted in order to know whether by joining Kudumbashree, the member was able to which are able to enjoy the benefits. Through this study, the researcher aims to know the level of socio-economic empowerment that women have gained by joining Kudumbashree units. The specific objectives of the study were: A) To study saving and investment patterns of Kudumbashree members, B) To study the social empowerment of women through Kudumbashree and

C) To understand the problems faced by Kudumbashree members.

2. Review of literature

Jagadeeswari (2015) found that women have become confident about their future and have attained a considerable level of self-reliance and thereby increase in the economic conditions after joining the member of the organization.

It was found out from the study that (N. Swarnalatha 2015) major reason for women joining in self-help groups is to add additional family income. SHGs could be helpful in inducing positive self-image, self-reliance, self-confidence and economic independence in women members.

The SHG has brought a positive impact in procuring permanent and fixed assets like agricultural, land permanent house and sites for their houses (Maddileti. 2015)

Yasodha Jagadeeswari (2014) analyses the role of National Rural Livelihood Mission (NRLM) on women empowerment of SHG members in psychological, economic, social aspects, managerial skills and their attitudes in Trichy District. This study strongly reveals that women have become confident about their future and have attained a considerable level of self-reliance and thereby increase in the economic conditions after joining the self-help group.

Reddy (2014) in his paper "Rural women empowerment and entrepreneurship development in India" deals with the empowerment of rural women through entrepreneurship and the advantages of entrepreneurship among the rural women in India.

The study made by Prabhu (2015) concluded that Self-help groups need to focus on a training program for the women's with the help of NGO's so they develop their skills and Talents. Self -Help Group (SHG) is an opportunity for providing gainful employment to the people in below poverty line, thereby improving their income and standard of living.

It has been observed that in India, women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare (Bhagyalakshmi 2015). Women are found to be economically very poor all over India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on par with men.

Dhanya John (2015) on her study "women empowerment through various schemes: an analysis", reveals that Kerala's high levels of human development and gender development and the consequent gender empowerment are the result of its achievements in the field of health and education for women.

Mohd Asif Khan(2002) in his paper "Kudumbashree as a Catalyst for Entrepreneurship Development & Economic Empowerment of Rural Women through Self Help Groups (SHG) in Kerala, India." conveniently suggested that Kudumbashree KDMS is one of the most successful endeavors by the government of 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.

It was found that Umashankar (2006), access to credit helps in the expansion of the material base of women by enabling them to start and expand small businesses that often helps in wider market access.

Sathiabama (2010) in her paper, identified that the members of SHGs are involved in micro-entrepreneurship development that has paved the way for economic development and independence of particularly the rural women.

3. Research Method

The study was an empirical research based on the assessment of socio-economic Empowerment through Kudumbashree Units in Peruvanthanam Panchayath. Convenience sampling method is followed for the selection of the sample. For the sampling purpose, two wards were selected from the Peruvanthanam Panchayath. They were Cheruvallikulam and Purakyam. Data was collected from the members of 14 Kudumbashree units from these two wards. Sample size was 100 respondents. Both primary and secondary data were used for the study. Interview schedules was administered to collect data from the respondents. After collection of data, an analysis of the data and interpretation of the data were made with the help of SPSS (Statistical Package for Social Sciences) software. Meaningful conclusions were arrived by constructing simple and two-way tables and by using statistical techniques like independent sample t-test, chi-square test and one way ANOVA.

4. Results and Analysis

A detailed analysis of the data collected is presented below:

3.1 Motivation for Joining Kudumbashree Unit

The aims behind people joining Kudumbashree units are different. They may be due to the influence of friends and relatives, their interest to work in groups, a platform to get easy loans etc. Table 1 shows the classification of respondents on the basis of the motivation behind each member for Joining Kudumbashree Unit.

Table 1
The motivation for Joining Kudumbashree Unit

Factors	Frequency	Percentage
Motivation from friends and families	37	17
A safe place to keep savings	69	32
Access to emergency loans	72	33
Interest to work in a group	40	18
Total	218	100

Source: Primary Data

Most motivating factor for members to join Kudumbashree was to get loans at the time of emergency and to safe keep their savings.

3.2 Savings pattern of Kudumbashree Members

A part of the income is kept aside by people for meeting future requirements which are termed as savings. Table 2 reveals the saving pattern of the Kudumbashree members before and after joining the Kudumbashree unit.

Table 2
Savings pattern of Kudumbashree Members

Savings pattern	Before Joining (Frequency)	After Joining (Frequency)	Difference in Frequency
Kudumbashree	0	91	91
Post Office	2	29	27
Bank	13	78	64
Chit funds	11	55	44
Insurance	8	62	54

Source: Primary Data

The savings pattern and avenues of the respondents have shown a considerable increase after joining Kudumbashree unit. In all the savings avenues considerable increase has happened.

3.3 Investment Pattern of Kudumbashree members

Kudumbashree members use their amount to purchase various assets. They may be interested in purchasing more than one assets. They are livestock, Jewellery, furniture, home equipment etc. Table 3 reveals the investment patterns of the Kudumbashree members before and after joining the Kudumbashree unit.

Table 3
Investment Pattern of Kudumbashree members

Assets	Before Joining (Frequency)	After Joining (Frequency)	Difference in Frequency
Live stock	30	49	19
Jewellery	12	55	43
Furniture	18	81	63

House Equipment	17	84	67
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Source: Primary Data

Therefore we can conclude that in each of the assets category, there was a considerable increase in the number of respondents, after joining the Kudumbashree unit. Hence the investment of respondents has shown an increase in every sector.

3.4 Opportunities for Empowerment

Women Empowerment is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in society. Here, the study intends to analyze the empowerment achieved by women through Kudumbashree activities performed so far.

Opportunities for women are classified on the basis of 4 categories i.e. Acquisition of Personal Skills, self- confidence, Decision Making Power and Knowledge.

The five-point Likert scale was used to collect the data from the respondents. The respondents were asked to rate each parameter according to their choice under five heads. They were - very good, good, average, bad and very bad. The answers to this question were analyzed by assigning weights to each of the choices.

Very good was assigned 5 weights, good was assigned 4 weights, the average was assigned 3 weights, bad was assigned 2 weights and very bad was assigned 1 weight. The result was arrived by using SPSS software. Mean and the standard deviation was used for the same.

By joining the Kudumbashree unit the personal skills of the members get enhanced. It deals with the areas like the interaction with others, ability to face crisis and take responsibility. Table 4 shows the classification of the respondents on the basis of their opinion regarding the acquisition of personal skills.

Table 4
Opportunities for Empowerment

Factors	Mean	Std. Deviation
Acquisition of Personal Skills Kudumbashree members		
Ability to speak and speak out	4.00	1.231
Ability to take responsibilities	4.43	.640
Ability to face personal and family problems	4.61	.634
Decision-Making Power		
Decision Making in finance-related matters of the family	2.52	1.329
Decision Making in management and use of self-earned money	4.83	5.170
Decision Making in self and matters related to children	4.22	.773
Self – Confidence		

Ability to face critical situations	4.61	.634
Ability to participate in any Public meeting	2.67	1.525
To go for shopping without the help of family members	4.43	.913
Knowledge		
About the rights of women	2.96	1.948
Deals with banks and banking transactions	3.99	.823
Knowledge about the use of Mobile.	4.20	.841

It is understood from the Table 4 that, the respondents are of good opinion to the factor 'Ability to face personal and family problems'. This means that the respondents can face personal and family problems in a very good manner. Hence it can be concluded that majority of the respondents agree that they were able to acquire various personal skills after joining Kudumbashree. This shows a positive growth of Kudumbashree members.

The respondents are able to take decisions regarding the use of self-earned money and matters related to children. But they are restricted to take decisions related to the financial matters of their family.

Self – confidence is the stepping stone to empowerment. It can be seen in personal life and in social life.

Respondents agree to the statements i.e. they are able to face critical situations in life and they are able to go for shopping alone.

The respondents showed a neutral opinion with respect to the statement - 'Ability to participate in any Public meeting'. It has got a mean score of 2.67. This shows that the respondents are not that confident enough to participate in any public meeting and to address the gathering.

Knowledge is growing through the experience. Kudumbashree units provide various opportunities for acquiring knowledge. The respondents showed a neutral opinion regarding factor 'knowledge about the right of women'. It can be concluded that the respondents know how to use mobile phones and to avail banking services. But the respondents were not that aware of the rights of the women.

3.5 Problem faced by Kudumbashree Members

Continuity in Kudumbashree unit by the members is a major problem. This table deals with the problems faced by the members in various areas related to Kudumbashree unit. Table 5 shows the difficulties faced by Kudumbashree members.

Table 5
Problems Faced by members in the Unit

Factors	Mean	Std. Deviation
I have difficulty in continuing in the Kudumbashree	4.36	1.124

Leadership position in Kudumbashree rest with a selected group	4.76	.553
My intension at the time of joining Kudumbashree is not satisfied.	4.80	.532
After joining Kudumbashree I am overworked and bear increased responsibilities	4.66	.714
There is a political interest in the functioning of Kudumbashree	4.83	.493
Family violence has not come down after joining in Kudumbashree.	4.77	37

Source: Primary Data

(Five-point Likert scale was used to collect the data from the respondents. The respondents indicated their difficulties by way of strongly agree, agree, neutral, disagree, and strongly disagree. The statements asked were negative statements. The respondents were asked to tick the relevant columns. The answers to this question were analyzed by assigning weights to each of the answers.

Since there were five response options, strongly agree was given 1 weight, agree was given 2 weights, neutral was given 3 weights, disagree was given 4 weights, and strongly disagree was given 5 weight. The result was arrived by using SPSS software.)

From Table 5, it is clear that the respondents were disagreeing with each statement. The mean values were 4.36, 4.76, 4.80, 4.66, 4.83 and 4.77 respectively. Hence it can be understood that the respondents are not having many problems related to the areas like over work, political interference, family violence etc.

It can be concluded that the respondents didn't face any problems in connection with the Kudumbashree units.

HYPOTHESES TESTING

This section deals with the testing of tentative solutions of the study with the help of Statistical tools like independent t-test, one way ANOVA and, Chi-square test. While applying, a non-parametric test (independent t-test, one way ANOVA and, Chi-square test) if the computed value falls below the actual accepted P value of 0.05, the null hypothesis will be rejected and alternate hypothesis will be accepted.

The Independent Samples t-Test compares the means of two independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different.

1. Social Development Opportunities and Economic Status

Usually, it is believed that people belonging to BPL category have fewer opportunities for development. Here the test indicates whether there is any significant difference between women belonging to APL and BPL category for empowerment in Kudumbashree Unit. The test was done with the following hypothesis,

H0: There is no significant difference between women belonging to APL and BPL with regard to social development opportunities.

H1: There is a significant difference between women belonging to APL and BPL with regard to social development opportunities.

The result of the hypotheses test is reported in table 6.

Table 6
Social development opportunities of the women belong to APL and BPL

Factors	Above Poverty Line		Below Poverty Line		Equal variances assumed		
	Mean	S D	Mean	S D	t	df	Sig. (2-tailed)
Acquisition of Personal Skill	4.3714	.64052	4.3571	.57510	.110	89	.912
Decision Making Power	3.6952	.74698	3.9345	2.25399	-.606	89	.546
Self confidence	3.9143	.71557	3.7560	.68605	1.054	89	.295
Knowledge	3.5143	.63319	3.7619	.96758	-1.343	89	.183

Source: Primary Data

Table 6 shows the result of independent sample t-test administered on the data collected at 5 per cent level of significance. Since P-value is greater than 0.05, for "Acquisition of Personal Skill" (APL = 4.3714 and BPL = 4.3571), "Decision Making Power" (APL = 3.6952 and BPL = 3.9345), "Self-confidence" (APL = 3.9143 and BPL = 3.7560), "Knowledge" (APL = 3.5143 and BPL = 3.7619), the null hypotheses is accepted i.e. there is no significant difference between women belongs to APL and BPL with regards to social development opportunities. That is women belonging to APL and BPL category in Kudumbashree have similar social development opportunities.

2. Occupation of the Respondents and Ability to Repay the Loan.

Occupation of the respondents may have an impact on the Repayment of loan. Here the Chi-square test indicates whether there is any significant relationship between the occupation status of the respondents and their ability to repay back the loan taken. Chi-square test is used to test the relationship between occupation of the respondents and ability to repay the loan. The test was done with the following hypothesis

H0: There is no significant relationship between occupation of the respondents and ability to repay the loan.

H1: There is a significant relationship between occupation of the respondents and ability to repay the loan.

The result of the hypotheses test is reported in table 7.

Table 7
Occupation and Repayment of Loan

Occupation	Repayment of Loan			
	Yes		No	
	N	Percent	N	Percent
Agriculture and allied activity	29	64.44	16	35.57
Agriculture labor	9	52.94	8	47.06
Casual labor	8	61.54	5	38.46
Others	14	56	11	44

Source: Primary Data

Chi-Square Tests Result

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.903 ^a	3	.825
N of Valid Cases	100		

Source: Primary Data

As the P-value of the Chi-Square test 0.825 which is greater than 0.05, the null hypotheses is accepted. There is no significant relationship between the occupation status of the respondents and their ability to repay back the loan taken. That is the ability to repay back the loan does not depend upon the occupation of the respondents.

5. Major findings of the study

Based on the analysis of the data conducted in chapter four, the following are the major findings of the study.

- The majority of the respondents (63 per cent) are from the Below Poverty Line (BPL) category.
- The educational qualification of a majority of the members of Kudumbashree units are below high school.e. to be more specific, between UP and high school.
- Women are attracted to the Kudumbashree unit due to various reasons. The most motivating factor for members to join Kudumbashree was it acts as a source to get loans at the time of emergency and they see this as an avenue to safe keep their savings.
- Kudumbashree members prefer to select for working in Agro-based collection and trading activities. It includes cultivation and sale of vegetables.
- Response are having awareness regarding the various facilities to them, like Subsidies, Eligible concession and other Govt. Incentives and various source of finance etc.
- It is found from the study that, the savings pattern and avenues of the respondents have shown a considerable increase after joining Kudumbashree unit. In all their savings inKudumbashree, Post Office, Bank, Chit funds and Insurance considerable increase has happened.

- There are various investment patterns like livestock, furniture, Jewellery and home equipment. And those investments are increasing.
- It is evident from the analysis that the majority of the respondents agree that they were able to acquire various personal skills after joining Kudumbashree. This shows a positive growth of Kudumbashree members.
- It is found that the respondents can take decisions with regards to the use of self- earned money, but they have less freedom in taking a decision regarding family finance.

6. Conclusion

The study was conducted in order to identify the level of socio-economic empowerment of women through Kudumbashree unit. The study found that the respondents didn't face any problems in connection with the Kudumbashree units. The majority of the respondents agree that they were able to acquire various personal skills like leadership skill, communication skill etc. and improve their saving and investment habits after joining Kudumbashree. They can achieve self- confidence, knowledge, and decision making power by actively participating in Kudumbashree. This study suggests certain measures for their improvement. More training and awareness has to be provided to members, which will help them to engage with more activities, along with the present activities. Also, awareness with respect to marketing and sales also need to be provided. Kudumbashree unit has to include a new member which possess higher qualification and also who belongs to a lower age group. This will increase their self - confidence and growth.

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