

KUDUMBASHREE'S EFFICACY IN SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN KERALA

Ms.Anitta Jaison- Asst.Professor, School of Social Work, DIST Angamaly

ABSTRACT

This study looks into how well Kudumbashree has helped Kerala women become more economically and socially independent. The Kerala government started the Kudumbashree programme to end poverty and empower women in 1998. By giving them opportunities to succeed as company owners and build a community around financial inclusion, the programme seeks to empower women. This study as a tool to comprehend and interact with Kudumbashree participants. Kudumbashree favourably affects women's living conditions, as well as the educational, nutritional, and health requirements of their children, via sustainable development. The most crucial instrument for women's empowerment is economic independence. Therefore, it is an evaluation from the beneficiaries about the effectiveness and implementation of the Kudumbashree mission. This study's methodology is based on quantitative research. Surveys and questionnaires will be used to gather the data. The study provides light on the degree of women's empowerment that Kudumbashree members have attained since joining the Kudumbashree unit. The members acknowledged that after joining Kudumbashree, their socioeconomic situation has improved. The development of women's self-confidence and awareness of intellectual rights should be given proper respect. Each Kudumbashree unit must pay attention to the numerous variables that contribute to women's empowerment.

Key Words: Kudumbashree, Socio- Economic empowerment, self-confidence

INTRODUCTION

The Kerala State Poverty Eradication Mission, known as Kudumbashree, was established on May 17, 1998. Under the direction of Local Self, the Mission strives to end total poverty in a specific time frame of 10 years. The 73rd and 74th Amendments to the Constitution create and grant authority to certain types of governments from India. Using government's active backing, the State Government launched the Mission. Women's empowerment is still a contentious issue. The improvement of women's status in society, politics, the workforce, culture, and health are referred to as "women empowerment." Numerous aspects of their way of life have changed as a result of their SHG membership. This research investigates the contribution of self-help organizations to women's empowerment. SHGs are 10- to 20-person regional groups

that are primarily found in rural areas. Running a self-help group is mostly done for the purpose of receiving microfinance. The poverty rate in Kerala is 11.3%. The underprivileged groups in society experience the because there was insufficient security provided while taking out a loan from a formal financial institution, loan money. High transaction costs are one other thing that discourages the poor from taking out loans. Expenses and bad credit history related to giving modest loans to lots of people. Officials have given diverse methods of funding for the rural population some thought due to the shortcomings of the formal banking system and the effects of informal financing on the rural people. Given this goal of supporting rural poor people, particularly rural women, the government has made the microcredit movement official. Financial assistance provided to women is better compared to how males use them. Among the various initiatives designed to provide kids better education, health care, a range of retirement plans, and initiatives to combat poverty. One of the most significant initiatives in the fight against rural poverty has been alleviation through SHGs. Many SHGs are currently working for themselves in various capacities all over India. A new theme, "A study on the effect of self-help groups on women's empowerment with special reference to Ernakulam district," was created by using the concept of women's empowerment as the major concept and connecting self-help groups to this concept. This study's major goal was to look into the socioeconomic and health conditions of women who participate in self-help groups.

STATEMENT OF THE PROBLEM

The cruellest victims of poverty and despair are women's households. Therefore, all efforts to eradicate poverty must focus on raising living standards and empowering women's communities. Women must be given possibilities for a livelihood. Self-help organizations and microcredit are superior resources for raising peoples' standards of living. The Kudumbashree scheme aims to raise the standard of living for underprivileged rural women by establishing microcredit and profitable businesses. It began a new series of anticipated occurrences in the history of development. According to Kudumbashree-related documents, women seek to recognize their inherent strength, growth potential, and involvement in reshaping their own destiny. By giving women a prominent position in the programs created for their benefit, Kudumbashree wants to empower women. Through group effort, the program seeks to give them more agency. Gains in gender equality—including the participation of women in education—will contribute to lower fertility rates and better mother and child health. This process of empowering ought to serve as a beacon for their offspring, families, and society at large. This program has so far spanned a period of thirteen years.

REVIEW OF LITERATURE

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 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.

Kenneth Kalyani and Seena P.C. (2012) in their study on Socio-economic Changes of Women through Kudumbasree – A Study from Puthenvelikkara (Gp) of Kerala State, the study concentrated and evaluated the empowerment of women through various initiatives run by Kudumbashree in different states of the country. It is concluded with the aspects of those people who are engaged in the activities or membership of kudumbashree brings them to mainstream of the society as well as to overcome the poverty line.

OBJECTIVE OF THE STUDY

The main objective of the study is to assess whether there is major significant changes in empowerment and development of women through Kudumbasree Mission.

The study aims to:

1. To understand the role of Kudumbashree for improving the standard of living of member women.
2. To understand the structure, working and progress of Kudumbashree project in Kerala.
3. To know the contribution of Kudumbashree project in the overall economic development

DATA AND METHODOLOGY

The descriptive research design was used in this study. The research employed both primary and secondary sources. A questionnaire schedule was used to obtain primary data from 60 kudumbasree workers in the Ashamannoor (Gram Panchayat) of Kerala's Ernakulum District who claimed to have successfully participated in the self-employment program. The sample was chosen using simple random sampling. The questionnaire was created to evaluate their socioeconomic growth following their participation in the Kudumbasree program. Books, journals, articles, and reports from newspapers, weekly magazines, and other periodicals were used as secondary sources. The data acquired from both primary and secondary sources were quantified and analyzed in qualitative terms, revealing that the socioeconomic position of women who participated in the Kudumbasree Programme in Ernakulum district improved significantly. SPSS 1.0.0.1406 version was used to analyse the data that was obtained. It was examined in accordance with the study's goals.

RESULTS

YEARS OF EXPERIENCE IN KUDUMBASHREE

90% of the respondent have above five years' experience in kudumbashree and rest of the respondent have below five-year experience in kudumbashree. Today, Kudumbashree is Kerala's 43 lakh women community network, which is spread across 941 Panchayats. The reason is women empowerment is one of the important objectives of Kudumbasree along with poverty eradication. The rise in membership in Kudumbashree is entirely due to the empowerment of women that is taking place in numerous sectors caused by Kudumbashree.

ROLE OF MICRO CREDIT AND LOAN FROM KUDUMBASHREE

Majority (85%) of the respondent get loan from kudumbashree. Most of them can start micro finance units and other sectors alone and in groups because of loans from Kudumbashree. They can become independent and gain respect on both a social and economic level.

MAJOR SUPPORT SYSTEMS OF WOMEN EMPOWERMENT IN KUDUMBASHREE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Training	5	8.3	8.3	8.3
	Financial support	2	3.3	3.3	11.7
	Opportunity for entrepreneurship	53	88.3	88.3	100.0
Total		60	100.0	100.0	

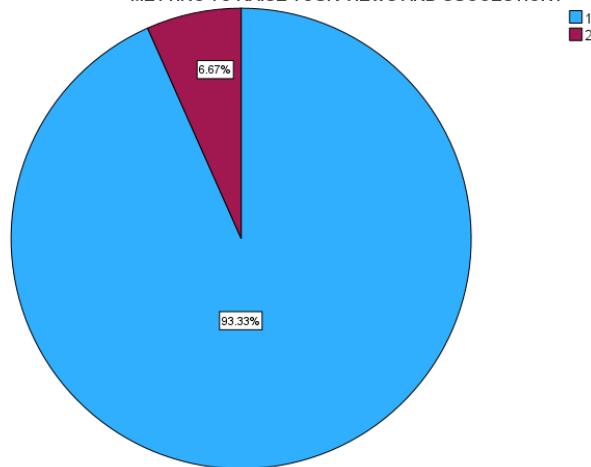
The above table shows that the majority of the respondents gets financial support from kudumbashree for their development. They benefit from receiving training and financial aid in a variety of skill-based programs in order to achieve financial independence. It reveals that Great improvement has happened in the case of ability to handle finance and to deal with banks and banking transactions compared with other factors.

SELF CONFIDENCE LEVEL AND INCREASE IN SOCIAL RESPECT

After joining the initiative, 95% of the respondents who took part in the Kudumbasree program increased their confidence to assume responsibility. A quarter of the Kudumbasree women reported feeling unconfident, but after participating in the program, their confidence increased. The capacity to handle difficult circumstances, take part in gramasabhas, and go shopping without assistance from family members has significantly improved. gathered feedback on whether Kudumbashree has aided people in gaining respect in society seems to indicate. The data suggests that out of the total respondents, approximately 91.7% answered "Yes" when asked if Kudubashrss, has helped them gain respect in society, while 8.3% responded with "No."

SKILLS AND STRENGTHS IMPROVED THROUGH PARTICIPATION IN KUDUMBASHREE

38. THROUGH KUDUMBASHREE, DID YOU GET OPPORTUNITIES TO PARTICIPATE IN SOCIAL GATHERING AND MEETING TO RAISE YOUR VIEWS AND SUGGESTION?



After joining the Kudumbashree unit, 91.7% of the respondents appear to have seen a difference in their family or social relationships, whereas 8.3% of the respondents did not. It implies that they are given responsibility for family decision-making. It appears that 43.33% of the respondents considered the role of Kudumbashree to be "very supportive" in strengthening themselves in their life, while 56.67% of the respondents considered it to be "supportive." None of the respondents indicated that Kudumbashree was "not supportive". 91.7% of the respondents reported an improvement in their decision-making skills after joining the Kudubashree unit, while 8.3% of the respondents did not experience such improvement. 90% of the respondents reported an improvement in their communication skills after becoming a part of Kudumbashree, while 10% of the respondents did not experience such improvement. The collected responses regarding the impact of Kudumbashree on improving leadership skills. The data suggests that out of the total respondents, approximately 91.7% answered "Yes" when asked if Kudumbashree helped them improve their leadership skills, while 8.3% responded with "No. The collected responses regarding whether Kudumbashree has helped individuals become more self-reliant and independent. Approximately 38.3% of the respondents strongly agree that Kudumbashree has helped them become more self-reliant and independent. About 53.3% of the respondents agree that Kudumbashrse has helped them become more self-reliant and independent. Approximately 8.3% of the respondents disagree with the statement. No respondents strongly disagreed with the statement.

OPPORTUNITIES TO TAKE PART IN SOCIAL GATHERING AND METTING TO RAISE YOUR VIEWS AND SUGGESTION

It appears that collected responses regarding whether individuals had opportunities to participate in social gatherings and meetings through Kudumbashree to raise their views and suggestions. The data suggests that out of the total respondents, approximately 93.3% answered "Yes" when asked if they had such opportunities, while 6.7% responded with "No. No doubt, Women's empowerment is a participatory process in which the role of outside agencies is confined to the provision of needed resources or suggestions. A number of studies stress on the grass root level participation of them through their organizations against the top down processing of projects. In these research 93% from the study sample reported that they will actively participate in meetings by asking questions and express opinions openly.

ECONOMIC DEVELOPMENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	45	75.0	75.0	75.0
	No	15	25.0	25.0	100.0
	Total	60	100.0	100.0	

Regarding whether individuals' ability to control and effectively utilize the economic resources of their family developed after joining Kudumbashree The data suggests that out of the total respondents, approximately 91.7% answered "Yes" when asked if their ability in this regard has developed, while 8.3% responded with "No."

It appears that collected responses regarding whether individuals reduced their dependency on the income from their spouse with the income earned from Kudunbashree. The data suggests that out of the total respondents, approximately 75% answered "Yes" when asked if they reduced their dependency, while 25% responded with "No"

DISCUSSIONS

Based on the data gathered through the various approach and the researcher's own check list, it can be concluded that the study supports the assertion that the Kudumbasree program has significantly improved the recipients' economic, political, and social circumstances. They make more money each month than their husbands do. Their pattern of income and spending reveals a strong developmental structure. They became more active in Grama Sabah and public gatherings. Their level of active participation in meetings increases. They gained more confidence when it came to banking and financial transactions, as well as meeting coordination, communication, and public speaking skills. They revealed that the husband and in-laws attitudes have changed, and they now regard the earning member of the family as having gained a substantial position in family decision-making. The Kudumbasree women express the impression that the organization is providing them with adequate psychological support, giving them control over the money they make via self-employment, and releasing them from the control of money lenders.

Kenneth Kalyani and Seena P.C. (2012) in their study on Socio-economic Changes of Women through Kudumbasree – A Study from Puthenvelikkara (Gp) of Kerala State clearly indicates the findings related to this study. The women enjoy the division of labour and have access to a flexible work environment, particularly when participating in groups. They were given the opportunity to spend their money or buy whatever they wanted. They emerged from the kitchens and had a considerate outlook on society. They have begun to believe that they are an essential component of society. These women develop confidence, self-esteem, and self-worth as a result of feeling productive. This encourages children to engage in all social activities and develop self-reliance. They manage their own bank accounts, and each member is responsible for doing so alternately. This has boosted their banking expertise and confidence in handling financial transactions. They consistently manage their time in a very effective manner.

CONCLUSION

The foundation for all other development is economic development. The principles of women's empowerment have been acknowledged as requiring group effort. Sustainable social progress is made possible by empowering women. The improvement of women's economic standing has a positive impact on family life, as well as the health, nutritional, and educational needs of the next generation. Economic independence enhanced members' social engagement, and the Kudumbashree NHG movement supports the social empowerment of low-income women.

REFERENCES

- Anand, Jaya S, Self-Help Groups in Empowering Women: A Study of selected SHGs and NHGs in Kerala, KKRPLLD, Centre for Development Studies, Trivandrum, Kerala, India, 1999
- Kavitha et.al (2011) - 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
- Basha, D. B. (2014). ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT. *International Journal of Research in Management & Social Science*, 2(3(III)), 40-45.
- Beevi, Subaida V and Devi, Girija Role of Self Help Groups in Empowering Rural Women in India *International Journal of Interdisciplinary Social Sciences*, 5(9) ,405- 420
- Devika, J., and Binitha. V. Thampi. Between 'Empowerment' and 'Liberation': The Kudumbashree Initiative in Kerala. *Indian Journal of Gender Studies* 14: 33–59.
- Dr. Sushil Kumar Mehta, Dr. Hari Govind Mishra and Mr. Amrinder Singh (2011) role of self help groups in socio-economic change of vulnerable poor of jammu region. *International Conference on Economics and Finance Research* , Singapore.
- Kenneth Kalyani and Seena P.C. (2012) in their study on Socio-economic Changes of Women through Kudumbasree – A Study from Puthenvelikkara (Gp) of Kerala State, India
- Galab, S., & Rao, N. C. Women's self-help groups, poverty alleviation and empowerment. *Economic and Political weekly*, 1274-1283.
- Husain, A. S. and Nair, A. S. 2006. Women empowerment through kudumbashree project of Kerala- a micro level analysis. *Manage Extension Research Review* 7(2): 23- 44.
- Irshad MK, Juman BKM. A Study on the Micro Enterprises Promoted by Kudumbashree and their Marketing Strategies in Malappuram District. *Bonfring International Journal of Industrial Engineering and Management Science* 2015; 5(2): 78–82. <https://doi.org/10.9756/bijiems.8086>