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EFFECTIVENESS OF KUDUMBASHREE IN IMPROVING SELECTED SOCIO-
ECONOMIC AND PSYCHOLOGICAL PARAMETERS AMONG WOMEN: A
VILLAGE LEVEL PERCEPTION STUDY

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ABSTRACT

The empowerment of women through different laws, legislations, activities and schemes is the most important concern of 21st century. Kudumbashree is a practical model targeting poverty alleviation and women empowerment through Self Help Groups [5]. This study explores the role of Kudumbashree and its impact on women empowerment in Kodassery village, Kerala. The study is based on the primary data set collected from the women Kudumbashree workers. A descriptive analysis is done to analyze the effect of Kudumbashree in the improvement of various socio-economic and psychological parameters. The study found that more than one-third of respondents were highly satisfied with the functioning of the group and many of them were motivated by their husbands or family members to join Kudumbashree, for various reasons. Kudumbashree programs has been instrumental in improving a number of psycho-social and economic parameters. It was observed that self-confidence and credit availability increases as a result of Kudumbashree activities while other variables remain unchanged. Ninety -two percent of the women developed new skills. Moreover, the decision making has remained poor, while patriarchy prevails strong. Even though participation in social activities and Gram Sabha has been opined to have improved, involvement in political parties after joining Kudumbashree programs, has increased for 38% of our respondents.

Keywords: Kudumbashree, Socio-economic, self help groups, Training, Awareness, Women empowerment ;.

I. INTRODUCTION

1998 with an aim to eradicate poverty in rural and urban areas of Kerala through community development schemes, under the leadership of Local Self Government. It is now considered as one of the largest women empowering projects in India. The programs are linked to local self- government institution and it makes all the effort to alleviate poverty through an integrated approach involving effective union of resources and action. It combines different kind of activities like thrift and credit, micro enterprises, income generating activities and a wide range of welfare activities. kudumbashree chooses a family based approach. It reaches the family through women and the community through these families.

Kudumbashree forms self-help groups (SHG) with members especially from the same socio-economic background and a village –based financial intermediary usually composed of 10-20 local women. Each member makes a small regular savings contribution over a few months for generating a capital within the group. After that SHG can begin lending services to its members without any collateral security. The collected funds may then be lent back to the members to serve different purposes. Many SHG’s are associated with the banks for the delivery of micro-credit. The RBI has issued instructions permitting the nearest commercial or co-operative bank to open savings bank account for SHG. Kudumbashree is thus granted the same privileges, it thus chooses to focus on 3 major aspects.

- Women empowerment
- Economic empowerment
- Social empowerment

II. LITERATURE REVIEW

One of the widely discussed model of development is Kerala Model. During 19th and 20th century there were a lot of reforms like caste reforms happening around Kerala. In 1998 Kerala government put forth the Kudumbashree movement in order to eradicate the poverty through women empowerment by 2008. Micro-finance plays a very vital role in creating employment and alleviating poverty and to cater to the needs of women. Kudumbashree with the active support of Government of India and NABARD for wiping out absolute poverty from the state within a period of 10 years through micro finance [1] [2]. Many studies prove women empowerment and social development's contribution towards economic progress [3] [4]. Studies on women empowerment through SHG has been evaluated in the past and SHG have been found effective in enhancing employment and income [5]

Another study evaluated the positive change in the HDI after joining the Kudumbashree [6]. K. B. Nidheesh reveals in his study how women empowerment is the best strategy to tackle poverty and how over time rural women have identified their strength within and have been contributing to their own destiny [7]. Oommen T.K through his studies shows the change in the socio-economic status of a family by giving financial support through microenterprise credits for women entrepreneurship. He has also found the correlation between SHGs and local politics after the association with SHGs [8]

Kenneth Kalyani and Seena P C have identified the improvement of better living standard is achieved through economic development of women. This economic independence achieved through the association with Kudumbashree drastically increased the social participation of the members [9]. However, having made remarkable achievements there are deficiencies that's going against the primary goal of such a mission. The over politicizing, the loss making micro enterprises, the cross borrowing practices, the misuse of funds, the high interest rates weakens the results

III. METHODOLOGY

The study is based on primary data collected from female members of Kudumbashree project from Kodassery village, Kerala. We have analyzed data on a sample size of 50 Kudumbashree members. The respondents were approached through a household survey as well as through a fair price shop. The survey is conducted using a structured questionnaire and adopting face -to-face interview. With this data a descriptive analysis was carried out to find the changes in various aspects like self-confidence, new skill developments, the decision making power, social status.

IV. RESULTS AND ANALYSIS

Table 1 tells you about the profile of the respondent. Out of 50 females, majorities of them (42.0%) are from the age group which is below 40 years and 88% are married. 90% of them own houses and more than half of them are having a tiled house. 66% are literate and the majority of literates are having a secondary level education. From the data set it is evident that approximately 3 out of 4 are either having household works as their occupation or are students. Except one all other 49 are from Hindu religion and more than half (60%) is from OBC.

Table 1: Respondent's Demographic and Profile

Determinant	Categories	Frequenc	Percent
Age	less than 40	21	42.0
	40-59	16	32.0
	60 and above	13	26.0

Education	Illiterate	14	28.0
	Primary	11	22.0
	Secondary	13	26.0
	Intermediate	4	8.0
	Degree and above	8	16.0
Occupation	Household/Farm	36	72.0
	Working	14	28.0
Religion	Hindu	49	98.0
	Muslim	1	2.0
Caste	General	8	16.0
	OBC	30	60.0
	SC	1	2.0
	ST	11	22.0
Marital status	Married	44	88.0
	Unmarried	2	4.0
	Widowed	4	8.0
Own house	Yes	45	90.0
	No	5	10.0
Type of house	RCC	10	20.0
	Tiled	26	52.0
	Thatched	14	28.0
Total		50	100.0

Table 2 takes you through the respondent’s involvement and their journey with the Kudumbashree movement. The association of majority of them, 56% are less than 5years. 1 out of 2 are being motivated either by husband or family to join Kudumbashree units and interestingly poverty being the major driving reason followed by using this as an earning. 68%, that is 34 out of 50 has clearly conveyed that it is leader or head of the group is the one who takes the final decision on the issues. Most of the groups, more than half are having a group of less than 20 members and 68% respondents have no conflicts in their groups and the satisfaction level is moderate for majority of respondents.

Table 2 Joining and Involvement in Kudumbashree

Determinants	Categories	Frequency	Percent.
Membership duration	Less than 5 years	28	56.0
	5 years and above	22	44.0
Person motivated	Self	14	28.0

to join Kudumbashree	family/	25	50.0
	Neighbor/	11	22.0
Reasons for joining Kudumbashree	Earning	15	30.0
	Poverty	15	30.0
	social	10	20.0
	No reason	10	20.0
Decision maker about day-to-day functioning	Myself	2	4.0
	Leader	34	68.0
	members	14	28.0
Group size	<20 members	28	56.0
	>=20	22	44.0
Conflict within the group	Yes	20	40.0
	No	30	60.0
Satisfied with the functioning of KS	Very good	18	36.0
	Good	31	62.0
	Moderate	1	2.0

Table 3 depicts how Kudumbashree have influenced the members as far as their psychological and economic aspects are considered. Self-confident level for 29 out of 50 respondents, that is 58% respondents have increased after joining Kudumbashree. Along with this the Kudumbashree activities have helped the members of Kudumbashree in getting an increased understanding and knowledge on child education awareness, health service awareness and importance of sanitation hygiene. Almost 70% of the respondents said it have increased and 11% have told that awareness has highly increased. 70% that is almost 3 out of 4 have told that Kudumbashree have helped them in reducing the poverty and very few, less than 5% have benefitted in the asset building aspect.

Table 3 Psycho-Social and Economic Improvement

Determinants	Categories	Frequency	Percent
Self confidence	Highly increased	19	38.0
	Increased	29	58.0
	Neither increased	2	4.0
Awareness about child education	Highly increased	11	22.0
	Increased	35	70.0
	Neither increased nor Decreased	4	8.0
Health service	Highly increased	13	26.0
	Increased	34	68.0
	Neither increased	3	6.0
Sanitation service awareness	Highly increased	8	16.0
	Increased	34	68.0
	Neither increased	8	16.0
Credit availability	Highly increased	20	40.0
	Increased	27	54.0
	Neither increased	3	6.0
Asset building	Highly increased	5	10.0
	Increased	11	22.0
	Neither increased	34	68.0
Poverty reduction	Highly increased	14	28.0
	Increased	35	70.0
	Neither increased	1	2.0

Table 4 throws light on how many of the respondents have benefited on skill development and attitude improvement aspect. Most of them, 32 out of 50 (64%) have acquired individual training. Almost all, to be precise 92% were equipped with new skills after being a member. One area where we have to look seriously is the decision part, as in most of the cases that is 30 out of 50, husbands are the decision makers even for the utilization of loan amount. Almost 80% have started getting involved in social activities and also started attending the Gram Sabha meeting after getting inducted in Kudumbashree. Majority of respondents said that they had no inclination towards any

political parties which shows that Kudumbashree have no political interest and are more focused on just social cause.

Table 4 Skill Development and Social Attitude

Determinants	Categories	Frequency	Percent
Individual training	Yes	32	64.0
	No	18	36.0
New skills earned by individuals	Yes	46	92.0
	No	4	8.0
Husband dominates in decision making	Yes	30	60.0
	No	20	40.0
Decision for which amount purpose loan utilized	Self	10	20.0
	Husband	28	56.0
	Both	12	24.0
Improved social activities after joining	Yes	39	78.0
	No	11	22.0
Attended/not attending gramasabha after joining kudumbashree	Yes	41	82.0
	No	9	18.0
Involved in any political party after	Yes	19	38.0
	No	31	62.0

From table 5 it can be noticed that the satisfaction level on functioning of Kudumbashree program increases with longer association, as contrary to the 25% having less than 5 years' experience reporting to be highly satisfied, half of the respondents who have more years of attachment with kudumbashree groups responded to have high satisfaction level. One out of three members who are associated with Kudumbashree group for less than 5 years, have reported an increased self confidence level, while the proportion increases to 45% for those who are engaged with the program for more than 4 years. Regarding child education for 85.7% of the members, awareness increased moderately, whereas for seven percent of our respondents showed no change. On the other hand, while their association is for more than equals 5 years, the education awareness is highly satisfactory for 40.9% of respondents, with 7.1% with no change. When we take the health service awareness 17.9% have a high increase in the awareness among the members who are less than five years' members whereas the numbers have drastically increased to 36.4% from the members who are greater than or equal to five years. When we consider the sanitation service awareness it can be noted that the people who have no change (17.9%) is more than those who have achieved a high level of increase (10.7%). Similar is the case with the people who have more than five years of experience but here the higher side is those who got high increase in the awareness. It can be noticed the

people with more than five years of experience have got more awareness on food nutrition when compared to those with less than five years of experience. It is about 1.5 times, from 28% to 45%. Regarding the credit availability for those who fall under less than five years of experience when there is still 10.7% who have no change in the credit availability area, no one in the greater than or equal to five-year group fall under this category. From the analysis it can be clear that asset building happens only over time, it can be noted that there is no member with high increase in the asset who are less than five years in kudumbashree whereas there is 22.7% who have achieved high increase in assets building from more than or equal to 5 years of experience group. Regarding the poverty reduction poverty have highly reduced for 21.4 % who have less than five years of experience whereas 36.4% have got high poverty reduction among those who have more than five years of experience.

Table 5 Cross Tabulation

	Very good	good	Moderate
<5 years	25	71.4	3.6
>= 5	50	50	0
Self confidence			
	Highly increased	increased	no change
<5 years	32.1	67.9	0
>= 5	45.5	45.5	9
Child education awareness			
<5 years	7.1	85.7	7.1
>= 5	40.9	50	9.1
Health service			
<5 years	17.9	75	7.1
>= 5	36.4	59.1	4.5
Sanitation service awareness			
<5 years	10.7	71.4	17.9
>=5 years	22.7	63.6	13.6
Food nutrition awareness			
<5 years	28.6	67.9	3.6
>=5 years	45.5	50	4.5
Credit availability			
<5 years	32.1	57.1	10.7
>= 5	50	50	0
<5 years	0	17.9	82.1
>=5 years	22.7	27.3	50
Poverty reduction			
<5 years	21.4	78.6	0
>=5 years	36.4	59.1	4.5
Decision for loan purpose			
<5 years	17.9	64.3	17.8
>=5 years	22.7	45.5	31.8

Table 6 reveals the members who have less five years of association with kudumbashree, 50% have got individual training and rest have got group training or training through the work. But those who are more than five years' higher number (81.8%) have received individual training which shows over the period the members are getting individual training. But regarding the new skills acquired, irrespective of the years of association, almost 92% have acquired new skills. After joining Kudumbashree all the members have improved the relationship between each other and the social status & the decision making power have increased. The contradicting fact is that even though the decision making power has an 100% increase, still 64.3% from less than five-year association and 54.5% from greater than or equal to five years still is dominated by husband's decision and it is 17.9% and 22.7% respectively in the loan disposal decisions. The high percentage of increase in number of members involved in the social activities and the gramasabha meeting attendance shows the contribution of kudumbashree towards the society. There are more number of people, 63.6% of the members who have more than five years of experience, who started involving towards some political parties after joining the Kudumbashree units.

Table 6 Cross Tabulation

Individual training		
	Yes	No
<5 years	50	50
>=5	81.8	18.2
New skills		
<5 years	92.9	7.1
>=5	90.9	9.1
Duration of membership earned by each member		
<5 years	100	0
>=5	95.5	4.5
Relationship between members		
<5 years	100	0
>=5	100	0
years		
Social status and decision making		
<5 years	100	0
>=5	100	0
years		
Husband dominates		
<5 years	64.3	35.7
>=5	54.5	45.5
Social activities		
<5 years	82.1	17.9
>=5	72.7	27.3
Gramasabha meeting		
<5 years	78.6	21.4
>=5	86.4	13.6
Political party		
<5 years	17.9	82.1
>=5	63.6	36.4

V. CONCLUSION

Even if the program has largely been successful, the effectivity has not been highly satisfactory among all. Number of years of engagement with Kudumbashree program has been found to be considerably effective to increase level of awareness, or improve the decision making parameters among the women. The women come from a diverse economic background. Class and caste dynamics may often be very influential upon the impact of Kudumbashree project. While further awareness generation is required for certain aspects such as gender inequality in financial decision making and asset building. Nevertheless, trainings through the project has been found to be successful and there is striking improvement in knowledge in terms of credit availability. Further studies and policymakers should focus upon the socio-economic factors determining the differential penetration of the program in order to ensure inclusiveness of Kudumbashree.

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