



Socio-economic Changes of Women through Kudumbasree – A Study from Puthenvelikkara (Gp) of Kerala State, India

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Abstract

Kudumbashree is a multi-faceted women based participatory poverty eradication programme jointly initiated by Government of Kerala and NABARD. It is implemented by community based organizations (CBOs) of poor women in co-operation with Local Self Government Institutions.

Mission of Kudumbasree: "To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organisation 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". Reaching out to the families through women and reaching out to the society through families.

In this manuscript the author made an indebt exploration of the various programmes that were introduced in order to enhance and empower the women from the below poverty line of puthanvelikkara gram panchayath of Ernakulum District of Kerela state. Self prepared questionnaire is administered among them to assess their socio economic development after the participation in Kudumbasree.

The finding reveal that economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment, women empowerment leads to sustainable social development, Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied and economic independence through kudumbasree improved the social participation of its members.

Keywords: Kudumbasree, banking skills, gramrsaba participation, self-evaluation capacity, women empowerment.

Introduction

Until recently the role of women in development was all but invisible and women and gender relations have been virtually ignored within the theory and practice of development¹. In several ways women were systematically excluded from various aspects of development, to the extent that they were regarded as impediments to development² much of the impetus for rising interest in the role of women in development came from the UN Decade for Women (1975-85) and the events accompanied it. It has considerably promoted and legitimized the women's movements at national and international levels³. As observed, it has forced a rethinking of development policies which began to conceptualize women as agents of productive process and identified women's marginalization as the chief cause of their deteriorating status⁴.

Women the basic unit in the family and she is shouldering all most all the responsibilities in the family. But she has to suffer inequalities and harassment all the phases of her life, from the womb to tomb. If we go through the history, in Vedic period the women enjoyed more or less equal status that of men. But in the

post Vedic period and British period we can see the total disintegration of the status of women. In the independence and pre independence period so many laws and legislations were implemented for the development of women by the effort of social reformers. The constitutional provisions and legal measures provide a conducive atmosphere for the development of women in the society. The educational status of women improved followed by health status, race, age at marriage, permitted widow remarriage, reduce in mortality rate, morbidity and improved life expectancy but the economic development of women become a dream, especially the women from Below Poverty Line families. The 73rd constitutional amendment gives us the power of decentralization and gives us an opportunity for economic development⁴.

Kudumbasree is the flagship programme of Kerala state Govt. for poverty eradication which provides 2, 34,756 self-employment opportunities to women below poverty line, Which has succeeded in making a significant dent on poverty in the state⁵. The Kerala state Poverty eradication mission implemented the Kudumbasree programme by organizing the

poor by creating community based structure of women below poverty line with focus on self help demands led over by available resources under the leadership of local Government. This programme covers the entire rural area of about 1, 35,572 neighbourhood groups, 13,199 area development societies, 991 community development societies (data collected in 2005). Kudumbasree is the largest micro finance institution in Kerala. It mobilizes a sum of 376.06 cores as thrift and disbursed a credit to its members. The thrift and credit societies at neighbourhood group level motivate and facilitate the poor to save and provide them with cost effective and easy credit. The poor families bring in small sums according to their capacity, pool them together, for a corpus and take back loans to meet their immediate needs without depending on money lenders. Poverty eradication and women empowerment are the widely discussed topic all over the world. It has been acknowledged in enumerable studies that the social and economic empowerment of women have a significant positive impact on the poverty eradication and economic development of the country. Therefore the government of India has implemented various schemes to reduce poverty, for empowering poor women and to promote gainful employment⁵.

Even though Kerala State is well-known for its egalitarian policies in terms of healthcare, redistributive actions and social reforms, and its health indicators close to those of high-resource countries despite a poor per-capita income, it is not clear whether socio-economic disparities in terms of life expectancy are observed⁵.

The researcher conducted this study in a typical village where the women were used to work in traditional agricultural sector and modern constructional sector. In agricultural sector the work arrangement is not much hierarchical. But in the construction sector work arrangement is hierarchical. In both sector the women work at the bottom of the ladder selling their labour power of wage. They were marginalized in the sense that they were pushed in to the low paid extremely routine manual jobs. In the work sector they suffer discrimination, exploitation, and harassment. Women's employment in family, farms, home or business is rarely recognized as productive. The income generated from this work is generally controlled by men. The farm income is solely counted as the hard earned income of the male member/ head of the family and he is alone counter as the "bread Winner". So in such a social situation the people's participation and 73rd constitutional amendment do marked change in the socio-economic status of women and for this the effort of Kerala state poverty eradication mission through Kudumbasree also should be appreciated. Study reveals that women empowerment is the best strategy for poverty eradication. Rural women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment becomes the signal light to their children, their families and the society at large⁶.

Hypothesis: Women will become socioeconomically developed after participating in Kudumbasree programme, Women taking part in Kudumbasree programme will be able to enhance their confidence level. Women joining Kudumbasree will become more participatory, involved and active, women will become more responsible after joining Kudumbasree programme, women will be able to analyse themselves or their strengths better after taking part in Kudumbasree programme.

Research Methodology

The study used both primary and secondary sources. Primary data was collected by using a questionnaire schedule among 45 kudumbasree workers in the Puthenvelikara (Gram Panchayat) of Ernakulum District of Kerala state, who claimed to have successfully engaged in the self-employment programme. The sample selection was on systematic random sampling. The questionnaire was developed to assess their socio-economic development after their participation in Kudumbasree programme. Secondary sources included books, journals, articles and reports from newspapers, weekly's, magazines, etc.

The data collected from both the primary and secondary sources were quantified and analysed in qualitative terms which revealed that there was considerable improvement in the socio-economic status of women who participated in the Kudumbasree Programme in Ernakulum district, Kerala.

Basic Principles for the selection of the sample are as follows: Normative identification of the poor – simple, non – monetary individuals. Indicators on the basis of which the study group is selected included the organisation of the poor, inclusiveness – every below poverty level persons. Empowerment of women for the empowerment of the family and through the family to the community is the motto behind this programme. Holistic Appreciation of Poverty – causes and symptoms – ratchet effect, partnership with local governments – next step in democratic decentralisation - community wing of LSGI – not parallel Body – LSGI – facilitator with right to know.

Micro Enterprises: Kudumbashree definition of micro enterprise. i. An enterprise with investment ranging from Rs.5000 to Rs. 250000, ii. Turn over between Rs 100000 and Rs 500000, iii. Generating at least Rs 1500 per member per month, iv An enterprise fully owned, managed and operated by members themselves (OME)

Microenterprise Formation: i. Awareness creation of enterprises opportunities through 1 day general orientation Training (G.OT), ii. 3 day Entrepreneurial Development Programme (E.D.P) for developing essential skills for enterprise, iii. Identification of activity and expression of training needs, iv. Technical Training arranged by Community Development Societies (CDS), v. Preparation of detailed project report – assisted in some cases by MECs (Microenterprise

Consultants), vi. Appraisal of the project by Community Development Societies before submission to banks, vii. Performance Improvement Programme (PIP) after completion of 6 months of operations in respect of similarly placed enterprises— direct marketing, catering, solid waste management, nutrimix.

Some of the programmes undertaken by women for empowerment under Kudumbasree are shown below.

Figure-1 Laundry Units, Figure-2 Direct Marketing Group, Figure-3 Bamboo Clocks

Innovations in Kudumbashree: Thrift and credit and linkage banking, micro enterprise development, clean Kerala business, Santhwanam, Rothstein KASS Women’s Initiative, EKSAT, Nutrimix, Bhavanashree, Livelihood Oriented Business School (LOBS), Certificate course for the poor, GRQ (Goat-Rabbit-Quail) project, LED register, Market innovations retail network, Samagra projects.

Quality of participation requires further explanation which is concerned with empowerment. It refers to the level at which women, or any particular group of women, participates in the activities of local level planning. As far as the present set up of local level planning in Kerala is concerned, there are three levels at which women can participate in it, i. Passive Participation: Those who simply attend the meetings of Ayalkoottams and Gramasabhas without any leadership roles or decision making powers are to be included in this category, ii. Active Participation: Those who participate in the role of committee members and convenors in the local level planning are in a better position as far as quality of participation is concerned, iii. Decisive Participation: Quality of participation touches its zenith in this category as the participant will be vested with some powers to take decisions or enforce her views over others⁷.

Results and Discussion

From table-1 it can be observed that 53% that of the respondents who participated in kudumbasree programme developed their level of confidence to take up responsibilities after joining the initiative. One fourth of the kudumbasree women said that they don’t have much confidence, but improved their level of confidence after working in the programme. Only 22% reported that they lack confidence to take up responsibilities.

Table-1
Showing the Banking Skill of Respondents

Particulars	Number of Respondents	Percentage
Confident	24	53.34
Not much confident	11	24.44
less confident	10	22.22
Not confident	00	00

Table-2
Showing the Participation in Gramasabha and Meetings

Particulars	Number of Respondents	Percentage
Asking questions and express opinion	30	66.67
Only joins with others	11	24.44
Doing nothing	4	8.89

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 67% or 30 members from the study sample reported that they will actively participate in meetings by asking questions and express opinions openly. 24% told that they only join with others and don’t openly express alone. 9% of them said that they don’t participate, but sit passively in the meetings.

Table-3
Showing the Interest of Respondents in Co-Ordinating Programmes

Strong interest	Frequency of Respondents	Percentage
Yes	30	66.66
No	15	33.33

From table-3 we observe that 67% of the kudumbasree women showed interest in taking up responsibilities such as co-ordinating programmes and 33% did not take any responsibility at all.

Table-4
Showing the Self-Evaluation Capacity of Respondents

Self evaluation	Frequency of respondents	Percentage
Doing well	13	35.1351
Fails to do better	10	27.027
Feels better after every chance	14	37.8378
Others	00	00

The table-4 shows the self-evaluation capacity of kudumbasree women. 35% reported that they have good capacity to evaluate themselves. 27% of the Kudumbasree women felt that they don’t have that much capacity to evaluate themselves, but 38% of them felt that they are improving very well in evaluating themselves after attending each and every program me. It can be interpreted that they are on the way to success. Many of them improved very well and the rest of them are doing well and changing significantly.

The data obtained through the study was analysed using appropriate statistical techniques. The information collected through the interview method and based on the self-developed check list by the researcher, it can be inferred that the study

proves that the Kudumbasree program me has made a dramatic change in the economic; political and social life of its beneficiaries. Their monthly income exceeds the income of their husbands. Their income expenditure pattern shows a significant developmental structure. They are spending 30-35 % of their income for the education of their children and 45% for substitution of food and costumes, 12% for medicine and 15-18 % goes to their saving bank accounts. Their participation in Grama Sabah and public meetings improved. Their participation level in meetings becomes more active. They become more confident in banking, and money transactions, they improved their skill in the co-ordination of meetings and communication skill and public speaking skill also improved. They shared that the attitude of in-laws and husband had changed and they now consider as the earning member of the family, got a significant position in the decision making in the family. The kudumbasree women disclose the feeling that they are getting good psychological support from the group, they got the freedom over the money they earned through their self-employment and they are free from the hands of the money lenders.

Industrialization and extraction of natural resources have resulted in large scale women empowerment⁸. The women got freedom of work and favourable working atmosphere especially group activity and they enjoy the division of labour. They got the freedom to spend the money or purchase the things according to their will and wish. They came out of the kitchens and developed a positive attitude towards the society. They have started feeling that they are also an integral part of the society. The feeling of being productive builds confidence, self-esteem and self-worth in these women. This helps them to participate in all social spheres and create self-dependency. They themselves operate their bank accounts and all the members should take the responsibility alternatively, this improved their banking skill and confidence in doing money transactions. They are managing their time very beautifully without any fail.

Conclusion

Economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment. Through women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through kudumbasree improved the social participation of its members and the

Kudumbashree NHG movement is supporting for social empowerment of poor women flock.

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Figure-1
Laundry Units



Figure-2
Direct Marketing Group



Figure-3
Bamboo Clocks