

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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## ECONOMIC EMPOWERMENT OF WOMEN THROUGH KUDUMBASHREE WITH REFERENCE TO PUNNALA GRAM PANCHAYATH OF PUNALLOOR, KOLLAM DISTRICT, KERALA STATE

**LIGI JOLLY**  
**LECTURER**  
**ASSUMPTION COLLEGE**  
**CHANGANACHERRY**

### ABSTRACT

*The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro credit and self-help grouping paraphrased as Kudumbashree (Prosperity of the Family). The scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folks together to form the grass root organizations to help enhance their economic security. The projects aim at removing poverty among rural women households through setting up of micro credit and productive enterprises. The activities such as micro credit and micro enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of rural households. 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". Reaching out to the families through women and reaching out to the society through families.*

### KEYWORDS

Micro Credit, Kudumbashree, Self Help.

### INTRODUCTION

Kudumbashree 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 state. The Kerala state Poverty eradication mission implemented the Kudumbashree 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 neighborhood groups, 13,199 area development societies, 991 community development societies (data collected in 2009). Kudumbashree 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 neighborhood 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 employment.

### IMPORTANCE OF STUDY

Women are a good source of manpower and contribute effectively towards human capital for which they have to be adequately equipped. Their potentials have to be properly exploited and their productivity and creativity should be utilized for the development of nation. This can be made possible by empowering them. The women reservation bill is a land mark in the history of women empowerment giving opportunity for thousands of women at the grass root level to be a part of local governance.

In this juncture, it is important to analyse how far the women empowerment strategies adopted by Kudumbashree – the largest women organization at grass root level by government of Kerala are able to make changes in the lives of its members by empowering economically, socially and politically. Since Kudumbashree focused its objectives on poverty alleviation through women empowerment. It is essential to notice whether Kudumbashree provides sufficient space for empowerment to its members. In this context the present study is important.

### SCOPE OF STUDY

The study is conducted in Punnala Panchayath focusing on Kudumbashree strategies for empowering women in the Panchayath. Kudumbashree aims at women empowerment through micro enterprise by giving employment and by providing these women with steady source of income. The main intention of the study is to assess the level of empowerment achieved by women through Kudumbashree and to analyze the different dimensions of empowerment.

### OBJECTIVES

1. To study the demographic profile of the sample respondents.
2. To know the economic changes of women through Kudumbashree units.
3. To study the magnitude of social and financial empowerment of through membership in Kudumbashree.

### RESEARCH METHODOLOGY

The data is collected through primary and secondary sources. Primary data were collected from 30 respondents who are members in Kudumbashree by using interview schedule supported by informal discussion and observations. Secondary data were collected from various journals, research publications, magazines and websites.

### RESULTS AND DISCUSSIONS

#### 1. AGE WISE CLASSIFICATION

**TABLE 1: AGE WISE CLASSIFICATION**

Age	No of respondents	Percentage
35-45	15	50%
45-55	4	13%
55-65	11	37%
Total	30	100

Source: primary data

## 2. EDUCATION QUALIFICATION WISE CLASSIFICATION

**TABLE 2: EDUCATION QUALIFICATION WISE CLASSIFICATION**

Educational qualification	No of respondents	Percentage
Below SSLC	12	40%
SSLC	5	17%
+2	9	30%
Degree	3	10%
Above degree	1	3%
Total	30	100

Source: primary data

## 3. FAMILY SIZE WISE CLASSIFICATION

**TABLE 3: FAMILY SIZE WISE CLASSIFICATION**

No of family members	No of respondents	Percentage
Below 4	6	20%
4-5	15	50%
5-6	9	30%
Total	30	100

Source: primary data

## 4. CLASSIFICATION ON THE BASIS OF OCCUPATION OF SPOUSE

**TABLE 4: OCCUPATION OF SPOUSE**

Occupation	No of respondents	Percentage
Daily labour	7	23%
Business	5	17%
Government job	2	7%
Others	16	53%
Total	30	100

Source: primary data

## 5. ANNUAL INCOME WISE CLASSIFICATION

**TABLE 5: ANNUAL INCOME WISE CLASSIFICATION**

Annual income	No of respondents	Percentage
1000-2000	4	13%
2000-3000	1	3%
3000-4000	15	50%
4000-5000	2	7%
5000-6000	8	27%
Total	30	100

Source: primary data

## 6. CLASSIFICATION ON THE BASIS OF CATEGORY

**TABLE 6: CLASSIFICATION ON THE BASIS OF CATEGORY**

Category	No of respondents	Percentage
BPL	17	53%
APL	13	43%
Total	30	100

Source: primary data

## 7. CLASSIFICATION ON THE BASIS OF AMOUNT OF SAVINGS IN KUDUMBASHREE

**TABLE 7: AMOUNT OF SAVINGS IN KUDUMBASHREE**

Savings	No of respondents	Percentage
Upto 5000	7	23%
5000-10000	15	50%
10000-15000	8	27%
Total	30	100

Source: primary data

## 8. CLASSIFICATION ON THE BASIS OF SOURCE OF INCOME

**TABLE 8: SOURCE OF INCOME**

Source	No of respondents	Percentage
Husband	29	97%
Others	1	3%
Total	30	100

Source: primary data



## 9. CLASSIFICATION ON THE BASIS OF SOURCE OF BORROWINGS AT THE TIME OF EMERGENCY

TABLE 9: SOURCE OF BORROWINGS

Sources	No of respondents	Percentage
Kudumbashree	14	47%
Friends/relatives	2	7%
Commercial bank	5	17%
Co-operative bank	8	27%
Others	1	3%
Total	30	100

Source: primary data

## 10. CLASSIFICATION ON THE BASIS OF FINANCIAL SERVICES PROVIDED BY KUDUMBASHREE

TABLE 10: FINANCIAL SERVICES PROVIDED BY KUDUMBASHREE

Financial services	No of respondents	Percentage
Short term borrowings	13	43%
Chit fund	8	27%
Short term loans	9	30%
Total	30	100

Source: primary data

## 11. CLASSIFICATION ON THE BASIS OF TYPE OF MICRO ENTERPRISE CONDUCTED BY THE KUDUMBASHREE

TABLE 11: TYPE OF MICRO ENTERPRISE CONDUCTED BY THE KUDUMBASHREE

Type of micro enterprise	No of respondents	Percentage
Pickle manufacturing unit	8	27%
Candle manufacturing unit	5	17%
Ornament manufacturing unit	4	13%
Others	4	13%
Total	30	100

Source: primary data

## 12. CLASSIFICATION ON THE BASIS OF AWARENESS ABOUT VARIOUS SUBSIDIES

TABLE 12: AWARENESS ABOUT VARIOUS SUBSIDIES

Awareness	No of respondents	Percentage
Yes	21	70%
No	9	30%
Total	30	100

Source: primary data

## 13. CLASSIFICATION ON THE BASIS OF FACILITIES GAINED AFTER JOINING KUDUMBASHREE

TABLE 13: FACILITIES GAINED AFTER JOINING KUDUMBASHREE

Facilities gained	No of respondents	Percentage
Home appliances	16	53%
Fridge	4	13%
TV	7	23%
Others	3	10%
Total	30	100

Source: primary data

## 14. CLASSIFICATION ON THE BASIS OF FINANCIAL AID TO SPOUSE DURING EMERGENCIES

TABLE 14: FINANCIAL AID TO SPOUSE DURING EMERGENCIES

Financial aid	No of respondents	Percentage
Always	19	63%
Sometimes	11	37%
Never	0	0
Total	30	100

Source: primary data

## 15. CLASSIFICATION ON THE BASIS OF PARTICIPATION IN GROUP DISCUSSION ON VARIOUS SOCIAL AND CURRENT ISSUES

TABLE 15: PARTICIPATION IN GROUP DISCUSSION ON VARIOUS SOCIAL AND CURRENT ISSUES

Awareness	No of respondents	Percentage
Always	15	50%
Sometimes	15	50%
Never	0	0
Total	30	100

Source: primary data

## 16. CLASSIFICATION ON THE BASIS OF RESPONDENTS OPINION ABOUT THE CHANGES CREATED BY KUDUMBASHREE

TABLE 16: OPINION ABOUT CHANGES CREATED BY KUDUMBASHREE

Changes created	No of respondents	Percentage
Yes	28	93%
No	2	7%
Total	30	100

Source: primary data

## 17. CLASSIFICATION ON THE BASIS OF TYPE OF CHANGES CREATED BY KUDUMBASHREE

TABLE 17: TYPE OF CHANGES CREATED BY KUDUMBASHREE

Type of changes created	No of respondents	Percentage
Own savings	15	50%
Own earnings	10	33%
Purchase power	4	13%
Others	1	3%
Total	30	100

Source: primary data

## FINDINGS

The major findings are stated under each of the objectives of the study.

- Among the 30 respondents 50% are between 35-45 years, 13% are between 45-55 years, 37% are between 55-65 years.
- Among 30 respondents 40% of them have only educational qualification below 10<sup>th</sup>, 17% have SSLC, 30% have passed 12<sup>th</sup>/ Pre-Degree, 10% have the graduation qualification and remaining 3% of them have other qualifications.
- Out of the 30 respondents 20% have less than 4 family members, 50% have 4-5 family members, and 30% have above 5 family members.
- Among 30 respondents, the occupation of the spouse as daily labourers is 23%, business is 17%, 7% have Government jobs rest are doing other jobs.
- Among 30 respondents, annual income of 13% are between 1000-2000, 3% between 2000-3000, 50% between 3000-4000, 7% between 4000-5000 and 27% upto 6000.
- 53% of respondents are below poverty line and 43% are above poverty line.
- 27% are part of Kudumbashree since 5 years, 73% are part since more than 15 years.
- 97% obtain money from spouse and remaining 3% from others, to make investment in Kudumbashree schemes.
- 23% have savings upto 5000 in Kudumbashree, 50% have between 5000-10000, and 27% have savings above 15000.
- 47% borrow money from Kudumbashree, and 7% from friends and relatives, 17% from commercial banks, 27% from co-operative banks and 3% from other sources.
- 43% gets short term borrowings from Kudumbashree, 27% gets chit fund facilities and 30% gets short term loans from Kudumbashree.
- Among the 30 respondents 70% have membership in micro enterprise and 30% do not have any membership.
- Among the 30 respondents 27% are the members in pickle manufacturing unit, 17% are in candle manufacturing, 13% are in ornament manufacturing unit and 13% are in other units.
- Among the 30 respondents 70% are fully aware of various subsidies, and 30% have only little awareness about subsidies available to them.
- 53% are able to gain home appliances, 13% are able to acquire fridge, 23% can have TV and 10% are able to acquire other assets.
- 63% are able to provide financial aid to their spouse at all times and 37% are able to provide financial aid sometimes only.
- Among the 30 respondents 50% always participate in group discussion about current social issues and 50% conduct sometimes only.
- 93% of respondents are on the opinion that Kudumbashree have created massive changes in their day to day life.
- Among the 30 respondents 50% are able to have their own savings, 33% have their own earnings, 13% are able to improve their purchasing power and 3% have enjoyed other benefits after joining in Kudumbashree.

## RECOMMENDATIONS

- The Kudumbashree units must try to add more social activities in their workings.
- The Punnala Grama Panchayath should take necessary steps for facilitating the marketing of Kudumbashree products.
- More awareness programmes regarding entrepreneurial development should be conducted to realize the entrepreneurial talents within each woman.
- More innovative ideas and thoughts should be included in micro enterprise units.
- Banks should encourage cash credit, term loans to the required Self Help Groups.
- Try to expand the investment pattern of members of Kudumbashree units to other sources.
- Kudumbashree units should take initiatives to conduct training classes to outside people to encourage their entrepreneurial talents.

## CONCLUSION

Kudumbashree became the lifeline to many of the poor women in the state of Kerala. It assumed the status of helpline to many. It is a massive anti poverty programme of the Government of Kerala aiming at eradicating poverty and salvage the destitute from the wretches of extreme deprivation. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty.

From the study conducted at Punnala Grama Panchayath It has been proved without any doubt that women empowerment is the best strategy for poverty eradication. This helps to understand that Kudumbashree units gives a new image for women especially, the rural women has changed to an extent, where they nearly has become self sufficient in their family by providing financial assistance to their spouse. It can be observed that there is a significant improvement in the quality of life of rural women through the micro enterprise. It also helps the women to have their own earnings and savings. It improves the purchasing power of women and to have aware about various social and current issues. Thus it helps to improve their interpersonal skills. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and to the society at large. It opens new vistas in development history.

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