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ROLE OF ICT MICRO ENTERPRISES ON WOMEN DEVELOPMENT IN KERALA

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ABSTRACT

The Kudumbashree, the State Poverty Eradication Mission, launched by Government of Kerala for wiping out absolute poverty from the State within a period of ten years opted to achieve the goal through empowerment of women. The Mission is a process approach rather than a project approach. The Kudumbashree envisages prosperity of the poor families in the state with multiple programmes that will provide them information, create awareness, build up their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them physically, socially, economically and politically. Today, Kudumbashree is on its way to developing a unique community brand that is ethnic, homely and environment-friendly, while seeking no compromise on quality. One of the successful strategies of Kudumbashree has been the conversion of social needs into business opportunities. This approach has reaped good dividends in areas as diverse as solid waste management, supplementary nutrition and Information communication technology (ICT).

KEYWORDS

Kudumbashree, Poverty, Information communication technology, Kerala, Women Empowerment.

INTRODUCTION

In the post independence era in fact there is no dearth of programmes and projects to gear the poverty situation prevailing in the country. But all the programmes are designed and developed at the whims and fancies of the bureaucrats and followed a top down approach. These programmes were supply driven and not need based and demand driven. The magnitude of poverty, causes of poverty, variables of poverty were not taken in to account. The perception of poverty itself was uncertain and indistinct. The estimation of poverty was inaccurate, insufficient and directionless. Over a period of time the eradication of poverty has become the inevitable responsibility of the local self-governments. This enabled the poor to realize the presence of Government in their vicinity. In this context in Kerala a Mission was set up to facilitate the local self governments in its anti poverty initiatives with the brand name "Kudumbashree". The Kudumbashree, the State Poverty Eradication Mission, launched by Government of Kerala for wiping out absolute poverty from the State within a period of 10 years is a holistic, participatory, women oriented innovative overarching poverty reduction approach within a definite time frame, opted to achieve the goal through empowerment of women. The Mission follows a process approach rather than a project approach. 'Kudumbashree' envisages prosperity of the poor families in the state with multiple programmes that will provide them information, create awareness, build up their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them physically, socially, economically and politically. Kudumbashree, the state poverty eradication mission of Kerala was inaugurated by the then Prime Minister of India, Shri. Atal Behari Vajapayee in Kottakunnu Ground in Malappuram district of Kerala on 1998 May 17 and started implementing from 1999 April 1 in Urban Local Bodies of the state.

The process of empowerment is by following sequential steps right from organizing them in to Community Based Organisation. A three-tier structure has been designed and developed by the Mission with the Neighbourhood groups (NHG) at its grass roots and a federated unit namely Area Development Society (ADS) at every ward of the local body and the Community Development Society (CDS) at the local body level. Neighbourhood groups (NHG) is the basic unit of our women folk where they are free to ventilate their feelings, discuss their problems, share their joy, learn many new things and make joint effort to find solutions to their grievances. Hence, the first step of empowerment that is self-discovery of the poor women takes place in the weekly meetings of the Neighbourhood Groups. The NHGs are strengthened by nurturing it with facilitation trainings, education and strong support system of the Government, especially the support of Local Self Government. These support system strongly motivate them to come up with their dreams and Action Plans, which is the second step of their empowerment process. Then they start acting on the dream plans and on the process, they feel highly confident and empowered which results in the improvement in their poverty status. The process encompasses Political, Social, Educational and Economic aspects. Today, Kudumbashree is on its way to developing a unique community brand that is ethnic, homely and environment-friendly, while seeking no compromise on quality. One of the successful strategies of Kudumbashree has been the conversion of social needs into business opportunities. This approach has reaped good dividends in areas as diverse as solid waste management, supplementary nutrition and Information communication technology (ICT).

WOMEN'S ICT BASED ENTERPRISES IN KERALA**MAJOR DEMOGRAPHIC AND SOCIO- HEALTH INDICATORS OF KERALA STATE****TABLE - 1: DEMOGRAPHIC AND SOCIO- HEALTH INDICATORS OF KERALA STATE AS COMPARED TO INDIA**

S. No.	Item	Kerala	India
1	Total population (Census 2001) (in million)	31.84	1028.61
2	Decadal Growth (Census 2001) (%)	9.43	21.54
3	Population below Poverty line (%)	12.72	26.10
4	Total Fertility Rate (SRS2008)	1.7	2.6
5	Infant Mortality Rate (SRS 2008)	12	53
6	Maternal Mortality Ratio (SRS 2004 - 2006)	95	254
7	Sex Ratio (Census 2001)	1058	933
8	Life Expectancy of Females(SRS 2008)	76.3	69.61
9	Female Literacy Rate (SRS 2008) (%)	87.83	64.84
10	Human Development Index(SRS 2005)	0.814(Very High)	0.612

Source: Ministry of Health & Family Welfare, Govt. of India

The Table-1 shows the comparison of major demographic and socio-health indicators of Kerala with India according to 2001 census and sample rating system (SRS 2004, 2005, 2006 & 2008). From the table it is very clear that the Kerala population contributing 31.84million to Indian population of 1028.1million and with a decadal growth of 9.43million. The Population below poverty line was 12.72% which is significantly low compared with national average 26.10%. In the case of women fertility rate Kerala state was shown a controlled improvement (1.7 fertility rates per women) compared to national average rate of 2.6 fertility rates per women, this is one of the reasons for control in population in Kerala. The infant mortality in Kerala during the period 2008 was 12 per 1000 live births, which is far below compared to national average 53 per 1,000 live births. Also the case of maternal mortality ratio the Kerala state (95 per 1lakh live births) got significant improvement compares to national average (254 per 1 lakh live births).The sex ratio of kerala state clearly shows that women are outnumbered men (1058 women for 933 men), that means women in Kerala population is higher than men, so their empowerment and contribution to state economic sustainability is

significantly important. According to 2008 SRS survey the women life expectancy in Kerala is significantly higher (76.3 years) than national average of 69.61 years.

A very highly significant and noticeable point in Kerala compared to other states in India is improvement in literacy rate (education indicator). Kerala is the number one state in India with higher literacy rate (90.20% according to SRS, 2008) against nation average of 64.84%. If we look on the female literacy rate also Kerala (87.83%) is number one in India against national average 54.6%. Another important indicator for socio economic growth is human development index (HDI). This is a composite statistic used to rank countries by level of "human development" and separate developed (high development), developing (middle development), and underdeveloped (low development) countries. The index is developed from data on life expectancy, education and per-capita GDP (as an indicator of Standard of living) collected at the national level. The HDI index, which has become one of the most influential and widely used indices to measure human development across countries. By critically analyzing the human development index ranking of states in India we could see that the Kerala got highest HDI index of 0.814 against all India index of 0.612, which give Kerala model of socio-economic development an international recognition.

All the demographic and socio health indicators above mentioned are basic foundation highlighted by the Kudumbashree for the viability of women ICT based macro enterprises in Kerala apart of setting up of traditional micro enterprise for women empowerment and poverty alleviation. In which very significant and highly important factor is women literacy rate.

By considering the above factors the Kudumbashree with the financial support from the central government schemes called Development of Women and Children in the Urban Areas (DWCUA) under Swarna Jayanti Shahari Rojgar Yojana (SJSRY)). The first ICT unit was started on 15th Sept 1999, when Kudumbashree management identified a market opportunity in data entry work of government records. The training and team building process was begun by the Kudumbashree team to identify potential women from below poverty line (BPL) families to join the micro ICT unit and financial requirements were also proposed. Because of the sincere team work, the first data entry job went successfully and that brought goodwill and reputation. Kudumbashree central team requested the district officials to formally visit the first ICT unit and the result was that the Kudumbashree team set a target to setup 36 ICT units by 31st March 2000, but fortunately they managed to setup 48 micro ICT units. Meanwhile Kudumbashree central official's team invited women members of the Community Development Societies (CDSs) to visit the first ICT unit, and they got 2-3 day attachments with the unit for a few other potential unit founders. In addition, there was significant exposure within the media about the ICT unit. As a result, after just a very few more ICT units had been set up, there started to be much more bottom-up interest and then demand for creation of ICT units from the CDSs. Demand for women's ICT units further got momentum during the period 2001-2004 when the state government ICT department agreed to give an order that state government departments could give orders for ICT services direct to Kudumbashree without need for tendering. Subsequently a similar order was issued for local governments throughout Kerala. Currently more than 225 women ICT enterprises are spread across Kerala exclusively governed by poor women flock under the aegis of Kudumbashree. This research paper only highlighting the change in the state of vulnerability among core group members before and after joining the ICT micro enterprises and various individual benefits acquired by the members after joining ICT enterprises.

DEFINITION FOR WOMEN'S ICT BASED ENTERPRISES

According to **Hafkin & Taggart (2001)** Women's ICT-based enterprises can be defined as those using ICTs (Information, Communication and Technologies) for new economic activities that arise from the advent of ICTs and are majority owned, managed by women. There are three main categories.

ICTs as an enterprise output: Micro Enterprises that produce hardware, software and telecommunications products.

ICTs as a primary processing technology: Micro Enterprises that provide data entry services, ICT-based business services, software customization, ICT-based distance learning, etc.

Other ICT-related support activities: Micro Enterprises that provide computer training, consultancy and other services.

OBJECTIVES OF THE STUDY

1. To assess the Extent of risk/vulnerabilities before and after joining the enterprises.
2. To analyze the Employment stability core group members working ICT enterprises.
3. To analyze the Skill improvement among core group members working ICT enterprises.
4. To analyze the Financial improvement among core group members working ICT enterprises.
5. To analyze the Social capital improvement among core group members working ICT enterprises.
6. To analyze the empowerment support from ICT enterprises.

HYPOTHESES FOR THE STUDY

H₀: There is no significant improvement in the state of vulnerability among core group members before and after joining the ICT.

H₀: There is no significant improvement in employment stability among core group members before and after joining the ICT.

H₀: There is no significant improvement in various skills among core group members.

H₀: There is no significant financial improvement among core group members working ICT enterprises

H₀: There is no significant improvement on social capital among core group members working ICT enterprises.

H₀: There is no significant support from the ICT enterprises for women empowerment.

RESEARCH METHODOLOGY

A research design is the overall plan or programme of research. It is the general blue print for the collection, measurement and analysis of data. Since the present study aims at describing the current performance of women ICT based enterprises in Kerala under Kudumbashree and by considering above stated objectives of research we have chosen empirical research.

SAMPLE SIZE AND SELECTION

Based on the activities the women micro ICT enterprises under the aegis of Kudumbashree can be classified in three categories as Data processing units, IT @ School, and Hardware assembling units the data processing units are only considered for the study. A sample of 50 % of the total data processing units (36 out of 72) were selected for the study and 95 core group members out of total 216 considered for individual survey from the selected 36 ICT units. The percentage of sample has been fixed after conducting pilot study and statistical validation and reliability test. A Stratified simple random sampling survey was carried for selecting sample for survey by considering number of units in each district in Kerala and also number of core group members in each ICT unit.

COLLECTION OF DATA

The data for the study were collected through primary and secondary sources. The Primary data for the study was collected through a systematic survey executing interview schedule. The schedule was prepaid using dichotomous, Likert scale and ranking questions and also relevant open ended questions. Personal interviews were also conducted for first hand information from Kudumbashree officials (District Coordinators), community development societies (CDS), area development societies (ADS) and also experts and resource persons closely associated with Kudumbashree. The secondary sources of information's collected from relevant journals (including E-journals) of reputed organizations closely associated with women empowerment, rural community development, women entrepreneurship in India and abroad, annual reports of Kudumbashree, news paper writes-up were utilized.

STATISTICAL TOOLS USED FOR TESTING HYPOTHESES

To arrive at the findings and testing of hypotheses, following statistical tools were applied. This includes Descriptive analyses like Percentages, Frequencies, Mean, Standard deviation (SD) and inferential statistical tools namely Wilcoxon Signed rank test and t-test.

DISCUSSION ON OBJECTIVES AND FINDINGS**VULNERABILITY ANALYSIS****VULNERABILITIES BEFORE JOINING ICT**

From the Table-2 it is clear that, 60% of core group members reported that "lack of income" was a great problem, 14.7% reported it was very high and 25.3% moderately affected before joining ICT enterprise. In the case of "lack of employment", 60% reported that unemployment was a problem before joining ICT enterprise, 15.8% reported it was very high and 24.2% reported it was moderately affected before joining ICT enterprise. 58.9% members reported that "lack of appropriate skills" was a major issue before joining ICT enterprises to get a decent job, 11.6% reported it was very high and 24.2% reported it was moderately affected before joining ICT enterprise. Debt was another major problem, faced by the core group member's before joining ICT enterprise. 58.9% said it was high, 15.8% said it was very high before joining ICT enterprise and 25.3% reported it was moderately affected before joining ICT enterprise. Majority (66.3%) of members reported that the lack of assets /equipments to earn money was a major problem before joining ICT enterprise, 10.5% it was very high and 23.2% it was moderately affected before joining ICT enterprise. Before joining to ICT majority (60.0%) of the members is not able to support to household needs, 15.8% said it was very high and 24.2% said it was moderately affected before joining ICT enterprise. Lack of good contact was the another problem reported by majority (64.2%) of core group members, 11.6% said it was very high before joining ICT enterprise and 24.2% said it was moderately affected before joining ICT enterprise. However in the case of vulnerability to "Problems of abuse/violence" and "Crime / Harassment" majority of members reported that before joining ICT, it was very low (71.6% and 74.8%), 14.7% and 8.4% reported low respectively and 13.7% and 16.8% reported it was moderately affected.

TABLE - 2: VULNERABILITIES BEFORE JOINING ICT

Factors	Opinion (Frequency (%))					Total
	Very High	High	Moderate	Low	Very Low	
Lack of income	14 (14.7)	57 (60.0)	24 (25.3)			95 (100.0)
Lack of employment	15 (15.8)	57 (60.0)	23 (24.2)			95 (100.0)
Lack of appropriate skills	11 (11.6)	61 (64.2)	23 (24.2)			95 (100.0)
Debt	15 (15.8)	56 (58.9)	24 (25.3)			95 (100.0)
Lack of assets/ equipment to earn money	10 (10.5)	63 (66.3)	22 (23.2)			95 (100.0)
Problems of abuse/violence			13 (13.7)	14 (14.7)	68 (71.6)	95 (100.0)
Crime / Harassment			16 (16.8)	8 (8.4)	71 (74.8)	95 (100.0)
Lack of help to household needs	15 (15.8)	57 (60.0)	23 (24.2)			95 (100.0)
Lack of good contact and relations	11 (11.6)	61 (64.2)	23 (24.2)			95 (100.0)

Source: Primary data

VULNERABILITIES AFTER JOINING ICT

From the Table-3 it is clear that, 61.1% of core group members reported that vulnerability to "lack of income" is comparatively low after joining ICT enterprise, and 38.9% moderately improved after joining ICT enterprise. In the case of "lack of employment", 68.4% reported that vulnerability in terms of employment is very low after joining ICT enterprise and also 31.6% reported it is low very after joining ICT enterprise. 38.9% members reported that vulnerability in terms of "lack of appropriate skills" is low after joining ICT enterprises to get a decent job, 38.9% reported it is very low and 31.6% reported it is moderately improved after joining ICT enterprise. 44.2% of members reported that vulnerability to debt is low after joining ICT enterprise. 33.7% said it is very low, 22.1% members reported it is moderately improved after joining ICT enterprise. In the case of vulnerability to "the lack of assets /equipments to earn money", 51.5% reported it is low after joining ICT enterprise, 25.3% said it is very low and 23.2% it is reported moderately improved after joining ICT enterprise. After joining to ICT majority (44.2%) of the members reported vulnerability on "support to household needs", low and 33.7% said it is very low, 22.1% reported it is moderately improved after joining ICT enterprise. Vulnerability to "Lack of good contact" is low (58.9%) after joining ICT enterprise, 23.2% reported is very low and 17.9% said it is moderately improved after joining ICT enterprise. However in the case of vulnerability to "Problems of abuse/violence" and "Crime / Harassment", we could see that there no significant change from the opinion from the core group members before and after joining ICT enterprise.

TABLE - 3: VULNERABILITIES AFTER JOINING ICT

Factors	Opinion (Frequency(%))					Total
	Very High	High	Moderate	Low	Very Low	
Lack of income			37 (38.9)	58 (61.1)		95 (100.0)
Lack of employment				30 (31.6)	65 (68.4)	95 (100.0)
Lack of appropriate skills			30 (31.6)	37 (38.9)	28 (29.5)	95 (100.0)
Debt			21 (22.1)	42 (44.2)	32 (33.7)	95 (100.0)
Lack of assets/ equipment to earn money			22 (23.2)	49 (51.6)	24 (25.3)	95 (100.0)
Problems of abuse/violence			18 (18.9)	13 (13.7)	64 (67.4)	95 (100.0)
Crime / harassment			17 (17.9)	14 (14.7)	64 (67.4)	95 (100.0)
Lack of help to household needs			21 (22.1)	42 (44.2)	32 (33.7)	95 (100.0)
Lack of good contact and relations			17 (17.9)	56 (58.9)	22 (23.2)	95 (100.0)

Source: Primary data

WILCOXON SIGNED RANK TEST TO TEST THE CHANGE IN STATE OF VULNERABILITY AMONG CORE GROUP MEMBERS BEFORE AND AFTER JOINING THE ICT

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant improvement in the state of vulnerability among core group members before and after joining the ICT.

H₁: There is a significant improvement in the state of vulnerability among core group members before and after joining the ICT.

The Table-4 shows Wilcoxon Signed rank test to test the change in state of vulnerability. From the table it is understood that except factors "Problems of abuse/violence" with mean score(before:4.58 and after:4.48, p value=0.405) and "Crime / harassment" with mean score(before:4.58 and after:4.49, p value=0.610), indicates that there is no significant change in mean score before and after joining ICT enterprise. All other factors got significant change in the mean score before and after joining ICT enterprise, hence there is a significantly improved at 1% level of significance (p<0.01%). So we could accept the alternate hypothesis that is "There is a significant improvement in the state of vulnerability among core group members before and after joining the ICT".

TABLE - 4: WILCOXON SIGNED RANK TEST TO TEST THE CHANGE IN STATE OF VULNERABILITY

Vulnerabilities	Mean (SD)		Wilcoxon Signed rank test	
	Before joining ICT	After Joining ICT	Z-value	p-value
Lack of income	2.11 (.63)	4.22 (.98)	-8.150	.000*
Lack of employment	2.08 (.63)	4.68 (.47)	-8.614	.000*
Lack of appropriate skills	2.13 (.59)	3.98 (.79)	-8.302	.000*
Debt	2.09 (.64)	4.12 (.74)	-8.240	.000*
Lack of assets/ equipment to earn money	2.13 (.57)	4.02 (.70)	-8.399	.000*
Problems of abuse/violence	4.58 (.72)	4.48 (.80)	-.832	.405
Crime / harassment	4.58 (.77)	4.49 (.78)	-.510	.610
Lack of help to other household needs	2.08 (.63)	4.12 (.74)	-8.336	.000*
Lack of good contact and relations	2.13 (.59)	4.05 (.64)	-8.295	.000*

Source: Primary data

EMPLOYMENT STABILITY

From the Table-5 it is understood that 64.2% of core group members reported that their employment stability improved and 26.3% reported highly improved. However 9.5% reported no change in the state.

TABLE - 5: EMPLOYMENT STABILITY

Factors	Opinion (Frequency(%))					Total
	Not Improved	Less Improved	No change	Improved	Highly improved	
Employment Stability			9 (9.5)	61 (64.2)	25 (26.3)	95 (100.0)

Source: Primary data

ONE SAMPLE T TEST TO TEST EMPLOYMENT STABILITY AMONG CORE GROUP MEMBERS

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant improvement in employment stability among core group members before and after joining the ICT.

H₁: There is a significant improvement in employment stability among core group members before and after joining the ICT.

TABLE - 6: T-TEST EMPLOYMENT STABILITY

One-Sample t- test				
Factors	Mean	Std. Deviation	t-value	p-value
Employment stability	4.17	.577	19.734	.000*

* Significantly more than 3 at 1% level

Source: Primary data

The Table-6 shows one sample t- test of improvement in employment stability among core group members working in ICT enterprises. The mean score obtained for employment stability is 4.17 which is significantly more than 3 at 1% level of significance (p-value<0.01). Hence we could accept the alternate hypothesis that is "There is a significant improvement in employment stability among core group members before and after joining the ICT".

SKILL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

The Table-7 shows skill improvement among core group members working ICT enterprises. From the table it is understood that 65.2% of members reported that technical skills has improved, 9.5% reported highly improved and 25.3% reported no change in the state. In the case of improvement in language and communication skills, 63.2% reported highly improved, 36.8% reported improved. 35.8% of members reported their entrepreneurial skills are highly improved, 51.6% reported improved and 12.6% reported no change in the state. Also in the case of management and supervisory skills, 54.7% reported there is an improvement, 22.1% reported no change in the state, however 23.2% reported that their management and supervisory skills highly improved.

TABLE - 7: SKILL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

Factors	Opinion (Frequency(%))					Total
	Not Improved	Less Improved	No change	Improved	Highly improved	
Technical skills			24 (25.3)	62 (65.2)	9 (9.5)	95 (100.0)
Language and communication skills				35 (36.8)	60 (63.2)	95 (100.0)
Entrepreneurial skills			12 (12.6)	49 (51.6)	34 (35.8)	95 (100.0)
Management / supervisory skills			21 (22.1)	52 (54.7)	22 (23.2)	95 (100.0)

Source: Primary data

ONE SAMPLE T TEST TO TEST THE IMPROVEMENT IN VARIOUS SKILLS AMONG CORE GROUP MEMBERS

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant improvement in various skills among core group members.H₁: There is a significant improvement in various skills among core group members.

TABLE - 8: ONE SAMPLE T TEST TO TEST THE IMPROVEMENT IN VARIOUS SKILLS AMONG CORE GROUP MEMBERS

One-Sample t- test				
Factors	Mean	Std. Deviation	t-value	p-value
Technical skills	3.84	.571	14.378	.000*
Language and personal skills	3.63	.485	12.694	.000*
Entrepreneurial skills	4.23	.660	18.197	.000*
Management/ supervisory skills	4.01	.676	14.564	.000*

* Significantly more than 3 at 1% level

Source: Primary data

From the Table 4.31 it understood that the mean score of all the factors are more than value 3 (p value =<0.01). Hence we could conclude that there is a significant improvement in various skills among the core group members working in ICT enterprise. So the alternate hypothesis could be accepted, that is "There is a significant improvement in various skills among core group members".

FINANCIAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

TABLE - 9: FINANCIAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

Factors	Opinion [Frequency(%)]					Total
	Not Improved	Less Improved	No change	Improved	Highly improved	
Income level and savings				64 (67.4)	31 (32.6)	95 (100.0)
Income stability and household financial support			31 (32.6)	64 (67.4)		95 (100.0)
Changes in physical assets	12 (12.6)	9 (9.5)	22 (23.2)	43 (45.3)	9 (9.5)	95 (100.0)

Source: Primary data

The Table-9 shows the opinion of the members working in ICT enterprises about financial improvement. From the table it is understood that 67.4% reported that income level and savings have improved and 32.6% reported high improvement. In the case of improvement in income stability and household financial support, 67.4% reported significant improvement; however 32.6% reported no change in the state. In the case of change in physical assets, 45.3% reported that the physical assets were improved, 9.5% reported less improvement, 12.65 reported not improved and 23.2% reported no change in the state. However 9.5% reported there is a high improvement in physical asset after joining ICT enterprise.

ONE SAMPLE T TEST TO TEST THE FINANCIAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant financial improvement among core group members working ICT enterprisesH₁: There is a significant financial improvement among core group members working ICT enterprises

TABLE - 10: ONE SAMPLE T TEST TO TEST THE FINANCIAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

One-Sample t- test				
Factors	Mean	Std. Deviation	t-value	p-value
Income level and savings	4.33	.471	27.426	.000*
Income stability and household financial support	3.67	.471	13.931	.000*
Changes in physical assets	3.29	1.166	2.464	.016**

Significantly more than 3 at 1% level

** Significantly more than 3 at 5% level

Source: Primary data

The Table-10 shows one sample t test to test the financial improvement among core group members working ICT enterprises. From the table it is understood that all the factors have mean score more than value 3 at 1% level of significance (p value= <0.01). However in the case of statement "change in physical assets" the mean score is least (mean score 3.29), hence it is significantly more than 3 at 5% level of significance (p value= 0.016). So we could accept the alternate hypothesis that is "There is a significant financial improvement among core group members working in ICT enterprises".

TABLE - 11: SOCIAL CAPITAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

Factors	Opinion [(Frequency(%))]					Total
	Not Improved	Less Improved	No change	Improved	Highly improved	
Networking /Contacts and relationship building				62 (65.3)	33 (34.7)	95 (100.0)
Social relationship and public activity participation				62 (65.3)	33 (34.7)	95 (100.0)

Source: Primary data

The Table-11 shows the social capital improvement among core group members working ICT enterprises. The table indicates that 65.3% said that they are improve to build networks among other ICT enterprise and building contacts and relationship, 34.7% said they are highly improved in this aspect. In the case of social relationship and public participation, 34.7% reported high improvement and 65.3% said they have improved on social relationship and public participation.

ONE SAMPLE T TEST TO TEST THE SOCIAL CAPITAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant improvement on social capital among core group members working ICT enterprises.

H₁: There is a significant improvement on social capital among core group members working ICT enterprises.

TABLE - 12: ONE SAMPLE T TEST TO TEST THE SOCIAL CAPITAL IMPROVEMENT AMONG CORE GROUP MEMBERS WORKING ICT ENTERPRISES

One-Sample t- test				
Factors	Mean	Std. Deviation	t-value	p-value
Networking /Contacts and relationship building	4.35	.479	27.436	.000*
Social relationship and public activity participation	4.35	.479	27.436	.000*

* Significantly more than 3 at 1% level

Source: Primary data

The Table-12 shows one sample t test to test the social capital improvement among core group members working ICT enterprises. From the table it is understood that both the factors got same mean score value (mean 4.35) and it is more than value 3 at 1% level of significance (p value = <0.01). So we could accept the alternate hypothesis that is "There is a significant improvement on social capital among core group members working ICT enterprises".

OPINION OF CORE GROUP MEMBERS ABOUT EMPOWERMENT SUPPORT FROM ICT ENTERPRISE

The Table-13 shows the opinion of core group members about empowerment support from ICT enterprise. In the case of first statement "Confidence to run the business alone", 31.6% said they are highly improved, 34.7% reported improvement and 32.6% reported no change in the state. In the case of community level participation 67.4% reported they have significant improvement and 31.6% reported high improvement. The same response received for the improvement in family support. 46.3% reported that social status have been improve after joining the ICT enterprise, 12.6% reported high improvement, 31.6% reported no change in the status, however 9.5% of members said only less improvement in social status. In the case of contribution to family income 53.7% reported there is an improvement, 13.7% reported high improvement, 23.2% reported no change in the state, however 9.5% said very less improvement in contribution to family income. There is no strong opinion about improvement on decision making power, however 64.4% reported improvement in decision making power and 32.6% said no change in the state. In the case of improvement on freedom in household expenditure, the response is same what is got for decision making. It is to be noted that majority (65.3%) of the group members, there is no improvement in political participation, and 34.7% reported no change in this regard.

TABLE - 13: OPINION OF CORE GROUP MEMBERS ABOUT EMPOWERMENT SUPPORT FROM ICT ENTERPRISE

Factors	Opinion (Frequency (%))					Total
	Not Improved	Less Improved	No change	Improved	Highly improved	
Confidence to run the business alone			31 (32.6)	33 (34.7)	31 (32.6)	95 (100.0)
Community level participation				64 (67.4)	31 (32.6)	95 (100.0)
Support from the family				64 (67.4)	31 (32.6)	95 (100.0)
Change in social status in the family		9 (9.5)	30 (31.6)	44 (46.3)	12 (12.6)	95 (100.0)
Contribution to family income		9 (9.5)	22 (23.2)	51 (53.7)	13 (13.7)	95 (100.0)
Decision making power			31 (32.6)	64 (67.4)		95 (100.0)
Freedom in household expenditure			31 (32.6)	64 (67.4)		95 (100.0)
Participation in political activity	62 (65.3)		33 (34.7)			95 (100.0)

Source: Primary data

ONE SAMPLE T TEST TO TEST THE OPINION OF CORE GROUP MEMBERS ABOUT EMPOWERMENT SUPPORT FROM ICT ENTERPRISE

The null and alternative hypothesis formulated for the study is given below:

H₀: There is no significant support from the ICT enterprises for women empowerment.

H₁: There is a significant support from the ICT enterprises for women empowerment.

TABLE -14: ONE SAMPLE T TEST TO TEST THE OPINION OF CORE GROUP MEMBERS ABOUT EMPOWERMENT SUPPORT FROM ICT ENTERPRISE

One-Sample t- test				
Factors	Mean	Std. Deviation	t-value	p-value
Confidence to run the business alone	4.00	.812	12.001	.000*
Community level participation	4.33	.471	27.426	.000*
Support from the family to work in an ICT unit	4.33	.471	27.426	.000*
Change in status in the family	3.62	.827	7.316	.000*
Contribution to family income	3.62	1.044	5.801	.000*
Decision making power	3.67	.471	13.931	.000*
Freedom in household expenditure	3.67	.471	13.931	.000*
Participation in political activity	1.69	.957	-13.289	.000#

* Significantly more than 3 at 1% level

Significantly less than 3 at 1% level

Source: Primary data

The Table-14 shows the one sample t test to test the opinion of core group members about empowerment support from ICT enterprise. From the table it is understood that except one factor "Participation in political activity" all other factors got means score value more than 3 and significant at 1% level of significance (p value ≤ 0.01). However in the case of statement "Participation in political activity", which got mean score less than value 3 (mean 1.69) and it is not significant at 1% level of significance. Since majority of the factors are significant we could accept the alternate hypothesis that is "There is a significant support from the ICT enterprises for women empowerment"

CONCLUSION

The study of women ICT based micro enterprises under Kudumbashree in Kerala clearly shows that in the case of vulnerability there is a significant improvement in the state of vulnerability among core group members before and after joining the ICT. The study also indicates that there is a significant improvement in employment stability among core group members before and after joining the ICT. In the case of skill, social capital and financial improvement among core group members working ICT enterprises, the result is highly positive. One of the core objectives of the Kudumbashree is to empower the poor women flock, so it is inevitable to analyze the empowerment factors. Fortunately the result of the analysis of women empowerment factors in this study shows a positive result, i.e. the ICT enterprises are supporting for women empowerment.

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