

Eradication of Poverty and Women Empowerment – A study of Kudumbashree Projects in Ernakulum District of Kerala, India

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Abstract

The aim of this study is to investigate the various programmes that were introduced in order to enhance and empower the women from the below poverty line of Ernakulum District of Kerala state. Self prepared questionnaire is administered among them to assess their socio economic development after the participation in Kudumbasree. The finding reveals that the major motivating factor for initiating income generating ventures under kudumbashree mission was income and employment possibilities. Kudumbashree views micro enterprise development as an opportunity by providing gainful employment to the people below poverty line and thereby improving their income and living standard. The various other factors that encouraged the beneficiaries to enter into entrepreneurial activities are their previous experiences, possibilities of employment opportunities for their family members, easy availability of ample raw materials, low capital requirements and market potential of the products

Keywords: *Kudumbashree, micro enterprise, women empowerment, self-help groups*

1. Introduction

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. All the poverty alleviation programmes were focused on women as they were economically more disadvantaged than men and as their upbringing and mainstreaming are critical for the economic development of a nation.

Rural women have less access to the resources to generate stable incomes. House hold income is a poor measure of women welfare because the distribution of income within the household may be quite unequal. The majority of Indian women reside in rural areas and urban slums and the majority of women workers are engaged in subsistence agriculture and the informal sector with little or no regulation, legislative protection and trade union support.

Economic development is a process as well as a stage which is to be reached by designing strategies focusing on building credit worthiness and financial independence among women by removing all the gender specific barriers which prevent women from gaining access to their rightful share in every spheres of life. There is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor, especially women into Self Help Groups.

Kudumbashree - the poverty eradication mission of the state of Kerala is a community based self help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro enterprise development, and integrally linked to local self government institutions. National Bank of Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. State Poverty Eradication Mission, Kudumbashree start its operation on 1st April 1998.

1.1 Key Concepts

1.1.1 Women Empowerment

Women Empowerment is a process whereby women become able to organize themselves, to increase their own self reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination.

1.1.2 Self Help Groups

Self Help Groups are voluntary organizations of the poor at grass root level, which mobilize thrift and disburse micro credit to its members for various purposes such as production, consumption, education etc., . In kudumbashree, the self help groups are known as Neighborhood groups (NHGs)

1.1.3 Micro Enterprises

Micro enterprise is any income generating activity owned, operated and managed by a group, consists of at least five and not more than fifteen women members of the Kudumbashree NHG s with an investment ranging from Rs 5000 to Rs 5 lakh and should have a potential to generate at least Rs 1500 per member per month by way of wages or profit or both together, with an expectation of turnover ranging from Rs 1 lakh to Rs 5 lakhs per year.

2. Literature Review

One of the interesting studies on Kudumbashree was conducted by Chandrasekhar and Siva Prakash (2010). He pointed out that the promotion of income generation activities for the poor rural women is perceived as a powerful medium to resolve several socio economic problems such as reduction in poverty, provision of goods and services which are appropriate to local needs, redistribution of income and opportunities in the community etc.

Kenneth Kalyani and Seena .P.C. (2012) observed that 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 kudumbashree improved the social participation of its members and the kudumbashree NHG movement is supporting for social empowerment of poor women flock.

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.

3. Methodology

The study used both empirical and descriptive. Primary and secondary data have been made use for the analysis. The overall progress of the Kudumbashree project is being assessed with the help of secondary data which are collected from Economic Review, books, periodicals, newspapers, internet etc.,

Primary data was collected through a field survey. The sample population for the field survey comprises a total of 50 respondents from Nellikuzhi Grama Panchayath in Ernakulum district, 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 Kudumbashree programme.

4. Results and Discussion

The data obtained through the study was analyzed using appropriate statistical techniques. The finding reveals that the Kudumbashree programme has made a dramatic change in the social, political and economic life of women. By participating in various income generating activities, the morale and confidence of women become very high. The Kudumbashree women disclose the feeling that they are getting good psychological support from the group, they got freedom over the money they earned through their self employment and they are free from the hands of money lenders.

It is found from the table- 1 that of the total respondents 84% belongs to the married category, 8% are widowed, 4% are un married and 4% are separated/divorced.

Table 1: Marital Status of the Respondents

Particulars	Number of Respondents	Percentage
Unmarried	2	4
Married	42	84
Widowed	4	8
Separated/Divorced	2	4

From table – 2 it can be observed that 92% that of the respondents were not having banking habit before joining the kudumbashree programme and only 8% reported that they were having banking habit before joining the kudumbashree programme.

Table 2: Banking habits of the respondents before joining the Kudumbashree Programme

Banking habit	Frequency of respondents	Percentage
Yes	4	8
No	46	92

From the table-3 we observed that there has been significant increase in the savings of the kudumbashree members. It shows that all the respondents have some savings after joining the kudumbashree programme, while almost 92% of them had no savings before joining the kudumbashree programme. Self Help Group concept helps members to develop both economic and social strengths and these initiatives should be replicated far and wide for the benefit of the marginalized poor.

Table 3: Saving Pattern of the Respondents after joining the Kudumbashree programme

Types of savings	Frequency of respondents	Percentage
Postal	6	12
Co-operative banks	4	8
Chitty	10	20
NHG	30	60

The Table-4 shows that the possession of basic amenities of kudumbashree members. 80% reported that they have safe drinking water facilities .100% of the members have sanitary latrines and household electrification. But only 35% of them have their own house. The healthy environment of the members (80%) has shown significant increase since joining NHGs.

Table 4: Possession of Basic Amenities

Particulars	Yes	Percentage	No	Percentage
Safe drinking water	40	80	10	20
Sanitary latrines	50	100	0	0
Own house	35	70	15	30
Electrification	50	100	0	0
Healthy Environment	40	80	10	20

From table-5, it can be interpreted that they are on the way to success. There have been significant changes in the social as well as personal development among the group members. Kudumbashree has been able to bring about increased confidence and positive attitude among its beneficiaries.100% reported that they have good capacity to co operate with others.

Table 5: Impact of Kumbashree on Personal Empowerment

Particulars	Improved	Percentage	No change	Percentage
Social Awareness	48	96	2	4
Leadership skills	42	84	8	16
Co operative skills	50	100	0	0
Problem solving skills	44	88	6	12
Communication skill	49	98	1	2
Self confidence	50	100	0	0

5. Conclusions and Recommendations

Poverty is a multi dimensional concept implying lack of income, lack of resources and deprivation of means of livelihood. For uplifting poor women from indigence, opportunities for them for economic participation become necessary. Economic participation of women leads to their better position in the family. Kudumbashree has proved without any doubt that women empowerment is the best strategy for poverty eradication.

Leadership quality and capacity building can be improved among the group members only when all members are willing to accept the role as leader on rotation basis. Otherwise empowerment may confine only to existing group leaders along, which is against the democratic functioning of a group. Regular impact study of different empowerment strategies should be conducted by the mission rather than the collecting data relating to the functioning of the NHGs.

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