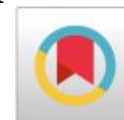




Social

SUSTAINABILITY OF WOMEN EMPOWERMENT THROUGH KUDUMBASHREE



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Abstract

Empowerment of women and their participation in the development process has been considered an essential feature of development. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas. Rural women are regarded as voiceless and defenseless. So they are to be empowered to fight against the evils faced by them. Empowerment of women involves many things economic opportunity, social equality and personal rights. Women are deprived of their human rights, often as a matter of tradition. Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies. These societies facilitate them to save and provide them with cost-effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. The programme has 39.97 lakh members and covers more than 50% of the households in Kerala. Today, there are 2.58 lakhs NHGs, over 19,854 ADSs and 1,073 CDSs in Kudumbashree. A total of 100 Kudumbashree members were selected from Devikulam Block, Kerala by using random sampling method. The data was collected through interview schedule and a three point empowerment scale. The study revealed that more than half of the respondents 55 per cent acquired medium level of empowerment while high level is attained by 19 per cent and 26 per cent are in low level empowerment. Kudumbashree Neighbourhood groups (NHG) are considered as the dynamic tools of empowerment as it adopt a participatory approach for empowerment producing credible results since its inception till date. Empowerment of women through Kudumbashree will undoubtedly have long term socio-economic benefits. It could be concluded that the Kudumbashree programme could bring about radical changes in the lives of the poor sections of the society in the years to come.

Keywords: Empowerment; Devikulam Block; NHG; Level of Empowerment.

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1. Introduction

Women in Kerala are a valuable, healthy and educated resource; and can contribute effectively in all aspects of development of the state.

Economic Review, 2015

Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that real development is possible only if the women and men work in equal terms. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas. Rural women are regarded as voiceless and defenseless. Raping cases are appearing in the newspapers every day. Even politicians are not supporting them. So they are to be empowered to fight against the evils faced by them¹. Empowerment of women involves many things economic opportunity, social equality and personal rights. Women are deprived of their human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and name they are relegated mainly to household duties and cheap labour². Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies. These societies facilitate them to save and provide them with cost-effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. Kudumbashree was launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments; Kudumbashree is today the largest women-empowering project in the country. The programme has 39.97 lakh members and covers more than 50% of the households in Kerala⁴. The grassroots of Kudumbashree are Neighbourhood Groups (NHG in short) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of Kudumbashree. Today, there are 2.58 lakhs NHGs, over 19,854 ADSs and 1,073 CDSs in Kudumbashree⁵. The very motto of Kudumbashree is based on women empowerment through Community Based Organisations. Main aim is “**Reach out the Family through Women and Reach Out the Society through Family**”⁵.

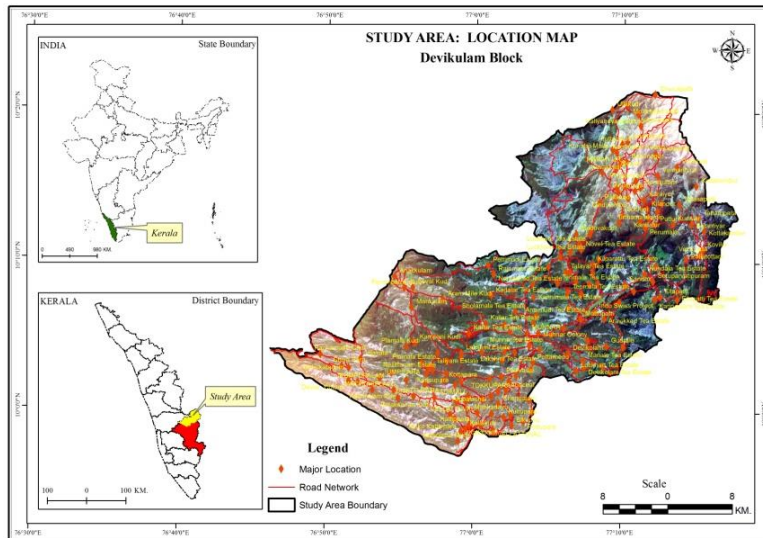
2. Objectives

The main objective of the study is to assess whether there is any significant change in empowerment of rural women through Kudumbasree.

3. Methodology

The locale selected for the present study is high range mountain landscape of Devikulam Taluk, which is located on the eastern slopes of Western Ghats. The study area stretches between the latitudes of 9^o56'56''N to 10^o21'29''N and longitudes of 77^o 48' 31''E to 77^o16'14''E. Geographical area covered by Devikulam 1140 Km² which comprising 11 Village Panchayats with population of 1, 77,621 persons in 2011 census (Map.1). The addresses of Kudumbashree units in Devikulam block were obtained from the kudumbashree directory, head office and also from the websites. An area wise list of kudumbashree units were obtained from the CDS office. From the list ten kudumbashree units were selected randomly. One of the criteria for selecting

the respondents is that they must be the member of kudumbashree units at least three or five years in order to get valid and reliable information. Therefore the lists of members were obtained from the NHGs a total of 100 samples were selected by using purposive sampling method. An interview schedule was used to elicit the socio economic status of kudumbashree members; a three point empowerment scale was developed and used by the researcher to assess the level of empowerment of the respondents. Both primary and secondary data were collected for the study. The collected data were statistically analysed and interpreted by using appropriate statistical tools.



Map 1: Study Area Location Map

4. Results

Socioeconomic profile of the Respondents

Table I explains socioeconomic profile of the Respondents.

Table I: Socio-Economic Profile of The Respondents

Sl. No	Socio-Economic Factor	Categories	N=100 Percentage
1	Age	20-25	34
		25-30	50
		30-35	16
2.	Caste	Forward Caste	33
		Backward Caste	67
3.	Religion	Hindu	78
		Christian	14
		Muslim	8
4.	Type of family	Nuclear family	70
		Joint family	30

5.	Type of house	Owned house	75
		Rented house	25
6.	Size of the family	3-4	59
		4-6	41
7.	Education	Illiterate	15
		Primary	55
		Secondary	27
		Graduate	3
8.	Occupation	Labour	9
		Private employee	46
		Government employee	2
		House wives	43
9.	Income per month	Below 7000	4
		7000-10000	27
		Above 10000	69

Regarding the age of the respondents 50 percent of members belonged to the age group of 25-30 years, 34 percent of the members belonged to the age group of 20-25 and 16 percent belonged to the age group of 30-35 years.

The caste wise breakup reveals that 67 percent come from Backward caste and remaining 33 percent from forward caste.

Regarding the religion, 78 percent of the members are the followers of Hinduism, 13 percent followers of Christianity and only eight percent followers of Islam. It was heartening to note there could be not religious and caste discrimination.

Majority (70 percent) of the members belonged to the nuclear family and 30 percent belonged to the joint family. Seventy five percent of the members owning a house and twenty five percent residing in rental house. Regarding the size of the family, 59 percent of the members are having 3-4 members and 41 percent of families were 4-6 members.

Out of 100 respondents 15 percent were illiterate, 55 percent of the members studied up to primary level, twenty seven percent of them were studied up to secondary level and only three percent of them were graduate. Regarding the type of occupation, 46 percent were private employees, 43 percent have no occupation, nine percent of them were labourers, and only two percent of them were government employees.

It was found that 69 percent of the members have an income of above Rs.10000/-per month, twenty seven percent of them have an income between Rs.7000-10000/- and only four percent of them have an income below Rs. 7000/- per month.

4.1. Extent of Empowerment attained by the Respondents

Women Empowerment is basically the creation of an environment where women can make independent decision on their personal development as well as shine as equals in society. The researcher intends to analyse the empowerment achieved by the respondents in Devikulam block through Kudumbashree activities so far performed.

4.2. Personal Empowerment

Table 2: Personal Empowerment of the Respondents

Statements	Level of improvement		
	Greatly Improved	Fairly Improved	Not Improved
	N=100		
	%	%	%
Self-confidence	77	29	4
Communication skill	92	8	-
Ability to express ideas clearly	78	15	7
Decision making skill	66	24	10
Ability to negotiates and bargain	54	31	15
Ability to face personal and official problems	95	3	2
To go for shopping without the help of family members	92	5	3

Source: Field Survey, 2012

Table 2: reveals that personal empowerment of the respondents has greatly improved after joining kudumbashree. Great improvement has happened in the case of communication skill (92 per cent), ability to face personal and official problem (95 per cent) and shopping ability (92) compared with other statements.

4.3. Familial Empowerment

Table 2: Familial Empowerment of the Respondents

Statements	Level of improvement		
	Greatly Improved	Fairly Improved	Not Improved
	N=100		
	%	%	%
Family status	87	10	3
Getting enough support from the family to participate KDMS activities	66	13	21
Educational status of the children	54	30	16
Self-status within the family	82	18	-
To purchase household article	51	32	17

Taking decision in household affairs	47	30	23
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Source: Field Survey, 2012

Table 3: indicate that familial empowerment of the respondents has greatly improved after joining kudumbashree. Great improvement has happened in the case of family status (87 per cent), self-status (82 per cent), enough support (66 per cent) compared with other statements.

4.4. Economic Empowerment

Table 4: Economic Empowerment of the Respondents

Statements	Level of improvement		
	Greatly Improved	Fairly Improved	Not Improved
	N=100		
	%	%	%
Standard of living	77	29	4
Habit of saving money	92	8	-
Ability to handle money	78	15	7
Deals with banking system	66	24	10
Loan repayment capacity	50	23	17

Source: Field Survey, 2012

Table 4: reveals that economic empowerment of the respondents has greatly improved after joining kudumbashree. Great improvement has happened in the case of saving money (92 per cent), ability to handle money (78 per cent) and standard of living (77 Per cent) compared with other statements.

4.5. Social Empowerment

Table 5: Social Empowerment of the Respondents

Statements	Level of improvement		
	Greatly Improved	Fairly Improved	Not Improved
	N=100		
	%	%	%
Attitude towards the society	46	44	10
Become bold enough to undertake community based issues.	32	12	56
Leadership quality	78	20	2
Participation in the cultural activities of the society	56	33	11
Realization of commitment to the society	39	45	16
Acquired a sense to realize exploitation of various kinds	80	17	3

Table 5: indicate the social empowerment attained by the respondents after joining kudumbashree. There is a great improvement in acquired a sense to realize exploitation in various kinds (80 per cent) and leadership quality (78 per cent) compared with other statements. 56 per cent of the respondents not improved in the case of boldness to undertaken community based issues.

4.6. Political Empowerment

Table 6: Political Empowerment of the Respondents

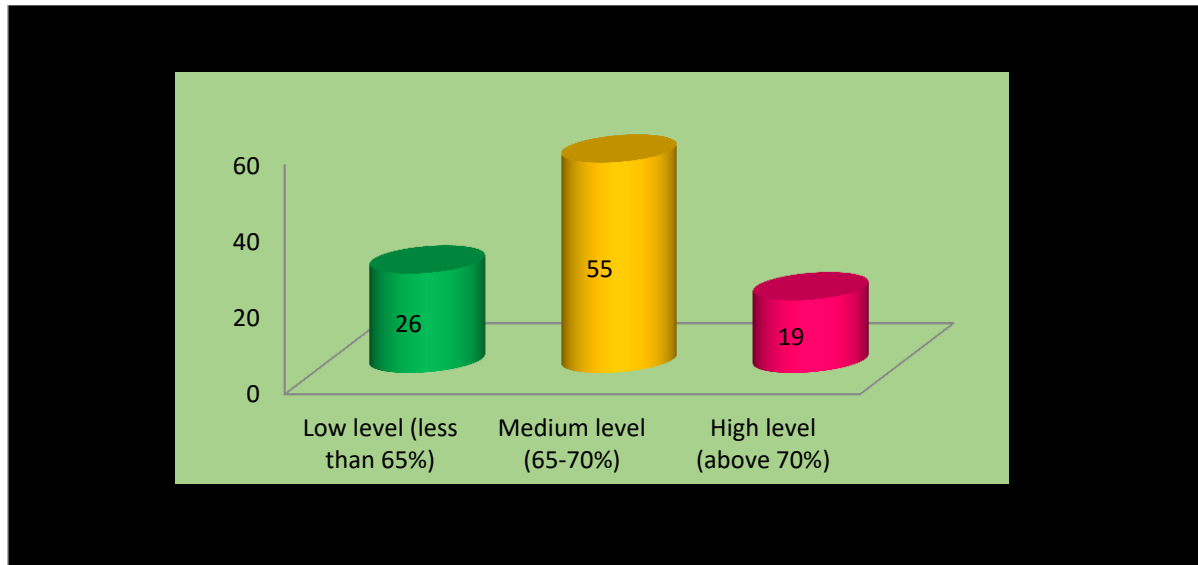
Statements	Level of improvement		
	Greatly Improved	Fairly Improved	Not Improved
	N=100		
	%	%	%
Aware of the reservation for women in the Panchayath Raj system.	20	76	4
Actively participate in the political arena.	12	33	55
Own preference towards political parties.	97	3	-
Ability to participate Gramasabha	15	27	58
About Government project	19	65	16
About legal rights of women	78	16	6

Source: Field Survey, 2012

Table 6: shows political empowerment acquired by the respondents after joining in Kudumbashree. Ninety seven per cent of the respondents greatly improved their preference towards political parties (voting), 78 per cent of them greatly improved in legal rights of women. Likewise fairly improved (76 per cent) in panchayat raj system and (65 per cent) about Government projects. But 55 per cent of the respondents mentioned that the ability to participate Gramasabha meetings.

4.7. Level of empowerment of the samples

An empowerment scale was developed and used by the researcher to find out the level of empowerment of women in Kudumbashree units. It includes 25 statements regarding personal, familial, and economic, social and political empowerment. The response of the samples was marked in a three point scale (Always, Sometimes, and Never) and was given a score of 3, 2, and 1 respectively. Thus the maximum score obtained by a sample for the empowerment scale was 75 and minimum score was 25. Further the scores, obtained for the empowerment scale were categorized in to low level (less than 65%) medium level (65-70%) and high level (above 70%). The details regarding the empowerment of the members in selected Kudumsree units are discussed graph 1.



Graph 1: Level of empowerment of the samples

More than half of the Kudumbashree members (55 %) had medium level of empowerment followed by low level empowerment (26 %) and (19 %) high level empowerment.

5. Conclusion

Kudumbashree became the lifeline to many of the poor women in the state of Kerala. Resultantly, the women of the state have become active participants in the planning and implementation process of various ant poverty programmes. By participating in various income generating– cum developmental activities, the morale and confidence of women become very high. 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. A new paradigm of participatory economics has been found emerging in “God’s Own Country”. Gender relations are deeply influenced by other social forces, factors and relationships in society. At the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in new areas, as well as the expansion of institutional space, which has opened up a new and hitherto unknown world to women. Empowerment of women through Kudumbashree will undoubtedly have long term socio-economic benefits. It could be concluded that the Kudumbashree programme could bring about radical changes in the lives of the poor sections of the society in the years to come.

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