

## **Study on Women Empowerment through Kudumbashree with reference to Kottayam District, Kerala**

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### **Abstract**

Empowerment of women is continually emphasized globally over a period of time. Various initiatives through schemes, programmes, policies, etc has been taken by government to empower women especially in rural areas. There are numerous literatures found related to women empowerment through research studies conducted by researchers in the field of women welfare. The need for a holistic approach towards studying women empowerment including all the domains including social, economic, cultural, psychological, legal and political have emphasized the need for this study. The study is conducted among a sample of 437 members who are affiliated to Kudumbashree mission. The results reveal that Kudumbashree is able to empower the women in all domains of empowerment.

**Key Words:** Women, Empowerment, Kudumbashree, Neighbourhood Group

### **Introduction**

In all societies, women are still in the backward position of several financial and social aspects. Women are important part of the economy without whom the progression and development of a country becomes questionable. Women as like men posses all sorts of abilities and capacities, thus can participate and achieve if adequate resources and opportunities are provided to them. Empowerment of women plays a vital role in the development of women. There are various factors that contribute to the empowerment of women like family support, self esteem, decision making, autonomy, etc.

Empowerment is a process of bringing awareness on social aspects and rights, to enhance capacity through imparting education, knowledge and skills to initiate participation in change. It is the process of having ownership and control over ones choices. Empowerment includes many aspects like access to social, economic and political resources, improving the awareness, etc. Women empowerment means the strength of women's social, economical, political and cultural aspects of life. It is the ability to act with full control over their actions.

There are various domains of women empowerment namely social empowerment, economic empowerment, cultural empowerment, psychological empowerment, political empowerment and legal empowerment. Empowerment in economic domain will help them to start a small business based on the market requirement, social empowerment helps them to develop sense of autonomy and self

confidence to act individually and collectively to achieve the goals, cultural empowerment helps the women to constrictively manage their life within their cultural boundaries by means of understanding the values, principles and ethics of their culture, psychological empowerment helps the women to have a strong sense of self determination and decision-making power and also to manage their psychological aspects like self image, self esteem, self efficacy, etc,. Political empowerment helps the women to achieve equality, to participate in local governance, etc,. Legal empowerment helps the women to protect themselves from various exploitations, exercise their rights and privileges, etc.

Women empowerment is being a centre of focus in national and global level. Nation strives to empower women by means of providing various schemes, programme and benefits to women. Some of the schemes of women empowerment provided by central and state government are Beti Bachao Beti Padhao Scheme, One stop centre scheme, women helpline scheme, working women hostel, SHG, Kudumbashree, Development of women and children in rural areas, etc.

The Kudumbashree mission which is often called as Kudumbashree is a state poverty eradication mission launched by the government of Kerala in 1998. The main aim of this mission is to eradicate the poverty through women empowerment. This scheme is implemented through a three-tiered community network of women. The first tier of this network is Neighborhood Group which consists of ten to twenty women. The second level includes two or more neighborhood groups which is the area development societies. All these area development societies in an area are connected with the local self government level which is community development society.

The most recent data reveal that there are more than 4.3 million women members under Kudumbashree which comprised of 291,507 neighborhood groups, 19,489 development societies and 1064 community development societies. Microcredit is the main activity in neighborhood groups functioning under Kudumbashree. The mission seems to be having a positive impact on the women empowerment on various dimensions like social, economic, cultural, political, legal and psychological which is evident from the government reports. Various studies have been carried out on Kudumbashree mission to understand its functioning and benefits to its members. But, there are very limited studies that have focused on the impact of Kudumbashree on the empowerment of women in rural spheres of life. It is also evident that only few studies have focused on all the domains of women empowerment through Kudumbashree. Thus, this study is focused on the impact of Kudumbashree on the empowerment of women in Kerala.

### **Review of Literature**

Venugopalan K (2014) in his study on the influence of Kudumbashree on women empowerment has found that out of the total respondents surveyed, majority of the respondents were daily wage earners and whose monthly income was found to be low. The study concluded that women empowerment was achieved by Kudumbashree only to a limited extend. Jomy Jose (2015) has conducted a study on role of Kudumbashree in women empowerment in which he found that Kudumbashree was able to achieve social and economic development of women and also had a direct influence over the living status, health, education and nutritional needs of the women. Kenneth and Seena (2012) has conducted a study which revealed that economic development was found to be the base for all other kinds of empowerment and Kudumbashree has brought a significant change in the

economic independence and increase the status of women. Minimol and Makesh (2012) have conducted a study to examine the level of economic, personal, social and financial empowerment achieved by the members of self help groups. The results revealed that self help groups have not yet achieved its objectives to the fullest extent.

Kavitha et.al (2011) have conducted a study on the effectiveness of self-help group members functioning under Kudumbashree, Thrissur District, Kerala. Their findings revealed that the effectiveness of group functioning was found to be moderate and official procedures were effectively followed by the members. The members were also having good interpersonal relationship and entrepreneurial activities in the group. Selvi and Pushpa (2017) have conducted a study on sustainability of women empowerment through Kudumbashree. Their study results revealed that the level of empowerment was found to be medium among 55 percent of the respondents, high level of empowerment was found among 19 percent of respondents and low level of empowerment was found among 26 percent of respondents. The study has concluded that Kudumbashree had created a good impact on the empowerment of women in Kerala. Joseph et.al (2018) have conducted a study on "Kudumbashree: Successful women empowerment model" and the results showed that socio-economic empowerment of women has increased through the Kudumbashree.

Swarnalatha (2015) has found in her study that the primary reason for women to join self help group is to support their family through additional income. Self help groups were helpful in enhancing the self confidence, self esteem, self image, self reliance and economic independence of women. Yasodha (2014) in her study has found that self help groups have helped the women to increase their self-confidence and also have achieved self reliance. The study also shows that self help groups have considerably increased the economic conditions of the women after joining the self help group.

### **Objectives of the study**

1. To study the demographic profile of the respondents
2. To measure the level of women empowerment (social, economic, cultural, psychological, legal and political)
3. To study the variation in women empowerment based on demographic variables.

### **Research Methodology**

The study has adopted descriptive research design to describe the characteristics of different domains of women empowerment. The Neighbourhood Groups which are the primary setup of Kudumbashree was taken as the population of the study. The study was conducted in Kottayam District, Kerala. A total of 15250 Neighborhood Groups was in Kottayam District out of which 230 Neighborhood groups were taken for the study using multistage random sampling. From each group a sample of 2 members was taken as sample using simple random sampling to represent their groups. Thus, the total sample was confined to 437 respondents. The sample size was determined using Krejice and Morgen table. The researcher has used an interview schedule to collect the data from the respondents. The interview schedule includes questions on demographic profile and women empowerment scale profound by Vidya V Tayde and R R Chole. The scale consists of 52 questions on various domains like social, economic, cultural, psychological, legal and political empowerment. The reliability and validity of

the scales were tested. The Cronbach's alpha value was found to be 0.78 and face validity was administered. The questionnaire was pre-tested for its suitability among the respondents before the actual study and was found to be good. The researcher collected data from both primary and secondary sources. The collected data was analyzed using statistical tools like Mean, Standard Deviation, T-test and Analysis of Variance (ANOVA). The study focused only on the Neighbourhood Groups (NHGs) and only two members from each of the NHGs were included in the study which is one of the limitations of the study.

### Analysis and Interpretation

**Table 1: Demographic Profile of the Respondents**

Variables	Particulars	No. of Respondents	Percentage
Age	Below 30	11	2.5
	31-35	37	8.5
	36-40	71	16.2
	41-45	83	19.0
	46-50	95	21.7
	51-55	51	11.7
	56 and above	89	20.4
Marital Status	Married	375	85.8
	Widow	54	12.4
	Separated or Divorced	8	1.8
Type of family	Nuclear	391	89.5
	Joint	46	10.5
Caste	General	180	41.2
	OBC	229	52.4
	SC	28	6.4
Educational Qualification	Primary	73	16.7
	Secondary	128	29.3
	Higher Secondary	204	46.7
	Under Graduation	11	2.5
	Post-Graduation	7	1.6
	Others	14	3.2
Occupation	Housewives	261	59.7
	Domestic Worker	70	16.0
	Farmer	30	6.9
	NREGS	32	7.3
	Self Employed	20	4.6
	Others (Anganwadi, driver, teacher, etc)	24	5.5
Monthly Income	Below 5000	163	37.3

	10001-15000	85	19.5
	15001-20000	64	14.6
	20001-25000	36	8.2
	25001-30000	44	10.1
	30001 and above	45	10.3
Place of savings	Bank	162	37.1
	Post Office	79	18.1
	Chit/Finance	53	12.1
	Self	41	9.4
	Others	102	23.3
Years of affiliation	1-5	33	7.6
	6-10	195	44.6
	11-15	93	21.3
	16 and above	116	26.5
Reason for joining	Empowerment	159	36.4
	Economic need	104	23.8
	Savings	73	16.7
	Collectiveness	31	7.1
	Poverty Eradication	34	7.8
	Others	36	8.2

**Source: Primary data**

The table 1 depicts the demographic profile of the respondents which reveals that 21.7 percent of the respondents belong to 46-50 years of age, majority (85.8 percent) of them are married, 89.5 percent of them live in nuclear family, 59 percent of them have 1 to 4 members in their family, 41.2 percent belong to general category, 46.7 percent of them have completed higher secondary, 59.7 percent of them are housewives, 37.3 percent of them has a family income below Rs.5000, 37.1 percent of them save their money in banks, 44.6 percent of them are affiliated to Kudumbashree for the past 6 to 10 years and 36.4 percent of them has stated as they want to get empowered in all aspect that is why they have joined in Kudumbashree.

**Table 2: Level of Empowerment**

Variables	Particulars	No. of Respondents	Percentage
<b>Social Empowerment</b>	Very High	84	19.2
	High	91	20.8
	Moderate	199	45.5
	Low	63	14.4
	Very Low	0	0.0
<b>Economic Empowerment</b>	Very High	124	28.4
	High	46	10.5
	Moderate	196	44.9

	Low	69	15.8
	Very Low	2	.5
<b>Cultural Empowerment</b>	Very High	100	22.9
	High	100	22.9
	Moderate	130	29.7
	Low	99	22.7
	Very Low	8	1.8
<b>Psychological Empowerment</b>	Very High	85	19.5
	High	107	24.5
	Moderate	198	45.3
	Low	38	8.7
	Very Low	9	2.1
<b>Political Empowerment</b>	Very High	70	16.0
	High	44	10.1
	Moderate	224	51.3
	Low	72	16.5
	Very Low	27	6.2
<b>Legal Empowerment</b>	Very High	47	10.8
	High	72	16.5
	Moderate	264	60.4
	Low	14	3.2
	Very Low	40	9.2

Source: Primary data

The table 2 depicts that social empowerment is found to be moderate among 45.5 percent of the respondents, economic empowerment is found to be moderate among 44.9 percent of them, cultural empowerment is found to be moderate among 29.7 percent, psychological empowerment is found to be moderate among 45.3 percent of them, political empowerment is found to be moderate among 51.3 percent of them and legal empowerment is found to be moderate among 60.4 percent of them. The results reveal that moderate empowerment is found in most of the domains of women empowerment.

**Table 3: Difference in Empowerment based on Demographic Variables**

Variables	Test	Value	Sig.
Age and Social Empowerment	ANOVA	2.247	.038*
Age and Economic Empowerment	ANOVA	4.200	.000**
Age and Political Empowerment	ANOVA	4.322	.000**
Marital Status and Political Empowerment	ANOVA	4.614	.010*
Marital Status and Legal Empowerment	ANOVA	4.724	.009**
Family Type and Cultural Empowerment	T-test	-2.628	.009**
Family Type and Psychological Empowerment	T-Test	2.146	.032*

Family Type and Legal Empowerment	T	-2.199	.028*
Family Size and Social Empowerment	T	2.392	.017*
Family Size and Legal Empowerment	T	-2.148	.032*
Educational Qual. and Social Empowerment	ANOVA	2.768	.018*
Educational Qual. and Political Empowerment	ANOVA	4.810	.000**
Educational Qual. and Legal Empowerment	ANOVA	3.344	.006**
Occupation and Social Empowerment	ANOVA	2.267	.047*
Occupation and Cultural Empowerment	ANOVA	5.776	.000**
Occupation and Psychological Empowerment	ANOVA	2.363	.039*
Occupation and Legal Empowerment	ANOVA	2.875	.014*
Monthly Income and Social Empowerment	ANOVA	4.482	.001**
Monthly Income and Economic Empowerment	ANOVA	4.068	.001**
Monthly Income and Cultural Empowerment	ANOVA	14.697	.000**
Monthly Income and Psychological Empowerment	ANOVA	11.034	.000**
Monthly Income and Political Empowerment	ANOVA	4.330	.026*
Monthly Income and Legal Empowerment	ANOVA	3.139	.001**
Years of Affiliation and Economic Empowerment	ANOVA	7.573	.000**
Years of affiliation and Cultural Empowerment	ANOVA	4.850	.002**
Years of Affiliation and Psychological Empowering	ANOVA	7.506	.000**

\* Significant at 0.05 level

\*\* Significant at 0.01 level

The table 3 depicts that social empowerment differs significantly with age, family size, educational qualification and monthly income of the respondents; economic empowerment differs significantly with age, monthly income and years of affiliation of the respondents; cultural empowerment differs significantly with family type, occupation, monthly income and years of affiliation of the respondents, psychological empowerment differs significantly with family type, occupation, monthly income and years of affiliation of the respondents, political empowerment differs significantly with age, marital status, educational qualification and monthly income of the respondents and legal empowerment differs significantly with marital status, family type, family size, educational qualification, occupation and monthly income of the respondents.

### Discussion

The study reveals that there is moderate level of empowerment found among the respondents. This shows that Kudumbashree has shown a positive sign of improvement in all domains of women empowerment. The members of Kudumbashree are involved in various economic activities in groups and also individually. This requires them to have a social interaction with the group members and customers. The difficulties faced during this process give them enough exposure to handle the situations psychologically due to team work. Though Kudumbashree is implemented and affiliated to the local self government, due to the influence of political parties and other fringe groups the women are able to achieve only a limited empowerment in political aspects. On the other side, legal aspects of empowerment are found to be less among these groups due to lack of awareness and fear of taking risk.

The influence of demographic variable cannot be ignored in the process of women empowerment. Thus age, marital status, educational qualification, family type, family size, occupation, monthly income and years of affiliation influences the empowerment level of women.

### Suggestions

- The NHGs in addition to the prevailing activities can also include additional training programmes specific to economic activities through NGOs which will increase the economic benefits to a greater extent.
- The government has to make more arrangements for the marketing of the products produced by these groups at local level which can cut short their cost involved in marketing their products.
- An audit committee can be formed by government to access the functioning of these NHGs to authenticate that development in relation to the objectives of Kudumbashree and also can support the NHGs in overcoming the challenges and issues immediately.
- The political empowerment of these women can be enhanced through providing adequate opportunities in local self government and also by raising these voices in the public and political affairs.
- The NHGs have to be trained on legal aspects as they are not much empowerment in it. Frequent orientation on legal aspects like laws and legislation, proceedings regarding legal aspects, etc are to be provided to empower the women members of Kudumbashree.

### Conclusion

The study concludes that moderate level of empowerment is found among the members of Kudumbashree. There is a positive sign of empowerment found in various domains of empowerment of these members. Demographic variables influence the empowerment level of the members of Kudumbashree. Thus, it is concluded that Kudumbashree is able to improve the condition of the rural women through its activities and programmes and yet more to be achieved in its way.

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