



## A Study on the Kudumbashree Activities of Ottapalam Municipality for the Economic Empowerment of Women

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### Abstract

As far as the development of any country is concerned, women empowerment and their participation in the development process plays a significant role. Also, real development is possible only when men and women work in equal terms. Earlier rural women were considered voiceless but it is through Kudumbashree several initiatives were undertaken to improve their standard of living by setting up micro-credit enterprises. The main objective of this paper is to know the Kudumbashree activities of Ottapalam municipality for the economic empowerment of women. The study indicates that only few entrepreneurial activities are undertaken by members of Kudumbashree and there is significant difference in their attitude towards women empowerment based on their years of association.

**Keywords:** Women empowerment, Kudumbashree, attitude, years of association, activities

### 1. Introduction

Kerala state has undergone lot of reforms which has helped the state to come to the forefront, though poverty is marginal, the state does suffer from poverty even though it is seen as Gods own country. It is one of the first states in the country that adopted microfinance programmes as a part of the state poverty eradication mission. With the objective of poverty eradication, the govt. of Kerala started Neighbourhood Groups (NHGs) under the local self-governing institutions. NHGs at the unit level, Area Development Society (ADS) at the ward level and Community Development Society (CDS) at the panchayath level constitute the organization structure of Kudumbashree. Those women who participated in the NHGs discussed their local issues in the Grama Sabhas held at the ward level. Later many of these NHGs were transformed into SHGs (Kudumbashree units) with credit linkage and other services. The government accepted Kudumbashree as the state's poverty eradication mission and assisted in group promotion, skill development programmes, training in all required areas, funds etc. were given accordingly. So, in this study an attempt is made to know the various Kudumbashree activities under Ottapalam Municipality, to learn the basic reason for a member to join Kudumbashree and the basic issues in a Kudumbashree unit. The study also hypothesizes that there is no significant difference in the attitude towards women empowerment through Kudumbashree programs based on their years of association.

### 2. Literature Review

In her PhD thesis the author has identified that social/ cultural empowerment stands first among the five dimensions of empowerment attained by members of Kudumbashree, followed by familial empowerment and the personal empowerment economic empowerment has secured only fourth place and the least was political empowerment (Ruby, 2008).

The author in her PhD. thesis titled "Women empowerment through Kudumbashree-A study in Ernakulum District" has found that NHGs played a significant role in empowering members of rural area. She also highlighted that the empowerment level did not depend on the type or nature of SHG but on the member's ability to tap the opportunities. The primary data were collected from 600 members using multistage random sampling technique and SPSS package was used for analysis (Mercy Varghese, 2012).

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In her thesis titled “Employment of women in the informal sector in Kerala: A study with special reference to Kudumbashree project” the author has found that empowerment is directly related to marital status, education and training, extent of involvement in SHG activities are directly related to empowerment. 97.5 per cent of units are engaged in non- seasonal activities and Goat rearing is the most productive activity ranked by the entrepreneurial members. With regard to marketing of products, 70 % of the members engaged in IGAs to sell their products through direct marketing (Beena.S., 2012).

In his PhD. thesis titled “Micro credit and Micro enterprises under Kudumbashree for Rural Development—A study with Special reference to Malappuram District (Kerala)” the study was conducted among 540 respondents from Malappuram District. The study found that Kudumbashree has helped members to higher credit access, improvement in the financial discipline and development of micro enterprises, it played a lead role in the development of backward areas of Malappuram but it requires strengthening and continued monitoring (Rajeev Thomas, 2013).

### **Hypothesis**

H0: There is no significant difference in the attitude of members towards the women empowerment programs through Kudumbashree based on their years of association.

## **3. Research Methodology**

### **3.1 Method**

The present study makes an attempt to understand the various Kudumbashree activities undertaken under Ottapalam Municipality for the empowerment of women. This study also tries to find out whether there is any significant difference in the attitude towards empowerment through Kudumbashree (dependent variable) and years of association with Kudumbashree (independent variable).

### **3.2 Stimuli development**

Ottapalam Municipality has 414 NHGs consisting of 6216 NHG members. There are about 10 ME’s which includes a tailoring unit, a coconut oil and flour mill unit, Amrutham food supplement unit, arimavu unit, a fancy store, Online Seva Kendra, power tools unit, lady’s wellness centre, decorations unit and a stationery store. Some of the innovative initiatives under short term projects include a Santhwanam unit, a geriatric unit, day care, lady’s wellness care centre and Green Bytes.

To understand the members attitude towards empowerment a questionnaire was developed and it was distributed to members of selected wards. Their demographic details along with their years of association with Kudumbashree, work done before joining Kudumbashree, reason for joining Kudumbashree, major need met using the income earned, loan availed through Kudumbashree, average attendance in meetings and participation in Govt. program was also collected.

### **3.3 Study participants and procedure**

The participants consist of all the members of Kudumbashree coming under Ottapalam Municipality. But for convenience the researcher has selected a few wards and the sample size of the study is 150.

### **3.4 Independent variable**

Only one independent variable is used in the study and it is the number of years of association of member with Kudumbashree. It can be seen from the study that majority of the members have more than 12 years of association with Kudumbashree.

### **3.5 Dependent Measures**

Attitude towards empowerment through Kudumbashree program is the dependent variable in the study. Using a 5point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), respondents were asked 12 questions to measure their attitude towards empowerment; the following table depicts it.

**ANOVA table showing significant difference in attitude towards empowerment through Kudumbashree based on years of association**

<b>Attitude towards women empowerment through Kudumbashree</b>	<b>Years of association</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig</b>
Women have an important role to play in the development of the country	<3 years	2	4.0000	7.277	0
	6-8 years	37	4.0541		
	9-11 years	39	4.3846		
	>15 years	72	4.4583		
	Total	150	4.3333		
Real development is possible only when men and women work on equal terms	<3 years	2	4.0000	7.277	0
	6-8 years	37	4.0541		
	9-11 years	39	4.3846		
	>15 years	72	4.4583		
	Total	150	4.3333		
Kudumbashree programs enhance the standard of living of poor women in rural areas	<3 years	2	4.0000	7.277	0
	6-8 years	37	4.0541		
	9-11 years	39	4.3846		
	>15 years	72	4.4583		
	Total	150	4.3333		
Women need empowerment to become independent and to take firm decisions in their lives	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
Self-employment programs under Kudumbashree results in poverty eradication	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
Kudumbashree makes aware about the right of women through discussions	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
Organization structure of Kudumbashree helps them to develop leadership skills	<3 years	2	4.0000	7.277	0
	6-8 years	37	4.0541		
	9-11 years	39	4.3846		

	>15 years	72	4.4583		
	Total	150	4.3333		
Kudumbashree programs increases the capacity building of women	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
Kudumbashree programs encourages formulation of new programs by members	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
A member can develop ability to coordinate programs	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
Through Kudumbashree women could increase participation in public life	<3 years	2	4.0000	2.301	0.08
	6-8 years	37	4.0000		
	9-11 years	39	4.0000		
	>15 years	72	4.0833		
	Total	150	4.0400		
There is improvement in life after joining Kudumbashree	<3 years	2	4.0000	7.277	0
	6-8 years	37	4.0541		
	9-11 years	39	4.3846		
	>15 years	72	4.4583		
	Total	150	4.3333		

\*Significant @5%

Bold indicates significant

#### 4. Conclusion

As far as women empowerment is concerned, the Kudumbashree units under Ottapalam Municipality is actively working for the betterment of its members but the entrepreneurial activities undertaken are very less. Measures must be taken by the Municipality to motivate members and provide them guidelines to start entrepreneurial activities. On the other hand, they do not have any issues in their unit nor any member conflict, meetings are regularly conducted and there is good percentage of attendance in the meetings.

## 5. References

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