

ROLE OF ECONOMIC EMPOWERMENT OF KUDUMBASHREE IN ACHIEVING SUSTAINABLE DEVELOPMENT

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ABSTRACT

Kerala is primarily an agricultural state that has achieved significant progress in reducing poverty in both rural and urban areas. According to the Government of India's socio-economic caste census (2011), households are primarily classified based on their socio-economic status. Kudumbashree is largely responsible for Kerala's social achievement. Kerala government established Kudumbashree, a poverty alleviation program across all districts in 1998. For eliminating poverty, the government has advocated strategies such as social security and deprivation. Kudumbashree's mission is to serve as a "bank to the underprivileged". The operations of Kudumbashree are centered on women's economic empowerment. Women's economic empowerment entails financial self-sufficiency. When a woman is empowered, her entire family benefits from it. This shows that ensuring women's equal access to education, credit, and employment will promote sustainability for everyone. The study's purpose is to look into Kudumbashree activities, identify more about funds, and assess the impact of economic empowerment. The research involved 60 Kudumbashree members from the Palakkad district. For data collection, a systematic questionnaire was designed. Statistical techniques such as percentages and correlation were used to analyze data. It was found that the use of thrift loans and the impact of economic empowerment are inextricably linked. The implementation of the new initiative of Kudumbashree will bring profound transformation to the underprivileged.

Keywords: Economic empowerment, Eradicating Poverty, Kudumbashree, Sustainable development, Women.

1. INTRODUCTION

With vision, courage, willingness to take responsibility, and confident women can overcome the challenges of life. Women play a significant role in the upliftment of the family. To attain this goal, the Government of Kerala has launched a poverty reduction program Kudumbashree, which aims at empowering women (Mini mol and Makesh) [18]. Empowering entitled women with greater accountability leads to societal development. It makes them more confident, ready to take control, and helps to make the decision. The focus of empowerment is self-awareness (Venugopalan) [31].

Kudumbashree was initially registered as a self-help group. It comprises of poor women group to encourage savings out of their earnings. They use this amount as a thrift for meeting contingencies. It promotes members'

financial security and provides training that leads to the well-being of society. In Kerala budget 2019, Rs 1000 crores have been allotted to Kudumbashree (Economic Review) [6]. Kudumbashree is a state-owned poverty eradication program focused on poor women. The mission of Kudumbashree is to empower women in rural and urban areas. It is considered one of the vital tools of economic development. Kudumbashree aims at saving habits, availing loans for productive purposes, attaining financial stability, creating harmony, and augmenting the potentialities of women (Prabhu and Santhosh) [21].

1.1 Economic empowerment

One of the central themes of the Kudumbashree mission is Economic empowerment. Member's economic empowerment was identified by Selvi and Pushpa [24] and the benchmark of the level of empowerment was quantified. The research recommended that Neighbourhood groups be considered a dynamic tool of empowerment for producing a credible result. [2] Biswas 2010 defines economic empowerment as a powerful tool against poverty. Economic empowerment is a process in which women use economic resources to benefit themselves, their families, and their communities ensuring a program approach. (CARE) [1]. This requires equal access and control over resources that will benefit both men and women equally. Credit analysis and Research (CARE) underwent the project on women's economic empowerment in 2015 and it reached more than 2.8 million people. Economic empowerment of women focuses on 4 main areas:

- Financial inclusion – The purpose of financial inclusion is to provide financial solutions to underprivileged women. It helps women to attain economic stability.
- Dignified work – Rating agencies support women to increase their access to quality work to have a more prominent degree of command over the income from the work.
- Women and value chain – The aim of the value chain is to maximize the number and size of strategic partnerships linked with companies working on it.
- Entrepreneurship – Women entrepreneurs undertake risk and support productive activities that provide wide opportunities.

Economic empowerment attains its objectives in Kudumbashree units by utilizing available resources and developing economic opportunities which will benefit the units. It empowers the women by perceiving the possibilities, procuring new abilities, and finally initiating activities (Tara mol) [12]. Women empowerment according to Kadiyala [8] is an effective approach to achieving economic development. Rural women are the driving force behind the economic, environmental, and social transformation. Various studies indicate that rural women lack enough nutrition, medical care, and education (Sunitha, Selvam et.al & N. Kumar, et al) [27]. As a result of these rising economies, rural women's empowerment projects are prioritized. In Kerala rural women's activities are supported by Kudumbashree, with access to credit and income generation activity. Kalyani et al., [11] stated that collective attempt is the foundation of women's empowerment that fosters societal development. In essence economic empowerment is one of Kudumbashree's innovative strategies, and it is a positive step toward uplifting rural women (Parthasarathy) [20]. Women's entrepreneurship and asset creation are the most important characteristics that influence socio-economic empowerment, according to Panackal et al., [19].

Empowerment has been considered one of the effective tools to bring gender equality. Gender equality and women's empowerment are essential for sustainable development. Few studies show that excluding women's involvement in development exhibits a negative impact (Lucas) [15]. United Nations Population Fund [29] illustrates gender equality as, where men and women enjoy similar chances, rights, and commitments in all spheres of life. Men and women who are equal have the same distribution of power; have financial independence, ensure equal access to learning, and develop opportunities for individual aspiration. The economic activities of women will boost employment prospects that are centered on the household income level. Women's credit access has a good impact on their empowerment (Siwal) [26]. Few authors refer to empowerment as a process of awareness, capacity building, decision making, and transformation. It is a bottom-up strategy that enables rural women to obtain decision-making capacity, and it may be achieved through Kudumbashree's capacity-building programs. Capacity buildings enable the rural poor to make their own decision for a series of activities like general awareness programs, skill development, and performance improvement programs (Siwal) [26].

Sustainable development satisfies the goals of the current generation without jeopardizing the ability of future generations to fulfill their own desires (Meenakshi) [17]. In order to achieve sustainable development, three variables must be integrated. Its goals include poverty elimination, reducing the gap between rich and poor people, increasing basic needs, and enhancing equitable social development. According to the United Nations Population Fund, empowered women have a sense of self-worth. She has the capacity to make her own decisions, which opens up a world of possibilities for her. She has control over her own life and the ability to

shape the path of societal development in order to create a more equitable social and economic order (UNDP) [28]. To contribute to long-term development, women must be change agents, thus strengthening their skills and abilities is essential.

1.2 Significance of the study

Poverty eradication is a challenge to developing countries (Ganiger) [7]. In comparison to previous years, Kerala's absolute poverty rate is less than 12 percent according to State Planning Commission 2011 -12. The introduction of Kudumbashree units, which were previously registered as Self -help groups has helped Kerala reduce poverty. Strategies followed by the state are proper identification of the poor, enhanced credit flow to rural poor, providing free medical care and social security to women. All these factors lead to the development of economic empowerment of women (Economic Review) [6]. As women are discriminated against and oppressed, it is critical to realize their rights and abilities which will assist to reduce poverty and enhancing growth and efficiency. Economic empowerment leads to confidence building, financial independence, and family stability. Hence this study is important.

1.3 Objectives of the study

- To understand the activities of the Kudumbashree community.
- To examine the financial details of members in Kudumbashree units and set forth saving details and thrift details.
- To assess the influence of economic empowerment on Kudumbashree units. It portrays the economic efficiency of women and shows the relationship between the usage of thrift and the impact of economic empowerment on women.

2. RESEARCH METHODOLOGY

The research was descriptive in nature. Primary data were used for analysis. Using a structured interview schedule, data was collected from a sample of 60 Kudumbashree members in the Palakkad district. The sampling technique used to select the size is convenience sampling because the profile of the members of Kudumbashree is the same and easiness of accessibility. Percentage and correlation are the statistical tools used for analysis.

3. RESULT AND DISCUSSION

Table-1: Sources of Information about Kudumbashree activities

Particulars	No: of respondents	Percentage
Kudumbashree members	45	75
Friends & Neighbors	5	8
Panchayat staff	7	12
Others	3	5
Total	60	100

Source: Primary data

The table shows that, out of 60 respondents, a maximum of 45(75 percent) respondents learned about Kudumbashree activities from Kudumbashree members whereas only 12 percent received information from panchayat officials. Friends & Neighbours and others account for 8 percent and 5 percent of the total respectively. Kudumbashree, the Kerala state government's women-oriented poverty eradication program, has improved the lives of women by changing their perceptions, boosting confidence, and empowering them economically. Chandradas [3] looked into empowering women with Kudumbashree and found that members should receive continuous leadership training, long-term funding with low-interest rates is necessary, women empowerment and awareness programs should be conducted, and finally, women should be given equal opportunity in the workplace. The vast majority of respondents (75%) are aware of Kudumbashree activities due to Kudumbashree members. In Kudumbashree membership is open to all adult women below the poverty line and is limited to one woman per family. Relevant information regarding Kudumbashree activities can be obtained through various other sources such as panchayat staff, friends & neighbors, others respectively. It was

observed that the results are compared with the findings of Varghese, [30], that majority of the rural respondents came to know about Kudumbashree activities from their ward members.

Table-2: Involvement in Kudumbashree activities

Particulars	Response	No: of respondents	Percentage
Regular in attending the meeting	Y	42	70
	N	18	30
	Total	60	100
Penalty for absence	Y	24	40
	N	36	60
	Total	60	100
Active role in group discussion	Y	39	65
	N	21	35
	Total	60	100

Source: Primary data

The involvement of Kudumbashree activities in the Palakkad district is shown in table 2. Out of 60 members, 42 (70 percent) respondents attend the meeting on a regular basis whereas 18 (30 percent) attend on an irregular basis. Weekly meetings are held to exchange information, execute monetary transactions, and help members develop personally. Most of the Kudumbashree members are prompt in their attendance at meetings. Attendance depicts the Kudumbashree member's involvement in their activities. 40 percent of respondents reported that they pay a fine for not attending meetings and the remaining 60 percent agree that there are no such practices. To ensure attendance at meetings, group leaders charge a fine for absenteeism. This fine amount is a source of income for the group. Even though the rules and regulations of Kudumbashree units are stringent few may be unable to participate in the meeting due to their personal problems. Unsuitable timing, personal problems, household affairs of the members, and inefficient leadership are some of the causes of low-level attendance. It is worth noting that 65 percent of respondents actively participate in group activities, whereas 35 percent respond passively in group activities, either because they are introverted nature or because they don't discuss the matter. The attributes of the study corroborated the findings of Varghese, [30] that the majority of the respondents attend meetings on a regular basis, pay fines for non-attendance and effectively participate in meetings.

Table-3: Showing saving Details

Particulars	No: of respondents	Percentage
Daily savings	9	15
Weekly savings	32	53
Variations in savings	13	22
Others	6	10
Total	60	100

Source: Primary data

Kudumbashree members saving information is highlighted in Table-3. Research on Kudumbashree, Chandrasekhar, and Siva Prakash [4], emphasized the promotion of income generation activity as a powerful tool for meeting local needs. Out of 60 respondents, the majority of respondents 32 (53 percent) prefer weekly savings, 13 (22 percent) respondents show variations in savings, 9 (15 percent) prefer daily savings and the remaining prefer other sources. Saving is a vital activity for Kudumbashree, and it is considered an indicator to gauge the progress of Kudumbashree. Kudumbashree members use the savings for their personal purposes ranging from consumption to income generation activity. Kudumbashree members opt for weekly savings as they are engaged in income-generating activities through Kudumbashree. Some members may show variations in saving as they suffer due to a lack of income. During the group meeting, members collect the saving amount, and the interest from it is accumulated in the saving account of Kudumbashree members. The present compared

with the results of Selvi and Pushpa [24], pointed out that the weekly savings of the respondents increased and the majority of members show that there are no variations in savings.

Table-4: Thrift Loan Details

Particulars	Response	No: of respondents	Percentage
Provide thrift loan	Y	54	90
	N	6	10
	Total	60	100
Interest rate	1% - 2.5%	24	40
	Above 2.5%	36	60
	Total	60	100
Loan amount	< Rs 10000	14	23
	10000 – 20000	29	48
	>20000	17	29
	Total	60	100
Repayment	Regular	28	47
	Irregular	21	35
	Delayed	11	18
	Total	60	100

Source: Primary data

When looking at the thrift loan, it is clear that 90 percent of the respondents have taken out loans from thrift, while the remaining 10 percent have not. 60 percent of respondents pay interest rate above 2.5% while 40% pay interest rate between 1% - 2.5%. 14(23 percent) respondents took loans below Rs 10000, and 29(48 percent) respondents took loans in the range of Rs 10000 – 20000. The rest have taken out loans in excess of Rs 20000. Among 60 respondents, 28 (47 percent) respondents are regular, 21 (35 percent) respondents are irregular and 11 (18 percent) respondents delay their payments. Thrift inculcates the habit of saving in the minds of members. The emergence of thrift helps Kudumbashree members to accumulate a small amount from their income, pool them together, and take loans from it to meet urgent needs. Nidheesh [10] stated that Kudumbashree improves its standard of living by setting up micro-credit the people below the poverty line. Thrift collection, account keeping are done by Kudumbashree members themselves. Kudumbashree members can use it as a guarantee for availing of loans because it is a community asset. The interest rate on a loan varies depending on the duration of the loan. The loan amount will be used for a variety of purposes like meeting personal needs, income-generating activities, and so on. Repayment reveals their commitment to their family. Some people pay on time, while others postpone payments to meet financial obligations. Irregulars are not persistent defaulters. According to a previous study, based on Varghese results, [30] the majority of rural respondents prefer loans of more than Rs 20,000 and agree that the majority of members are regular payers.

Table-5: shows the details of the usage of thrift loan

Particulars	Response	No: of respondent	Percentage
Debt payment	Y	32	53
	N	28	47
	Total	60	100
Household consumption	Y	41	68
	N	19	32
	Total	60	100
Education expense of children	Y	33	55
	N	27	45
	Total	60	100

Source: Primary data

The table shows that out of a total of 60 respondents, 32(53 percent) used the loan amount to pay off debt, while the remaining 28(47 percent) did not. The amount was utilized for household consumption by 68 percent of respondents, while the remaining 32 percent used it for other purposes. The thrift amount was utilized by 55 percent of respondents for education expenses, while the remaining 45 percent did not use it for education purposes. Kudumbashree members have been spotted using the thrift amount to settle debt, satisfy consumers, and pay for the education of children. Only a small percentage of respondents spend their thrift amount for

useful purposes. The respondent's information is gathered in order to look into the purpose-use of thrift loans. The majority of the respondents were in the clutches of the debt trap and they use thrift loans for repayment of debt. 68 and 55 percent spend the money on household consumption, education expenses respectively. It is interesting to note that the present study is compared with the case study of V Rekha [22], who pointed out that respondents are utilizing loans for unproductive purposes like debt repayment and children's education.

Table-6: Economic Self-sufficiency of Women

Particulars	Response	No: of respondents	Percentage
Freedom of spending money	Y	42	70
	N	18	30
	Total	60	100
The contribution of family members has been reduced	Y	11	18
	N	49	82
	Total	60	100

Source: Primary data

Khan and Nisha [13], examined Kudumbashree as a catalyst for economic empowerment through Self – help groups and focused on various economic variables such as economic surety, societal solidarity, and prosperity of women. It is clear from the table that 42 out of 60 respondents (70 percent) have enjoyed the freedom of spending money and remaining not able to spend money. 49 out of 60 respondents ((82 percent) reported the contribution of family members has not reduced and remained 18% has reduced their contribution towards family income. Economic self-sufficiency indicates the ability of a person to offer financial support with the help of resources to meet basic needs. A woman is said to be economically self-sufficient when she had the right to spend money she earned and experiences a positive attitude from her family members (Kumar et al) [14]. It is interesting to note that Kudumbashree members achieve self-sufficiency by engaging in income generation activities. Results of the current study agreed with the outcomes of Selvi and Pushpa [24], who observed that the majority of the respondents enjoyed the freedom of spending money and there is no reduction in the contribution of family members even though they earn.

Table-7: Impact of Economic empowerment on Kudumbashree

Particulars	Response	No: of respondents	Percentage
Household monthly income	Increase	48	80
	Decrease	12	20
	Total	60	100
Household monthly expenditure	Increase	41	68
	Decrease	19	32
	Total	60	100
Household monthly savings	Increase	49	81
	Decrease	11	19
	Total	60	100

Source: Primary data

According to the table above, 80 percent of respondents have increased their monthly income through the use of thrift and various other schemes. 68 percent of respondents say their spending has increased, while 32 percent of respondents say it has decreased. 81 percent of households' monthly savings have increased while 19 percent reveals no change in savings. Data highlights that the majority of the respondents reveal a positive change in monthly income. As income rises, monthly expenses rise as well. Kudumbashree programs assist poor women in saving even when they are in a difficult condition. Kudumbashree implemented innovative techniques to help impoverished women enhance their financial security. Kaur [9], stated economic empowerment of Rural Women and MGNRA reveals various stages of development and empowerment. The study identified affirmative action to empower women, and the government has come out with novel programs which rest on three basic principles – democratization, decentralization, and women empowerment which in turn ensure

sustainable productive assets. Results of the existing study are compared with the findings of Varghese, [30] revealing that monthly income, monthly expenditure, and monthly savings show an increasing trend.

Table-8: Result of correlation between Usage of thrift and Impact of Economic empowerment

X	Y	XY	X ²	Y ²
80	53	4240	6400	2809
20	47	940	400	2209
68	68	4624	4624	4624
32	32	1024	1024	1024
81	55	4455	6561	3025
19	45	855	361	2025
300	300	16138	19370	15716

$$\begin{aligned}
 \text{Correlation } r &= \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}} \\
 &= \frac{6*16138 - 300*300}{\sqrt{[6*19370 - 300*300][6*15716 - 300*300]}} \\
 &= \underline{0.643347}
 \end{aligned}$$

X indicates the Impact of economic empowerment on Kudumbashree.

Y indicates Usage of thrift.

The value of correlation is 0.643347. The value represents the strength and direction of the relationship.

From the above table, it is found that there exists a moderate positive correlation between the usage of thrift and the impact of economic empowerment. The relationship between the usage of thrift and the impact of economic empowerment is investigated. Kudumbashree members use thrift loans to pay off debt, cover household expenses, and meet educational expenses. It has been seen that they are not wasting money, but rather are putting them in a proper way. Members can boost their monthly income and save money by participating in income-generating activities. A moderate positive correlation exists between variables such as usage of thrift and the impact of economic empowerment.

4. CONCLUSION

Kudumbashree, an integrated activity has a significant role in economic empowerment leading to poverty alleviation. By taking part in numerous incomes generating activities, the morale, and confidence of women became high. Information about Kudumbashree activities was furnished by Kudumbashree members. The majority of members are attending meetings and a few are not attending meetings due to their personal problems, unsuitable timings, and household affairs. Hence appropriate measures should be taken by the coordinators to reduce absenteeism in the meeting. Everyone should be given chance to take part actively in the discussion and their ideas should be noted. The success of Kudumbashree can be measured in terms of saving whether it is daily, weekly, or monthly. After becoming a member of Kudumbashree one will be able to realize the benefit received from Kudumbashree activities, right from thrift, usage of thrift, economic self-sufficiency, and economic empowerment of women. Economic empowerment is the incredible strategy put forward by Kudumbashree (Sasidharan and Pillai) [23]. Empowering women necessitates a supportive and enabling atmosphere. This includes reducing barriers to women's equal participation and rewards. Creating a supportive environment requires action at all levels, including law reforms and policy measures at federal, state, and local levels as well as the corporate sector, civil society, friends, and family support. Manjusha [16] pointed out that change was perceived in the empowerment and skill development of members of Kudumbashree and recommended that future development is possible by conducting various awareness programs. Members should focus on entrepreneur development activities. Moreover, members are using thrift loans for the upliftment of family, thereby substantial improvement in the standard of living. They achieve self-sufficiency by engaging in income generation activities. The results of the existing studies are compared with the findings of several studies by Varghese, [30]., & Selvi, and Pushpa [25]. The study clearly indicates that Kudumbashree has a significant impact on economic empowerment. Research reveals that members' monthly income and saving

increases at a faster rate, while expenditure increases at a moderate rate. The achievement of the Kudumbashree unit is appreciable, so many researchers have noted that Kudumbashree activities may be a model for many developing countries.

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