

# Role of Kudumbashree micro financing in the women empowerment with special reference to the Malappuram District of Kerala

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## Abstract

**Background/Objectives:** Women empowerment is the process through women attaining the ultimate independency of their lives and acquires the ability to take decisions on their taste and preferences. State Poverty Eradication Mission of Kerala State Government launched Kudumbashree women empowerment through poverty eradication program in 1998 and setup in Malappuram District. Kudumbashree contributes its valuable positive impacts on both the Social and Economic aspects of the Country. The study is aimed to find out the role and status of Kudumbashree units of Malappuram District of Kerala in the woman empowerment.

**Methods/Statistical analysis:** The study has done on the Primary data which collected from the Ninety Five Community Development Society (CDS) members of Kudumbashree through structured questionnaire. Personal and telephonic interview methods of data collection have been opted. Likert five point scales and its average are considered for the analysis on collected data.

**Findings:** After the analysis the study has found that, Malappuram District where the majorities are living in rural areas the units of Kudumbashree play a vital role to bring the women in the main stream of the society. The status of Kudumbashree operations is satisfactory and the different training programs are getting right results.

**Application:** The District where the Kudumbashree women empowerment program launched initially demands much better plans and liberalizations to enhance the members of units across the district for the better positive impacts on both social and economic aspects of the society.

**Keywords:** Kudumbashree, Micro finance, Woman Empowerment, Socio Economic Development.

## 1. Introduction

Woman empowerment refers to complete freedom of women from socio-economic captivity of dependency and deprivations. Both woman and man are equal in the national development. There is no such a difference in any sense of national development. Disparities in the social economic system will play a villain role in the development of nation and those can only be eliminated through empowering woman. Kudumbashree launched by the Government of Kerala in 1998 with an incredible intention to alleviate poverty in rural areas of Kerala. One of this women empowerment community development program enhanced through the cooperation of Local Self Government. The Kudumbashree considered as the Indian model of women empowerment program to the rest of the world. Leadership from the self-government institutions leads this program to integrate all the available efforts and resources to eradicate poverty. It involves activities on thrift and credit, micro enterprises, income generating activities and a wide range of welfare activities.

Social development is one of the forcing factors of national progress for every country. Over all development of any nation can only be achieved through social development. Empowering women will result in social development. Self-Help groups fulfill the credit requirements of rural women at a level. Self-Helping Groups create a platform for the women as decision making; leadership, entrepreneurship etc. and it will contribute in the economic development as well. SHGs bring women in part of socio-economic progress of our nation [1].

In this view point the present study aims to evaluate the role and status of Kudumbashree units of Malappuram District of Kerala in the woman empowerment where in the district the Kudumbashree program launched initially. The study extends its view on identifying the practical difficulties of Kudumbashree and suggests them for better actions.

The strategy on participation through different schemes and empowerment adopted in Kudumbashree mission ensures sustainable livelihoods to many poor rural women and their family. Children and family members are the intermediates of delivery of the impact of Kudumbashree on their members into the community. It is the best strategy for poverty eradication and Kudumbashree units play an important role in this transformation [2]. Participation in various income generating and developmental activities, the overall confidence of women became very high. Capability of the poor women of the State in many areas has improved considerably. Kudumbashree is a unique and result oriented participatory development program for eradicating poverty which had accepted globally. Empowering women is one of the strategies for poverty eradication [3].

Micro enterprises under Kudumbashree have got very high potential for women empowerment. The Kudumbashree ensure corruption-free implementation of different Governmental programs. Suggestion made after the analysis these Kudumbashree enterprises should be promoted more aggressively and additional credit exposures be extended [4]. Economic development has a major role in any other development. By participating women in different community programs will boost up sustainable social and economic development. By making women economically independent will have a positive changes on better living status in the family, educational, nutritional, and the health needs of the children and mostly this independence has improved the social participation of members as well [5]. The Influence of Kudumbashree on Women Empowerment, there are significant changes in the Kudumbashree members after joining in the Units. Even though there are miles to go to achieve women equality in society, women can't be a part of nation until woman empowerment has succeeded [6]. The poverty eradication, women empowerment, leadership in women etc. have been successfully achieved through as a part of Kudumbashree SHG in Malappuram district of Kerala [7].

## 2. Materials and Methods

The operational structure of Kudumbashree in Malappuram district of Kerala has been divided by 110 Community Development Society (CDS) groups. The entire operations of Neighborhood group (NHG) and Area Development Society (ADS) units of Kudumbashree come under the supervision of CDS. The study has completed on the Primary data which collected from the Ninety Five CDS representatives out of One Hundred and Ten of Kudumbashree through structured questionnaire. Personal and telephonic interview methods have preferred to get required data. Likert's five point scales and its average are considered for the analysis. The equation on average responds is;

$$\text{Equation of Likert Average} = \frac{\text{Total Point of Respondents in Likert's Scale}}{\text{No. of Respondents}}$$

## 3. Result and Discussion

Table 1. Availing women empowerment program

Category	No: Respondents	Percentage
Strongly Agree	73	77%
Agree	18	19%
Not Sure	2	2%
Disagree	2	2%
Strongly Disagree	0	0%
Total	95	100%

Source: Primary Data

Table 1 shows the status of providing empowerment programs to the members of Kudumbashree. Around 96 % (out of these 77% are comes under strongly agreeing and 19% agreeing categories of respondents) of the respondents are and above agrees that they are getting different empowering programs. This reveals the operational efficiency of Malappuram District Kudumbashree forum in availing the empowerment programs across the district.

*Table 2. Responds on products , assistance and services*

Sl. No.	Variables	Average on Likert's Five Point Scale
1	With the Schemes and services of Kudumbashree	3.83
2	With assistance given by the Government	4.07
3	With the interest rates of Kudumbashree loans	4.74

*Source: Primary Data, (5- Highly Satisfied 4- Satisfied 3- Average 2- Dissatisfied 1- Highly Dissatisfied)*

Table 2 refers to the status of opinion on different aspects shows positive results on all fields. The average members of Kudumbashree are comes under between the average and satisfied level on schemes and services of Kudumbashree i.e. 3.83 on Likert's scale which is near to satisfied point. The result is also satisfactory level on the Governmental services to the Kudumbashree i.e. average of 4.07 on Likert's Scale. The table shows that the members of Kudumbashree are highly satisfied on the interest rates of loans and advances of Kudumbashree. The data show an average of 4.74 which near the Highly Satisfied point on scale.

*Table 3. Responds on different socio-economic aspects*

Sl. No.	Variables	Average on Likert's Five Point Scale
1	Increase the standard of living	4.7
2	Increase social equilibrium	3.4
3	Contributes to prosperity of family	3.3
4	Improve leadership quality of women	4.8
5	Creates platforms for women	3.3
6	Create positive change in the attitude towards women	4.8
7	Increases the level of education	4.0
8	Increases the level of confidence	4.8
9	Improvements after the member of Kudumbashree	3.6

*Source: Primary Data, (5- Very High 4- High 3- Sometimes 2- Rarely 1- Not at All)*

Table 3 shows the results on Very High impact point of average responds of Kudumbashree members as 4.7, 4.8, 4.8 and 4.8 of Kudumbashree on Increase the standard of living, Improve leadership quality of women, Create positive change in the attitude towards women and Increases the level of confidence respectively. The respondents are highly confident that Kudumbashree contributes more than its objectives. The average Likert's scale responds of Kudumbashree Members on Increase social equilibrium, Contributes to prosperity of family, Creates platforms for women, Increases the level of education and Improvements after the member of Kudumbashree are 3.4, 3.3, 3.3, 4.0 and 3.6 respectively which means members highly believe that the Kudumbashree makes overall changes in those fields of society as well. From the table it can be conclude that Kudumbashree, the poverty eradication program though women interaction is running more than what it meant for and contributes than expected. Notably the result on social attitude towards woman i.e. 4.8 is highlights. All round responds on different benefits of Kudumbashree shows an increased positive figure that is much favorable in any sense.

Table 4. Practical Difficulties of Kudumbashree

Sl. No.	Variables	Average on Likert's Five Point Scale
1	Delay and Lack of fund	3.3
2	Strict Rules and Regulations of Govt. and agencies	3.7
3	Negligence from bureaucrats	3.2
4	Lack of training programs	1.5
5	Struggles in fund management and audit	3.4

Source: Primary Data, (5- Very High 4- High 3- Sometimes 2- Rarely 1- Not at All)

Table 4 shows practical difficulties of Kudumbashree deals with some of the different problems which have faces by members of Kudumbashree. From the table Strict Rules and Regulations of Govt. and agencies is the highly polled i.e. 3.7 in average problem of Kudumbashree. Followed by the Struggles in fund management and audit as 3.4, Delay and Lack of fund as 3.3 and Negligence from bureaucrats as 3.2 on the average of Likert's scale.

The serious issues that can be identified from the table that is, even the initiated programs are getting positive results in action and struggles are not far away. The lower rate on Lack of training programs i.e. 1.5% is reveals that there is no opposite responds on the availability of training programs for the members of Kudumbashree, it is a positive sign. The authorities and local self bodies have to take proper remedies on those serious issues.

#### 4. Conclusion

This study is an attempt made to evaluate "Role of Kudumbashree Micro Financing in the Women Empowerment with Special Reference to the Malappuram District of Kerala". It further expands its analysis on the different impact of Kudumbashree in social and economic aspects and it diagnose the problems face by the Kudumbashree on their operations. Both the primary and secondary data have opted for this study. To get required primary data for the analysis structured questionnaire is prepared and responds were collected though personal and telephonic interview from the Ninety Five Community Development Society (CDS) members of Kudumbashree. In the assumption that the CDS members are the best source to get adequate information on Kudumbashree because of they comes and covers the Neighborhood group (NHG) and Area Development Society (ADS) levels of Kudumbashree. As the sample it covers the population. Average on Likert's five point scale has done for the representation and analysis of data. After the analysis of different determinants the study has found that the performance status of Kudumbashree is satisfactory and it plays an unavoidable role in the woman empowerment. Majority of the respondents agreed that the Kudumbashree operations are getting positive results and that can be verified in analysis results. Kudumbashree can contribute to the prosperity of family, increases the social equilibrium in society and mostly the impact of Kudumbashree made a positive attitude towards the women in the society. On the same time the study also found some of the serious issues faced by the units of Kudumbashree. On behalf of the respondents this study suggest to liberalization in Government rules and regulations, simplicity in fund management and audit and to avail funds in preferential basis for the better performance of Kudumbashree. The economic empowerment of women make plenty of positive changes in the social and economic aspects of the society that empowerment can easily be achieved through Kudumbashree.

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