



**‘AN IMPACT ANALYSIS OF THE KUDUMBASHREE ON THE SOCIO
ECONOMIC STATUS OF ITS BENEFICIARIES WITH SPECIAL
REFERENCE TO KUMARAKOM PANCHAYAT’**

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Introduction

Kerala, the Gods own country, just like any other state of India, too faced inequality in terms of economic growth and development among the various sections of the society. The ultimate victims of inequality were the women, with neither the say nor the income. They were becoming more of a burden than a helping hand for their families. During this period ,as a saviour came the Government of Kerala with the novel scheme of poverty alleviation based on micro credit and self-help group called Kudumbashree for the women residents. As the literal meaning suggests i.e. ‘prosperity of the family’, it aims at the well being of underprivileged communities of families by generating means of employment for and by themselves,which further leads to Financial Inclusion. The Kudumbashree Mission was launched in May 1998, to create a State-wide base of community organizations of women, that would work in tandem with local self governments for poverty eradication and women’s empowerment.

Kumarakom is one of the prime tourist locations of Kerala. The backwaters and the scenic beauty of Kumarakom attract millions of visitors from all over the world to the village every year. Hotel and hospitality industry giants have secured land in the village and they reap the economic benefits that tourism has brought to Kumarakom. In short, Kumarakom has grown in an unmatched way as a tourist destination. But the question remains: how far have these benefits of growing tourism reached the residents of Kumarakom.

Significance of the study

This study intends to find out the impact of the various schemes provided by the Kudumbashree on its beneficiaries. The impact is analysed by studying the overall empowerment of the women in this area.

Methodology

The general information and performance of the Kudumbasree have been analysed with the help of primary data collected from the 100 respondents through structured schedules. The overall empowerment was analysed using aspects as Social, and Financial empowerment. Percentage analysis is used to analyse the data

Analysis

The collected data was analysed on the following aspects .

Socio-economic profile of the respondents

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Socio-economic variables		No of respondents (100)
Age	20 – 30	21
	30 – 40	33
	40 – 50	26
	50 – 60	20
Occupation	Business	2
	Coolie	71
	Housewife	6
	Tailor	21
Education	Below SSLC	10
	SSLC	60
	+ 2 and Above	30
Monthly Income	Less than 700	36
	700-1000	34
	1000-1300	14
	Above 1000	16

From the above table, we can conclude that the majority of the respondents were from the age

group 30-40 followed by those in the age group 40-50, which shows that middle aged people are more interested in the micro financial activities provided by the Kudumbasree. Looking at the occupation of the respondents, it can be concluded that 71 percent of the respondents are coolie workers and they earn their daily wages, which can be due to their low educational level as we can understand from the above table that most of them are SSLC passed or below that. The monthly income of majority of the respondents are below are Rs1000 a month

Social empowerment

The extent of social empowerment acquired by membership in Kudumbasree is an important asset in the personal lives of the poor women. Earlier these women were not able to interact with others and work in groups. The present group dynamics enable them to communicate with others and as office bearers, many of them get very good chances to lead a group, motivate others etc. Social empowerment was measured in terms of improvement in social relationships, Confidence in community actions; develop contacts with Panchayat and other offices, Decision-making ability etc.

The following table gives classification of women on the basis of their opinion regarding the social empowerment.

Social Empowerment	Yes	No	Percentage
1.Improving social relationships	46	4	92
2.Confidence in community actions	38	12	76
3.Develop contacts with Panchayat and other offices	32	18	64
4. Decision making ability	28	22	56
5.Confidence to solve problems effectively	42	8	84
6. Promoting leadership qualities	37	13	74
7. Self-confidence	32	18	64
8. Enhances social status and standard of living	30	20	60
9. Promotes mutual understanding and co-operation	35	15	70

From the above table it can be concluded that 92 percent of them feel that they have improved their social relationships among the families in the Kudumbasree. They are also now more confident towards decision making, solving problems confidently and have enhanced their

self confidence. Respondents have developed leadership qualities and have also developed contacts with Panchayat and other offices.

Financial Empowerment

Most of the respondents join the Kudumbasree for getting financial assistance and to access other developmental schemes through local bodies and other financial agencies. Apart from the help they receive, the SHGs help to inculcate a habit of saving. Sometimes the respondents will be able to set up their own income generating activities by availing loans. The memberships in SHGs help a lot in getting the loans and even for getting a part of loan as subsidy. Economical development was measured in the following terms:

Financial Empowerment	Yes	No	Percentage
1. Improve financially	45	5	90
2. Gained financial self sufficiency	40	8	80
3. Loans with low interest	37	13	74
4. Efficiency in financial transactions	31	19	62
5. Improve the habit of saving	43	7	86
6. Satisfy their urgent needs	37	13	74
7. To improve the income and savings	28	22	56
8. Necessitated the consciousness to save for the future safety	44	6	88

From the above table it can be concluded that, 90 percent of the respondents feel that they have improved financially and also they have felt the need to save for the future, which in turn has developed a habit of saving in many of them. They could also avail loans at a lower interest rate than at what they used to borrow from the private money lenders. By joining Kudumbasree they could satisfy their urgent needs. Also they became self sufficient, as they all were trained in vocational and managerial skills and opportunities for self-employment were created.

Conclusion

It is evident from the present study that the Kudumbasree project in Kerala has been instrumental in the social and financial empowerment of members. The thrift and credit activities of Kudumbasree at the NHG level have enhanced their saving habits and access to credit. It has played a significant role in freeing them from the clutches of unscrupulous money lenders. Micro enterprises have also been able to open up avenues for the economic empowerment of women. In spite of the different constraints and challenges, the Kudumbasree project has the potential to transform the entire economy of the State. Last 15 years of Kudumbasree projects in Kerala especially in Kumarakom has made a remarkable difference in the overall living standard of kudumbasree members.