Volume : 2 | Issue : 5 | May 2013 • ISSN No 2277 - 8160

Research Paper Economics

Kudumbasree : A way of Alleviating poverty – A case study of Palakkad District in Kerala

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ABSTRACT

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills. Kudumbasree is a multi-faceted women based participatory poverty eradication programme jointly initiated by Government of Kerala and NABARD. It is implemented by community based organizations (CBOs) of poor women in co-operation with Local Self Government Institutions. It focused on "To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organisation of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically". Reaching out to the families through women and reaching out to the society through families. The study focused on the how Kudumbasree help to alleviating poverty in case study of Palakkad district

KEYWORDS:

Introduction

Women the basic unit in the family and she is shouldering all most all the responsibilities in the family. But she has to suffer inequalities and harassment all the phases of her life, from the womb to tomb. If we go through the history, in Vedic period the women enjoyed more or less equal status that of men. But in the post Vedic period and British period we can see the total disintegration of the status of women. In the independence and pre independence period so many laws and legislations were implemented for the development of women by the effort of social reformers. The constitutional provisions and legal measures provide a conducive atmosphere for the development of women in the society. The educational status of women improved followed by health status, race, age at marriage, permitted widow remarriage, reduce in mortality rate, morbidity and improved life expectancy but the economic development of women become a dream, especially the women from Below Poverty Line families. The 73rd constitutional amendment gives us the power of decentralization and gives us an opportunity for economic development.

Kudumbasree is the flagship programme of Kerala state Govt. For poverty eradication which provides 2, 34,756 self-employment opportunities to women below poverty line, which has succeeded in making a significant dent on poverty in the state. The Kerala state Poverty eradication mission implemented the Kudumbasree programme by organizing the poor by creating community based structure of women below poverty line with focus on self help demands led over by available resources under the leadership of local Government. This programme covers the entire rural area of about 1, 35,572 neighborhood groups, 13,199 area development societies, 991 community development societies (data collected in 2005).

Kudumbasree is the largest micro finance institution in Kerala. It mobilizes a sum of 376.06 cores as thrift and disbursed a credit to its members. The thrift and credit societies at neighbourhood group level motivate and facilitate the poor to save and provide them with cost effective and easy credit. The poor families bring in small sums according to their capacity, pool them together, for a corpus and take back loans to meet their immediate needs without depending on money lenders.

Even though Kerala State is well-known for its egalitarian policies in terms of healthcare, redistributive actions and social reforms, and its health indicators close to those of high-resource countries despite a poor per-capita income, it is not clear whether socio-economic disparities in terms of life expectancy are observed.

In agricultural sector the work arrangement is not much hierarchical. But in the construction sector work arrangement is hierarchical. In both sector the women work at the bottom of the ladder selling their labour power of wage. They were marginalized in the sense that they were pushed in to the low paid extremely routine manual jobs. In the work sector they suffer discrimination, exploitation, and harassment. Women's employment in family, farms, home or business is rarely recognized as productive. The income generated from this work is generally controlled by men. The farm income is solely counted as the hard earned income of the male member/ head of the family and he is alone counter as the "bread Winner". So in such a social situation the people's participation and 73rd constitutional amendment do marked change in the socio-economic status of women and for this the effort of Kerala state poverty eradication mission through Kudumbasree also should be appreciated. Study reveals that women empowerment is the best strategy for poverty eradication. Rural women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment becomes the signal light to their children, their families and the society at large

Objectives

1. To study the socio economic condition of Kudumbasree members
2. To analyze the factors which help to women empowered through Kudumbasree

Methodology

The study conducted in Palakkad Municipality. There were six units in which 60 members were working in various activities like catering service, solid waste collection , bamboo products , hotels , tender coconut sale, Acquaculture .

Findings of the study

Table 5.2.1

Socio Economic Background of the Sample Respondents

Socio Economic Variables	Category	Number of respondents	Percentage
Gender	Male	-	-
	Female	60	100
Age	25-50	53	88
	Above 50	7	12
Marital Status	Married	49	82
	Single	11	18
Educational Status	Up to SSLC	38	64
	Above SSLC	22	36
Religion	Hindu	28	46
	Muslim	25	42
	Christian	7	12

Type of House	Terrace	12	20
	Pakka	28	46
	Tiled	20	34
Income level	Below 5000	12	20
	5000-10000	42	70
	Above 10000	6	10

Source: Primary data

The socio economic profiles of the selected respondents were shown in the Table .1. The respondents were females, Majority (88 percent) of the respondents were belonging to the age group of 25-50. The marital status of the respondents reveals that 82 percent of the respondents were married.

The educational status of the respondents shows that 64 percent of the respondents were qualified up to SSLC. 46 percent of the respondents were lived in Pakka houses and belongs to the Hindu community. Majority of the respondents have income ranges between 5000-10000rs per month.

Table .2
Classification of the Respondents on The Basis of Work

Sl no	Activity	Number of respondents
1	Catering service	13
2	Solid waste collection	16
3	Bamboo products	6
4	Hotel business	10
5	Tender coconut	5
6	Aquaculture	10
	Total	60

Source: Primary data

The study found that 13 members are working in catering service, 16 members engaged in solid waste collection, 6 members in making bamboo products , ten members were doing hotel business , 5 members were doing tender coconut sails and 10 members were engaged in aquaculture.

Table .3
Empowerment of women after joining Kudumbasree

Sl.no	Factors	Improve	No change
1	Economic condition	52(87)	8(13)
2	Confidence level	46(77)	14(23)
3	Leadership quality	42(70)	18(30)
3	Social position	51(85)	9(15)
4	Role in the family	54(90)	6(10)

Source: Primary data

The study mainly used the economic condition, confidence level, leadership quality, social position, role in the family to analyze the empowerment of women after join in Kudumbasree. 87 percent of respondents reveal that their economic condition has improved after joining Kudumbasree. It shows that the Kudumbasree mission also help to alleviating poverty in the study area.

The second factor is the confidence level majority of the respondents reveals that Kudumbasree helps to improve their confidence level. And also helps to improve their leadership quality.

After joining Kudumbasree the respondents were thinks that there were so many changes in the social position which help to improve the role in the family. It concludes that majority of the respondents were empowered after joining Kudumbasree.

Conclusion

Kudumbasree became the lifeline to many of the poor women in the state of Kerala. Resultantly, the women of the state have become active participants in the planning and implementation process of various anti poverty programmes. By participating in various income generating– cum developmental activities, the morale and confidence of women become very high. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth and their role in reshaping their own destiny.

The process of empowerment becomes the beacon light to their children, their families and to the society at large. It opens new vistas in development history.

A new paradigm of participatory economics has been found emerging in "God's Own Country. At the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in new areas, as well as the expansion of institutional space, which has opened up a new and hitherto unknown world to women. Women's larger role in decision-making seems to be resented by men, even though they did not say so directly, but hinted at it indirectly, giving a different reason. In the public arena, participation in public life and social prestige and esteem were seen to be closely linked. The first has made women "visible" on a large scale in the public domain as never before and they are admired for it, publicly. To go any further, structural change is needed and it will become necessary for women to engage with "strategic" and "transformative" issues like unequal control over property and other productive assets, opportunities for employment, equal wages and a level playing field in the market. Women would have to enter the public decision-making forums and lobby for women friendly policies, even in such basic matters as support services for women workers.

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