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## Role Of Kudumbashree In The Economic Upliftment Of Women

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### Abstract

The upliftment of women should be ensured these days as they play a significant role in the development of any country; and when men and women work in equal terms it contributes for real development. Lot of initiatives has been undertaken to enhance the living standard of rural women and as far as Kerala state is concerned the most remarkable initiative in this aspect is Kudumbashree. The main objective of this paper is to understand the role of Kudumbashree in the economic upliftment of women the factors for it being education, work, financial ability, collective action, social relationships and unpaid care and work burden. Multiple regression analysis was used to test the hypothesis and the coefficient value indicates positive correlation between dependent and independent variables. As it is known from the study that employment (work), financial ability, collective action, social relationships, etc. contribute to women empowerment; domestic work burden should be reduced and education opportunities should be improved to achieve a better result in this. The results of the study highlight the importance of Kudumbashree on the economic upliftment of women.

**Keywords: Women empowerment, Kudumbashree, economic upliftment, role, activities**

### Introduction

Women whose contributions were not accounted and valued in the olden times, now plays a significant role in the development of any society; her status has improved with time. Kudumbashree, the Kerala State poverty eradication mission, a community network of Neighborhood groups which covers the entire state addresses three levels of empowerment viz economic, social and women empowerment. Kudumbashree through its three-tier structure firmly believes in capacitating women to understand and exercise their rights. Kudumbashree attempts to bring every poor woman in the state to NHGs and enables them to address their issues by improving female work participation, health and nutritional status, participation in

decision making, local governance and their role in planning in addition to making them as local entrepreneurs for finding their livelihoods.

## **Review of Literature**

### **Empowerment**

Mohana Rao (2000) in his study identified that a positive impact on the member's households can be created through self help groups which in turn helps to build self-confidence, develop skills and paves way for social empowerment of members.

Manonmani.I.K. and Prabhakaran. V.P. (2011) in their study carried out in Kovilangulam panchayat, Usilampatti Taluk and Madurai district identified empowerment as an active multidimensional process which enabled women to realize their identity and power in all spheres of life.

Kalaiselvan. D. and Jeyaraj. T. (2012) in their study on women empowerment through Self-help Groups in Perambalur district revealed that SHGs had great impact on both economic and social aspects of the beneficiaries. They used Garret ranking technique and factor analysis as tool in the study.

Sanchita Garai, Gouranga Mazumder and Sanjit Maiti (2012) in their study on the impact of Self-Help Group in women empowerment in Nadia district of West Bengal, found that higher score among all four dimensions of empowerment was found among beneficiaries. They considered both members (beneficiaries) and non-members (non-beneficiaries) in their study.

Minimol. M.C. and Makesh. K.G. (2012) in their study identified the role played by SHG as empowerment resource centers for women members, enabling them to organize and combat social evils like alcoholism, domestic violence, abuse and exploitation, etc. Their study was carried out critically evaluate the nature and extent of the impact of participation of rural women in SHGs.

### **Empowerment through Kudumbashree**

Jose & Dr. Krishnakumar (2004) in their study identified Kudumbashree as a change maker, a mission which empowered women to attain the goal of self-employment. Among the Kudumbashree activities which increased the confidence and capacity of poor women were meetings during a week, discussions, participation in planning and implementation process of developmental activities, socio-cultural activities, etc. The unemployed women could acquire skills and knowledge through training programmes organized by Kudumbashree trainers which in turn brought a change in their attitude towards their life style and enabled them to set up their own business units. The authors also identified that these activities alleviated the economic status of the poor women in families and society.

Dr. Raghavan (2006) in his study identified Kudumbashree as a unique model of participatory development for poor women in rural and urban areas; these projects in turn helped to wipe out poverty completely from the state. In their study the authors concluded that Kudumbashree mission ensured sustainable livelihood to many poor women and created a positive outcome through its strategies of participation and empowerment.

Devika & Thampy (2007) in their study identified that poor unemployed women also should have decision-making power and they need proper orientation and training to exercise this. A number of specially designed training programs focusing on improving the skills and knowledge, roles and responsibilities, thrift and credit operation were suggested by them. The impact which these massive training programs made on unemployed women were tremendous

creating a change in their attitude towards self-confidence and strengthening them to start a Kudumbashree unit for their livelihood.

Oommen (2008) in his study revealed that there is significant improvement in their ability to collectively bargain, to plan projects and to organize group activities besides improving their social position within their own groups and within the wider community among SC/STs. They also identified that economic empowerment was poor which was measured in terms of improvement in assets and income.

John (2009) in his study identified Kudumbashree as a change maker which brought change through training program on self-employed jobs; and paved the way for growth and social experimentation. The author through his study identified that training provided a lot of outcomes which included emotional support, enhancing self-confidence, acceptance, optimism, moulding individuality, ray of hope, empowers need for achievement along with proper time management. These things empower unemployed women and provides them decision making power through self-employment.

Dr. Chandrasekar & Shivaprakash (2010) concluded in their study that information, communication and technology initiative for women were made possible under the leadership of Kudumbashree which acted as a potential tool for their empowerment and also effectively overcome their socio-economic barriers. The authors also identified that these initiatives enabled poor women to enter into IT enabled jobs and also ensured them a minimum level of income adequate to meet the family needs.

Manjusha (2012) in her study found that remarkable achievement in the development of tribal women were made through Kudumbashree units and it enabled them to achieve social empowerment. The study also highlighted that majority of the respondents lacked leadership skills which showed the need for training in soft skill to enhance leadership quality and they suggested skill development programmes for better results.

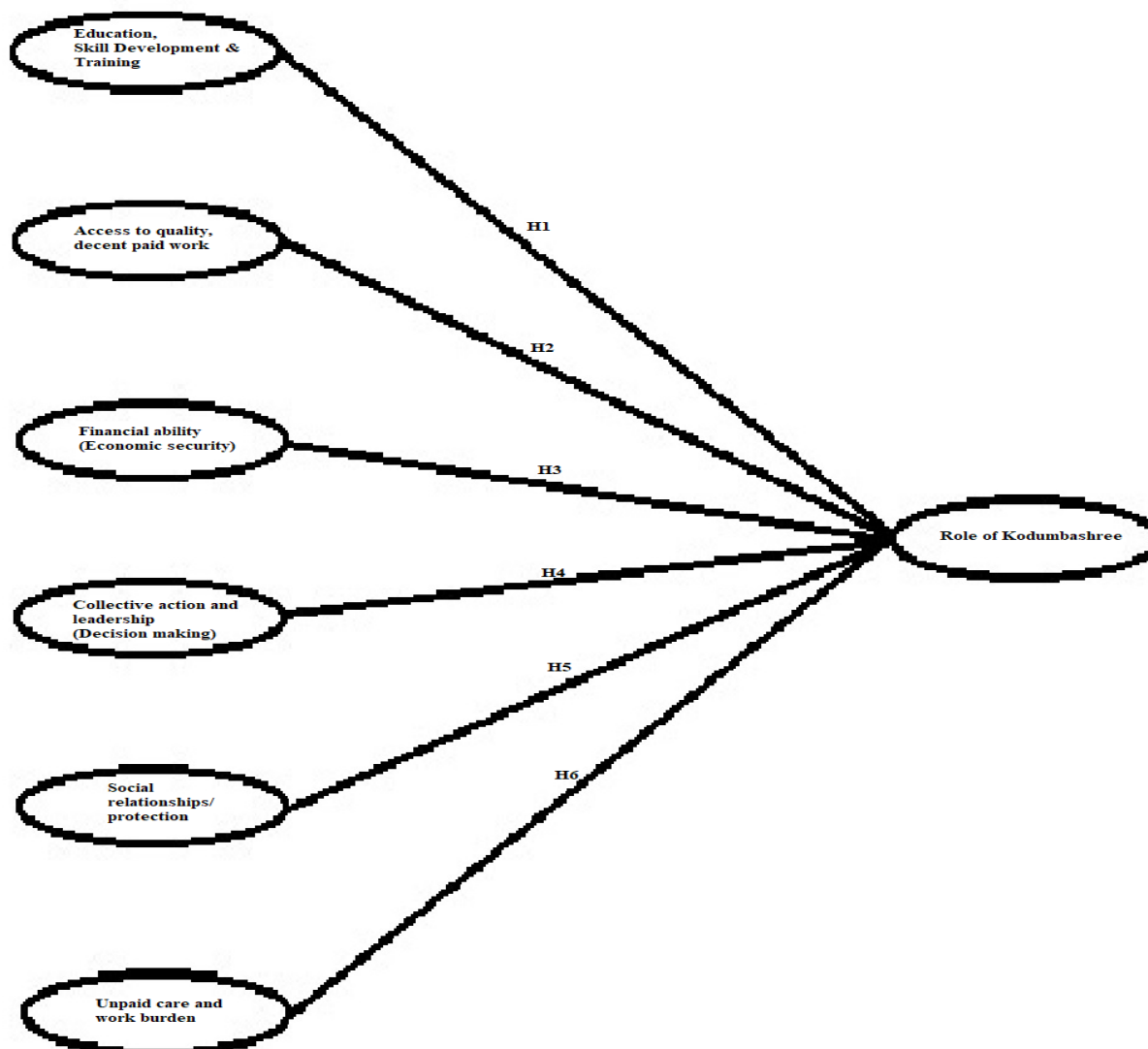
Chitra.N. Nair & Lalitha (2012) found in their study that a major portion of the beneficiaries and non-beneficiaries of Kudumbashree programme were middle aged, belonged to nuclear family, had higher secondary education and had an annual income less than 24,000. Some of the major constraints faced by the beneficiaries were family background, difficulty in bringing members together, daily household work burden, delay in availing benefits, lack of suitable marketing place, etc. So, the authors suggested effective implementation of Kudumbashree programme where thrust is given to training on a need-oriented basis and follow up conducted on a regular basis.

### **Research Methodology**

This section deals with the methodology applied in the current study. It tells about the research model, operational definitions of the study's independent variables and dependent variables, research hypothesis, besides data collection tool, research population and sample.

### **Research model**

The various elements in this research are identified based on preceding literature, either theoretical or empirical. The variables used in the study are common for women empowerment. The figure given below represents a model for the study and shows the proposed relationship between independent and dependent variables.



**Operational Definitions**

The current research considers six independent variables (i.e. Education, Work, Financial ability, collective action, Social relationships and unpaid care) which were measured in the questionnaire through eight, eight, eight, eight, seven and seven items respectively; one dependent variable (i.e. Role of Kudumbashree) which is measured through eleven items.

**Research hypothesis**

In order to test the research model, the study is hypothesized as follows:

H1: There is a significant relationship between education and role of Kudumbashree

H2: There is a significant relationship between work and role of Kudumbashree

H3: There is a significant relationship between financial ability and role of Kudumbashree.

H4: There is a significant relationship between collective action and role of Kudumbashree.

H5: There is a significant relationship between social relationship and role of Kudumbashree

H6: There is a significant relationship between unpaid care and role of Kudumbashree

**Research Design**

The research design is analytical in nature with the population consisting of Kudumbashree members of Ottapalam municipality. Around 900 questionnaires were distributed and 650 duly filled in questionnaires were included in the study.

**Results and Discussions**

The statements were measured using 5-point Likert scale that varies between strongly disagree =1 and strongly agree =5. Reliability and validity analysis were also conducted; descriptive analysis was carried out to describe the characteristics of sample and multiple regression was used to test the research hypothesis.

**Validity and Reliability**

The quality and usefulness of primary data are measured using validity and reliability. While validity tells about the accuracy and checks whether the instrument measures what it is intended to measure; reliability tells about precision and checks the consistency and stability of questionnaire. The researcher used scales and items that were previously developed and used by other researchers for similar studies. The reliability was measured using Cronbach’s alpha coefficient. The recommended value for Cronbach’s alpha is 0.60. Table (1) represents the results of Cronbach’s alpha for the independent and dependent variables. The Cronbach’s alpha coefficient for all the variables in the study are above 0.60 which suggests that the composite measures are reliable.

**Table 1** The Cronbach’s alpha coefficient of study variables

Variables	No. of Items	Cronbach's alpha
Education, skill development and training	8	0.735
Access to quality, decent paid work	8	0.858
Financial ability	8	0.749
Collective action and decision making	8	0.725
Social relationships	7	0.719
Unpaid care and work burden	7	0.755
Role of Kudumbashree	11	0.909

### Respondents Demographic Profile

As indicated in Table (2), the demographic profile of the respondents for the study showed that most of them are between 30-40 years of age, had high school education, are married, had 9-11 years of association with Kudumbashree and majority belonged to Hindu religion.

**Table 2.** Demographic Profile of the respondents

Particulars	Category	Frequency	Percentage
Age	Below 30	50	7.7
	30-40	254	39.1
	40-50	230	35.4
	50-60	66	10.2
	Above 60	50	7.7
	Total	650	100
Education	Illiterate	36	5.5
	Primary	96	14.8
	UP	181	27.8
	High School	277	42.6
	Plus-two	60	9.2
	Total	650	100
Marital status	Single	42	6.5
	Married	503	77.4
	Divorced	13	2
	Widow	92	14.1
	Total	650	100
Years of association	<3 years	10	1.5
	3-5 years	0	0
	6-8 years	163	25.1
	9-11 years	202	31.1
	12-14 years	0	0
	>15 years	275	42.3
	Total	600	100
Religion	Hindu	502	77.2
	Muslim	116	17.8
	Christian	32	5
	Total	650	100

**Descriptive analysis**

In order to measure the attitude of respondents towards each question, mean and standard deviation were estimated. While mean measures the central tendency of the data, standard deviation tells about the variability in the data. A small SD for a set of values shows that these values are clustered closely about the mean or located close to it; a large standard deviation indicates the opposite. The level of each item was determined using the formula: (highest point in Likert scale – lowest point in Likert scale) / number of levels used  $((5-1)/5=0.80)$  where 1-1.80 reflected by very low, 1.81-2.60 reflected by low, 2.61-3.40 reflected by moderate, 3.41-4.20 reflected by high and 4.21-5 reflected by very high. Then the items were ordered based on their means, the results are shown in Tables (3) and (4).

**Table 3.** Over all mean and standard deviation of study variables

Type of Variable	Variables	Mean	SD	Level	Order
Independent variables	Education, skill development and training	3.3029	0.158787	Moderate	4
	Access to quality, decent paid work	3.4219	0.09746	High	3
	Financial ability	3.2362	0.91815	Moderate	5
	Collective action and decision making	3.5415	0.22844	High	2
	Social relationships	3.2061	0.26993	Moderate	6
	Unpaid care and work burden	3.5775	0.184263	High	1
Dependent variables	Role of Kudumbashree	4.1418	0.14625	High	

From Table 3, it is clear that Kudumbashree plays a high role as can be seen from the mean score of 4.1418. Also, education, work, financial ability, collective action, social relationships and unpaid care obtained a mean score of 3.3, 3.42, 3.23, 3.54, 3.20 and 3.57 respectively. The table given below represents the mean, standard deviation, level and order scores for items for each variable.

**Table 4.** Mean and standard deviation of the study’s variables

Education, skill development and training	Mean	SD	Level	Order
Education and training, matter throughout the life cycle	3.7062	0.78396	High	1

Access to quality education during childhood is important in itself and has far reaching effects in later life	3.5031	0.88167	High	2
Girls and boys should have equal access to good education	3.4692	0.88463	High	3
Crises and emergencies, especially conflict, have a negative effect on girl's education	3.2585	0.89044	Moderate	6
I am satisfied with the education pursued so far	2.8231	1.22169	Moderate	8
Joint interventions that combine vocational training with life skills is beneficial	3.3523	0.75334	Moderate	5
Providing incentives (like uniforms, safe transport, scholarships) increase attendance	3.3631	0.75538	Moderate	4
Motherhood acts as a barrier in pursuing education	2.9477	1.02828	Moderate	7
<b>Access to quality, decent paid work</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>
I depend a lot on earning wages or a salary to make a living	3.0538	1.00623	Moderate	7
More women than men are under employed	3.4231	0.89911	High	4
I prefer a work with secure income	3.3185	0.81689	Moderate	6
The quality of education is closely related to girl's ability to access decent work	3.6585	0.85116	High	2
Limits on women's mobility in the public domain reduces access to decent work	3.8692	0.75901	High	1
Women's domestic care responsibilities limit their ability to travel long distances for work	3.5908	0.97357	High	3
Strong cultural restrictions limit women's mobility outside	3.0492	1.03142	Moderate	8
Lack of good workplace facilities acts as a hindrance to women	3.4123	0.96909	Moderate	5
<b>Financial ability</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>



I have money saving power	3.3231	1.16719	Moderate	4
I am able to earn money for my family	3.3446	3.69333	Moderate	2
I can spend my personal income any way that I want	2.7877	1.21032	Moderate	8
I own a house alone or jointly with partner	3.1508	1.17971	Moderate	7
Access to and control over assets and property are crucial for women's financial security	3.2246	1.02301	Moderate	6
Control of house hold resources gives women greater self-esteem, respect, etc.	3.4508	1.08422	High	1
Women financial inclusion, including access to banking and other financial services is vital	3.2677	1.02166	Moderate	5
Micro credit aims to increase women's economic empowerment	3.34	1.04731	Moderate	3
<b>Collective action and decision making</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>
Involved in decisions about own health	3.7492	0.59027	Agree	3
Involved in decisions about large house hold purchase	3.5154	0.93415	High	5
Involved in decisions about earnings	2.9846	0.98357	Moderate	8
Involved in decisions about child schoolings	3.4246	0.86429	High	6
Collective action groups enhance members outcome	3.9923	0.37024	High	1
Collective action increases access to credit and market information	3.8077	0.53385	High	2
Women's participation in informal groups develop confidence, self-belief and leadership	3.6308	0.64903	High	4
Collective actions help in changing social norms like restrictive attitude towards women's work and property ownership	3.2277	0.95532	Moderate	7
<b>Social Relationships/protection</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>
I negotiate with others very well	3.2015	0.98884	Moderate	4
I am aware of my society's problems	3.1154	0.95858	Moderate	5
I have the spirit of cooperation and interaction with others	3.7569	0.69068	High	1
I am in touch with organizations and community groups	3.2308	0.98164	Moderate	3

I establish sessions to solve the problems of others	2.5415	0.86836	Low	7
I care about team work	3.52	1.55844	High	2
Social protection programs for women are beneficial	3.0769	0.89697	Moderate	6
<b>Unpaid care and work burden</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>
Unpaid care and domestic work are disproportionately carried out by women.	3.7738	0.41866	High	1
Unpaid work remains un recognized in dominant economic approaches	3.6292	0.56835	High	4
Your partner spent a few times on house work on an average day	3.2185	0.79577	Moderate	7
Domestic work burden prevents women from moving into high-return economic activities	3.6169	0.63247	High	5
Women's labour force participation is higher where child care is available	3.66	0.53802	High	3
Challenges in balancing work and childcare and pressure from family force women to quit job	3.7323	0.58935	Agree	2
There should be practical involvement of men in unpaid care	3.4123	0.97543	Neither agree nor disagree	6
<b>Role of Kudumbashree</b>	<b>Mean</b>	<b>SD</b>	<b>Level</b>	<b>Order</b>
Women get a role to play in the development of society through Kudumbashree	4.33	0.47085	Very high	1
Kudumbashree enhances the standard of living of poor women in rural areas	4.33	0.47085	Very high	1
Women need empowerment to become independent and to take firm decisions in their lives as done through Kudumbashree	4.033	0.18097	High	2
Self-employment programs under Kudumbashree results in poverty eradication	4.03308	0.18097	High	2
Kudumbashree makes aware about the right of women through discussions	4.0338	0.18097	High	2

Organization structure of Kudumbashree helps them to develop leadership skills	4.3308	0.47085	Very high	1
Kudumbashree programs increases the capacity building of women.	4.0338	0.18097	High	2
Kudumbashree programs encourages formulation of new programs by members	4.0338	0.18097	High	2
A member can develop ability to coordinate programs	4.0338	0.18097	High	2
Through Kudumbashree women could increase participation in public life.	4.0338	0.18097	High	2
There is improvement in life after joining Kudumbashree	4.3308	0.47085	Very high	1

**Results of Hypothesis testing**

The main aim of the study is to understand the role of Kudumbashree on the economic upliftment of women the factors for it being education, work, financial ability, collective action, social relationships and unpaid care and work burden. Here, in order to test the hypothesis, multiple regression technique was used. The level of significance was chosen at 5% and the probability value (p-value) was considered for rejecting the null hypothesis (Creswell, 2009). So, the null hypothesis will be rejected if the p-value is less than or equal to  $\alpha$ -level while the null hypothesis is accepted if the p-value is greater than  $\alpha$  level. However, the results of testing the six hypotheses on the role of Kudumbashree towards the economic upliftment of women is shown in the table below.

**Table 5.** Result for the study model

Variable	r	R2	F	Sig(f)	$\beta$	T	Sig(t)
Education, skill development and training					0.225	3.681	0
Access to quality, decent paid work					0.375	3.752	0
Financial ability	0.641	0.41	9.12	0	0.711	4.863	0
Collective action and decision making					0.499	3.641	0
Social relationships					0.484	3.516	0
Unpaid care and work burden					0.345	3.414	0.001
a. Dependent Variable: Role of Kudumbashree							

b. Predictors: (Constant), Education, decent paid work, financial ability, collective action, social relationships, unpaid care	
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From table 5, it is clear that the multiple correlation coefficient  $R = 0.641$  indicates that there is a positive correlation between the independent variables (education, work, financial ability, collective action, social relationships and unpaid care) and role of Kudumbashree. The  $R^2$  indicates the generalizability of the model and generalizes the results taken from the respondents to the whole population. The value here is 0.41. The F-ratio here is 9.12, which is statistically significant at  $p < 0.05$ . Therefore, it is concluded that there is a statistically significant influence of the independent variables on the dependent variable.

The  $\beta$  indicates the individual contribution of each predictor (independent variable) to the model; when other predictors are held constant. Table 5 also shows the standardized coefficients for each independent variable. The value of  $\beta$  for education, work, financial ability, collective action, social relationships and unpaid care are 0.225, 0.375, 0.711, 0.499, 0.484 and 0.345. It is the beta value which decides the level of effect of these variables; the higher the  $\beta$  value the higher the effect on dependent variable. So, from the results it can be inferred that the variable that has the highest contribution in the model is financial ability.

### Discussion and Conclusion

The results of the study highlight the importance of Kudumbashree on the economic upliftment of women. The multiple regression coefficient  $R=0.641$  indicates that there is a positive correlation between the independent variables and dependent variable. The  $R^2$  value of 0.41 tells about the generalizability of the model. The F-value of 9.12 shows it as statistically significant. Therefore, it is strongly recommended that future researchers may add more independent variables so as to enable them to study the topic in different perspectives and more precise and accurate results may be occurred.

The present study aims to know the role of Kudumbashree on the economic upliftment of women. As it is known that employment (work), financial ability, collective action, social relationships, etc. contribute to women empowerment; domestic work burden should be reduced and education opportunities should be improved to achieve a better result in this.

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