

Women Empowerment through 'Kudumbashree' Project of Kerala– a micro level analysis

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Efforts towards women's development have been initiated both by the government as well as the non-government agencies since 1950. Women's development in recent years emphasizes on providing equal opportunities to women by removing gender bias; empowering women and creating self reliance among them. In addition, it stresses on adoption of a holistic approach to women's development, thereby providing inter-sectoral linkages with health, education, employment and training and other sectors concerning supportive and social welfare activities.

During the last five decades or so, transformation of rural areas has been considered an important objective of development planning in India and a number of policies and programmes have been introduced to raise the living standards of the rural people. 'Kudumbashree' otherwise known as 'State Poverty Eradication Mission' is one such programme being implemented by Government of Kerala with the participation of Central Government and NABARD. The main objective of this mission is to eradicate poverty completely from Kerala within ten years. The functioning of this programme is through Local Self Government. There is a registered Community Development Society (CDS) at the grama panchayath level, which looks after the entire activities of the Kudumbashree in that grama panchayath. The mission statement of Kudumbashree is to eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Government, by facilitating organisation of the poor combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically. The slogan of Kudumbashree is "through the women to families and through the families to society".

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There are nine indicators termed as risk factors based on which the beneficiaries of Kudumbashree are selected. If four or more risk factors are present in a family that will be considered a risk family. The risk factors are: 1) Family living in *kutcha* house 2) Family with no access to safe drinking water 3) Family without a household latrine 4) Family having even one illiterate adult 5) Family with only one or no adult employed 6) Family consuming only two or less meals per day 7) Family having no land or possessing less than 5 cents 8) Women headed families, and 9) Family belonging to scheduled caste or scheduled tribe.

The grass root level organisation of Kudumbashree is Neighbourhood Groups (NHGs) consisting of 15 to 40 adult women members from the risk families. These NHGs are integrated into Area Development Societies (ADS) at the ward level and Community Development Societies (CDS) at Corporation/Municipality/Grama panchayath level. The members and the president of the grama panchayath act as caretakers of ADS and CDS respectively. CDS collects thrift from members of NHGs and deposits it in banks and gives loans to the most needy members when the need arises. On the basis of thrift collection habits, banks issue loans to needy members for starting micro enterprises at the grama panchayath level after grading. According to the studies of Sathyasundaram (2003), the SHG - Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self confidence of the members and made members more assertive in facing social evils

The speciality of the Kudumbashree project is that the neighbourhood groups chalk out schemes, necessary for them, with a view to develop self-reliance and inner-force in women. Importance is attached to the NHGs exclusively for women. Women being experienced homemakers are more conscious of and concerned about the needs of the family and children and take a more effective role in activities such as the provision of safe drinking water, sanitation, housing, household food security and child care. According to Gurumoorthy (2000), Self Help Groups undertake entrepreneurial activities at smaller level with minimum capital requirements. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self discipline. SHGs have the potential to ignite socio economic revolution in rural India.

Statement of the Problem

The process of development would be incomplete and lopsided, if 50 percent of humanity is excluded from the effort. The “Kudumbashree” project has been implemented with a view to empower rural women and to develop their entrepreneurial abilities and thereby the standard of living of their families. Economic empowerment of women would be nihilistic, if their emancipation from patriarchal forces does not take place simultaneously. Empowerment of the poor women is seen as the only means to poverty eradication.

Kudumbashree project gives importance to health, education, employment and improvement of economic status, which are related to the risk factors, and the social environment of an individual or family. To achieve this, the programme is operated through women to reach the families and through the families to society. Being a programme aimed at eradicating poverty from Kerala within ten years, its continuous monitoring, intermittent evaluation and reconsideration based on the evaluative studies gain significance. Hence it is worthwhile to analyse the functioning of Kudumbashree units and to know how far these units have helped in empowering rural women. To get an indepth picture in this regard, a micro level analysis is required, which may in turn help in modifying and streamlining the programme as well as its implementation. The study is an attempt in this direction.

Objective of the Study

The objective is to assess the extent of socio-economic empowerment of rural women brought about by the Kudumbashree units of Kerala, on a micro level perspective.

Methodology

The study is confined to the Kudumbashree units of a grama panchayath of Kerala State. Urngatiri grama panchayath in Areacode Block of Malappuram District of Kerala was selected for the purpose. This grama panchayath was randomly selected from among the grama panchayaths where Kudumbashree units started functioning at the commencement of the Project i.e. in the year 1999. All the twenty Neighbourhood Groups, which were formed in the year

of inception of the Kudumbashree project, were selected. From each NHG, the secretary and three other members were selected as respondents. The three members were selected randomly. Thus a total of 80 members of the 20 selected NHGs constituted the sample of the study.

The data were collected from the selected sample through a field survey based on a structured schedule and interview techniques. The data were collected during January- February 2004. The major statistical tools used for analysing the collected data were percentage, index and correlation.

Various dimensions of social empowerment and economic empowerment of the respondents were studied and the data so collected were analysed by using percentage. Data regarding the perception of the members about the socio-economic empowerment brought about by the Kudumbashree units were analysed using index. For this the responses regarding the perception of members were collected in a 5-point continuum viz. increased very much, increased, remained the same, decreased and decreased very much. A score of 5, 4, 3, 2 and 1 respectively were given to the response category. Thus the total score of the eighty respondents for each factor was taken and their indices were calculated by using the formula:

$$\frac{\text{Total score obtained}}{\text{Maximum possible score}} \times 100$$

By adding the total score obtained for each factor and dividing it by the maximum possible score of all factors, the composite index was found out for social empowerment and economic empowerment separately.

The indices calculated for the study were categorized based on the scores assigned to each response category, as follows so as to interpret the results.

Below 30	-	Very poor
30 – 50	-	Poor
50 – 70	-	Average
70 – 90	-	Good
90 – 100	-	Excellent

To study the relationship between the profile characteristics of the respondents and the perceived socio-economic empowerment, Karl Pearson's coefficient of correlation was worked out. The coefficient of correlation (r) thus calculated was tested by 't' test for knowing its significance.

NHGs at Urngatiri Grama Panchayat

Kudumbashree, a powerful weapon for poverty eradication, has been functioning in Urngatiri grama panchayath since the year of inception of this programme. Presently, there are 117 neighbourhood groups covering a population of 2893. The minimum number of members to form an NHG is 15 and the maximum number of members allowed in an NHG is 40. The average number of members, in an NHG of Urngatiri grama panchayat is found to be 25.

Activities undertaken by NHGs

The major activities undertaken by the NHGs are thrift mobilisation and loan, cow rearing, goat rearing, pickle making, jam making and preparation of bakery items, sericulture, direct marketing and copra drying.

All the NHGs are undertaking thrift mobilisation and providing credit. They collect an amount of Rs.10 and above, from each member in a week and provide loan to the members at times of need. Out of the 117 NHGs, nine are undertaking cow rearing and two are undertaking goat rearing. Among the NHGs one undertakes both cow rearing and goat rearing. The other activities undertaken by the NHGs are pickle making, jam and bakery items, sericulture, direct marketing and copra processing.

Out of the total 2893 members of NHG in Urngatiri grama panchayat, 95 members received financial assistance for cow rearing, 25 for goat rearing and 10 for copra processing.

Results and Discussion

Keeping in view the objectives, the results of the study are discussed below.

Profile of the Respondents

The profile characteristics such as age, religion, education, family type, family size, area owned, occupation and annual income of the family were studied.

Age Group

The respondents are grouped into three categories viz., young (< 35), middle aged ($35 - 55$) and old (> 55). 53.75 percent of the respondents fall in the middle-aged category followed by young members (43.75 percent). Only two persons (2.5 percent) are in the above 55 age group.

Religious Status

Majority (50 percent) of the respondents belong to Islam religion. The number of members belonging to Hindu religion is 33 (41.25 percent) of which 13.75 percent are scheduled castes and 11.25 percent are scheduled tribes. Of the total respondents, only 8.75 per cent are Christians.

Educational status

Among the sample, seven respondents (8.75 percent) are illiterate. Twenty three percent of the respondents have primary education and 20 percent of members have secondary education. However majority of the members (37.5 percent) belong to higher secondary educated category. Nine members (11.25 per cent) have college education. The average educational status of the respondents is found to be at secondary level.

Regarding educational status of family, except one family, all other families are found to be literate. Thirteen families (16.25 percent) have primary education, eighteen families (22.5 percent) have higher secondary education. The family education of majority (52.5 percent) of the respondents is observed as secondary education. It is also observed that on an average, the families of the respondents have secondary level of education.

Family Type and Size

Out of the 80 families, 77 families (96.25 percent) are single families. Only three families are found to be joint families.

The average family size of the respondents is found to be 5. A slight majority (52.5 percent) of the families of the respondents have a family size of less than five. Thirty-seven families (46.25 percent) have five to ten members.

Area Owned

The average land holding of the family is 45.26 cents. Four members (5 percent) are in the category of landless, nineteen respondents (23.75 percent) possess land between 21 cents to one acre and only nine respondents (11.25 percent) possess land above one acre. However, majority (60 percent) of the respondents belong to the category of below 20 cents.

Occupation

Here occupation refers to the occupation/employment of the respondent other than that in Kudumbashree units. Majority (76.25 percent) of the respondents are unemployed. Others are involved in coolie works (12.5 percent), tailoring (6.25 percent) and service of public/private enterprises (5 percent).

Annual income of the family

The average annual income of the family is assessed to be Rs.13,905. Sixty three families (79 percent) are found to be below poverty line i.e., having an annual income below Rs.20,000. Only 17 families (21 percent) are above the poverty line.

Activities undertaken by Respondents

The entire 20 sample NHGs are undertaking thrift mobilization and loan, as it is compulsory. Two NHGs are undertaking cow rearing and two other NHGs are undertaking goat rearing, whereas one NHG undertakes both cow rearing and goat rearing.

Social Empowerment brought about by the Kudumbashree programme

Social empowerment brought about by the Kudumbashree programme was studied by analysing various factors like involvement in social activities, family educational status, entrepreneurial ability, managerial ability, political involvement, access to information, knowledge and skill and also contact with development departments and agencies.

The overall social empowerment brought about by the Kudumbashree programme was assessed based on the perception of the respondents. The social empowerment index is shown in Table 1.

Table. 1. Social Empowerment indices
(n = 80)

Sl.No.	Particulars	Score	Index
1	Involvement in social activities	310	78
2	Family educational status	262	66
3	Political involvement	291	73
4	Access to information, knowledge and skill	300	75
5	Contact with development departments and agencies	292	73
6	Entrepreneurial ability	306	77
7	Managerial ability	316	79
	Composite index	-	74

Source: Estimated value using primary data

Table 1 reveals that the social empowerment index is 74, which shows that there is good social empowerment through Kudumbashree programme. In the dimensions such as involvement in social activities, political involvement, access to information, knowledge and skill, contact with development departments and agencies, entrepreneurial ability and managerial ability. The empowerment is good but in the case of family educational status, the empowerment is average. The highest empowerment is recorded in the case of managerial ability followed by involvement in social activities and entrepreneurial ability.

The extent of social empowerment of the respondents on selected variables, after joining the Kudumbashree programme is discussed below in detail.

Involvement in Social Activities

Involvement in social activities by the respondents was assessed in terms of participation in club activities, cultural activities and gramasabha meetings. Regarding club membership, no change has been observed before and after joining the NHGs. But in the case of attending gramasabha meetings there is considerable improvement after joining the NHG. Prior to joining the Kudumbashree programme, only 21 members (26.25 percent) had attended

gramasabha meetings, but after joining the programme the number has increased to 58 (72.5 percent),

With regard to participation in cultural activities, there is a slight improvement. Before joining the programme, 40 persons (50 per cent) were participating in cultural activities. Out of the 40 members who were participating in such activities majority (73 percent) were participating in school anniversary, 48 percent were participating in 'Ulsavam', 38 percent in 'palliperunnal' and 3 percent in 'onam programmes'. After joining Kudumbashree, participation in cultural activities has slightly increased. Of the 43 members who participated after joining the programme, 67 percent participated in school anniversary, 42 percent in 'Ulsavam', 40 percent in 'palliperunnal', 23 percent in Kudumbashree anniversary and 12 percent in other programmes like 'onam' celebrations, 'parishath' programmes, camps and health classes.

Family Educational Status

The family educational status is assessed by factors like number of school going children and the number of school dropouts in the family of the respondents. Before joining the Kudumbashree programme, out of the 132 children above five years, 129 (98 percent) were going to school. After joining the programme, of the 141 children above five years, 138 (98 percent) are going to school. So there is no change in this regard. However, the school dropouts have decreased from six to three after the introduction of Kudumbashree programme.

In the study, eighteen respondents perceived that they could bring about some improvement in their children's education after joining the programme. Five of the respondents got help from other group members for improving education of their children. About 17 mothers have opined that they could give more care to their children for their education after joining the programme. Out of the 80 respondents, one received financial help from NHG for higher studies of her daughter. The families are more aware of the importance of education after joining the Kudumbashree programme.

Political Involvement

Before joining the Kudumbashree programme, only four respondents had political involvement. After joining the programme this has increased to eight. The political organisations in which the respondents have membership are political parties, youth organizations of the political parties, 'vanitha bank' sponsored by a political party, other women political organizations and tailoring associations. Even though there is slight increase in the number of members participating in political activities after joining the programme, out of the total number of respondents, only 10 percent have political involvement, which shows that the participation of the respondents in political activities is less.

It is also noted that before joining the programme, 22 members (27.5 percent) were confident about communicating the problems of the locality to their representatives. After joining the programme, 66 persons (82.5 percent) are confident that they can communicate the problems of their locality to the people's representatives. This shows that there is significant improvement in the self-confidence of the people after joining the programme

Access to Information, Knowledge and Skill

Access to information, knowledge and skill was assessed by analysing the factors like media contact of the respondents, number of training programmes they have attended and their level of confidence in getting the required information for an enterprise. Regarding the contact with radio, television, newspaper and women's magazines like Vanitha and Grehalakshmi there is no change before and after joining the programme. The contact with weeklies such as Manorama and Mangalam has slightly decreased after joining the programme. But now they have access to a monthly journal, 'Kudumbashree', published as part of Kudumbashree programme, for which the average hour of contact is half an hour per week. Reduction in the contact with entertainment weeklies such as Manorama and Mangalam and the new contact with the monthly journal, 'Kudumbashree' shows that there is a slight improvement in their access to media.

The study also reveals that before joining the Kudumbashree programme, four respondents (5 percent) have attended training programmes.

After joining NHG, it has increased to 26 (33 percent) which shows more than six fold increase in the number of respondents participating in the training programmes. Before joining the group the average number of training programmes attended by the respondents was 0.1 whereas this has increased to one after joining the programme. Moreover, about 3 percent of the respondents were confident enough to get the required information for an enterprise in case of need before joining the programme. After joining the programme that has increased to 76 percent, which shows there is significant improvement in this regard.

Contact with Development Departments and Agencies

Contact of the respondents with various development departments and agencies was studied. The scoring pattern used for the purpose was a score of five for daily contact, a score of four for once in a week, a score of three for once a month, a score of two for once in six months and a score of one for only once. The total score of all the respondents before and after was taken separately for comparison, which is given in Table 2.

Table 2. Contact with Development Departments and Agencies before and after joining Kudumbashree programme (n = 80)

Sl. No.	Agency	Score before joining the group	Score after joining the group	percentage increase
1	Krishi Bhavan	21	51	143
2	Dairy Department	9	22	144
3	Grama Panchayat	36	134	272
4	Block Panchayat	15	71	373
5	District Panchayat	0	0	0
6	District Mission Office	0	65	-
7	SC/ST Department	4	11	175
8	Veterinary hospital	21	43	105
9	Bank	5	10	100
10	Village Office	6	6	0
	Total	117	413	253

Source: Primary data

The frequency of contact with Block Panchayath has increased remarkably followed by the contact with grama panchayath. The reason for this may be that the Kudumbashree programme is being implemented through the local self-government. After the introduction of the Kudumbashree programme the respondents have contact with District Mission Office of Kudumbashree. The contact with other development departments like Krishibhavan, Dairy Department, SC/ST Department, Veterinary Hospital, Bank and Village Office has also increased after joining the programme. But the respondents have no contact with District Panchayath before and after joining the programme. The overall picture shows that there is improvement in the contact with development departments and agencies by the respondents. However, if the respondents have contact of atleast once in six months with an agency, the score obtained should have been 160. But here, in no case a score of 160 has been obtained which shows that, even if there is some increase, the contact with development departments and agencies is very limited.

Entrepreneurial Ability

Various factors like ability to start and establish an enterprise, risk taking ability as a group, ability to market and ability to take risk in diversifying the enterprise were studied in order to understand entrepreneurial ability. The respondents perceived that the risk taking ability of the members as a group has increased very much after joining the programme whereas the individual's ability to start and establish an enterprise on their own has not increased much. The ability to market products and the ability to take risk in diversifying the enterprise have also increased remarkably after the introduction of the Kudumbashree programme. The average number of respondents who had entrepreneurial ability before joining the group was six whereas it has increased to 44 after joining the group. This shows that the perceived entrepreneurial ability of the respondents has increased significantly after joining the Kudumbashree programme.

Managerial Ability

Factors like effective management of economic and non economic

activities, confidence in dealing with financial matters of a group and the ability to manage the situations of differences of opinion are considered to determine the managerial ability of the respondents.

There is remarkable improvement in effective management of economic and non-economic activities by the respondents. The confidence in dealing with the financial matters of a group and the ability to manage the situations of difference of opinion have also improved significantly after joining Kudumbashree programme.

Economic Empowerment brought about by Kudumbashree Programme

The economic empowerment brought about by Kudumbashree programme is studied by analysing factors like income, savings, accessibility to credit, indebtedness, income generating activities, acquisition of assets and housing improvement.

The overall economic empowerment brought about by the Kudumbashree programme, as perceived by the respondents was found out and the results are shown in Table 3.

Table 3 Economic empowerment indices (n = 80)

Sl.No.	Particulars	Score	Index
1	Income	274	69
2	Saving	327	82
3	Accessibility to credit	341	85
4	Indebtedness	271	68
5	Income generating activities	290	73
6	Acquisition of assets	298	75
	Composite index	-	75

Source: Primary data

The Economic empowerment index is 75, which reveals that there is good economic empowerment as perceived by the respondents. The highest index is for accessibility to credit (85) followed by saving habit (82), which shows that there is very good empowerment in these two aspects. However, the empowerment is average for income and indebtedness position and for other

indicators, the empowerment is good. The extent of economic empowerment of the respondents on selected economic variables, after joining Kudumbashree programme is discussed below in detail.

Annual Income of the Family

The annual income of the families of the respondents is depicted in Table 4.

Table 4. Family annual income before and after joining the programme (n = 80)

Sl. No.	Family Hybrid	Before		After	
		Number of members	Percentage	Number of members	Percentage
1	< 6000	38	47.50	28	35.00
2	6000 – 12000	14	17.50	21	26.25
3	12000 – 20000	13	16.25	14	17.50
4	20000 and above	15	18.75	17	21.25
	Total	80	100	80	100

Source: Primary data

After joining Kudumbashree programme, the number of members having an annual income below 6000 has decreased considerably, while the number of members in the category of 6000-12000 has increased. The average annual income per family was Rs.10800 before joining the programme, which has increased to Rs.13905. This reveals that there is some improvement in the income status of the family after joining Kudumbashree programme. However, being a poverty eradication programme meant for taking the people above poverty line within ten years, it could take only two respondents above poverty line, which shows the lack of effectiveness in the implementation of the programme.

For further analysis of the income status of the respondents, the source of income of their family was also studied. In a majority of cases (81.25 percent) the major source of income was the wage of father, husband, son or brother. But after the introduction of Kudumbashree programme the number of members having this source has decreased. It may be because the number of members

earning income has increased, after joining Kudumbashree programme and hence, they did not have to depend on their family for money. This is evidenced by the 20 percent respondents who earn income from Kudumbashree units.

It is also noted in the study that before joining the programme nine percent of the respondents had more than one source of income, whereas after joining the programme it has increased to 16 percent, which shows that because of Kudumbashree activities there is some change in the income status of the respondents. However, being a poverty eradication programme, it could not generate income to 80 percent of the respondents, which shows major lacunae in its implementation.

Savings

Before the introduction of Kudumbashree programme the respondents had savings only in bank and post office. The per capita saving was Rs. 175. After joining the Kudumbashree programme all the eighty respondents have saving in NHGs. Some of the members have savings in other agencies like bank, post office, chit, LIC and other savings like 'Karshakathozhilali kshemanidhi'. The per capita savings after joining the Kudumbashree programme is Rs. 2878, which shows a very notable improvement in this regard.

Only four respondents (5 percent) were having savings before joining the programme for which the source of income was their own wage and husband's wage. After joining the programme all the respondents are having savings and the sources of income are their own wage, husband's wage, income from Kudumbashree activities, brother's wage, son's wage and income from land. This shows the increased acceptance of women Kudumbashree members in their families, which paved the way for giving money by the family members to the women for saving. It may also be noted that income from Kudumbashree programme is also one of the sources for saving.

Accessibility to Credit

Before joining the NHG, 41 respondents had taken loan from various agencies. After joining the programme, 71 respondents have taken loan from NHG as well as from other sources. Out of the 39 respondents who had not availed loan before joining the group, 16 respondents did not need the loan. But the remaining 23 members lacked accessibility to credit because of various reasons such as lack of repayment capacity, ignorance about loan availability, high interest and procedural difficulty. However after joining the programme five respondents opined that they did not want any loan, only four lack accessibility to credit because they lack repayment capacity, while the rest 71 respondents availed loan. This shows that there is enormous increase in the accessibility of credit by the respondents after joining the Kudumbashree programme. Moreover 99 percent of the respondents opined that after joining the programme, it was very easy to obtain loan.

Indebtedness

Out of 80 respondents, 61 have outstanding loans or debts. Nine respondents have outstanding loans, which they have taken even before the introduction of NHG. An amount of Rs.2,27,500 was the outstanding loan before joining the group. At present the outstanding loan amount is Rs.6,76,705. The average amount of debt was Rs. 2844 before joining the programme but after joining the programme it has increased to Rs. 8459. The increase in the per capita debt is because they have started the habit of taking loan for various activities contributing to their own economic development, after joining the programme.

The number of respondents indebted to NHGs is more because they could avail loan easily from NHGs. Many of them have also taken loan from banks. Some of the respondents are indebted to money lenders, relatives and stationary shops. Anyway, no one is observed to have any ancestral debt. It is further observed that 36 percent of the respondents could repay the debts after

joining the programme. Thirty-two respondents (40 percent) expressed difficulty in loan repayment, seven persons because of high interest and the rest 25 lack adequate income to repay the debt.

Income Generating Activities

The various income generating activities undertaken by the respondents are shown in Table 5.

Table 5. Income generating activities of the respondents before and after joining the Kudumbashree programme (n = 80)

Sl. No.	Income generating activities of the respondents	Before		After	
		Number of Members	Percentage	Number of Members	Percentage
1	Wage earners	20	25.00	10	12.50
2	Tailoring	8	10.00	7	8.75
3	Employment in public/private enterprises	3	3.75	4	5.00
4	Vegetable cultivation	1	1.25	1	1.25
5	Kudumbashree activities	-	-	16	20.00
	Total	32		38	

Source: Primary data

Majority (25 percent) of the respondents were wage earners before joining the programme. But after joining the programme, that has decreased to 12.5 percent. The reason may be their engagement in Kudumbashree activities. In other cases not much change is observed. The income generating activities undertaken by the NHG are mainly cow rearing, goat rearing, pickle making, making bakery items and silkworm rearing. It is to be noted that even after joining the Kudumbashree programme, 52 percent of the respondents do not have any income generating activity.

Acquisition of Assets

Majority of the respondents (68 percent) have acquired furniture but only 10 percent feel that they could acquire it because of joining Kudumbashree programme. Out of the 31 (39 percent) respondents who acquired livestock, 25 perceived that they could acquire it because of the Kudumbashree programme. The members could also acquire electronic goods, gas, gold and sewing machine, and some of them feel that it is because of the Kudumbashree programme.

Housing Improvement

Of the 80 persons surveyed, majority (80 percent) have tiled house, for 49 percent houses, wall is constructed with stone and for 56 percent the flooring is red oxide. The number of rooms is less than three in a majority of cases. Thirty one respondents (39 percent) have electrified houses.

After the introduction of Kudumbashree programme, five respondents (6 percent) have expanded their house, six (8 percent) have done some modernisation, eight (10 percent) have plastered their house, two (3 percent) have constructed new houses. Four respondents (5 percent) feel that they were able to do these improvements because of NHG activities and one could construct the house because of Kudumbashree grant.

Relationship between Profile Characteristics of the Respondents and their Socio-Economic Empowerment

The relationship between the profile characteristics of the respondents and their socio-economic empowerment is assessed using Pearson's coefficient of correlation. The coefficient of correlation and the estimated 't' values are shown in Table 6.

The correlation between the socio-economic empowerment and the profile characteristics like individual education, family education and family annual income are found to be significant as the calculated 't' values are higher than the table value in these three cases. Education, both individual education and family education might have influenced empowerment of the respondents.

This may be the reason for the significant correlation of education with their perception of socio economic empowerment. When the members are empowered, naturally the income will also increase and hence it is logical to have a significant correlation between these two. For all other profile characteristics the correlation with the perceived socio economic empowerment is found to be insignificant.

Table 6. Correlation between the selected profile characteristics of the respondents and their socio-economic empowerment.

Sl.No.	Profile	Coefficient of correlation (r)	Calculated 't' value
1	Religion	-0.06068	0.537078
2	Caste	0.108377	0.963038
3	Family type	-0.20562	1.85545
4	Area owned	0.093293	0.827613
5	Age	-0.11433	1.01613
6	Family size	-0.03162	0.2772
7	Individual education	0.421896*	4.1098
8	Family education	0.290119*	2.67722
9	Family annual income	0.319609*	2.9788

**Significant at 5 percent level*

In short, we can say that in socio economic empowerment, education plays a vital role.

Perceived advantages of the Kudumbashree programme

Majority of the respondents (85 percent) considered the increase in social interaction as the major advantage of the Kudumbashree programme followed by easy access to loan and increase in savings. The other advantages cited by the members are increase in confidence, increase in knowledge and increase in income.

Limitations of the programme as perceived by the respondents

The main limitations of Kudumbashree programme, as perceived by the respondents are lack of awareness among members about Kudumbashree programme and lack of income generating activities. Some respondents pointed out limitations like lack of co-ordination among members, lack of leadership and difficulty in record keeping.

Conclusion

Kudumbashree programme in Urngatiri grama panchayath could empower, to some extent, the women members socially. The social interaction of the members has increased very much after joining the programme, especially with regard to attending gramasabha and contact with various development departments and agencies. Managerial as well as entrepreneurial ability has also increased significantly after joining the programme. However it could not make much impact on the family educational status and political participation. However, it is to be noted that the respondents perceived that due to Kudumbashree programme there is good improvement in all the selected social indicators except family educational status. This shows the increased confidence level and improved social awareness of the respondents because of the programme. Kudumbashree programme has succeeded in that sense.

On the economic side, the accessibility to credit and the amount of savings of members have increased significantly. This is mainly attributed to the compulsory saving promoted by Kudumbashree programme. When we look at the overall picture of Urngatiri grama panchayat, out of 2893 members only 5.2 percent have started income generating activities under Kudumbashree, of which 4.5 percent started the activities by obtaining financial assistance from the Government and the rest by taking loan from their own thrift. With regard to sustainable income of the sample respondents, only 20 percent have started income generating activities and 14 percent have started earning income from Kudumbashree activities. The programme could bring only two members above poverty line. The prime objective of Kudumbashree programme is to eradicate poverty from Kerala within ten years. However even after four and a half years of its implementation it could not make much impact on the extent

of poverty in Urngatiri grama panchayat, which shows that the programme, so far, could not move far ahead in achieving its objective. However, the per capita annual income of the respondents who earned income from Kudumbashree is found to be Rs.14,945 which shows that Kudumbashree has the potential of empowering women economically by way of starting more income generating activities. It may not be possible for the Government to give loan facilities and subsidy for each and every unit. Since all the NHGs have thrift mobilisation and loan facilities, the members need to be motivated in that direction to enhance thrift and utilise that amount for starting more income generating activities without which the objectives of the programme cannot be accomplished.

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