



## *Insights*

*International Journal for Multidisciplinary Research*

**Volume 1, Issue: 1**

S. Bhuvaneshwari, 2016, 1(1): 65-71.



### **A STUDY ABOUT THE ROLE OF KUDUMBSHREE UNIT IN THE EMPOWERMENT OF WOMEN IN POTHUKALLU GRAMA PANCHAYATH IN MALAPURAM DISTRICT, KERALA.**

**S. BHUVANESWARI**

PG & Research Department of Commerce  
Sree Narayana Guru College, Coimbatore

#### **Abstract:**

Women empowerment is a debatable subject. At earlier time they were getting equal status with men. But they had faced some difficulties during post-Vedic and epic ages. Many a time they were treated as slave. From early twenty century (national movement) their statuses have been changed slowly and gradually. In this regard we my mentioned the name of the British people. After then, independence of India, the constitutional makers and national leaders strongly demand equal social position of women with men. Today we have seen the women occupied the respectable positions in all walks of the fields. Yet, they have not absolutely free some discrimination and harassment of the society. A few numbers of women have been able to establish their potentialities. Therefore, each and everyone should be careful to promote the women statuses.

#### **INTRODUCTION**

All people are accompanied with their society. They must understand their responsibility to their society. People are taught what the appropriate behavior and attitudes, role and activities are for them and they also learned how they behave to other people.

In Kerala out of the total population female constitute around fifty eight percentage Kerala is the only state in India where women outnumber men. According to census 2001 Kerala has 1058 women for every 1000 men. Consistently Kerala has a favourable sex ration for women. Kerala has made significant progress in the field of social development and this is reflected in the highest literacy among the women. The literacy status of women is unique that Kerala attained 87.86% female literacy. An analysis of the position during last five decades

---

would show that some of the states in India today could not achieve even the level attained by Kerala in 1951.

In Kerala most of the women are literate but they have no their own jobs and income. Kudumbashree and other project are introduced for eliminate this problem. Kudumbasree provides number of facilities for improving their entrepreneurial ability and managerial ability.

***Objectives of the Study:***

1. To study about the development of social status of women in the Kudumbashree units and overall development of women in the Kudumbashree units.
2. To study about the effect of training in the development women's leadership qualities.
3. Give suggestion for the improvement of Kudumbashree units.

***Methodology:***

In order to attain the objectives of the study, the following methodology has been use for 150 respondents to used the formula for calculating the chi-square calculated value can be given below.

Formula to calculate Chi-square:

***Sources of Data:***

**1. Primary Data:** The investigator collected the primary data from the respondents through the use of interview schedule. It consisted of 38 questions and it included direct questions and close-ended questions. The draft interview schedule was drawn up keeping the objective in mind. The observation methods are also used.

**2. Secondary Data:** The secondary data

Was collected from books, magazines, journals, newspapers, economic review– 2001 -05 and Kudumbashree reports.

***Statement of the Problem:***

Idea of micro finance was developed as a survival strategy for the poor and it clears the monetary constrains of them to great extend. Microcredit provides poor people with access to small loans at more manageable interest rate and can lead to self eco sufficiently and poverty alleviation. Microfinance not only help to prevent poverty but also brings in individual development in poor as well as it encourage small entrepreneurial activities in economically week societies and region. NABARD defined Microfinance as the provision of thrift, credit and

---

other financial services and products of very small amounts to the poor in rural, semi –urban or urban areas for enabling them to raise their income levels and improve living standards. Broadly speaking it is a movement whose object is a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high quality financial services including not just credit but also savings, insurance and fund transfers. Those who promote microfinance generally believe that such access will help poor people out of poverty.

**Scope of the Study:** Many poverty eradication programmes have been implemented by Govt. of India since independence. Kudumbashree otherwise known as “State poverty eradication mission” is such programme being implemented by Govt. of Kerala with the participation of Central Govt. and NABARAD. The main objectives of this mission is to eradicate poverty completely from Kerala within 10 years. The function of these programmes is through local self Govt. There will be a registered a community development society at the panchayath level which looks after the entire activities of the Kudumbashree in that panchayath. The slogan of Kudumbashree is “through women to familiar and through families to society”.

**Limitations of the Study:**

1. Sample error.
2. Being a study confined only one Grama Panchayath the results cannot be generalized.

**PROFILE OF THE STUDY AREA**

It is attempt to present an overall view of the physical and socio-economic condition of the Pothukallu Grama Panchayath, Malappuram District in the light of its historical background. It is expected that the brief description given this chapter will provide a basis for further understanding of the study area.

Pothukallu panchayath is formed at September 1<sup>st</sup> 2001. It is 18km away from Nilambur city. The Eastern boarder of this panchayath is the Edakkara panchayath. The Western and Northern border of this panchayath is the forest. Southern border is Chungathara panchayath. It is included in Nilambur Taluk. The total area of this panchayath is 77sq. km.

The total population of this panchayath is 32538.742 scheduled caste and 2204 scheduled tribe families are included in this panchayath. It is a mountainous village. Most of the people depend agriculture. The main agricultural crops are coconut tree, rubber and spices.

---

## **ANALYSIS AND INTERPRETATION OF DATA**

This chapter analysis the various aspects of women empowerment. An attempt to understand the development of the Pothukallu Gramapanchayath of the Malappuram District. 60 numbers were selected as sample for the study. For the purpose of data analysis and interpretation various statistical tools are used.

The questions is divided into three parts. The first part gives the general questions. The second part explains information about Kudumbashree units and last parts gives with women empowerment.

### **ANALYSIS OF HYPOTHESIS**

#### **Chi-square ( $x^2$ ) test**

Formula to calcuChi-square:  $x^2 = \Sigma$

Reference: questionnaire

#### **Test the Hypothesis**

##### **1. Relation between education and age**

$H_0$ : There is the relation between education and age (Table-1).

From the above table  $x^2$  is calculated. The calculated value is 15.82.

The table value at 5% level of significance and at four degree of freedom is 9.488.

While using Chi-square for analyzing the relationship between education and age at 5% level of significance and at four degree of freedom is greater than the table value, so the null hypothesis has been rejected.

##### **1.Relation between annual income of members and Bank account of members**

$H_0$ : There is the relation between annual income of members and Bank account of members.

From the table-2  $x^2$  is calculated. The calculated value is 3.352.

The table value at 5% level of significance and at two degree of freedom is 5.991.

By using Chi-square for analyzing the relationship between annual income of members and bank account at 5% level of significance and two degree of freedom is less than the table value, we accept the null hypothesis.

The amount of saving of members have increased significantly. This is namely attribute the compulsory savings promoted by Kudumbashree.

---

**3. Relation between education and reasons influence for starting business unit:**  $H_0$ : There is the relation between education and reasons influence for starting business unit. From the above table  $\chi^2$  is calculated. The calculated value is 9.496

The table value at 5% level of significance and at six degree of freedom is 12.592.

While using Chi-square for analyzing the relationship between education and and reasons influence for starting business unit level of significance and six degree of freedom is less than the table value, we accept the null hypothesis.

**4. Relation between annual sales of the units of members and training for the members:**

$H_0$ : There is the relation between annual sales of the units of members and training for the members.

The value of  $\chi^2$  from the above table was found to be 9.694.

The table value at 5% level of significance and at two degree of freedom is 5.991.

By using Chi-square for analyzing the relationship between annual sales of the unit of members and training for the members at five level of significance and two degree of freedom is less than the table value, we reject the hypothesis.

**5. Relation between Age and Bank account:**  $H_0$ : There is the relation between age and bank account

The value of  $\chi^2$  from the above table was found to be 1.3215.

The table value at 5% level of significance and at two degree of freedom is 5.991.

By using Chi-square for analyzing the relationship between age and bank account at five level of significance and two degree of freedom is less than the table value, we accept the null hypothesis.

**FINDINGS**

Majority of the member are belongs to the middle aged group.

Majority of the members belongs to the low income category.

Study shows that majority of the members took loan for the purpose of starting new business.

The study shown that majority women self help group are approaching canara bank for money transaction and where as men are approaching grameen bank.

The analysis shown that women self help group members are more availed of loans.

---

The studies found that banks are providing various types of loans but due to some reasons self help groups are not make use of various loan schemes.

It was clear from the survey that majority women self help group are depending other market places for purchasing of raw materials while men are make use of local market and block panchayath.

The study shown that Hindu members are more than others like Muslims and Christians in self help group.

It is clear from the survey that women self help group are trusting more to public sector bank and private sector banks. But males are trusting the in public sector and private sector as well as private money lenders. Men self help group spending money to charities also.

The study shown that kudumbasree units are taking plastics waste once in a year but only some percentages are enjoying this, males are good in plastic waste management.

The study founded that majority members considered that there is no sex discrimination in the case of production and marketing.

### **SUGGESTIONS:**

1. Training facilities should decentralized that should be arranged at block level. For ensuring more participation, effective training, centers also advisable.
2. The bank should liberalize their procedures in providing loan to Kudumbashree units.
3. Family should give more co-operation to the members of Kudumbashree Units.
4. The project suggest that the woman entrepreneurship can improve by organizing seminars, workshop and training programmes for development their entrepreneurial capabilities.

### **CONCLUSION**

Kerala is a state having more female population compare to male and the women in Kerala are literate and actively participating in the house hold activities. Their potentialities are limited to the four walls of their home and majority of them are unemployed.

Kudumbashree mission movement focuses on the female populations who are having many potentialities for development. By joining in the Kudumbashree units the role of women in Malappuram District is developed to a substantial level. They are capable of managing NHG and they get financial autonomy to some also extent.

Their role in the society and in the family is widened in decision making role, leadership quality, social awareness mobility and community developed. The study concludes that due to

---

the Kudumbashree mission and the involvement of woman in Kudumbashree empowered, the status of women in family and society.

#### REFERENCES

1. Dr. Pandian, Punithavathy, Micro enterprise and rural women- rural women entrepreneurship, Discovery publishing House, New Delhi, 2004.
2. Economic affairs – Quarterly journal of Economics, vol. 55, No. 3 and 4, Dec -2010 – New Deli.
3. K.G. Jose, Self help Group and women Empowerment, published by Mar Athanasius College, Kothamangalam, March -2009, p.1-3.
4. Lewis J. David, Understanding rural entrepreneurship in Bangladesh, Individuals roles and structures of small enterprise development (4), p. 22, December 1992.
5. Sangeetha Mahtma, Micro financial Institutions, Business Economics, May-15, 2010, p.15-17.
6. Seilan. A, School of Economics Madhura Kamraj university, Graduating Self Help group in to micro enterprise of SGSY –SHGs linked to RRB in Karnataka by Subhash Rao.
7. Suby Baby and R. Vasantha Gopal, Women empowerment through self help group with special reference to Palakuzha panchayath – A paper presented in a National Seminar in Micro financing Kerala, p.75-82
8. T. Gnana Gowsalya, Role of Self Help Group in rural development, published by Mar Anthansasius College, Kothamangalam, March -2009, p.83-88.
9. Vinze Medha Dhubashi, Women Enterprises in India – A socio economic study in Delhi, Mittal Publications, New Delhi – 1992.