ECONOMIC EMPOWERMENT OF WOMEN - ROLE OF POVERTY ERADICATION PROGRAMME OF KERALA

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Abstract
Comprehensive poverty Eradication programme in Kerala focuses primarily on micro-finance and micro-enterprise development among poor women-oriented self-help group programme which is popularly known as Kudumbashree. This study examines the changes in the economic aspects of women before and after joining the poverty eradication programme of Kerala. The study is based on the responses of 130 members of Kudumbashree collected using a structured questionnaire containing questions related to socio-demographic characteristics and questions to measure the changes in economic status of women due to the membership in the Kudumbashree. The sample was selected from one Municipality and one Panchayat using Random sampling method. The statistical tools used for the study are Paired t-test, Multiple Regression and Multiple Classification Analysis. The result of the study indicated that due to the effect of Poverty Eradication Programme significant improvement can be seen in the economic status of women, and that improvement in the economic status is not depended to age, category, marital status and duration of membership.

Introduction
Kudumbashree is the innovative women empowerment and poverty eradication programme adopted by the Poverty Eradication Mission of Kerala Government. Kudumbashree State Mission is the state poverty eradication mission registered under the Tranvancore Cochin Literature Science and charitable organizations Act (12th Act of 1952) and organized at the state level by the State Government under the Department of Local Self Government. Officer in IAS cadre is appointed as the Executive Director of the State Poverty Eradication Mission.

There exists three tier unit of Kudumbashree's organisaional set-upwhich is called as Kudumbashree Neighbourhood Group (NHG). Kudumbashree Community Development Society (CDS) is the apex body of the Kudumbashree three tier organisational set up in the panchayat/municipality and in the corporation level. The operational area must be specifically determined and recorded, if there exits more than one CDS in each of the urban areas. Such decisions are subject to the advice from the State Poverty Eradication Mission.

The major objectives of Kudumbashree State Mission include-
Work towards women empowerment, local economic development and poverty eradication through the three tier socially embedded institutional set up of Kudumbashree NHG, ADS and CDS.

Co-ordinate-with and monitor the operations of the NHGs and ADSs within the village panchayats, municipalities and corporations.

Operate as the apex voluntary body for the social, economic, cultural emotional wellbeing of the Kudumbashree NHG families, moreover as the community monitoring agency in local planning, project development, execution and monitoring.
Engage in activities for the strengthening and good governance of local self-governments and also to put efforts for raising the standard of local planning.

Take flagship role in local economic development, poverty eradication, women empowerment and good governance.Provide leadership for effective execution of minimal expenditure savings/loan programmes at NHG level.

Objectives of the Paper
- To study the socio-demographic characteristics of women before and after joining kudumbashree unit.
- To measure the economic empowerment and the changes in the economic status of women of women after being a member in Kudumbashree unit.

Methodology Adopted
The study is based on the responses of 130 members of *Kudumbashree* collected from one panchayat and from one municipality namely Athiyanoor and Neyyattinkara respectively The data were collected using a pre-tested structured questionnaire containing questions related to socio-demographic characteristics and questions to measure the changes in economic status of women after being a member in the *Kudumbashree unit*. Cronbach's Alpha value for reliability was found

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to be 0.832. The sample was selected using Multi stage random sampling method. Table 1 presents the distribution of sample by their characteristics.

Table 1,Distribution of Sample by their Characteristics

Characteristics		N	%
Age	Up to 30	8	10.67
	31-40	11	14.67
	41-50	16	21.33
	51-60	19	25.33
	61-70	16	21.33
	Above 70	5	6.67
Category	General	33	44.00
	SC	28	37.33
	ST	14	18.67
Marital Status	Married	71	94.67
	Unmarried	4	5.33
Duration of membership	(Up to 4)	7	9.33
	(5-6)	21	28.00
	(7-8)	27	36.00
	(9-10)	14	18.67
	(Above 10)	6	8.00

From the table above it is visible that the age of the members ranges from below 30 to above 70 years. The maximum number of women (25.33 percent) is in the age group between 51 to 60 years. The percentage of those with less than 30 years is only 10.67 percent and those with more than 70 years are 6.67 percent. It can be seen that the majority of the members are having age greater than 51. The distribution of the age found to skewed towards higher age indicating the lack of proportional representation of youngsters in *Kudumbashree projects*. The average age is calculated to be 52.08 years with a standard deviation of 14.51. Figure 1 below clarifies the percentage distribution of sample by age.
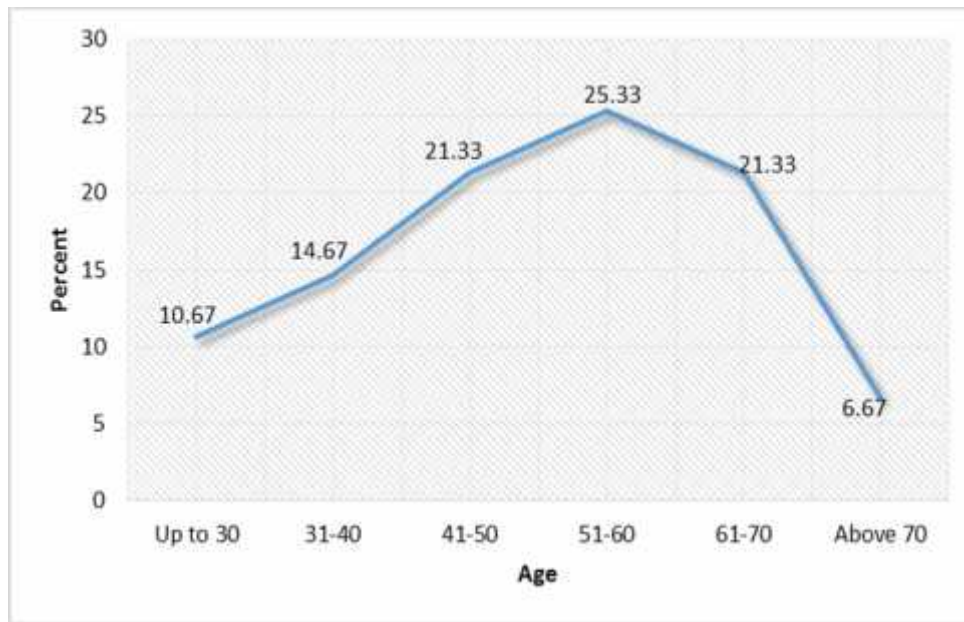

Figure 1,Percentage Distribution of Sample by Age

Percentage distribution of the sample by social category has been attempted below in Figure 2. It is clear that, women from general category are about 44 percent and that of SC and ST are 37 percent and 19 percent respectively. The results indicate that the representation of SC and ST are sufficiently high as compared to their proportion in general population.
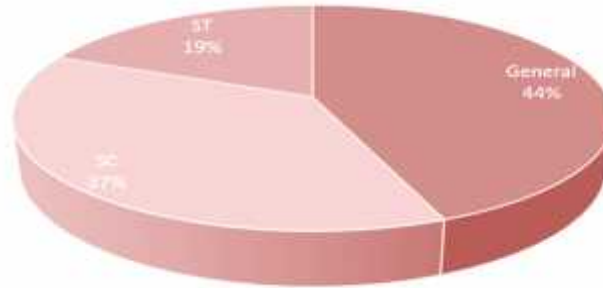
Figure 2
Percentage Distribution of Sample by Social Category
It is inferred from the Fig. 3 that, the major percent of the members (94.67 percent) are of married and the percentage of unmarried women are only a meager i.e. (5.33 percent). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women.

Figure 3,Percentage Distribution of Sample by Marital Status

The percentage Distribution of Sample by duration of membership is pictorially represented below. It is evident from the Figure 4 that, the maximum numbers of members are having duration of membership between 7 to 8 years followed by those with 5 to 6 years. Members with more than 10 year duration are only 8 percent and members with less than 4 years are 9.33 percent. The distribution of the duration of membership is found to be skewed towards lower values and can be seen that 73.3 percent of members are having duration of membership below 8 years.

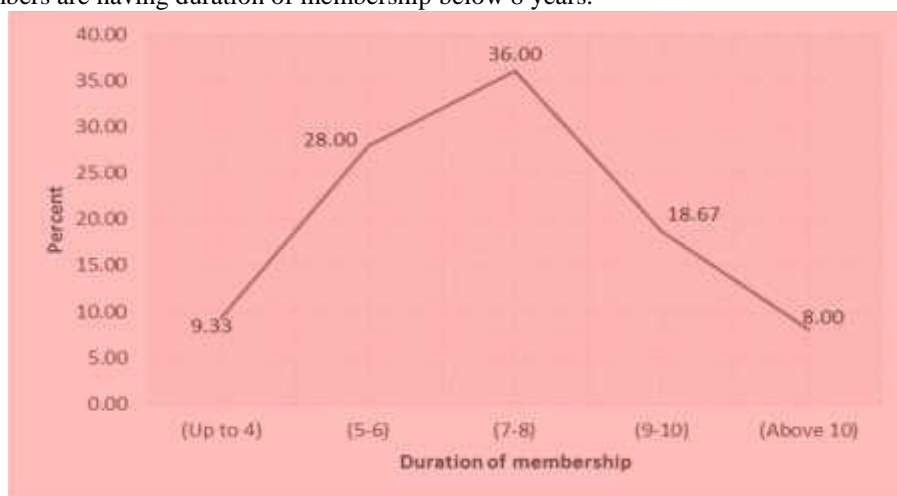Figure 4,Percentage Distribution of Sample by duration of Membership
Tools used for Data Analysis
Economic empowerment of women was measured from their opinion in five point Likert scale about eight aspects related to their economic activities.

Results and Discussion

The aspects selected for measuring the economic empowerment of women members in Kudumbashree units are financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household articles. The women members asked to respond their perception about their level, on the above aspects before and after joining the Kudumbashree units.

Table 2,Opinion of Members about their Perceived Status Related to aspects of Economic Empowerment

Aspects of Economic Empowerment	Before		After		t	Sig.
	Mean	SD	Mean	SD		
Financial contribution to the family	2.36	1.56	3.08	1.50	2.184	0.032
Increase in the Standard of living	2.08	0.63	3.60	0.64	17.325	0.000
Economic Status	2.80	1.35	2.83	1.43	0.102	0.919
Access to control over resources	1.95	0.77	3.64	0.94	11.066	0.000
Level of Food consumption	1.95	1.15	3.43	1.26	6.027	0.000
Social Status	2.20	1.38	3.35	1.37	4.142	0.000
Borrowing money	2.96	1.47	2.52	1.27	1.741	0.086
Buying household articles	2.01	1.32	3.04	1.32	3.655	0.000

Table 2 reveals that, the members have improved their status in six aspects of economic environment after joining Kudumbashree, as significant difference is noticed when paired t-test is applied. The aspects that progressed by joining Kudumbashree units are financial contribution to the family, increase in the standard of living, access to control over resources, level of food consumption, social status and buying household articles respectively. Economic status and level of borrowing money still persisted even after joining Kudumbashree.

In order to detect a composite variable representing economic empowerment from the above eight aspects, Principle Component Analysis method (PCA) was adopted to find out the relative weights of each aspects of economic empowerment. Table 3 below presents the change in the perceived level, in the aspects of economic empowerment and weights of each aspects computed by PCA.

Table 3,Change in the Perceived level in the aspects of Economic Empowerment and Weights

Aspects of Economic Empowerment	Change due to Membership		Weight
	Mean	SD	
Financial contribution to the family	0.72	2.85	0.120
Increase in the Standard of living	1.52	0.76	0.151
Economic Status	0.03	2.25	0.065
Access to control over resources	1.69	1.33	0.159
Level of Food consumption	1.48	2.13	0.146
Social Status	1.15	2.4	0.102
Borrowing Money	-0.44	2.19	0.125
Buying household articles	1.03	2.43	0.131

It is clear from the Table 3, that the maximum change occurred due to membership in Kudumbashree is in respect of access to control over resources (1.69) followed by increase in standard of living (1.52) and increase in the level of food consumption (1.48). The mean difference for borrowing money is found to be negative indicating that their borrowing habit increased slightly because of the reason that, either they are borrowing money for maintaining their present standard of living or people are willing to provide finance relying on their repayment capacity or due to both reasons.

Using the weight derived by PCA, a composite variable representing level of empowerment was computed as weighted average and its descriptive statistics is given in Table 4. The table depicts that, the members can attain economic empowerment by joining in Kudumbashree as the mean and median values of the composite variable representing empowerment are positive. The paired t-test for the mean value indicates that there is significant improvement in the empowerment of women after joining the Kudumbashree units as the significant difference is noticed.

Table 4,Descriptive Statistics of the Level of Empowerment

Statistics	Empowerment			Paired t-test	
	Before	After	Change	t-value	Sig.
Mean	2.23	3.23	1.00		
Median	2.19	3.26	0.98		
Std. Deviation	0.44	0.48	0.66	13.062	0.000
Skewness	0.62	-0.35	-0.15		
Kurtosis	0.28	-0.59	-0.50		

It may be noticed from the Box plot represented below (Figure 5) that, that the level and nature of empowerment of women are having obvious variation with respect to their characteristics.
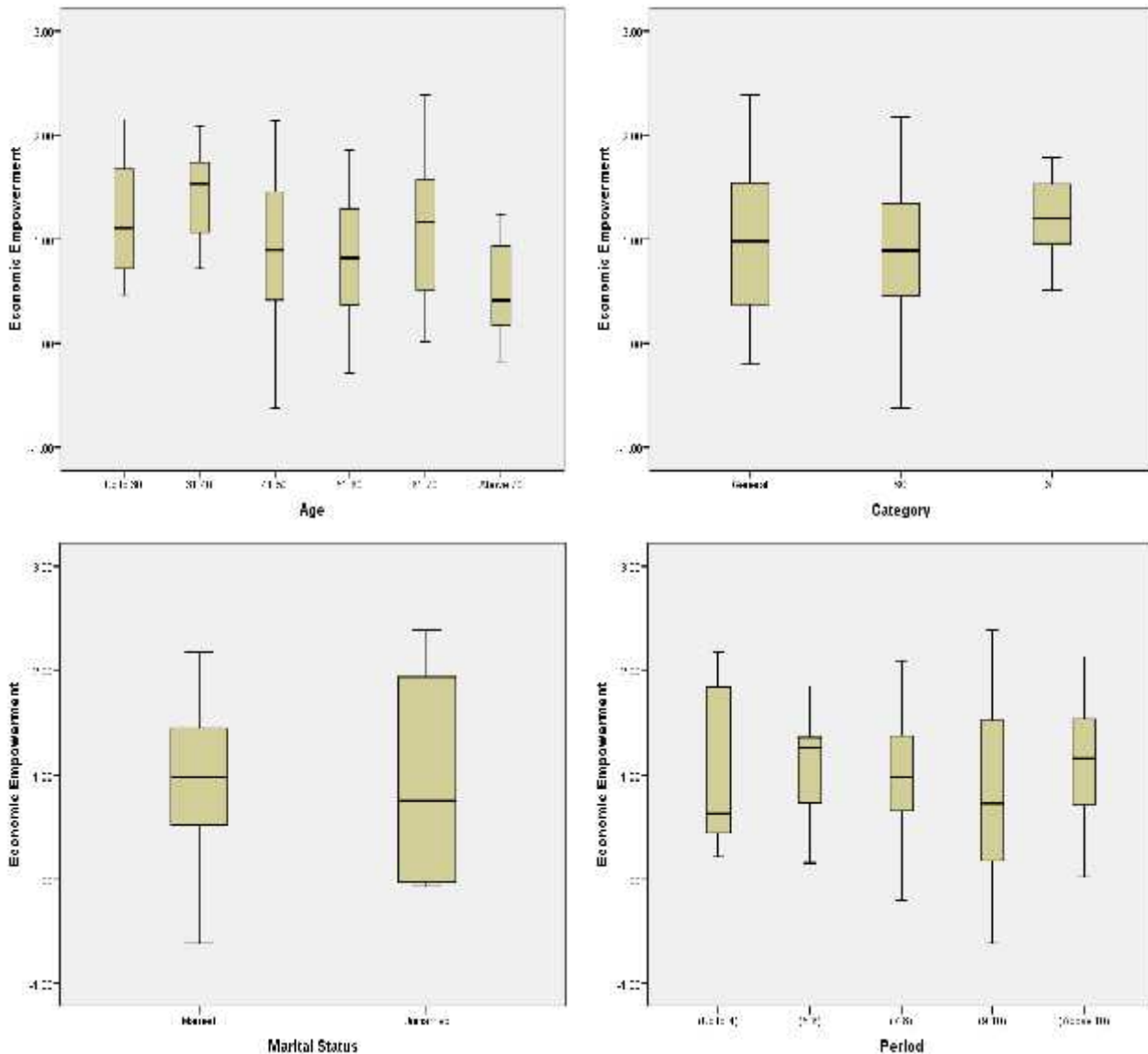

Figure 5,Change in level of Empowerment of Women due to Membership in Kudumbashree Units by their Characteristics.
In the case of age, even though the box plots are found to be nearly symmetry with respect to median value their magnitude and variance change widely as the position of median lines and length of the box plots varies. In the case of category, the empowerment of Scheduled Tribe found to be more consistent compared to Scheduled Caste and General category. Based on the marital status of the women members, it can be seen that the lower whisker of the box plot representing unmarried

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women is very close to the lower box indicating a very high concentration at the lower level. For married women the empowerment is found to be normally distributed. With regards to the period of joining of women members for the first two categories the level of empowerment is skewed towards lower and upper values respectively.

In order to find out the effect of Poverty Eradication Programme on the economic empowerment of women after controlling the effect of their characteristics, Multiple Regression analysis was carried out and the result is then adapted to Multiple Classification Analysis (MCA) The Histogram and Scatter plot of standardized residual are graphically represented below in Figure 6.
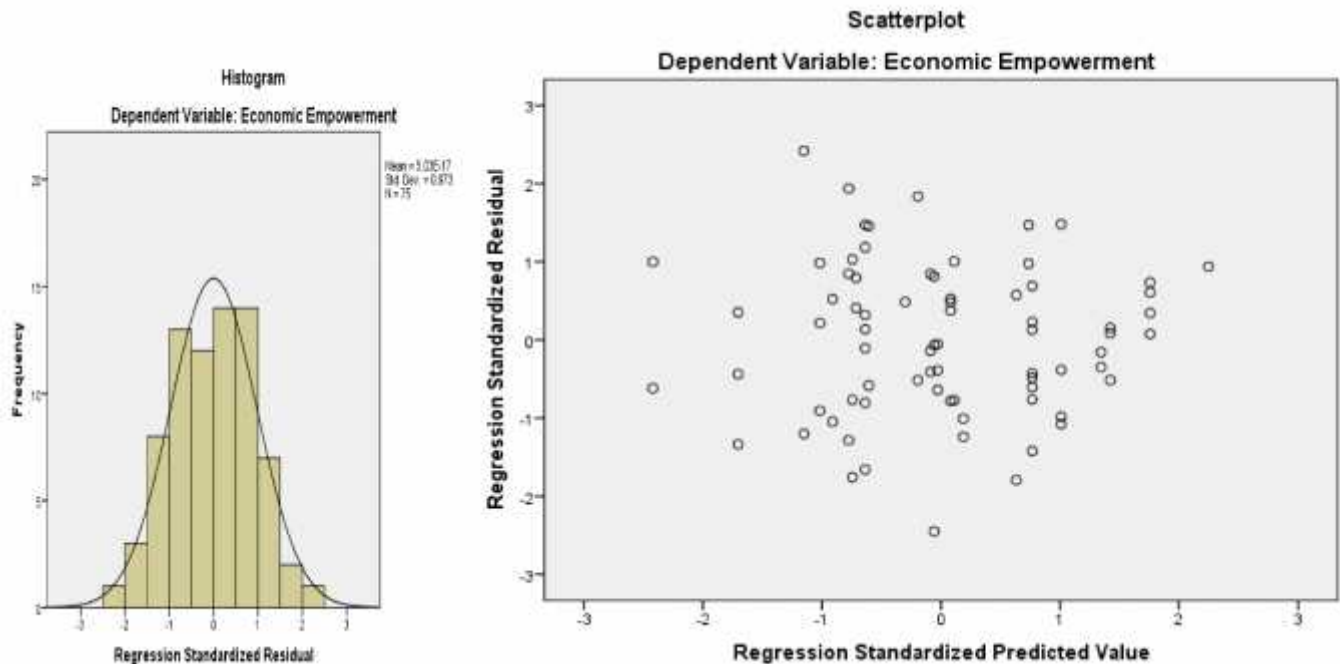

Figure 6,Histogram and Scatter plot of standardized residual.

It is noted from the figure that, the standardized residual of the regression model is normally distributed and the scattered diagram does not follow any pattern. Hence the regression model is good fit for the data. The result of the regression analysis was adapted to MCA Table and the same is presented below in Table 5.

Table 5,Effect of Characteristics of Women on their Economic Empowerment due to Membership in Kudumbashree Units

			Unadjusted		Adjusted	
		N	Mean	R	Mean	R
Age				0.366		0.336
	Up to 30	8	1.20		1.25	
	31-40	11	1.41		1.36	
	41-50	16	0.88		0.88	
	51-60	19	0.82		0.82	
	61-70	16	1.10		1.08	
	Above 70	5	0.52		0.61	
Category				0.182		0.051
	General	33	1.03		1.03	
	SC	28	0.87		0.96	
	ST	14	1.20		1.01	

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Marital Status				0.016		0.011
	Married	71	1.00		1.00	
	Unmarried	4	0.95		1.03	
Period				0.164		0.140
	(Up to 4)	7	1.08		1.05	
	(5-6)	21	1.10		1.12	
	(7-8)	27	0.97		0.98	
	(9-10)	14	0.81		0.85	
	(Above 10)	6	1.12		0.97	
Full model						0.387

Table 5 which is presented above consists of mainly two columns for Predicted mean empowerment score. The first column represents un-adjusted predicted means for different characteristics of women and the second column represents the corresponding adjusted predicted mean.

It can be seen that the R value of the full model is 0.387, it means that the R square is 0.1497. The results indicate that 14.97 percentage of the variation in the level of empowerment is determined by age, category, marital status and period of membership. It is also seen that the R values of unadjusted and adjusted model for age and period are almost equal indicating that the effect of age and period are independent. Whereas, for category and marital status, the difference in the R values are comparatively higher, indicating their inter-dependence with other predictors. The unadjusted predicted mean value for the empowerment is found to be higher for married women but the adjusted values are found to be higher for unmarried women. Similar changes can also be seen in the case of category of women. However from Table 6 it can be seen that the variation in the empowerment of women with respect to age, category, marital status and period of membership is not significant because the significance level of value for their main effect seems to be more than .05.

Table 6,ANOVA for Hierarchical Methodfor the Main Effects Characteristics on Empowerment of Women

		Sum of Squares	Df.	Mean Square	F	Sig.
Main Effects	(Combined)	4.857	12	0.405	0.908	0.544
	Age	4.348	5	0.87	1.951	0.099
	Category	0.024	2	0.012	0.027	0.974
	Marital Status	0.012	1	0.012	0.026	0.872
	Period	0.473	4	0.118	0.265	0.899
Model		4.857	12	0.405	0.908	0.544
Residual		27.637	62	0.446		
Total		32.493	74	0.439		

Hence from the analysis it is clear that due to the membership in Kudumbashree units the economic empowerment of women increased significantly and this change is uniform for all categories of women.

Major Findings
The study "Effect of Poverty Eradication Programme of Kerala on the Economic Empowerment of Women" examines the changes in the economic aspects of women before and after joining the *Kudumbhasree* units. Detailed analysis based on the responses of members is carried out and the significant findings are listed below.

It was observed that members have improved their status in six aspects of economic environment namely financial contribution to the family, increase in the standard of living, access to control over resources, level of food consumption, social status and buying household articles respectively after joining Kudumbashree units, whereas economic status and level of borrowing money still persisted even after joining Kudumbashree.
With respect to the change in the perceived level in the aspects of economic empowerment and weights it was observed that, that the maximum change occurred due to membership in Kudumbashree is in respect of access to control over resources

(1.69) followed by increase in standard of living (1.52), whereas the mean difference for borrowing money shows negative signifying that, borrowing habit slightly increased may be either for maintaining their present standard of living or people are willing to provide finance relying on their repayment capacity or due to both reasons.

From the survey it was found that the members can attain economic empowerment by joining in kudumbashree units. The paired t-test for the mean value indicates that there is significant improvement in the empowerment of women after joining kudumbashree units.

In the case of category, the empowerment of scheduled tribe found to be more consistent compared to scheduled caste and general category.

Based on the marital status of the women members it can be seen that the lower whisker of the box plot representing unmarried women is very close to the lower box indicating a very high concentration at the lower level. For married women the empowerment is found to be normally distributed.

After controlling the effect of their characteristics it was observed that. 14.97 percent of the variation in the level of empowerment is determined by age, marital status and period of membership.It is revealed that, R values of unadjusted and adjusted model for age and period are almost equal indicating that the effect of age and period are independent.

Conclusion
Thus the major conclusions drawn from the foregoing findings is that the members have improved their financial contribution to the family, increase in the standard of living, access to control over resources, level of food consumption, social status and buying household articles respectively. Moreover, due to the membership in Kudumbashree units the economic empowerment of women increased significantly and this change is uniform for all categories of women.

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