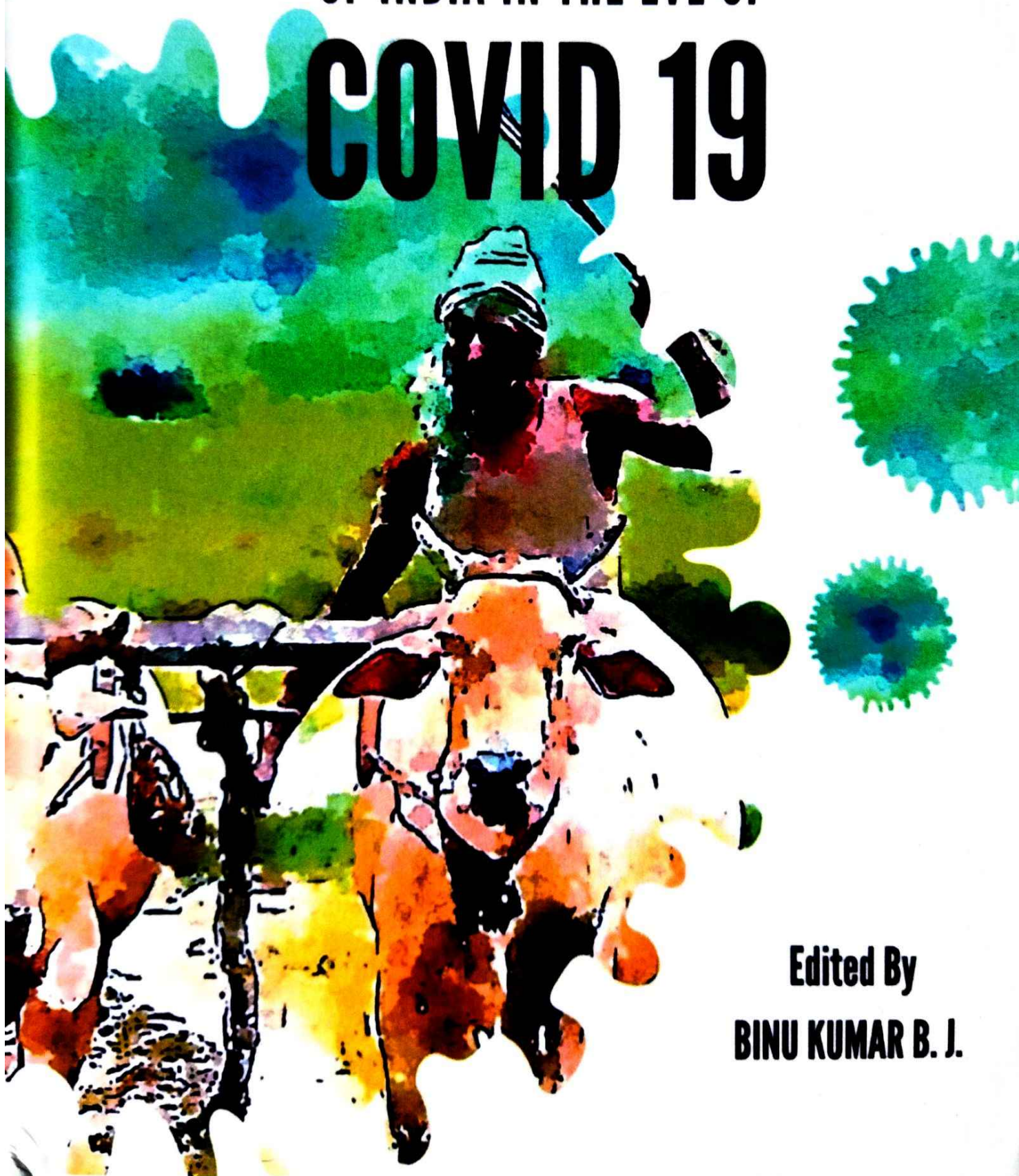




RURAL ECONOMY

OF INDIA IN THE EVE OF

COVID 19



Edited By

BINU KUMAR B. J.

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CHAPTER 4

ROLE OF KUDUMBASREE IN EMPOWERING WOMEN AND MITIGATING POVERTY IN RURAL AREA DURING COVID-19:

A CASE STUDY OF PADIYUR GRAMAPANCHAYAT

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ABSTRACT

In 2020, Coronavirus shook the world with its staggering effect on general wellbeing frameworks, economies and markets, incurring unfathomable harm across the globe as far as human existence, occupations, livelihoods and prosperity. It also disrupted the rural sector. The study focuses on neighbourhood group called Kudumbasree in aiding rural women before COVID-19 and also during COVID-19. Kudumbasree mission in Kerala is a poverty eradication programme focused on empowerment of poor women in rural and urban areas through integrated strategies for economic advancement, saving habit and opportunities for growth through micro-enterprises. In this paper an attempt has been made to examine the socio-economic characteristics as well as the economic status of women before and after joining Kudumbashree in Padiyur Grama Panchayat in Thrissur district. The study found that the Kudumbashree mission has definitely improved the economic status of women and has had a direct impact on poverty reduction.

Keywords: COVID-19, empowerment, Kudumbasree, rural women

INTRODUCTION

Coronavirus is a well-known term to the current day world. It has stood

out enough to be noticed of the whole world because of its destructive character. Our everyday life has been completely upset because of the flare-up of COVID-19. We have become bound to remain at home. Businesses, transportation, hotels, restaurants, workplaces, schools, universities, colleges, homegrown house-keeping, shops – all are shut because of the declaration of lockdown. Indeed, even at the period of open large numbers of them couldn't be in their pre-COVID position because of outrageous toll of being tainted. Rural economy of India has been enduring a ton. Work of an impressive extent of rural people of India has been encountering a hopeless condition during this emergency period. The life of women in rural area has also been affected by this pandemic.

The Self-Help Groups in rural area played a crucial role in mitigating rural poverty. Here arises the significance of the Kudumbasree project of Kerala. The Government of Kerala launched the Kudumbashree mission in 1998 with the objective of rural and urban poverty alleviation. Being one of the biggest projects for self-empowerment of women, the programme attempts to achieve this through community development schemes under the auspices of the local self-governments. A combination of different activities like promotion of thrift, accessibility to easy credit, income generation through tiny enterprises and multifarious welfare measures using a family-based approach is the crux of this mission.

The mechanism of self-help groups is utilized for this purpose in which members are from similar socio-economic backgrounds. A village-based functional intermediary also forms part of this group of 10-20 local women. A capital fund is formed by collecting weekly saving contributions from the members. This fund is used for providing loans to members without collateral security. Women empowerment, economic and social empowerment is thus ensured through the allocation of this fund among the members.

At this juncture the present study examines the socio-demographic characteristics of women before and after joining kudumbashree unit and also to evaluate how do Kudumbasree help rural women to overcome the negative impacts of COVID-19. Both primary and secondary data were used for the present study. The study is based on the responses of 50 members of Kudumbashree collected from the different Kudumbasree Units of PadiyurGramapanchayat.

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. The secondary data was collected from Kerala Government Kudumbasree Portal, various journals and articles. After collecting the primary and secondary data, analysis was conducted with the help of simple mathematical and statistical tools like averages, percentages, and the data was presented in diagrams and tables.

THE STUDY AREA: A BRIEF PROFILE OF PADIYUR VILLAGE

Padiyur Grama Panchayat is situated in Mukunthapuram Taluk, Thrissur District, Kerala. It lies in Edathirinji, Padiyoor and Manavalassery Villages with an area of 18.57 sqkm. There are 14 wards in Padiyur Grama Panchayat.

Table No.1 -Population census of Panchayath 2011

Population Census (2011)	SC/ST	General	Total
Male	1085	8540	9625
Female	1169	9614	10783
Total	2254	18154	20408

Source: Secondary Data (Census 2011) - PadiyurPanchayat Report 2020

As per the population census of 2011 census, the total population in the Panchayat is 20408 including 9625 males and 10783 females. The total SC/ST population is 2254 with 1085 males and 1169 females.

DISCUSSION

Table No.2 -Age-wise classification of the sample

Age	Number	Percentage
Below 30	1	2 %
31 - 40	14	28 %
41 - 50	15	30 %
51 - 60	18	36 %

61 and above	2	4 %
Total	50	100 %

Source: Primary Data

From the table above it is visible that the age of the members ranges from below 30 to above 61 years. The maximum number of women (36 per cent) is in the age group between 51 to 60 years. The percentage of those with less than 30 years is only 2 percent and those with more than 61 years are 4 percent. It can be seen that the majority of the members are having age greater than 41. The distribution of the age found to be skewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects. The average age is calculated to be 46.7 years with a standard deviation of 9.3.

Table No.3 - Category-wise classification of the sample

Category	Number	Percentage
General	28	56 %
SC	17	34 %
ST	5	10 %
Total	50	100 %

Source: Primary Data

Percentage distribution of the sample by social category has been attempted above in Table 3. It is clear that, women from general category are about 56 percent and that of SC and ST are 34 percent and 10 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.

Table No.4 - Marital status of the sample

Marital Status	Number	Percentage
Married	46	92%

Unmarried	2	4%
Widowed	1	2%
Divorced	1	2%
Total	50	100%

Source: Primary Data

It is inferred from the Table 3 that, the major percent of the members (92%) are of married and the percentage of unmarried women are only a meager i.e. (4%). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women. There was one widow and one divorced women among the sample.

Table No.5 -Classification on the basis of educational qualification of the sample

Education	Number	Percentage
Below SSLC	2	4%
SSLC	22	44%
Pre Degree/ Plus Two	19	38%
Diploma	2	4%
Under-Graduation	4	8%
Post-Graduation	1	2%
Total	50	100%

Source: Primary Data

Education level of women tabulated in Table 5 shows that 44 percent of the sample has passed the secondary school education and 38 percent of them have plus two/pre-degree, 4 percent has diploma education which includes polytechnic and other technical job related diploma courses. While 8 percent of them have graduation, only 2 percent of the total 50 respondents is post graduate.

Table No.6- Classification of the sample on the basis of duration of membership

Duration of membership	Number	Percentage
Up to 4 Years	1	2 %
4 – 6 Years	1	2 %
6 – 8 Years	3	6 %
8 – 10 Years	4	8 %
10 Years and Above	41	82 %
Total	50	100 %

Source: Primary Data

The percentage distribution of sample by duration of membership is graphically represented below. It is evident that the maximum numbers of members are having duration of membership more than 10 years. Members with 8 to 10 year duration are 8 percent followed by those with 6 to 8 years. Members with 4 to 6 years and less than 4 years are only 2 percent. Most of them are members from the beginning of their Kudumbasree units.

OPINION OF MEMBERS ABOUT THEIR PERCEIVED STATUS RELATED TO ASPECTS OF ECONOMIC EMPOWERMENT

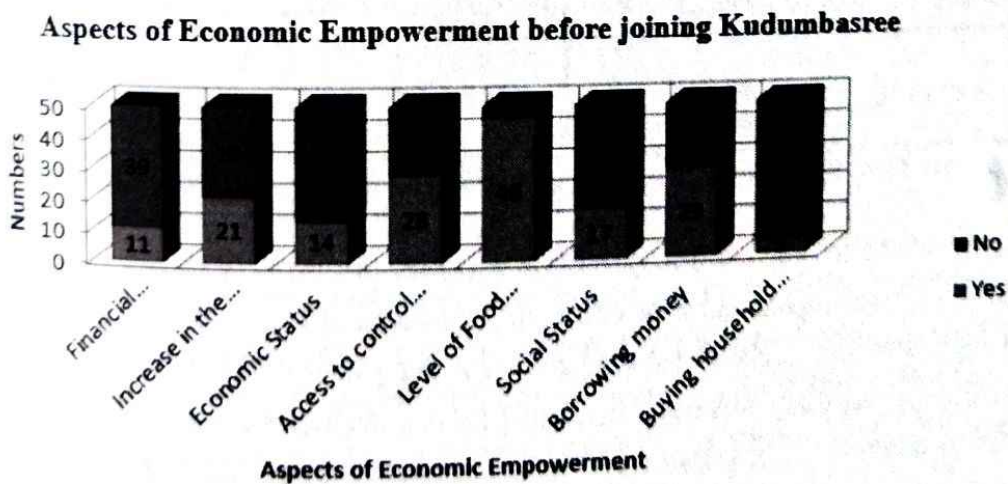
The aspects selected for measuring the economic empowerment of women members in Kudumbashree units are financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household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

Table No.7 -Aspects of Economic Empowerment

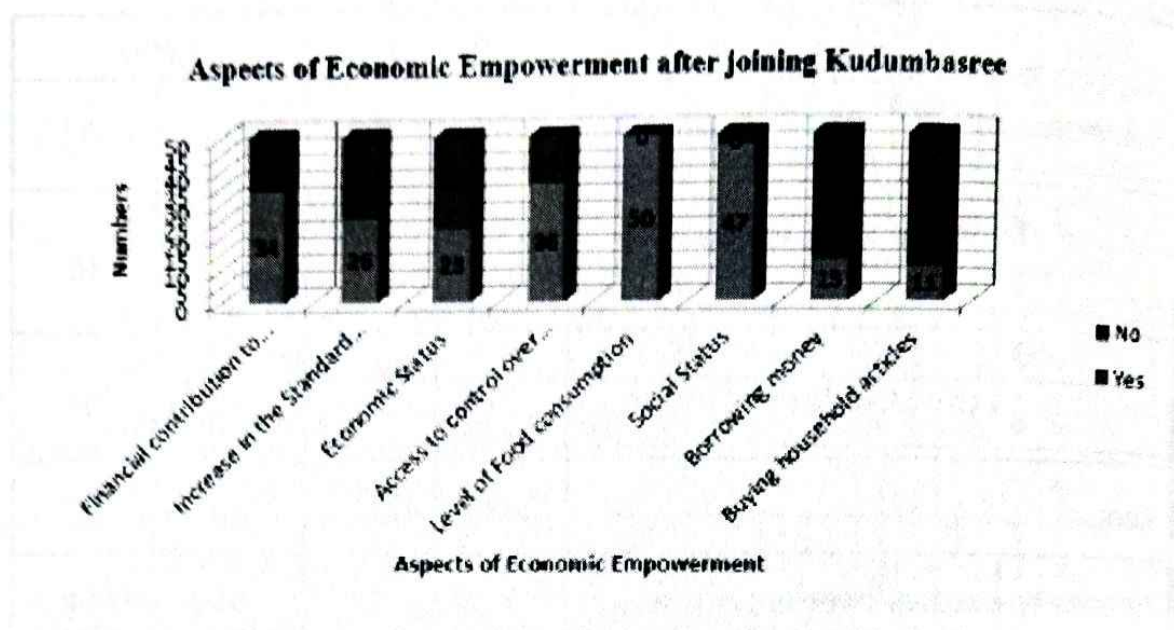
Aspects of Economic Empowerment	Before		After	
	Yes	No	Yes	No
Financial contribution to the family	11	39	34	16
Increase in the Standard of living	21	29	26	24
Economic Status	14	36	23	27
Access to control over resources	28	22	36	14
Level of Food consumption	46	4	50	0
Social Status	17	33	47	3
Borrowing money	29	21	13	37
Buying household articles	5	45	11	39

Source: Primary Data

Figure 1: Aspects of Economic Empowerment before joining Kudumbasree



Source: Primary Data

Figure 2 Aspects of Economic Empowerment after joining Kudumbasree

Source: Primary Data

Table No.8 - Classification on the basis of benefits to the member after joining the Kudumbasree

Benefits	Yes		No	
	Number	Percentage	Number	Percentage
Improvement in savings	50	100 %	-	-
Improvement in banking habits	38	76 %	12	24 %
Easy access to loan	49	98 %	1	2 %
Increase in spending	27	54 %	23	46 %

Source: Primary Data

Classification of the sample on the basis of benefits to the members after joining the Kudumbasree Units is tabulated above. All of them opined that their savings have been improved after joining the Kudumbasree. They follow a weekly saving scheme pattern by collecting a meagre amount from the members. Different Kudumbasree Units follow different saving schemes ranges from Rs. 150 to Rs. 300 per week. The amount the collect is distributed as loans to the needy with a rate of interest of 1 % per month. The rate of interest so charged is same for all the members for the en-

ture loan amount. Thus Kudumbasree Units provides an easy loan to the members. They mostly take loans for agricultural activities, self-employments, education of their children, marriage of children...etc. 98 percent of them opined that they get easy loans and 76 percent of them commented that their banking habits have been improved after joining the Kudumbasree. Their spending habit has also been improved due to this financial inclusive mode of operation.

FINDINGS

- Kudumbasree has three tier operations such as Community Development Society (CDS), Area Development Society (ADS) and Neighbourhood Group (NHG).
- 18 is the age limit to take a membership in NHG and there is no upper age limit.
- 10to20membersshouldbethereinoneNHG.Onewomanperfamily(Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organizes.)
- There are the 5 member office bearers in NHG: President, Secretary, Volunteer (Income Generation), Volunteer (Infrastructure) and Volunteer Health and Education.
- The majority of the group members belong to the age category of 41-60. The distribution of the age found to be skewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects.
- Women from general category constitute highest among the sample (56 percent) and that of SC and ST are 34 percent and 10 percent respectively.
- It is inferred from the study that, the major percent of the members (92 percent) are of married and the percentage of unmarried women are only a meager i.e. (4 percent). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women.
- Majority of the sample has SSLC and Predegree levels of education.

- It is found that 82 per cent of the members have more than 10 years of association with the group.
- The aspects selected for measuring the economic empowerment of women members in Kudumbashree units such as 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 before and after joining the Kudumbasree Units revealed that they are economically and socially empowered after joining the group.
- All of them opined that their saving habit has been improved after joining the group. They follow a weekly saving pattern among the sample with a meagre amount which varies from Rs. 150 to Rs. 300 in different units.
- The study reveals that members are finding easy access to loan compared to the other avenues since they give loans to the needy from their saving fund at a rate of interest of 1 percent per month to the principle amount. As the loan amount comes down the interest amount also comes down. The interest amount so collected is distributed either added to their saving amount or distributed among the members itself.
- The majority of the members utilising loan amount for self-employment and other personal matters.
- Unit members' affected flood 2018 received a sum of Rs. 50,000 as loan at a lower rate of interest for their rehabilitation and survival.
- Units received a sum of Rs. 1,05,000 from the government as a COVID-19 relief fund with subsidy which is being distributed among the members as a loan amount at a nominal rate of interest.
- The recovery status of loan is quite good. This shows the credibility of members of the group.
- 76 percent of the sample opined that their banking habit has been improved after joining the group and 54 percent of them opined that their spending habit has also improved due to the Kudumbasree membership.

CONCLUSION

Kudumbasree has helped in making palpable changes in the economic status, saving habit, spending pattern and has fostered easier access to loans. On the whole it is quite evident from the study that women in PadiyurPanchayat have largely benefitted from the Kudumbashree programme. The fact that empowering women is the key to a more sustainable development of the economy is supported by the present study. Women have acquired the capability of carrying out their own initiatives and Kudumbashree has enabled them to make their livelihood choices more effectively, even during this hard times of COVID-19.

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