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A Study On Income And Savings Behaviour Of Kudumbasree Members With Special Reference To Vadakkencherry Gramapanchayath

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ABSTRACT

Poverty is a serious problem faced by all developing and underdeveloped countries in modern world. It is felt that the problem of poverty can be solved through a concentrated endeavour by the state. Viable opportunities can be provided to the underprivileged and the destitute by means of leading asset creating facilities.Kudumbasree aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. The programme aims to empower them through collective action. Gender equality gains (including inclusion of women in education) will help to reduce fertility rates and improve maternal and child health. This process of empowerment should become the signal light to their children, their families and society at large.The study is aimed at to know to what extend this programme has influenced the rural women for their empowerment. It also examines and identifies the reason of joining Kudumbasree.

Keywords: Poverty, Kudumbasree, Women empowerment.

INTRODUCTION OF THE STUDY

Development is the mantra of globalization and liberalization. Women have an important role in the development process. Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that the real development is possible only in the women and men work in equal terms. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all area. Jawaharlal Nehru commended "in order to awake the people, it is the women who has to be awakened first. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India tomorrow".

But the present position of women in developing and underdeveloped countries is not considered good. Kudumbasree, a Malayalam coinage, means prosperity of the family. It is an innovative programme of the Government of Kerala introduced for the eradication of absolute poverty in ten years through concerted community action under the leadership of local self-governments. Kudumbasree is the poverty eradication mission of the state of Kerala. Kudumbasree project was started in Kerala in 1998. The programme has 37lakhs members and covers more than 50% of the households in Kerala. It has built around three vital compempowerment, women empowerment is one of the important objectives of Kudumbasree along with poverty eradication.Kerala is considered as one of the most successful state from the point of poverty reduction in the country. The success is primarily due to public action

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in carrying out effective land reforms and providing all round social infrastructures, particularly education and health.

STATEMENT OF THE PROBLEM

Poverty is a serious problem faced by all developing and underdeveloped countries in modern world. It is felt that the problem of poverty can be solved through a concentrated endeavour by the state. Viable opportunities can be provided to the underprivileged and the destitute by means of leading asset creating facilities. Women households are the cruellest victims of deprivation and destitution. So any poverty eradication programs must aim at improving the standard of living environment along with empowerment of the women communities. Livelihood opportunities are to be provided to women. Kudumbasree aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. The programme aims to empower them through collective action. Gender equality gains (including inclusion of women in education) will help to reduce fertility rates and improve maternal and child health. This process of empowerment should become the signal light to their children, their families and society at large. Thirteen years are so far covered by this programme.

The study is aimed at to know to what extend this programme has influenced the rural women for their empowerment. It also examines and identifies the reason of joining Kudumbasree. The title of research problem was framed as follows

OBJECTIVES OF THE STUDY

To study the growth trend of the strategies followed by Kudumbasree in empowering women.
To examine the benefits derived by the members of Kudumbasree.
To assess whether there is any significant change in empowerment of rural women through Kudumbasree.
To measure the level of empowerment attained by the women and study the constraints faced by the members.

SCOPE OF THE STUDY

The Government of Kerala launched Kudumbasree with active support of Government of India and NABARD for wiping out the absolute poverty from the state within a period of 10years through micro-finance. The researcher is aiming to study about the role of Kudumbasree in the empowerment of rural women and also aims at study channelizing rural saving units taken from rural areas in Vadakkencherrypanchayath of Palakkad district.

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RESEARCH METHODOLOGY

The present study is descriptive and analytical in natural. The study attempt to know whether there is any significant change in empowerment of rural women through Kudumbasree. It identifies the benefits derived by the members and evaluates the performance of Kudumbasree units.

RESEARCH DESIGN

Survey research using a well-structured interview schedule for selected members of vadakkencherryPanchayath was adopted in this study

SOURCES OF DATA

The study makes use of primary and secondary data. The primary data were collected from members of Kudumbasree at rural area of Vadakkencherrypanchayath by using interview schedule. The secondary data relating to Kudumbasree were obtained from the journals, newspapers and websites.

SAMPLING DESIGN

A sampling is the theoretical basis and the practical means by which we infer the characteristics of relatively few of units comprising the population.

SAMPLE SIZE

The size of the sample is 50.

AREA OF THE STUDY

The study which was conducted by VadakkencherryPanchayath at Palakkad, Kerala

TOOLS AND TECHNIQUES USED FOR THE STUDY

- Simple percentage analysis
- Chi-square tests
- Karl pearsons coefficient correlation
- Weighted ranking method

LIMITATION OF THE STUDY

- The reliability of the study is restricted to the data provided by the respondents.
- Sample study is based on 50 respondents and hence the finding cannot be generalized.
- The cooperation of respondents is very much required for a survey based research.
- The cooperation of few respondents did not come up to the expectations.

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THEORETICAL FRAMEWORK

KUDUMBASREE: A PROFILE

Kudumbasree, the state Poverty Eradication Mission which is now the largest women empowering project in the country was launched by the government of Kerala in 1998 for wiping out absolute poverty from the state within a period of ten years through concerted community action under the leadership of LSG formed and empowered by the 73rd and 74th amendment of

Kudumbasree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of poor Women, serving as the community wing of local Governments. Kudumbasree is formally registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body chaired by the State Minister of LSG. There is a state mission with a field officer in each district. This official structure supports and facilitates the activities of the community network across the state. Kudumbasree differ from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights. The grassroots of Kudumbasree are Neighbourhood Groups (NHG in short) that spend representatives to the ward level Area Development Society (CDS), which completes the unique three-tier structure of Kudumbasree.

OBJECTIVES

The objectives of Kudumbasree Mission fall into two categories: specific and general.

SPECIFIC OBJECTIVES

To put in one simple sentence, the specific objective of Kudumbasree is the „eradication of absolute poverty from the state of Kerala by 2008. Obviously the task ahead is not as simple as the sentence sounds, the means, approach and methods for the realization of the goal are of paramount importance. To attain the goal, the holistic development of the poor families through self-help, peoples participation and group action should be achieved. This is sought to be achieved through the following measures.

- Identification of the poor families through risk indices based surveys, with the active participation of the poor and the communities to which they belong.
- Improving incomes of the poor through improved skills and investment for self employment.
- Ensuring better health and nutrition for all.
- Ensuring a minimum of 5years of primary education for all children, belonging to risk families.
- Enabling the poor to participate in the decentralization process through the CDS, as it is a subsystem of the local body, under which it works.

To achieve the specific objectives of the mission, several auxiliary objectives have to be pursued methodically. These objectives can be classified as the general objectives of the mission.

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GENERAL OBJECTIVES

The very motto of Kudumbasree Mission is based on women empowerment; „reach out to the family through women, reach out to the community through family. Naturally, the empowerment of women through community-based organizations is counted as the first and foremost objective of the mission.

a) Empowerment of Women through Community BasedOrganizations.

b) Thrift and Credit Operation and Informal banking

c) Decision Making by the Poor

d) Convergent Community Action

e) Micro Enterprises and Income Generation Activities

ANALYSIS AND INTERPRETATION

Analysis and interpretation are the most important steps in the research process. The objective of the analysis is to summarize the collected data in such a way that provide answers to the questions involved in the research an interpretation is the research for the broader meaning of the research findings. Analysis is not complete without interpretation and interpretation cannot proceed without analysis. The data collected was coded, processed, classified and organized into tables in order to facilitate efficient analysis from which meaningful inference could be drawn. The data analysis was done by using various tools.

TOOLS AND TECHNIQUES

* Simple percentage analysis

* Chi-square tests

* KarlPearsons coefficient of correlation

* Weighted ranking method

SIMPLE PERCENTAGE ANALYSIS

It is the mathematical tool for analysis and it explains the relationship between 2 figures. It is obtained by one number divided by another. The formula is as follows;

Sample percentage = Actual number of respondent x 100

Sample size

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CHI-SQUARE TESTS

Chi square is the test which explains the magnitude of differences between observed frequencies and the theoretical or expected frequencies under certain assumptions. With the help of chi-square test we are able to find out whether such differences are significant or insignificant and could have arisen due to sampling fluctuations. The formula is as follows;

$$Chi-square = \frac{\sum(O-E)^2}{E}$$

Where,

O = Observed frequencies, E = Expected frequencies

Expected value is calculated as follows,

Expected value = Row total x Column total

Grand total

$$Degree\ of\ freedom = (r-1)(c-1)$$

Where,

r = Number of rows, c = Number of columns

KARL PEARSON’S COEFFICIENT OF CORRELATION

Correlation expresses the relationship or interdependence between 2 set of variables. Correlation analysis helps in determining the degree of relationship between 2 or more variables. Coefficient of correlation ranges between -1 to +1. The negative value of coefficient of correlation indicates the inverse relationship and vice versa.

$$r = \frac{n\sum xy - \left(\sum x \times \sum y\right)}{\sqrt{n\sum x^2 - \left(\sum x\right)^2} \times \sqrt{n\sum y^2 - \left(\sum y\right)^2}}$$

Where,

n = Number of pair of observations.

$\sum x$ = Sum of x series

$\sum y$ = Sum of y series

$\sum x^2$ = Sum of square of x series

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$\sum y^2$ = Sum of squares of y series

WEIGHTED RANKING METHOD

A method of scoring options or solutions against a prioritize requirements list to determine which option best fits the selection criteria. Weighted ranking is a method to help you decide between options when there is no obvious winner. Each option is judged by a number of criterion is assigned a weight, or degree of importance. The top scoring option is your best choice and will give fist rank to the best choice made.

KARL PEARSON'S COEFFICIENT OF CORRELATION

TABLE SHOWING THE CORRELATION BETWEEN AGE ANDMOST COMMON FACTOR CHOSEN BY THE RESPONDENTS IS TOOBTAIN CREDIT

Age	No. of respondents	To obtain credit is the first preference
<20	1	0
21-30	3	2
31-40	12	7
41-50	29	20
>50	5	3
Total	50	32

Source: primary data

X	Y	XY	X^2	Y^2
1	0	1	1	0
3	2	6	9	4
12	7	84	144	49
29	20	580	841	400
5	3	15	25	9
$\sum X -$ 50	$\sum Y -$ 32	$\sum XY -$ 686	$\sum X^2 -$ 1020	$\sum - Y^2$ =462

$$r = \frac{n\sum xy - \left(\sum x \times \sum y\right)}{\sqrt{n\sum x^2 - \left(\sum x\right)^2} \times \sqrt{n\sum y^2 - \left(\sum y\right)^2}}$$

RESULT:

r = 1

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INTERPRETATION:
Here correlation is 1. Therefore there is a perfect positive correlation between age and most common factor chosen by the respondents is to obtain credit.

TABLE SHOWING THE CORRELATION BETWEEN INCOME ANDMOST COMMON MODE OF SAVING BY THE RESPONDENTS ISBANK ACCOUNT

Monthly income	No. of respondents	Mode of saving – bank account
<5000	6	2
5001-10000	13	6
10001-15000	22	15
15001-20000	5	3
>20000	4	2
Total	50	28

Source: primary data

X	Y	XY	X^2	Y^2
6	2	12	36	4
13	6	78	169	36
22	15	330	484	225
5	3	15	25	9
4	2	8	16	4
$\sum X =$ 50	$\sum Y =$ 28	$\sum XY =$ 443	$\sum X^2 =$ 730	$\sum Y^2 =$ 278

$$r = \frac{n\sum xy - \left(\sum x \times \sum y\right)}{\sqrt{n\sum x^2 - \left(\sum x\right)^2} \times \sqrt{n\sum y^2 - \left(\sum y\right)^2}}$$

RESULT:
r =0.97

INTERPRETATION:

Here correlation is 0.97. Therefore there is a high positive correlation between income and most common mode of saving chosen by the respondent.

TABLE SHOWING THE CORRELATION BETWEEN OCCUPATIONAND SATISFACTION LEVEL OF THE RESPONDENTS TOWARDSKUDUMBASREE

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Occupation	No. of respondents	Satisfied respondents
Agriculture	4	2
Daily worker	22	19
House wife	16	15
Self employed	6	5
Others	2	1
Total	50	42

Source: primary data

X	Y	XY	X^2	Y^2
4	2	8	16	4
22	19	418	484	361
16	15	240	256	225
6	5	30	36	25
2	1	2	4	1
$\sum X = 50$	$\sum Y = 42$	$\sum XY = 698$	$\sum X^2 = 796$	$\sum Y^2 = 616$

$$r = \frac{n\sum xy - \left(\sum x \times \sum y\right)}{\sqrt{n\sum x^2 - \left(\sum x\right)^2} \times \sqrt{n\sum y^2 - \left(\sum y\right)^2}}$$

RESULT:

r = 0.99

INTERPRETATION:

Here correlation is 0.99. Therefore there is a high positive correlation between occupation and satisfaction level of the respondents towards kudumbasree units.

TABLE SHOWING THE CORRELATION BETWEEN CONTACTWITH POLITICAL LEADERS AND RESPONDENTS SATISFACTIONTOWARDS IT

Contact with political leaders(in times)	No. of respondents	Satisfied respondents
1 time	4	3
2 times	9	8
3 times	21	18

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>3	15	9
Not at all	1	0
Total	50	38

Source: primary data

X	Y	XY	X^2	Y^2
4	3	12	16	9
9	8	72	81	64
21	18	378	441	324
15	9	135	225	81
1	0	0	1	0
$\sum X = 50$	$\sum Y = 38$	$\sum XY = 597$	$\sum X^2 = 764$	$\sum Y^2 = 478$

$$r = \frac{n\sum xy - \left(\sum x \times \sum y\right)}{\sqrt{n\sum x^2 - \left(\sum x\right)^2} \times \sqrt{n\sum y^2 - \left(\sum y\right)^2}}.$$

RESULT:

r = 0.97

INTERPRETATION:

Here correlation is 0.97. Therefore there is a high positive correlation between contact with political leaders and respondents satisfaction towards it.

RANKED TABLE SHOWING THE PRIORITIES OF THERESPONDENTS ON KNOWLEDGE ABOUT KUDUMBASREE

Priorities/Rank	No. of respondents							Total	Rank
	1	2	3	4	5	6	7		
weight	7	6	5	4	3	2	1		
Kudumbasree members	175	60	15	24	9	6	0	289	1*
Friends	91	132	0	16	6	6	0	251	2
Political influence	14	6	15	40	60	24	0	159	5
Bank officials	7	12	50	20	48	46	0	183	6
Local authority	14	24	30	84	18	14	0	184	4
Family members	49	66	115	16	9	4	0	259	3
Others	0	0	0	0	0	0	0	50	7

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INTREPRETATION:
The respondents make savings mostly in kudumbasree members and given first preference to it, the second preference to friends, third preference to family members and last rank given to others.

TABLE SHOWING THE PRIORITIES OF THE RESPONDENTS ONUTILIZATION OF THE LOAN AMOUNT

Priorities/ Rank	N0. Of respondents										Total
	1	2	3	4	5	6	7	8	9	10	
Medical expenses	1	24	5	3	1	3	1	1	0	0	50
Entertainment	1	1	2	3	7	19	10	10	5	0	50
Children education	19	9	7	4	5	2	2	2	1	0	50
Clothing	1	1	1	1	2	6	13	13	23	0	50
Marriage	1	1	2	5	23	2	1	1	4	0	50
Production purpose	11	7	21	2	0	1	3	3	2	0	50
Payment of debt	1	1	1	2	7	10	20	20	5	0	50
Household purpose	3	3	10	20	2	5	0	0	0	0	50
Social purposes	1	3	1	10	3	2	0	0	10	0	50
Others	0	0	0	0	0	0	0	0	0	50	50
Total	50	50	50	50	50	50	50	50	50	50	

Source: primary data

RANKED TABLE SHOWING THE PRIORITIES OF THERESPONDENTS ON UTILIZATION OF THE LOAN AMOUNT

Priorities/ Rank	No. of respondent										Total	Rank
	1	2	3	4	5	6	7	8	9	10		
Weight	10	9	8	7	6	5	4	3	2	1		
Medical expenses	9	240	40	21	6	5	12	3	0	0	336	4
Entertainment	9	10	16	21	12	35	76	30	10	0	200	8
Children education	171	90	56	28	6	25	8	6	2	0	392	1*
Clothing	9	10	8	7	12	10	24	39	46	0	165	9
Marriage	9	10	16	35	66	115	8	3	8	0	270	6
Production purpose	99	70	168	14	18	0	4	9	4	0	386	2
Payment of debt	9	10	8	14	18	35	40	60	10	0	204	7
Household purpose	27	30	80	140	42	10	20	0	0	0	349	3
Social purposes	9	30	8	70	120	15	8	0	20	0	280	5
Others	0	0	0	0	0	0	0	0	0	50	50	10

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INTREPRETATION:

The first preference given to children education by the respondents, second rank given to production purposes, third rank given to household purposes and last rank given to others.

TABLE SHOWING THE PRIORITIES OF THE RESPONDENTS ON MODE OF SAVINGS

Priorities/ Rank	No. of respondents									Total
	1	2	3	4	5	6	7	8	9	
Bank account	28	9	4	4	5	0	0	0	0	50
Chit fund	8	7	26	6	2	1	0	0	0	50
LIC	5	5	11	24	3	2	0	0	0	50
Money lending	9	29	9	2	1	0	0	0	0	50
Post office	0	0	0	9	23	8	4	6	0	50
Gold	0	0	0	4	2	6	9	29	0	50
Cash in hand	0	0	0	1	10	29	7	3	0	50
Real estate	0	0	0	0	4	4	30	12	0	50
Others	0	0	0	0	0	0	0	0	50	50
Total	50	50	50	50	50	50	50	50	50	

Source: primary data

RANKED TABLE SHOWING THE PRIORITIES OF THE RESPONDENTS ON MODE OF SAVINGS

Priorities/ Rank	No. of respondent									Total	Rank
	1	2	3	4	5	6	7	8	9		
Weight	10	9	8	7	6	5	4	3	2		
Bank account	81	232	63	12	5	0	0	0	0	393	1
Chit fund	64	56	182	36	10	4	0	0	0	352	2
LIC	45	40	77	144	15	8	0	0	0	329	3
Money lending	18	72	28	24	25	0	0	0	0	167	5
Post office	0	0	0	54	115	32	12	12	0	225	4
Gold	0	0	0	24	10	24	27	58	0	143	7
Cash in hand	0	0	0	6	50	116	21	6	0	199	6
Real estate	0	0	0	0	20	16	90	24	0	150	8
Others	0	0	0	0	0	0	0	0	50	50	9

INTREPRETATION:

The first preference given to bank account by the respondents, the second rank given to chit fund and third rank given to LIC and the last rank given to others.

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FINDINGS OF THE STUDY

The following are the findings of various analysis of data conducted on the data collected with respect to the study.

SIMPLE PERCENTAGE ANALYSIS

- The study finds that the most of the kudumbasreemembers are coming under the age category 41 – 50 (58%).
- The study shows that the most common respondents in the kudumbasreeunits are SSLC passed (54%)
- The study finds that majority of the kudumbasree members are occupied as daily workers (44%)
- The study shows that the respondents earning 10001-15000 have higher level of savings (62%).
- Majority of the respondents are opinioned that employment generation through kudumbasree units are good (52%)
- A majority of the members are satisfied with the kudumbasree (84%).

CHI-SQUARE TESTS

- There is a relationship between age and improvement of social activities among the members of kudumbasree.
- There is an association between education and monthly income of the kudumbasree members.
- The occupation and monthly income of the kudumbasree members are interrelated.
- The age and monthly income of the kudumbasree members are interconnected.
- There is an association between monthly income and approval period of loan.
- There is an alliance between monthly income and savings of the respondents.
- There is an association between monthly income and payment of money by the members of the kudumbasree.
- There is a relationship between improvement of social activities and contact with political leaders.

KARL PEARSONS COEFFICIENT OF CORRELATION

* Therefore there is a perfect positive correlation between age and most common factor chosen by the respondents is to obtain credit.
* There is a high positive correlation between income and most common mode of saving chosen by the respondent.
* There is a high positive correlation between occupation and satisfaction level of the respondents towards kudumbasree units.
* There is a high positive correlation between contact with political leaders and respondents satisfaction towards it.
* There is a perfect positive correlation between age and most common opinion of the respondents on employment generation through kudumbasree units.

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* There is a high positive correlation between utilization of loan amount and repayment period of the loan amount.

WEIGHTED RANKING METHOD

- Majority of the respondents get knowledge about kudumbasree from kudumbasree members and given first preference to it.
- Majority of the respondents utilize the loan amount to children education and given first rank to it.
- Majority of the respondents given first preference to obtain credit, the most common factor influenced to join kudumbasree.
- Majority of the respondents given first preference to economic benefits, the most common benefit enjoyed by the kudumbasree members.
- Majority of the respondents given first preference to bank account to save their income.

SUGGESTIONS OF THE STUDY

SUGGESTIONS TO THE GOVERNMENT

- The government try to give them awareness and motivation to save income for their future.
- The government may give preference to the kudumbasree beneficiaries for getting government aids and benefits. This may attract people to join the scheme.
- The government may increase the number of working days that will enable the beneficiaries to raise their income levels and thereby to up lift their living standards.
- The government may give the beneficiaries the financial guidance under the scheme.
- The government may conduct effective motivational, savings and thrift oriented training program under SHG scheme.

SUGGESTIONS TO THE BENEFICIARIES

- Kudumbasree beneficiaries try tapping self employment opportunities to supplement their income.
- They need to choose right investment and saving avenues rather than unattractive traditional scheme.
- They may trade off between their income and expenditure
- Beneficiaries try to acquire knowledge on the provision of the scheme to exploits the opportunities in its maximum

SUGGESTIONS TO THE FINANCIAL INSTITUTIONS

- Financial institutions try to cater the requirements of such low income group by introducing new saving schemes.
- Majority of the respondents saving in on banks and chit funds. Chit funds which comes under the unorganized financial sector. so bank and organized financial sector need to create

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awareness among the respondents and also try to provide attractive and easily accessible schemes for such low income groups.

CONCLUSION OF THE STUDY

Kudumbasree plays a major role in the economics, social and cultural development through women employment. The poverty is minimized to a great extend by the commencement of the kudumbasree units through the introduction of this concept “kudumbasree”. The women in our country are empowered with confidence and courage. She can utilize her earnings for the welfare of her family and there by improves the standard of living of the members.

Most of the members are engaged in unskilled job or work. They have to enter in to some other fields like beauty parlour, akshaya, hotel, private education institutions, small partnership firms etc.in short the kudumbasree program has bright prospects. The assurance of Kudumbasree often marks a turning point in the quest for empowerment. The Mission can reach star heights, if it attempts to plug loop hole and ensure that it outlives the proven effects of politics, caste and creed of course the momentum solicits constant nurturing to reserve the flow intact, besides permitting new entrants into the empowerment arena. Highly coordinated and flexible administrative machinery needled towards the common goal of women betterment, can of course drive the Kudumbasree vehicle in the right direction. Vulnerability of women can become an unsung myth if the Kudumbasree put on its mettle in the right perspective.

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