



A STUDY ON EFFECTIVENESS OF KUDUMBASHREE (SELF HELP GROUP) PROGRAMME FOR THE ECONOMIC UPLIFTMENT

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Introduction

India is a multifaceted society where no generalization could apply to the nation's various regional, religious, social and economic groups. Nevertheless certain broad circumstances in which Indian women live, affect the way they participate in the economy. A common denominator in their lives is that they are generally confined to home, with restricted mobility, and in seclusion. The Indian women are completely devoted to their families. From an unknown period in Medieval India to the modern times, the condition of women is still the same with a little change. In India, women were never given any rights of liberty and equality.

Women in ancient India enjoyed equivalent status and rights with men in all spheres of life. Further, women were properly educated in the early Vedic period. Women in fact had superior position than their male counterparts. The condition of women in society deteriorated more during the medieval period with the entrance of Muslims. At this point of time several evil practices like child marriage, sati, and female infanticide were practiced largely. At the same time many women excelled in arts, literature, and music. Women were also rulers in the medieval period.

Role of woman in modern India can be called as phenomenal. The transition of woman from the past to present is worth mentioning. Woman who once considered being the masters in the art of home making are now considered to be the force that shapes a country. Modern India witnessed some developments in the status of women. There are many women

reformers in India who worked for the betterment and upliftment of their other female counterparts to eradicate social stigmas from the society.

In the modern times, women in India are given freedom and rights such as freedom of expression and equality, as well as right to get education. Women in contemporary India are doing the same what a male can do. Various prestigious positions are held by Indian women. They are enjoying the 'Tadies first' facility in various fields. But still problems like dowry, female infanticide, sex selective abortions, health, domestic violence etc., are prevalent in the society. Several Acts have been passed to demolish all these problems. Their demographic status, health and medical status, educational status, domestic status, occupational status, legal status is in an impoverished condition.

1.3 Status of Rural Women in India

Women used to command acute power and importance in our ancient culture. The proof of this fact can be found in all the scriptures and even our mythological stories. We worship Goddess Durga, Lakshmi, Saraswati and many others. That shows how Indian civilization had revered the female form. Things have not remained the same in last few decades or even centuries. The social fabric has acquired completely new dimensions. The women are considered less powerful and important than men yet situation is not entirely bleak. Due to efforts of Government, NGOs, social welfare organizations and many such institutions, there has been a drastic improvement. Many private corporate bodies have also taken a keen interest in improving the economic status of women and the results are extremely encouraging.

A concerted effort is felt essential with more versatile approach. But illiteracy and lack of awareness are the obstacles in the path of Indian women to stand against these follies. Due to the participation of women in the development process, especially at the grass root level, there has been a marked improvement in the rural economy in the recent past, adding that they should be encouraged to participate in economic and other activities in the larger interest of society.

Women's Development and the Emerging Concept of Empowerment

Women constitute nearly 50 per cent of the population in a country like India. Status of Indian women reveals that they are in large majority poor, illiterate; economically dependent on male family members, deprived, oppressed and suppressed. A major hurdle in their development in economic and social terms is their lack of access to and control over resources due to their being a part of a predominantly patriarchal society. The concern of government for the development of women at national and global level is visible through the

shift in emphasis, of the various measures (government sponsored economic upliftment programmes) envisaged to give access to monetary resources to women, from welfare to development to empowerment. Thus among the recognised concepts and terminologies related to women's development, a powerful term which has gained much momentum and acceptance in recent years is empowerment.

Empowerment is a concept which has been perceived differently by different authors, from time to time and situation to situation, according to their need and usage. The literal meaning of the word reflects the action of empowering or state of being empowered, to give power or authority, to give ability and to enable.

Statement of the Problem

Empowerment is a state of being which is developed or acquired over a period of time. Access to and control over resources is viewed as imperative to lead to empowerment of women. Since 'trickle down' effect did not materialize as anticipated in the initial planned periods of development, women became specially targeted group under development schemes of Central Government of India. A number of government sponsored programmes are introduced from time to time to draw economically poor women into the mainstream of national economic development and these programmes are identified as Government Sponsored Economic Upliftment Programmes (GSEUPs) for the purpose of the present investigation. An important means by which empowerment of women is aimed at by development planners, therefore, include GSEUPs, whereby economic independence of women is expected. Participation of women in GSEUPs is the initial process that would pave the way to their empowerment. As beneficiaries of GSEUPs, they get access to financial assistance / credit, managerial and technical skill, training and information. These inputs are aimed at building employment and income generation capacity in the women beneficiaries. Their entry into mainstream of economic development along with men exposes them to outside world.

Socio-cultural empowerment is defined as that quality (power/ strength / capacity) which results from the development of women's potential to act as a change agent. In other words, a socio-culturally empowered woman brings forth changes not only in herself but also in others to result in a new socio-cultural order conducive for women's development as potential human resource. This results in their increased ability to move - from passive acceptance of life situation to one of active determination, thereby raising their status in the society.

Literature Review

Dr. V. Anuradha (2016), “Gandhian Thoughts on Women Upliftment-An Analytical Study”, to analysis the women empowerment. The primary method of data collection in this case study. She find that the constraints that are experienced by the rural women and suggestions for empowerment will be of immense help for government and nongovernment policy makers and women development programme initiators to plan the future programmes most effectively. **Ignatius Balraj and Dr. R S Bharathish Rao (2016)**, “Impact & Sustainability of SHGs “to examine the SHGs activity. The primary data are collected through schedules. He fined that Majority of the women who join the SHGs are unemployed and joined to generate additional income to meet their financial requirements. The economic activities taken up by the SHGs enhanced the consumption and expenditure pattern of the members. **Brajesh Mishra, Ram Pavitra Gautam (2016)**, “The Effect of Microfinance on women empowerment In M.P “, to Study of economic development through microfinance. He finds that Micro finance interventions are well-recognized world over as an effective tool for poverty alleviation & improving socio-economic status of the rural poor. In India also, micro finance is making headway in its effort for reducing poverty and empowering rural women. **M. Ravindar (2016)**, “Empowerment of women through MGNREGS: A study in Warangal district of Telangana state “to understand the socio economic conditions of women job seekers. She finds that He finds that the women in SHGs are mostly illiterate; hence they have difficulty in writing their records. Hence, more efforts to provide them with literacy skills need to be made. It would improve activities of SHGs in a more efficient way. **M. Ravindar (2016)**, “Empowerment of women through MGNREGS: A study in Warangal district of Telangana state “to understand the socio economic conditions of women job seekers. He finds that the women in SHGs are mostly illiterate; hence they have difficulty in writing their records. Hence, more efforts to provide them with literacy skills need to be made. It would improve activities of SHGs in a more efficient way. **Huma Rehman (2015)**, “Role of Microfinance Institutions in Women Empowerment: A Case Study of Akhuwat, Pakistan”, to define microfinance. He finds that the term microfinance specifies “the offer of financial services to customers with low income levels” Nader (2008). According to this simple definition, microfinance targets low income category people who have no access to the formal lending system.

Objectives of the study

The objective of the study is to study the profile of members of Kudumbasree unit.

Limitations of the study

The sample size is limited to 113 women being they feel insecure in disclosing the needed data. The study was conducted within a limited time period. The data provided by the respondents may be bias.

Research Methodology

Descriptive Research is used in this research. The reason for choosing descriptive research design is that to describe characteristics of a population or phenomenon being studied and it will access to get knowledge about phenomena by asking why, when, how, where, what. 113 Respondents was taken as the sample size for the study. Random Sampling Method is used which is a part of non-probability sampling method. Primary data were collected from the respondents through structured questionnaire and personal interview. Simple percentage analysis is used to analyze and interpret the data.

Analysis and Interpretations

Demographic Profile of the respondents

Age	No of respondents	Percentage
Below 25 years	34	30.1
26-35 years	28	24.8
36-40 years	40	35.4
Above 40 years	11	9.7
Marital Status	No of respondents	Percentage
Married	90	79.6
Unmarried	6	5.3
Widow	11	9.7
Divorce	6	5.3
Educational Qualification	No of respondents	Percentage
Illiterate	12	10.6
Middle School	12	10.6
High School	24	21.2
Graduation	43	38.1
Post-Graduation	22	19.5
Type of Family	No of respondents	Percentage
Nuclear	95	84.1
Joint	18	15.9
Monthly income	No of respondents	Percentage
Below Rs.10,000	39	34.5
Rs.10,001 - Rs.20,000	50	44.2
Rs.20,001 - Rs.30,000	18	15.9
Above Rs.30,000	6	5.3

Interpretation: Majority (35.4%) of the respondents belongs to the age group of 36-40years, Majority (79.6%) of the respondents are married, Majority (38.1%) are graduates, majority (84.1%) are living in nuclear family and majority (44.2%) belongs to the monthly income group of Rs.10001-20000.

Purpose for being with Kudumbasree (SHG)

S. No	Purpose	No of respondents	Percentage
1	Social Security	36	31.8
2	Food Security	22	19.5
3	Education	13	11.5
4	Medical Expenses	6	5.3
5	Agriculture	17	15
6	Asset Building	12	10.6
7	Self-Respect	7	6.1

Interpretation: Majority of the respondents are being with the self-help groups for the social security followed which food security and for educational purposes.

Empowerment through SHG (values are in %)

S.No	Statements	SA	A	N	DA	SDA
1	Your recognition in the society is increased	43	27	18	11	1
2	Your economic position is improved	52	24	13	9	2
3	You have acquired great skill and knowledge	48	32	12	3	5
4	you could take better decisions for the family problems	39	41	14	2	2
5	Your confidence level is increased greatly	41	29	13	14	3
6	Your neighbors respect and listen to your advice	52	24	13	9	2
7	You could clear off your personal debts	47	33	14	1	5
8	You have motivated more women in order to improve their quality of life	37	43	12	5	1
9	Do you think but for being a women you could have done better in your business?	45	25	15	12	3
10	It is difficult to harmonize the conflicting role of business personality and family personality as a wife or mother	41	31	17	7	4

Interpretation: Majority of the respondents felt that the Self Help Group helped to empower themselves and uplifted them in the society. They strongly agreed that after being with the SHGs they were recognized by the society, economic position improved, acquired great skill and knowledge, they could take better decisions for the family problems, their confidence level is increased greatly, neighbors respect and listen to their advice, able to clear off personal debts, motivated more women in order to improve their quality of life but also felt

that women can do more better in the business and also facing difficulties in managing business and family.

Conclusion

The contribution of rural women to the economy is quite significant. Over 80 percent of the working women in rural areas are engaged in agriculture and allied activities. It is concluded after this study that the women entrepreneurs play vital a role in economic development of developing countries and also for the development of their family. If the government introduces appropriate schemes for the development of women entrepreneurs, they will succeed in their business in different ways. The women entrepreneurs depend on modern technology, increased investment and market conditions. It is necessary to formulate appropriate strategies for stimulating, supporting and sustaining the efforts of women entrepreneurs.

It can be concluded that women entrepreneurs faced multi problems among the business. It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at considerable rate. This is mainly because of attitude change, conservative mindset of society and risk taking abilities of women, lack of support and cooperation by society members. There is a need for support from all aspects from government and society.

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