

## **Women Groups and Changing Socio-economic Status**

### **A Study of Kudumbashree in Kasaragod District, Kerala State**

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#### **ABSTRACT**

*In recent times, women empowerment has emerged as one of the important social policies towards economic advancement in India. In the context of empowerment, women's development is a way of describing, stimulating and overcoming the difficulties in the life of a woman through which she increases her ability to shape her life and environment. Women empowerment process is one in which women find time and space of their own and begin to re-examine their lives analytically and collectively. It permits women to look at the old problem in a new way, analyze their environment situation, knowing their strength and potentials, modify their self-image, access new kinds of knowledge and information, acquire new skills and initiate action aimed at greater control over resources of in its various forms. When women are empowered, a society with stability is assured. The Government of India has initiated various programs for uplifting the rural women. Amongst these, empowerment by way of participation in SHG can bring notable changes and enhancement in the living conditions of the women in rural area. Micro credit programmes through Self Help Groups (SHG) initiated by Non-Governmental Organizations in several parts of India have potential to minimize poverty and empower women. The Government of Kerala and NABARD jointly initiated the SHG Model of Kudumbashree programme in 1998 as a tool for poverty eradication, women empowerment and rural development. Kudumbashree in association with the local self-government of Kerala is projecting out new meaning and possibilities for local economic development and citizen centric governance. Now, after thirty years of its introduction it is high time to look back at the women empowerment dilemma, and evaluate the real progress made by SHGs towards this. The present study is descriptive in nature based on survey method. The main objective of this paper is to evaluate the performance of Kudumbashree units in Kasaragod District of Kerala State and to measure how far the group members had benefited and empowered through their functioning. The study also attempts to know the impact of the program on the development of rural women. While the income and standard of living of the members of the Kudumbashree projects had improved significantly, this study indicates that women empowerment achieved by the beneficiaries in Kasaragod district through Kudumbashree project is at moderate level only. Further, the study indicates that though Kudumbashree units have succeeded in empowering women and improving their status to some extent, its basic objective of eradicating poverty from the villages is yet to be fulfilled.*

**Keywords:** Women Empowerment, Self Help Groups, Kudumbashree, Poverty eradication, Micro Credit.

#### **INTRODUCTION:**

The development of an economy cannot be detached from or viewed in isolation from the development of women who constitute half of the world population and who can influence the course of human history for

shaping the destiny of mankind. India is noted for its respect for traditional values and honour for women, having rich cultural heritage but quiet still to a great extent is dominated by men where women are miserably looked down upon. Very often, the inherent weaknesses of women and the dual responsibility at home and work place, their creativity at work is restrained and inborn talents and potentials get unrecognized and unexplored in a male dominated society. The lower status of women in society makes them easier victims of poverty as they do not have complete control over resources neither as an owner nor as a user. Moreover, the upbringing of women in shadow of fear and violence hinder their natural development into independent human beings and convert them into passive victims of male domination in their private as well public life.

Independent India witnessed are many instances of ups and downs in the status of women. The educated and employed women have played a significant role in changing the traditional attitude towards women within the family and society. The role of women in economic development can be confirmed through the industrial policy resolutions, five year plans and annual plans of the nation. Government of India through its own developmental agencies and other financial institutions had implemented various schemes for the empowerment of women in rural and urban areas (Mercy, 2012). Integration of women development and their empowerment becomes perceptible for the development of any country and this have contributed immensely to capacity building of weaker sections in all emerging economies, including India.

### **REVIEW OF LITERATURE:**

Manoshi Baruah Deka, Manju Dutta Das, Sangeeta Borah Saikia and Rekhamoni Saikia (2008) organised a study in five accepted villages of AICRP on Home Science. Ten self-help groups and fifty members of SHG and fifty non members were selected as respondents for conducting the study. The findings of the study pointed out that majority SHGs were of medium size and linked with banks. Also found that the two major motivating factors for joining SHG were economic surveillance and inculcating savings thrift. The study revealed that joining in SHGs helps the members to generate income, facilitate sufficient loans, to increase social contacts, opening up training opportunities consequently leading to intensify the socio-economic capacity of rural women.

Nideesh (2008) in his article mentioned that the Kudumbashree programme is the best strategy for poverty eradication and empowering women in rural areas. The study concluded that the aim of this novel scheme is to improve the standard of living of poor women in rural areas by setting up micro credit facilities from banks and to undertake productive micro enterprises for providing gainful employment to the people below poverty line as it boosts economic growth as well as increases the desirable outcomes.

Manjusha (2010) in her study attempted to assess the level of empowerment achieved by the women community of Ulladan Tribe through Kudumbashree units of the North Paravur Taluk in Ernakulam District of Kerala. The findings of the study show that a significant change has come about in the socio-economic life of the women groups in the Taluk. The administrative avenues as well as the general skills of the respondents were also realized to be changed after joining the Kudumbashree units. The study recommended that for upcoming development, training and awareness programmes should be conducted for empowering the poor women in the area.

Beevi and Devi (2011) made a study with an intention to evaluate the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. Income, social status and education were the factors seemed to be positively and significantly related to the role of the SHGs. From the survey it was found that the major constraints faced by SHGs were lack of confidence, poor team spirit, ineffective leadership, unfair working capital and transportation, unwillingness to take up innovative schemes, strain and difficulty in playing dual roles by women. The study also revealed that micro-enterprises played a feasible pathway for improving the economic status of rural women.

Kenneth Kalyani and Seena P.C. (2012) in their study discovered the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulam, Kerala. Collective attempt has been recognized as fundamental idea of women empowerment and women empowerment leads to sustainable social development. The results of the study indicated that economic development is the base for all other development and it leads women to have better living status in the family, the health and educational requirements of the children were well satisfied and economic independence through Kudumbashree improved the social participation of its members.

Minimol M. C and Makesh K. G (2012) in their study identified the level of personal, social, economic and financial empowerment achieved by the members through SHGs. A structured interview schedule was administered among 200 members of 18 SHGs located within three villages of Cherthala Taluk of Alappuzha, Kerala and also made participant observation, and direct personal discussions with the members of various SHGs. The study concluded that intellectual empowerment is considered more important or at least equally

important to social, economic or financial empowerment and the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

Mrs. S. Gayathiri, (2014) in her article stated that SHG Programme obviously plays a significant role in the lives of the poor women. It is evident from the study that the programme has increased the household income of the poor and seems to be successful in reaching individual poor clients of the region. The findings of the study indicated that the programme participant's standard of living has increased and the food security is far better than before. She concluded that the Self Help Groups have proved the way for economic independence of rural women and contribute substantially to push up the conditions of female population and through this eliminate poverty in the society.

Venugopalan K. (2014) conducted a survey to examine the influence of Kudumbashree programme on empowering women. The findings of the study stated that after joining Kudumbashree there was considerable improvement in self-confidence, decision making power, personal skills and awareness about need for nutrition, dangers of using pesticides, and abuse of liquor among the members. The study further disclosed that the women empowerment parameters like decision making power, personal skills, self-confidence, knowledge and awareness etc. have achieved only limited progress.

### **Women Empowerment: A Concept:**

Empowerment is a process that lodges all sources and structures of power on individual and collective basis. Empowerment has multiple meanings and different agencies have been defining the term in different ways to suit their purpose, so that its definition varies with time and in context. It is a process having personal, economic, social and political dimensions; with personal empowerment being the core of the entire empowerment process. Individually poor women cannot overcome powerlessness. This can be achieved collectively by women by organizing and contributing equally in decision making, collective control over resources and managing the mechanism for sustaining this gain. Women empowerment is an active multidimensional process which enables women to realize their individuality, status, power and position in all spheres of life. Empowerment offers a greater access to knowledge, information and resources, more independence in decision making, better capability to design lives, greater control over the situations which influence lives, and freedom from rituals, traditional actions, belief and practices. Empowering women insists on moderate and basic alterations in the system of marriage and family, husband and wife relationship and approach towards socialization and remarriage. In short women empowerment is a process that gives women freedom to think, to walk, to react and to make wise decisions (Ansuman, 2013).

### **Role of Kudumbashree in Women Empowerment: An Overview:**

In 1998, the Government of Kerala introduced Kudumbashree to completely wipe out poverty from the state through collective community participation under the guidance and supervision of local self government. Kudumbashree was formally registered as the State Poverty Eradication Mission (SPEM), under the Travancore - Kochi Literary Scientific Charitable Societies Act 1955, and it has a governing body led by the state minister for local self government. Kudumbashree is a female-oriented, community-based, poverty eradication mission of the Government of Kerala, the state lying in the south-west part of the Indian subcontinent, where many development experiments are being tested, refined and implemented (Pragabhal, 2017). It has been built around three crucial components namely, micro credit, entrepreneurship and overall empowerment. Being a joint programme of the government of Kerala and NABARD, Kudumbashree Project was considered as a poverty reduction program implemented through Community Development Societies (CDS), consisting of poor women, serving as the community wing of local governments.

The bottom layer of the Kudumbashree programme is formed by the Neighborhood Group (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local government by federating 8-10 NHGs. The ADS sends its representatives to the Community Development Societies (CDS) which completes the unique three-tier structure of Kudumbashree. These Community Development Society (CDS) formed at the village panchayath level or at the municipality or corporation is a federation of ADSs. The CDS are also very active in government programmes and plays vital roles in development activities extending from socio-economic reviews and enterprise development to community participation, management and social audit. The women have organized themselves into collectives under a three-tier community based organization in the Kudumbashree programme. These collective groups through their thrift and credit activities promote saving habits among the poor women and help them access loans for both consumption and investment purposes. These thrift and credit societies play an important role in

directing and channelizing rural savings to the Kudumbashree poverty eradication programme. Eradication of absolute poverty from Kerala is the prime purpose of Kudumbashree programme; this slogan of the mission is coming to families through women and to the community through families. Women empowerment initiatives, micro credit facilities, promoting micro enterprise and convergent community action and resources form the core activities of Kudumbashree. Also Kudumbashree conducts training modules and skill development programmes for the benefit of women groups and foster the economic status of women as a means to alleviate poverty. The individual initiatives and the income generating activities of Kudumbashree project were promoted profoundly as they immensely meet the livelihoods of the poor women (Manoj P. K., 2014).

#### **STATEMENT OF THE PROBLEM:**

With a view to improve the living conditions of women in the country, the Government of India has been taking various policy and administrative initiatives since last few decades. Even though certain sectors of the women population had benefitted by the various sponsored initiatives of the state, the lion part of women population who belongs to the weaker and marginalized sectors continue to remain backward. In fact they are unaware of their rights and privileges, thanks to the poor literacy level and the publicity gaps in reaching out the target beneficiaries from the side of the administrators of these initiatives. Moreover, lack of coordination among institutions and agencies supposed to implement the program had destroyed the charm of the whole program resulting in wasted efforts, high delivery costs and scattered resources. Thus, at the grass root level, women were satisfied neither with economic betterment nor with socio-cultural face-lifts.

In Kerala, the local self-government set up a mission to facilitate antipoverty initiatives through empowering women at grassroots level. At this juncture it will be logical to investigate and bring out the impact of such initiative on the development of women and to assess the situations if any, that inhibits the successful implementation of the women empowerment programs.

#### **SIGNIFICANCE OF THE STUDY:**

The Union as well as the State Governments had set up numerous initiatives for ensuring the constitutional rights of women. Since women offer a big source of manpower towards building up human capital, their potential has to be properly identified, creativity should be explored and productivity should be effectively tapped and utilized for the progress of the nation. Needless to say, these are possible only through empowerment of women. However, women continued to play a secondary role to men in all phases of social life in our country. Part of this syndrome may be attributed to the relative personal inadequacies of women, but a major reason for the present situation is the big scope creep in the government initiatives, especially those relating to the methodology of implementing them. Consequently, there are gaps existing in the women empowerment programs, which negate its vitality and progress. In these circumstances it is significant to analyze the efficacy of the women empowerment programs adopted by the Kudumbashree Mission in improving the status of women in the State. Further, the concentric focus of the Mission about the role of local self-governments in this endeavor and the simultaneous and equitable implementation of the empowerment strategy in every district in the State makes it imperative to study whether Kudumbashree has provided sufficient space for empowering women at the micro level, in the various districts. Viewed from this angle, the impacts of women empowerment program will be better understood by evaluating its progress in an undeveloped district which is commercially and economically most backward and the socio-economic background of women is much apprehensive. Therefore the study of women empowerment through Kudumbashree in Pallikkara Panchayath of Kasaragod District is most appropriate.

#### **OBJECTIVES OF THE STUDY:**

1. To identify the impact of Kudumbashree programme upon the socio-economic status of women members of Kudumbashree units in Pallikkara Panchayath of Kasaragod District, Kerala.
2. To assess the extent to which beneficiaries of the NHG members are benefited and empowered through their functioning.
3. To identify the forces, if any, that decelerates the progress of women empowerment in Pallikkara Panchayath of Kasaragod District, Kerala.

**HYPOTHESIS:**

$H_0$ : There is no relationship between income level and motivation to join Kudumbasree programme

**RESEARCH METHODOLOGY:**

The study is designed as an empirical and descriptive one based on the survey method. The sample for the study constitutes Kudumbashree members of Kasaragod District in Kerala State.

**Sample Size:**

Random sampling technique is used for selecting Kudumbasree units. There are four Block Panchayaths in Kasaragod district namely Neeleshwaram, Kanhangad, Manjeshwaram and Kasaragod. A total of 625 units are functioning in these blocks altogether. From them five units are selected on random basis. It consists of three units from Kasaragod – Kripa (Bedadukka), Aiswarya (Chemnad) and Sneha (Chengala) units, one unit from Manjeshwaram – Chaithanya (Bellur) and one unit from Neeleshwaram - Karunya (Padne). Each unit consists of 16 members. So a total of 80 members are selected from the five units for the purpose of study.

**Source of Data:**

The study is based on the primary data collected from the respondents. A structured questionnaire was used to collect information required for the study. The secondary data were collected from various publications of Government of India, Government of Kerala, journals and periodicals and articles related to the study.

**Tools of Analysis:**

The researcher is interested to know whether the participation of women engaged in Kudumbashree activities had enhanced their socio economic status. For the purpose of analysis four tables are prepared. Statistical tools like percentages, ranks, co-efficient of correlation and Chi square test is used and interpretations are made in this respect.

**RESULTS AND DISCUSSION:**

**Table 1: Demographic Profile of Kudumbashree Members in Kasaragod District**

Variables	Category	Kripa		Aiswarya		Sneha		Chaithanya		Karunya		Total	
		No	%	No	%	No	%	No	%	No	%	No	%
Age	20-30	3	18.75	2	12.50	4	25	2	12.75	3	18.75	14	17.5
	30-40	7	43.75	4	25	4	25	4	25	4	25	23	28.75
	40-50	2	12.50	4	25	3	18.75	7	43.75	6	37.50	22	27.50
	Above 50	4	25	6	37.50	5	31.25	3	18.75	3	18.75	21	26.25
	<b>Total</b>	16	100	16	100	16	100	16	100	16	100	80	100
Occupation	Coolie	5	31.25	6	37.50	7	43.75	6	37.50	7	43.75	31	38.75
	Self-employed	4	25	4	25	4	25	3	18.75	5	31.25	20	25
	Private-sector	0	0	0	0	0	0	1	6.25	0	0	1	1.25
	Nil	7	43.75	6	37.50	5	31.25	6	37.50	4	25	28	35
	<b>Total</b>	16	100	16	100	16	100	16	100	16	100	80	100
Marital Status	Married	7	43.75	8	50	14	87.50	13	81.25	11	68.75	53	66.25
	Unmarried	3	18.75	5	31.25	2	12.50	0	0	0	0	10	12.50
	Widowed	4	25	3	18.75	0	0	1	6.25	4	25	12	15.00
	Separated	2	12.50	0	0	0	0	2	12.50	1	6.25	5	6.25
	<b>Total</b>	16	100	16	100	16	100	16	100	16	100	80	100

Variables	Category	Kripa		Aiswarya		Sneha		Chaithanya		Karunya		Total	
		No	%	No	%	No	%	No	%	No	%	No	%
Educational Qualification	Primary	8	50	10	62.50	9	56.25	7	43.75	8	50	42	52.50
	Secondary	4	25	4	25	5	31.25	6	37.50	5	31.25	24	30.00
	Higher-Secondary	2	12.50	2	12.50	1	6.25	3	18.75	3	18.75	11	13.75
	Degree	2	12.50	0	0	1	6.25	0	0	0	0	3	3.75
	<b>Total</b>	16	100	16	100	16	100	16	100	16	100	80	100
Income Level	10000-20000	5	31.25	6	37.50	4	25	4	25	6	37.50	25	31.25
	20000-30000	7	43.75	6	37.50	9	56.25	10	62.50	8	50	40	50
	30000-40000	4	25	3	18.75	2	12.50	2	12.50	1	6.25	12	15
	Above 40000	0	0	1	6.25	1	6.25	0	0	1	6.25	3	3.75
	<b>Total</b>	16	100	16	100	16	100	16	100	16	100	80	100

Source: Field Survey

Data relating to personal profile of the members reveals that out of 80 respondents, 28.75 percent of the members are in the age group of 30-40, while 27.50 percent of rural women belong to the age group of 40-50. Regarding education standards, 52.50 percent have education up to primary level and only 3.75 percent have completed degree course. The occupation of nearly 38.75 percent of respondents were coolie and about 35 percent of the members were not engaged in any kind of economic activities. They are housewives. Marital status revealed that 66.25 percent of members in Kudumbashree units are married women and 12.50 percent of the members are unmarried. Earning status shows that 31.25 per cent of the members have income between Rs. 10000 and Rs. 20000 only and only 3.75 percent members come under the highest income group of above Rs.40000.

Table 2 (i): Socio Economic Status of Women Members in Kudumbashree

Sl. No.	Variables	Greatly Improved		Fairly Improved		Improved		Not at all improved		Total	
		R	%	R	%	R	%	R	%	R	%
1	Better understanding on social issues	45	56.25	27	33.75	5	6.25	3	3.75	80	100
2	Ability to make wise decisions	42	52.5	30	37.5	6	7.50	2	2.50	80	100
3	Acquired skill to do banking operations and transactions	39	48.75	38	47.5	3	3.75	0	0	80	100
4	Maximize income level	43	53.75	32	40.0	4	5.00	1	1.25	80	100
5	Improved standard of living	35	43.75	41	51.25	4	5.00	0	0	80	100
6	Learned to undertake new activities	44	55	31	38.75	5	6.25	0	0	80	100
7	Increased self confidence	36	45	34	42.50	6	7.50	4	5.00	80	100
8	Efficiency in doing works	40	50	34	42.50	5	6.25	1	1.25	80	100
9	Achieved maximum support from family	34	42.5	39	48.75	7	8.75	0	0	80	100
10	Capacity to manage financial problems	46	57.5	25	31.25	7	8.75	2	2.50	80	100

Source: Primary Data

Out of 80 respondents 57.50 percentages says that the members have the capacity to manage their financial problems in a strong way. Along with that 56.25 percentages of respondents strongly agree that the members can understand the social issues prevailing in the society in a better way. Only 55 percentages of respondents strongly agree that they learned to undertake new activities in easy manner that introduced by the Kudumbashree Programmes. [Table 2(i)]

**Table 2 (ii): Impacts of Participation in Kudumbashree**

Sl. No	Variables	Greatly Improved		Fairly Improved		Improved		Not at all improved		Total		Rank
		R	S	R	S	R	S	R	S	TR	TS	
1	Better understanding on social issues	45	180	27	81	5	10	3	3	80	274	5
2	Ability to make wise decisions	42	168	30	90	6	12	2	2	80	272	7
3	Acquired skill to do banking operations and transactions	39	156	38	114	3	6	0	0	80	276	3
4	Maximize income level	43	172	32	96	4	8	1	1	80	277	2
5	Improved standard of living	35	140	41	123	4	8	0	0	80	271	8
6	Learned to undertake new activities	44	176	31	93	5	10	0	0	80	279	1
7	Increased self confidence	36	144	34	102	6	12	4	4	80	262	10
8	Efficiency in doing works	40	160	34	102	5	10	1	1	80	273	6
9	Achieved maximum support from family	34	136	39	117	7	14	0	0	80	267	9
10	Capacity to manage financial problems	46	184	25	75	7	14	2	2	80	275	4

Source: Primary Data

On the basis of total scores, the variable “Learned to undertake new activities” has got first rank. The second rank is for the variable “maximize income level”. The least rank is for the variable “increased self-confidence”. [Table 2 (ii)]

**Table 3: Influence of income upon motivational factors**

Variables	Kendall's tau b	Spearman's rho
Better understanding on social issues	0.002	0.002
Ability to make wise decisions	-0.064	-0.078
Acquired skill to do banking operations and transactions	-0.772	-0.788
Maximize income level	-0.687	-0.702
Improved standard of living	-0.564	-0.578
Learned to undertake new activities	-0.050	-0.060
Increased self confidence	-0.406	-0.407
Efficiency in doing works	-0.071	-0.086
Achieved maximum support from family	-0.031	-0.040
Capacity to manage financial problems	-0.809	-0.810

In the present study the correlation between the income level and responses of the members which motivated them to join the Kudumbashree Programme are studied. Since the responses of members that motivates to join the Kudumbashree Programme are ordinal variables with 5 point ranking scale (5: Strongly Agree; 4: Agree; 3: Moderately Agree; 2: Low Agree; 1: Not at all Agree) Kendall's tau b and Spearman's rho are used to calculate the degree of association or correlation between the income level and members responses on the motivational factors to join the Kudumbashree Programme. The correlation table indicates that the factors like ‘Acquired skill to do banking operations and transactions’, ‘Maximize income level’, ‘improved standard of living’, ‘increased self-confidence’ and ‘Capacity to manage financial problems’; are significantly correlated with

income level. Since the correlation is negative for these variable, lower income people gave highest rating for these factors.

For testing the significant dependence of the income level and motivation to join the Kudumbashree programme the researcher used chi-square test for independence. The null hypothesis in the present study is that there is no relationships between income level and motivation to join Kudumbashree programme.

**Table 4: Impact of income level and variables**

Variables	Chi-square Value	Tabled Chi-square Value	P-Value
Better understanding on social issues	5.675	15.507	0.684
Ability to make wise decisions	6.002	9.488	0.647
Acquired skill to do banking operations and transactions	24.237	9.488	0.002
Maximize income level	21.535	15.507	0.006
Improved standard of living	19.601	15.507	0.012
Learned to undertake new activities	11.521	21.026	0.485
Increased self confidence	19.453	21.026	0.078
Efficiency in doing works	7.869	15.507	0.446
Achieved maximum support from family	6.037	21.026	0.914
Capacity to manage financial problems	17.036	9.488	0.002

Since the Calculated Chi-square value > tabled Chi-square value (P-value < 0.05) for the motivations Acquired skill to do banking operations and transactions, Maximize income level, Improved standard of living and Capacity to manage financial problems, we reject the null hypothesis all these cases. Thus the motivations ‘Acquired skill to do banking operations and transactions’, ‘Maximize income level’, ‘Improved standard of living and Capacity to manage financial problems’ are depend up on the income level and all other motivations are not depending on the income level (Since P-value >0.05).

### **FINDINGS :**

The following are the major findings of the study.

- 1) Majority of respondents in the Kudumbashree Programme are engaged in coolie works.
- 2) Women belonging to the age of 30 years and more are generally preferring to join the group.
- 3) More than half of the members have primary education only.
- 4) Interrelationships among members has been helping them to know more about the relevant social issues prevailing in the society.
- 5) The ability to undertake new activities by the members has been increased.
- 6) Participation in Kudumbashree does not increase the self-confidence, standard of living of members and their decision making capacity.
- 7) Only few women are getting the family support for their engagement in Kudumbashree activities.
- 8) Improvement in socio-economic status is achieved by women in the study area, only to certain extent.

### **SUGGESTIONS:**

The researcher put forth the following proposals to enhance socio economic status of the women.

- 1) Members of the Kudumbashree units should be encouraged to take up income generating activities. For this entrepreneur development programme may be conducted and proper training may be provided in this regard. Schools having non vocational courses can be utilized for providing training.
- 2) All members of the group are to be insisted to open bank accounts, so as to increase their banking habits skills in doing banking operations independently.
- 3) Ensure promotional measures for the active participation of Kudumbashree members in every group meetings and Gramasabhas meetings held in their wards.
- 4) Proper orientation should be provided to all the Kudumbashree members about the scope, aims and objectives of Kudumbashree. For this internal resources can be utilized.

- 5) The members must volunteer to ensure their involvement in different activities initiated by the groups including politics.

### CONCLUSION:

Kudumbashree plays an important role in raising the socio-economic status of the rural women. For this, government of Kerala and NABARD jointly initiated various empowerment projects in the State. Even though Kerala is well known for its high literacy rate, it is unfortunate that in the village area women do not get any support from their family to engage in entrepreneurial activities. This has reduced the level of self confidence among women. The study has provided an insight on socio economic status of members of Kudumbashree. Majority of the members of Kudumbashree are workers who are working on daily wages. However Kudumbashree membership has not made any significant improvement in terms of income, self-confidence and family support. So there is scope for improvement in their status. Regarding the factors like understanding the social issues, manage financial problems, making wise decisions and efficiency to do work the members have attained much improvement. Hence the study concluded that some improvement is evident in the lives of Kudumbashree members but the journey is to be continued with more efforts so as to attain a high level of achievement.

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