

## **An Empirical Study on the Problems of Kudumbashree Units in Kerala**

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*Received August 20, 2021; Accepted December 02, 2021*

*ISSN: 1735-188X*

*DOI: 10.14704/WEB/V19I1/WEB19068*

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### **Abstract**

Women have become society's backbone, and their contributions must be acknowledged and valued. There is a significant change in society when women and men enjoy equal standing. By establishing microcredit and productive companies, the Kudumbashree scheme strives to improve the living standards of disadvantaged women in rural areas. There is a strong push to promote Kudumbashree units to fulfil the state's livelihood missions in order to provide better job and livelihood opportunities for the underprivileged. It was also realised that these Kudumbashree teams encounter incalculable difficulties in their missions. "Brittle support from direct stakeholders and a lack of professionalism," "Infringement of unnecessary external governance," and "Absence of flawless familiarity on Kudumbashree units" are all issues that Kudumbashree units face.

### **Keywords**

Kudumbashree Units, Lack of Professionalism, Livelihood Opportunities, Microcredit.

### **Introduction**

Women have had a special role in society from the dawn of time, and they have excelled in every endeavour they have undertaken. If given the opportunity, they will devote their entire being to obtaining the goal. Women have become society's backbone, and their contributions must be acknowledged and valued. There is a significant change in society when women and men enjoy equal standing.

### **Need and Significance of the Study**

Despite India's amazing economic growth, the country's official poverty rate is at 170 million people. This represents 12.5 percent of the overall population of the country

(Source: RBI, 2013). Since independence, the government has attempted to eradicate poverty through a variety of efforts. In today's globe, scarcity is a fundamental problem that affects both developing and undeveloped countries. The government is regarded to be able to solve the problem of poverty by a determined effort. Viable opportunities for the poor and impoverished can be provided through financing asset development facilities. Women's houses are the cruellest victims of poverty and sorrow. As a result, any anti-poverty project must aim to enhance living standards while also empowering women's communities. Women will be able to work and earn a living. More successful methods of boosting people's living standards include microcredit and self-help organisations. By establishing microcredit and productive companies, the Kudumbashree scheme strives to improve the living standards of disadvantaged women in rural areas. The Kudumbashree project began in Kerala in 1998. Women's empowerment is one of Kudumbashree's main goals, along with poverty elimination.

### **Problems of Kudumbashree Units**

As can be observed from the literature analysis, there is a strong push to promote Kudumbashree units to fulfil the state's livelihood missions in order to provide better job and livelihood opportunities for the underprivileged. It was also realised that these Kudumbashree teams encounter incalculable difficulties in their missions. Due to their non-migratory behaviour and belief that women are more family oriented than males, Kudumbashree unit's programmes have mostly concentrated on organising women. Kudumbashree units, which operate through SHGs, require active participation from members on a consistent basis, and they tend to place more trust in women in this regard because they are perceived to be “doers.” Despite the fact that women are more creditworthy and have a higher possibility of repaying loans, some businesses are suffering from a lack of operating capital. Because no research has been done to date to assess the difficulties of Kudumbashree units, the current study will assess the bottlenecks of Kudumbashree units in Kerala. The researcher does factor analysis.

Objective: To identify the different problems of Kudumbashree units in Kerala.

Hypothesis: The effect of the different problems of Kudumbashree units in Kerala is similar.

### **Review of Related Literature**

In their impact analysis of Kudumbashree programmes, Binitha, Thambi, and Devika (2006) underline that the Kudumbashree programme merely aids in supporting and

increasing the existing male domination in the absence of any mechanism for questioning the male dominated power structures. Cithara, Paul (2005) stated that the Kudumbashree Mission has failed as a powerful mechanism for women's emancipation. The study discovered that the underlying cause of failure was restricting activities inside the BPL group.

### **Research Methodology**

In the present research study, the population constitutes women members at Kudumbashree units. As per the data compiled from the Directorate Kudumbashree, as on 31-03-2019, in Kerala, there were approximately 277000 women members at Kudumbashree units. According to Taroyamane (1976), the formulae for determining the sample size is  $n=N/1+N*e^2$ . Here N is the Population =277000 women members at Kudumbashree units and e=error allowed (0.05). Thus the sample size determined for the present study, based on the above formulae is 399. The overall Cronbach's Alpha coefficient is 96.8%, based on the 113 items. Factor analysis is the technique used in the present study and is used to reduce a large number of variables into fewer numbers of factors. This technique extracts maximum common variance from all variables and puts them into a common score. Cluster Sampling Method is used for the present analysis.

**Table 1.1 KMO and Bartlett's Test- Problems of Kudumbashree units**

|  |                    |          |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. |                    | .697     |
| Bartlett's Test of Sphericity                    | Approx. Chi-Square | 2652.143 |
|  | df                 | 55       |
|  | Sig.               | .000     |

Source: Compiled from the Primary data

The table 1.1 is related with the KMO and Bartlett's Test to identify the problems of Kudumbashree units. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy test showed a relatively moderate Sampling Adequacy (69.7%) and the Bartlett's Test of Sphericity of Chi-Square value is 2652.143 and the p value is 0.000, showed there significant association between the variables to identify the problems of Kudumbashree units.

**Table 1.2 Communalities - Problems of Kudumbashree units**

| Communalities   | Initial | Extraction |
|---|---------|------------|
| Lack of training  | 1.000   | .582       |
| Non-cooperation among family members                    | 1.000   | .803       |
| Ward member's domination                                | 1.000   | .714       |
| Improper maintenance of accounts                        | 1.000   | .691       |
| Interference of outsiders & politics                    | 1.000   | .787       |
| Lack of proper infrastructure                           | 1.000   | .711       |
| Lack of interest among the ward members                 | 1.000   | .741       |
| Irregularity in meetings                                | 1.000   | .854       |
| Non timely credit support by the financial institutions | 1.000   | .824       |
| Lack of suitable leadership                             | 1.000   | .781       |
| Problems in marketing of products                       | 1.000   | .754       |
| Extraction Method: Principal Component Analysis.        |         |            |

Source: Compiled from the Primary data

The Communalities values to identify the problems of Kudumbashree units showed an excellent result in the present study. Almost all communalities have high values. The communality value of 'Irregularity in meetings' is 85.4%, Non timely credit support by the financial institutions 82.4%, Non-cooperation among family members 80.3%, Interference of outsiders & politics 78.7%, Lack of suitable leadership 78.1% and so on.

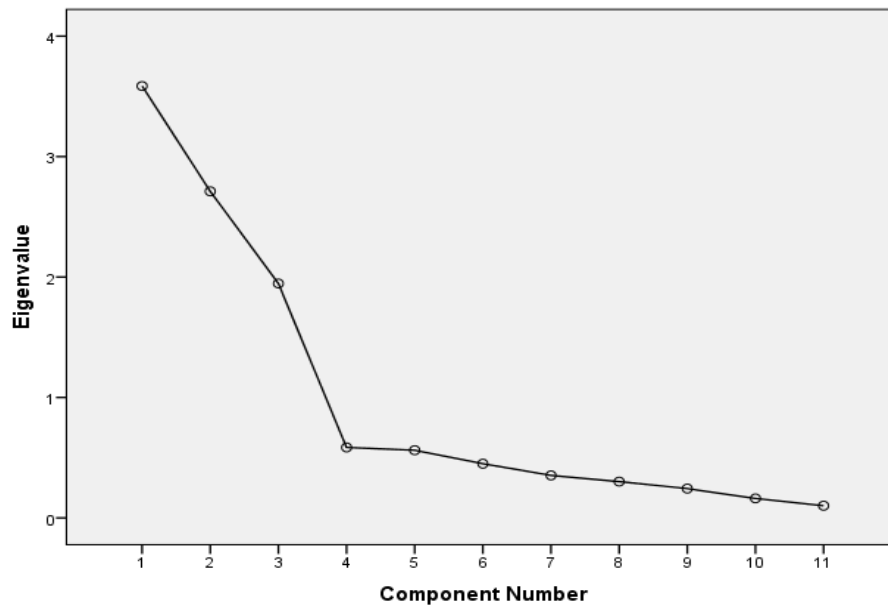
**Table 1.3 Total Variance Explained - Problems of Kudumbashree units**

| Component  | Initial Eigen values |               |              | Extraction Sums of Squared Loadings |               |              | Rotation Sums of Squared Loadings |               |              |
|--|----------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
|  | Total                | % of Variance | Cumulative % | Total                               | % of Variance | Cumulative % | Total                             | % of Variance | Cumulative % |
| 1  | 3.586                | 32.6          | 32.6         | 3.586                               | 32.6          | 32.6         | 3.085                             | 28.042        | 28.042       |
| 2  | 2.711                | 24.648        | 57.248       | 2.711                               | 24.648        | 57.248       | 2.787                             | 25.337        | 53.379       |
| 3  | 1.946                | 17.69         | 74.938       | 1.946                               | 17.69         | 74.938       | 2.371                             | 21.559        | 74.938       |
| 4  | 0.585                | 5.318         | 80.256       |                                     |               |              |                                   |               |              |
| 5  | 0.562                | 5.107         | 85.364       |                                     |               |              |                                   |               |              |
| 6  | 0.45                 | 4.09          | 89.454       |                                     |               |              |                                   |               |              |
| 7  | 0.353                | 3.206         | 92.66        |                                     |               |              |                                   |               |              |
| 8  | 0.301                | 2.74          | 95.4         |                                     |               |              |                                   |               |              |
| 9  | 0.243                | 2.211         | 97.611       |                                     |               |              |                                   |               |              |
| 10   | 0.162                | 1.469         | 99.08        |                                     |               |              |                                   |               |              |
| 11   | 0.101                | 0.92          | 100          |                                     |               |              |                                   |               |              |
| Extraction Method: Principal Component Analysis. |                      |               |              |                                     |               |              |                                   |               |              |

Source: Compiled from the Primary data

The Total Variance Explained is used to identify the problems of Kudumbashree units showed a good explanation. According to the table, the Extraction Sums of Squared Loadings for the first factor is 32.6% and the second factor it is 24.648% and the third

factor 17.69%. Thus by considering the three factors together, it is possible to explain the 74.938% of the problems of Kudumbashree units in Kerala.



**Figure 1.1 Scree Plot - Problems of Kudumbashree units**

Source: Compiled from the Primary data

The scree Plot shown above also clearly gives an idea that there are three factors that involved giving a valid explanation about the problems of Kudumbashree units in Kerala, as the eigen values are greater than one.

**Table 1.4 Rotated Component Matrix - Problems of Kudumbashree units**

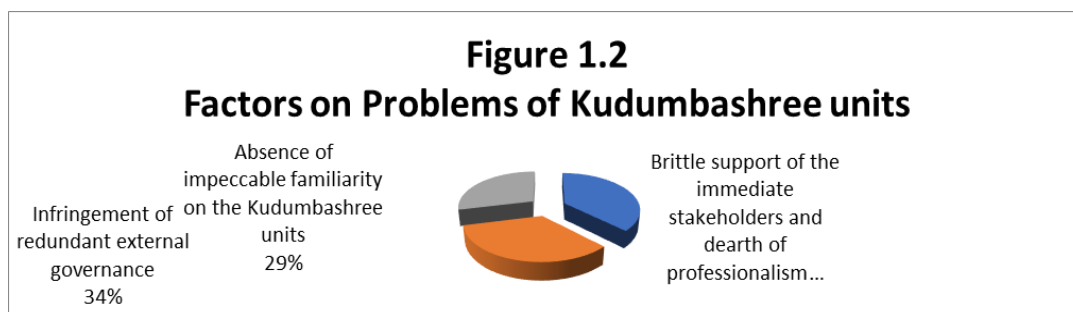
| Rotated Component Matrix                                | Component   |             |             |
|---|-------------|-------------|-------------|
|   | 1           | 2           | 3           |
| Irregularity in meetings                                | <b>.913</b> | .106        | .101        |
| Non-cooperation among family members                    | <b>.895</b> | -.053       | .007        |
| Lack of proper infrastructure                           | <b>.833</b> | .075        | .107        |
| Improper maintenance of accounts                        | <b>.804</b> | -.019       | .212        |
| Interference of outsiders & politics                    | .139        | <b>.876</b> | -.006       |
| Lack of interest among the ward members                 | .036        | <b>.860</b> | -.010       |
| Ward member's domination                                | .076        | <b>.831</b> | .137        |
| Lack of training  | -.134       | <b>.748</b> | -.059       |
| Non timely credit support by the financial institutions | .190        | .083        | <b>.883</b> |
| Problems in marketing of products                       | .001        | .014        | <b>.868</b> |
| Lack of suitable leadership                             | .175        | -.048       | <b>.865</b> |
| Extraction Method: Principal Component Analysis.        |             |             |             |
| Rotation Method: Varimax with Kaiser Normalization.     |             |             |             |
| a. Rotation converged in 4 iterations.                  |             |             |             |

Source: Compiled from the Primary data

As per the Rotated Component Matrix, three factors are identified to define the problems of Kudumbashree units in Kerala. The coefficient value of the statements namely 'Irregularity in meetings' (0.913), 'Non-cooperation among family members' (0.895), 'Lack of proper infrastructure' (0.833) and 'Improper maintenance of accounts' (0.804) are high in the first factor and these components are identified with a common factor and termed as "*Brittle support of the immediate stakeholders and dearth of professionalism*".

The coefficient value of the statements namely 'Interference of outsiders & politics' (0.876), 'Lack of interest among the ward members' (0.860), 'Ward member's domination' (0.831) and 'Lack of training' (0.748) are high in the second factor and these components are identified with a common factor and termed as "*Infringement of redundant external governance*".

The coefficient value of the statements namely 'Non timely credit support by the financial institutions' (0.883), 'Problems in marketing of products' (0.868) and 'Lack of suitable leadership' (0.865) are high in the second factor and these components are identified with a common factor and termed as "*Absence of impeccable familiarity on the Kudumbashree units*".



## Conclusion

Kerala is the only state in India that has achieved a remarkable status by meeting all of the criteria for various social well-beings in comparison to some of the world's most developed countries, and is known as the "Kerala model of development." "Brittle support from direct stakeholders and a lack of professionalism," "Infringement of unnecessary external governance," and "Absence of flawless familiarity on Kudumbashree units" are all issues that Kudumbashree units face. Individual members of the Kudumbashree unit must undergo ongoing and extensive leadership training. The manager is nearly always a member of the Kudumbashree unit. As a result, managers should assemble a strong leadership team to work more creatively and efficiently. Proper leadership training would also improve the efficiency of the Kudumbashree unit, and all units would earn a

respectable income from their operations. This promotes growth and frees up funds for the Kudumbashree units to innovate and improve their products and services.

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