



## ECONOMIC INDEPENDENCE OF WOMEN THROUGH INCOME GENERATING ACTIVITIES – A STUDY FROM KERALA

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### Abstract:

Economic development is the result of contributions of the working population, both male and female in the region. The process of development would be incomplete and lopsided unless women are fully involved in it. The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro credit and self-help grouping. To eliminate poverty particularly that affects women, they should be encouraged to undertake micro enterprises with available credit facilities from banks and through micro credit. Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard. When an enterprise is established and controlled by a woman, it not only boosts economic growth, but also has many desirable outcomes. The aim of this study is to investigate the various programmes that were introduced in order to enhance and empower the rural women from the below poverty line of Ernakulum district of Kerala state. Self-prepared questionnaire is administered among them. The finding reveals that economic empowerment of women in kudumbashree is greatly influenced by income generating activities.

**Keywords:** Micro enterprise, Rural development, self-help groups, women micro entrepreneur.

### Introduction

Expanding opportunities for women has intrinsic value. It is also instrumental in fostering development and realizing the potential of all people to ensure growth, productivity and a vibrant society. Rural women have less access to the resources to generate stable incomes. House hold income is a poor measure of women welfare because the distribution of income within the household may be quite unequal. Economic development is a process as well as a stage which is to be reached by designing strategies focusing on building credit worthiness and financial independence among women by removing all the gender specific barriers which prevent women from gaining access to their rightful share in every spheres of life. There is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor. Kudumbashree with its women empowerment strategies tries to give women an independent status by helping them to take up and manage their own productive activities which would supplement their household income and employment leading to improved living standards. In the present study, Income generating activities include any type of productive activities like food processing, production units, shops, and animal husbandry etc., undertaken by kudumbashree women. Food processing consists of Nutri mix units, pickle units, curry powder units etc. Production units include bag making, paper plate and glass making, bed making. Literature Review Suneetha Kadiyala (2004) in her paper 'Scaling

up Kudumbashree –collective action for poverty alleviation and women's empowerment' identifies that empowerment of women and poor women driving their development is a powerful strategy to alleviate poverty. Tripathy(2004), in his paper, "self-Help Groups: A Catalyst of Rural Development", describes that true development is achieved only when the community's plans and actions take into account the roles and the potential opportunities for its present and future stake holders.

### Material and Methods

Methodology Primary and secondary data have been made use for the analysis. The overall progress of the Income generating activities is being assessed with the help of secondary data which are collected from Economic Review, books, periodicals, newspapers, internet etc. Primary data was collected through a field survey. The sample population for the field survey comprises a total of 50 respondents from Ernakulum district, Kerala State, who claimed to have successfully engaged in the self-employment programme. The sample selection was on random sampling. The questionnaire was developed to assess their socio-economic development after their participation in income generating activities.

### Result and Discussion

Distribution of respondent by Age Age groups Number of respondents percentage 21-30 3 6 31-40 17 34 41-50 22 44 Above 50 8 16 Source: Primary Data From the table 1, it is found that the highest percentage of the total respondents (44%) belongs to the category of 41-

50 age groups followed by 34%, who belongs to the category of 31-40 age groups. 6% belongs to the age group less than 30 and 16% respondents are from the group above Table – 2: Marital Status of the Respondents Particulars Number of Respondents Percentage Unmarried 0 0 Married 44 88 Widowed 4 8 Separated/Divorced 2 4 Source: Primary Data From table – 2 it can be observed that 92% that of the respondents were not having banking habit before joining the kudumbashree programme and only 8% reported that they were having banking habit before joining the kudumbashree programme. Table 2: Income generating activities undertaken by the respondents Activities Number of respondents Percentage Garment units 8 16 Food processing 22 44 production 15 30 others 5 10 Source: Primary Data The table – 2 shows the type of Income generating activities undertaken by the respondents in the study area. Food processing units come first with 44%. production units come second with 30% which are engaged in various small scale production activities. Garment units comes in the third position with 16%. others includes consists of 10% of the total units. Table 3: Sources of Capital of income generating activities Sources Number of respondents Percentage Linkage Loan 40 80 Bank loan 7 14 others 3 6 Source: Primary Data The table – 2 shows the sources of capital formation of income generating activities in the study area. 80% of the respondents utilize linkage loan facility for starting Income generating activities, while 14% of the respondents depends on bank loans and only 6% of them depends on other sources such as subsidies from government, loan from friends and relatives etc., Table 4: Utilization of profit from Income Generating Activities Particulars Frequency Percentage Re invest in Business 6 12 Household consumption 26 52 Re investment & household consumption 16 32 Re investment & savings 2 4 Source: Primary Data Table 5 shows that majority of the respondents spend the profit for domestic consumption. The percentage of the respondents in this regard is 52%. 32% of the respondents utilize the amount both for reinvestment purpose as well as household expenditure. 12% of them utilize the amount for re investment and 4% of the women are in a stage to save the amount along with re investment. Table 5: Economic empowerment of respondents through Income Generating Activities Particulars Frequency Percentage Household Monthly Income 45 90 Household Monthly Expenditure 48 96 Household monthly

Savings 35 70 Asset holding Capacity 40 80 Borrowing capacity 50 100 Source: Primary Data Table 5 reveals that they are on the way to success. There have been significant changes in the social as well as economic development among the rural women. 90% of respondent reveals that their household income increases, 96% of them can manage their household expenditure 100% of the respondent reveals that their borrowing capacity increases through income generating activities.

## Conclusion

Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. The financial management of the women is remarkable as they are literate enough to spend their earnings firstly for the educational purpose of their children and for the re payment of old debts which in the long run can improve their economic condition. Income generating activities has brought about great change in the borrowing capacity of the respondents. Economic empowerment of rural women is greatly influenced by income generating activities, and so a feedback mechanism should be instituted, regular and periodic reports of Income generating activities will provide a clear picture of income generating activities.

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