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A Study of Kerala Self Help Group and Its Impact on the Human Development Index at the Grass Root Level

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Abstract:
The Government of Kerala launched Kudumbashree with the support of the Government of India and NABARD for targeting poverty eradication from the state. Kudumbashree aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. The research paper investigates the change in the human development index in the three districts of Kerala (Kannur, Ernakulam and Trivandrum) after joining Kudumbashree a self help group. Kudumbashree aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. Kudumbashree has tried to bring every poor and dependent woman in the state within its fold. We have undertaken a literature review and Statistical techniques of Paired Sample Non parametric T Test (Wilcoxon Test) to find out the impact on family's standard of living after joining the self help group. The approach drives the researchers to study various aspects and correlate variables. To the researchers, this survey has significant insights into identifying the variation in the human development index of the families of the women after joining the self help groups.

Keywords: Kudumbashree, human development index, self help group, women empowerment.

1. Introduction

National Bank of Agriculture and Rural Development (NABARD) started women self help group (SHG's) in India. Panchayat or local self government institutions sponsors Kudumbasree. The main focus of SHG is growth of women. Members of SHG are of the same social economic status to a great extent. SHG's have homogeneity amongst the groups. There are ten to twenty members in a group and the meetings are conducted on a regular basis for socializing. The nominal amount conducted in each meeting is deposited properly in the bank and the records are maintained along with minutes of meeting. Khandelwal, N (2015) stated that women also have the same ambitions as males and look for a growth path.

Self-help groups motivate and facilitate the attainment of common goal by working together through the formation of social capital (Putnam 2001). Micro finance programmes contributes significantly to women empowerment. Micro enterprises play a vital role in the socio economic standard of communities. Examining questions about what sort of norms, associations and networks are to be promoted for the empowerment of poor women is important. Moreover, it is important to see how they contribute to these empowerment process (Mayoux, Linda 2001).

The state of Kerala has achieved outstanding results in human development. In India, traditional antipoverty programmes have largely failed to achieve their objectives. Problematic designs, bureaucratic implementation, failure to adopt a complete view of poverty and the absence of democratic decentralized planning are also responsible for this (Sate Planning Board, 2001). Empowerment of women is seen as one of the most important means of poverty eradication. Limited capital is a serious constraint to the development of poor women in rural and urban areas who find little or no access to credit. Credit can help women take-up farm and allied activities such as keeping milch cattle, poultry or independent small enterprises, enabling them to respond to the opportunities created by the process of development.

Kudumbashree has 41 lakh members and covers more than 50% of the households in Kerala. Micro credit, entrepreneurship and empowerment are the three important focus areas of Kudumbashree. Kudumbashree combines a micro-finance model with other elements through critical feminist lenses. (Devika, J., & Thampi, B. V.; 2007). Kudumbashree initiatives include basic necessities and welfare provisions such as food security, health insurance, housing, enterprise development. For the functioning of Kudumbashree, women have organized themselves into a three tier community based organization which comprises of neighborhood groups (NHGs), area development societies (ADS), community development society (CDS). (Jacob,2006). Self-help group focuses on various aspects

such as training for change, community health care, education and literacy, sanitation, community financial management and the poor women's bank (V. Raghavan, 2008)

Women's share has increased several times representing membership in ward development committees and women friendly development policies. (Chathukulam, 2002). Self-help is expected to contribute towards improving population health outcomes and reducing government health care expenditure and self-help groups can help to achieve some degree of synergy between health care providers and users (KR Nayar, 2004).

1.1. Objectives of the Study
- To understand the Kerala Model of Development
- To contribute to the understanding of local changes in the human development index of state of Kerala after joining SHG's

1.2. Hypothesis for the Study
- H01: There is no change in the diet of people before and after joining Kudumbashree
- H02: There is no change in the consumption of non veg food before and after joining Kudumbashree.
- H03: There is no change in the consumption of electricity before and after joining Kudumbashree

2. Literature Review
Self-help support groups are original community resources which support people to manage various personal challenges and helps them overcome many social challenges. (Brown, L. D., Tang, X., & Hollman, R. L. ;2014). Micro enterprises or small businesses play a significant role in contributing to a country's economy; they work on a small scale and are operated by poor for the livelihood promotion strategies. SHG's are promoted by microfinance institutions and nongovernmental organizations. This initiative would benefit and contribute to human development index and growth of the economy. (Pinto, V., & Udayachandra, P. N.; 2015). Isaac & Franke, 2000 emphasized that women at the local level are organized to eliminate absolute poverty. The mission statement of Kudumbashree programme believes in "prosperity of the family"

Self help group is when a group of people with similar issues such as discrimination, poor economic background, experience, etc come together to work and cooperate with each other. Self Help group is a self-governed, peer-controlled small and in formal association of the poor. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. The village problems are discussed amongst the members in the meetings conducted by the peer controlled and self governed self help group. (Durgarani, M., & Gokilavani, R. ;2015). Microfinance has a great influence on the economic status, decision making power, knowledge and self-worthiness of women. This results in upgrading women empowerment (Jyothirmayi, 2011). The participation of women in the decision-making in their family is an important indicator for measuring women empowerment. The condition of women has improved drastically after joining SHG as it helped to lift the socio-economic status and decision making authority of women (D.Amutha, 2011). Self-help groups have resulted in an increase in social recognition of self, status of family in the society, size of social circle and involvement in society and decision making authority in family (Sharma, P., & Varma, S. K., 2008).

Nidheesh, 2009 stated that the empowerment of women is one of the best strategy leading to the benefit of the society at large. The developmental benefits are worthy of great attention in developing countries like India. (Arun, 2010). Umashankar, 2006 highlighted SHG's role in enabling women to raise their voice in the community affairs and to challenge the existing system. Deepika, M. G., & Sigi, M. D., 2014 have suggested Kudumbashree as an effective model to eradicate poverty from the state. Consequently, higher employment and economic independence can also be achieved. It provides enormous opportunities to women to raise their family's economic status and in Kudumbashree the primary beneficiaries are women participants.

3. Research Methodology and Sources of Data
This study is based on primary and secondary data collected from different sources. The primary data was collected from three districts of Kerala namely Kannur, Ernakulam and Trivandrum. The researchers used a Scaling technique to measure variables related with level of improvement on a five-point scale. Statistical techniques of Paired Sample Non parametric T Test (Wilcoxon Test) was used to test the hypothesis. The variables used in the study are the change in food consumption, type of food consumed and electricity consumed by the members. Secondary data from Ebsco, Emerald, Scopus, Jstor, Thomson Reuters and Google Scholar was gathered to build a theoretical framework. (Singh, A., Panackal, N., & Sharma, A. ,2016). Information has also been gathered from secondary data sources from books, articles that aid the study of Self help groups.

4. Data Analysis and Findings
Questionnaires were given out to respondents for the statistical representation of the findings in the study, interviews with the respondent were also conducted.
Following districts were covered for the survey:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kannur	10	16.7	16.7	16.7
	Ernakulam	30	50.0	50.0	66.7
	Trivandrum	20	33.3	33.3	100.0
	Total	60	100.0	100.0	

Table 1: District wise sample size

Following is the duration of membership of the respondents in the SHG

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than A Year	5	8.3	8.3	8.3
	1-2 Years	27	45.0	45.0	53.3
	More than 2-5 Years	20	33.3	33.3	86.7
	More than 5-10 Years	3	5.0	5.0	91.7
	10 Years and Above	5	8.3	8.3	100.0
	Total	60	100.0	100.0	

Table 2: Duration of Respondent's Membership in SHG

Education Level	Frequency	Percent	Cumulative Percent
Functional Literate	28	11.7	11.7
Up to Middle School	71	29.6	41.3
Secondary	64	26.7	67.9
Senior/Higher Secondary	47	19.6	87.5
Graduate & Above	30	12.5	100

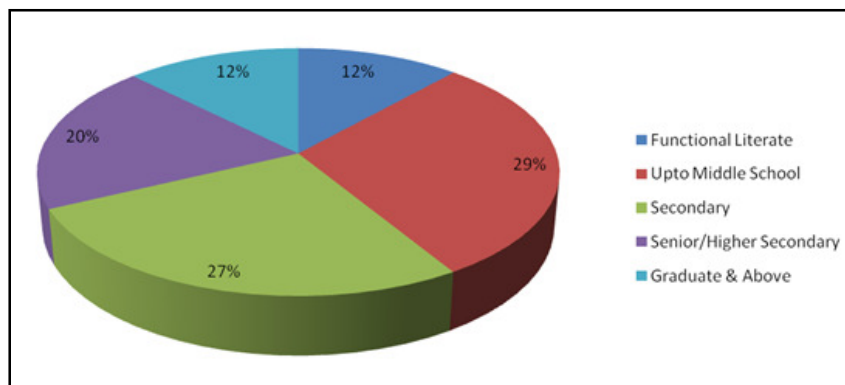*Table 3: Educational Qualification of Respondents*

Figure 1: Educational Qualification of Respondents

It is known fact that Kerala state for 100% literacy, respondents are broadly categorized as 28 women were functional literate, 71 had studied upto middle school, 64 till secondary school, 47 till senior school and 30 were graduate and above. This indicates 87.5% of respondent's education qualifications are below graduation.

4.1. Hypothesis Testing

4.1.1. H01: There Is No Change in the Diet of People before and after Joining Kudumbashree

		N	Mean Rank	Sum of Ranks
Diet after SHG - Diet before SHG	Negative Ranks	6[a]	24.92	149.50
	Positive Ranks	29[b]	16.57	480.50
	Ties	25[c]		
	Total	60		
a. Diet after SHG < Diet before SHG				
b. Diet after SHG > Diet before SHG				
c. Diet after SHG = Diet before SHG				

Table 4: Wilcoxon signed ranks

	Diet after SHG - Diet before SHG
Z	-2.800[b]
Asymp. Sig. (2-tailed)	.005

Table 5: Test Statistics[a]

Interpretation: This hypothesis is supported by the analysis of data. Analysis shows that result is significant, the sig value is .005 and it is less than 0.05. Hence the null hypothesis gets rejected which indicates that there is a change in the diet of the people after joining Kudumbashree.

4.1.2. H02: There Is No Change in the Consumption of Non VEG Food before and after Joining Kudumbashree.

		N	Mean Rank	Sum of Ranks
Animal products and meat intake after SHG - Animal products and meat intake before SHG	Negative Ranks	16[a]	9.72	155.50
	Positive Ranks	3[b]	11.50	34.50
	Ties	41[c]		
	Total	60		
a. Animal products and meat intake after SHG < Animal products and meat intake before SHG				
b. Animal products and meat intake after SHG > Animal products and meat intake before SHG				
c. Animal products and meat intake after SHG = Animal products and meat intake before SHG				

Table 6: Wilcoxon signed ranks test

	Animal products and meat intake after SHG - Animal products and meat intake before SHG
Z	-2.622[b]
Asymp. Sig. (2-tailed)	.009

Table 7: Test Statistics[a]

Interpretation: This hypothesis is supported by the analysis of data. Analysis shows that result is significant, the sig value is .009 and it is less than 0.05. Hence the null hypothesis gets rejected which indicates that there is a change in the consumption of non veg of the people after joining Kudumbashree.

4.1.3. H03: There Is No Change in the Consumption of Electricity before and after Joining Kudumbashree

		N	Mean Rank	Sum of Ranks
Electricity use after joining SHG - Electricity use before joining SHG	Negative Ranks	7[a]	29.71	208.00
	Positive Ranks	31[b]	17.19	533.00
	Ties	22[c]		
	Total	60		
a. Electricity use after joining SHG < Electricity use before joining SHG				
b. Electricity use after joining SHG > Electricity use before joining SHG				
c. Electricity use after joining SHG = Electricity use before joining SHG				

Table 8: Wilcoxon signed ranks test

	Electricity use after joining SHG - Electricity use before joining SHG
Z	-2.528[b]
Asymp. Sig. (2-tailed)	.011

Table 9: Test Statistics[a]

Interpretation: This hypothesis is supported by the analysis of data. Analysis shows that result is significant, the sig value is .009 and it is less than 0.05. Hence the null hypothesis gets rejected. i.e. There is a significant change in consumption of electricity before and after joining SHG.

➢ Improvement of Economic conditions of poor: Income volatility and saving based on the Duration of Respondent's Membership in SHG and Increase in Income after joining SHG and further actual Increase in Income since joining SHG are found to be as follows.

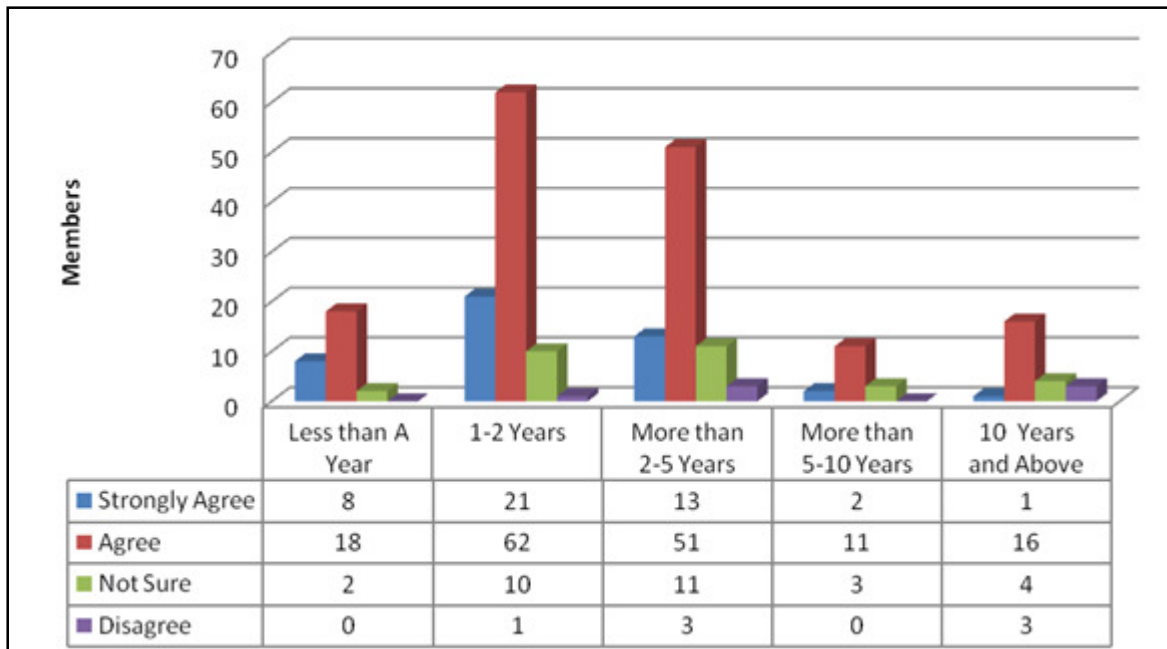| Duration of Respondent's Membership in SHG	Increase in Income since joining SHG				Total
	Strongly Agree	Agree	Not Sure	Disagree	
Less than A Year	8	18	2	0	28
1-2 Years	21	62	10	1	94
More than 2-5 Years	13	51	11	3	78
More than 5-10 Years	2	11	3	0	16
10 Years and Above	1	16	4	3	24

Table 10: Income levels

Figure 2: Increase in Income since joining SHG

5. Conclusion

Kerala is a state with the highest HDI. Kerala with the Kudumbashree initiative is in a position to improvise on human development index. The impact of Kudumbashree on the grass root level is immense and has a unique character in the area of development. Data with respect to Self-help Group members and SHG Institutes was analyzed by using Statistical software tool (SPSS 20) as per the responses collected by using questioners in three different districts of Kerala (Kannur, Ernakulam and Trivandrum).

This research study has discussed the concept of Kudumbashree and its effect on the people in the state of Kerala. The study has provided an insight on the human development index after joining Kudumbashree. The data collected and its analysis shows that there has been a significant up gradation in the consumption pattern of the people in the state due to Kudumbashree. The food consumption pattern, the consumption of non veg and consumption of electricity has increased considerably, this shows that there is a positive impact of the Kudumbashree model in the state of Kerala.

5.1. Limitation of the Study
1. The present study is restricted to only three districts; thus it does not cover a macro scopic result of Kerala state.
2. The data has been collected at one point of time.

5.2. Further Research Directions
Further Research could be taken up on the feasibility of replicating the Kerala model of development in other states. Empirically the Kerala SHG model can be tested showing the interrelationship between important variables.

5.3. Acknowledgement

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