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Attitude towards self-employment among Kudumbashree members

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Abstract

Kudumbashree has enabled the women to share their personal experiences and this in turn has given perspective to the individual situation of many women and transformed their personal feeling of hopelessness into a feeling of being part of a collective spirit. They have been able to develop a social network in the Neighbourhood area, which to some extent has evoked a feeling of social security. Through their involvement in micro enterprise activities, the women are now more confident and independent. "The gain in social space generated a feeling of inability to act, and the prospect of higher social status".

As the women got involved in micro enterprises, the workload of the women increased as they were still in charge of household related work. Even though the earnings from micro enterprise activities are rather limited, partly due to the repaying of the loan and partly due to problems of finding a space of agency in the margins of the market, the possibility of becoming an earning member and the ability to contribute economically has resulted in a modification in attitudes within some families.

However there are still a few husbands who are not happy with their wives becoming economically independent. They are not willing to let them go for week long residential training classes which are a must to be part of the enterprise. As a result a lot of women are still excluded from micro enterprises. Their activities are confined to the small scale activities done by the 'Ayalkootams'. In this context, measuring the attitude of Kudumbashree women towards self employment is essential for every hour. The present study is descriptive in nature based on survey method. The area chosen for the present study is Devikulam block. There are 120 NHG units were functioning in Vattavada Panchayat out of them 10 NHGs were randomly selected, from each NHG 3 members were selected randomly to measure the attitude towards self employment of the members. Interview schedule was used to collect the information from the respondents. The collected data were coded, analysed and presented in frequency tables by using descriptive and inferential statistics through SPSS package v.22. The data were collected from November to December 2018. The study concluded that the members in Kudumbashree have positive attitude towards self employment. It was identified that their social status and economic level has been increased after joining in Kudumbashree units.

Keywords: Devikulam block, NHGS, Kudumbashree and self-employment

Introduction

The World Employment and Social Outlook Report, 2017 published by International Labour Organisation (ILO) points out that global unemployment levels and rates are expected to remain high in the short term, as the global labour force continues to grow. In particular, the global unemployment rate is expected to rise modestly in 2017 to 5.8 per cent from 5.7 per cent in 2016. Regarding Indian situation, the Report cites that India's economic growth trends are lagging behind employment needs and predicts both rising unemployment and worsening social inequality throughout 2017. Job creation in India is not expected to pick up pace in 2017 and 2018 as unemployment rises slightly, representing a near stagnation in percentage terms. Unemployment in India is projected to increase from 17.7 million in 2016 to 17.8 million in 2017 and 18 million in 2019. In percentage terms, unemployment rate will remain at 3.4 per cent in 2017-18.

Job creation has been a matter of serious concern in Kerala. This is manifested most notably in a very pronounced incidence of unemployment which is more than two times the all-India average. Unemployment retards the economic development of the State and creates social unrest.

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This problem is more serious among the educated who are unable to utilise their skill and knowledge which they have acquired for effecting qualitative changes in the economy and society. The Government has to frame appropriate policies to utilise the skilled manpower, which is the most abundant resource in the State.

According to the Fifth 5th Annual Employment-Unemployment Survey 2015-16 conducted by Ministry of Labour and Employment, Government of India, Labour Force Participation Rate (LFPR) at all India level is estimated at 50.3 per cent under Usual Principal Status Approach (UPS). Female's LFPR is significantly lower compared to males. At all India level, female LFPR is 23.7 per cent as compared to 75 per cent for male and 48 per cent for transgenders. Similarly, the Worker Population Ratio (WPR) at all India level is estimated at 47.8 per cent comprising 27.7 per cent females, 72.1 per cent males and 45.9 per cent for transgenders. According to the survey report, among major States Kerala has the highest Unemployment Rate (UR) of 12.5 as against the all India level of 5 per cent. Among all States, only tiny States of Sikkim and Tripura have a higher unemployment rate than Kerala (Economic Review, 2017) [5]. In this context, Kudumbashree programme gives ample of employment opportunity for the women. Kudumbashree, the State Poverty Eradication Mission, was formulated with the objective of poverty eradication through the empowerment of women. It is an innovative, women based, participatory poverty alleviation programme launched by Government of Kerala in 1998 for the eradication of absolute poverty within a period of 10 years. The Mission focuses all its activities at three angles - the social, economic and overall gender empowerment of women. The Mission follows a process approach rather than a programme approach to meet its objective of poverty eradication. Unlike the traditional approaches, the Mission perceives poverty in a different perspective defining it 'as any deprivation'. The Mission strives to provide employment and address root causes of poverty thereby helping in social, economic and gender empowerment. Today 43.07 lakh women participate in the Kudumbashree movement in the State cutting across political ideologies and religious faiths. In 2016-17, an amount of 130.00 crore was earmarked to Kudumbashree for the State scheme and the expenditure was 124.25 crore (Kudumbashree Report, 2017) [6].

Kudumbashree is also a nodal agency for implementing various Centrally Sponsored Programmes in the State. The programmes like National Rural Livelihood Mission (NRLM), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Start-up Village Entrepreneurship Programme (SVEP) and Mahila Kissan Sasakthikaran Pariyojana (MKSP) were successfully implemented in rural areas through Kudumbashree. (Kudumbashree website).

Attitude and Self-employment

Attitude is regarded as a mental or natural state of readiness, organized through someone experience, exerting a direct or dynamic influence on the individual's response to all objects and situations to which it is related (Tesser & Schwarz, 2001) [3]. Attitude is a mindset or a tendency to act in a particular way due to both an individual experience and temperament. Typically, when we refer to a person's attitudes, we are trying to explain his or her behavior. Attitudes are complex combination of things such as personality, beliefs, values, behaviors, and motivations. Attitude helps us to define how

we see situations as well as how we behave towards the situation (Pickens, 2005) [4]. Basically, an attitude includes three components: an affect (a feeling), cognition (a thought or belief), and behavior (an action). It provides us with internal cognitions or beliefs and thoughts about people and objects. Although the feeling and belief components of attitudes are internal to a person, it can viewed through individual resulting behavior.

Self-employment refers to the status of an individual who rather than accepting a position as an employee of another person or organization chooses to go into business for him or herself. Self-employment is the act of generating income directly from a consumer as opposed to being an employee of another person, firm or government. Similarly, self-employment is a situation in which an individual works for himself or herself instead of working for an employer that pays a salary or a wage. A self-employed individual earns their income through conducting profitable operations from a trade or business that they operate directly. Self-employment offers individuals a number of advantages, such as freedom to work without supervision, income and wealth creation, but it also has some potential drawbacks, including uncertain levels of income and long working hours. People choose self-employment for a wide variety of reasons. Some desire a change in lifestyle, some are unable to find paid employment, some want to work at home in order to care for small children, and some are retirees seeking additional income. Regardless of the under-lying motivation, however, there are ways for self-employed persons to overcome the potential drawbacks and increase their chances for success.

Objectives of the study

1. To elicit the socio economic status of the respondents
2. To assess the respondents attitude towards self employment.

Methodology

Vattavada is the Grama Panchayat comes under the Devikulam block in Idukki District was selected for the present study (Fig: 1). The address of the Kudumbashree units in Vattavada Panchayat was obtained from the District Mission Office of Kudumbashree, Community Development society and also from the website. There are 120 NHG units were functioning in Vattavada Panchayat. An area wise list of Kudumbashree units was obtained from Area Development Society (ADS). From the list, 10 NHG units were selected randomly. The names of the NHGs are Yamuna, Sree Sakthi, Lotus, Jasmine, Indra, Royal, Kairaly, Angel, Sreedevi and Haritha. From the selected NHGs 10 Presidents were selected purposefully to know the effectiveness of Kudumbashree activities. On the basis of appropriateness and practicability, the investigator adopted the survey method for this study. Interview schedule was used to collect the information regarding Personal background of the members, Social background of the members, Economic background of the members, Family background of the members, Social participation of the members, Extension activities of the members and Mass media contacts of the members. A five point attitude scale was used to assess the attitude of the members towards self employment. It contains ten statements seven positive and three negative statements. The collected data were statistically analyzed and interpreted using appropriate statistical tools. The data were collected from November to December 2018.

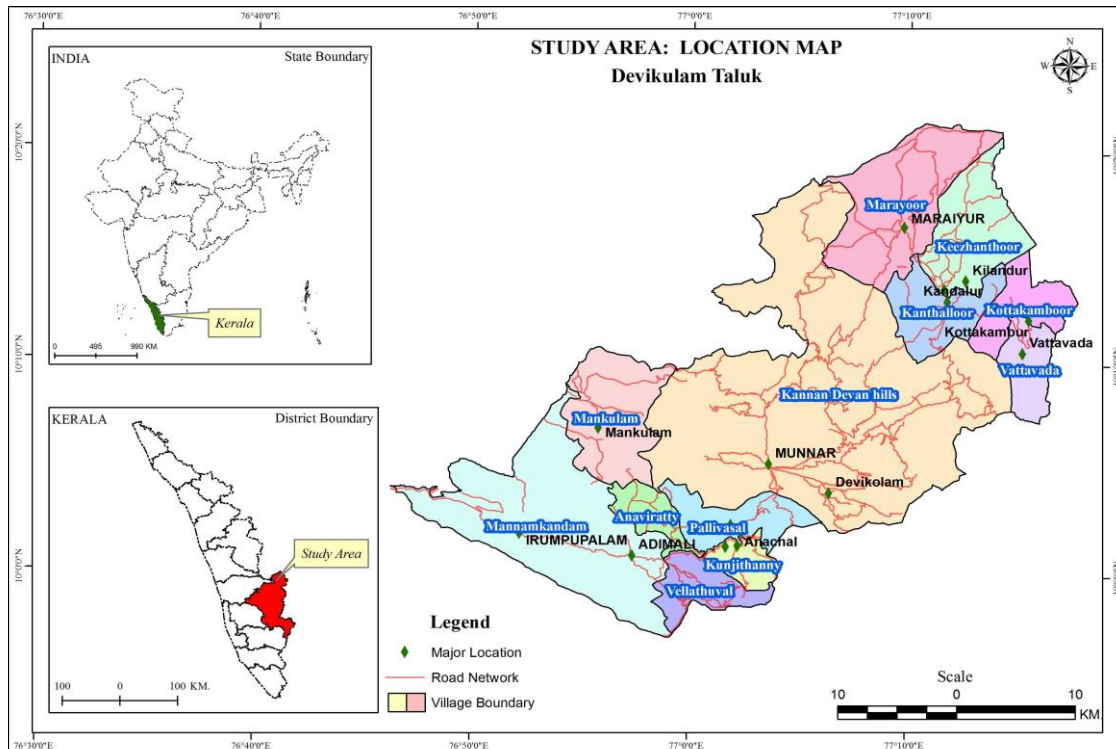


Fig 1: Study area

Result and Discussion

Table 1: Personal background of the Kudumbashree members

Variables	Number of respondents N=100	Percentage
Age(in years)		
20-30	20	20
30-40	55	55
40-50	15	15
Above 50	10	10
Total	100	100.0
Marital status		
Married	78	78
Unmarried	14	14
Widows	8	8
Total	100	100.0
Educational status		
Up to primary level	46	46
Up to secondary level	40	40
Degree and above	11	11
Professional	3	3
Total	120	100.0

Table 4 shows that personal profile of the respondents. The analysis reveals that 55 per cent of the members belonged to the age group of 30-40. Majority of them i.e. 78 per cent in

the study area were married. Hundred percent of the members were literate. A majority of them (46 per cent) were with formal education up to primary level.

Table 2: Economic background of the KDMS members

Variables	Number of KDMS members N=100	Percentage
Occupational Status		
House wife	10	10
Self employed	86	86
Professional	3	3
Labourer	1	1
Total	100	100.0
Husband's Occupation		
Unemployed	2	2
Self employed	2	2
Professional	1	1
Government sector	4	4

Labourer	68	68
Farming	17	17
Others	6	6
Total	100	100.0
Monthly income (in Rupees)		
5000-7000	8	8
8000-10000	69	69
11000-14000	12	12
Above 14000	11	
Total	100	100.0
Savings		
Yes	97	97
No	3	3
Total	100	100.0
Assets		
Yes	90	90
No	10	10
Total	100	100.0
Monthly Expenditure (in Rupees)		
5000-7000	1	1
8000-10000	55	55
11000-14000	24	24
Above 14000	20	20
Total	100	100.0

The analysis reveals that type of occupation, 86 percent of them were self employed and occupational status of the husband's of the KDMS members (68 per cent) were labourers. It was found that 69 percent of the respondents were having monthly income between Rs. 8000-10000.

Nearly 90 per cent of the members have savings in various ways like banks, chitty and post office. Fifty five per cent of the respondents opined that their expenditure per month between Rs.8000-10000.

Table 3: Social background of the Kudumbashree members

Variables	Number of respondents N=100	Percentage
Religion		
Hindu	65	65
Muslim	4	4
Christian	31	31
Total	100	100.0
Caste		
General	3	3
OBC	67	67
SC/ST	30	30
Total	100	100.0

The table reveals that the majority, 65 percent of them were Hindus. Caste wise breakup reveals, 67 percent of the KDMS

members were Other Backward Caste (OBC).

Table 4: Family background of the KDMS Members

Variables	Number of KDMS Members N=100	Percentage
Type of family		
Joint	14	14
Nuclear	80	80
Extended family	6	6
Total	100	100.0
Family size		
1-2	2	2
3-4	80	80
4-5	8	8
5-6	10	10
Total	100	100.0

Table 4 reveals that two third of the members belonged to the nuclear families i.e. 80 per cent. Nearly 80 per cent of the members were from small family with three to four members.

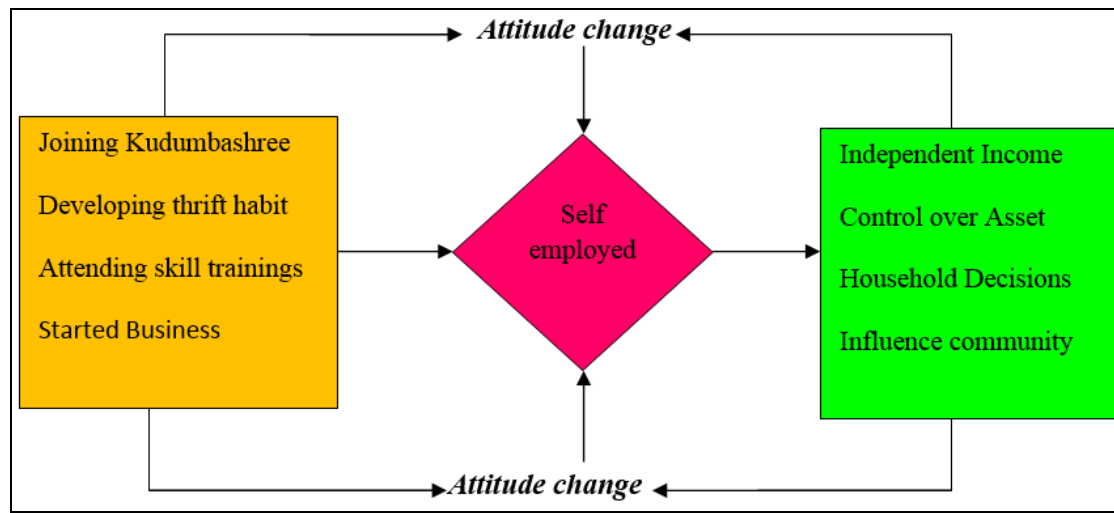
Table 5: Attitude of the respondent towards Self employment

S. No	Statements	Mean	SD	t value
1	Self employment is much importance during the present period of extreme unemployment	2.33	.758	16.85**
2	Self employment is an independent profession as it offers freedom	1.73	.739	12.83**
3	Self employment helps one to become self sufficient in life	1.56	.817	10.50**
4	Self employment is desirable since one need not expect any sanction from any officials	1.76	.430	22.49**
5	Since there are ample technologies one can make self employment easily	2.13	.730	16**
6	For an unemployed women self employment is a sure profession facing the vagaries of life	1.86	.628	16.26**
7	There is no necessity for an educated unemployed women to go for self employment	2.26	1.22	10.09**
8	It is unwise to select self employment as it needs more physical and mental efforts	2	.610	19.74**
9	Sound family background is necessity for selecting self employment	2.76	.897	16.88**
10	Agriculture is the basis for other industries so selecting self employment in agriculture is always worthy.	2.86	.345	45.41**

Significant at 1 % level

The above table shows that the mean difference is significant for all the above aspects. Statistical analysis revealed a

significant difference between the attitudes of the respondents towards self employment.

**Fig 2:** Theoretical framework

Conclusion

The major contemporary problem facing in our nation is reducing unemployment among women and youth. Unemployment in India is projected to increase from 17.7 million in 2016 to 17.8 million in 2017 and 18 million in 2019. In percentage terms, unemployment rate will remain at 3.4 per cent in 2017-18. Job creation has been a matter of serious concern in Kerala. Several measures were taken by the government to create jobs for the teeming graduates coming out from the tertiary institutions as a way of reducing unemployment in the state. In view of the recent past, Kudumbashree effort to inculcate entrepreneurial culture among women, it is relevant to ascertain whether in future the goal of curbing unemployment among women is achievable or not. Therefore, it is pertinent to find out attitudes toward self-employment among Kudumbashree members, especially their self-employment intention. The study concluded that the members in Kudumbashree have positive attitude towards self employment. It was identified that their social status and economic level has been increased after joining in Kudumbashree units. The same model of women empowerment could be followed by other states in India.

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