

# **WOMEN EMPOWERMENT THROUGH MICRO-LEVEL ORGANIZATIONS: A STUDY OF KOLLAM DISTRICT**

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## **CHAPTER - VI**

### **CONCLUSION**

The concluding chapter has three sections. The first Section provides a precision of the research outcome and the very summary of the previous chapters. The second Section deals with the verification of hypotheses on the basis of the data received through surveys and interviews, and the third part examines various limitations and drawbacks in the working of SHG movement in the district identified through empirical and participatory observations. It also contains suggestions put forward by the researcher after verification of the problem under study.

#### **Section 1**

The first chapter of the thesis is an introduction that consists of statement of the problem, research design, objectives and significance of the study.

Over the past few decades, governments and civil society organizations have recognized that the 'top-down' approach of development initiatives characterized by the traditional development strategies has largely failed to reach the ultimate objectives. Due to the constraints rooted in financial and resource availability, many governments have tried to follow alternative approaches to planning and development. Participatory development is a strategy adopted by many of such Governments. People's participation at the grassroots of the society is viewed as an active process in which people can take initiative and action that is stimulated by their own thinking and deliberations and which they can effectively influence. The micro-level group activities are having such an importance in the context of development. It is a developmental approach which recognizes the need to involve disadvantaged sections of population in the formulation of policies and plans concerning their well-being.

The genesis of the thriving strategy of micro-organizations lies in the International Conference on Population and Development (ICPD) conceived in September, 1994 at Cairo. The conference felt the need for adopting suitable micro- and socio-economic policies to promote a sustained economic growth in the context of sustainable development in all the 184 countries that represented the Conference.

The World Summit for Social Development held at Copenhagen in 1995 and the International Development Goals evolved over the last decade of the 20<sup>th</sup> Century have also given impetus to initiate community based participatory development strategy at the bottom of the society.

In many countries participatory approach has been successfully operated for motivating 'Self-Help activities' at the micro-level of the society. The organisation of women at the grassroots got momentum in many societies as part of this approach. The state of Kerala has boldly came forward towards that direction to strengthen her local self-governments and to empower people at the bottom of the society by initiating modification to her Panchayati Raj System in the wake of the New Panchayati Raj Legislation (1992) of Government of India. The new Kerala Panchayati Raj and NagaraPalika legislations were passed by the Kerala state legislature in 1994. Powers and functions having local importance were transferred to the LSGs. The People's Plan Campaign launched by the Kerala Government in 1996 declared that the 9<sup>th</sup> Five Year Plan in Kerala will be People's Plan and decided to transfer 30 per cent of the plan fund to the local bodies for performing their own development plans. More significant was the decision that the local self-governments in the state should reserve 10 per cent of their plan outlay (Grant-in-aid) for preparing and executing projects that will directly benefit to their women community. It was a bold and viable governmental decision for the first time in the history of local administration in India.

The People's Plan Campaign (PPC) was a movement launched by the Left Democratic Government of Kerala when they came to power in 1996 with the primary objective of motivating and empowering local self-governments to take up the new challenges of development in the State. Through the Women Component Plan (WCP), the local bodies formulated projects based on the felt needs of the people. Special GramaSabhas meetings were called for through a government order. The procedures of Gramasabhas were well planned and properly organised so that the people could directly take part in the meetings and participate in the discussions. There were a dozen different subject groups in the Gramasabha in which the participants could attend and express their opinions according to their area of interest. It was insisted that one of the subject groups for discussion should be on 'Women's

issues' in which women may discuss their life issues and suggest plans for their resolution. In order to strengthen the people's participation in Gramasabhas, 'Ayalkkoottam meetings' were organised in some of the GramaPanchayats under the initiative of voluntary social activists. Ayalkkoottams were meetings of elder members of 10 to 15 families of a locality (neighbourhood) in which female members were given opportunity to take part in preliminary discussions on their felt needs. At a later stage of the Peoples' Plan Campaign (PPC) such Ayalkkoottams evolved into neighbourhood forums in almost all of the GramaPanchayats in Kerala. The most significant element is that it was from the successful growth of these neighbourhood forums there evolved the Kudumbashree Movement in Kerala.

The People's Plan Campaign provided gender dimension in local government by earmarking 10 per cent of its total plan fund, aiming at the improvement of the quality of life of women and to enhance their participation in the overall development of the society. In many of the GramaPanchayaths, discussions in Gramasabhas were alive on Women Component Plan (WCP). Discussions in the Ayalkkoottams and Gramasabha Subject Committees helped women to actively raise their vital issues. This has ultimately facilitated in to the framing of a 'gender responsive budgeting' in local governments so as to promote equality and social justice.

### **The Kudumbashree Mission**

Kudumbasree, the women oriented community based poverty alleviation programme implemented by the Government of Kerala with the active support of the Central Government and the NABARD, is a revolutionary attempt to mitigate the developmental imbalance of the state. Later on, promoting micro-level organizations has become a key strategy for poverty alleviation and empowerment of women in many parts of the country. Now-a-days there is a general trend to consider SHGs as a magic potion for all the ills of the rural community. This is evident from the large-scale initiative taken by various governments in launching programmes for micro-organizations. It was the inevitable offspring of the collective experience derived from the several anti-poverty programmes and participatory development programmes introduced in Kerala in the past.

The bottom-up-strategy of planning and implementation initiative for gender justice along with fiscal empowerment of local bodies, are the major components of the 'Kerala Model of Women Empowerment' cherished as the 'Kudumbasree'. The State Poverty Eradication Mission (SPEM) implements this project through the department of local self-government (LSG) formed and empowered by the New Panchayati Raj Legislation in the state. The Kudumbasree is a mission working for the fulfilment of its objectives as envisaged in the mission statement, "to eradicate absolute poverty in ten years through consented community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically".

The Kudumbasree programme of Kerala is a multi-faceted women based participatory poverty alleviation programme started on 1<sup>st</sup> April, 1998. By March 2002, the entire State of Kerala was brought under the Kudumbasree network. At present this revolutionary movement has emerged as the largest and most effective organization at the micro-level, in rendering service to women through micro-credit system, training and capacity building programmes. A decade has passed since its initiation and in this context it is pertinent to have an analysis on how far this movement has contributed to the empowerment of women and in the formation of additional social capital in the State.

As it is mainly targeted towards empowerment of the socially and economically poor and marginalized sections of the society, the study must intent to understand how far SHG formation in the State is pluralistic in character and how far the SC, ST and other backward sections of the people are adequately acceded to the programme. It is also necessary to observe the level of skill competency achieved by the members through SHG activities and how far the SHGs provide amenities for self-employment, training and technical assistance in upgrading their employment skills, marketing abilities and leadership qualities. It is also necessary to assess the mobilization of credit by the members and their healthy use for reproductive purposes. A pilot study conducted in the research area by the researcher shows that almost all the SHGs are involved in micro-credit and successfully mobilized funds, but their use for reproductive purpose is yet to be channelized. As far as the Bank

linkages are concerned, there is dissatisfaction in some of the members of SHGs. As far as the marketability of the products of SHG's are concerned, the government assistance is complained as inadequate and social security schemes like product insurance, medical insurance, educational facilitation etc. are yet to be augmented in many areas.

As a government sponsored mission, the Kudumbasree should be kept away from political and other vested interests and excessive interventions. The processes of formation of SHGs, selection of members, granting of revolving funds and incentives, sanction of loans, campaigns and conscientisation programmes etc should be kept free from such interest groups. How far it is materialized in the context of Kerala is to be observed. There is dearth of empirical assessment of the achievements of SHGs in the fields of providing its members skill development trainings, motivating social commitment and inculcating values of social justice and equality, political and ideological empowerment and boosting of leadership qualities. There is also the dearth of information and periodically maintained and updated data to record income generation, savings, investment and employment generation created by SHGs, so that further initiatives may be taken to strengthen SHGs at the decision making level.

The objectives of the study and hypotheses developed as presumptions for conducting empirical enquiry are stated in the introductory chapter while presenting the research design.

The study has followed a descriptive analytical method. It is concerned with the conditions and relationships that exist in the performance of the structure of Kudumbasree mission, and the expert opinions of SHG members, activists, and veteran social activists. The processes of the functioning of micro- organizations in social, economic, and political spheres have been carefully evaluated. The effects or impacts that were created during the plan period and new developmental activities manifested in the micro level units in the district have been taken into consideration. In the study, descriptive research methods like survey method, empirical observation, participatory method, and focus group discussions were adopted. The researcher used both questionnaire and interview schedule for collecting primary data. A detailed questionnaire for survey and interviews were scheduled for eliciting information on

the social, economic, and political status of respondents and their opinion on the specific questions regarding the level of empowerment, personality development, skill enrichment and earnings and savings through SHG activities.

Chapter II deals with literature review. Through the survey of literature, the scholar gained some methodological hints and theoretical insight by observing the procedures and findings of previous researches. Review of literature was mainly concentrated on the topic of 'Women Empowerment'. It covers definition, conceptualization, and measurement of empowerment in the developmental process. As a formal survey of professional literature that is pertinent in the research area, the researcher was equipped with the confidence to frame objectives of her study, developing hypotheses and also to identify the focal points in the research problem. Most of the studies the researcher has come upon are theoretical-cum-empirical in nature and deals with various aspects of women empowerment like conceptualization and measurement of empowerment, structural analysis, empirical observation through survey and interviews of specific areas of SHG activities etc.

The researcher extensively reviewed empirical studies, articles, research papers, and books on SHGs, women empowerment and micro-finance. From the foundation laid down by the survey of literature, the researcher comes to the conclusion that majority of the empirical studies conducted in the area are micro-level studies. Economic aspects are given predominance in almost all studies from regional to international perspectives. The social, political and cultural impacts of micro-level organizations have not been much undertaken by previous researchers. Hence, the present study is aimed at stressing on assessing and analysing the socio-political and cultural impacts of micro- organizational activities based on empirical observation and opinion survey among the members of SHGs of Kollam District.

The Chapter III provides a theoretical profile of the concept of 'women empowerment' and its various approaches, presumptions and expectations of various schools of thought on the topic. It tries to provide an overview of the development of micro-organisations and SHG activities as an acceptable strategy in the process of development.

The concept 'empowerment' has wide spread usage and is the key focus of development programmes in the Post-colonial developing world. Since early 1970s, the world has experienced a phenomenal shift in the development strategy for the marginalized sections of the society. Since 1990s, especially in the wake of globalization, the strategy of 'empowerment with development' has been adopted to integrate marginalized sections with the mainstream of the society. Though there were severe criticisms levelled against the neo-liberal strategies of development put forward by the World Bank and IMF, many countries happened to follow the UN and World Bank paradigms of development. Amidst growing argumentations for and against the new paradigms of development, commitment to the democratic values like people's participation through decentralization, open management of public institutions, and strengthening of the abilities and opportunities of civil society and local communities to develop their own activities and resources got wider popularity and acceptance. A few viable steps were initiated in India also for the implementation of such programmes.

The World Bank view of empowerment is "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (World Bank: 1998). There are four elements central to the concept of empowerment: a) Access to information b) Inclusion and participation c) Accountability d) Local organized capacity and subsequent networking with wider movement of groups to create climate of pressure on the holders of power.

The practitioners describe empowerment as a psychological process to change. The critical element of this change is gaining awareness of power that exists in an individual, family, group, or community. This focus on empowerment as a process is emphasized by practitioners involved in different levels of practice and with different populations. Empowerment is a process and is not something that can be given to the people. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and ability to organize to take action and bring about change.

There are different approaches evolved and used for studying and measuring the process of empowerment of women. The researcher, after reviewing many of them, has come to receive three generally practiced approaches as suitable to the specific situation of environment under study. These approaches are the 'Integrated Development Approach', 'Economic Empowerment Approach' and 'Consciousness Empowerment Approach'. What is commonly required for these three approaches is that there should be group method to build solidarity among women in strengthening their capacities. The Integrated Development Approach views women's development as key to advancement of family and community. It provides a package of intervention to alleviate poverty; meet basic needs, reduce gender discrimination, and help women to gain self-confidence. This approach proceeds by forming women's collectives that engages in development activities and tackle social problems. The Economic Development Approach attributes to promotion of women's individual financial stability through providing opportunities for raising their earnings and prevents their subordination because of economic weakness. It focuses on improving women's control over material resources and strengthening their economic activity. Groups are formed using two methods of organizing women around savings and credit, income generation or skill training activities (Garmin Bank program of Bangladesh, the Kudumbasree mission of empowering women in Kerala and 'the occupation and location' programme of SEWA in North India). These groups work in a range of areas, like savings and credit, adoption of new training and marketing devices and providing ancillary support as child care, health services, literacy programmes and legal education and aid. The Consciousness Raising Approach asserts that women's empowerment requires awareness of the complex factors causing women's subordination. This approach organizes women into collectives that tackle the sources of subordination. But, it is to be realized that none of these approaches is holistic in applicability. There should be a reasonable blend of the merits of all these three approaches and integration of them in appropriate levels will be meritorious to deal with the problem under study.

The study has followed a descriptive analytical method. It is concerned with the conditions and relationships that exist in the performance of the structure of

Kudumbasree mission, and the expert opinions of SHG members, activists, and veteran social activists. The processes of the functioning of micro- organizations in social, economic, and political spheres have been carefully evaluated. The effects or impacts that were created during the plan period and new developmental activities manifested in the micro level units in the district have been taken into consideration. In the study, descriptive research methods like survey method, empirical observation, participatory method, and focus group discussions were adopted. The researcher used both questionnaire and interview schedule for collecting primary data. A detailed questionnaire for survey and interviews were scheduled for eliciting information on the social, economic, and political status of respondents and their opinion on the specific questions regarding level of empowerment, personality development, skill enrichment and earnings and savings through SHG activities.

Chapter IV provides a profile of the micro-organisational activities at Kollam District. This chapter has a tri-dimensional objective. Firstly, it is envisioned to examine the objectives, characteristics, working pattern and guiding principles that SHGs generally follow. Secondly, it is aimed to deliver a profile of the micro-credit and related activities under Kudumbasree Mission at the state level. Thirdly, it is intended to provide an outline of the performance of the Kudumbasree and SHG movement in Kollam District.

According to the data sources from the Kudumbasree Mission Kollam, there are 21285 registered SHGs functioning in the district at present. There are 70 Grama Panchayaths in the district, and among them 56 Panchayaths belong to rural domain, 5 Panchayaths belong to semi urban, 6 Panchayaths are in coastal regions and 3 Panchayaths belong to hilly areas. In order to organize women's subject groups in an effective way, many Grama Panchayaths have organized Ayalkkootams (Neighbourhood Forums) below the level of 'Grama Sabhas' in the wards. These Ayalkkootam experiments have paved the seeds for the growth of Kudumbasree in the developmental history of Kollam District. This district with a coastline of 37.3km., has fishing as the prominent source of income. About 35 per cent of the fish catch of the state is from Kollam. There are 38 Fisherman Development Societies in the district. Karunagapally Thaluk of Kollam district was selected in the present survey for collecting samples. Thekkumbhagum and Neendakara Panchayaths were

the particular areas selected for coastal Panchayats. Of these Dhalavapuram and Malibagam villages of Thekkumbhagam panchayath and Panakkalthuruthu and Puthenthuruthu villages of Neendakara panchayath were selected for data collection.

Chapter V is analysis of data received through primary and secondary sources. The data were collected through a survey of opinion based on duly set questionnaire among 500 samples collected from different parts of the District. The most significant and laborious attempt undertaken in the course of research was the field survey conducted in the study area. A detailed sample survey was conducted among the members and office bearers of SHGs of Kollam District. Followed by the survey, interviews among selected office bearers of SHGs and representatives of PRIs were also conducted in the area. Focus group discussions on relevant issues and participatory observation on the activities of the SHG's were also carried out by the researcher. The survey samples included the members belonging to SHGs organized by Kudumbashree Mission and a few other agencies that are actively working in the study area. The main target was to collect the opinion of the members and activists of SHGs and assess the impact of SHG activities on the social, economic and political empowerment of its members due the past few years of active performance of the micro-organizations.

The survey samples were collected on the basis of the stratified random sample method. According to the data sources from the Kudumbashree Mission Kollam, there are 21285 registered SHGs functioning in the district at present. The total membership is 319764. The total number of samples decided to be collected was 500. The samples were distributed on the basis of the geographical and demographic domains namely, Hilly Panchayaths, Coastal Panchayaths, Urban Panchayaths, Rural Panchayath and from the Corporation area. The number of samples in each category of Panchayath was determined on the basis of the numerical strength of each category of Panchayath. There are 70 GramaPanchayaths in the district, among them 56 Panchayath belong to rural domain, 5 Panchayath belong to urban, 6 Panchayath are coastal and 3 Panchayaths belong to hilly area. Samples were allotted proportionately according to their number. As such, 17 samples were selected from hilly Panchayaths, 34 from coastal, 29 from urban, and 320 from rural Panchayaths (400). 100 samples were selected from Kollam Municipal Corporation.

The samples in individual were selected from each category giving priority to the proximity and convenience of the researcher.

In order to understand empirically the structure and functions of Self Help Groups under Kudumbashree units and other civil society organizations, the researcher visited a few units on random basis in different GramaPanchayaths during the first half of November, 2013. It helped the researcher to understand the various dimensions of SHG activity and the diverse characteristics of different Panchayaths in the district. Following it, a pilot study was conducted based on a sample questionnaire. Non-formal discussions were conducted with the beneficiaries of SHGs for getting preliminary understanding on the environment under study

The SHGs and Gramasabhas are the part and parcel of the democracy and the basic units at the grass-roots and they should be allowed to function with integrity and mutuality. The SHGs should be kept away from party politics and any vested interests. The formation of SHGs, selection of members, granting of revolving funds and incentives, sanction of loans, campaigns and conscientisation programmes etc should be kept free from such interest groups. How far it is materialized in the context of Kerala is an important subject that was observed in the research.

## **Section- 2**

The survey results and interview responses are presented in chapter V in five Sections. The first section is general information and personal data about the respondents. The second part deals with the economic status of the respondents. The third section deals with the data on social participation. The fourth section deals with the Measures of Empowerment of SHG members subsequent to their participation in the SHGs and the last section deals with the analysis of the responses received through interviews, focus group discussions and participatory observations. Here, an earnest attempt is made to verify the hypotheses put forward by the researcher based on the data.

The first hypothesis is that ‘the activities of micro-level organizations in Kollam district are vibrant and prospective’. No doubt, primary and secondary data prove this statement factual. The number of SHGs flourished in the District and the varieties of engagements of these SHGs are direct evidences to this. There are 21285

SHGs registered and functioning in the district. The total membership of the SHGs is 319764 (Kudumbashree Annual Report 2013-14). Among them, 215115 are BPL members. 104649 members come in from the APL category. The Scheduled Caste members constitute 45780 and Scheduled Tribe members constitute 1027. The number of minority community members is 60374. The remaining 213946 members belong to general category. The secondary data also prove that during 2011-12 total loans distributed among members of SHGs amounts to Rs.2326.48 lakh and there were 4907 groups working in profit. (Economic Review 2013-14). During 2010-2011 the total deposits collected from members of SHGs amounts to Rs.808.44 lakhs. During the same year total loans facilitated to members amounts to 2326.40 lakhs (Report of Registrar of Cooperative Societies 2011-2012). It marks a remarkable achievement in the Grameen Banking System of Kerala. Among the total SHGs at least half of them are production units in the sense that they are engaged in various employable and productive small scale enterprises. All these are evidences testify the viability and vibrancy of the movement in the district. Further data were included in the previous two chapters. It is also significant that as per survey data (tables 5.21 to 5.27 in Chapter 5) responses show that the degree of involvement/activism of respondents in the SHG programmes is remarkably high. Out of the total respondents, 86.8 per cent of the respondents claim that they are 'active' and an additional 6 per cent claim that they are 'very active' in SHG activities. Only 5.8 percent accept that they are only occasional in participating the activities of their SHGs. The criteria like religion, Caste, Community, Region, Education, Marital status and age of respondents were taken for correlation tabular analysis. Table 5.28 provides data that 19.4 per cent of the respondents are office-bearers of SHGs in various levels. This is appreciable evidence that suggest that about 20 per cent of the workers of the SHGs are rising into the leadership levels. The secondary data prove that about 2000 women were given different skill and capacity development trainings during the year 2013-14 alone. Secondary data states that 129 micro-enterprises and 268 individual initiatives were recorded newly functioning during the year. During the same year, 968 women were trained and enrolled as new entrepreneurs.

The second hypothesis is that 'the process of empowerment of SHGs and that of local governments have mutuality and interdependence' in the district.

GramaPanchayath is the basic democratic units in the local self-government organization. Kerala has strengthened Gramasabha as the 'fourth- tier' in the stratum of administrative decentralization. It is the grass root level institution in each village panchayath where people directly take part in the affairs of their local governance. The political participation of women is directly reflected in the Gramasabha. How far the SHG movement under Kudumbasree has acted as a persuading factor for the women to take part in the Gramasabha meetings and how influential is the linkage between Kudumbasree and Gramasabha are the important measures to determine the level of political orientation provided by the movement. To the question whether the respondents have participated in Gramasabha meetings, 96.85 percent of the respondents answered positively. On the basis of the frequency of participation in Gramasabha meetings, the level of participation is divide into 'regular', 'occasional' and 'never'. It is promising that 72.8 per cent of the respondents stated that they are regular visitors of their Gramasabhas. Occasionally visiting respondents count 23 percent. Only 4.2 per cent of the respondents frankly agree that they have never attended Gramasabhas. Related with this question, respondents were asked to express their opinion whether direct participation in Gramasabha was helpful to them in performing the activities of SHG and vice versa.

In the Gramasabha there is an accepted principle that 1/3rd of the quorum should be women. NHG is the primary unit of Kudumbashree. In the beginning of the formation of Kudumbasree mission in Kerala, the Gramasabha meetings provided awareness on the group formation and basic services. Later on the Kudumbasree units have become the sources of strength and energy for the functioning of Gramasabhas. Today, the SHGs play decisive role in organizing Gramasabhas and on the other hand, Gramasabhas play significant role in providing assistance to SHG members. About 60.8% of the respondents say that they are complementary to each other. According to 22.8% respondents the Gramasabha is helpful to organize SHG, and also 16% of the respondents comment that SHG is helpful to organize Gramasabha (table 5.49). It is also notable that considerable number of the respondents stated that they have become representatives to Gramasabha through SHGs. There are frequent discussions in the meetings of SHGs and also in the Panchayat Committees and Gramasabhas on the performance of each other and the

assistance they received from the local body. In other words Gramasabhas function as a link between the Panchayat and SHG. One can also say that the SHGs are the main implementing agencies of the programmes and welfare measures of the Panchayat. Hence, there is mutuality of relationship and interdependence as far as SHG activities and Panchayat functions are concerned.

The third hypothesis states that 'the socio-economic and political empowerment of women is remarkably motivated and promoted by the SHG activities led by Kudumbasree'. This commendation has an adjacent relation with the fourth hypothesis that the status of women in family and at the social realm has remarkably improved by the Kudumbashree and SHG activities. Hence, both are to be verified with data concomitantly. Section 4 in the questionnaire deals with the questions designed for assessing the empowerment of social, economic and political magnitudes.

### **Social Empowerment**

Social mobilization is the surest means of women empowerment. The ability to speak in public, the courage to raise voice against social injustices, awareness of the laws that protect and defend women etc influences the position of women in the society. Data show that the SHG activities of women helped very significantly in their social mobilization and empowerment. Almost all the respondents endorse that the SHG activities helped them a great deal to come forward in life and interact and respond with the issues of their fellow participants in the society. They very impulsively expressed that SHGs have direct impact on the empowerment of women.

The respondents were given certain choices to express their preferences by which SHG has influenced in enriching their personality. The aspect that got high preference was 'boldness to face meetings and express opinions'. Association with SHG has provided the members with boldness to face meetings and an inner self to express opinions in the public meetings. The second in preference is the factor that SHG activities provided awareness on legal and moral rights of women. The third place in preferential order is that it has delivered awareness to protest against corruption and religious intolerance. More than 50 percent preferences marked for the factors like 'encouraged to learn and promote health and hygiene' and 'enriched to

develop reading habits' and 'encouraged to give stress on education of children' (table 5.50)

The Kudumbasree is visualised not merely as a 'credit and loan' affair of its members but a medium for women to discuss, orient and articulate opinions on social issues that affect not only women but the society as a whole. There is criticism that most of the SHGs are solely concentrated on the affair of micro-credit and lending loans to its members. To see whether there is any element in this criticism and how far the SHGs are engaged in the contemporary social issues, two questions were posed for comments. The responses are included in the tables 5.52 to 5.61, and diagrams (figures 5.19 to 5.21) followed by the table. To the question, 'Do you think Kudumbasree can be a platform to raise social issues and agitate for their solution?' large majority answered 'yes'. Only 8 per cent of the respondents stated their option negatively. To the question what were the issues raised so far in the platform of Kudumbasree, the responses were diverse. Table 5.60 states the responses. Six areas/issues of social relevance which should be discussed and considered by the Kudumbasree units were posed before the respondents for their response. The diagrammatic representation of the data in figure 5.20 shows that substantial, up-to-date and diversified issues were discussed in the forum for consideration. In large majority of the SHGs, the discussions were held on the burning social issues like atrocities towards women, unethical price rise for essential goods, defective waste disposal mismanagement, assaults due to liquor addiction etc.

The second question was a close-ended one, but 10 important merits/qualities that might be felt by the respondents in their experience with SHG activities are provided for the response in preferential order (table 5.61 and Figure 5.21). The Data sheet shows that the value declaration, 'SHGs encouraged participating in the Gramasabha' got top priority. The second priority was marked for the statement that interactions with SHG activists and leadership provided awareness on the need for health and hygiene in family life. The third preference is marked for the statement that 'involvement in SHG activities has installed in them organizational capacity'. Likewise, the other values declaration accepted by respondents in priority order are: SHGs 'enriched consciousness towards the principles of social justice', 'equality and secularism', 'Knowledge of women's legal issues and rights', 'Attitude to react on

social issues’, ‘promoted need for proper education of children’, ‘Consciousness on protection of environment’, ‘attitude to participate in agitations’, and ‘capacity to public speaking’. It is also noticed that all these value declarations are accepted by scoring more than 65 per cent of the respondents.

The SHG associateship also inspired women to develop the habit of reading newspapers. In the primary data collected from the field it is evidenced that 61.2% of the SHG beneficiaries have the habit of reading newspaper every day. But, the negative point to be noted is that 194 respondents (38.8) have not the habit of reading newspapers, even if there is 100 per cent literacy among them. Among those who read newspapers only 41.5 per cent are very regular readers

### **Economic Empowerment**

Economic empowerment derived by women through SHG can be measured by assessing the additional earnings they earned, income raised and financial/material assistance received after their becoming members of SHGs. Howfar the benefits are utilised effectively is another determinant factor. With the objective of gaining this information, primary and secondary data were collected and analysed as follows:

The respondents were asked to state whether they received any assistance or benefit from governments (state, central or local) or agencies of government after they become associates of the SHG. To the question, 99.2 per cent of the members responded positively. During the survey large majority of the respondents revealed to the researcher that they received the benefits only after they have become members of their SHGs. It is notable that only four respondents (0.8 per cent) opted ‘No’ to the question. The benefits sanctioned by the government to the members have become easily receivable when there was linkage with bank. The association with SHG provided marketing facility, linkage with local body, helps to achieve housing facility, enhanced social accessibility and intervened and settled issues.

It is clear from table 5.62 to 5.65 that large majority of the respondents (87.8 per cent) are beneficiaries of some sort of financial assistance after their association with Kudumbashree activities. But, for 12.8 percent of them, no assistance is materialized so far. The financial aid they received is below Rs.15,000 for the brute majority (65 per cent). 10.8% of the beneficiaries say that they could earn Rs. 15000

to 25000 as the value of benefits. 6% of the respondents say that between Rs. 25000 and 50000 as the family income and 6% says they got above 50000 as financial assistance or loan or infrastructural services.

Monthly income of the family was analysed to ascertain whether there is any significant improvement in the income of the family after becoming a member of the unit. Standard of living of the family depends not on number of members in the family, but on the number of earning members. 95.8% of respondents say that SHG helped to improve their savings. Before becoming members of the SHGs, they are not interested in savings because of their income constraints. After the membership in the SHG, they are doing some income generating activity and hence saving in the SHG or in the bank or other such institution.

For the query on the purpose for which SHG members utilized their assistance/help/credit facility, 40 percent of the respondents stated that they have utilised the benefits for self-employment, 10 per cent utilised for housing purpose, 12 per cent for education of children, 10 per cent for medical treatment, 14 per cent for running individual or group farming and 12 per cent answered that they have utilised it for marriage of daughter (Table 5.72). All these show that the women have considerable improvement in their earnings and savings after their being members of SHGs. The secondary data also support this fact. It is stated that in Kollam district during 2013-14 itself, the total matching grants received is Rs.22,43,201/- (Kudumbasree Annual Report 2013-14). Trainings were given for 2718 women in GOT and 80 women were given skill development training during the year. During the same year 968 women were trained and equipped to start self-employment initiatives. More than 2000 women were given training in different schemes to develop their skills and capacities. SHGs are engaged in different small/medium scale manufacturing industries or enterprises. All these are materialised not because of any voluntary initiatives of women or by any political or non-political gender movement but by the initiative of the Kudumbashree mission.

### **Political Empowerment**

A few questions related to political matters were also posed to be responded. They include membership or supportership in political party/women's organization,

discussions in SHG/Kudumbashree meetings, meetings outside the group in public places, candidature selection and representation etc.

In Kerala, almost all are either members or supporter of one or another political party. Political party is an important agent of the process of political socialization and modernisation. In the survey, 79.6% of the respondents were bold enough and keen to express their linkage with political party. It is also noticed that 21.4 per cent of the respondents are either reluctant to express their linkage with party or having no political party allegiance.

To the question whether you have become member/supporter of political party before joining SHG activity or after, 87 percent (346) of the respondents agreed that they have joined their party/become supporter of their party only after joining SHG. These support the fact that SHG activities have lead women largely to join political party as activists or followers.

Likewise, large majority of the respondents are members of Women's organization at various levels. Majority of them have become members only after joining SHG. This shows that there prevails a trend among members of SHGs to associate with political party/union as part of them being activists of SHGs. There is a manifest and latent process of orientation among members of SHGs to associate with political parties. At the same time, to the question whether your SHG promoted any particular political party, the response of large majority of the respondents is negative.

In continuation of the above reactions, respondents were asked to answer whether they have ever contested election on party ticket in local bodies or any other political post, 34 respondents out of 500 stated that they have contested elections since they joined SHGs. Data shows that important political issues of the contemporary society are largely discussed in the Kudumbasree meetings. The alarming issue of alcoholism has got top priority in the response sheet. More or less the same importance is given to the issues of 'price hike to essential goods' and 'atrocities towards women'. It is also significant that 'growing corruption in society is a matter of discussion' in their meetings. A glaring point is that political discussions as part of election campaign is not much encouraged in Kudumbasree meetings. Only 10 percent of the respondents have given top preference to this issue. All these prove

that Kudumbasree has brilliant impression on the political attitude of women through SHG activities. At the same time, it is noteworthy that so far the forum of SHGs is not crooked to be floor of petty political propaganda and intervention.

The above data interpretations prove that SHGs have deep impact on the social, economic and political perceptions of its members and it is a bare fact that Kudumbasree movement has brought a comprehensive change in the gender perspectives of Kerala. Hence, the third and fourth hypotheses are substantiated as valid and realistic.

The last hypothesis states that ‘the scope and vision of Kudumbasree have gradually become broad and multi-dimensional but in the functional aspect there needs to be further diversification at the unit level’. Even though the SHG movement in Kerala has created a model in the country and has achieved a lot in unifying women under the banner of a single mission, it has certain limitations. The limitations are very much highlighted by the selected leaders, office bearers and activists whom the researcher interviewed on the basis of a prescribed questionnaire. The outputs of the interviews and focus group discussions, and analysis of the primary data are summarised below in the form of limitations and suggestions.

In continuation of the opinion survey conducted among the members of SHGs, detailed interviews were conducted among the leaders of Kudumbasree Mission representing selected office bearers of the apex bodies like ADS and CDS of Kollam District, selected women representatives of local bodies and volunteers of selected NGOs. The samples of interviews were selected on the same method used for the opinion survey. Twenty five persons were interviewed on the basis of prescribed questionnaire. The questions include:

1. Do you think that SHGs under your purview are working properly?
2. How far the SHGs are helpful in capacity building of women? What are the programmes planned and executed by Kudumbasree towards that direction?
3. Do you think Kudumbasree is functioning free of political intervention?
4. What are the limitations/drawbacks felt to you in the organizational setup and administration of Kudumbasree?

5. What are your suggestions for rectifying the limitations/drawbacks?

The outcomes of the interviews and experience at the field visit and focus group discussions are immensely significant in the practical and academic points of view and may be summarized as follows:

To the first question, whether SHGs under the purview of the respondents are working properly, the responses were positive. But, all of them commit that a few SHGs are not so active and are interested only to facilitate the business of credit and loans and collect their premium and interests. A few of the SHGs, in addition to their micro-credit and banking activities, are interested to take part in the MGRSYs 'thozhilurappu' project (Job Guarantee Scheme). At the same time, majority of the SHGs are functioning effectively. They hold meetings once in every week and keep up punctuality in their routine works. Almost all the Groups have Bank linkage and savings account is opened and keeps up alive.

To the second question 'How far the SHGs are helpful in capacity building of women? What are the programmes planned and executed by Kudumbasree towards that direction?' majority of the leaders responded in brilliant and elegant manner. To them, Kudumbasree has organized series of trainings for women in the areas like food processing, soap manufacturing, umbrella making, spices processing, baking and cookery, bio farming, garment making, plastic waste disposal, vermiculture, biogas planting etc. SHGs working in the traditional industrial areas like coir, cashew and fishing have been organizing their own capacity building and skill training programmes. But, in the traditional industrial sector, one can notice the lack of entry of young generation. In the industrial sector there are manifold issues within the industry in the nature of financial constraints and loss of income, inadequacy of advanced technology and market etc have caused to the extinction of many units. In order to revive these industries from dissolution, certain initiatives at the micro-level were started in the district. But, not all have become successful and sustainable in the operational level. At the same time it is to be appreciated that the training and orientation programmes were organized in the village industrial sectors like bio-farming, Vermiculture, DTP and Computer Hardware, Home Nursing, Marketing, Accounting and Auditing, Milk and milk products, bakery, tailoring and apparel

manufacture, Handicrafts, paper products, Women's driving school, laser printing, weaving, coir mats and allied products etc. About 2000 women were given skill training in different sectors during the year 2013-14 alone. (Kudumbasree Annual Reports 2013-14).

The third concern in the interview schedule is on the political attachment of SHG activities. To the question, 'Do you think Kudumbasree is functioning free of political interventions?' the responses of the leadership and the selected volunteers are different and contrasting. A few respondents argued that politics is an unavoidable element in a democratic set up and SHGs also should have freedom to profess and propagate political ideas within the SHGs. But, a few others were of the opinion that Kudumbasree is a governmental agency and it should not have any political identity. In a state like Kerala, where there is excessive politics in every field, allowing partisanship in SHG activities will damage the reputation of the movement and should be strictly restricted. A third view point appeared is that every member may have political attachment as a person and it is quite natural that her political ideals may reflect in her public activities. But, when she becomes an office bearer of the group or apex body, she should be non-partisan by law and principles. Kudumbasree should evolve a model and new political culture in which petty political considerations should not be a barrier or hurdle in the well-functioning of the SHG.

The fourth and fifth questions are mutually related. They are meant elicit the leaders' opinion on the limitations/drawbacks in the system of Kudumbasree and their suggestions for their rectification. A few stark issues were raised by the respondents. The summary of them may be listed as follows:

1. There is inadequate number of Scheduled Caste and Scheduled tribe rural poor in the SHGs. Sincere efforts on the part of the SHGs can ensure their total participation. There should be a state wide drive towards that direction.
2. There is a dearth of women representing younger generation in the SHG activities. As those young women are literate or sufficiently educated, their association in SHG will be a boost to the activities of SHGs. They should be persuaded to join the SHGs through influential intervention.

3. There is no uniformity in the temper and style of activities of SHGs even within a Grama Panchayat area. These short coming or disparities can be addressed to by creating awareness among the members for the need for developing uniformity in the style of functioning of activities in a panchayath area. The Grama Panchayaths Committees should be further vigilant in the functioning of the SHGs functioning within their area.
4. Though Kudumbasree has caused social revolution in the district, it is still in a partial disposition as far as the goal of total eradication of poverty is concerned. This can be solved only through the full and dedicated service of all the members with a sense of patriotism and pride.
5. Even though Kudumbasree is aimed for self-reliance of women at the micro-level, the working of many of the NHGs at the ward level are depended on the higher level apex bodies like CDS and ADS even for their daily routine works. There is no place for holding of their meetings or place of market for selling their products at the ward level.
6. Marketability of the products is still the problem of almost all the SHG units. They can raise the issue in the Gramasabha and Panchayath Committee, so that the local authorities may take necessary steps to facilitate the SHGs by providing market.
7. Recently there is the trend of unnecessary intervention of political parties in the business of SHGs. This can be resisted, as a whole by the members with all their might.
8. Laxity of propaganda and advertisement for the Kudumbasree projects limits their marketability. They have to compete with the larger Corporates in the field. At the District level the local self-Governmental Institutions should take initiatives for the functioning of a permanent forum for facilitating the marketability of Kudumbasree projects at the Taluk, District, State Levels.
9. Management capacity of women should be further developed to meet with the present day requirements. The training and capacity building component of

Kudumbasree activities should be invigorated with the assistance and collaboration with industries, NGOs and Civil Society Organizations.

10. Majority of the participants in the SHG activities are economically and social poor women who belongs to backward communities. Women belonging to forward castes and those who belong to middle-income group of families are below ten per cent. (Sample data). Though the Kudumbasree mission is meant for eradication of poverty and empowering of the powerless, role of women belonging to middle-class families cannot be ignored. Their association with a SHGs as providers or facilitators may be considered.
11. Almost all the SHGs in Kollam District having two years and more experience are linked with banks. The corpus fund, revolving fund, and bank loan are the main sources of fund of SHGs. The service of the banking sector, especially the cooperative sector including the primary service cooperative societies should be further intensified.
12. Kudumbasree has now accepted a multi-pronged approach in its functions. But the organizational structure has to be further strengthened in consonant with the growth of SHG units quantitatively and qualitatively.
13. In traditional sectors like coir, cashew, and fishing, women are not so experienced in the new generation business skills like modernization of coir products, cashew processing and Sea food processing and their marketing. Their traditional style of business is less market-friendly and less profitable. The result is that these traditional sectors are turned out to be poverty ridden and are at the verge total vanishing. The organizers of SHGs and their promoting agencies like banks, LSGs and NGOs should be vigilant to guide and help SHGs belonging to these sectors to provide their members proper guidance in the right way of conducting business and provide appropriate training and skill development programmes.
14. The rural poor women may be economically empowered through micro-credit facilities, but their role in society can be ascertained only through their cultural and psychological empowerment. It can be achieved only through promoting

their talents, skills, tastes and artistic interests. There should be chances for women to participate and enjoy such programmes and social ceremonies.

15. Banking assistance and facilitations are inadequate according to the requirements of the SHG units in Kollam district and hence access to banking institutions should be further enhanced.
16. The role of Non-Governmental Organizations and committed Civil Society movements in the promotion and facilitation of the SHGs should be well thought-out. In certain areas, the NGOs play decisive role in guiding and assisting SHGs. They are giving skill development trainings and capacity building programmes to the members of SHGs. The governmental machinery of Kudumbasree alone cannot perform these duties by themselves
17. The possibility and acceptability of the Corporate Social Responsibility (CSR) is to be considered. In the light of the Central enactment, the assistance from Corporates should be channelized to the development of SHGs through the mediation and assistance of NGO's.
18. The academic institutions like Universities, Social Research Centers, Development Study Institutions, Extension Study Centres, and Management Study Centres etc. should include empirical research topics/programmes and internship programmes in their syllabus, on the scope and relevance of the SHG activities not only in the poverty alleviation programmes but in the sustainable development of the society as a whole.
19. There should be a national level policy on the micro-credit system and SHG activities that should protect the originality, independence and voluntarism of the SHG movement throughout the country. There should be constitutional recognition to SHGs as the Gramasabhas are recognized through Constitution Amendment Act of 1992 (The New PRI Act 1992)
20. A strong and effective support institutional arrangement should be created at the State, District and Grama Panchayat levels to cater to the needs of skill development and capacity building. The association of the NGOs should be sought for in this institutional arrangement.