

CHAPTER VII

SUM UP, SUGGESTIONS AND CONCLUSIONS

The present study is an attempt for examining and analysing the role of microfinance in women empowerment as a case study with reference to Kudumbashree programme in Kerala. The researcher endeavored to examine the role of Kudumbashree as microfinancing and women empowerment programme, in achieving some of its most important objectives and in materialising the empowerment of women from the theoretical frame developed by the researcher from the existing women empowerment concepts and ideologies. In this chapter we present the major findings and inferences from previous chapters and analysis of field survey data. This chapter also provides the sum up, suggestions and the conclusions drawn from the present study.

7.1. Sum up of the Study

Women are identified as the majority in the world poor and they are considered as the carriers of the burden of the poverty. It may be due to this fact that majority of the microfinancing practitioners especially the not for profit practitioners target women in their activities. Microfinance has been considered as a panacea or a magic bullet to empower the poor, weaker and the marginalised people. It has also been granted a powerful weapon against the poverty all over the world especially after the Muhammed younus and Garmin Bank strategy of microfinacing practices in Bangladesh since 1976.

Now microfinance and women empowerment has grown as a holistic blend against the issue of disempowerment, poverty and hunger. Kudumbashree- a Kerala State Sponsored empowerment and poverty eradication

mission- has been in practice in the study area for the One and a half decade with the aim of removing absolute poverty through women empowerment. It approaches the issue of poverty as multidimensional deprivation and hence it wants to challenge the problem of poverty holistically.

The present study hence focused on the role of Kudumbashree as strategy against disempowerment and poverty through its credit plus approach or microfinacing practices. The study is carried out as case of Microfinance and Women empowerment practices administered through Kudumbashree in the Malappuram District. The researcher collected the primary data form 360 respondents in the study area. The data is collected from the NHG members of the Kudumbashree in the different regions-(High land, Mid Land and Low Land) - of the study area who are selected at random. For understanding the multiple dimension disempowerment and poverty, the researcher draws its theoretical frame form the studies of Sen (1985 and 1999), Chen (1997), Kabeer (1999), Malhotra and Schuler (2005) and S.Ibrahim & Alkire S (2007).Thus the researcher identifies four important variables decisive in the empowerment of the women namely Economic Empowerment, Interpersonal and Familial Empowerment, Collective and Cultural Empowerment and Political and organisational Empowerment.

The findings from the field when evaluated the working of Kudumbashree in an ankle of microfinance and women empowerment or a microcredit plus approach to women empowerment and poverty eradication show that the Kudumbashree could positively contribute to the empowerment of the poor women in the study area. The selection of the study area for the study was based on the objective criteria of the incidence of disempowerment and backwardness evidenced from the reports and studies of the competitive authorities in the country. It is in this background the Kudumbashree could bring

positive changes in the conditions of the disempowered women in the study area. As a result of Kudumbashree intervention, it is found in the study that the Kudumbashree members get empowered on the basis of the empowerment variables set for analysis by the researcher.

It is also worth noting that the benefits of the intervention by the Kudumbashree in the study area are not accrued to the entire participant and to all the regions alike. Hence the first hand result shows that there are still a type of Cataleptic ‘Exclusion in the inclusive strategy’ administered by the Kudumbashree. Higher priority should be given to encourage and promote Income generation Activities (IGA) - which is found in the present research as an important determinant of women empowerment- to remove the hurdles to easy access to finance to all the participants, to ensure the carriage of the benefits and results of the Kudumbashree intervention to all the members of the Kudumbashree identifying and eliminating the backwash forces in the model if any, and to remove the regional differences in achieving the desired outcome of the Kudumbashree interventions redesigning and intensifying the strategic tools if necessary. Thus Kudumbashree has brought about tremendous achievement in the women empowerment in the study area and it offers higher vistas of hope in challenging the disempowerment of the poor, marginalised and weaker sections and it would grow up a unique and powerful weapon against the evils of disempowerment, poverty and hunger if it could identify and eliminate some backwashing forces both endogenous and exogenous in the current design.

7.2. Key Results and inferences of the Study

The important results and inference of the study focusing on the socio economic conditions, microfinancing practices, the growth and development of the Kudumbashree and the impact of microfinance on women

empowerment are presented here. The researcher also shares some field experiences situationally while summarizing the field results and drawing inferences. The important results and inferences drawn by the researcher may be summarized as follows;

7.2.1. The Profile of the Respondents

- I.** **The age** distribution of the sample shows that the middle aged women are the majority participants in the Neighbourhood activities (Table.4.1). They include (244) 67.77percentage of the sample population under study
 - II.** The general **marital status** of the Kudumbashree participants in the study area (Table 4.2) shows that 346 (91.1%) of the respondents are leading married life. The widowed, divorced and separated accounts 6(1.66%), 3(.83%) and 2(.55%) respectively. They together account 11(3.05%).The unmarried participant accounts 3(.83%).
 - III.** The **religion** wise distribution of the respondents (Table.4.4) shows that majority of the respondents 183 (50.83%) belongs to the Hindu religion followed by 166(46.11%) respondents who belongs to Islam and 11(3.05) respondents from the Christian community. The participation of the Christian community found very low, this may be because of their comparatively high status of the community in the study area.
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- III.1.** Although, the major share of the population in the study area belongs to the Muslim religion (Table 4.4), their participation in the Kudumbashree comparatively low to the Hindu community, this may be because of the religious constraints and orthodoxy in coming out from the family and to actively participating in the social and

economic activities. The researcher had some direct experiences during the data collection that some of the secretaries and presidents of the NHG requesting the CDS president to free them from the responsibilities of the NHG for they faces some criticism from home for participating in the Kudumbashree.

- IV. The **Educational Status** of Respondents shows that, majority, 130(36.11%) of the respondents has secondary level educational qualification. The second highest, 121(33.61) educational qualification of the respondents in the study area is upper primary schooling. Among the respondent, 9(2.5%) has no education or they near to illiteracy. The number of higher secondary educated accounts at 27(7.5%).The graduates and technically educated both account at very minimum 3(.833%) only.
- V. The number of **earning members** in the family of the respondents in the study area is 186(51.66%) households have two earning members in the family, 29(8.05%) households have three earning members, and only 9 (2.5%) households have four earning members in their family. More significantly 136(37.77%) of the total sample households have only one earning member to mobilize resources for their requirements
- VI. It is found from the field that majority, 267(74.16%) of the respondents have 3-5 **dependent members** in their family (Table 4.13). It will be highest task to them to meet the requirements of these dependents along with other obligations. It also shows the extra burden on the families of the sample households to find resources to meet the various requirements of their dependents in their households along with various personal obligations and old liabilities which are common in most of the house hold in the study area.

- VII.** We find that **major income drawers** to the family of the respondents depend on highly insecure and hard and challenging jobs which may bring various adversities in the household earning and income flow. (Table 4.15)
- VIII.** The **livelihood status of respondents** in the study area shows that majority 236 (65.55%) of the respondents still remain economically inactive and engages in unpaid and unaccounted activities of housewives (Table 4.17).
- IX.** A comparatively higher **levels of income** at the rate more than 5000 per month is enjoyed by only 29(8.05%) of the family of the respondents in the study area. The data shows that the economic engagement by the respondents and their husbands and earning members bring only very meager income to the family, this may make the life here very difficult task (Table 4.18)
- X.** The information on **asset holding** (Table 4.22) by the respondents shows that the lion's share of them, 338(93.89%) have no asset holdings. The highest reported asset holding 10(2.77%) is small investments. 9 (25%) of them have private Deposits and 1 each (0.27%) of them have chits, informal deposits and investment in buildings.
- XI.** The data shows (Table 4.29) that majority 354(99.15%) of the respondents has their own facility for drawing **safe drinking water within 150 meters** of their home. But, still 3(0.85%) of them complain that they have no safe drinking water available in 150 meters of their residence. The case of 3 respondents who have even their own houses is not accounted here. The overall availability of the drinking water is satisfactory taking some reservations on the cases 3 who has their houses but lacks safe drinking water.
- XII.** The Overall picture of the **land holding** of the sample population that Majority of the respondents and their family, 171(47.5%) together have

a land holding at the size of 10-20 Cent which is only sufficient to build home (Table 4.20).

- XIII.** Rural respondents are comparatively backward in **housing condition** in the study area and at Panchayat level the highest number of respondents who lives in Kutcha houses is in Pandikkad Panchayat of the study area.(Table 4.25)

7.2.2. The Microfinacing Practices

Bank Linkaging is very important in making the micro fiancé and microcredit programmes more successful. There are some conditions to be satisfied by the NHG to be linked with the banks. It is only after making the linkage successful the banks provides the microcredits to the NHGs. Bank Linkaging, IGA Activities, thrift loan practices, Linkage Loan Practices etc are presented here.

Success I: Majority, 342(**95%**) of the NHGs in the study area has **linkage with the Bank**. (Table 5.2) It shows that majority of the NHGs work systematically which helped them to satisfy the requirements for getting the bank linkage

Inadequacy I: Tanur is the Grama Panchayat with highest (20%) **no Bank Linkage NHGs** in the study area. This shows that NHGs in Coastal areas or low lands lags very behind to their counter parts in high lands and mid lands both in their standard of activities and in the availability bank credits.; absence of the bank linkages makes their empowerment activities powerless because they cannot avail most of the credit offers for the empowerment activities (Table 5.3)

Inadequacy II: There is a Dropout of 7(1.95%) members from the NHGs of the study area. The highest reason shown for Dropouts is non interest of the members in the NHG activities. It also points that the NHG could grow according to the expectation of the participants. Another reason for Dropout was reports as lack of thrift. It is a matter of highest concern and discussion that a community member who belongs to a marginal group, dropped out for lack of weekly thrift from a programme aimed at empowering the poor. (Table 5.4 and 5.5) And not to surprise the highest dropout is from the Tanur, one of the Grama Panchayat from low land where we find earlier that the Bank linkage is comparatively low here.

Success II

It is encouraging to observe from the study area that more of the respondents, 190(52.78%) have joined the NHG **because of the NHG members** with previous experience with NHG activities and this may considered as an achievement of the NHG activities in the study area (Table 5.6)

Inadequacy III: It is found that the low land remain **dependent** on Kudumbashree officials for their activities, it is against the principles of empowering the respondent themselves (Table 5.7). The findings may be interpreted that there is high dependency on Kudumbashree officials for the expanding of NHG in the rural and backward areas even now, instead growing the NHGs as the agents of changes in the rural areas (Table 5.8).

Inadequacy IV: It is interesting to report that 49(13.61%) of the respondents joined to get only some incentives and benefits through NHG of Kudumbashree. This type of motive is high among Low Land People (Table 5.11). This motive to make the NHG as tool to get the government and other benefits are against the spirit of NHG movement. Only when the productive utilisation of the NHG services becomes the single motives, the NHG can evolve as the agent of change in all respects.

Inadequacy V: The overall all data shows that 66 percentages of the respondents couldn't find weekly thrift from their own income and they still remain dependents on others after having five year or more experiences in the NHG and microfinacing activities. The high dependence at the 80 percent of respondents is on their husbands and sons for their weekly thrift in the Low Land. This show that the Low land respondents and microfinacing activities lags very behind to their counter parts in high lands and mid lands. (Tables 5.12, 5.13, 5.14)

Success III: The three years,2011-13, thrift loan practices shows that more and more persons depends on the thrift loan for their day to day expenditure, household items and income generating activities. More over thrift loan has accepted as major source of income by respondents in the time of necessities and emergencies, the major among them are health care needs, housing needs, redemption older debt and marriage expenditures. This shows that NHG thrift loan facilities help them to escape from the clutches of other exploitative money lenders. (Table 5.15)

Inadequacy VI: It is also a matter of concern that the allocation from thrift loan to the **Income Generating Activities** which help them to stand in their own legs is done by a few of the respondents. (Table 5.15)

Inadequacy VII: Higher dependence on husbands and others' income for repayment of the thrift loan are against the principles of the Kudumbashree programmes's empowerment movements. And more over the low land respondents lags very behind in this dissatisfaction status and there also found the presence some exploitative money lenders in this region which may lead to cross borrowing and increased indebtedness and to failure of the motto of women empowerment. (Table 5.20)

Inadequacy VIII: It is noteworthy from the field experiences that in the three years, 2011-13, (Table 5.21), the **utilisation of Linkage Loan** facilities is highly negligible in the study area. This is actually like shutting of the door against the opportunities to have easy access to finance to the poor especially to start Income Generating Activities and thus to leave away the poverty from their home. The underutilization of such good opportunity for financial inclusion is a big challenge for the microfinacing and empowerment activities in the study area. And this may be because there are no such plans for utilizing the Linkage loan or there may be some issues in taking the Linkage loans.

Inadequacy IX: The analysis of the field observations(Table 5.24) on the reason for not taking Linkage loan in the study area bring out the major reason reported by the respondents as "**Fear of Interest Burden**". 261(72.5%) of the respondents in the study area

reported that they are fear of debt trap by increased burden of interest year by year. In the field Diary it is noted the words of a respondent from the Chaliyar Panchayat, Mrs. Jameela (name inter changed), she says that “when the loan is sanctioned say at 9.5% interest, when it is repaid, it is found that the bank has charged more than 9.5% of interest, it is a big burden for a poor like me”. It is also found in the field Diary that “when asked about the presence of interest in the thrift loan, one respondent opened her mind that most of them are not receiving and charging interest in the thrift loan practices as a mutual understanding among them”. 19(5.28%) of the respondents has revealed that there is **large number of formalities** which full fill the Linkage Loan. All these show that there are still some type barriers to entry like interest burden and formalities, in the financial inclusion and easy access to finance in Kudumbashree movements too

Inadequacy X: It is a matter of urgent attention that majority of the beneficiaries, 241(66.95%), who have more than five years' experience in a microfinacing programme working for their empowerment, are **not able to undertake IGA for the Barriers still existing** in the access of credit like interest, in ability in channelizing own share to capital and lack of interest. The conditions of some banks which make it a mandate to find themselves a particular percentage of the IGA investment. This also makes a type of hidden barriers in the financial inclusion. (Table 5.27)

Success IV: The researcher had asked the all respondents that if they had given any **training for Income Generating Activities** by the

Kudumbashree. The data (Table 5.30) shows that 116(32.22%) of the respondents reported having given training for IGA activities. It is a satisfactory result that 116 out of 119(Table 5.27) engaged in IGA Activities were provided training by the Kudumbashree Mission.

7.2.3. Improvement in infrastructure and Living Conditions

Here we present, the findings from the field investigation regarding the improvements living infrastructure and living conditions a a result of Kudumbashree intervention

Success I: Majority of the respondents reports her member ship helped them to **improve their housing** (Table 5.34).

Success II: It is a good achievement that nearly half of the respondents in all the regions utilised the NHG sources to **improve their sanitary latrine facilities** (Table 5.38).

Success III: It is an encouraging experience that the Kudumbashree could help in **improving the drinking water facility** to majority of the respondents in the study area, (Table 5. 39 and Fig 5.3).

Success IV: Majority from all the three regions reports that their **houses are electrified** because of the Kudumbashree (Table 5.43)

Success V: Majority of the respondents 325(90.28%) could **repair their house** by utilizing the facilities and earning from the Kudumbashree. Otherwise they might remain unrepairs or depend others to get their home repaired. It is also a big

achievement that Kudumbashree has become the source and the reason in meeting the basic requirements of the Poor in the study area (Table 5.44).

Success VI:

It is found from the field investigation and analysis that the **Kudumbashree could work as the reason and source for the improvement the infrastructure and living conditions in the study area.** Lack of even the basic facilities is the big challenges for the poor all over the world and this remain the prime component in the policy baskets of the governments for years, though materialization being only a dream. But Kudumbashree could grow as a model to all the agencies including governmental and non-governmental, in providing the poor for better infrastructure facilities. There is **two special volunteer in Kudumbashree named infrastructure volunteers and health volunteers**, the important duty of them is to take initiatives to improve the infrastructure and health facilities for the NHG members. The field experience is the evidence for the efficient working of these two volunteers in the study area (Table 5.34-46).

7.2.4. Microfinance and Women Empowerment

Here we present the important finding both the success stories and inadequacies in Microfinance and women empowerment process generated as a result of Kudumbashree, explained with the theoretical frame work for the analysis with the following major parameters;

A. Economic Empowerment

- B. Interpersonal and Familial Empowerment
- C. Collective and Cultural Empowerment
- D. Organisational and Political Empowerment

7.2.4. A. Economic Empowerment

Success I: Data from the field investigation (Table 6.1) show that **none** of the respondent in the study area **had saving Bank A/C before** joining NHG in the study area. But **after** Joining the NHG, 314(**87.22%**) of the respondents reported having **Saving Bank A/C** and this point to a big success of the Kudumbashree in inculcating the saving habit among the poor women

Inadequacy I: The data (Tables 4.5 and 4.6, 6.2 and 6.3) shows that the **mid land and Low Land and the urban area respondents, lags very behind in the opening of Saving Bank A/C.** One of the social characteristics of this region is also need mentioning that majority of the Muslim respondents, lives in these regions of the study area, and interest is prohibited according to their faith. This might be the reason for lowest turnout of Saving Bank A/c in these regions and if it was the case, it needs proper attention and the barrier should be addressed; otherwise it would remain a type of exclusion among inclusion.

Success II: Field investigation, (Table 6.4) shows that **only 6(1.67%) had Post Office saving before** joining the NHG whereas this number has grown to **67(18.61%)** in the study area **after** the respondents joined the NHG.

Success III: The data from the field (Table 6.8) show that **Majority of the respondents, 249(69.17%) were depending on the informal and exploitative money lenders** for their credit requirements. Now majority, **353(98.05%) of them depends on NHG and related and other sources** for their credit requirements. This is an important achievement of the Kudumbashree in freeing the rural poor from the exploitative money lenders.

Inadequacy II: It is a matter of concern that **still 3(.833%, Table 6.9)** of them **depends on the exploitative money lenders** for their credit requirements even they are the members in a Self Help Group working for their overall empowerment. The dependence on and trapping behaviour of the money lenders especially among the poorest of the study area need to be urgently addressed with proper measures

Success IV After the NHG experiment, it has observed from the field that **75(20.83%)** of the respondents and **45(12.5%)** of the respondents reported having **two and three sources of income** after they have joined the NHG, (Table 6.11). It is of course an important contribution of the NHG to the economic empowerment of the respondents in the study area.

Inadequacy III: It also needs to mention that **changes in source of income has confined to small number of persons**, majority still reports, 240(66.67%) they have only one source of income. Measures should be taken to spread the changes among all or at least among, the majority of the respondents in the NHG (Table 6.11).

Inadequacy IV: **245(68.06) still reports having no possession of ornaments and other assets.** It shows that the microfinacing practices of the Kudumbashree didn't helped the majority of the respondents to possess any tangible assets which is an important determinant of economic empowerment (Table 6.14).

Inadequacy V: It is a matter of concern that, in an empowerment programme in which majority of the respondents joined for earning a living and occupation, **the lions share,241(66.95%,Table 6.17) still reports that they haven't find an occupation** for them after they have joined the NHG. In the case of the employment also the Low and Mid Land remains at bottom, Low Land respondents being the lowest achievers. Here NHG activities couldn't grow up to the requirements when majority still remain unemployed

Inadequacy VI: 260(72.22%, Table 6.20), **the majority of the respondents still reports that they face a type of exclusion in formal finance** and they reports no change to financial accessibility after the Kudumbashree. This is of course a challenge and need correction

Inadequacy VII: In all the three regions of the study area the **Low and Mid Land lags very behind to the High Land in terms of easy and improved access to finance,** (Table 6.22). This shows that the Kudumbashree couldn't improve the easy and improved access to finance to majority of the respondents in the study area in general and the backward region Like the Low land strives highly without having easy access to the finance.

7.2.4. B. Interpersonal and familial empowerment

Success I: the data shows that **majority**, 235(65.27%) of the respondents reports that the **saving decisions** in their home are under taken **jointly** by the spouse/other member and the respondents (Table 6.23)

Success II: In the **Decision to withdraw saving, availing the loan, decisions on IGA, decision on managing IGA** also majority of the respondents, 241(66.94%) reports that they **jointly** the spouse/other members and the respondents take the decisions on withdrawing the saving (Table 6.23)

Success III: In the case of **Small expenditure like decisions** on Groceries, 230(63.89%), decisions on children's items, 225(62.50%), decisions on purchasing pots and pans, 214(59.44%), report to have **joint decisions after joining NHG**, earlier it was decided by husbands or others alone.

Success IV: In the case of **Lager expenditure** also **joint decisions dominate**, 241(66.94%) after the NHG among the respondents (Table 6.23)

Inadequacy I: In the case of **self-esteem measure**, feeding their family, 241(66.94%) of respondents still **couldn't say they can feed their family** their own (Table 6.23)

Success V: It is noteworthy achievement, in another self-esteem measure that **majority of the respondents**, 348(96.67%) **could contribute** to the **education of their children**, 353(98.06%) of the respondents **could manage the house hold against the adversities** as a result of their engagement with the NHG of the Kudumbashree (Table 6.23).

Inadequacy II: 241(66.94%) reports that couldn't contribute to the **Household income, they haven't taking major decision** at home even after the NHG participation (Table 6.23).

Inadequacy III: 228 (63.33%) reported that **they couldn't protest against the Bads which affects the community**, 238 (66.11%) of the respondents reported that **they have not taken up the demands** and .231 (64.17%) of the respondents **reported that they couldn't motivate the Neighbours** to become self-sufficient through their participation in Kudumbashree (Table 6.23).

Success VI: It is worth noting that the entire respondent achieved the skill of free interaction with their family members, with their husband's family members after they have joined the NHG (Table 6.23)

Inadequacy IV: It is also important to note that majority of the respondents, 226(62.78%) reported that they have no confidence to free interaction with community leaders even after the NHG (Table 6.23)

Success VII: Data on the purchase of the utensils which can save time (Table 6.23) shows that **none** of the respondents had **purchased utensils** which can save their time before NHG where as **100%** of the respondents report that **they purchased utensils which can save their time after the NHG** (Table 6.23)

7.2.4. C. Collective and Cultural Empowerment

Success I: It is a big achievement that all the respondents, **100 percent reported that it is only after the NHG** they have **achieved knowledge** on vital information determining their empowerment (Table 6.26)

Success II: Domestic violence is an important challenge which hampers the development and empowerment dreams of the women folk.**72.11%** of the respondents from the study area **reported** that they had been facing various types of **domestic violence before the NHG** and it is worth noting that **100 percent** of the respondents reports that they **are not facing any type of domestic violence after** they have joined the NHG (Table 6.26)

Success III: Free mobility and freedom of mobility plays an important role the self-development and empowerment of the women. The data from the field(Table 6.26) shows that 99.17% of the respondents report that they were confined to their home before the NHG and 59.80% of the respondents now report that they are now free and confident to move outside their own after the NHG.

Inadequacy I: However it is also important to note that still 40.20 percent of the respondents reports that they are not enjoying full confidence/freedom to move outside even after the NHG (Table 6.26)

7.2.4. D. Organisational and Political Empowerment

Success I: Data on the organisational and political empowerment shows that **only 0.19%** of the respondents found to have political and organisation empowerment **before** the NHG. Whereas **44.44%** of

the respondents found **achieved more progress** in political and organisation empowerment **after** the NHG (Table 6.29).Among the ten variables highest majority of the respondents, 98.61%, reports that progress in active participation and lowest progress, 16.94% is observed in active participation in Political Parties.

Success II: Among the three regions **Higher achievement** is reported from the **High Land**, 51.08% followed by the mid land 47.58% in the case of Political and organisational opportunities and skills after the NHG.

Inadequacy I: Comparatively **lower achievement** is reported **from the Low land in the case of political and organisational** opportunities and skills after the NHG (Table 6.31)

7.2.5. Influence of Kudumbashree in Women Empowerment

The data on the level of influence of the Kudumbashree on the empowerment of the women in the study area (Table 6.32) shows that Kudumbashree **could bring only medium level of influence in the empowerment of the women in the study area.** In the 12 empowerment variables used for the evaluation, the study area witnessed to bring changes in 60.23% of the respondents at an average after NHG activities of the Kudumbashree

Success I: The highest influence affected among the 12 variables is on Knowledge empowerment (360,100%) followed by free interaction, (86.39%) and freedom from domestic violence (72.11%).It is worth noting that the Kudumbashree could contribute tremendous progress in achieving knowledge empowerment and safety feeling among the womenfolk in the study area

Inadequacy I: The lowest influences effected is on Freedom from time poverty (30.22%) economic empowerment (33.03%) followed by

contribution to community (37.63%). It poses some doubts about the efficacy of the microfinancing practices in the study area. Backwardness in the economic empowerment may threaten the sustainability of the movement itself. Hence sincere attention should be given to understand the reason for the less economic empowerment outcome from the Kudumbashree activities.

7.2.6. Microfinance and women empowerment: Testing of Hypotheses.

The present study is based on the following hypotheses

1. Empowerment of women in the study area is significantly improved after the Kudumbashree

Hypothesis 1 is accepted by the evidence provided in Table 6.33

2. Kudumbashree is highly influential in the empowerment of the women in the study area.

Hypothesis 2 is failed to accept for the evidences provided in Table 6.32. **The inference drawn** on the basis of Hypothesis 1 and 2 is that although there is significant difference in the empowerment of women before and after the NHG of Kudumbashree; **the change effected is confined to moderate number of respondents**. Hence there is a type of exclusion among the inclusion.

3. Microfinacing practices are not significantly different between rural and urban areas of the study area

As there is no significant difference in cumulative credit in both the rural and urban areas, evidenced in Table 6.34, **we accept the hypothesis 3**

4. There is no significant difference in micro financing practices among High land, Mid Land and Low Land of the study area

This hypothesis is examined and tested against the evidences provided in the Table 6.35. **We failed to accept the hypothesis 4** as there is significant differences in microfinancing practices among the High Land, Mid Land and Low Land of the study area

5. There is no significant difference in the empowerment of women in rural and urban areas

The evidence (Tale 6.36) is tested for significance by using Mann - Whitney U Test. Here the test result shows that the p-value of the overall empowerment is greater than the significance level. Hence **the researcher accepted the hypothesis 5.**

6. Empowerment of women is not significantly different among the High Land, Mid land and Low Land of the study area.

This hypothesis is examined and tested against the evidences provided in the Table 6.37. It shows that all the empowerment variables are significantly different among the three regions of the study area. Hence the **hypothesis 6 failed to accept by the researcher.**

7. There is no significant difference in women empowerment among various caste groups

Table 6.38 shows the level of women empowerment after the NHG among the various caste groups. The significance of difference in women empowerment among the different caste group is examined and tested by using Mann-Whitney U test. This shows that there is no significant difference in women empowerment among the different caste groups in the study area. **Hence Hypothesis 7 is accepted by the researcher**

8. Engagement in Income Generation Activities makes women more empowered than those not engaged in Income Generation Activities.

Table 6.39 shows the level of empowerment among those engaged in IGA and those not engaged in IGA. The significance of difference in the empowerment among those engaged in IGA and not engaged is examined and tested by using Mann -Whitney U Test. It shows that there is significant difference in empowerment among those engaged in IGA and not engaged in IGA. **Higher mean rank for Yes shows that higher level of empowerment is achieve by those engaged in IGA than those not engaged in IGA. Hence hypothesis 8 is accepted.**

7.3. Suggestions

On the basis of the inferences drawn from the field survey data, the researcher's observations during the field investigations and the data collected from the Kudumbashree mission offices, the researcher would like to make the following suggestions for the enhanced working of Kudumbashree in the study area. The profile of the respondents shows that majority of the respondents lives in backward economic conditions but still they remain economically inactive. Hence intensive measures should be introduced to help the participants to find income earning platform.

- I. It is seen from the field investigation that some members had dropped out from NHG for lack of thrift and lack of interest. It is highly challenging that a participant dropping out for lack of thrift from a programme designed to empower the poor and marginalised. Hence care should be taken to address this type of issues and measures should be taken to include poorest of the poor also.
- II. When understating the working and performance of the Kudumbashree in different regions of the Study area, it is found that the low land respondents lags very behind in almost all areas of Kudumbashree activities and empowerment parameter. Hence this regional differences and low level performance of Kudumbashree in the most backward region should be addressed with proper policies. Special attention should be taken to understand the impediments and barrier in the way of the equal advancement of the changes brought about by the Kudumbashree in to all the respondents and into the all regions of the study area.
- III. Though women has been engaging with the Kudumbashree for years, they still depend their husbands or others for weekly thrift and repayment of thrift loan or other loan and more over some respondent still depend on cut throat money lenders for repaying the loan taken from the Kudumbashree. All these issues should be examined thoroughly and adequate measures should be taken; otherwise the empowerment mission would remain unsatisfied
- IV. The overall observations from the field investigation and analysis on the utilisation of Linkage loan and Linkage Loan Practices are that Majority of the respondents in the study area not utilizing the Linkage loan facilities. Asked about the reason for not utilizing the Linkage Loan Facilities by majority of the respondents in the study area, we find that the presence of interest and its burden keeps them away from

taking the Linkage Loan and thus the possibility of running some Income Generating Activities and the like. Hence these barriers in the easy access and financial inclusion should be dealt with higher priority and there should be measures to encourage this facility in the study area and scrutiny and evaluation on the current practices and procedures of linkage loan

- V. There should be training facilities to generate the spirit of entrepreneurship among those not engaged in IGA because IGA is very imperative in making the beneficiaries empowered
- VI. In the case of the possession of ornaments and other assets-which are considered the measures of economic empowerment-although there is improvement than the pre NHG status, still majority of them reports not having possessed any ornaments and assets as a result of their participation in the NHG. And among the three region, the low land people report the least or no improvement in asset holding. These also need review by the concerned authority and practical solutions should be urgently taken.
- VII. Majority of the respondents joined the Kudumbashree for earning a living but the field investigation shows that the Kudumbashree couldn't grow up to the requirements when majority still remain unemployed. Hence top priority should be given in helping the women folk to find proper income generating activity or an occupation
- VIII. A lion's share of the respondents still reports that they face a type of exclusion in formal finance and they report no change to financial accessibility after the Kudumbashree. This is of course a challenge and need correction for financial inclusion is imperative for one's empowerment and all the hurdles in the way of financial inclusion should be removed; otherwise the Kudumbashree programme will only a paper programmes which always increasing the number of

dependence rather than making the beneficiaries independent and self-sufficient

- IX.** Majority of the respondents reported that they could not take up the demand of the public, they could respond against the ills badly effect their community and they couldn't motivate other to come forward. This shows that the Kudumbashree has not growing the agent of change and the change is confined to the few. For eradicating the poverty as stated in the working slogan of Kudumbashree, intensive steps should be taken to grow up the Kudumbashree members as the agent of change at least in their locality
- X.** Kudumbashree is the state mission for poverty eradication and the participants are from the highest deprived sections. The field investigation shows that according the standard set for the influence of Kudumbashree in the study are, Kudumbashree could bring changes to only 60.23 percent of respondents. It is not so appreciable performance when a lot of poor still remain deprived off the change envisaged by the poverty eradication mission. Therefore measures should be taken to render the changes to the entire participant and even to non-participants too. Then only it becomes an agent change and a mission.
- XI.** The field investigation and testing of hypotheses show that the women empowerment through the microfinacing practices is confined to a moderate number of people and the spread of the women empowerment in the study are is not equal. The effect of microfinacing practices of Kudumbashree in backward areas like coastal area found very minimum. Hence deliberate measures should be taken to make the Kudumbashree more inclusive and achieving by identifying the backwashing forces and obstacles in the horizontal and vertical growth of Kudumbashree.

XII. It is proved from the field investigation that there is significant difference in the level of empowerment among those who engaged in Income Generating Activities (IGA) and not engaged in Income generating Activities. But the study also shows that majority of the respondents are not engaging in the Income Generating Activities. This may be the reason for confining the empowerment to a few. Hence strategic measures and decisions should be taken to promote the income Generating Activities in the Kudumbashree units. This also shows Income generating Activity should be made mandatory in every group and there should be deliberate measures to nourish and promote entrepreneurial spirit among the Kudumbashree participants.

7.4. Scope for further Studies

The present study has examined role of micro finance in women empowerment as a case study of Kudumbashree. Here the empowerment is examined with the help of the theoretical frame set for this study. Some studies argues that in measuring empowerment quantitative tools may not be more accurate rather some improved techniques like Relative Autonomy Index may bring more better results in understanding the level of empowerment. Hence it would be helpful for bring out the vulnerabilities, if some studies are carried out adopting such tools. Likewise when considering the population in the study area, the participation of Muslim with more numbers is expected. But the field result shows their participation is comparatively less; hence it would be more insightful if some studies are carried out incorporating some questions to dig out the reason for the disinclinations of some groups in such a popular mission of empowerment in the study area. Moreover over in the present study, the researcher found that women empowerment is confined among a few of the participant but the reasons for this and other countervailing and backwashing forces in materialising the

Kudumbashree mission may be subject to further studies. Hence there is high scope for examining, identifying and suggesting the remedies against the backwashing forces which minimise the expected outcome and the horizontal and vertical growth of the Kudumbashree mission in the study area

7.5. Summary and Concluding Observations

Microfinance and Women empowerment has been taken granted as strategic tool for fighting the problem of poverty and disempowerment. Kudumbashree- a Kerala State Sponsored empowerment and poverty eradication mission- has been in practice in the study area for the One and a half decade with the aim of removing absolute poverty through women empowerment.

The findings from the field when evaluated the working of Kudumbashree in an ankle of microfinance and women empowerment or a microcredit plus approach to women empowerment and poverty eradication show that the Kudumbashree could positively contribute to the empowerment of the poor women in the study area. The selection of the study area for the study was based on the objective criteria of the incidence of disempowerment and backwardness evidenced from the reports and studies of the competitive authorities in the country. It is in this background the Kudumbashree could bring positive changes in the conditions of the disempowered women in the study area.

It is also worth noting that the benefits of the intervention by the Kudumbashree in the study area are not accrued to the entire participant and to all the regions alike. Hence the first hand result shows that there are still a type of Cataleptic ‘Exclusion in the inclusive strategy’ administered by the Kudumbashree. There may be some circular constellation of forces which may hinder in the inclusive delivery of the Kudumbashree intervention and in bringing

the desired outcome. Identifying, addressing and strategizing against them would make the Kudumbashree Unique in its intervention and managing its outcome alike. Higher priority should be given to encourage and promote Income generation Activities (IGA) - which is found in the present research as an important determinant of women empowerment- to remove the hurdles to easy access to finance to all the participants, to ensure the carriage of the benefits and results of the Kudumbashree intervention to all the members of the Kudumbashree identifying and eliminating the backwash forces in the model if any, and to remove the regional differences in achieving in the desired outcome of the Kudumbashree interventions redesigning and intensifying the strategic tools if necessary. Thus Kudumbashree has brought about tremendous achievement in the women empowerment in the study area and it renders higher vistas of hope in challenging the disempowerment of the poor, marginalised and weaker sections and it would grow a Unique and power full weapon against the evils of disempowerment, poverty and hunger if it could identify and eliminate some backwashing forces both endogenous and exogenous to the current design.