



© 2023 IJSRST | Volume 10 | Issue 11 | Print ISSN: 2395-6011 | Online ISSN: 2395-602X International Journal of Scientific Research in Science and Technology

# Empowerment Experience of Women and Officials' Engagement: A Study of the Kerala Coastal Kudumbhashree

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## **ABSTRACT**

The study examined the empowerment initiatives of coastal Kudumbhashree expected to enhance opportunities for women living in coastal Kerala. In this paper, we investigated how coastal Kudumbhashree volunteers are involved in empowerment efforts in the Kerala coastal NHGs. This study analyzed the transformative capacity of Kudumbhashree officials for empowering women of coastal NHG and studied the role played by coastal Kudumbhashree volunteers changing empowerment status of women part of coastal Kudumbhashree. The study also analyzed major challenges of possibilities of empowerment and aimed to suggest possible mechanisms and solutions to enrich and enlarge empowerment possibilities for women who are part of coastal Kudumbhashree. The findings of the paper were developed from semi structured interviews, participant's observation and analysis of coastal Kudumbhashree volunteers performance and participation with coastal Kudumbhashree volunteers of selected three coastal districts of Kerala - Kannur, Malappuram and Alappuzha and which are involved in a collective response to empowerment perspectives and initiatives of Kudumbhashree mission and mindset of women of coastal NHG. According to the findings of the study, people are well aware of their limitations. Kudumbashree should keep in mind those points in order to bring initiatives to improve empowerment on an ongoing basis.

**Keywords:** Kudumbhashree, Women Empowerment, Coastal NHG, Kerala.

#### INTRODUCTION

The term empowerment has its roots in the word 'power'. The process of empowerment is the enhancement of awareness and capacity that leads to enhanced participation, an increased degree of control over decision-making, and to the implementation of transformative actions. Ruppaports (1984) defined "empowerment as a method that is the instrument by which people, organizations and communities gain mastery over their lives". People who are marginalized are empowered when they gain access to basic opportunities, either directly or by sharing access with others who are not marginalized.

Now women empowerment has become a hot cake of academics and politicians. Empowerment of women means making them more independent and self-reliant. A process of enhancing their ability to identify their own needs, problems and solutions. This is done through personal assertiveness and confidence, the growth of critical consciousness, and creating awareness about their responsibilities, roles, and rights. A key aspect of empowerment is building confidence in the individual about their own rights and the abilities that they possess. By empowering women, we are able to make them stronger academically, politically, socially, economically, legally, in their personal lives and in their relationships. In light of this, Kerala government and the State Poverty Eradication Mission (SPEM) have partnered to implement a project named Kudumbashree which aims to eradicate poverty in a female-centric, community-based manner. By using Neighbourhood groups as a medium for empowerment of women, the mission aims to alleviate poverty in the local communities.

Today, the Kudumbhashree Mission is one of the country's most prominent women's networks. One of the most distinctive features of Kudumbashree is its democratic leadership structure and its arrangements for support. Kudumbashree stands out in a number of ways and aims to eliminate the concept that women are passive recipients of public assistance. As a government of Kerala initiative aimed at eradicating poverty and empowering women, Kudumbashree is receiving laurels and accolades from all corners of the state. This is because of its efforts in eradicating poverty and empowering women in Kerala. Kudumbashree's success is driven by the effectiveness of its NHGs, which are the core units of the project and the basis for its success. Despite being relegated to the margins of mainstream society, the NHGs have succeeded in generating income for women who were once marginalized.

This state of Kerala is located on the west coast of the Indian Ocean and is surrounded by 590 km of coastline on the south west. It is also known for its excellent maritime fisheries, which have distinguished stock levels of fish as well as extraordinary production capabilities. NHG plays a crucial role in bringing about development and empowerment of women in coastal areas of Kerala. When it came to women's development and empowerment, these areas were far behind in terms of development and empowerment. Moreover, women living in coastal areas of Kerala were also the most vulnerable victims of exploitation and marginalization because of their location. However, NHG helped them to overcome the challenges that were posed by a chauvinistic society that was dominated by men. A key objective of this study is to assess the terminology of women empowerment in a more meaningful way. This is done by taking into account various levels of gender equality along with initiatives for capacity building by NHGs. NHGs' success can be illustrated by analyzing the importance of their participation in coastal areas and the impact that this has on the various dimensions of women's empowerment. In this study, we examine the engagement and role of coastal kudumbhasree officials and volunteers in empowering women in Kerala's seaside areas.

## II. LITERATURE REVIEW

Kumar, A., & Rakhin, J. (2016.) provided some insight into the activities of Kudumbashree missions and Ayalkoottam community development organizations. This was the largest poverty eradication project recognized throughout the world through the empowerment of poor women. Praveen K. V & Suresh A (2015). During their study, their goal was to analyze the role of Ayalkoottam activities of Kudumbashree in the empowerment of Kerala women. The study concluded that women's participation in Kudumbashree's economic and social activities can contribute to the empowerment of rural women in Kerala through its performance and sustainability. Weber O & Ahmad A. (2014). The authors described the current status of rural women in Pakistan,

as well as policies that are aimed at empowering them. They also tried to describe the impact of micro finance institutions on the process of empowerment of women.

Galab S. and Rao N. C. (2003) examined women-based community development models and how they contribute to empowering women and eradicating poverty. The study underscored the importance of sustainable assets and income-generating activities for women's empowerment. In the study, it was argued that participation in SHGs could increase women's financial stability and reduce their reliance on money lenders. The aim of Kabeer (2001) was to explore the possibilities for empowerment of rural women in Bangladesh through credit programmes. It was noted in the study that microfinance institutions are at risk of being overburdened in order to empower women. Women's access to loans through SHG microfinance improved their sense of self-worth, economic contributions to the family, decision-making, purchasing power, and mobility in the public space, according to Kabeer (2002). In addition, the study found that women's political participation doubled, domestic violence incidents decreased, the gender gap in well-being narrowed, and the gender gap in education narrowed. Taking part in SHGs helped Bangladeshi women become more economically and politically empowered, according to the study.

Lokhande M. A. (2012) examined microfinance units of SHG in the Konkan district of Maharashtra. According to the study, members and their families have been empowered socio-economically. Study results showed an increase in confidence levels among SHG members, enabling them to participate actively in social and economic activities. Datta R. (2003) explored the impact of Gujarat-based SHGs on traditional Indian society in her study. In the study, more government support and assistance was recommended for strengthening SHGs at the grassroots. Bayissa, F. W. Smits, J., & Ruben, R. (2017) examined the efficacy of women's empowerment programmes, especially economic empowerment. They concluded that women's psychological development is necessary to empower them economically. Ansari P.A. 's (2016) study examining the empowerment of women in Cochin through Ayalkoottam and Kudumbashree provided additional evidence that women's social and cultural lives need to be further developed.

Kalyani and Seenap.C. (2012) conducted research in the Puthenvelikkara Grama Panchayath of Kerala's Ernakulam district. In the study, SHGs were analysed in terms of their effectiveness in enhancing women's empowerment socially and economically. In his study, Venugopalan (2014) examined how Kudumbashree empowers rural women. He investigated the impact of Kudumbashree on rural women in Kerala's Kozhikode district. Most Kudumbashree workers in remote areas work for daily wages, according to the study. Vipinkumar V.P. et al. (2014) investigated the role of self-help groups in helping marine fisheries workers in Kerala's southern and northern coastal belts. The study used situational analysis and participatory learning in selected zones. Researchers found that SHGs helped fishermen reduce their debt. According to the study, Kudumbashree Ayalkoottam contribute significantly to the sustainable development of the fisheries sector, women's empowerment, and poverty eradication.

### III. RESEARCH GAP

Kerala, which is located in the southern part of India, has a coastline extending for approximately 590 kilometers. As coastal areas are an integral part of the financial zone, there have been relatively few studies that have explored the role as well as the impact that seaside NHGs have. It has been found that more than half of the studies have dealt with the empowerment of rural women in Kerala, other states in India or countries around the world. In order to make sustainable women's empowerment possible, all women in the state should be able to benefit from

NHGs. There have also been studies that focus mainly on women's empowerment and poverty alleviation through the perspectives and experiences of coastal Kudumbhasree NHG participants. However, very few studies have examined the views and role of Kudumbhasree coastal volunteers and other officials. Furthermore, it is a necessity for members and officials to become acquainted with the objectives and prominence of the NHG's activities so that they are able to contribute accordingly.

A significant role was played by coastal Kudumbhashree volunteers in empowering seaside Kudumbhashree women. The purpose of the present study was to investigate how coastal Kudumbhashree volunteers are involved in empowerment efforts in Kerala coastal NHGs. Using a qualitative approach, this study studied the transformative capacity of Kudumbhashree officials for empowering women in coastal NHGs. The study also included a review of the major challenges of empowerment opportunities and a list of possible mechanisms and solutions that could be adopted to address these challenges. The purpose of this was to enhance and enlarge the possibilities for empowerment for women who reside along the coastline of the Kudumbhashree area of the country.

## IV. RESEARCH METHODOLOGY

In this study, descriptive and exploratory approaches are used. This study aimed to summarize the NHG participation of women in seaside areas of Kerala. Additionally, it aims to describe the status of their empowerment from the perspective of coastal volunteers and Kudumbhashree officials. In addition to exploring empowerment's relationship with participation, the study also explains how participation influences empowerment. A stratified random sampling method is used in this study to select the sample respondents in the state of Kerala. In the study, the focus is on evaluating the role of coastal volunteers and kudumbhashree officials in empowering women in three coastal districts-Alappuzha, Kannur, and Malappuram. In order to collect primary data for the study, focus groups and direct interviews were conducted. To elicit information, coastal kudumbashree women, coastal kudumbashree volunteers, and kudumbashree officials of the chosen districts formed respondent groups. The data in this study are raw textual texts compiled in a summary format using a qualitative approach. The purpose of this was to establish a clear connection between the objectives of the study and the conclusions. To facilitate the analysis, detailed notes were recorded as and when data collection was administered. Women's empowerment dimensions, functional patterns, and problems related to empowerment status were observed during data collection.

# V. DISCUSSIONS AND SUGGESTIONS

In Kerala, the Kudumbashree mission plays an extraordinary role in empowering women and eradicating poverty. If there is political, legal, social, personal, familial and economic empowerment along with a gender friendly environment, it is certain that Kudumbashree played its part well. It's time to assess Kudumbashree's status after twenty years since its beginning. Before reaching its decline stage, it would be time to develop effective strategies to ensure the continuation of Kudumbashree Ayalkoottam activities. It is in these areas that officials need to be directly involved and have direct control over. The major findings and conclusions of this study are as follows:

Coastal Kudumbhasree officials' engagement: As far as poverty issues and empowerment are concerned, micro finance to women is a silver belt. At present, however, the biggest issue facing coastal areas in terms of microfinance is the involvement of private sector banks with the Kudumbashree model of micro lending. There

is high interest in this, but coastal women are behind it because of availability and less regulation. Now most of the women are burdened with large amounts of debt. It's time for the Kudumbashree mission to move from microcredit as a model of working to capacity building to ensure financial stability. But the efforts of officials to reduce this practice of borrowing have been less than expected, even though they are aware of this fact.

In setting programs, missions set them for the entire state at the same time. Developing plans and programs based on the geographical location must be considered. Alternatively, making changes to the programs and plans according to the geographical and demographic aspects of areas is also important. It's their role to ensure that programs are set at a geographically appropriate level. Very few contributions are made from the official side.

The activities of Ayalkoottam are mainly focused on financial activities such as thrift and credit along with bank linkages. Probably because they aren't so impressive as they should be. Ayalkoottam's empowerment goals cannot be fully achieved without more productive activities. It would also be advisable to engage more actively with businesses and to spend more productive time using their resources. As an alternative to focusing on microfinance, officials should focus on creating more microenterprises that leverage the strengths and abilities of women instead of supplying them with loans. It is important for officials to focus on building more entrepreneurial ventures and ensuring successful and efficient operation of such organizations. In other mission programs, they do not have this capability currently, and it is what they need the most.

Enhancing the technical and technological aspects of Ayalkoottam activities is very important. The Kudumbashree organization has its own website, however most Ayalkoottams don't have social media presences. So having a presence on social media along with technological advancements in business is very critical. Officials should take more steps to make coastal residents capable of using social media and technology for business. Apart from ensuring a basic program of technical education, no major initiatives were taken by officials. There was a problem with the implementation of the program and the class was not effective. To ensure the effective completion of the program, no further steps were taken.

Coastal volunteers' engagement: Appointment of a coastal volunteer was intended to ensure the betterment of seaside NHGs in all possible ways. Only coastal areas are supported by a coastal volunteer to ensure the performance of coastal Ayalkoottam. Observations indicate that most coastal members work inside the CDS offices of the concerned panchayaths. As part of the job description, it is mandatory to evaluate and collect feedback on the performance of coastal Ayalkoottam members.

The job responsibility of coastal volunteers goes beyond establishing as many Kudumbashree units or memberships as possible. They are also responsible for ensuring the effectiveness of the unit as a whole and of those members. Volunteers from the coastal areas should evaluate and collect feedback on Kudumbashree activities as well as provide proper implementation support for effective continuation of Kudumbashree activities. Participation and empowerment of NHGs will be enhanced in this way. In order to ensure NHG members active involvement, coastal volunteers should actively participate in project preparation, conflict management, and other NHG programs.

It is evident that Ayalkoottam businesses lack innovation in business and marketing as well as thinking outside the box to achieve success. As a result, not utilizing the resources that are available for Ayalkoottam activities is also one of the problems that we are facing. Keeping a close eye on such major aspects can have a big impact on the talent development activities taking place within Kudumbashree Ayalkoottam as a whole. The coastal volunteers and the coastal community need to work together more in order for this to become a reality and to make sure this happens.

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#### VI. CONCLUSION

Kerala Kudumbashree is a community-based women group that initiates the participation of poor women in poverty eradication work. In order to empower women, the approach emphasizes micro finance and micro enterprise development. This study was conducted to analyze the engagement of coastal Kudumbasree volunteers and officials in the empowerment of women in coastal Kerala. As the study points out, coastal Kudumbasree volunteers and officials have a significant impact on women's empowerment in coastal Kerala. But the level of engagement and role in empowerment needs to be assessed. There is a lot more to be done to promote women's empowerment and gender equality. Study results showed that coastal Kudumbhasree volunteers and officials had a slower impact on women's employment. In addition, the level of women's employment is improving at a slower rate. The Kudumbhasree organization has been involved with Kerala women for more than twenty years. Today, however, a significant amount of involvement is required. In order to make further improvements, the study recommends proper evaluations and monitoring of activities and an evaluation of the organization's life cycle.

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