

# **A GENDER ANALYSIS OF THE MICRO-ENTERPRISES AND COLLECTIVE FARMING**

A report submitted in partial fulfillment of the requirement for the Internship

(16<sup>th</sup> October-12<sup>th</sup> November 2017)



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## **DECLARATION**

I, Harshita Jha hereby declare that this dissertation titled “A Gender Analysis of the Micro-enterprises and the Collective Farming” is solely the outcome of my own study commenced under the guidance of Soya Thomas, State Programme Manager (State Resource Center for Women). I have duly acknowledge all the sources that is used in the preparation of this dissertation.

Dated: 11 November, 2017

Harshita Jha

## **CERTIFICATE**

This is to certify that the report titled “A Gender Analysis of the Micro-enterprises and the Collective Farming” is the original work record accomplished by Harshita Jha. The results of the research presented in this dissertation have not previously formed the basis for the award of any internship or certificate of this or any other institution.

Dated: 11 November, 2017

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Signature of Supervisor

## **ACKNOWLEDGEMENT**

At the completion of my internship and this study, which was a great learning experience, I would like to take the opportunity to thank all the people without whom reaching this stage would not have been possible. I would like to begin by thanking Soya Mam, without whose support this would not have been possible. You have been a great source of inspiration for me throughout and have provided me with the space to work in my own way. Thank you ma'am for all the freedom you gave me, it really taught me to be responsible.

I also owe a major debt to Manu sir, without whose help my entry to the field would have been impossible. I extend my gratitude towards District Mission Coordinators and District Programme Managers of Ernakulam and Thrissur District. Thank you for getting me in touch with the translators and participants and making my study in 'Ernakulam' and 'Thrissur' so Possible. My gratitude is also extended towards the 'Snehitha' center of Ernakulam and Thrissur district for making my stay so comfortable.

I must also show my heartfelt gratitude to my translators who accompanied me to the field and made the communication between me and the respondents possible. Last but not the least I would like to thank the participants for opening up and sharing their views with me without the slightest doubt. Thank you so much for taking all the time out to speak to me. Today as I complete my research I cherish all the memories and moments spent with each one of you every single day in the field.

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# CHAPTER-1

## INTRODUCTION

*“It is a silent revolution that is cutting across political ideologies and religious faiths to give new hope to people who were fighting a losing battle against poverty. It is a revolution that is changing the lives of poor women in Kerala- empowering them economically, socially and politically- and making them informal agents of development and social change. It is a revolution called **Kudumbashree**”.*

Kudumbashree is one of the largest women empowering projects in India. Also, it has been largely recognized as a role model project for the whole country (Ministry of Rural Development, Government of India, 2012). The programme has got 37 lakh members and cover more than 50 percent of the households in Kerala. The Kudumbashree Mission was launched in the year of 1998 with a vision to establish a state-wide base of community organizations of women which would function in collaboration with local self-governments for poverty eradication and women’s empowerment in the state of Kerala. The Mission statement was “To eradicate absolute poverty in ten years through concerted 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”.

Kudumbashree is established on a three-tier organizational structure which facilitates the community development. The three tiers are following:

- Neighborhood groups (NHGs)- Groups of 10-20 women from the same neighbourhood form the base of the structure
- Area Development society (ADS)- Union of NHGs within a ward of the LSG
- Community Development society (CDS)- It is a registered society as the federation of ADS within the LSG.

The goals of this State Poverty Eradication Mission were as follows:

- Network women into community based organizations across the entire length and breadth of the state.
- Bring women to the forefront of local development.



- Develop the capabilities of women to become agents of socio-economic change.
- Find innovative and sustainable solutions to the root causes of poverty.
- Help restore the voice and dignity of the poor.

The Kudumbashree initiative is today accomplished in catering to the basic needs of the women coming from the less privileged background and has thus provided them with a more dignified life and a better future.

### **1.1 Background (Micro-enterprises And Collective farming)**

The Kudumbashree recognizes economic empowerment as a major objective. Livelihood development was identified as a prime initiative in this context. With the thrift and credit operations meeting the working capital the microenterprises were carried out. The Kudumbashree enterprises having an investment ranging from Rs.5,000 to Rs. 2.5 lakh, owned, run and managed by the entrepreneurs themselves is unique in itself. Presently, there are more than 32000 micro enterprises established under Kudumbashree. The various enterprises are involved in a wide range of activities such as production, service and wage employment programmes. Kudumbashree has promoted enterprise clusters catering to specific needs of the market. An analysis of the situation of microenterprises started by different government departments and agencies was done by Kudumbashree in October in the year of 2006. The multi-pronged approach in livelihood development became possible after this survey.

The Collective farming is a Kudumbashree intervention in agriculture. Kudumbashree provides area incentives and production incentives to promote agriculture. It entered into the field of agriculture since the year 2004 within the framework of Community Based Organisation. It took the initiative to mobilise women farmers from the NHGs either for individual farming or organized interested women farmers into groups. Kudumbashree also made efforts to bring the farming groups together under institutional credit with a very low interest rate. Joint Liability Groups (JLGs) were formed. Mahila Kissan Sasakthikaran Pariyojana (MKSP) a sub component of the National Rural Livelihood Mission (NRLM) was converged with the JLG farming activity.

Also, Convergence of different departments, government agencies, banks, training institutes, research organisations, local self-governments and community participation is ensured in Kudumbashree's micro-enterprises and in all the livelihood opportunities it promotes. The convergence of different projects/programmes helps in effective utilization of resources.

## **1.2 The Need for Gender Analysis**

Kudumbashree is built upon three pillars which are:

- 1) Economic Empowerment
- 2) Social Empowerment
- 3) Women's Empowerment

The different initiatives taken under Kudumbashree aims to achieve economic, social as well as women's empowerment in the community. This study aims to analyze if the Micro-enterprises and the Collective Farming has helped women achieve empowerment or not. Therefore, it becomes essential to look at these initiatives such as, enterprises and collective farming, its development from a gender perspective.

Kudumbashree is coordinating with the Micro-Enterprises and Collective Farming at different levels: State, District, CDS, ADS, and NHG. An analysis of all the activities at the various level is needed to be done with a gender lens. The analysis in the study tries to comprehend the present situation for the group concerned and their notions on various gender issues, how this situation could evolve with/without intervention.

## **CHAPTER-2**

### **METHODOLOGY**

The study aims at understanding the gender analysis of the Micro-enterprises and Collective Farming units. The study was conducted in the district of Ernakulam and Thrissur. This chapter deals with the research design that was used in carrying out the research. It attempts to explore the method of sampling, sources of data and the tools of data collection that was employed for the study. It also lays down the ethics that was used in order to carry out the study.

#### **2.1 Rationale of the study**

The rationale of the study is rooted in the requirement of the study for the internship purpose. I am student of social work with specialization in Women Centered practices. I was keen in learning about the gender wing of Kudumbashree and also to know about the Micro-enterprises and Collective Farming units from a gender perspective. Abundance of literature is available relating to Micro-enterprises and Collective Farming but there is a dearth of studies relating to the topic from a gender perspective.

#### **2.2 Objectives**

The study aimed at fulfilling following objectives:

- 1) To study the gender attitude of CDS and ADS members and the women involved
- 2) To understand the impact of the livelihood opportunities on the women from a gender perspective
- 3) To understand the role and responsibilities of these women in their private lives
- 4) To understand the challenges faced by these women in order to take up these livelihood opportunities.

### **2.3 Research Design**

The study is an exploratory research based on qualitative methodology. This qualitative approach is ideal to look at people and settings holistically as in this approach; people, settings or groups are not reduced to variables, but are viewed as a whole. Other research approach uses data that indicates ordinal values and reduces the people's words and acts to statistics (Taylor & Bogdan 1998). The qualitative approach is adopted as the research design for this study as it assists the researcher to understand the perception of the people about their experiences related to the topic. The qualitative research is inductive and very flexible in nature.

### **2.4 Sources of Data**

The study uses both primary and secondary sources of data in order to generate research findings.

- Primary sources: The primary sources of data for the study was collected through qualitative means. Data generated is reflected in the analysis. The data was obtained through in-depth interviews and direct observations.
- Secondary sources: Various sets of information regarding Kudumbashree, Micro-enterprises and Collective farming legal were collected by the student researcher from the Kudumbashree Website and the booklets.

### **2.5 Universe of the study**

This research has been based on the women managing the micro-enterprises and those involved with the collective Farming under Kudumbashree. Also, the CDS and ADS members at Panchayat level. The research was conducted in the Panchayat of Mulanthuruthy, Thirumarady and Choornikara located in the Ernakulam district and Panchayat of Tholur and Nadathada located in the district of Thrissur of Kerala.

## 2.6 Sampling

Sampling is the process of choosing the units from a population that the researcher is interested in studying. The sample frame for this research study was drawn by employing the purposive sampling technique. Purposive sampling is useful as it enables to identify respondents based on selected criteria. Under purposive sampling, convenient sampling method was used. In this method, participants or informants with whom contact can be made as per convenience of the researcher are selected. (Qualitative Research Methods: A Data Collector's Field Guide, 2005) As per the requirement of the study only women present at the Micro-enterprises and Collective Farming units during the period of data collection were interviewed using the above mentioned techniques.

Sample size and Profile of respondents: The sample size of this study is ..... present at the units at the time of data collection. The study uses numerical digits to represent the respondents instead of their names to ensure secrecy of the identity of respondents. The brief profile of the respondents is as follows:

SERIAL NO.	AGE	OCCUPATION	NAME OF THE ME/CF UNIT	NAME OF THE PANCHAYATH	EDUCATIONAL QUALIFICATION	HEAD OF THE HOUSEHOLD
RESPONDENT 1	46	Farming,	Krishnashree	Mulunthuruthy	9 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 2 (Vice-president ADS)	50	Farming	Krishnashree	Mulunthuruthy	12 <sup>th</sup> std.	Male (Husband)
RESPONDENT 3	53	Farming	Krishnashree	Mulunthuruthy	10 <sup>TH</sup> Std.	Female (Herself, after Husband's death)
RESPONDENT 4	46	Farming	Krishnashree	Mulunthuruthy	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 5	58	Farming	Krupa	Mulunthuruthy	10 <sup>th</sup> Std.	Female (Herself, after

						Husband's death)
RESPONDENT 6	46	Farming	Krupa	Mulunthuruthy	8 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 7	49	Farming	Krupa	Mulunthuruthy	9 <sup>th</sup> Std.	Female (Herself after Husband's death)
RESPONDENT 8	48	Farming	Krupa	Mulunthuruthy	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 9	34	Farming	Krupa	Mulunthuruthy	10 <sup>th</sup> Std.	Female (Mother-in-law)
RESPONDENT 10	46	Farming	Krupa	Mulunthuruthy	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 11	56	Farming	Krupa	Mulunthuruthy	Primary Education	Male (Husband)
RESPONDENT 12	44	Entrepreneur	Varsha sales& servicing society	Thirumarady	10 <sup>th</sup> Std.	Female (Herself after Husband's death)
RESPONDENT 13	56	Entrepreneur	Varsha sales& servicing society	Thirumarady	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 14	62	Entrepreneur	Varsha sales& servicing society	Thirumarady	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 15	47	Entrepreneur	Varsha sales& servicing society	Thirumarady	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 16	47	Entrepreneur	Varsha sales& servicing society	Thirumarady	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 17	63	Entrepreneur	Varsha sales& servicing society	Thirumarady	10 <sup>th</sup> Std.	Male (Husband)

RESPONDENT 18 (ADS Member)	44	Entrepreneur	Slim N Fit- Fitness Center	Choornikara	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 19	37	Entrepreneur	Amrutham Food	Choornikara	8 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 20	47	Entrepreneur	Amrutham Food	Choornikara	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 21	47	Entrepreneur	Amrutham Food	Choornikara	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 22	37	Entrepreneur	Amrutham Food	Choornikara	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 23	43	Entrepreneur	Amrutham Food	Choornikara	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 24	54	CDS Chairperson	N/A	Mulanthuruthy	10 <sup>th</sup> Std.	Female (Herself after Husband's death)
RESPONDENT 25	51	Ward Member (ward no.8)	N/A	Mulanthuruthy	8 <sup>th</sup> Std.	Male (Himself)
RESPONDENT 26	56	CDS Chairperson	N/A	Thirumarady	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 27	51	CDS Chairperson	N/A	Nadathara	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 28	45	Entrepreneur	Varsha Super Market	Thirumarady	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 29	52	Farming, Elected Panchayat Member	Surya Karuna	Nadathara	Graduate	Male (Husband)
RESPONDENT 30	46	Farming	Surya Karuna	Nadathara	10 <sup>th</sup> std.	Male (Husband)

RESPONDENT 31 (ADS president)	52	Farming	Guru Jyoti	Nadathara	Graduate	Male (Husband)
RESPONDENT 32	49	Farming	Guru Jyoti	Nadathara	10th std.	Male (Husband)
RESPONDENT 33	59	Farming	Maithri Matha	Nadathara	4 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 34	71	Farming	Jayashree	Nadathara	10th std.	Female (Herself after Husband's death)
RESPONDENT 35 (CDS vice- Chairperson)	52	Farming	Vijay	Nadathara	10th std.	Male (Husband)
RESPONDENT 36	47	ADS member, M.E. Help Desk	N/A	Tholur	Graduate	Male (Husband)
RESPONDENT 37	46	Entrepreneur	Bhagyashree Tailoring Unit	Tholur	12 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 38	45	Entrepreneur	Bhagyashree Tailoring Unit	Tholur	12th Std.	Male (Husband)
RESPONDENT 39	36	Entrepreneur	Amrutham Food Product	Tholur	12th Std.	Female (Mother-in-law)
RESPONDENT 40	54	Entrepreneur	Amrutham Food Product	Tholur	12th Std.	Male (Husband)
RESPONDENT 41	43	Entrepreneur	Amrutham Food Product	Tholur	10 <sup>th</sup> Std.	Male (Husband)
RESPONDENT 42	55	Entrepreneur	Amrutham Food Product	Tholur	8 <sup>th</sup> Std.	Male (Brother)
RESPONDENT 43	44	Entrepreneur	Amrutham Food Product	Tholur	10th Std.	Male (Husband)



## **2.7 Tools of Primary Data Collection**

The following tools were employed in order to collect primary data; namely 1. In-depth interview, 2. Focussed Group Discussion 3. Direct observation

Direct observations were made regarding to respondent's behavior and body language. Observations about the interview settings and processes were also recorded by the student researcher. The observations were done and are used only for better analysis of the findings.

Significant part of this research study comes from the interviews and focused group discussion. The interviews have been descriptive based on loosely formulated open ended questions. In-depth interviews capacitated the researcher to understand the respondent's point of views through their own narrative. The interviews were held face to face and most of it lasted for at least 15-20 minutes. The group discussions were moderated by the translator who accompanied me.

DATA ANALYSIS. The recorded data was first transcribed into English and then analyzed case by case. The technique of thematic analysis was used for analyzing the data. Findings were divided into various broad themes which have been divided into chapters within which various sub-themes have been explained.

## **2.8 Ethical Considerations**

The student researcher conducted the study maintaining the core principles of ethics in research, during and post the study. Verbal consent was obtained from the respondents prior to the interview. Electronic device for recording the interview was used only with prior permission. The identity of the respondents has been kept confidential. The entire respondents were made aware of the fact that the participation is voluntary and one can withdraw at any point of time without facing any negative consequences.

## **2.9 Limitations**

The student researcher did not come across any major limitation in entry to the field during the period of study. There was some limitation due to the language barrier and time constraint.

## CHAPTER-3

### UNDERSTANDING THE GENDER NOTIONS: STUDY FINDINGS

Empowerment of women and their participation in the development process has been considered an essential feature of development. It is presumed that real development is possible only if the women and men work in equal terms. Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas. In order to analyze the social empowerment of women, analysis of their gender notions is important. This chapter deals with the analysis of the views of the respondents regarding their work as well as their day-to-day life from a gender perspective. It attempts to explore the ideas of the respondents concerning Gender issues. The main objective of this section of the paper is to know to highlight upto what extent this Programme has influenced the women and has shaped their gender notions through initiatives like 'Gender Self-Learning'.

For assessing the women empowerment resulting from Micro-entrepreneurial and Collective Farming initiatives of such "Kudumbashree" women the following factors (under 4 broad types) are considered: Entrepreneurial / Individual Factors, Economic Factors, Family, Social /Political

#### **3.1 Entrepreneurial / Individual Factors:**

(i) Confidence to promote own enterprise/Farming unit and the feeling of being an Entrepreneur/Farmer

All the respondents who were part of the group discussions and those who were interviewed were very elated when they were talking about their enterprise or farming units. All the respondents are very attached to their respective units and were very happy to show me around their units. Also, they were talking about how they started the enterprise and how it started with such excitement. And those who were into farming they were talking about their agricultural products and were very excited to show the field which they cultivate.

One of the respondents said: *"For me the enterprise is like my own child, I take care of it like that. And I try hard with my team for its progress"*.

During the interaction with the women at Micro-enterprises about if they feel that they are doing just an ordinary job or they feel that they are Entrepreneurs, most of the respondents said they

feel they are entrepreneurs. Some of them feel they are both the worker and the entrepreneur, it depends on the situation. Some of the responses on this theme were:

*“It’s us who makes the decision and we share the profit that’s what Entrepreneurship is about, it is definitely not like an ordinary job or service where you work under a boss.”*

*“When you get to decide the time for the work and working conditions, it makes your job different, it becomes entrepreneurship”*

These responses indicates their attitude towards entrepreneurship.

The women involved in the Collective Farming mostly belong to the traditionally farming communities of Kerala. But when they were involved in farming with their families they were not in a decision making position. One of the respondents mentioned,

*“When I joined the JLG group, I realized I was doing the same hard work in the field owned by my family. But my work was seen as an extension of the housework. Here, we collectively decide about the agricultural products, what to produce, how to sell and everything. But there, my husband takes the decision. Here I make decision and I get the income too”*

*“I have been doing farming for so many years, I used to work in someone else’s field along with my husband but we would get such meagre income. And no one would even consider me a farmer. My work was seen to be that of a helping hand to my husband”.*

These responses shows how important the recognition of their work is to these women.

#### (ii) Enhanced capability/mobility

When the respondents were asked about the impact of the livelihood on their lives, the respondents agreed that they have become more capable in doing the work and have learned about different things. They also pointed out that due to their work they have got more mobility now. Some of the responses on this theme were:

*“I remember before starting the Nutri-mix unit we were required to go for a training session at the city of Trivandrum. My mother-in-law denied first as no women in my family had ever gone out of the town all alone, my husband was also not ready to let me go. But after they got to know*

*that I am going in a group. They were convinced. After that day I have been to so many places due to my work and sometimes I go alone. Now no one can stop me.”*

*“I did not even know how to fix a light bulb into the holder, now I use these machines (pointing to the machines at the enterprise) every day.”*

*“When I joined JLG many people in my society laughed at me, they never thought a group of women will ever be able to do so. In the initial days we faced few challenges as well. But that is how you learn. Now I am a ‘Master Farmer’. Also, I work with an enterprise under Kudumbashree which is a pickle manufacturing unit. I have learned to do multi-tasking”*

*“In my family, women are not supposed to be stepping out of the house after sunset. Even I was not allowed. If I used to go somewhere even with a family member, I used to get back early. But now due to my work I go back late in the evening and no one says anything.”*

*“When we started this ‘Varsha’ unit we would not really know how much raw material to be bought and how much should to be produced. There was a lot of problem with marketing the products also. But gradually with each other’s help we have learned”*

The responses highlight the positive impact of the livelihood opportunities on the women. It reveals how their capacity as an individual to perform any task has improved. Also, it has changed the restricted mobility that they had before as per their families.

### (iii) Accounting and Financial management

During the interaction about the management of accounts of the units the responses that emerged are:

*“My husband used to give me money for the household expenditure every month, I used to keep an account of all the spending as I was supposed to explain how much did I spent and why did I do that to him. That was all that I knew of accounts. But now be it the day-to-day life or the accounts of the enterprise unit. I do it efficiently. We were provided training for keeping accounts as well.”*

*“Even now I find keeping accounts the most difficult job at the unit. For the household expenditures my husband keeps the account. Here, at this unit our work is divided and is rotated among us. But I always try to avoid the accounting work.”*

(iv) Decision making ability at work place

The question regarding the decision making ability at the work place was raised to understand the power relationship among the group of workers. Most of the women associated with either microenterprises or collective farming mentioned that all the decisions were taken collectively by considering each and every opinion with equal value. Few of the responses were:

*“We all enjoy equal status here. We work with each other’s co-operation. Sometimes we have difference of opinion. But we discuss about it. And before taking any decision regarding the enterprise, view of each and every member of the unit is taken into account”*

*But one of the respondents answered differently, “We are 4-5 members working together at this tailoring unit but there is one member who is very selfish, she contributes least of her time and hard work but pretends as if all the work is done by her. When she tries to put forward her suggestions, I really don’t like it. Since, I am the senior-most I have more say in the decisions.”*

(v) Approach of Bank officials and officials of other departments such as PRI, MGNREGS etc. towards women

When the question regarding treatment of the bank officials, officials of PRIs, MGNREGS toward these women was asked, a varied range of responses came out. Some of them were:

*“Before my association with Kudumbashree, I never even had visited any of the office or any bank. I did not even had a bank account. Initially, I would not even know which form is to be filled for withdrawal of money but the bank officials were really helpful.*

*And it’s because of the Panchayath members that I became a part of Kudumbashree, they have always been very helpful”.*

*“I once went to bank for getting a loan, I did not know what the procedure and everything was like, I was continuously enquiring about something or the other. The bank staff behaved very rudely to me. I am telling you just an incident. There are many of such that happened. I don’t think their behavior to me was rude because I am a woman, it was because I am poor.”*

*“The elected Panchayats member of the ward and even other officials they are very co-operative.”*

#### (vi) Response to Mechanization at work place

Even though use of machines has become a part and parcel for human lives, there are very few of the machines which are considered for the use by a woman in our society. The question about mechanization at work place was asked in order to understand the views of the women regarding the use of the machines and if they face any challenges due to that. Some of the responses were:

*“We did not receive any training for using the machines, I don’t know how to operate any of the machines used for farming. I have never used one”*

*“It needs a lot of strength to start certain machines, I don’t think any women can do that. So, we take help from men to start the machine and then we use it ourselves”*

*“We were given proper training to use the machines like roaster, pulveriser, blender and machines for packaging. Initially, it was a bit difficult to manage, but now I have learned to do it efficiently”*

### **3.2 Economic Factors:**

#### (i) Views about their income

During interaction about their income generation, most of the women pointed that they started doing this job in order to support their family income or in case if the husband was unemployed or was not there. From the various responses it can be generalized that they consider their income as a supplement to their family income and don’t view it as their individual income.

Some of the responses on this theme were:

*“After I started earning money, I could help my husband in carrying out the household expenditure”*

*“My husband was not able to make any savings from his income as our monthly expenditure would not allow so. But after I started earning, he puts my money for savings and uses his money for expenditure”.*

*“My husband works as a mason on daily wage basis, he spends all his money the same day he earns it on himself. But I have to take care of my children. I use all my money for the household expenditure. But it becomes really difficult sometimes with this small amount of earning”.*

(ii) Freedom to spend and save the earnings

The question about who takes the decision of the income that they earn was put forward in order to analyse if they have the freedom to save and spend their own income in the way they want or not. This question generated a varied range of responses:

*“My husband and I, we both take decision together. I will take care of the expenditure regarding ration and he takes care of the expenditures such as electricity bills, tuition fee for our children”*

*“I live with my brothers’ family, they earn well. They don’t even ask me to contribute for the household expenditure. I use my income for myself.”*

*“We both earn for our children, our priority is to provide our children with everything which we can afford to. We even have a joint bank account”*

*“I live in a joint family my husband and I we both contribute our income for the household expenditure”*

*“All the financial decisions are taken by my husband, sometimes he will ask my opinion too, but his words make the final decision”*

(iii) Ownership/Deciding on purchase of household assets

On being asked about in whose name the family property is, most of the respondents told that it is in their husband’s name. It is in the wife’s name only in the absence of the husband. Few of them also told that they don’t have any property at all. One of the response to this question was:

*“Men inherit land from their father, women don’t. So it has to be in their name”*

Also, one of the respondent mentioned that the family property is in both her name as well as her husband's. But it was an exceptional case.

The question regarding who decides on the purchase of household assets, the respondents mostly mention it was their husband who takes the decision or elderly male member in the family. One of the respondents told *"When we bought the land, it was my husband's decision but he took me and showed me the place before he bought it for us"*

### **3.3 Family:**

#### (i) Head of the Household

In the patriarchal society of ours a man is the head of the household and a woman only becomes the head of the household when she is elderly and widowed. The households of the women I interviewed was no different from that. One interesting observation that I made was that due to the initiatives of Kerala government name of the woman is registered as the head of the household in the ration cards. This made a lot of respondents hesitant to share the fact that their husband is the head of the household, they thought they might get in trouble if they do so.

#### (ii) Freedom to decide on children's education

On being asked about who takes decision on the matters related to the education of their children the responses that came out were:

*"My husband and I we discuss about it together"*

*"My daughter wanted to study Optometry (not being able to pronounce it correctly), I did not even know what it is about, and she discussed it with her father. She talks to her father only about such matters"*

*"When my children were in school, I was not earning money. But now I do. So now when they are in college, I am the one who pays their fees and everything. My husband does not even bother about what they are studying, where they are studying. If I was not having this income. Maybe I would not have been able to provide my children with good education"*

#### (iii) Division of Labour in the Household



During the interaction about what is the division of Labour in their household, majority of the respondents agreed that they have to do the household chores and their spouse would not share the work. But in few stances the some women mentioned that they were receiving help from their spouse. Also, it is important to note that when they talk about the housework it seems that it is something that only they are supposed to and if their spouse are lending a helping hand, it is something to be appreciated.

*“It was very difficult to manage both housework and going out to work. But now I can manage that”*

*“When my children were school going it was really difficult to manage both the household chore and the work. I had to get up early do the cleaning and cooking. I would get the children ready for school and then their father would drop them to school. Sometimes when my husband would not want to get up early in the morning I was the one to even drop the children to school. Now my daughter is grown up. She helps me with the household chores.”*

*“My husband is a cook. So I never had to bother about cooking. He would always prepare the food”*

*“My husband was not doing any job. He used to take care of the children when I went for work. He used to do all other household chore but cooking always I used to do.”*

On being asked if they make their son and daughter both involved in the household chores equally when they are grown up. Some of the responses that came were:

*“The son will get a wife to do all the work for him, but the daughter and her husband’s family will have to stay hungry if she does not know how to cook (laughs)”*

*“My son is learning to repair the electric appliances, he will start going to the shop with his father. The daughter helps me to do the household chores. She is a better cook than me”*

(iv) Views on Gender discrimination in the Household.

The respondents on being asked about if there is unequal treatment of members in their family on the basis of gender, surprisingly they all denied it. Some of the responses that emerged were;

*“I am providing good education to both my children, my son and daughter. There is no discrimination”*

*“In our family we live with so much of love and affection. There is no discrimination.”*

But then I further asked about the age of marriage that they would consider for a boy and a girl to know if there is any difference of age or not and do they consider it as a discrimination.

*“Girls should get married after they pursue degree, when they are of 20-21 years, and boy should only get married after he is sufficiently earning to provide for his family”*. Majority of the respondents replied in the similar pattern. It highlights how they consider the men as the one who should provide for the family and women as the home maker.

When I tried to point out that the difference between the age of the marriage between a girl and a boy that they suggested, that can be seen as discrimination. Then one of the respondents told me *“You tell us, will you marry someone who is not even able to earn a living and is not able to take care of you and the children you will have”*

The responses on this theme shows how women themselves are internalizing the fact that they are supposed to be dependent on someone all their lives and don't recognize their own agency.

### **3.4 Social/Political Factors:**

#### **(i) Public speaking ability**

In the beginning of the discussions and interviews, I had asked the women to introduce themselves. Many of them were finding it very difficult. And many of them were really confident and talking about themselves and their association with Kudumbashree. They all mentioned that they were not confident enough to talk to people earlier. But after getting to interact with so many people due to their work and training sessions that they have attended. They all have improved a lot.

#### **(ii) Expressing opinion in a meeting/discussion**

There were few women who were speaking in the discussion only when I was pointing out to them. But that would be a very less number of women doing so. Majority of the women were putting across their opinions very confidently. This attitude of women highlights their self-

esteem and self-confidence. In our society where women's opinion is not even considered and women are brought up in a way that they are soft-spoken, being able to express their opinion becomes very significant. Though, it is not very clear from the study if the women were doing so because of their association with Kudumbashree or due to their innate nature.

#### (iii) Realization of breaking gender stereotypes

During the interaction about how do the women feel about breaking gender stereotypes by taking up a wide variety of livelihood opportunity under the 'Kudumbashree' umbrella, the women gave some interesting responses.

*"In my childhood days, I used to think why women don't climb up coconut trees. On asking about this to parents the only answer that I got was that women just can't do it. Now I have learned to climb coconut trees with the help training provided by Kudumbashree. I really wish my parent were alive and could see me doing that"*

*"In my community, when people got to know that women have come together as a small group and are going to start an enterprise. They mocked us, they thought it won't even last for a month. But when it did and when we started making small profits, their mouths were shut."*

#### (iv) Reaction towards Sexual Harassment

Surprisingly, all the respondents denied sexual harassment within domestic spaces. They also denied having face sexual harassment in the neighborhood. The common response that I got was sexual harassment in the buses. One of the respondents said:

*"When I was young, if I was travelling in the bus and someone tries to touch me inappropriately. I never had the courage to confront him. Now I just don't confront, I threaten them not to do it again with anyone. After I started speaking up I realized if I would have done that before, I would have had avoided many unwanted incidents as such"*

*"It is very common in buses. Now I am old, but when I was young I had faced a lot of such incidents"*

#### (v) Reaction towards Domestic Violence

The women were very hesitant to speak up about domestic violence. None of the respondent who participated in the group discussions admitted that they have faced domestic violence. But few of the respondents among those who were personally interviewed talked about domestic violence.

*“My father was alcoholic and used to beat up my mother and I, after I got married the same thing happened again. I wish my daughter won’t face all this again”*

*“My husband was a drunkard and he would use all his money for buying alcohol. And if I used to ask him about money he used to beat me up. Now I earn money for myself and my children. And now he does not even dare to touch me.”*

On being asked where they sought support from in the case of violence, they told that they did not ask for any support and were tolerating the violence. But now if anything like that happens with their acquaintances or anyone in the neighborhood they reach out to them for help, or report to the ‘vigilant members’ in the community.

## CHAPTER-4

### GENDER ATTITUDE AMONG THE POSITION HOLDERS

A gender attitude test among the various position holders such as the CDS chairperson, CDS members, ADS chairperson, ADS members and elected ward/Panchayats members was done. The survey was based on a set of 12 statements which the respondents had to agree and disagree with. The survey was conducted with a very small unit of sample due to the lack of time and unavailability of the people during the period of the study. The total number of respondents participating in this survey is eight.

#	Statements	Agree	Disagree
1	Child rearing is the woman's responsibility.	6 participants agreed	2 Disagreed
2	A man must be the head of the household.	All of them agreed	
3	Men should discipline their female partners.	All of them agreed	
4	A woman should stay with her husband no matter what the marriage brings.	All of them agreed	
5	Women should not dress provocatively; otherwise they are inviting rape.	All of them agreed	
6	Some jobs are suitable for men and some for women.	5 agreed	3 disagreed
7	A wife must have sex whenever her husband demands.	All of them agreed	

8	Women and men are biologically different; they can never be equals.	All of them agreed	
9	Sometimes women are not permitted to enter places of worship; we must respect that.	All of them agreed	
10	Women should be soft-spoken.	All of them agreed	
11	Women should not loiter.	All of them agreed	
12	Women should not get reserved seats in buses.		All of them disagreed

The responses to the above mentioned statements reveals the gender attitude of these people. It shows how the gender stereotypes have been normalized over the years that people don't even recognize it to be problematic. The responses can be effectively used to assess the gender sensitivity of the respondents

On being asked about their views on education of women, all of their responses indicated that education is regarded really important for women. It is being seen as a tool for their empowerment. Also in their perception the position of the women engaging in micro-enterprises and collective farming is much better than the other women in the society who are not independent. During the interaction about the obstacles that these women face in taking up the livelihood opportunities, the respondents pointed out that if the family support is not there it is impossible for women to be able to work. And also managing both the household chores and their work becomes difficult for the women. They also mentioned that impact of the livelihood opportunities is very positive, it improves their standard of living but there are a lot of challenges that they face at their work place such as getting capital investment and legal issues and issues related to water in the farming units.

## **CHAPTER-5**

### **CONCLUSION**

The study intended to bring out the impact of the livelihood opportunities generated through micro-enterprises and collective farming units on the lives of the women through a gender perspective. The gender analysis helps to improve institutional competences to mainstream gender into the different sectorial areas and throughout the different stages of the development of the policy/programme/project. Understanding the mindset of the women through the analysis would help in order to improve the societal relevance and responsiveness of the Programme and activities being conducted. The study was conducted with a very small sample units, hence it could not be used to generalize the entire scenario. The Kudumbashree started with an anti-poverty approach but if it has to move further in order to bring an empowerment approach, the gender impact assessment of all the sectors and various programmes running under it has to be conducted.

The above mentioned quotes in the earlier chapter on various themes of the study highlights the present scenario of the area studied. It reveals how patriarchy is manifesting in a very subtle way. And the women seems to have accepted it in the name of love and affection from the family. The most important thing that is to be pointed out in this analysis is that there is a lack of realization and recognition of the existing problems by these women. Unless and until one realizes the situation it becomes very difficult to bring any change. With the economic empowerment their lives have definitely changed their standard of living. Also they are being able to claim the public spaces. But when it comes to the social position, it does not seem to have improved much.

The Gender attitude test was conducted with a very small unit of sample. But if such a survey is conducted at large scale, it will be very efficient to generate the perception of people regarding gender issues. It is very important to analyze the perception as it will give an idea where they are lagging behind and which aspect requires to be worked upon.

Gender sensitization programs which was recently conducted by the state resource center for women for the employees of Kudumbashree is a good initiative. Such programs are recommended for the women working with micro-enterprises and collective farming as well.

The economic empowerment of the women did not have any major impact on the social position of the women. But it has definitely opened up spaces for negotiations in the power-relationships at domestic as well as public sphere. The change in the social structure is a very gradual process. We have witnessed the women realizing economic empowerment through Kudumbashree, over the years we might get to see a shift in the social structure as well.



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## **Appendix I: INTERVIEW GUIDE**

Brief introduction- My background, Aim and purpose of the study, Use/Analysis of the Data, Confidentiality, Verbal Consent, Consent to take audio recording.

1) Questions for Interviews with women engaged with Micro-enterprises and Collective farming

Basic Profile:

Name-

Age-

Occupation-

Educational qualification-

Head of the household- Male/Female

Number of children-

Number of children going to school-

Number of members in the family-

Income-

Personal life:

Tell me about yourself, what you do, and your everyday life.

Were you engaged in any occupation before Kudumbashree? What was it?

How did you get to associate with Kudumbashree?

How long you have been part of the Kudumbashree programme?

How do you feel about your position in the family/society after joining Kudumbashree?

Do you realize that you are engaging in Entrepreneurship or you feel like you are doing a job/service?

Have you ever faced domestic violence? What was your reaction? From where did you seek support? (Before /after Kudumbashree)

Have you ever faced Sexual Harrassment? What was your reaction? From where did you seek support? (Before /after Kudumbashree)

How do you respond to gender based violence in the household as well as community?

How do you respond to gender discrimination in the household?

In whose name family property/asset is there? (before/after Kudumbashree)

What is the occupation of the spouse? How do they disburse their income?

What according to you should be the age for marriage of a girl/boy?

Division of labour in the household.

Micro-enterprises

1) How gender Sensitive other departments working in convergence are?

What is the approach of the official from other departments such as Bank, PRIs, MGNREGS and CBOs towards them?

Do they experience any differential treatment as compared to men?

Any incidents of discrimination that you can recollect? Would you like to share?

2) What are the different use that of the money made by the women?

How frequently it is used for household activities?

How frequently it is used for economic enterprise purpose

Household consumption or economic venture what is the priority for the loans by the NHGs?

Who takes the decision of use of the money that they earn?

3) What are the roles and responsibilities of women in managing Micro-enterprises?

- Are the women engaging in managing micro-enterprises in a decision-making position?
- Do the women feel they are breaking the stereotypes of gender roles?
- Is the working environment Gender friendly?
- What is the perception of the women engaged about their role and responsibilities?
- What is the power-relationship in the groups that they form?
- Who is the one who is taking up the task of auditing?
- Division of the labour in the work place

#### 4) Challenges

- What are the difficulties they face in order to take up these livelihood opportunities?
- Do they face any difficulty in their household due to their work?
- Do they face any challenges at the work place?

#### Collective Farming

##### 1) How gender Sensitive other departments working in convergence are?

- What is the approach of the official from other departments such as Bank, PRIs, MGNREGS and CBOs towards them?
- Do they experience any differential treatment as compared to men?
- Any incidents of discrimination that you can recollect? Would you like to share?

##### 2) What are the different use that of the money made by the women?

- How frequently it is used for household activities?
- How frequently it is used for economic enterprise purpose

Household consumption or economic venture what is the priority for the loans by the NHGs?

Who takes the decision of use of the money that they earn?

3) What are the roles and responsibilities of women in Collective Farming?

Are the women engaging in Collective Farming in a decision-making position? (work place/ household)

Do the women feel they are breaking the stereotypes of gender roles?

Is the working environment Gender friendly?

What is the perception of the women engaged about their role and responsibilities?

What is the power-relationships among JLGs?

Are they able to meet the food security in their localities?

Division of labour in the work place.

How do they feel about use of machines (mechanization) in their work? Do they face any difficulty in order to operate it?

4) Challenges

What are the difficulties they face in order to take up these livelihood oppurtunities?

Do they face any difficulty in their household due to their work?

Do they face any challenges at the work place?

2) Questions for CDS chairperson; members, ADS members, Elected Ward/Panchayat members

Objective questions:

Do you agree or disagree with these statements? Please indicate with a  mark

#	Statements	Agree	Disagree
1	Child rearing is the woman's responsibility.		
2	A man must be the head of the household.		
3	Men should discipline their female partners.		
4	A woman should stay with her husband no matter what the marriage brings.		
5	Women should not dress provocatively; otherwise they are inviting rape.		
6	Some jobs are suitable for men and some for women.		
7	A wife must have sex whenever her husband demands.		
8	Women and men are biologically different; they can never be equals.		
9	Sometimes women are not permitted to enter places of worship; we must respect that.		
10	Women should be soft-spoken.		
11	Women should not loiter.		

12	Women should not get reserved seats in buses.		
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Subjective questions:

What is your perception about women's education?

What is your view about the women engaging with the micro-enterprises and collective farming?

Do you think their position is different from other women in the society?

Do you think these initiatives of Kudumbashree is empowering the women?

What obstacles do you think these women face in order to take up these livelihood opportunities?

What impact do you think economic independence has in the women's lives?

Any experience that you can recollect of yourself or other women about impact of their association with micro-enterprises and collective farming? Would you like to share?

## PHOTO GALLERY



**FIG I: FARMING UNIT AT MULANTHURUTHY PANCHAYAT**





**FIG II: CDS CHAIR PERSON AND JLG MEMBERS  
(NADATHADATHRISSUR)**



**FIG III: AMRUTHAM NUTRIMIX UNIT (THOLOOR, THRISSUR)**



**FIG IV: AMRUTHAM NUTRIMIX UNIT (CHORNIKARA, ERNAKULAM)**



**FIG V: VARSHA SALES & SERVICINGSOCIETY (THIRUMARADY,  
ERNAKULAM)**



**FIGURE VI: JLG MEMBERS WITH THE WARD MEMBER  
(MULANTHURUTHY, ERNAKULAM)**