

EFFECTS OF KUDUMBASREE JLG FARMING ON WOMEN EMPOWERMENT: A STUDY IN ERNAKULAM DISTRICT

Ms. Daya Vijayan¹

¹Research Scholar,

School Of Gandhian Thought and Development Studies, M.G. University, Kerala, India

Abstract: Women Empowerment is a creation of an environment where women realize their identity, innate power and potential. Development of women, as well as society, is possible through this empowerment process. It is a multi-dimensional aspect. It gains control over decisions and resources and overall on their lives. Attainment of women Empowerment helps women to be treated equal to men in every sphere in life.

The success of self-help groups (SHG) programs in India inspired across the nation to wider the application of this programme. This became an effective tool for women empowerment. Poverty eradication mission (Kudumbasree) in Kerala focused on the formation of Neighborhood Groups of Women (women SHG) for eradicating the poverty as well as promoting women empowerment. As part of their various development programs, they have organized different women farmers' groups for engaging in collective farming. This project "Collective Farming through JLGs" has roused great attention across Kerala. This study addresses the effect of such women farmers' groups on women empowerment in Ernakulam district in Kerala. Researcher has collected primary data by using interview method and the secondary data collected from books, journals, newspapers, internet etc.

Index terms: Kudumbasree, JLG, Farming, Empowerment, Women

1. Introduction

Farmers' groups under Kudumbasree is termed as Joint Liability Groups. Kudumbasree is also known as Poverty Eradication Mission of Kerala State. This programme is framed by the state for eradicating poverty in Kerala through empowering women. They are targeting on women because they are most affected by Poverty. The methodology to organize the poor in to Community Based Organizations has attained great attention all over Kerala. This concept was put forwarded by NABARD with the active support of government of India. Kudumbasree was enforced by Kerala state government in 1998 in association with the Local self-government. It is capacitating each women to fight for their rights and empowerment.

Kerala model of development is a wide spread aspect. The high female literacy rate (86.2%) is one of the specialties of the state. Infant mortality rate is low in comparison with other states in India. Kerala is the only state where sex ratio is 1084 female for 1000 males. " According to the Sample Registration System, 2016 Kerala has the highest overall life expectancy at birth, at 74.9 years- 72 for men and 77.8 for women" (Spend, 2016). Still there is an absence of women in public domain. Nation has identified the importance of removal of economic marginalization of women in development process for the progress of the nation. Kerala is

remarked high on social indicators but low on work force participation. One of the interesting aspects coined by NSSO data sheet in economic review 2016 is women in “Kerala is more concentrating in tutoring their children or maintaining a kitchen garden. But women in other states are spending their huge amount of time for doing oppressive activities like preparing the cow dung cakes, collecting fuel or cattle feed or fetching water from outside” (Varma, 2017). The patriarchal society is always a constraint for women empowerment. So Kerala is not different from other states of India.

Unemployment among females in Kerala is higher. Women are focusing on low paying unorganized sectors such as agricultural labors, cottage and traditional industries and selected service sectors. Gender-oriented division of labor is the main reason for this. Development of women in the economic process and control over resources are major ingredients for improving the status of women. Violence against women is increasing. Active involvement of women is necessary for all leadership level. So the prevailing situation urges the need for empowerment of women in the state. Kudumbasree is implementing various programs for empowering women. “Collective farming through Joint Liability Groups” is one of the programs taken up by Kudumbasree for empowering women and thereby to lead towards food security.

Joint liability groups are groups of women farmers who are members of Kudumbasree Neighborhood groups and are jointly engaging in farming activities with equal responsibilities. This is the first Project sanctioned by the ‘Mahila Kisan Sashaktikaran Pariyojana’ (MKSP). MKSP is the sub component of National Rural Livelihood Mission. Identification of the available cultivable land is the first step of this group. It may be Government or private land lying fallow. Selection of beneficiaries, clustering them in to groups, giving training, distribution of inputs and release of incentives are other important activities of Kudumbasree. Farmers’ Facilitation Centers (FFCs) are formed for supporting and monitoring farming activities.

MKSP is launched in 2011 in Kerala and Kudumbasree is implementing this Project for making revolutionary achievements through women farmers. Panchayath, NREGS, Labor collectives, JLGs, MKSP, Agricultural Department, NABARD, Bank, Insurance Companies etc. are playing important roles for making this venture a success. There are 54167 JLGs have been formed with 2555509 members for collective farming initiative as per January 2016. Aim of this this Project is “Increasing the visibility of women in agriculture, reducing drudgery and to provide a livelihood opportunity by adopting sustainable and eco-friendly agriculture”. JLGs which take fallow land on informal lease with the support of Panchayath and Kudumbasree for cultivating jointly.

2. Concept of JLG

“In order to provide institutional credit to small and marginal farmers, tenant farmers and share croppers, the National Bank for Agriculture and Rural Development (NABARD) has launched a Joint Liability (JLG) scheme in 2004-2005 as a pilot project” (Rupnawar & Kharat, 2014) . The core factor of JLG is social capital.

Joint Liability Groups are usually formed by farmer association, Panchayatiraj institutions, farmers' clubs, Krihi vikas Kendras, State agricultural universities, Business facilitators, NGOs etc. According to this concept of JLG each member is accessed with a separate individual loan from the Bank. Each group member is jointly and separately liable for repayment of the loan. If it is financing the group, the group is eligible for accessing one loan, which could be combined credit requirements of all its members.

3. Features....

- JLG is homogeneous in nature
- JLG formation helps to build up confidence between groups and banks
- Members are engaged the same activity; farming
- Members are from the same locality
- Members should be a member of any neighborhood Groups of Kudumbasree
- There will be a secretary and president for each group
- Groups should hold regular meetings
- Members should not be a defaulter of Bank loan
- Joint Liabilities Groups should be registered under concerned community development society of Kudumbasree
- It is a credit oriented group.

4. Needs of Joint Liability Groups

- ✂ To empower the members through the provision of knowledge, skills, motivation and competencies that underpin sustainable agriculture (Kalra, Anil, Tonts, & M.Siddique, 2013)
- ✂ Easily access credit from Bank which in turn helps to enhance agricultural activities.
- ✂ Dissemination of technology
- ✂ Enhancing the financial status of women
- ✂ It has become an instrument of social and economic inclusion and provides women a collective voice (Pammi & Kadasiddappa, 2014)
- ✂ Women will become leaders and have control over resources, time and produce
- ✂ It gives a sustainable employment opportunity
- ✂ Participation of women in group meetings and in problem solving

5. Working of JLG

Kudumbasree community network identifies cultivable fallow land and it may be private or government land and can be taken as on lease. Joint Liability Groups are forming after identifying fallow land. There will be four to ten members in each Joint Liability group and it can be up to twenty members. Members of this group should be a member of a neighborhood group (NHG). A JLG member is not allowed to be a member in

more than one JLG. The control of JLG will be the concerned ADS (Area Development Society). If the group members are from different NHGs then the ADS which has maximum members will have the power to control that JLG. Then the members select president and Secretary for the JLG and apply for registration. Every groups should be registered in CDS and they get Unique Identification Number (UID) from CDS. JLGs have to keep registers on their farm activities, economics and operation calendar. Monitoring process is carried out by ADS and CDS office bearers periodically. Every group should submit their monthly progress before Community Development Society through ADS. District Mission of Kudumbasree access this report from CDS and it reaches state mission through District Mission.

Joint liability groups determine area and crop for cultivation and it is being verified by the secretary and president of the JLG and inform CDS. Verification process is carried out at Gram Panchayath level in association with NREGS subcommittee and respective ADS. Finally it is verified by the CDS chairperson and the member secretary. There are Farmers' Facilitation Centers (FFCs) in each Panchayath for supporting and monitoring farming activities.

6. Institutional roles

Table 1

Panchayath	Production implements, agricultural machinery, basic facilities, water supply, marketing
NREGS	Land preparation
Labor collectives	Agricultural labor
JLGs	Farming
MKSP	FFC, skill development, implements, dissemination of practices
Agricultural department	State crop insurance, technical support, production implements
NABARD	5%subsidy on the interest on short term loans 2%for prompt repayment
Bank	Loans, saving bank deposits
Insurance companies	Crop insurance

(Kudumbashree, 2018)

7. JLG and bank linkage details

Table 2

Sl No	Particulars	2015-2016
1	No. of JLGs	54,167
2	No. of JLG members	2,65,273

3	Area of cultivation	49,960 Ha
4	Bank linkage	27,381 JLGs linked with

(Kudumbashree, 2018)

In the beginning process of collective farming NABARD is giving a promotional incentive of Rs 2000- per JLG to CDS. Under the interest subsidy scheme, JLGs get 5% interest subsidy for agricultural loans taken up to 7% interest rate. JLGs are given with area incentives according to their cultivating area. The groups have also availed of production incentives after the crop harvest.

8. Literature review

It includes review of various Books, Research papers, Newspapers regarding the present study. Pande and Jha in their study (2016) explain that Collective Farming provides a platform for every woman to make decision of their own, regarding every aspects of Collective Farming like seeds, crop cultivation, harvesting etc. It leads women towards development through ensuring the participation of them especially Dalits. This progressive process provides financial independence for women farmers.

Ferguson and Kepe (2011) remarked that after women became members of a group they could improve their confidence, negotiating skills, the ability to be of service to their communities through transferring skills to non-members and the ability to take control of certain household decisions when dealing with men.

Samanta and Srivastava (2015) in their study observed that people can attain control over one's life through the Empowerment process. And they found that 65% of respondents replied that they have attained capacities for taking major roles in their life independently.

Sraboni, Malapatit, Quisumburg & Ahmed (2014) were concluded that "Empowerment in agriculture is women's control over productive resources such as land, livestock, water, forests, common property, seeds, fertilizers, machinery, financial assets, and the income from sales of crop. Women's empowerment is considered a prerequisite to achieving food security"

Nachmuthu and Barani (2012) were observed that certain variables such as economic status, self-worth, self-confidence and social status define the empowerment of women.

Mohan, Prathap and Naidu (2017) were concluded in their study that Joint Liability groups help to achieve socio economic empowerment of poor people.

9. Research objectives

1. To study the role of JLG in women empowerment
2. To study the performance of JLGs in Ernakulam District
3. To offer suggestions for the betterment of women empowerment through JLG

10. Research Methodology

Source of data: both primary and secondary data are used in this study. Primary data were gathered from a field survey in Ernakulam district. Journals, articles, working papers, reports, newspapers, and internet were the source of secondary data.

Sampling design: the Researcher has chosen multi stage simple random sampling method to select samples.

Sample size: sample size was 60. Randomly Selected 3 Block Panchayath from Ernakulam district out of 14-Block Panchayath. 2 Panchayath from each Block Panchayath is selected randomly. So there was a total of 6 Gram Panchayath and 10 JLGs from each Gram Panchayath has been selected using simple random sampling method. One representative of group either secretary or president has chosen as the respondent for this study.

Gram Panchayath are;

- Kalady
- Malayattoor- neeleswaram
- Okkal
- Rayamangalam
- Vengola
- Vazhakkulam

Method for data collection: structured interview schedule both open ended and closed ended questions

11. Data analysis

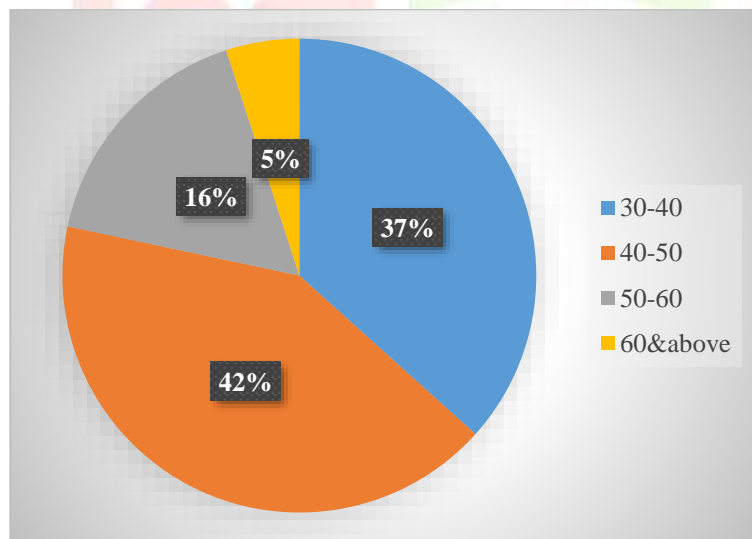


Figure 1: age of the respondents

Pie diagram shows that 37% of the respondents are in the age between 30-40 years. 16% of the respondents are in the age group 50-60. Majority of the respondents (42%) are in between 40-50 and 60 and above age is for only 5% of the women.

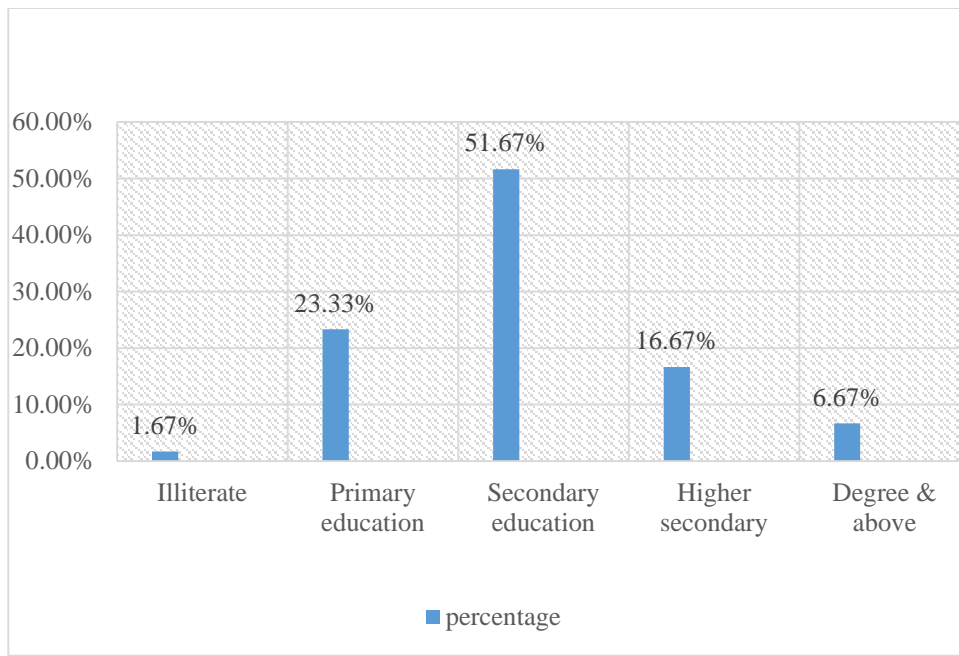


Figure 2: educational qualifications of the respondents

1.67% of women respondents are illiterate. 23.33% of respondents have primary education. Majority of them have secondary education (51.67%). 16.67% of women farmers have attained higher secondary education and 6.67% of women farmers are graduates.

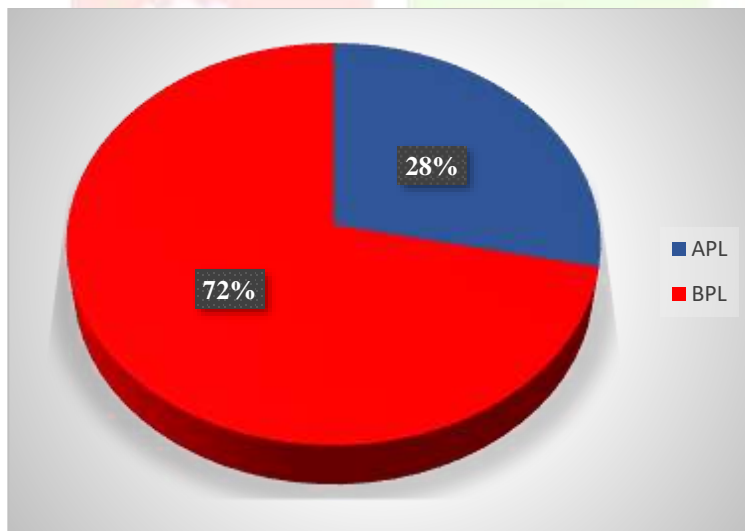


Figure 3: economic status of the respondents

Majority of the women farmers are BPL when it comes to APL it is only 28%.

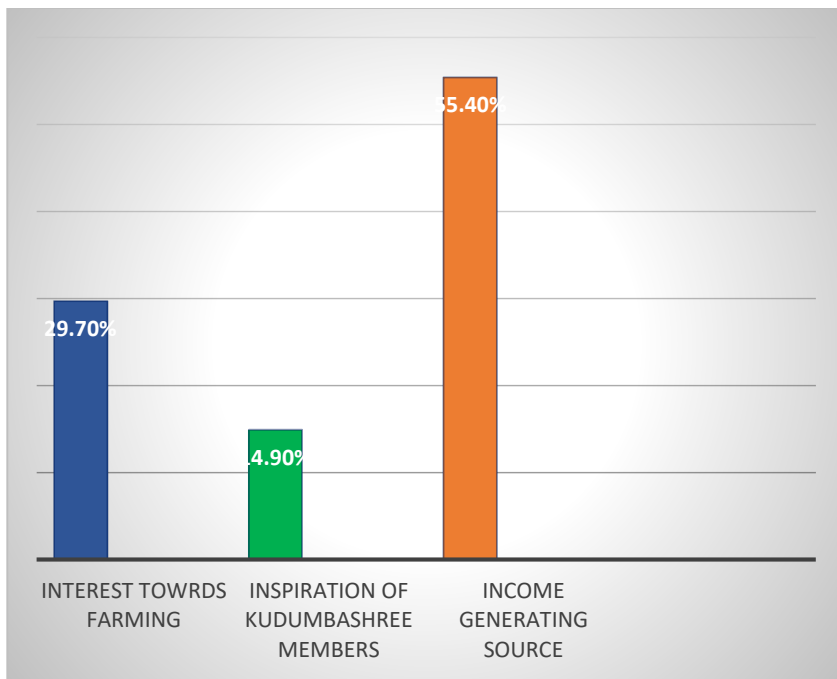


Figure 4: factors inspired to joining JLG

Most of the respondents (55.4%) have joined in JLG for generating income. 14.9% of women farmers have joined in JLG by the inspiration of Kudumbasree members. 29.7% of the respondents had an interest towards farming.

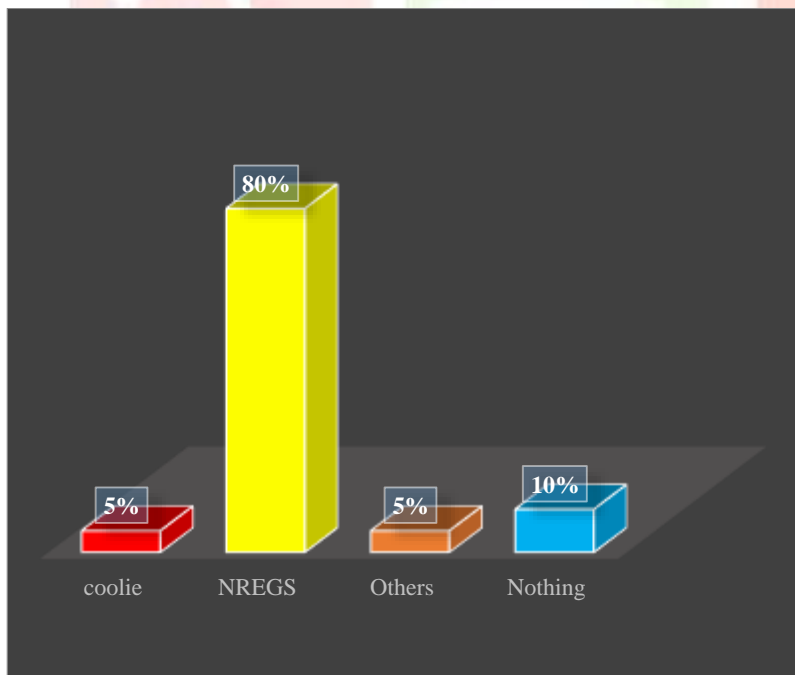


Figure 5: income source except collective farming

It is very clear that 80% of the total respondents are participating in NREGS (National Rural Employment Guarantee Scheme). 10% of the women farmers do not have any other job. 5% of the respondents have an income source of coolie. And the remaining 5% have other works such as tailoring, shop etc.

12. Findings- percentage analysis

- ❖ Majority of the respondents belong to the age group of 40-50 years.
- ❖ Majority of the respondents studies up to 10th standard.
- ❖ 91.67% of the respondents are married.
- ❖ Most of the respondents are BPL family members.
- ❖ Majority of women farmers entered in to JLG farming as it is an income generating source.
- ❖ Most of them participate in 2-4 training classes
- ❖ Majority of the women farmers have an opinion that JLG farming is better than other type of group farming because the whole support system such as Kudumbasree, Panchayath, Agricultural office etc. are giving proper support and inspiration for their overall betterment.
- ❖ More than half of the respondents remarked that they could achieve self-sufficiency, financial achievement and began to get more respect from their family.
- ❖ Women could achieve technical skill, problem solving skill, negotiating skill, skill in group management, increase in confidence etc.
- ❖ Majority of the respondents said that they could improve their ability in decision making
- ❖ Women farmers have full control over their resources, time and produce.
- ❖ Most of them indicated that JLG is playing a pertinent role in empowering women.
- ❖ JLG farming is helped to improve their social interaction and participation.
- ❖ Study reveals that the concerned authority is not taking auditing timely and properly.
- ❖ Study result show cases the significant and remarkable performance of JLGs in Ernakulam District

13. Suggestions

- ✓ Co-operation and support of family of women are necessary for all stages of women empowerment.
- ✓ The inclusion of BPL, educated and experienced farmers should be ensured in the formation process of JLG and given with proper training for the empowerment of the whole group.
- ✓ The community people should give motivation, support and co-operation and this will provide a better space for women for their empowerment.
- ✓ Leaders should take the responsibility to improve the decision making skill of other members too.
- ✓ Kudumbasree must ensure proper auditing and preferably social auditing, monitoring and evaluation both internally and externally. It will help to the development of the endeavor and enhancement of women empowerment process.

- ✓ Support system such as Panchayath, Agricultural Office etc. should provide better marketing facilities to sell their produce and conduct various programs for enhancing their skills.

Conclusion

JLG collective farming is a new intervention of Kudumbasree for making women empowerment in agricultural sector and to lead towards food security. The contribution of JLG farming towards women empowerment is significant. Empowerment is a process of capacitating individually and collectively to acquire greater decision making power and control. And it is a transformative action which helps to realize themselves and leading to greater participation. Women empowerment helps to increase overall strength of individual and community of women. It also helps to improve economic, social and political status of women. This study indicates that most of the women farmers have concern about their economic status so they are joined in JLG farming for income generation. It is clear that it is an empowerment process. Women could earn financial freedom and feel more independent and increase in respect from family and society. JLG farming helped women to joined decision making process as well as to access economic resources. JLG farming has made women socially and economically empowered. They could also remark their empowerment in the agriculture sector where it is dominated by males. The pace of the women empowerment process and agricultural development are accelerating by the Kudumbashree JLG initiative.

References

- ❖ Ferguson, H., & Kepe, T. (2011). Agricultural cooperatives and social empowerment of women a ugandan case study. *Development in Practice*.
- ❖ Kudumbasree. (2018, March 27). *Farm Initiatives*. Retrieved from Kudumbasree: www.Kudumbasree.org/pages/42
- ❖ Mission, K. S. (2011). *National Rural Livelihood Mission State Perspective Plan and Implementation Plan*. Thiruvananthapuram: Government of Kerala.
- ❖ Mohan, M. R., Prathap, G., & Naidu, M. C. (2017). Working of joint liability groups and Self Help groups in Chittoor district of Andhra Pradesh. *International Journal of Humanities and Social Science Research*, 42-48.
- ❖ Nachimuthu, G. S., & Gunatharan, B. (2012). Empowering Women through Entrepreneurship: A study in Tamil Nadu, India. *International Journal of Trade, Economics and Finance*, 143-147.

- ❖ Pammi, R. K., & Kadasiddappa, M. M. (2014). Joint Farming through Neighborhood Groups (NHGs) in Kerala: a Case of Kudumbasree. *Society for Scientific Development in Agriculture and Technology*, 1010-1013.
- ❖ Pande, D., & Jha, M. (2016). Empowerment and Food Sovereignty. *Asian social science*, 80.
- ❖ Prasad, P. M., & Ambily, A. S. (2017). A Study on Strategic Leadership Styles Among Kudumbasree In Promoting Agricultural Business . *Advance in Natural and Applied Sciences*, 342-348.
- ❖ Rupnawar, V. D., & Kharat, R. S. (2014). A Role of Joint Liability Group (JLG) in Rural Area: A Case Study of Southern Region of India. *Euro-Asian Journal of Economics and Finance*, 13-20.
- ❖ spend, I. (2016, October 25). *India's New #1: J&K Surpasses Kerala's Life Expectancy, Except At Birth*. Retrieved from indiaspend.com: <https://www.google.co.in/amp/www.indiaspend.com/cover-story/india-s-new-1-jk-surpasses-keralas-life-expectancy-except-at-birth-64335/amp>
- ❖ Sraboni, E., Malapatit, H. J., Quisumbing, A. R., & Ahmed, A. U. (2014). Women's Empowerment in Agriculture: What Role for Food Security in Bangladesh? *World Development*, 11-52.
- ❖ Srivastava, P., & Samanta, D. (2015). Impact of Joint Liability Groups on Sustainable Livelihood and Social Capital Promotion: A Study in the Context of Bihar. *International Conference on Global Economic Growth and Sustainability: Challenges and Prospects* (pp. 1-9). Mysuru: sdmimd.
- ❖ Varma, V. (2017, December 6). *High on literacy, low on workforce: Why are Kerala's women not making it to work?* Retrieved from The Indian Express: indianexpress.com/article/gender/high-on-literacy-low-on-workforce-why-are-keralas-women-not-making-it-to-work/