A qualitative analysis of the impact of Kudumbashree and MGNREGA on the lives of women belonging to a coastal community in Kerala

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ABSTRACT

Background: The rural coastal population of Njarakkal are dependent on fishing for their daily livelihood making them highly economically unstable. Both Kudumbashree and MGNREGA have been implemented in this area for the upliftment of this population especially women. Therefore, the objective of this study was to qualitatively analyze the impact of Kudumbashree and MGNREGA on the lives of women belonging to the rural coastal community of Njarakkal. Methods: A qualitative study consisting of Focused group discussions and key informant interviews were conducted on women belonging to the fishing community who were active members of both the Kudumbashree and MGNREGA program. Results: Participation in Kudumbashree and MGNREGA was found to have a positive impact on the lives of these coastal women. They experienced social, economic and political empowerment along with an improvement in their leadership skills and decision making capacity. Their participation in these groups not only led to empowerment in various domains of their lives but also had an impact on their health awareness, needs and utilization of healthcare services. Conclusion: Both Kudumbashree and MGNREGA were found to very useful platforms for the empowerment of women and thereby aiding in the eradication of poverty. Irrespective of a few lacunae’s in these programs, it has resulted in the creation of a cohort of empowered women who can be effectively used as future ambassadors for spreading health awareness in the community.

Keywords: Coastal community, empowerment, health awareness, Kudumbashree, Mahatma Gandhi National Rural Employment Guarantee Act

Introduction

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform them into desired actions and outcomes.[1] Around 49.6% of the world's population are females. Therefore, their empowerment and autonomy in the political, social, economic, and health domains are crucial.[2] Kudumbashree was conceived as a joint program of the Government of Kerala and National Bank For Agriculture and Rural Development (NABARD) for addressing the multidimensional nature of poverty. It equipped women to seize opportunities for economic development through entrepreneurship and microcredit.[3] When Kudumbashree was implemented, it was designed as a participatory approach towards poverty alleviation through women empowerment economically, socially, and politically.[4] While, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a landmark legislation for employment guarantee to the poor and weaker sections of the country. In addition to supplementary employment for rural households it facilitates the empowerment of women through financial inclusion and independence.[5]

Njarakkal is a rural coastal village in Ernakulam District of Kerala. Majority of the population are fishermen by occupation.

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Quick Response Code:

Website: www.jfmpc.com

DOI: 10.4103/jfmpc.jfmpc_581_19

How to cite this article: Ali HM, George LS. A qualitative analysis of the impact of Kudumbashree and MGNREGA on the lives of women belonging to a coastal community in Kerala. J Family Med Prim Care 2019;8:2832-6.
Their survival depends on the fishing seasons making them highly economically unstable. Though fisher folks form an important community in Kerala, they remain neglected and marginalized when compared to the socio-economic progress attained by the other sectors of the state. Kudumbashree and MGNREGA are actively being implemented in this area for the upliftment of this coastal population especially women.

Therefore, the objective of this study was to qualitatively analyze the impact of Kudumbashree and MGNREGA on the lives of women belonging to the rural coastal community of Njarakkal in Ernakulam District of Kerala.

Methodology

After obtaining institutional ethical committee clearance a qualitative (7th December 2018) study was carried out in Njarakkal panchayat to explore women’s perceptions regarding the role played by Kudumbashree and MGNREGA in empowering them in the various domains of their life. There are a total of 16 wards in the panchayat and all of them have an active Kudumbashree and MGNREGA unit. Two of the wards which belonged to the coastal area where the fisher folks lived were purposively selected. The selected ward numbers were 1 and 2 where the women of the fishing community were active members of both the Kudumbashree and MGNREGA. In each of these wards, the sites where the women were working as a part of the MGNREGA program were identified using the help of the local Panchayat. These two sites were visited by the researcher at lunch time when the workers were resting. The purpose of the study was explained to them and after obtaining informed verbal consent, focus group discussion (FGD) was conducted at each of the sites. The numbers of participants for the FGDs were 12 in ward number 1 and were nine in ward number 2. The main researcher facilitated the entire discussion and audio recorded it, while ensuring that all participants actively contributed to the discussions. The researcher ensured that the discussions did not deviate from the topic, while another researcher took notes during the entire process. The group discussions were conducted using an FGD guide prepared by extensive formative research. Each of these FGDs lasted for 45 minutes to 1 hour.

Some of the participants who were very resourceful and seemed to have more information to contribute were identified by the researcher during the FGDs. They were then invited for in-depth interviews which were conducted using interview guides consisting of a list of pre-determined open-ended questions from extensive formative research. Probing questions were also asked to explore in depth further. They were audio recorded and a total of 11 interviews were conducted till saturation was reached. Each of these interviews lasted for 35–50 minutes.

Both the FGDs and interviews were conducted in the local language Malayalam. It was then transcribed verbatim and translated into English. The Transcripts were manually coded to identify emerging themes and subthemes that were further categorized into different categories. In order to increase the validity of the findings it was then verified independently by another researcher. The discrepancies that evolved were resolved through discussion till consensus was reached between the researchers. Data triangulation was carried out to draw conclusions.

Result

A total number of 21 women took part in the FGDs and in depth interview was conducted among 11 of them. The age of the study participants ranged from 27 years to 62 years with a majority of them being Hindus and belonging to the BPL category. The women were all literate and majority of them had an education up to high school. All of them were members of both Kudumbashree and MGNREGA. Except for two of the study participants who were widows, the rest of them were currently married and their spouses were fishermen. All of them had children and were living with their families. It was observed that the main livelihood of all these families were fishing which was found to be seasonal and thereby resulting in economic instabilities.

It was observed that women’s participation in Kudumbashree and MGNREGA enabled them to be economically empowered. Due to the seasonal nature of their partner’s occupation, income from both Kudumbashree and MGNREGA provide a great support to their families by preventing them from slipping into poverty and debt. Almost all of them spend their income on meeting daily expenses of their families like paying school fees, meeting medical expenses, renovation of house, loans etc., A 33-year-old women stated:

“If there is a shortage for money I use this money for buying food or paying fees. We might borrow money from other sources and repay it once the money is credited in our accounts.”

While for some, the income from Kudumbashree and MGNREGA were found to be an extra source that they used for buying gold or for supporting their parents. It provided them with a sense of economic security and a feeling of accomplishment.

“I have always wanted to buy a gold earring but whatever he earned was just enough to meet our daily day expense. When I heard about MGNREGA I joined the program and bought this earring.” - women aged 44 years

When asked about which of these schemes they preferred more, all of them unanimously stated that MGNREGA provided them with better economic security than Kudumbashree. This was because in Kudumbashree, they had to acquire the skill of running a business and make profit from it. It had risks of business, though they received subsidies from government there was no compensation for any loss. Whereas, for MGNREGA, no particular skills were required and at the end of the day they earned a fixed amount of money irrespective of the outcome.
“I prefer MGNREGA over Kudumbashree though we don’t get money for the work we did today itself, we will get it for sure unlike Kudumbashree. We use to have soap manufacturing units, garments business, utensils sale etc. Eventually we stopped everything because its time consuming and didn’t gain much profit, there are some people who are successful but most of us faced difficulties.” - 33-year-old woman

However, it was observed that Kudumbashree played in a crucial role in reducing their dependence on private money lenders through its microcredit scheme. As a Kudumbashree member they were eligible for collateral or interest free loans. Since, loan repayment was a group responsibility it took away a lot of burden.

“Whenever we have financial difficulty earlier we use to take money from private money lenders but now we have Kudumbashree its easier to get loans.” – 58-year-old woman

Even though most women preferred working for MGNREGA than the Kudumbashree, many felt that if the government provided them with support if losses happened it would give them confidence and encouragement to work more. Especially since, coastal areas are geographically vulnerable regions and most of the Kudumbashree units face economic losses during monsoon. A 40-year-old women stated:

“we had mussel farming, which was very successful. Everything was destroyed during Tsunami and we were asked to pay back the loan. Since then most of us never dared to take up such an initiative.”

It was also observed that MGNREGA too had certain drawbacks, such as the amounts never being credited on time and guaranteed number of days of work were never being provided. They felt that if the money was credited on time it would enable them to plan ahead.

“MGNREGA is a better option if they could give money immediately after completing work and guarantee 100 days of work. It would help to plan however it has never happened” - 28-year-old woman

Moreover, the awareness sessions and classes held by Kudumbashree units not only helped them to gain knowledge but also molded them into responsible citizens. Conducting community events and celebrating festivals together created a feeling of oneness amongst them. They felt that that their voices are being heard better and problems are being resolved quickly when they jointly stood for it rather than alone.

The study observed that the social and economic empowerment had a huge impact on the decision-making capacity of the women. Women’s participation in Kudumbashree had a key role to play in this regard. All the women agreed that after joining these social groups they became more capable of making decisions on their own and also played an important role in their family’s decision-making process. They felt that they were being consulted more often and was valued more since they started contributing to the family’s income. As a 39-year-old women stated:

“Earlier I use to consult my husband for each and every thing before taking a decision but now that I have my own money I take most of the decisions regarding household.”

The participants felt that their confidence to make decisions and give opinions developed as the result of their social interactions. Majority of them reported that they had never been a part of any social groups before joining Kudumbashree and were confined to the four walls of their house. Kudumbashree gave them a social platform to discuss their life and share experiences. They claim that this has led to the development of their decision-making power.

Along with the improvement in their decision-making skills, their independence, and leadership skills too improved. Many of them became capable of running errands on their own like going to a bank, shopping etc., In these groups, each woman was given specific roles and duties to carry out, making them capable and independent.

“Earlier my husband used to be worried about me, wondering if something was happening to him what will become of me, now he is confident that I will manage things on my own.” - 43-year-old woman

Other than empowerment, their participation in Kudumbashree also enabled them to get oriented to the various healthcare services being made available through the government healthcare centers. Regular health awareness classes conducted by the Kudumbashree created awareness about national programmes like RNTCP, RMNCH+A, UIP, MR vaccination campaign etc., It not only improved their utilization of health care services but also provided a platform for addressing their health issues.

Being part of a social group also enabled them to assist each other at the time of illness either by accompanying them to the hospital or by sharing their financial burden. All the participants stated that the money received from these schemes enabled them to get better nutrition and medical facilities for their families.

“Earlier we were just staying at home and didn’t know anybody. But now since we are a part of such groups, we get to interact with the members of the panchayat and other institutions as well.” - 32-year-old woman

“I am happy that I am earning some money but more than that I am glad that I came here, because if I have a problem tomorrow I know my friends will be there to support me.” - 41-year-old woman
“Since we are a part of this group, if one of us falls sick we would take them immediately to the hospital” – 46-year-old woman

“When my daughter was pregnant I was depending on money from MGNREGA for taking her to hospital” – 59-year-old woman

As with all other social groups, it was observed that conflicts and arguments do occur among the participants. This was because; carrying out small scale businesses and managing issues outside the confinement of families were new to many. However, it was gratifying to see that even small achievements created a boost of self-confidence and made them proud of themselves.

Discussions

The study was able to highlight how Kudumbashree and MGNREGA influenced the lives of women in a coastal community. Participants experienced social, economic and political empowerment along with an improvement in their leadership skills and decision-making capacity. Their participation in these groups not only led to an empowerment in various domains of their lives but also had an impact on their health awareness, needs, and utilization of healthcare services.

Women were found to have become more confident and independent after becoming a part of the Kudumbashree and MGNREGA. It provided a social platform where women felt a sense of security; it enabled them politically and made them legally aware of their rights. A sense of leadership and responsibility was instilled in them by working as a part of an organization, carrying out its day to day activities, managing finances, organizing events, etc., Both Kudumbashree and MGNREGA played a key role in the various domains of personality development of women. This finding was found to be similar to a study conducted by Ashutosh Kumar et al. where the participation in Kudumbashree improved the personal skills, confidence decision making capacity of the women along with alleviation of poverty.[7]

However, it was the economic empowerment that was found to be the reason for the changes that occurred in the other domains of their lives. It was observed that once women started to earn money and contribute to the family budget, they were able to voice their opinions, make decisions on their own, spend money for their family’s needs, utilize healthcare services, etc., This in turn was found to have an impact on other domains of their life as well. A study done by Neha Kumar et al. too supported the concept of SHGs being the base for developments in various domains such as better living status, education, nutrition, and health needs of their families. Members of the SHGs knows their entitlements and avail those schemes for their upliftment compared to non-members.[8]

Study conducted by Saggurti et al. demonstrates that community-based groups can be used effectively in reaching the most marginalized sections of the society.[9] Participation in Kudumbashree and MGNREGA was also found to have an impact on their health awareness, needs, and utilization. Kudumbashree provided a common platform, where awareness regarding various health programs and schemes could be introduced to a cohort of women, who would then carry home these health messages to their respective families. Over the years, Kudumbashree has been a vehicle for transmission of various healthcare messages such as enrolment in Comprehensive Health Insurance.[10] COMBI strategy for TB control etc.[11] While, it was observed in our study that MGNREGA has increased the household income and monthly per capita expenditure similar to other studies in the past[12,13] and this economic empowerment of women has led to an increase in the healthcare utilization.[14]

The presence of self-help groups (SHG) centered around microfinance activities was found to be associated with improvements in key aspects of health knowledge and in behaviors.[15] An analysis of nationally representative survey data found that the presence of an SHG was associated with significantly higher odds of women delivering their babies in an institution, feeding colostrum to the new-born, having knowledge of modern family planning methods, and using family planning products and services.[16] In a study by S Saha et al. it was found that self-help groups can be an effective platform to increase uptake of women’s health interventions as well as follow-up care. Participation in SHGs broaden their utility beyond microfinance, particularly when they operate at a larger scale.[17]

Conclusion

Therefore, participation of women in Kudumbashree and MGNREGA was found to have an impact on various domains of the lives of these rural coastal women. Both Kudumbashree and MGNREGA were found to very useful platforms for the empowerment of women and thereby aiding in the eradication of poverty. Irrespective of a few lacunae’s in these programs, it has resulted in the creation of a cohort of empowered women who can be effectively used as future ambassadors for increasing access of primary healthcare in the community.

Declaration of patient consent

The authors certify that they have obtained all appropriate patient consent forms. In the form the patient(s) has/have given his/her/their consent for his/her/their images and other clinical information to be reported in the journal. The patients understand that their names and initials will not be published and due efforts will be made to conceal their identity, but anonymity cannot be guaranteed.

Financial support and sponsorship

Nil.

Conflicts of interest

There are no conflicts of interest.
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