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GROUP PARTICIPATION AS A CATALYST FOR WOMEN'S EMPOWERMENT: EVIDENCE FROM KERALA

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Abstract : Kudumbashree has evolved into one of India's most successful women empowerment initiatives and is widely regarded as the largest women-led community movement in Asia. Established as a poverty eradication mission in Kerala, it focuses on improving the socio-economic status of women through microfinance, self-employment, and entrepreneurship development. The formation of Self-Help Groups (SHGs) under Kudumbashree has played a vital role in implementing major poverty alleviation programmes such as the Swarnajayanti Gram Swarozgar Yojana (SGSY) and the National Rural Livelihood Mission (NRLM) introduced by the Ministry of Rural Development, Government of India. The innovative community-based organizational structure, entrepreneurial approach, and effective management practices of Kudumbashree have received national recognition. Its successful model has been adopted as a framework for implementing NRLM across the country. Operating under the Government of Kerala, Kudumbashree places women's empowerment and integrated community development at the centre of its activities. Against this background, the present study examines the socio-economic empowerment of women through their participation in Kudumbashree group activities. Primary data were collected from 150 rural women members of Neighbourhood Groups (NHGs) in the northern districts of Kerala using a stratified random sampling technique and a structured interview schedule. The collected data are analysed using percentage analysis, ranking techniques, and the Chi-square (χ^2) test. The study aims to assess the extent to which participation in Neighbourhood Groups (NHGs) contributes to women's empowerment and to examine the role of Kudumbashree in enhancing the social and economic well-being of rural women. The findings reveal that participation in NHGs has significantly improved the economic and social empowerment of rural women.

***Index Terms* - Motivation for Group participation, Neighbourhood groups (NHGs)/SHGs, Extend of Economic and Social Empowerment.**

1. Introduction

Women's empowerment has become a central objective of sustainable development, as it enhances women's ability to participate effectively in economic, social, and political spheres. Empowerment is generally understood as the process through which individuals acquire the capability to make strategic life choices that were previously denied to them Kabeer, (1999). Similarly, Sen (1999) argued that development should be viewed as the expansion of people's capabilities and freedoms rather than merely an increase in income. In this context, women's empowerment extends beyond economic independence to include improved access to resources, enhanced decision-making authority, greater mobility, leadership opportunities, and active participation in community development. Collective action has been widely recognized as an effective mechanism for promoting women's empowerment. Putnam (1993) emphasized that social capital, developed through networks, trust, and cooperation, facilitates collective action and strengthens community development. Likewise, Agarwal (2001) argued that participation in community-based groups enhances women's bargaining power, access to productive resources, and involvement in local governance. Self-Help Groups (SHGs) have therefore emerged as an important institutional mechanism for promoting financial inclusion, entrepreneurship, and socio-economic empowerment, particularly among rural women in developing countries, Mayoux, (2001).

Kerala has consistently been recognised for its achievements in human development, literacy, and gender-related indicators. However, despite high levels of female literacy and favourable social development indicators, women's participation in economic activities and entrepreneurship remains comparatively low. This disparity highlights the need for institutional interventions that can transform educational achievements into sustainable livelihood opportunities and economic empowerment. In this regard, the Kudumbashree Mission represents one of the most successful community-based poverty alleviation and women's empowerment programmes in India. Launched by the Government of Kerala in 1998 under the Local Self Government Department, Kudumbashree adopts a participatory and decentralized approach to development through a three-tier organizational structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs). According to Oommen (2008), Kudumbashree is a unique model that integrates poverty eradication, women-led entrepreneurship, and decentralized governance within a community-based institutional framework. Devika and Thampi (2007) further observed that the mission has created new public spaces for women by strengthening their participation in local governance, leadership, and collective decision-making.

Over the past two decades, Kudumbashree has expanded into one of the world's largest women-led community networks. As per recent Kudumbashree report (2025), the mission comprises more than 48 lakh women members organized into approximately 3.17 lakh Neighbourhood Groups (NHGs), 19,470 Area Development Societies (ADSs), and 1,070 Community Development Societies (CDSs). The mission has also promoted 1,57,097 micro enterprises, providing livelihood opportunities to over 3.18 lakh women entrepreneurs. Through thrift and credit activities, microfinance, skill development, entrepreneurship promotion, and community-based enterprises, Kudumbashree has significantly contributed to financial inclusion, employment generation, and local economic development in Kerala. The effectiveness of the Kudumbashree model has received national recognition. Its institutional framework has been adopted as a model for implementing the National Rural Livelihood Mission (NRLM) across India, and Kudumbashree has been designated as a National Resource Organization (NRO) to provide technical assistance and capacity-building support to other states. These achievements demonstrate the programme's potential as an effective strategy for promoting inclusive development through women's collective action. Against this backdrop, examining the contribution of group participation to women's socio-economic empowerment assumes considerable academic and policy significance. Participation in Kudumbashree Neighbourhood Groups provides women with opportunities to access financial services, engage in entrepreneurial activities, develop leadership skills, participate in community decision-making, and strengthen their social networks. Although several studies have documented the positive outcomes of Kudumbashree, empirical evidence on how group participation influences different dimensions of socio-economic empowerment remains limited. Therefore, the present study attempts to examine the role of group participation in enhancing the socio-economic empowerment of rural women in Kerala.

2. Statement of the problem

Kerala has consistently been recognized for its remarkable achievements in human development, particularly in the fields of education, healthcare, and gender-related social indicators. The state has attained high levels of female literacy and favourable health outcomes, making it a model of social development in India. However, these achievements have not been fully translated into women's economic empowerment. Female labour force participation in Kerala remains comparatively low, while the unemployment rate among women continues to exceed that of men. Women also encounter persistent inequalities in employment opportunities, income, ownership of productive assets, and participation in entrepreneurial and leadership roles. A substantial proportion of women remain engaged in low-income and informal occupations, restricting their economic independence and limiting their contribution to the state's productive economy. Women's empowerment is a multidimensional concept that extends beyond economic advancement to include social, political, and psychological dimensions. It involves enhancing women's access to resources, strengthening their decision-making capacity, building self-confidence, and enabling meaningful participation in family, community, and economic activities. In this regard, group-based development approaches have gained considerable importance as effective mechanisms for promoting collective action, financial inclusion, leadership development, and social capital. Participation in community organizations enables women to acquire entrepreneurial skills, expand social networks, improve their bargaining power, and actively participate in local development processes.

The Kudumbashree Mission, established by the Government of Kerala, represents one of the largest community-based women's empowerment programmes in India. Through its Neighbourhood Groups (NHGs), the mission provides an institutional platform for women to participate in thrift and credit activities, micro-enterprise development, livelihood promotion, and community development initiatives. Although Kudumbashree has made substantial contributions to poverty alleviation and women's development, empirical evidence on the extent to which active participation in NHGs contributes to different dimensions of women's socio-economic empowerment remains limited. In particular, there is a need to examine whether group participation enhances women's economic independence, decision-making ability, leadership capacity, social participation, and overall quality of life. Against this background, the present study examines the role of group participation as a catalyst for women's socio-economic empowerment among members of Kudumbashree Neighbourhood Groups in Kerala. The findings are expected to provide empirical evidence on the effectiveness of community-based group participation in strengthening women's empowerment and to offer policy insights for improving livelihood and empowerment programmes in the state.

3. Objectives of the Study

- To understand the motivations for participation in group
- To identify group characteristics
- To evaluate extend of economic empowerment after participation in group.
- To evaluate extend of social empowerment after participation in group

4. Testing of Hypotheses

1. There is no significant economic empowerment after participation in group
2. There is no significant social empowerment after participation in group

5. Methodology used in the Study

The present study adopts a descriptive and analytical research design to examine the socio-economic empowerment of women through their participation in Kudumbashree Neighbourhood Groups (NHGs). Both primary and secondary data were used to achieve the study objectives. Secondary data were collected from books, peer-reviewed journals, research articles, government reports, and other relevant publications on women's empowerment and the Kudumbashree Mission. Primary data were obtained from rural women who are members of Kudumbashree NHGs in the northern districts of Kerala. Stratified random sampling technique was employed to select respondents from the study area. A total of 150 women members were chosen as the sample for the study. Primary data were collected using a structured interview schedule administered to the respondents. Prior to the final survey, a pilot study was conducted to test the clarity and reliability of the instrument, and necessary modifications were incorporated based on the findings. The data collected were systematically classified, tabulated, and analyzed using appropriate statistical techniques. Percentage analysis was used to summarize the socio-economic characteristics of the respondents, ranking methods were employed to identify the relative importance of various factors, and the Chi-square (χ^2) test was applied to examine the association between selected variables. These analytical tools facilitated the interpretation of data and helped in drawing meaningful conclusions regarding the impact of group participation on women's socio-economic empowerment.

6. Self-Help Groups and the Kudumbashree Model in Kerala

Self-Help Groups (SHGs) were formed under the initiatives of the National Bank for Agriculture and Rural Development (NABARD) and the directives of the Reserve Bank of India. Promoted by both government and non-governmental organizations, these groups primarily consist of rural poor women who voluntarily come together to alleviate poverty through collective savings and access to external credit. The implementation of the Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kerala led to the widespread formation and mobilization of SHGs across various districts. In June 2010, the Government of India restructured the SGSY and introduced the National Rural Livelihood Mission (NRLM) as a more comprehensive poverty alleviation strategy. The Ministry of Rural Development recognized the Kudumbashree model and the synergy between Kudumbashree and Panchayati Raj Institutions (PRIs) as an effective approach that could be replicated at the national level under NRLM. The entrepreneurial and management strategies developed by Kudumbashree were particularly noted for their impact. As a result, Kudumbashree was designated as the nodal agency for implementing NRLM in Kerala.

Kudumbashree was established as a joint initiative of the Government of Kerala and NABARD, implemented through Community Development Societies (CDSs) of economically disadvantaged women, functioning as the grassroots arm of local self-governments. Formally registered as the State Poverty Eradication Mission (SPEM) under the Travancore Kochi Literary, Scientific, and Charitable Societies Act of 1955, Kudumbashree operates under the leadership of a governing body chaired by the state minister for Local Self-Government (LSG). A structured network, including a state mission with field officers in each district, supports and facilitates community-based activities across Kerala.

Kudumbashree has pioneered an innovative approach to identifying poverty using non-economic indicators and has built a well-structured Community-Based Organization (CBO) network. At the core of this network are Neighbourhood Groups (NHGs) or Ayalkoottams, which serve as the primary organizational units. Each NHG consists of 10 to 20 women from the same locality, with membership limited to one woman per household. While non-member women can participate in discussions, training, and development programs, only members hold voting rights. NHGs operate under the byelaws of Kudumbashree CDS and have an executive committee consisting of five key positions: President, Secretary, Income Generation Volunteer, Health and Education Volunteer, and Infrastructure Volunteer.Through its structured approach, Kudumbashree continues to play a vital role in empowering women, fostering financial independence, and strengthening grassroots governance in Kerala.

Rajeeev Thomas (2013) explains Kudumbasree is a comprehensive poverty alleviation program in the state of Kerala and it focuses primarily on microfinance and micro enterprise development. This poor woman oriented SHG program is unique and it makes every effort to alleviate poverty through on integrated approach. It involves an effective convergence of resources and actions and more over the program is essentially linked to local self -government institutions. Ambika Devi (2010) pointed in Kerala women achieving financial access, mobility, awareness level, self-confidence and self- esteem in the economic and political sphere through Kudumbashree programs. Beena. S (2012) studied the empowerment of women in the informal sector in Kerala, and admits there is an association between educational qualification and empowerment of Kudumbashree members.

7. Stages of Group Development: A Framework for Effective Team Dynamics

Tuckman and Jensen (1977) outlined a model of group development consisting of five key stages: Forming, Storming, Norming, Performing, and Transforming. These stages define how teams evolve, build relationships, and enhance productivity over time.

1. Forming Stage – Also known as the **orientation stage**, this is the initial phase of group development, characterized by caution, uncertainty, and politeness among members. The group's purpose, structure, and leadership remain unclear, and formal leaders play a crucial role in setting expectations. This stage concludes when individuals begin to identify themselves as part of the group.

2. Storming Stage – This phase involves conflict and competition, as members assert their opinions and struggle for leadership roles. Disagreements regarding the group's purpose, work methods, and authority often arise, leading to tension and resistance. Many members may feel frustrated, believing the group will never function cohesively. Power struggles are common, but they are essential for establishing clarity in roles and direction.

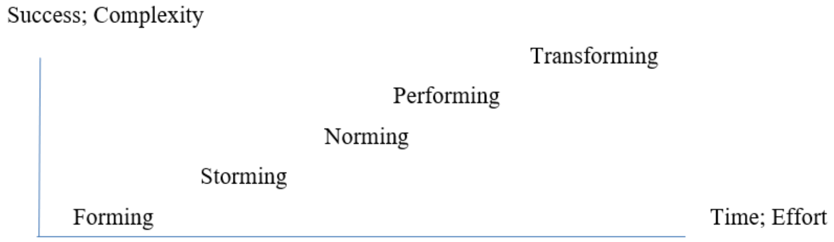
3. Norming Stage – At this stage, group cohesion begins to develop, and members start working together towards shared goals. A sense of camaraderie emerges as individuals recognize each other's strengths and establish effective working relationships. Clear norms, mutual respect, and cooperation define this phase, fostering a sense of group identity.

4. Performing Stage – This is the phase of optimal team functioning, where roles are well-defined, collaboration is seamless, and task completion is efficient. Conflict is managed constructively through open discussions, and members actively contribute to the group's success. The team demonstrates high levels of productivity, problem-solving, and shared responsibility.

5. Transforming Stage – In this advanced phase, the group operates at its highest level of effectiveness. Shared leadership, trust, and adaptability define this stage, allowing the team to redefine its objectives and respond proactively to changes. Communication is open, and team members demonstrate a deep understanding of their collective purpose.

Understanding these stages of group development is crucial for fostering teamwork, enhancing collaboration, and ensuring long-term success in group-oriented settings.

Figure 1.1: Stages of Group Development



source: Tuckman's five stage theory of group development

8. Motivation for Participation in Group

Women join self-help groups for various reasons, driven by personal, social, and economic motivations. As part of the study, beneficiaries were asked to rank the key factors influencing their decision to become group members. The most commonly cited reasons for joining the NHGs included livelihood support and contributing to the family, suggestions from friends, relatives, or husbands, inspiration from the success stories of other members, the desire to achieve financial independence, access to group benefits, aspirations for personal development, the need to overcome personal and financial difficulties through collective support, and participation in social activities. Respondents ranked these factors from 1 to 8 based on their level of priority. Each motivation factor could receive any rank from the 150 respondents, with the total score for each factor calculated by multiplying the number of respondents selecting a particular rank by the rank value. The sum of these calculations determined the overall ranking of each motivational factor. This analysis helps to identify the most influential reasons driving women to participate in group activities, highlighting the significance of economic security, social encouragement, and self-development in their decision-making process.

Table 1.1: Motivation for Participation in Group

Sl. No	Motivation Factors	Rank								Summarized Rank
		1	2	3	4	5	6	7	8	
		Number of Respondents								
1	Livelihood and support family	66	48	34	25	13	12	0	0	**501 (4)**
2	Suggestions of friends' /relatives'/ husband	12	14	19	15	4	12	10	5	**319 (2)**
3	Inspiration of success stories	9	12	16	11	12	14	29	7	**528 (5)**
4	Desire to be financially independent	17	20	24	27	15	3	3	2	**367 (3)**
5	Avail group benefits	24	26	27	19	8	5	2	0	**317 (1)**
6	Desire for individual development	14	12	14	35	52	4	9	4	**599 (6)**
7	Some problems lead to depend group	2	8	10	14	30	64	49	35	**1468 (8)**
8	Participation of social activities	6	10	6	4	16	36	48	97	**1261 (7)**
	Total	**150**	**150**	**150**	**150**	**150**	**150**	**150**	**150**	

Source: Primary Data (figures given in parentheses are rank)

As shown in Table 1.1, the summary rank ordering of motivational factors reveals that the two most influential reasons for joining a group received the lowest sum scores 317 and 319, respectively. The primary motivation for participation was access to group benefits (Rank 1), followed by encouragement from friends, relatives, or spouses (Rank 2). Additionally, a significant number of beneficiaries joined groups for financial independence (Rank 3), livelihood support for their families (Rank 4), inspiration from success stories (Rank 5), and personal development (Rank 6). Another key motivating factor was the desire to participate in social activities. The least preferred reason, ranked 8th, with the highest sum score of 1468, was joining the group due to personal challenges or difficulties. This ranking analysis highlights the predominant role of economic and social incentives in motivating women to become part of self-help groups.

9. Economic Empowerment: Transforming Financial Independence

Economic empowerment is a fundamental pillar in achieving economic participation and women's financial independence. According to the latest World Bank (2025) estimates, eliminating gender disparities in employment could raise GDP per capita by nearly 20% on average, underscoring the crucial role of gender equality and women's economic inclusion in promoting sustainable economic growth. Women's economic empowerment refers to their ability to actively participate in, contribute to, and enhance economic well-being, both for themselves and their communities. It expands their access to financial resources and opportunities, including employment, property ownership, financial services, skill development, and market information. By fostering economic independence, women gain greater control over their lives, contributing to a more inclusive and equitable society.

Table: 1. 2: Extend of Economic Empowerment through Group Participation

Economic Group Characteristics	Extend of Empowerment			Total
	Highly	Moderately	Some extend	
Financial Literacy	8	13	5	**26**
Availability of credit	16	7	4	**27**
Banking activities	22	10	0	**32**
Financial independent	10	14	3	**27**
Entrepreneurial skill	8	2	2	**12**
Savings and investment habits	20	3	3	**26**
Total	**84 (56%)**	**49 (33%)**	**17 (11%)**	**150**

Source: Primary Data

As shown in Table 1.2, a significant majority of respondents (56%) reported high levels of economic empowerment after joining the group. Among the various economic activities, banking practices, savings, and investment habits showed the most substantial improvement. However, the table also highlights a need for further empowerment in financial literacy and greater access to credit for respondents. These findings suggest that while participation in group activities has led to notable advancements in financial practices, there are still areas that require attention to further enhance economic empowerment.

Testing of Hypothesis 1

Null Hypothesis (H_0): There is no significant economic empowerment among women after participation in the group.

The hypothesis was tested using the Chi-square (χ^2) test. The analysis yielded a calculated Chi-square value of 22.22, which exceeds the critical table value of 18.30 at the 5% level of significance with 10 degrees of freedom. Since the calculated χ^2 value is greater than the critical value, the null hypothesis is rejected.

The findings indicate a statistically significant improvement in the economic empowerment of women following their participation in the group. This suggests that group participation is significantly associated with enhanced economic empowerment, as evidenced by improvements in the selected economic empowerment indicators. Therefore, the study provides sufficient statistical evidence to conclude that participation in the group is positively associated with women's economic empowerment.

10. Social Empowerment of Women: A Key Driver of Gender Equality

Social empowerment for women involves ensuring their full participation in social and cultural activities without facing discrimination or violence. Achieving this empowerment requires enhancing women's self-esteem, their capacity to make independent choices, and their right to drive social change both for themselves and their communities. By focusing on these elements, women are empowered to take control of their lives and contribute to shaping a more equitable society.

Table: 1. 3: Extend of Social Empowerment through Group Participation

Social Group Characteristics	Extend of Empowerment			Total
	Highly	**Moderately**	**Some extend**	
Trust between members	18	10	4	**32**
Social Interaction	17	12	5	**34**
Travelling and Mobility	13	9	3	**25**
Confidence in public speech	10	5	6	**21**
Leadership skill	5	8	3	**16**
Managing problems	12	7	3	**22**
Total	**75 (46%)**	**51 (37%)**	**24 (17%)**	**150**

Source: Primary Data

As presented in Table 1.3, 46% of respondents reported experiencing social empowerment in various aspects, such as social interaction, trust between members, and problem-solving after joining the group. However, the results also highlight the need for further development of leadership skills among women, indicating that while social empowerment has been achieved in many areas, there is still room for empowerment in fostering leadership capabilities.

Testing of Hypothesis 2

Null Hypothesis (H_0): There is no significant social empowerment among women after participation in the group.
The hypothesis also tested using the Chi-square (χ^2) test. The analysis yielded a calculated Chi-square value of 31.20, which exceeded the critical table value of 16.91 at the 5% level of significance with 12 degrees of freedom. Accordingly, the null hypothesis was rejected.

The findings indicate a statistically significant improvement in the social empowerment of women following their participation in the group. The results suggest that group participation is significantly associated with enhanced social empowerment, particularly through improved social interaction, stronger mutual trust among members, and greater problem-solving ability. However, the relatively lower level of leadership development indicates the need for focused interventions to further strengthen women's leadership capacities within the group.

11. Findings and Discussion

The findings of the present study indicate that participation in Kudumbashree Neighbourhood Groups (NHGs) has contributed significantly to the socio-economic empowerment of rural women. The primary motivation for participation in group was access to group benefits, encouragement from friends, relatives and desire to be financially independent. Improvements were observed after participation in group in key dimensions such as income generation, savings behaviour, and access to credit, decision-making capacity, leadership skills, social participation, and self-confidence. These outcomes highlight the transformative role of group participation in enhancing women's capabilities and improving their overall quality of life. Although Kudumbashree has received considerable academic attention, empirical evidence on the role of group participation as a catalyst for women's socio-economic empowerment remains relatively limited. This study contributes to the existing literature by demonstrating that active participation in NHGs positively influences both the economic and social empowerment of women. The findings further underscore the importance of strengthening community-based institutions through enhanced financial support, capacity-building programmes, entrepreneurship development, and market linkages.

Conclusion

Collective action has long been recognized as a powerful driver of social and economic development, enabling individuals to achieve outcomes that are often difficult to accomplish independently. In this context, Self-Help Groups (SHGs) have emerged as an effective institutional mechanism for promoting women's empowerment through mutual support, financial inclusion, entrepreneurship, and community participation. The Kudumbashree Mission has demonstrated the potential of this group-based approach by creating sustainable livelihood opportunities and strengthening the socio-economic status of women across Kerala. The study concludes that group participation serves as a powerful catalyst for women's empowerment. Strengthening the Kudumbashree model and similar community-based initiatives can further enhance women's socio-economic well-being, promote inclusive development, and contribute to achieving broader goals of gender equality and sustainable development in Kerala and beyond.

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