

## **CAPACITY BUILDING THROUGH WOMEN GROUPS**

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### **ABSTRACT**

*Structured efforts for women empowerment and poverty alleviation should involve capacity building of the targeted group parallel to the provision of economic means to them. The Self-help Groups (SHGs) formed nation-wide for the empowerment of poor women pool small savings of their members to begin with and supplement the financial requirement of the members by associating with banks and other financial institutions. To enable the group members to handle micro-credit with care, manage micro-enterprises, and involve in social and political activities with confidence, capacity building programmes of varied nature are inevitable. The paper examines the capacity building programmes undertaken through women groups in Kerala by Kudumbashree, the State Poverty Eradication Mission (SPEM), launched by the Government of Kerala, India.*

### **Introduction**

Empowerment of women constituting nearly fifty per cent of the population in India has been considered as an important issue seeking remedies through varied means. Women Reservation Bill to remedy political backlog among women and formation of Self-help Groups throughout the country aiming at social and economic empowerment of women, especially poor women, have been well appreciated as significant movements in this direction. The poor women are deprived of capabilities to lead the kind of lives they value, to be free of fear and able to express themselves. Therefore, any form of empowerment of poor women demands basic awareness and literacy from the part of target groups on different fields of normal life. Moreover, identification, training and

sharpening of skills possessed by the groups also assume significance. Therefore, capacity building is a prerequisite for any genuine practical empowerment of poor women in the country. Capacity building, in a sense, is the process of equipping the individuals to improve their skills, knowledge and access to information, which enable them to perform effectively. For poor women capacity building is intended to inculcate basic awareness on financial, social, environmental and law related concepts. It may also include training of poor women to run micro ventures and its basic accounts keeping.

### **Capacity Building**

In general terms, 'capacity building' is a process or activity that improves the ability of a person or entity to carry out the stated

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objectives. The existing body of literature presents a wide range of definitions for capacity building and also many arguments for why capacity building is important. Capacity building often refers to assistance that is provided to entities, usually societies in developing countries, which have a need to develop certain skills or competence, or for general upgrading of performance ability. Capacity building enhances the ability and skills at the individual level to realise their full potential and live a more happy and meaningful life. The United Nations Development Programme (UNDP) defines capacity building as, 'the creation of an enabling environment with appropriate policy and legal frames, institutional development, including community participation (of women in particular), human resource development and strengthening managerial systems. The UNDP also recognises that capacity building is a long-term, continuing process in which all stakeholders participate' (ministers, local authorities, non-governmental organisations and water user groups, professional associations, academics and others). As a process that improves the ability of a person, group, organisation or system to meet its objectives or to perform better, capacity building initiatives are all the way important for sustainable development.

Evidently, capacity building is closely related to empowerment. Brews (1994) rightly observed, if empowerment is the value, then capacity building is the content. Empowerment is a process to gain strength, confidence and vision to work for positive changes in life. Women groups functioning in the third world countries like India and Bangladesh are embraced with the key word *empowerment* to remedy the poverty and poor condition of women. Different measures for poverty alleviation and empowerment could catch the desired result only if the target group is equipped to receive the different inputs for empowerment with reasonable amount of

confidence, background knowledge and positive attitude. Training programmes are nowadays the popular means among the women groups in these countries for capacity building. Imparting awareness, skills and knowledge through training programmes along with other economic provisions have been given more thrust today especially in developing nations as part of empowering poor women to bring them to the mainstream.

### Review of Literature

Domestic and international studies on capacity building at the institutional level are many, but at the community level are rare especially studies relating to the poor women. Therefore, search for a gap in the available literature is not meaningful. However, the available literature can pave ways for proceeding with tentative assumptions regarding the capacity building process in general. Moreover, conceptualisation of 'capacity building' by reviewing existing literature better convey the process of building capacity. Some of the relevant studies on capacity building are reviewed below.

*Brown and others (2001)* in their report "Measuring Capacity Building" review the current knowledge and experiences from ongoing efforts to monitor and evaluate capacity building interventions in the population and health sector. The report pursues a review of current approaches to measuring capacity and the effects of capacity building interventions, develops a working definition of capacity building and a conceptual framework for mapping capacity.

*Mayer (1995)* in his work "Building Community Capacity: The Potential of Community Foundations" describes that a variety of community groups and institutions contribute to community capacity. Each community group or institution is a potential partner in the work of strengthening the viability and vitality of communities. The

author establishes that, in partnership, each can gain in capacity.

*Ofei-Aboagye (2000)* in his seminar paper titled "Promoting the Participation of Women in Local Governance and Development: The Case of Ghana" describes the initiatives in Ghana to promote the participation of women in local governance and the role of the European support. Local governance is interpreted as the active involvement of the local population within the territorial boundaries of a local government in ensuring improved quality of service and leadership at the local government level. It includes greater participation by civil society in decision-making processes and involves consensus-building and civic awareness. In view of this, the paper focuses on efforts to increase women's participation as councillors and as well as initiatives to enhance the involvement of women and women groups in decision-making, requiring accountability and accessing support from local governments. It also presents interventions promoted through local governments to reduce poverty and promote socio-economic development targeted at women and seeking to bridge gender gaps and the European support in these efforts.

*The ILO (2006)* report, "Building Entrepreneurial Capacity for Returnee and Refugee Women in Angola and Mozambique" describes the activities being implemented to resettle and reintegrate the returnees from neighbouring Zambia through capacity building. Creation of the right conditions for starting various income-generating activities at the community level has been discussed in the report. The report includes the findings from the economic mapping exercise; a description of the capacity-building process that was facilitated by the ILO.

### **Kudumbashree and Capacity Building**

Beginning from the mid-eighties of the past century, provision of micro-credit has

become a key strategy for poverty alleviation and women empowerment in Kerala, India. Women have begun to organise themselves into Neighbourhood Groups (NHGs) or Self-Help Groups (SHGs) to free themselves from the clutches of usurious moneylenders and perennial poverty. "*Kudumbashree*", the State Poverty Eradication Mission (SPEM), was launched by Government of Kerala in 1998 with the active support of Government of India and National Bank for Agriculture and Rural Development (NABARD) for wiping out absolute poverty by 2008. Within a span of ten plus years, *Kudumbashree* could bring about considerable change in the lives of women in Kerala by converging resources, ideas and programmes. About forty lakh women in the State have been organised into nearly 2 lakh grassroot level NHGs. Apart from thrift mobilisation and informal banking, the mission has given birth to vibrant micro-enterprises making women owners of these units. *Kudumbashree* views micro-enterprise development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard.

*Kudumbashree* is a three-tiered hierarchical system of organisation. At the lowest level are the neighbourhood groups (NHGs), same as self-help groups (SHGs). These groups are then federated at the ward level into Area Development Societies (ADS). The highest level is the Community Development Society (CDS). Although all women in the State are eligible to participate with NHGs, only those members who are considered to be below the poverty line (BPL) are eligible to receive financial incentives. This programme has cut across the ideological divide and women have truly been empowered using the *Kudumbashree* model of poverty eradication. Since the women who had not been involved in any activities, home bound and shy to interact with outsiders turned out into more

confident and articulate decision makers, the programme has been found very effective. Even though the primary objective of *Kudumbashree* is to bring down the poverty by improving the status of poor women, empowerment of women through all possible means were given no less importance. Attainment of these objectives necessitates building up of the required amount of skill, knowledge and decision making power among poor women. *Kudumbashree* conducts various capacity building programmes for the benefit of its members to develop the skill and knowledge of group members. The present study is a micro attempt to assess the effectiveness of different capacity building training programmes of *Kudumbashree* on a Gram Panchayat level.

### Methodology

The study is descriptive in nature pursuing into the assessment of the effectiveness of capacity building training programmes covering financial literacy, law literacy, accounts keeping and entrepreneur-

ship of *Kudumbashree* based on the opinion of members of NHGs of Aikkaranadu Gram Panchayat in Ernakulam district, Kerala. The population for the study comprises all the members of NHGs of *Kudumbashree* in Aikkaranadu Gram Panchayat in Ernakulam district. The details of determination of sample size, selection of sample, constructs and variables for measurement, data collection and data analysis follow.

a) *Determination of Sample Size* : The population for the study is the 1120 members of NHGs in Aikkaranad Gram Panchayat of Ernakulam district. A sample size (n) of 60 respondents from the finite population is determined by the formula;

$$n = \frac{(Z^2 \cdot N \cdot \sigma_p^2)}{(N - 1)e^2 + Z^2 \cdot \sigma_p^2}$$

Where; N = Size of population (i.e. 1120); n = Size of sample; Z is confidence level at 5 per cent i.e. 1.96;  $\sigma^2$  = estimate of standard deviation of population i.e. 0.19893; e = acceptance level of sampling error i.e. 5 per cent.

**Table 1 : Sample Selection Process**

Selection of Wards	Selection of NHGs		Selection of Respondents	
4 Wards (out of the 14 Wards)	12 NHGs (3 each from each Ward)		60 women members (N + S) n*	
Ward Number	Total No. of NHGs	No. of NHGs Selected	Total No. of Members in Selected NHGs	No. of Members Selected
Ward 2	7	3	42	16
Ward 5	6	3	36	14
Ward 7	4	3	38	14
Ward 12	7	3	43	16
Total	24	12	159	60

Note : \* denotes, N = Number of members in each of the selected NHG; S = Total number of members in all the selected NHGs; n = Sample size determined.

*b) Selection of Sample Units:* The sample size of 60 respondents was selected at random from among the 1120 members of the 84 NHGs spread among the 14 wards in the Panchayat. The multi-stage selection process is given in Table 1. Members having at least 2 years of experience with NHGs were included in the sample.

*c) Constructs and Variables for Measurement:* The constructs measuring the effectiveness of training programmes are shown in Table 2. Altogether, a set of 13 variables was used to measure the effectiveness of training programmes given to members of the NHGs. The responses of the members are anchored on a three- point scale (Likert Type Scale.)

**Table 2 : Constructs and Variables for Measurement**

Constructs	No. of Variables	Description of Variables	Response Scale Anchors
A. Financial literacy training	13	<ol style="list-style-type: none"> <li>1. Contents of training</li> <li>2. Daily timing</li> <li>3. Communication &amp; Presentation of trainer</li> <li>4. Interest &amp; Involvement</li> <li>5. Quality of study material</li> <li>6. Physical facilities in place</li> <li>7. Applicability in usual life</li> <li>8. Accommodative number of participants</li> <li>9. Sufficiency of duration of training.</li> <li>10. Scope for involvement of trainee</li> <li>11. Scope for increasing knowledge and skill</li> <li>12. Scope for increasing confidence level</li> <li>13. Leisure facilities in place of training</li> </ol>	Low to High (3 point Likert type scale)
B. Law literacy training			
C. Accounts keeping training			
D. Entrepreneurship Development training			

**Profile of Sample Respondents****Table 3 : Profile of Respondents**

S.No.	Profile		Frequency	Per cent
1	Age of Respondents(Yrs)	40 – 45	5	8.3
		46 – 50	25	47.7
		51 – 55	26	43.3
		55 -60	4	6.7
		Total	60	100
		Average age 50.6		
2	Years of Association with NHG	1-5	4	6.7
		6-10	56	93.3
		Total	60	100
3	Education	Below SSLC	35	58.3
		SSLC	25	41.7
		Total	60	100
4	Marital Status	Married	39	65
		Widowed	21	35
		Total	60	100
5	Number of Members in the Family	4	27	45
		5	33	55
		Total	60	100
6	Prime Earning Member of Family	Herself	6	10
		Husband	48	80
		Others	6	10
		Total	60	100
7	Occupation	Daily Labour	30	50
		Agriculture	15	25
		Small trade	5	8.3
		No Occupation	10	16.7
		Total	60	100
8	Officiating Capacity	Volunteer	33	55
		Non- volunteer	27	45
		Total	60	100

Source : Author's Data.

d) *Data Collection and Analysis* : The primary data required for the study were collected using a structured interview schedule. Tools like percentage and weighted average were used for analysis. Student's t-test (one sample t- test) was used to test the hypotheses. Equal weight was given to each of the variables assessing effectiveness.

e) *Hypothesis* : The Financial Literacy Training programme, the Law Literacy Training programme, the Accounts Keeping Training programme and the Entrepreneurship Development Training programme of *Kudumbashree* possess "moderate effectiveness".

*Moderate Effectiveness*: is a condition that the mean value of the summated score of the opinion of the respondents on attributes assessing the effectiveness of each training programme being equal to the central value of the expected score (i.e. 2).

### Results and Discussion

The results of the analysis of the views expressed by the respondents regarding the different training programmes of *Kudumbashree* are given in Table 4. The mean score of each variable against each of the training programme and the summated mean score of the thirteen variables against each training programme exceptionally report that the training programmes are effective. The summated mean scores on effectiveness are 2.68, 2.66, 2.66 and 2.67, respectively for the

financial literacy training, legal literacy training, accounts keeping training and entrepreneurship development training programmes. The students' test results obtained by comparing the summated mean score of each of the training programmes with hypothetical mean value, i.e. 2 (central value of the three-point scale) confirms that all the training programmes have above moderate effectiveness. All the thirteen variables have been rated by the respondents without giving any scope for hesitation regarding the effectiveness of the programmes.

### Conclusion

*Kudumbashree* in Kerala endeavours many efforts, both direct and indirect, for the alleviation of poverty and empowerment of women in Kerala. As part of equipping members of the women groups (i.e. NHGs) to handle micro-credit with care, manage micro-enterprises, and involve in social and political activities with confidence, capacity building programmes of varied nature are periodically undertaken by *Kudumbashree*. The present study, based on the opinions of the members of the NHGs, clearly reveals that all the training programmes have been assigned with "above moderate ratings" regarding its effectiveness. This is a strong indication that the training programmes could achieve their objectives to a great extent. Therefore, these types of training programmes to the members of women groups will serve as a support to the noble goal of poverty alleviation.

**Table 4 : Mean Scores of Training Programmes**

S.No.	Variables	Mean Score			
		FLT*	LLT*	AKT*	EDT*
1	Course Contents	2.83	2.72	2.68	2.83
2	Daily Timing	2.61	2.52	2.5	2.48
3	Communication & Presentation of Trainer(s)	2.83	2.82	2.72	2.71
4	Interest and Involvement of Trainer(s)	2.52	2.47	2.48	2.48
5	Quality of Study Material	2.47	2.5	2.46	2.56
6	Applicability in Usual Life	2.93	2.86	2.91	2.81
7	Accommodative Number of Participants	2.53	2.45	2.45	2.52
8	Sufficiency of Duration of Training	2.51	2.56	2.56	2.55
9	Scope for Involvement of Trainees	2.61	2.52	2.78	2.68
10	Scope for Increasing Knowledge and Skill	2.85	2.88	2.86	2.88
11	Scope for Increasing Confidence Level	2.87	2.86	2.86	2.85
12	Physical Facilities in the Training Place	2.68	2.72	2.27	2.6
13	Leisure Facilities in the Training Place	2.76	2.78	2.76	2.75
Summated Mean Score		2.68	2.66	2.66	2.67

\* FL – Financial Literacy Training; LLT – Law Literacy Training; AKT – Accounts Keeping Training; EDT – Entrepreneurship Development Training.

Source : Author's Data.

**Table 5 : One Sample Students t Test Results**

Constructs	N	Mean	Std. Deviation	t	df	P value
Financial Literacy Training	60	2.68	.13276	40.095	59	0.000
Law Literacy Training	60	2.6671	.13644	37.870	59	0.000
Accounts Keeping Training	60	2.6641	.13802	37.272	59	0.000
Entrepreneurship Development Training	60	2.6718	.13500	38.545	59	0.000

Source : SPSS results computed from Author's data.

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