

## SOCIAL CAPITAL FORMATION AMONG SHG WOMEN MICRO ENTREPRENEURS IN KERALA

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*Abstract:*

*Social capital has been highlighted as a panacea for a wide variety of problems of the human community from economic underdevelopment to high incidence of crime, corruption and inefficient governance. The question where and how social capital is being successfully built remains relevant as many of the initiatives on poverty reduction and human wellbeing considers social capital building as a possible solution. The SHG women micro entrepreneurship movement, especially under Kudumbashree has been instrumental in wide social capital mobilization among Kerala women. The study attempts to identify various elements of social capital formation among SHG women micro entrepreneurs in Kerala.*

*Key words: social capital; SHG women, Kudumbashree, micro entrepreneurs.*

## Introduction

Most Communities in the world have evolved different types of social networks to enable them cope with their specific social and economic requirements. These social networks support its members in times of need with various kinds of resources that they collectively command. Such networks are governed by well defined norms of trust and reciprocity that are followed by the members of that community to enable them avail the benefits of these relationships. Those who decline to subscribe to these norms -free riders- are easily identified and denied access to the benefits of collectivity. These types of social collectivities enable people meet their individual and collective requirements by providing access to resources otherwise inaccessible. The members of the community follow the norms on their own, often, without even noticing the fact that they are actually adhering to the requirements of a rule which offered them access to the collective resources. Such informal relationships are common among different communities all over the world especially in the developing country contexts, where formal institutions catering to the requirements of the poor are not adequately developed. Under volatile living conditions people manage to get along and get ahead on the buffer of these social networks. Society at large supports its members in times of contingencies with its visible and invisible hands. Social capital acts as the glue that holds these networks together and as the lubricant that keeps them going.

## Social capital

According to John Field (2003), the **central** thesis of social capital theory is that 'relationships matter'. The key idea is that 'social networks are a valuable asset'. Interaction enables people to build communities, to commit themselves to each other, and to knit the social fabric. Social capital is expected to bring great benefits to people.

Bourdieu is responsible for bringing the concept of social capital into present-day discussions. He defines social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition, or in other words, to membership in a group which provides each of its members with the backing of the collectivity-owned capital, a credential which entitles them to credit, in the various senses of the word”. Thus social capital is resources embedded in social connections. Putnam (1993), transformed the concept from an individual or group based

perspective in to one of the nature of an attribute of the community. According to Putnam, Social capital refers to “the features of social organization, such as trust, norms, and networks that can improve the efficiency of society by facilitating coordinated actions” (Putnam et al. 1993). For Putnam, it is a productive resource that enables the democratic resolution of collective action problems, “greases the wheels that allow communities to advance smoothly,” and develops and maintains “character traits that are good for the rest of society” (Putnam, 2000).

The formation of social capital has been highlighted as a solution for a wide variety of human problems. Researchers from various fields have also reported empirical evidences for many such propositions. In the words of Boix and Posner (1998) “the creation of social capital has been embraced as a solution for social problems as diverse as urban poverty and crime, economic underdevelopment and inefficient government”. Social capital has been promoted as the missing link in development (Grootaert, 1998). “It is frequently seen as a panacea for the ills of social and economic exclusion, and deprivation and as a way of rebuilding the social and economic foundations of distressed communities by promoting horizontal forms of association and mutual support amongst such communities, and by linking the disadvantaged and excluded in vertical forms of association with those in power. By building social capital in distressed areas, employability will improve, employment rates will increase, social ills will decrease, and overall economic development and economic inclusion will occur. Moreover, all this will be done at the grass roots level by the people themselves”, (Miles and Tully, 2006). Putnam (2000) and Fukuyama (1995) argue that social capital will lead to civic communities having better educated children, safer neighbourhoods, more favourable social welfare indicators, stronger economies, and a healthier and more personally satisfied populace.

### **Kerala’s traditional social capital**

Unfortunately the effect of social capital prevalent among Indian villages on the lives of majority of Indians have largely been negative as it was fabricated around *Varna Dharma* which divides people in to inferior and superior classes on the basis of birth. Norms governing individual and social life has been tools in the hand of a clever minority for making all forms of exploitation of a great majority. Traditional social rules that curtail social mobility and freedom continue to be fetters that leave millions in extreme deprivation in Indian villages even today.

Traditional inhabitants of Kerala were under the hold of parasitical classes for centuries. They were prohibited from education, right to property, appearing in public and all such rights

endowed by the nature. They were subject to contempt only. Women belonging to the upper class were treated as mere instruments of enjoyment by the Brahmin hegemony. Norms framed by the priestly class prohibited them even from being attired. Even if they dressed it was the norm that women should uncover upper part of their body before mighty men as an acknowledgement of slavery to them. Women belonging to some castes were touchable for sex and untouchable after it to the priestly class. Even the children born from such contacts were untouchables. Majority of the population were classified as inferior. They were made landless through legislations and other crooked means. Having nothing else, the poor had to pay taxes for head and breast. Men worked along with their women to feed the upper class and be the objects to all forms of cruelty. They had to keep away from the land lord's house and path after filling the repositories of the land lord with food grains. They were not allowed to use the public road. The poor were taught to believe that all their sufferings were because of sins in the past lives and so the only way out of their fate was to serve the ruling class by all means so that they would have better life after life. Thus, Kerala women as a whole and a large majority of men have been under severe exploitation till the first half of the twentieth century. Hence, social capital in the form of religion, caste and social rules have been instruments of severe exploitation in Kerala till recently.

### **Kerala-as today**

In spite of many deficiencies, today's Kerala is known for its high rate of literacy and decent standard of living of common people as distinct from other parts of India. Many of its human development indicators were often compared with that of the developed world. Kerala made remarkable progress in reducing poverty from 59% in 1972-73 to 25 % in 1993-94 and 12% in 2009-10. Kerala's progress in poverty alleviation and social development attracted special attention as it was made possible even in the absence of enough economic progress (Kannan1999). Social emancipation of the working class from the clutches of parasitical classes through education facilitated by concerted public action paved the base for it. Public action played a dual role in removing the fundamental social constraints imposed by the caste system as well as in giving a political voice to the poor. Mobilisation of working class through trade unions and support from pro-poor Government has been vital in improving the quality of life of the poor (Heller1996). Kerala's social and human development is thus, largely indebted to the destruction

of traditional vicious social capital by social reformers like Sree Narayana Guru, Ayyankali, Sahodaran Ayyappan and others through the mobilisation of new virtuous social capital.

### **The Indian scenario**

At all India level poverty continues to register high rates (22% in 2011-12) even after lowering the poverty line under the Tendulkar methodology. As per world bank estimates the number of poor in India has decreased only marginally from 429 million to 400 million during 30 years from 1981 to 2010. The frustratingly slow pace of poverty alleviation in other parts of India is primarily because of the hierarchical and oppressive social structure that is heavily loaded against the emancipatory demands of the poorer sections (Kannan1999). The poor continues to be fettered in most parts of India by caste system, religion, superstitions, illiteracy, alcoholism, land lords and other vested interests. 55% of Indian children are malnourished and 42% of children below five years of age are underweight. As per the estimates of WHO, about 49 percent of the world's underweight children, 34 percent of the world's stunted children and 46 percent of the world's wasted children, live in India. About 50% of people enslaved in the world are also Indians (The global slavery index 2013).

India, even under modern democratic governance during the last 67 years, has miserably failed to remove the invisible chains over its population. Though the constitution of India ensures equality among both sexes and offers special consideration to disadvantaged classes, it still remains a distant dream in many parts of India. Massive social capital mobilisation is necessary to bring about changes in social immobility and deprivation of 40 million Indians living in extreme poverty. Women are the poorest of the poor and targets of all sorts of exploitation. Social capital mobilisation among women through SHGs can be an effective strategy in dealing with such vicious social milieu. The evil traditional social capital need to be destroyed through the creation of new social capital among women in order to emancipate the entire society. In this context, it would be worthwhile to discuss some of the aspects of the new social capital wave that has been taking place in Kerala during the last two decades.

### **The new social capital wave in Kerala**

During the last two decades Kerala has been undergoing a new wave of social capital formation under the leadership of women. Since 1990s the poverty reduction attempts of central and state governments has been primarily centered on women self employment through the promotion of

Self Help Groups (SHGs). In Kerala, there has been an exponential growth of women SHGs mainly under the Kudumbashree programme of the state government since 1998.

**Kudumbashree** is the community oriented poverty eradication programme of Government of Kerala. As its name indicates the project aims at the prosperity of households in Kerala through the empowerment of women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and integrally linked to local self-government institutions. The project launched on 17<sup>th</sup> May 1998 has adopted the self help group approach for organizing women. Under Kudumbashree, women have organized themselves under a three – tier community based organization with neighbourhood groups (NHGs) at the bottom level, Area Development Society (ADS) at ward level and Community Development Society (CDS) at Panchayat /Local body level. As in 2012-13 Kudumbashree has organised 2,10,688 NHGs covering more than 38, 00,000 families. These NHGs are federated in to 19773 Area Development Societies and 1072 Community Development Societies at local body level. Kudumbashree has been instrumental in attaining unprecedented form of social capital mobilisation among Kerala women during the last fifteen years. Its three tier organisation structure integrated to Local Self Government institutions and concerted attempts at various levels have transformed the ordinary kerala women in to political beings confident enough to undertake challenges of all kinds.

### **Statement of the problem**

Social capital formation is proposed as a solution to a wide variety of problems including poverty suffered by a major share of Indian population. During the last two decades, under the leadership of Kudumbashree, Kerala women has been undergoing a process of social capital formation where by ordinary village women are transformed in to highly politicized citizens taking active part in the public domain. This study attempts to identify some essential elements in the process of this transformation.

### **Significance of the study**

India is home for about one-third of the world's poorest people. Seven decades of self rule could exert only a marginal influence on deprivation. Gradual withdrawal of the Government from social security measures to the poor, the new economic policies, problems in agriculture, low human development, exploitation by landlords, money lenders and middlemen, caste based discriminatory social structure, prevalence of corruption and cronyism, all have a crushing effect

on the life of the poor in India. Social capital mobilisation of the poor may help them pave a path out of this turmoil. Self Help Groups promoted by the Government, Banks and NGOs offers an opportunity for the poor to unite and mobilize strength. The experience of Kerala women may offer a model before the rest of India.

### **Scope of the study**

The study is confined to SHG women micro entrepreneurs in Kerala promoted under Government initiatives. Micro enterprises operating for a period of one year or above only are selected for study. A major part of the target group belongs to socially and economically disadvantaged sections of Kerala's population leading an ordinary village life.

### **Objective of the study**

The study intends to identify the essential elements in the transformation of social capital attributes of Kerala women as a corollary of their participation in SHGs. The study proposes a model for the process of social capital formation.

### **Methodology**

The study makes use of both primary and secondary data. Secondary data used for the study are collected from various publications of Planning Commission and other literature in the field. Primary data was collected from 392 sample respondents from selected districts of Kerala through direct personal interview using structured and pre-tested interview schedule.

### **Sample Design**

The sample respondents were selected through a four-stage sampling process. Three districts namely Kozhikode, Ernakulam and Alappuzha were selected from north, central and south Kerala respectively. From each district a number of LSGs were selected in consultation with SHG officials in the area. Then a list of live micro enterprises were obtained from officials concerned at each selected local body. The final selection of micro units to be included in the study was made by following simple random sampling method from the list so obtained. From each unit so selected, one respondent each was selected at random to constitute the final sample.

### **Variables used for the study**

The study visualizes social capital formation as a process where by ordinary village women are converted in to aware, alert political citizens. Most of the indicators used here are based on literature survey. However, some of them are modified to suit the situation in hand. The variables used as indicators of social capital formation are given in table: 1.

**Table: 1. Variables used for assessing Social Capital Formation**

Variables	
<b>Capability:</b>	<b>Awareness and Participation</b>
Ability to interact with others	Health awareness
Ability to communicate	Participation in women empowerment programmes
Feeling of self confidence	Participation in voluntary service
Ability to bargain	Thought and action against social ills
Ability to lead the group	Concern for environment
<b>Neighbourhood/locality Attachment</b>	<b>Linking Networks:</b>
Knowing personal details of others	Accessibility to LSG member
Knowing the geography of locality	Accessibility to SHG/LSG/Govt. officials
Knowing manners, norms and values practiced	Accessibility to bank officials
Freedom of interaction in the locality	Accessibility to a district level leader
Mobility in the area	Accessibility to helpful business men
<b>Availability of Support and Advice:</b>	<b>Social and Institutional Trust:</b>
Possibility of borrowing some money(Rs.1000) from others	Trust in Local People
Possibility of discussing a personal problem with a friend	Trust in Local Government
Possibility of obtaining an advice about the education of child	Trust in General Public
Possibility of accessing benefits of Govt./other programmes	Trust in Political Leaders
<b>Community Feeling and Commitment:</b>	Trust in Government officers
Willingness to sacrifice for common benefit	<b>Groups and Networks</b>
Preferences given to SHG products in purchases	No. of Group Memberships
Willingness to participate in a demonstration for the community	No. of Meetings attended in a month
Cooperation among members outside the group	No. of helpful friends
Participation in Gramasabha	Frequency of participating in Life Cycle Events

The variables are measured on an order scale ranging from very low to very high. All variables had Chronbach's alpha greater than 0.7. The extent of social capital formation is analysed by making a before – after comparison of the perceptions of respondents in respect of these variables. However statistical comparison of only the most important indicators is attempted in this paper.



## The process of Social Capital Formation

The SHG movement especially the Kudumbashree of Kerala has brought about phenomenal changes in the social capital attributes of Kerala women. Social capital formation among women through SHGs in Kerala involves the following essential elements.

**1. Group membership:** Group formation takes place on the basis of the existing level of social capital available in the neighbourhood. Most women became members of SHG on the basis of information obtained from a friend, neighbour or relative. Most of them were initially attracted to groups as it offered chances of future economic gains in the form of subsidized loans and other benefits. Formation of a group with specific objectives and norms of behaviour helps to strengthen these social connections through regular meetings enabling enhanced interaction and communication. Relationships become open and they engage in free discussion of common issues. The staffs of promoting agencies and group leaders play a great role in enabling this environment. Thus the group starts developing an inner cohesiveness.

**2. Expansion of the social network:** Group formation leads to expansion in the number of people that a woman considers as her friend. Most women micro entrepreneurs agree that joining of SHGs have helped them find like minded people for sharing their feelings and have brought about great expansion in their social networks. Weekly group meetings are convened in the houses of different group members facilitating extension of relationships to family members at home. The number of friends was five or less to majority of the respondents before SHG membership. Now majority of them (77%) are having more than ten friends. The mean number of friends has grown from 4.52 to 18.78. Thus, there has been significant change in the number of friends of respondents since SHG affiliation.

**3. Capability Development:** Repeated participation in group activity, training and playing of leadership role enable members improve their human resource capabilities. Most respondents of this sample have responded that the group activity has enabled them learn a new way of behaviour. Majority of them report substantial improvement in their ability to interact, ability to communicate, ability to bargain, feeling of self confidence and the ability to lead a group.

### Social Capital Formation as a cyclic process A diagrammatic representation

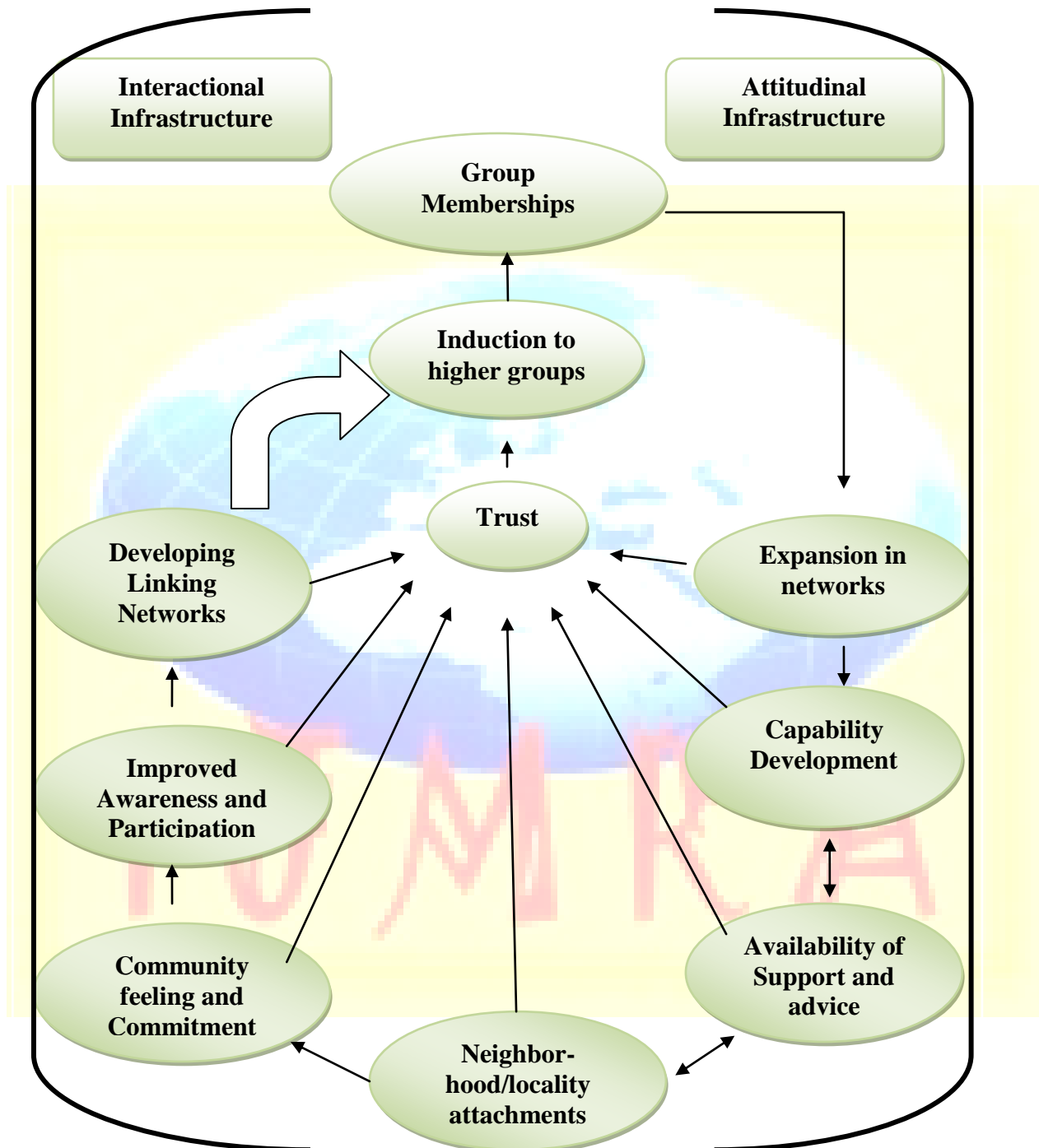


Figure: 1. the elements of social capital formation as identified by the researcher among SHG women micro entrepreneurs in Kerala

**4. Availability of Support and Advice:** SHGs opens up sources of support and assistances to members. They come in to contact with their neighbours in an unprecedented manner as the group start addressing each others' problems as a collectivity. Support takes various forms depending on the needs of the member from financial to informational and intellectual. Most respondents now feel sure that they are now able to get a temporary loan of Rs. 1000 from a friend; find a close friend to discuss a personal problem; get an advice on the education of child; and obtain assistances from Government or other agencies.

**5. Developing Neighbourhood / locality attachments:** Women Micro entrepreneurs as a result of their group activity are able to expand their social circles beyond the group. Most respondents claim to have made substantial improvement in their knowledge of the personal details of people in the area; the geography of the locality; likes and dislikes of people; norms and values followed; feeling of freedom; mobility in the area and trust in local people. This is particularly important in the case of Kerala women as majority of them get transplanted to distant places with their marriage. With marriage they lose their own place and also the courage that the own place provides. Marriage results in replacement of social capital accumulated through years with new ones.

**6. Developing Community feeling and Commitment:** Majority of respondents express strong community feeling, integrity and commitment to the community in general and the SHG community in particular. Women declare that they are now confident to interact without any hesitation even with strangers as they are backed by a network that comes to their rescue in times of need. Most respondents claim to give highest priority to SHG products in purchases so far as they are available. Most are ready to work and make sacrifices for the benefit of the community at large. Most are now ready to participate in demonstrations for a cause of the community. They also claim to participate in the Gramasabha regularly.

**7. Enhanced Awareness and improved Participation:** The respondents have also gained considerable improvement in their awareness and outlook in matters concerning health; environment; women empowerment; fight against social ills like alcoholism and dowry and participation in voluntary social service. A woman wearing pardah at Malappuram district of Kerala told this researcher that it is through the SHG that the light has come to her eyes. Most

women claim that they are now much more aware of their rights than before. Table 2 gives summary of social action participated by the respondents during the last 2 years.

Table.2: A Summary of social action undertaken by respondents during the past two years.

Social action against liquor, drug, etc (in days)			Social action against outrages against women (in days)		
No. of Days	Frequency	Percentage	No. of Days	Frequency	Percentage
0	156	39.8	0	189	48.2
1	169	43.1	1	136	34.7
2	60	15.3	2	60	15.3
3	2	.5	3	5	1.3
4	2	.5	4	0	0
5	3	.8	5	2	.5
Total	392	100.0	Total	392	100.0
Other voluntary services for the community (in days)			Work done for creating / improving public assets		
No. of Days	Frequency	Percentage	Work days	Frequency	Percent
0	186	47.4	0	154	39.3
1	159	40.6	1	158	40.3
2	35	8.9	2	56	14.3
3	5	1.3	3	16	4.1
4	1	.3	4	8	2.0
5	6	1.5	5	0	0
Total	392	100.0	Total	392	100.0

Source: Survey Data.

More than 60% of the respondents has participated in social action against liquor, drug etc at least for one day during the last two years. About 52% has participated in social action against outrages against women at least for one day. About 53% claims to have participated in some kind of voluntary social service at least for one day during the period and more than 60% has contributed at least one day's work towards creation / improvement of public assets. SHG women have become a community who contribute higher than any other group to the wellbeing of the society.

### 8. Development of Linking Networks:

The SHG activity has helped the women micro entrepreneurs widen their social relationships beyond original social circles to centres of power and influence. Most respondents have a close relationship with their Local Body representative and SHG/ Local Body/Government officials concerned. They also have developed good contacts with bank officials and helpful businessmen. Some of them also claims close connections with district level political/other leaders. Formation

of links may open up opportunities to move up to the higher levels of the network; gain memberships in higher level groups; undertake greater responsibilities and gain accessibility to more amount of power and resources.

**9. Trust:** Trust is an essential ingredient in all meaningful relationships. Expansion of trust takes place continuously in all the above phases of social capital formation and trust is both a cause and an effect in all the above phases. Almost all respondents report substantial increase in their trust levels in various actors. They maintain that invariably there is high trust among most group members. All trust indicators namely trust in local people, trust in Local Government, trust in General Public, trust in officials concerned and trust in political leaders show considerable improvement after joining the SHGs.

Table: 3. T test: Before-After comparison of social & institutional trust (mean scores) among respondents.

Variable	N	Mean	Std. Deviation	t value	DOF	sig.
Trust- Mean Score- Before	392	2.4995	.56023	-47.128	391	.000
Trust- Mean Score- After	392	3.9393	.52233			

Source: Survey Data.

The mean score for Social and Institutional Trust stood at 2.5 before joining SHGs has now increased to 3.94. The difference is significant at 1% level. Thus there has been significant improvement in the mean score of social and institutional trust among respondents during the period of SHG micro entrepreneurship.

### **Increase in group memberships**

Membership in SHGs has led to induction to multiple group memberships among women in Kerala. Table 4 gives a Before-After comparison of Number of group memberships among SHG women.

T test shows significant difference between numbers of group memberships before and after joining SHGs. The mean number of group membership has increased 6.83 times from 0.48 to 3.28 during the period of SHG affiliation. Thus it is apparent that the SHG membership has triggered a process where by the women in Kerala are inducted in to multiple group affiliations.

Table 4: T test. Before-After comparison of Number of group memberships

	N	Mean	Std. Deviation	t	df	Sig.
No of group memberships- before	392	.48	.659	-58.434	391	.000
No of group memberships- After	392	3.28	1.158			

Source: Survey Data.

### Social Capital formation and Leadership Development:

One who is able to move forward through this process of social capital formation and complete successive cycles successfully becomes a leader of the community. With successive cycles one gets more and more access to higher level groups in the hierarchy and her radius of trust and trust worthiness also gets expanded. But the volumes of candidates who get inducted to higher level groups get reduced at every stage through a social process of elimination. Therefore, Social Capital formation can also be viewed as a process of evolution of leadership in the community.

### Women Political Participation:

There is widespread participation in political activities by women since their association with Kudumbashree activities. This is further enhanced by reservation of 33% of seats in local self government institutions to women. Above 36% of respondents to this study is affiliated to one or other political party. Table 5 gives statistics on kudumbashree members elected to Local Self Government Institutions in Kerala in 2010.

Table 5: Number of Kudumbashree members elected to LSGs in 2010.

Levels	CDS chairpersons	CDS vice chairpersons	CDS members	ADS office bearers	ADS members	NHG office bearers	NHG members	Total
Grama Panchayat	101	130	751	557	596	467	2196	4796
Block Panchayat	24	9	46	15	30	34	146	304
District Panchayat	2	0	1	0	1	6	29	34
U L Bs	12	8	4	23	42	94	101	334
Corporations	1	1	2	3	0	1	7	15
Total	140	148	844	98	69	02	2479	5485

Source: Kudumbashree News Letter Jan. 2011.

In the election to three tier Local Self Governments (LSGs) conducted in October 2010 in Kerala, 11733 candidates were from among Kudumbashree members. Out of this 5485 were elected to LSGs as against 1408 in 2005. Now 57.5% of total elected women members in Local Self Governments are from Kudumbashree.

**Conclusion:** A determining feature of being poor is seclusion. Social capital enables survival and development by facilitating cooperation. Self Help Groups have been instrumental in facilitating an unprecedented form of social capital mobilisation among women of Kerala. They have been able to exploit the opportunities offered to them by the SHG movement since 1990s. Moderate level of education attained by most of them, the Peoples Planning Programme and the reservation of seats in election to LSGs should have also contributed to this achievement. Women of Kerala have become a determining force in Kerala's public domain. Through Kudumbashree, once again Kerala offers a model before the nation in its endeavor to elevate the deprived millions from the vicious circle of poverty.

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