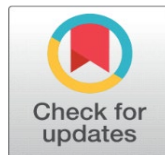


EMPOWERING WOMEN, IMPROVING LIVES: THE PALAI SOCIAL WELFARE SOCIETY'S ROLE IN ECONOMIC EMPOWERMENT

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DOI
[10.29121/shodhkosh.v5.i6.2024.4005](https://doi.org/10.29121/shodhkosh.v5.i6.2024.4005)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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ABSTRACT

The empowerment of women has gained global attention as a vital aspect of sustainable development. This paper examines the role of the Palai Social Welfare Society (PSWS) in empowering women economically in the region of Palai, Kerala. Through initiatives like microfinance, training programs, and cooperatives, PSWS has been a key player in improving the socio-economic status of women. The study analyzes the impact of these interventions on the financial independence and social mobility of women in Palai. This paper explores the significant role played by the Palai Social Welfare Society (PSWS) in empowering women economically through various initiatives. The analysis aims to understand how the organization's efforts have impacted the lives of women in the region, particularly by improving their socio-economic conditions. The research also focuses on the challenges and successes in the journey toward women's empowerment, evaluating the broader societal implication.

Keywords: Women Empowerment, Economic Development, Palai Social Welfare Society, Save a Family Plan, Microfinance, Social Welfare.

1. INTRODUCTION

Women's economic empowerment is crucial to the development of any society, as it contributes to reducing poverty, inequality, and gender gaps. In Kerala, women have historically been a part of the workforce, but their economic contribution has often been limited due to various societal norms and restrictions. The Palai Social Welfare Society (PSWS), an organization with a rich history of community service, has played an instrumental role in changing this narrative. By implementing various programs that focus on skill development, microfinance, self-employment, and leadership, PSWS has provided a platform for women to gain financial independence. This paper delves into the activities of PSWS and how they have led to meaningful economic empowerment for women in this region. This part explains how and when PSWS was founded, shedding light on the social or economic conditions that led to its creation.

It provides background on the organization's early efforts in social welfare and how it grew over time. PSWS's guiding principles and core values are Women's Empowerment. The organization's vision would likely revolve around improving

the quality of life for marginalized communities, with a strong emphasis on empowering women to become financially independent. Their mission might involve creating opportunities for women to engage in economic activities, promoting education, and improving access to resources

2. HISTORICAL CONTEXT OF WOMEN'S ECONOMIC ROLE IN KERALA

Kerala, often hailed for its high literacy rates and progressive social development indicators, has a unique history regarding women's roles in society. However, despite these achievements, the economic participation of women in Kerala has historically been shaped by societal norms and gender-based roles that limited their contribution to formal economic activities .

Historically, women in Kerala were primarily confined to domestic roles, focusing on household management, child-rearing, and supporting their families without formal economic involvement. In both matrilineal and patrilineal communities, their duties often cantered around the family unit, limiting their access to economic independence and decision-making power. Their involvement in agriculture, crafts, or cottage industries was often informal, and they rarely held positions of leadership or autonomy in the economy.

In Kerala, the caste system also played a significant role in determining women's economic opportunities. Women from higher castes were more likely to be confined to household duties, as working outside the home was considered a lower-status activity. On the other hand, women from lower castes often participated in agricultural labour and other manual work, but their contributions were undervalued, and they were rarely given the opportunity to advance economically or socially

During the colonial period, Kerala saw changes that affected women's roles in the economy. Education for women started to gain prominence, especially in Christian and certain progressive Hindu communities. While this shift opened up new avenues for women, such as teaching and nursing, their economic participation was still limited to specific sectors, and the majority of women remained outside formal employment. After India's independence, Kerala's social and political reforms, such as land redistribution and educational initiatives, had a positive impact on women's status . However, economic opportunities for women remained restricted. Most women who were economically active continued to work in informal sectors, such as agriculture, household industries, and small-scale enterprises, with limited access to capital or skills training.

Kerala is known for its "Kerala Model of Development," which emphasizes high social indicators such as literacy, life expectancy, and healthcare . While this model benefited women in terms of access to education and health services, it did not translate directly into increased economic participation. Women in Kerala have some of the highest literacy rates in India, but their labour force participation has historically been lower compared to other states, largely due to societal norms and limited economic opportunities in certain sectors.

In recent decades, with the rise of social welfare movements, microfinance initiatives, and government-supported self-help groups (SHGs), there has been a growing push toward women's economic empowerment in Kerala . These initiatives, such as those led by Kudumbashree (the state's poverty eradication mission) and NGOs like the Palai Social Welfare Society (PSWS), have played an instrumental role in providing women with the financial resources, skills training, and support networks needed to engage in income-generating activities . While Kerala has made significant strides in social development, the historical context reveals that women's economic roles were long restricted by societal norms, caste, and class barriers. Traditional roles often confined women to household duties, leaving them with little autonomy over their financial affairs. The PSWS, founded in 1965, sought to address these gaps by offering women opportunities that go beyond mere charity and welfare. Instead, the focus has been on creating sustainable livelihoods through education, skills training, and financial support systems.

PSWS and Its Approach to Women's Empowerment

The Palai Social Welfare Society (PSWS) has developed a comprehensive and multi-faceted approach to enhance women's economic empowerment in the Palai region. This approach incorporates various strategies, including microfinance programs, self-help groups (SHGs), skill development initiatives, and leadership training, all aimed at fostering financial independence and social equity among women.

Microfinance Programs

One of the most effective strategies employed by PSWS is its microfinance program, which provides small loans to women entrepreneurs to facilitate the initiation and expansion of their business ventures. By enabling women to engage in activities such as tailoring, handicrafts, retail businesses, and agriculture, these loans not only promote financial independence but also instill a sense of ownership and responsibility in managing their financial affairs.

Traditionally, women from low-income backgrounds have faced significant barriers in accessing financial resources due to stringent collateral requirements and a lack of formal employment. In contrast, the microfinance model utilized by PSWS offers unsecured loans at low-interest rates, specifically designed to meet the needs of these women. This system empowers women by facilitating:

The generation of independent income streams.

Autonomy in financial decision-making.

A reduction in dependency on male family members.

Self-Help Groups (SHGs)

In addition to microfinance, PSWS has established numerous Self-Help Groups (SHGs), which serve as essential platforms for collective support and empowerment among women. SHGs function as a cooperative mechanism for women to pool their savings, access loans, and provide mutual assistance in entrepreneurial activities. These groups not only offer financial support but also play a crucial role in fostering solidarity and shared learning.

Through their participation in SHGs, women engage in various small-scale business ventures, such as dairy farming and handicrafts, which generate supplementary income. Furthermore, these groups encourage skill development in financial literacy, management, and leadership, thereby building confidence among members. The SHGs also provide a safe space for discussions related to social issues, including domestic violence and discrimination, thereby facilitating community-level advocacy.

Skill Development Initiatives

Recognizing the importance of enhancing employability, PSWS has launched several skill development programs targeted at women. These initiatives encompass a range of training courses, including:

Tailoring, knitting, and weaving

Food processing techniques

Computer literacy and digital skills

Such training equips women with the necessary skills to either enter the workforce or start their own businesses. For instance, knowledge in food preservation and packaging opens up opportunities in local and regional food markets, while computer literacy enhances their ability to partake in the growing digital economy. By providing practical training, PSWS effectively boosts women's confidence and competency for sustainable livelihoods.

Leadership and Decision-Making

PSWS places a strong emphasis on fostering leadership among women, encouraging them to assume decision-making roles within their communities. Leadership training programs are designed to enhance women's participation in local governance and empower them to articulate their needs and advocate for their rights.

These programs encompass:

Education on governance structures and local self-administration

Development of leadership skills

Training in advocacy and public speaking

Through workshops and training sessions, women are educated about their rights and the political landscape, enabling them to engage actively in local governance mechanisms, such as panchayats (village councils). This empowerment ensures that women can effectively engage in resource allocation discussions and advocate for improvements in education, health, and other essential services.

The cumulative efforts of the Palai Social Welfare Society have significantly enhanced women's accessibility to societal structures, facilitating both vertical and horizontal mobility. By implementing a multi-faceted approach to economic and social empowerment, PSWS has effectively transformed the lives of women in the Palai region, thereby contributing to the broader goals of gender equality and social justice.

3. SOCIAL EMPOWERMENT AND AWARENESS PROGRAMS

In addition to financial and entrepreneurial training, PSWS conducts various social awareness programs aimed at breaking down traditional gender barriers and raising awareness about issues like gender equality, women's rights, and healthcare. These programs include Workshops on gender equality, Health and wellness programs, Legal awareness programs. It's encourage both men and women to challenge traditional gender roles, promoting a more balanced and equitable distribution of power and responsibilities within households. PSWS educates women on reproductive health, maternal care, nutrition, and mental well-being, ensuring that women are physically and emotionally capable of taking on leadership and economic roles. Inform women about their legal rights, particularly concerning property, marriage, and inheritance laws, helping them to protect themselves against exploitation and discrimination.

Women who have participated in PSWS programs have reported a greater sense of financial independence. Many women who were previously unemployed or dependent on their spouses for financial support now contribute to their household income and manage their own businesses.

To achieve financial autonomy and social responsibility PSWS could collaborate with various governmental and international organizations, which often provide grants, financial aid, and technical support for programs aimed at women's empowerment. Government agencies supporting PSWS as part of broader national strategies for poverty alleviation, rural development, or gender equality. International bodies such as the United Nations, World Bank, or non-governmental organizations (NGOs) often have funds earmarked for women's economic development programs. By increasing its financial and logistical resources, PSWS could scale up its impact, ensuring that more women benefit from its programs, ultimately leading to a broader and more sustainable form of economic empowerment across the region.

Enhanced social status economic empowerment has had a significant impact on women's social status in the community. As women become breadwinners, their roles in decision-making at the household and community level are strengthened, leading to an overall improvement in their social standing. Improved living standards with economic independence, many women have reported improved living standards for themselves and their families. Access to better education for their children, healthcare, and housing are some of the tangible benefits. Emotional empowerment from financial independence, the programs have also fostered a sense of emotional empowerment among women. Many participants have reported increased confidence, self-esteem, and a stronger belief in their ability to contribute meaningfully to society.

Despite its successes, PSWS faces several challenges in its quest to economically empower women.

i. **CULTURAL RESISTANCE** Traditional gender roles still pose a significant challenge to women's economic empowerment. In some areas, women face resistance from their families and communities when they attempt to engage in economic activities or take leadership roles.

ii. **LIMITED RESOURCES** Although PSWS has been successful in implementing a wide range of programs, resource constraints—both financial and logistical—have limited the scale and reach of these initiatives.

iii. **MARKET ACCESS** One of the major challenges for women entrepreneurs supported by PSWS is gaining access to larger markets. Many women are restricted to local or regional markets, limiting their potential for business growth.

SUCCESS STORY OF A CASE STUDY

Bijili John wife of thottukal jose, kurianad p.o, monipally* and her family lived in dire conditions for several years, residing in a shed made of tarpaulin with no access to basic amenities . Her family consisted of her husband, two young children, and her elderly father-in-law. Life was a constant struggle as they grappled with poverty, limited resources, and an uncertain future. However, Bijili's life took a transformative turn when her family became a partner of the Save A Family Plan (SAFP), an initiative facilitated by PSWS to uplift marginalized families .

The SAFP program provided Bijili's family with much-needed financial aid, which helped them to start household income generated schemes. These included goat rearing and a tuition centre, which utilized her education and skills. The funds provided were not just monetary support but also a gateway to financial independence and the beginning of a journey towards a stable future. Bijili utilised the technical support for the success of her journey and tuition program. She carried the technical reliance very easily as an educated women. This initiative brought additional income to her household and allowed her to contribute meaningfully to her community .

PSWS played a crucial role in offering awareness classes and skill development training to Bijili, which helped her to manage her family budget and planning. The new social status and accessibility to societal changes with the help of PSWS bijili could overcome her financial burden as well as emotional in stability. It helped her family members too. With all this she could access basic amenity of life small house, with pipe connection, cemented rooms, bathroom and toilet facilities, electricity connection and gas connection. Her leadership qualities newly accrued by her with the help of PSWS gain a semi-governmental part time job to enable her financial security. She could ensure good education for her kids. She became not only a leader in the PSWS but a beacon of hope to reputed women in her community and area . With the help of the PSWS's combination of financial aid, skill development, and community leadership opportunities she became a role model and this institution.

4. POLICY RECOMMENDATIONS FOR STRENGTHENING ECONOMIC EMPOWERMENT OF WOMEN'S

1. Expand microfinance initiatives for women, offering low-interest loans with flexible terms to Promote financial literacy programs
2. Develop targeted vocational training for women to start entrepreneurship in agriculture, handicrafts, and digital technology.
3. Align training programs with market demands for high-growth industries and to help women access the digital economy
4. Organize trade fairs and networking events to improve market access and e-commerce platforms for global market access for women entrepreneurs.
5. To Establish mentorship programs linking aspiring women entrepreneurs with industry experts.
6. Give training to women in legal matters related with market and licencing.
7. Reserve more leadership to women quota system.
8. Extend social security and maternity and childcare benefits to women in informal sectors.
9. Design poverty alleviation programs specifically targeting women-headed households.
10. Integrate gender equality and economic independence lessons into school curricula.
11. Implement gender-responsive budgeting in economic policies.
12. Ensure women's involvement in policy development, particularly in affecting women directly.

5. CONCLUSION

The historical context of women's economic role in Kerala reveals a complex journey, marked by both progress and persistent challenges. Traditionally confined to household and agricultural labour, women in Kerala have steadily expanded their participation in various sectors of the economy. However, despite advancements in literacy and health, economic empowerment remained an area requiring focused intervention, particularly for marginalized women. The Palai Social Welfare Society (PSWS) has been a vital force in addressing these challenges, adopting a holistic approach to women's empowerment through economic initiatives, social awareness programs, and leadership development. By organizing Self-Help Groups (SHGs), providing microfinance, and facilitating skill development training, PSWS has transformed the lives of women, enabling them to take charge of their financial futures. PSWS's social empowerment

programs have raised awareness about legal rights, health, and education. The impact of PSWS on women's economic empowerment is clearly visible in success stories like those of Bijily from Ramapuram. This women, through PSWS's interventions, overcame poverty, developed entrepreneurial ventures, and assumed leadership roles in their communities, proving that when women are empowered, families and communities thrive. However, PSWS faces ongoing challenges in its mission, including socio-cultural barriers, limited access to markets, and financial constraints. Addressing these issues requires not only the efforts of organizations like PSWS but also policy recommendations that include expanding access to finance, enhancing skill development, ensuring legal rights, and promoting women's leadership. To sustain and amplify the progress made, policymakers and development organizations must prioritize women's economic empowerment as a key strategy for equitable development. By implementing gender-sensitive policies and removing structural barriers, we can create an environment where women in Kerala and beyond can fully participate in the economy, contribute to their communities, and achieve their full potential. In conclusion, the work of PSWS exemplifies how targeted interventions in economic and social empowerment can lead to transformative change. With continued support, these initiatives can help bridge the gap in gender equality and promote inclusive growth that benefits society as a whole.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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