1.1 Introduction and Design of the Study

Development of a nation cannot be separated from or viewed in isolation from the development of women who constitute half of the world population and who can certainly play a crucial role in influencing the course of human history as well as shaping the destiny of mankind. Unfortunately in every society gender continues to be a powerful barrier in asserting the rights, capabilities and opportunities of women throughout life. Many of the legal provisions for equality are confined to paper. Our country is noted for its rich cultural heritage, respect for traditional values and honour for women, but is still largely male dominated where women are miserably looked down upon.
During the Vedic period the women in India enjoyed equal status with men and they were respected and honoured. According to the Vedic hymns, wife and husband had joint ownership rights of property. The status of women was highly appreciable during the time of Jainism and Buddhism and women were degraded to a very low status only after 300 BC. The subordination that women experience in daily life takes various forms—discrimination, disregard, insult, exploitation, oppression, violence—within the family, at the work place and in the society. The concept of equality and justice become meaningless in their relation to males. They experience a sort of gender asymmetry everywhere. Before independence the place of women in the Indian Society was within the “four walls” and behind the “purdha.” Their talent was suppressed and the nation was deprived of their contribution in the various fields of social, cultural economic and political activities.

No doubt women do have their inherent weaknesses due to the dual responsibility both at home and at their work place. But the lot of creativity in her work which is an innate trait of women and the inborn talents and potentials within her are unrecognized and unutilized in a patriarchal society. Even though women are greatly involved in almost all sectors of economy, their activities as producers are not recognized at the national level. Further, women take passive role in decision making in different spheres of life. Their lower status in society makes them easier victims of poverty as they do not have due control over resources neither as owner nor as user. Women without independent resources are highly vulnerable to poverty and destitution. One of the chief causes for women’s limited access to income and economic opportunities lies in the fact that their work remains at the margin of major development efforts. Men dominate such assets and inputs as land, credit, technology and infrastructure. Lack of access to timely credit poses a big problem especially to rural women. Besides, the
upbringing of women in shadow of fear and violence hinder their natural growth and convert them into passive victims in a male dominated society. Oppression, exploitation and subjugation of the weak are inherent characteristics of human society that have existed ever since society as a system came into existence.

A committee to study the status of women was constituted in 1975 which observed growing deterioration in the status of women and subsequently, 1975-85 was declared as women’s decade. The Human Development Report 1995 published by UNDP projects that it is the all-round development of women that will ultimately lead to progress in 21st century. It also mentions that women can become essential agents of economic change by Investing in women’s capabilities and empowering them to exercise their choices.

The history of India shows various ups and downs in the status of women. Fortunately from the middle of 19th century social reformers like Vidya sager and Raja Ram Mohan Roy have worked to eradicate the dichotomy in the status of women. In post independent India, the education and employment of women have played a significant role in changing the traditional attitude towards women within the family and society. The govt., through its industrial policy resolutions, 5 year plans and annual plans have affirmed the role of women in economic development. Several schemes for women in rural and urban areas and the underprivileged have been implemented through government agencies and financial Institutions.

Development of Women and Children in Rural Areas (DWACRA) was started as a sub-project of integrated Rural Development Program me (IRDP) on 1st September 1982 provide employment opportunities to women of rural
families living below poverty line. National commission on self-employed women and women in informal sector was constituted in 1988 which too indicated ‘access to credit, better technologies and productive assets to women. A separate chapter on women development was included in 6th Five Year Plan document. Eighth Five year plan laid stress on empowerment of women. National commission for women was set up during 1992 to participate and advise on the planning process of socio-economic development of women. Women studies centres were started in various universities to conduct research related to women development. Building up and strengthening grass roots level women’s organizations and groups promoting participation of women in grass root level democratic institutions were envisaged through 72nd and 73rd constitutional amendments. The Government of India has declared 2001 as women’s Empowerment year to acknowledge that one of the keys to our nation’s socio-economic progress is the empowerment of women and to create a mass awareness of the linkages between development and women’s empowerment on the one hand, and progress and gender equality on the other.5

1.2 Empowerment

Any attempt to improve the status of women should start with ‘empowerment’. Empowerment implies the creation of an enabling environment where individuals can fully use their capabilities to accomplish to take charge of their lives. The purpose of empowerment is to free someone from rigorous control and give them freedom to take responsibilities for their own ideas and actions, to release hidden resources which would otherwise remain inaccessible.
Women empowerment process is one where women find time and space of their own and begin to re-examine their lives critically and collectively. It enables women to look at old problems in new ways, analyse their environment and situation, recognize their strength and potentials, alter their self-image, access new kinds of information and knowledge, acquire new skills and initiate action aimed at gaining greater control over resources of various forms. It also involves creating a conducive environment so that women can use these competencies to address the fundamental problems of society on par with their male counter parts.

Any talk of empowerment (of women) without entitlement is idle talk. Across the globe, the pre-requisite for women’s emancipation is to enhance their capability through provision of literacy, sustainable livelihood and entitlement. And this can be achieved only through the restructuring of the socio-economic scenario, more specifically through the redistribution of assets.

The Beijing Conference (1995) was the first milestone towards ensuring gender equality and women empowerment. The goals of this conference were

1) Sharing power equally.
2) Obtaining full access to the means of development
3) Overcoming poverty and
4) Inspiring a new generation of women to work together for equality and equity.

Empowerment is a process aimed at consolidating, maintaining or changing the nature and distribution of power in a particular cultural context. The concept of empowerment ranges from encouraging people to play a more
active role in their work through involving them in taking responsibility, to enabling them to make crucial decisions without having to refer to someone higher in position.

Mohammed Yunus of Bangladesh has shown that women can take the lead in development. The cores of poor working women have the ability and enterprise to move the country out of poverty, but policy makers are afraid to let them take a lead. Our former president, Dr.A.P.J Abdul Kalam has rightly observed that empowering women is a pre-requisite for creating a good nation. When women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value system contribute to the development of a good family, good society and ultimately a good nation.

Women are still left on the periphery of the political process and political participation remains elusive to most of them, in spite of their voting and electoral and capturing few seats of power and influence.

However, during the women’s Decade, there has been some achievement in making women visible in the political sphere. There has been more positive action on the part of the government to integrate women in the decision making process.

1.3 Statement of the Problem

To bring about socio economic development of a community the active participation of women is very essential and it compels the policy makers to execute the legal provisions of equality into practice which previously remained in paper only. Development and empowerment of women has been a priority in successive five year plan and several public expenditure
programmes are directed towards this objective. In the Eleventh Five Year Plan (2007-2012), for the first time, women were recognized not just equal citizens but as agents of economic and social growth.

All these policy initiatives and administrative efforts have attained mixed results in achieving the goal of improving the conditions of women in our country. While the women among certain sections are fully benefited by various state sponsored initiatives and achieved significant progress in different fields, the women belonging to weaker sections are still backward and are not in a position to utilize the benefits of various programmes. Most of the programmes lost its focus many times as they were implemented by a host of agencies lacking coordination with one another. Hence not only the economic betterment, but also the expected socio cultural changes did not take place in the lives of women at the grass root level. Empirical research has shown that the gender bias in resource allocation significantly reduces the rate of survival among female infants. Violence against women continued to be a global phenomenon even today in spite of laudable legal provisions and initiatives by women’s organisations and the like agencies.

This terrible condition of women necessitates the evaluation of the novel strategies / programmes adopted by the governments, NGOs and other agencies in the area of women empowerment, along with its impact on making changes in the socio-economic condition of women. The 73rd and 74th amendment of the constitution paved the way for decentralisation of powers which enabled the poor to realize the presence of government in their vicinity.
In this context in Kerala, a mission was set up to facilitate the local self-government in its anti-poverty initiatives through empowering women at grassroots level. Kudumbashree is a holistic, participatory, women-oriented, innovative poverty reduction approach launched by the Government of Kerala in the year 1998. Kudumbashree visualized mobilization of poor families under the network of community-based organizations which encompasses all sections of poor women and the very motto of Kudumbashree is women empowerment. Hence a study on women empowerment through Kudumbashree gains relevance.

1.4 Scope of the Study

The study is conducted in Eranakulam district in Kerala state focussing on Kudumbashree strategies for empowering the women in the district. There are 15 blocks consisting of 89 panchayats, 8 municipalities and one municipal corporation in the district. The main intention of the study is to assess the level of empowerment achieved by women through Kudumbashree. Assessment of the different dimensions of empowerment – economic, social, and political - is done by studying the impact of various Kudumbashree activities.

1.5 Significance

Women in general, rarely enjoy the wide spectrum of freedom and rights granted by constitution and other legal provisions. The realization of the fact that their subordination is not because of their personal inadequacies helps the women to move towards empowerment. But in a male-dominated society, they face a lot of barriers in the form of discrimination, exploitation, sexual harassment, violence and the like in every sphere of life with different intensities. All these create confusion and complications in the process of empowerment. Though certain biological differences do exist between men
and women, discrimination is made and enforced by men with a view to subjugate women and usually they remain as the under privileged and deprived lot.

No doubt, in our country, great efforts and initiatives are taken by govt. (both central and state) and various agencies in the field of women welfare and women empowerment for ensuring their constitutional rights and for fulfilling the broad strategy of rural development which is based on the progressive culmination of injustice and inadequacies prevalent in the socio-economic system. The ‘Women Reservation Bill’ is a landmark in the history of women empowerment giving opportunity for thousands of women at the grass root level to be a part of local governance.

In this juncture, it is important to analyse how far the women empowerment strategies/programmes adopted by kudumbashree – the largest women organization at grass root level by the Government of Kerala - are able to make changes in the lives of its members by empowering them economically, socially and politically. Since kudumbashree focused its objective of poverty alleviation through women empowerment and every district in the state has its operations, it is essential to notice whether kudumbashree provides sufficient space for empowerment to its members and hence the study is important. Kudumbashree has great relevance in a district like Ernakulam which is the commercial capital of Kerala, where the literacy level of women is considerably high. An exclusive study on the empowerment of women at the grass root level through kudumbashree in Ernakulam district has not been done so far. Hence it is necessary to have an insight into the empowerment of the rural and urban women with the help of kudumbashree focussing on the economic, social and political dimensions.
Since empowerment is also a situation where women can enjoy the fruits of empowerment with ‘safety and security’ it is relevant to study the problems faced by them in the path of empowerment.

The result of the study shall help the kudumbashree mission to redesign the existing strategies and give attention to constraints faced by the members. The study will also facilitate the government in formulating new policies in gender budgeting. The findings will also be helpful to the society for changing their attitude towards women and finally the kudumbashree members are benefited as the positive results motivate them further since empowerment is a continuous process.

1.6 Objectives

The major objective of this study is to assess the empowerment of the women in Ernakulam district through their involvement in kudumbashree activities. The specific objectives are:

1) To study the growth trend of the strategies followed by kudumbashree in empowering women.

2) To compare the quality of NHGs in rural and urban areas of the district.

3) To study the initiatives taken by the NHGs to empower its members.

4) To observe the involvement of the members in group activities and to study the economic independence enjoyed by them.

5) To assess and compare the empowerment of women in rural and urban areas of the district.

6) To measure the level of empowerment attained by the women
Introduction

7) To identify the influence of various factors leading to empowerment.

8) To assess the empowerment of the women belonging to BPL compared to that of APL.

9) To study the constraints faced by the members

1.7 Hypotheses

H$_1$ There is no significant difference in the thrift and credit operations of kudumbashree NHGs in rural and urban areas of Ernakulam district.

H$_2$ There is significant difference in the value of assets purchased by the members in the pre and post NHG stage.

H$_3$ There is no significant difference between rural and urban women in their economic empowerment.

H$_4$ Income generating activities have made a positive impact on the economic empowerment of the women.

H$_5$ There is no significant difference in the economic empowerment of the women belonging to BPL and APL.

H$_6$ There is no significant difference between rural and urban women in their social empowerment.

H$_7$ Training Programmes have made a positive impact on the social empowerment of the women.

H$_8$ There is no significant difference in the social empowerment of the women belonging to BPL and APL.
H₀ There is no significant difference between rural and urban women in their political empowerment.

H₁₀ There is no significant difference between rural and urban women in their level of empowerment.

H₁₁ There is no significant difference in the level of empowerment of the women belonging to BPL and APL.

H₁₂ There is no association between level of education and level of empowerment.

H₁₃ Positional status of the members in kudumbashree influences the level of empowerment.

H₁₄ Longer duration of NHG membership enhances the level of empowerment.

H₁₅ There is no significant difference in the level of empowerment based on the occupational status of the members.

1.8 Methodology

1.8.1 The universe and the sample

The universe of the study comprised kudumbashree Neighbourhood Groups (NHGs) and its members in Ernakulam district. The population for the present study was identified as the kudumbashree NHGs having completed tenure of minimum 5 years and the women having at least 3 years’ experience as kudumbashree members and are still in the group. The reason for following this pattern is that unless some criteria are not followed for selection of the NHGs and its members there should be wide disparity in the results obtained. Empowerment is measured by noticing the changes in the life of
the women because of their involvement in kudumbashree activities. The real changes take place after a reasonable period of their involvement in the activities.

Multi stage random sampling technique was followed for the selection of the sample required for the present study. The population for the study is spread over 15 blocks consisting of 89 Panchayats (rural), 8 municipalities and one municipal corporation (urban) of the district.

In the first stage, 50 local bodies were selected from the district. For this, from each block, 3 panchayats were selected at random and the sample size constitutes 45 panchayats. (Rural local bodies). Similarly, from the 9 urban local bodies 4 municipalities were selected at random and the one municipal corporation is also included in the sample. Thus the total sample size constitutes 50 local bodies.

In the second stage, from the selected local bodies 3 wards each were selected at random and the sample constitute 150 wards (15 wards from urban local bodies and 135 from rural).

In the third stage, from each selected wards, 2 neighbourhood groups (NHGs) were selected at random constituting 300 NHGs (Groups) [30 groups from urban and 270 from rural].

In the fourth and final stage, from each selected NHGs, two members were selected at random constituting 600 members (540 members from rural and 60 from urban)
Thus the sample for the present study consists of 300 NHGs and 600 members.

### Table 1.1 Selection of the Sample

<table>
<thead>
<tr>
<th>Universe</th>
<th>Area represented (Total local bodies)</th>
<th>Sample local bodies</th>
<th>Sample wards</th>
<th>Sample NHGs (Groups)</th>
<th>Sample respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>3 Panchayats from each block selected randomly (3X15 = 45)</td>
<td>3 wards from each panchayat* selected randomly (45X3 = 135)</td>
<td>2 NHGs from each ward selected randomly (135 X 2 = 270)</td>
<td>2 respondents each from the selected sample NHGs (270 X 2 = 540)</td>
<td></td>
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<tr>
<td>(15 blocks consisting of 89 Panchayats)</td>
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<td></td>
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<tr>
<td>Urban</td>
<td>1 corporation and 4 municipalities selected randomly (1 + 4 = 5 urban local bodies)</td>
<td>3 wards from each urban local bodies (5X3 = 15 wards)</td>
<td>2 NHGs from each ward selected randomly (15X2 = 30)</td>
<td>2 respondents each from the selected sample NHGS (30X2 = 60)</td>
<td></td>
</tr>
<tr>
<td>(1 corporation and 8 municipalities)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>50 local bodies</td>
<td>150 wards</td>
<td>300 NHGs</td>
<td>600 respondents</td>
<td></td>
</tr>
</tbody>
</table>

* Each Panchayat is divided into wards ranging from 15 to 20.

### 1.8.2 Database

The study is both descriptive and analytical in nature and is based on primary as well as secondary data. Before the actual collection of the data, a conceptual frame work for the study was designed based on a review of literature of the topic, which also helps to study the various aspects relating to the topic.
Primary data was collected with the help of pre-tested structured interview schedule specially designed for eliciting information relevant to the study. Two sets of interview schedule were prepared, one for collecting data relating to NHGs, which were administered among NHGs leaders. It consists of different sections meant for collecting data relating to the socio-economic profile of the members, quality of the group, activities and the programmes undertaken by the group for making changes in the economic, social and political life of the members. (Appendix 1)

The second set was for collecting data from individual members. It is also divided into different sections for collecting data relating to their socio-economic profile, factors leading to their empowerment and the problems faced by them. (Appendix 2)

Along with this, personal discussions with the group leaders and kudumbashree officials were also made to collect relevant information necessary for the study.

Secondary data was collected mainly from Economic Reviews Published by the State Planning Board. In addition, kudumbashree annual reports, kudumbashree publications and reports of NABARD were extensively used. Professional journals, periodicals, working papers and commission Reports were also used for collecting data. Websites of kudumbashree, planning commission NABARD, and RBI also provide valuable data relevant for the study.

1.8.3 Data Processing and Analysis Plan

The collected data is processed using SPSS package. The empowerment of the respondents is measured by following a pre and post NHG situation
which helps to study the changes in the lives of the respondents because of their involvement in kudumbashree activities. For this, variables/indicators are selected and based on the changes in the variables in the post NHG stage, score values are assigned. The mean score got for the variables forms the basis of measuring empowerment. Level of empowerment is calculated based on the mean score and standard deviation. (Appendix 3) Three levels of empowerment is measured using the below mentioned formula.

High level of empowerment = Actual score > mean score + SD

Low level of empowerment = Actual score < mean score – SD

Medium level of empowerment = In between high and low level.

The secondary data relating to various programmes of kudumbashree from the year of inception to the year 2009-10 was analysed by studying the Cumulative Average Growth (CAG) and/or Annual Average Growth (AAG).

1.8.4 Techniques for Data Analysis

The collected data is analysed using the following techniques.

Wilcoxon Signed Rank Test

In order to test the direction as well as the magnitude of difference between the matched pairs, Wilcoxon Signed Rank Test is used. For testing the hypothesis relating to thrift and credit operations of NHGs in the rural and urban areas of the district, this test is applied.

Co-efficient of Variation (CV)

The coefficient variation (CV) is used to compare the variability of two or more than two series of their relative variation. The consistency / the
variability relating to the asset holding of the two groups of respondents is ascertained using CV.

**Chi–square test of Independence**

For testing the hypothesis relating to various levels of empowerment based on the different socio–economic status of the respondents, chi–square test is applied.

**Z–test and t– test**

The Independent – sample Z test as well as t- test are extensively used in the study for comparing the means of two groups in appropriate situations, and for testing the concerned hypotheses.

**Paired sample test**

For testing the hypothesis relating to the difference in the value of assets purchased by the same group of respondents in two situations, (before and after membership in kudumbashree) paired sample test is applied.

**ANOVA**

Analysis of variance (ANOVA) is used to test the hypothesis that several means are equal. Difference in the mean score of empowerment of the women based on their educational qualification and positional status in kudumbashree is analysed using ANOVA.

**Tukey’s Multiple Comparison Test**

Based on the findings from ANOVA, to identify which groups have significant difference or which means differ, Post Hoc Tests (Tukey’s multiple comparison test) is applied.
Chapter-1

Others:

Percentages are calculated wherever it is appropriate. Cumulative Average Growth (CAG) and Annual Average Growth (AAG) were applied for the analysis of secondary data.

1.9 Working Definitions
Women Empowerment

It is the stage which is to be reached by women through their participation /involvement in certain activities/ programmes through Kudumbashree. These participation or involvements enable the women to have increased knowledge and awareness regarding their rights and entitlements which in turn motivate them to be financially independent, socially active and politically vibrant. It also indicates a stage were the women enjoy the fruits of their achievements with safety and security.

Economic Empowerment

The first dimension of empowerment which is attained by the women through micro-finance operations and income generating activities which is reflected in increased income, expenditure, savings, asset holding capacity and borrowing capacity of the women.

Social Empowerment

The second dimension of empowerment which can be attained through active participation/involvement in programmes designed for the purpose. The output variables of social empowerment are reflected in positive changes in communication skill, self-esteem, decision-making capacity, attitudes and social relationships.
Political Empowerment

The third dimension of empowerment which is attained through participation/involvement in certain programmes as in the case of social empowerment. It is measured through women’s awareness regarding political matters, their participation in political sphere and also through their findings/experience in the political/administration/organization field.

Income Generating Activities

These are the ventures/projects undertaken by the women on group basis or individual basis with the intention of making financial improvements in their life. Though there are differences in the schemes under which these projects are to be started in urban and rural areas, in the present study, all of them are treated IGAs.

Asset Holding Capacity

It is the financial ability of the women, which they acquire through their involvement in kudumbashree programmes which enable them to purchase certain valuables in their own names.

Borrowing Capacity

It is the credit worthiness of the women, acquired through their involvement/participation in kudumbashree activities which is reflected in the form of increase in the amount of borrowings from various sources in the post NHG stage

Level of Empowerment

The term by which the variations in the degree of empowerment that a woman receives can be measured.
BPL Women

The definition assigned by the government to women belonging to below poverty line has been accepted in this study as a criterion

1.10 Variables studied

<table>
<thead>
<tr>
<th>Dependent Variables</th>
<th>Independent Variables</th>
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<tbody>
<tr>
<td>Economic Empowerment</td>
<td>Household monthly income</td>
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<tr>
<td></td>
<td>Household monthly expenditure</td>
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<tr>
<td></td>
<td>Household monthly savings</td>
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<tr>
<td></td>
<td>Asset holding capacity</td>
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<tr>
<td></td>
<td>Borrowing capacity</td>
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<tr>
<td>Social Empowerment</td>
<td>Communication Skill</td>
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<td></td>
<td>Self Confidence</td>
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<td>Relation with various Departments/Agencies</td>
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<td></td>
<td>Decision making</td>
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<td></td>
<td>Behavior/Attitude</td>
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<tr>
<td>Political Empowerment</td>
<td>Awareness</td>
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<td></td>
<td>Participation</td>
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<td></td>
<td>Experience/Findings</td>
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</tbody>
</table>

1.11 Period of Study

The study is based on both primary and secondary data. The secondary data was collected right from the inception of Kudumbashree that is from the year 1998-99 to the year 2009-10. Primary data was collected during the period from March 2009 to June 2010.
1.12 Limitations of the Study

There are inhibitions which prevent some respondents from opening up affect the results of the study. The data given by some of the respondents relating to the financial aspects like monthly income, expenditure, savings and borrowings may affect the result as the data were based on their estimates and guess work.

The growth trend of certain strategies followed by kudumbashree cannot be studied because of the non – availability of accurate data.

1.13 Chapterisation

The study is organized into nine chapters. Chapter one gives introduction and design of the study. It deals with the status of women in the society and the context of women empowerment along with the significance, scope of the study, objectives and hypothesis formulated. The methodology, period of the study and limitations are also detailed in this chapter.

Second chapter presents the review of literature on earlier studies of women empowerment through various agencies.

The third chapter explains various aspects of women empowerment along with the concept and organisation of kudumbashree.

Secondary data collected from various sources from the date of inception of kudumbashree to the year 2009 – 10 were analysed in the fourth chapter.

The fifth chapter focuses on the various activities undertaken by kudumbashree NHGs in the district with the objective of examining how
far the strategies of the kudumbashree succeed in empowering its members.

The economic empowerment of the women through kudumbashree activities is analysed in the sixth chapter by comparing the financial/economic situations of the members in the Pre and Post NHG stage. Various factors responsible for the change are also studied in this chapter.

The seventh chapter reveals the social and political empowerment of the women along with the supporting factors leading to empowerment.

Behind empowerment and beyond empowerment is the focus of the eighth chapter. The influence of the socio-economic status of the members on their level of empowerment are analysed in this chapter. The constraints they are facing both as the members of kudumbashree as well as women in the society, are also studied.

Chapter nine gives the findings of the study, conclusions and practical suggestions.
References


