3.1 Introduction

Historically the world over, either by law or by custom the status of women is undermined by asymmetrical power relationships in decision making and personal and social rights. In fact the subordination of women in society is an extension of their subordination in the family. In a patriarchal society, the concept of equality and justice for women become meaningless in their relation to males. Patriarchal control in all aspects of life severely limits the potential and scope of women’s actual and defacto participation in public life. Women related issues have many dimensions but they can be summarized as violence, denial and deprivation.

The debate on gender justice/women welfare was at the centre stage in the international arena in 1994 UN Conference in Cairo, UN’s Fourth International Conference on Women at Beijing in 1995 and UN’s Social
Summit Conference at Copenhagen in March 1995. The priority objectives of the international community include the full and equal participation of women in civil, cultural, economic, social and political life at the national, regional and international levels. Women are the vital human infrastructure and their empowerment does make changes in the development scenario of a nation.  

3.2 Empowerment – Literary Meaning

‘Power’ is the key word of the term empowerment. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one’s life towards desired social, political and economic goals or status. According to Webster’s New World Dictionary (1982), the word ‘empower’ means to make or cause power.

Thus empowerment is a stage of acquiring power in order to understand one’s rights and also to perform his/her responsibilities in a most effective way. Empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. Power is not a commodity to be transacted rather it has to be acquired and once acquired it needs to be exercised, sustained and preserved.

3.3 Women Empowerment - Concept

Women empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. The process should materialize only when there is a conducive environment for the enlightenment which is to be ensured first. Empowerment is enlightenment and there is no development without enlightenment; it is the quality of life measured not in terms of rising money incomes or longer life spans alone, rather by the autonomy and security enjoyed by women everywhere.
Empowerment as a concept was introduced at the International Women’s Conference in 1985 at Nairobi. The conference defined empowerment as a redistribution of social power and control of resources in favour of women. The different parameters of empowerment are –

- Enhance self esteem and self confidence in women.
- Build a positive image of women by recognizing their contributions to the society and economy.
- Develop in them an ability to think critically.
- Foster decision making and action through collective process
- Enable them to make informal choices in areas like education, employment and health.
- Ensure equal participation in the development process
- Provide information, knowledge and skill for economic independence.
- Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation on an equal footing in all areas.

An empowered group should reflect the following characteristics.

- Every one in the group is valued and encouraged to make personal contributions.
- Individuals are constantly aware of the goals they are seeking to achieve and the reasons for their search.
- The culture is likely to be co-operative rather than blame oriented.
- Every one has a willingness to take personal responsibility for their own success and the success of the group.
Thus women empowerment is the stage which can be acquired through providing encouraging factors like opportunities, resources, skills and the process of empowerment is facilitated by specific strategies designed by various agencies for the purpose. All the initiatives should result in the overall development of the women which convert them to be the ‘contributors/participators’ in the nation building process rather than mere beneficiaries of certain welfare schemes/programmes.

The United Nations Development Fund for Women includes the following factors in its definition of women empowerment.

a) Acquiring knowledge and understanding of gender relation and the ways in which these relations may be changed.

b) Developing a sense of self-worth, a belief in one’s ability to secure desired changes and the right to control one’s life.

c) Gaining the ability to generate choices and exercise bargaining power.

d) Developing the ability to organize and influence the direction of social change to create a more just, social and economic order nationally and internationally.

3.4 Five Year Plans and Women Empowerment

In India, right from the beginning of Five Year Planning (1951-56) there has been an endeavor towards the development of women. Any reconnaissance of the socio-economic status of women must be done taking cognizance of the major shifts in the approach towards women’s well being from welfare during the fifties to development in the seventies and to empowerment during the nineties. The Ninth Plan (1997-02) made two
significant changes in the conceptual strategy of planning for women development. First, the plan attempted what it called empowerment of women. Second, it directed both the centre and the states to adopt the special strategy of Women’s Component Plan (WCP) through which not less than 30 per cent of funds/benefits is expected to flow to women from all general development sectors. The Tenth Five Year Plan (2002-07) continued the strategy and it is for the first time, in the Eleventh Plan (2007-12) women were recognized not just as equal citizens but as agents of economic and social growth. The plan proposed for a more holistic view of women’s role in the family and society and thus trying to bring women in the main stream of nation building process. The two important events in the systematic transformation of women in the post independence period are,

a) The Ninth Plan recommendation of the expeditious adoption of the National Policy for Empowering Women.

b) Democratic decentralization through the 73rd and 74th amendments to the constitution. Through the provision of reservation, women could occupy nearly one-third of the total seats in the elected bodies. All these are positive signs of development producing expected results to some extent. However, women do not find a prominent slot in the cognitive space of overall development. They have come forward mainly in those areas where they do not pose a challenge to male dominance. Consequently the system continues for all practical purpose, to be man-centric rather than women-centric.

3.5 Women’s Movement

Notwithstanding the contributions and achievements, sacrifices and sufferings, women have been physically tortured, psychologically humiliated,
politically marginalized, socially suppressed and economically discriminated\textsuperscript{10}. The inhuman conditions have forced them to launch struggles to acquire their legal and constitutional rights which produce results from 19\textsuperscript{th} century onwards. England has to reform laws governing women’s right to divorce, China had to allow women to hold office, New Zealand extend the right to vote to women. In 20\textsuperscript{th} century, women’s movement gathered much strength and acquired a new dimension in several countries.

After the declaration of Women’s Year and Women’s Decade in 1975 and the Nairobi Conference in 1985, media have started laying much emphasis upon women’s problems like gender discrimination, their role and importance, health and education and the like. Several legal and policy efforts over the years have definitely improved the status of women in India. However, the process of women’s emancipation is not yet complete because of the prevalence of patriarchal values in the system which have restrained them from becoming more mobile, autonomous and independent economically, socially and politically.\textsuperscript{11}

3.6 Self-Help Group (SHG) Concept and Women Empowerment

SHGs are voluntary associations of women/men residing in a given area, formed democratically and without any political association, to save whatever amount they can conveniently save out of their earnings. There is a mutual agreement among the members to lend the pooled amount to the needy members for meeting their productive and emergent credit needs. The concept of SHG gained significance after 1976, when Prof. Muhammed Yunus of Bangladesh began experimenting with micro credit and women SHGs. According to World Bank Development Report (1990), micro finance is recognized and accepted as one of the new developmental paradigms for alleviating poverty through social
and economic empowerment of the poor, with special emphasis on empowering women.\textsuperscript{12} The basic principles on which SHGs function are group approach, mutual trust, group cohesiveness, spirit of thrift, peer group pressure, demand based lending, capacity building and empowerment. SHGs of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas by adopting a participatory approach for the empowerment of the women. It also acts as the forum for members to provide space and support to each other. SHGs are being viewed by governments and NGOs as a strategy for both women’s empowerment as well as poverty reduction.\textsuperscript{13} Micro finance initiatives are sustainable if simultaneous efforts are made to create large scale infrastructure which would allow the economic environment of the poor to be changed through the provision of better roads, electricity and health care infrastructure. Carefully targeted investments have a direct impact.\textsuperscript{14}

The experience of SHGs has shown that they have provided improved access to credit. Poor women are perceived by the main stream financial sector as credit worthy and they get mobility and legitimate space in the public life. SHGs have become a regular component of the Indian financial system. Considering the importance of SHGs among various micro finance interventions, in 1992 NABARD launched a pilot project for linking banks with SHGs. The efforts of NABAD have been supplemented by Reserve Bank of India. RBI also advised the bank to actively participate in the project and provide finance to SHGs, treating such loans as advances to weaker sections. SHG-bank linkage is a novel approach for reaching and empowering the unreached and deserved poor.
3.7 Dimensions of Women Empowerment

Empowerment is multi-dimensional as it covers financial independence, social awareness and political consciousness of an individual. These elements can be categorized as economic empowerment, social empowerment and political empowerment.

3.7.1 Economic Empowerment

All the poverty alleviation programmes were focussed on women as they were economically more disadvantaged than men and as their upbringing and mainstreaming are critical for the economic development of a nation. Economic empowerment is nothing but making women aware about their role / importance in economic development and provide them space for attaining financial independence and account their significant contributions to the production process. Economic empowerment is a process as well as a stage which is to be reached by designing strategies focusing on building credit worthiness and financial independence among women by removing all the gender-specific barriers which prevent women from gaining access to their rightful share in every spheres of life. Rural women have less access to the resources to generate stable incomes. Household income is a poor measure of women welfare because the distribution of income within the household may be quite unequal. Various studies of intra household resource allocation indicates that in many regions of the world, there exist a strong bias against women in areas such as nutrition, medical care, education and inheritance. Consequently, in the development discourse, most of the poverty alleviating programmes carry an implied agenda of women empowerment, which starts with access to credit and involvement in income generation which was accepted as sure strategies for economic empowerment. Thus economic empowerment is a necessary condition for enabling women to seek justice and equality,
because without economic strength, women cannot be able to exercise their rights and entitlements. Without reasonable income security, people lack real freedom to make rational choices and to become socially responsible. Without collective and individual voice, the vulnerable will remain that way.17

The synergy produced from a group approach is much higher than that of from an individual approach which prompts the policy makers and various agencies to adopt a participatory / group approach in empowering women. The active involvement / participation of women in vibrant groups like SHGs, NHGs and the like enable them to realize the goal of empowerment. Government of India, having realized the power and potential of self-help group approach has started mobilizing the poor women into self-help groups. The recent studies on development issues proved that the sustainable development can be made possible by making women an equally important paradigm of the development process.18

3.7.2 Social Empowerment

Social empowerment means a more equitable social status for women in society because the primary responsibility of any human society is to ensure human dignity to all members. It is often argued that facilitating women’s access to money is not an effective means for achieving women’s empowerment unless it is linked to other kinds of activities like training on awareness of the impact of women’s subordination, concept of self-esteem and on the meaning and benefits of empowering women.19 The approach to gender equity is based on the recognition that all interventions in favour of women must ensure an environment free from all forms of violence against women and also ensure the participation and adequate representation of women at highest policy levels. For today’s women, fewer things are in the category of ‘not done’, compared to the time of
One of the recommendations of the National Policy on Education–1986 is to promote empowerment of women through the agency of education and it is considered as a landmark in the approach to women education. The National Literacy Mission is another step towards eradication of illiteracy in the age group of 15-35 years by the year 1988. The universalization of elementary education, enrollment and retention of girls in the schools, promotion of balwadis and crèches, increasing the number of girls’ hostel, women’s polytechnics and multi-purpose institutions, non-formal adult education and, open and distance education programmes were some of the other steps taken to boost women’s education leading to social empowerment.

The vision of the Eleventh Plan (2007-2012) is to ensure that every woman and child in the country is able to develop their full potential and share the benefits of growth and prosperity through a participatory approach which empowers them and makes them partners in their own development. When women gain voice in decision making which is to be started within the family, they would be in a position to take decision for improving the poor socio-economic status. They begin to transform gender relations and so they are to be treated as equal partners in decision making and implementation rather than beneficiaries. However, women’s increased participation at the decision making level can only be said to lead to their increased development and empowerment if such participation enables them to achieve greater control over factors of production, access to resources and the distribution of benefits.

Group or collective process always provide a support for empowerment as it exposes its members to local networks and this social interaction results in awareness about local realities which also helps them to overcome the barriers for accessing the resources.
3.7.3 Political Empowerment

Political empowerment is a process that enables women to increase their mobility and break their isolation, to develop their self confidence and self image and to establish their public presence whereby they participate in decision making in an expanding frame work of awareness and critical analysis to control and influence the direction of development. Political equality includes not only equal right to franchise but also more importantly, the right to access to the institutionalized centers of power. Participation of women in Panchayati Raj Institutions has been recognized as a step towards equality.

Today, one of the issues of concern is the level of women’s participation in political life. Political participation includes the right to vote, right to contest, right to candidature, their role as women as campaigners, members and their involvement in the decision making process. and appointment of women at all levels of government. Reserving seats for women in the political institutions will provide them an opportunity to raise their grievances and other related personal and social problems in a formal manner. The participation of women in the electoral process is an indicator of their political consciousness as well as their aspiration for status enhancement. The figures concerning women’s common participation has been more or less steadily expanding over the years through various elections as voters and as candidates and in terms of participation in campaigning. The number of women getting elected to representative body has been steadily increasing.

3.8 Kudumbashree: Genesis, Concept and Organization

Since the inception of the planning process in the country, different methodologies were in use for the eradication of poverty. But despite all the
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initiatives, there was no significant achievement in the poverty scenario of the country. The poor remained as poor, and so they were all skeptical about the various poverty eradication programmes chalked out by both Union and State Governments. All the programmes are designed and developed at the whims and fancies of the bureaucrats and were not need based and demand driven. The perception of poverty itself was ambiguous and vague. The only factor that based for determining poverty was income. The 73rd and 74th Amendment of the Constitution paved the way for decentralization of power and resultantly the eradication of poverty has become inevitable responsibility of the local self governments. This enabled the poor to realize the presence of government in their vicinity. In this context in Kerala, a mission was setup to facilitate the local self governments in its anti poverty initiatives. The mission perceives poverty as a state of multiple deprivations viz deprivation of basic needs, basic facilities and basic rights. Kudumbasree is the poverty eradication project officially launched by the Government of Kerala with the active support of the Centre and NABARD for wiping out absolute poverty from the State within 10 years. The project was inaugurated by the Prime Minister, Shri Atal Bihari Vajpayee, on May 17, 1998 at Malapuram.

The project is implemented by the State Poverty Eradication Mission of the State Government through local self-government bodies. It aims at eradicating absolute poverty in ten years through concrete community action under the leadership of local self-government bodies. Kudumbashree has adopted a different methodology in wiping out poverty by organizing the poor into community based organizations and through empowering the poor women. The working slogan of the mission is to reach out the family through women and reach out the community through family.
3.9 Previous Experience

The Self-Help Group (SHG) movement in Kerala had made significant strides in the field of poverty eradication and women empowerment. The success of SEWA of Ahmedabad, ‘Myrada’ of Mysore and several other experiments in different other parts of the country prompt the Kerala Government to have some new experiments in the field. Accordingly, in 1992 a women oriented, participatory and convergent approach to fight against poverty was designed in Alappuzha town, Kerala by forming a three tier Community Based Organization (CBO) of poor women. The Urban Basic Services for the Poor (UBSP) of government of India provided the platform to this experiment. The aim is to re-invent an alternative methodology to identify the poor and to redefine the nature and causes of poverty apart from the conventional methods based on income. The phenomenal success of the experiment persuaded the state government to extent the programme to all the urban local bodies of Kerala and thus Community Development Society (CDS) system was practically implemented in all urban local bodies of the state. The same three tier CBO structure was used the implementation of Community Based Nutrition Programme (CBNP) and Poverty Alleviation Project (PAP) in the entire area of the then most backward district of Kerala, Malapuram which also produce remarkable results.

The state government initiated actions for further strengthening and expansion of the women oriented participatory approach for community development and poverty eradication. A special Urban Poverty Alleviation Cell (UPA) cell was setup at the state capital to co-ordinate this work. UPA cell, State Planning Board and Trivandrum Regional Office of NABARD joined hands to prepare a comprehensive project report for the purpose. After assiduous study and analysis of the programmes implemented in Alappuzha, Malapuram
and elsewhere, the master plan of the project was prepared. The specific goal of the project is to eradicate the poverty prevailing in the state within 10 years. The state government expedited the formalities and gave approval to the project. In the wake of the success experienced in Alappuzha and Malappuram, the government decided to extend this project further to the entire state under the name ‘kudumbashree’.

3.10 Structure of CBOs in Kudumbashree

3.10.1 Neighbourhood Group (NHG)

For effective convergence of the programme, a three tier CBO is in action. The lower most tiers constitutes the Neighbourhood Group(NHGs) consisting of 20-40 women members selected from the poor families. Meetings are convened on a weekly basis for NHG members. In the meeting, the various problems faced by the group members are discussed along with the suggestion for improving the situation. Government officials were also invited to the meeting for explaining the schemes implemented by them. In the weekly meeting, all members bring their thrift, which will be collected and recycled by way of sanctioning loans. Micro plans are also prepared after taking stop of the situation. In each NHG, 5 volunteers are selected for under taking various functional activities.

1) Community health volunteer – She will look after the various health related aspects of the group members including children, women and the aged.

2) Income generation activities volunteer – The collection consolidation and maintenance of books of accounts and registers in connection with thrift mobilization is looked after by this volunteer.
3) Infrastructure volunteer – Infrastructural backwardness of the group is tackled with the help of various ongoing governmental programmes under the leadership of this volunteer. She will liaison with the local bodies and acts as a catalyst for local development.

4) Secretary- The secretary records the proceedings of the meeting and necessary follow up including motivation and team building responsibility of the secretary.

5) President- She will preside over the weekly meeting and will impart necessary leadership and guidelines to the group members.

3.10.2 Area Development Society (ADS)

The second tier is Area Development Society, which is formed at ward level by federating 10-15 NHGs. The activities and the decision in the ADS are decided by the representative of the poor elected from various NHGs. ADS function through 3 distinct bodies viz.-

1) General Body – Consist of all president/ chairperson, secretary and 3 sectoral volunteers such as health, income generation and infrastructure volunteers of federated NHGs.

2) Governing Body – Constituted by electing a president, secretary and five member committee from among the general body.

3) Monitoring and Advisory Committee – To stream line their activity with the activities of Local Self Governments, a ward level monitoring and advisory committee is formed under the chairmanship of ward member of the local body.
Municipal chairperson/president of the panchayat will be the chairman of the committee, which is convened by Municipal secretary/Panchayat Secretary as convener.

**Linkage with LSG Institutions**

Rural - In Gramapanchayats the ward member is the patron of the ADS.

Urban - In urban local bodies, a separate Monitoring and Advisory Committee is constituted with ward councilor as chairperson.

**3.10.3 Community Development Society (CDS)**

At the Panchayat/Municipal level, a Community Development Society (CDS), a registered body under Charitable Societies Act is formed by various ADSs. The CDS has 3 distinct bodies viz,

- **General Body** – It consist of all ADS chairpersons and ADS governing body members along with representatives of resource person, officers of the local body who are involved in implementing various poverty alleviation and women empowerment programmes.

- **Governing Body** – It consist of president, member secretary and 5 selected committee members. The president will be elected whereas the member secretary is the project officer of UPA programmes.

- **Monitoring & Advisory Committee** - Municipal Chairperson/President of the Panchayat will be the Chairman of the Monitoring & Advisory Committee which is convened by Municipal Secretary/Panchayat Secretary as Convener. In urban areas the Urban Poverty Alleviation (UPA) Project Officer will be the Joint Convener.
Linkage with LSG Institutions.

Rural – The president of the Gramapanchayat is the patron of the CDS. The standing committee chairperson (welfare), all women members of the panchayat and the secretary of gramapanchayat are ex-officio members of the CDS.

Urban – A monitoring and advisory committee at ULB level will be constituted with Mayor/Municipal Chairperson as chairperson. The municipal secretary will be the convener of the committee.

The advantage of this system is that it is managed wholly by the representatives of the poor and has the leverage of a non-governmental organization, which helps in channelling additional resources both internal and external. The CDS at local body level facilitate both autonomy and effective linkage with local self government. The aspiration of the poor along with their genuine demands voiced out in the NHG meetings form the micro plans and will be scrutinized and prioritized to form a mini plan at the level of ADS. After consolidating the mini plans at the level of CDS, the CDS plan is formed which is also the anti-poverty sub-plan of the local self government. In a nutshell, in Kerala, Kudumbashree is perceived and accepted by all Local Self Governments as a further step to decentralization process.
References


Concepts and Dimensions of Women Empowerment and the Genesis and Organization of Kudumbashree


[19]. Neena Tapan, op.cit., p.167


