CHAPTER - I

DESIGN OF THE STUDY

INTRODUCTION

Women are regarded as the better half of the society as they constitute half of the population. The modern Indian Women is exposed to education and training. This helped the Indian Women to do all work which was once regarded as the prerogative of men. Over the years, the educated women have become ambitious, acquired experience and basic skills, competency and self-assurance.

The heterogeneous roles which women play throughout their lifetime in the family as well as in the society cannot be over emphasized. Women as mothers assume the roles of teachers in moulding the personality of their children; as co-ordinators in maintaining a calm and peaceful atmosphere in their families; and play pivotal roles in bonding the generations together by giving birth to offsprings. They are the sources of solace to both the youngsters and the elder members in their families. Women are also the means of survival and livelihood to a large number of families.

Woman's identity generally moves to be defined by herself as well as by others in terms of her relationship with man as a daughter, as a wife and as a mother. Women have been made dependent by men and by the social environment that has been created for them. It originates from caste, class,
patriarchy and sexuality of the men. The existing and the established customs
give more obligations and responsibilities to women when compared to men.

A bird cannot fly if it has wings with unequal strengths. Similarly, a
country cannot develop if one gender is discriminated against the other. Men
enjoy a better position in our socio-economic set up when compared to women,
even though there are assurances given by the Constitution of India that "there
must not be any bias in favour of either sex in respect of social, economic and
other spheres".

Gandhiji said, "Women must not look to men for protection. They
must rely on their own strength." Women can prove that they are not less than
men, with given appropriate skills and opportunities of decision making. Women
are far more superior to men in various aspects of development *. But in reality
whether their position has been showing an improving trend and if so at which
levels are debatable even at present.

Women constitute 47.8 per cent of India's population and 54.16 per
cent of them are literate. They perform 2/3rd of the work and produce 50 per cent
of the food items produced by the country; they earn only 1/3rd of the
remuneration and 10 per cent of the income and 10 per cent of the property or
wealth of the country.

Rural women in India as well as in other developing countries have
not been accorded with due recognition in the society as they deserve. Even
though they represent a bulk of the population and labour force, they have not

* Indira Gandhi, our former Prime Minister was very famous as a political leader, which is accepted by all the political
parties either directly or indirectly.
been actively involved in the important development projects. Women's income in a family is very essential and important in relation to nutritional, economic and educational upliftment of the family, but they are generally unrecognized and under valued. Ideologically and practically, women were treated completely inferior to males. Socially, they were in a state of utter subjugation, suppression and oppression. The inequalities inherent in our traditional social structure, based on caste, community and class, have a significant influence on the low status of women.

What is needed for the development of rural women is their economic uplift, improvement in educational standards, self-awareness, political participation, self-confidence, skill upgradation and income generation.

The status of women in Kerala is an illustration of a paradox. At the micro level, she has equal if not greater, position in the family as 'Ardhanareeswary' and she is the pivot of the socio-economic fabric of the family as a 'Mother'. The scriptures and mythologies give her even the status of Goddess and many women are remembered even today for their struggle for freedom. However, over the period, the position of women at the micro level in the society has been down graded so much that she is the most abused person of the society of the State.

Women as an important force contributing to the State's development are not only to be recognized, but also to be accepted as a fact and documented. In Kerala the participation of women at present is high when compared to other States in the country.
Earlier young unmarried women in Kerala were discouraged to take up independent ventures by their parents thinking that the venture will become the property of her husband after her marriage.

While examining the role of family type (nuclear or joint), it is to be observed that married women belonging to nuclear families in the State are venturing to start more and more entrepreneurial activities than their counterparts in the joint families. This is because of the fact that the elders in the joint families do not like their women members to play the non-traditional roles.

A new trend has emerged in Kerala where more and more women are venturing as entrepreneurs in all kinds of business, economic and other useful activities. Women entrepreneurs are fast coming out of the web of traditional activities to a higher level of non-traditional activities, because of the spread of education, favourable government policies towards the development of women entrepreneurship, awareness and the new kinds of avenues available to them. This indicates that women entrepreneurs in the State are responsive to changes and well positioned to take advantage of these situations. Their readiness for contributing to the country’s might is evident in their growing confidence in their strength and capabilities and in their desire to seek different types of work in order to maintain a new balance between work and house.

Women entrepreneurship is relatively a recent phenomenon in Kerala, which came into prominence in late 1970s. About 80 per cent of self-employed women are in the unorganized sector. Women entrepreneurship is an urban phenomenon. The process of urbanization has provided an impetus to
women entrepreneurship in Kerala. But the rural womenfolk are very slow in accepting entrepreneurial activities due to their inhibitions.

Normally, women entrepreneurs in the State are confined to food processing industries and ready-made garment making units. An important feature of Kerala women is their high level of literacy and educational standards. In correspondence to these attainments, women have entered into almost all walks of social life in the State. Despite these contributions, the productive role of women in the economy is partially ignored. The productive role of women means the employment of women as workers as well as their role as entrepreneurs.

Women entrepreneurs who are illiterate and financially weak are engaged mostly in family type of businesses such as horticulture, fisheries, agriculture, poultry farming, piggery, handloom and power looms, etc.

In Kerala, the rural areas are characterized by the predominance of a group of “Rural industries” having traditional technologies, lower capital employment, seasonality of work and are based mostly on local agrarian resources. Their lower technology orientation and their seasonality of work often prevent them from expansion, diversification, or even assuring regularity of employment.

Middle class women of the State who have some education but lack of skill and training are mostly engaged in handicrafts and cottage industries such as garments, knitting, dolls and toy making, pottery, printing, jewellery, food and food products, etc., and they are turning to entrepreneurial activities due to the pull and push of traditional and changing values.
Quite often the silent services of women are not duly accorded either at the family level or at the societal level and they are the most vulnerable group in the society, often exposed to various types of exploitation. This situation, which they face, has been continuing even at present. This makes it imperative to get them empowered to ameliorate their conditions. Empowerment of women and children, through the involvement in various entrepreneurial activities, especially in rural areas assume great relevance in this context.

STATEMENT OF THE PROBLEM

Empowerment of Women and Children is of paramount importance in the process of development of the country. The pleasure and happiness prevailing in a home depends on the extent of strength, both mental and physical, attained by female households. The socio-economic, political and cultural environment of the country has undergone tremendous changes over the years and these transformation, along with the drastic transitions in the global scenario has brought about significant changes in the attitude and outlook of the people towards the womenfolk, especially in a state like Kerala where there is a high rate of literacy even among the females. The micro-family set up and the ever increasing consumerism have made the economy of Kerala a monetarily oriented one, requiring a sort of induced involvement in various economic activities even by the female households for the sustenance of their family members. These makes it inevitable for the womenfolk of the State to unite themselves for
involving in various capacity building processes, making them well equipped and self confident in taking up innovative and challenging business opportunities for eking out a living. Thus it is highly imperative to probe into the efficacy of various empowerment programmes implemented exclusively for the women and children in rural areas where there is limited scope for participation in economic activities. The DWCRA Scheme introduced in Kerala and a wide spectrum of the economic activities taken up by various DWCRA units, as part of the scheme requires a deeper understanding of the same in the context of diminution of the inter-regional disparities in Kerala.

**REVIEW OF LITERATURE**

B. Sudakar Rao (1990)\(^1\) noted the characteristics on which the qualities of entrepreneurs are identified. Also stated the flourishing trades best suited for rural women.

If integrated approaches to development and entrepreneurship building in rural areas, really takes care of all the ‘inputs’, thousands upon thousands of rural industries will come up in thousands upon thousands of rural growth centers to create the biggest development wonder and the beneficiaries will be the women groups.

Sivasankara Babu (1991)\(^2\) makes an attempt to present certain credit rated aspects of the implementation of the scheme DWCRA. He states that credit institutions, particularly the commercial banks have a significant role to play
in the success of DWCRA. Only better coordination between the banks on the one hand and the other implementing functionaries on the other can enhance utilization of the resources available with the credit agencies, which can catalyse the process of development.

Regina Papa (1991)\(^3\) states that social transformation is sure to take place only if women are turned from being weaker sex and passive beneficiaries into valuable human resources of unique strength to be integrated in our development efforts. This can be done through acquiring knowledge power and experience.

Further, the tasks apportioned to women alone and the duties carried out by them for thousands of years should now be shared equally by both men and women. It is now for the women to position themselves at vantage points and gradually convert the entire humanity into a peaceful family enriched with love, peace, equality and dignity.

Balasaheb and Gurcharan Singh (1991)\(^4\) explain the scheme I.R.D.P along with its sub schemes such as TRYSEM and DWCRA. Further, they make an attempt to review the scheme critically. He also put forward some suggestions, which could be useful in further strengthening the implementation of the programme.

Saha and Kanchan Banerjee (1991)\(^5\) analyses the condition and status of rural women by conducting a survey of the rural women of Kharagpur block in Midnapore district of West Bengal. They found that the status of rural women in relation to education, economic condition, community participation and
social involvement is quite low. The marital status of rural women is normal and cases of divorce and plural marriage is nil. There is need for extending family planning programme in the rural areas for the control of population growth and at the same time restrictions must be put on early marriage of rural girls. The women are conscious of the need for education and they are willing to learn.

Mahesh Prasad (1991) strongly advocates for changing the entire strategy for tackling problems facing the massive task of rural development. He fully supports the Government's thinking on giving market orientation to rural development and restricting his own role to developing and facilitating creation of infrastructure, providing training facilities, laying down the standards to help, promote machinery for marketing the products of rural industries. He is of the view to involve both the target groups and affluent sections of the society in both planning and implementation of the poverty alleviation schemes.

M. Seetharam (1992) explains various problems, parameters, activities, etc., that rural women facing. The setting up of various women development corporations and schemes are yet to lead to perceptible changes in the empowerment and status of women though they extended economic or social assistance to women beneficiaries.

Premkumar and Rahul Kumar (1992) makes a study in Gulbarga district of Karnataka State about the scheme DWCRA and analyze important economic activity taken by each group by taking samples. Their important findings are: Employment status has improved substantially as the unemployed as well as the other wage earners were provided with self-employed and more income and
more number of days of employment are earned in dairy trade. If more and more financial infrastructural and marketing facilities are given at the right time and place, these units may become highly enterprising unit.

Various indications of status of women are illustrated by Kochar and Pandya (1992). Also says about women and economic participation. Further he points out that, in spite of all the expansion that has taken place in the formal education system, the vast majority of Indian women has remained outside the reach of all education and is illiterate.

Rekha (1992) discussed about women's economic roles and their opportunities for participation in economic activities is linked with the Indian society's stage of development, socio – cultural attitudes towards women’s role in the family and in the wider society.

Mani Mekalai and Rajendran (1993) makes an attempt to study the achievements of DWCRA in Tiruchirappilly district, both physical and financial and also to highlight the problems faced by the organisers.

Sivasankaraiah.M and Ramappa (1993) try to analyze the objectives, implementation, performance, and generation of income and employment, raw material and marketing facilities of DWCRA units in Anantapur district of Andhra Pradesh. They also analyses the socio – economic background of 105 DWCRA beneficiaries of the said district.

Preethy Singh and Saroj Kashyap (1993) conducted a study in Haryana and calculated the monetary value of women's jobs in household
activities, animals – related activities and agricultural and related activities. They observe that the annual average time spent by a rural woman in different activities like, for being house servants 1,908 hours, for service 2,208 hours, for labour 1,920 hours and for being self employed 7,734 hours respectively.

Goswami and M.Venugopala (1994) discuss about various rural development programmes and analyze these by making a case study of Arunachal Pradesh.

Neela Mukkherjee (1994) conducts a study in Avale village in Thane district of Maharashtra and examines the relevance and significance of the JRY (Jawahar Rozgar Yojana), the existing barriers for effective implementation. She also states that reservation under Panchayati Raj for rural women is in a state of vacuum at present and the women are not adequately empowered to play an effective role because of social, economic and political factors. However, it is possible to turn the tide in favour of the effective women participation in Panchayats.

Chinnadurai (1994) analyses the invisible contribution of women's work at the domestic, farm and community levels. He highlights the emerging scene of recognition of women's contributions by citing examples of women's enterprises with medium and high income. He further stress that women's enterprises could concentrate in local consumers items and highly export oriented products like gems, papad, herbal spices, etc. He is of the opinion that the emergence of women with economic sphere will be possible only when they simultaneously emerge strong in the social and political fields.
Archana Sood (1994) discusses various rural development programmes such as IRDP, TRYSEM, JRY, DWCRA, etc., with respect to their importance to rural women. Further, she analyses the marketing facility to DWCRA units. She also says “the programmes, no doubt, are on the right tracks. It is the human factor, the will and involvement of sides, the functionaries and the beneficiaries, rather the self - developers, which reigns supreme. Where both sides work hand in glove, the results are no less than spectacular.”

A.R. Reddy, Suresh Reddy and P.Mohan Reddy (1994) conducts a study in Cudapah district, Andhra Pradesh, about the working of DWCRA with a view to identifying the major hurdles and to offer suggestions for successful implementation of the scheme in the district. Their major observations includes: Majority of the beneficiaries have taken up only traditional units such as weaving pottery, etc., administrative machinery for implement the scheme is limited, training programme is not sufficient, surprise checks and supervision are not undertaken.

Suman Singh and Manisha Goel (1994) conducts a study in the Girwa Panchayat Samiti of Udaipur district, Rajasthan about DWCRA programme to assess the existing modalities of the operation of the programme through beneficiaries of the programme and the observations of the investigator.

Meenaxi Anand Chaudhary (1994) says: The Mahila Samriddhi Yojana (MSY) is the most innovative schemes for the economic betterment of rural women. The scheme encourages and promotes thrift and enable women to come out of the narrow confines of their home to go to post office to deposit their hard
earned savings and to give them the discretion that the authority to utilize their income in a manner they think appropriate. It also provides an interface of women with Government functionaries and enables them to face their problems of life with strength, courage and confidence.

Ghosh.D.K. (1995)\textsuperscript{21} conducts a study in Birbhum district of West Bengal about Group cohesiveness in DWCRA groups. He reveals that unless and until group cohesiveness is built-up adequately, DWCRA groups cannot derive the full benefits of the programme. For building up cohesiveness, first it is necessary to sensitize group members about their status and role not only in their groups but also in the society they live.

Sarmistha Chaudhary (1995)\textsuperscript{22} who made a case study about women in Chikkovoda village in Ganjan district of Orissa reveals that women are discouraged to participate in various development programmes by men folk. Neither the women are encouraged to get education not to get scope to widen their outlook and develop their awareness to their legitimate rights and obligations. She also observes that women are only confines within the four walls of their houses and are subjugated under the control of male members in their family. In economic, educational, health and political life, their participation is also very negligible.

Meenaxi Anand Chauclhary (1996)\textsuperscript{23} bring about the interconnections of various aspects of the strategies and efforts needed to improve the conditions of women in India. She stresses that a strategy which seeks to change societal attitudes for women, improve women's self perception, create an enabling policy, institutional and legal environment and foster economic empowerment
through mobilization, thrift, easy credit, up gradation of services, improved income generation opportunities and involve innovative ways of enabling women to control over household savings would ensure a gender just society.

H.D. Dwarakanath (1997)\textsuperscript{24} discusses about various rural development schemes, both for women welfare and for other weaker sections of the country. He points out that a close scrutiny of policies and programmes show a wide gap between rhetoric and reality. He also opines that rural prosperity is to take place in the right direction; the need is to change the development strategy and adopt suitable indigenous human resource energy.

Victoria Nega and Somasekhar (1998)\textsuperscript{25} conducts a study in Kalagallu village in Anantapur district, Andhra Pradesh, attempts to understand and analyze the various aspects of DWCRA programme. The study reveals that the success story of DWCRA groups in Anantapur district has substantiated that women’s collective efforts will go a long way in women and child development in rural areas.

Venkatesan (1998)\textsuperscript{26} discusses about infant morality. He explains various causes for infant morality in the developing world. He is of the view that, achieving higher literacy level among women, compulsory schooling of the girls in rural areas and modifying the curriculum suitably to help the poor girls to aware of the basic health education could help reducing infant and maternal morality.

Venkata Naidu (2004)\textsuperscript{27} makes an attempt to study about women’s participation in agricultural sector. He analyse, the extent of participation of women
in work force, the relationship between land holding size and participation of women in work activity and the factors associated with the women workers participation in Anantapur District.

Archana Sood (2004) makes an attempt to present various schemes along with their merits and importance applicable to women groups for their empowerment. She states that enhancement funds allocation alone is not likely to effectively achieve the desired objective of sustainable development, but necessary and requisite changes in the policy and programme implementation should be taken into account.

Archana Sinha (2004) puts forward a debate on micro credit for discerning policy makers, researchers and development practitioners. She also states details about various micro - finance institutions for women empowerment. She found, from debate and analysis of various institutions that micro - finance can contribute to solving the problem of inadequate housing and urban services as an integral part of poverty alleviation programme.

anon. (2004) discusses about various opportunities of rural women for technological empowerment especially to poor women. The scientist explains about rural technology park at Umran in Ri - Bhoi district of Mekhalaya, women Technology Park at Dehradun, Uttaranchal and a project on cultivation of Orchids in degraded Jhumlauds of Hapoli district of Arunachal Pradesh.

B.H. Nagur (2004) discussed about major poverty alleviation programmes. He states that poverty can never be eradicated quickly, but chronic
poverty can be reduced and eliminated by sustained policy and long-term strategy, i.e., growth, especially agricultural growth is very much necessary for poverty eradication.

**SIGNIFICANCE OF THE STUDY**

India does not possess a good record of entrepreneurship. However, its image is definitely improving. Concerted efforts at liberalization has made the countries of the world to sit back and look at India develop its own brand of entrepreneurship. In the recent past India’s status in the industrial world has grown. From humble surroundings India is now the 10th largest industrialized nation of the world. However, India has now to prepare itself with an entrepreneurship of a different orders – that of the “innovative” type. This will require the harnessing of India’s true potential through tremendous advance of science and technology. It is essential that the government and the people must have a more mature and finer approach towards the concept of entrepreneurship. Then only could it be possible for this nation to match the level reached by advanced countries. A good beginning in this direction has been made and one hopes the adage “well begun is half done” will hold good in the case of India’s entrepreneurship.

Women in India represent 47.8 per cent of the total population. Out of this 25 per cent of them constitute the work force and most of them are employed in the unorganized sectors like agriculture, agro-based industries, handlooms and cottage – based industries. Women as entrepreneurs are a
recent phenomenon beginning from the 70's. During 1991 they constitute more than 15 per cent of the total entrepreneurs in this country.

The basic problem of a women entrepreneur in India is that she is a woman who has to act the role of an entrepreneur besides her responsibilities as a wife, a mother or a daughter. Thus she has a twin responsibility, one towards her family and the other towards her work. The breaking of the joint family system in India has further aggravated the situation and consequently she has to face many problems when she goes out to work. The attitude of the society towards a woman who assumes the role of an entrepreneur and several other social and cultural restraints placed on her by the society have been creating a hostile atmosphere to her in taking up challenging opportunities. Moreover, the basic approach of men towards women in the county is tradition bound. Males' reservations about a woman's role and ability as an entrepreneur are hampering her development as an independent risk taking individual. The attitude of the Indian men towards women over centuries has been extremely conservative, if not utterly inhuman. The plight of women in rural areas in the country is quite deplorable when compared to their counter parts in the urban areas. Often they have to face the inhuman and unhealthy attitude of the elderly men and women also. These attitudes of elders often make them reluctant in taking up challenging jobs and make them engaged mostly in back-breaking, low paid agricultural activities in their localities.

It was after the advent of the British that things began to change in favour of females. There has been a growing awareness in India during recent years of the need for women entrepreneurs in the nation's development. In the
Seventh Five Year Plan, a special chapter on women’s development has been included for the integration of women in development, which shows the increasing significance of women in the process of economic development of the country as a whole. The Industrial Policy Resolution of 1991 also highlights the necessity to provide a congenial atmosphere by providing special training programmes to develop women entrepreneurship. The Industrial Policy Resolution also envisages an increase in the representation of women in the fields of small industry development and enhancement of their economic and social status.

The spread of education and the increased awareness consequent upon the electronic media revolution in the country have been a boon to women to spread their wings into new areas, which were hither to consider as the virtual monopolies of men. The number of women entrepreneurs who had previously confined themselves to petty businesses and tiny cottage industries has been entering into the fields of engineering, energy, electronics, etc., by excelling their male counterparts. This indicates that modern Indian women entrepreneurs are determined to prove that no field of business in the country is inaccessible to them, provided adequate infrastructural facilities and training are made available to them. In this context, the Government of India’s various developmental schemes launched for the upliftment of women and children, especially in the rural areas in the country need special mention. During 1982 – 83, the Government of India with the assistance of UNICEF has introduced a massive sub scheme of IRDP named “Development of Women and Children in Rural Areas” (DWCRA) with the primary objective of focusing attention on the women
members of rural families below poverty line with a view to provide them with avenues of self employment on a sustained basis.

Initially this project was implemented in 50 selected districts in India on an experimental basis. By the end of 1990, this scheme was being implemented in 187 districts and by the end of 1993 the implementation of this scheme has been extended to 290 districts in the country. The Government of India has been extending this scheme with a view to cover more and more districts in a phased manner.

**IMPORTANCE**

In Kerala, women outnumber men. Latest estimates indicates that there are 1,058 women for every 1,000 men in Kerala. The State has made spectacular strides in the field of social development, which is reflected in the high level of literacy among women and the increased participation of women in almost all spheres of activities in the State. The high rate of literacy among women in Kerala has resulted in low infant mortality and high awareness among them regarding childcare. Thus women of Kerala have been playing very important roles in the socio-economic development of the State. This sort of high rate of literacy, coupled with the popularity of mass media, has also led to a remarkable increase in women entrepreneurship in the State. Women in Kerala have been renowned for their skills in traditional and self acquired crafts like mat weaving, toys and doll making, embroidery works, etc. The dominant commercial crops of Kerala such as coconut, paddy, cashew nut, pepper, tea, rubber, betel
nuts, etc., have also made them specialized in the processing of such items. Most of the industrial units set up by women entrepreneurship in Kerala make use of the indigenous raw materials.

Women entrepreneurship of Kerala has proper education and access to capital. They have a high degree of motivation and many of them have entered into business as a result of the encouragement received from their husbands, relatives and Mahila Sanghams. However, many of them are deficient in the requisite technical knowledge and are forced to employ technicians and managers. A majority of the women entrepreneurs seek the rewards for good returns for their investments and find the work satisfying and challenging. A study reveals that the motivating factors for self-employment among the women of Kerala are the desire to work at the place of residence, difficulty of getting gainful employment in the public sectors and the desire for social recognition.

DWCRA Scheme assumes great importance in terms of their high employment potential to the women folk, especially in the context of the economy of Kerala where there is a high rate of literacy, coupled with chronic unemployment. Moreover, the introduction of this scheme in the State will facilitate the women entrepreneurs and children in rural areas for the effective and profitable utilization of raw materials, which are locally available for the production of high value-added items.

The study is also important because no other serious empirical study has so far been conducted either at the academic or the Government level by analyzing the extent of empowerment and increased economic participation of
women and children in rural areas of Kerala consequent upon the implementation of DWCRA scheme in the State.

SCOPE AND COVERAGE OF THE STUDY

The scope of the study is confined mainly to the district of Ernakulam. Though the study can be conducted from the point of view of the funding agencies, the Government or from the point of view of the beneficiaries and the economy, the scope of the present study is confined to the analysis of the socio-economic and psychological problems of women groups engaged in various economic activities, the extent of empowerment and the increased participation of women and children in rural areas of Ernakulam district as a result of implementation of DWCRA scheme. For an in depth analysis, the economic activities taken up by the women groups as part of the Scheme have been classified into five broad categories and the issues were also analysed at the aggregate and disaggregate levels. The district of Ernakulam has been taken for the present study because it is the industrial capital of the state and the samples selected from this district also represent the population in all respects on considering the universality of the problem. The Sample survey has been conducted by covering all the 15 Block Panchayaths in the district of Ernakulam and also by covering the entire main and sub categories of economic activities taken up by the DWCRA Units in the study area.
OBJECTIVES OF THE STUDY

➢ To make a historical examination of the economic role of women and children in Kerala society.
➢ To analyze the factors preventing the participation of women in formal sectors.
➢ To analyze the economic, social, cultural and psychological problems faced by women groups engaged in economic activities.
➢ To find out the nature and character of economic activities the women are presently engaged.
➢ To review the implementation of DWCRA scheme in the district of Ernakulam.
➢ To make an analysis of the socio-economic background of the members of the DWCRA units under study.
➢ To analyze the perceptions of the respondents towards the training programmes, extent of effectiveness of training programmes in empowering them and the extent of effectiveness of the monitoring of the programmes by the officials concerned.
➢ To analyze whether there is any significant variation in the income and investments among various economic activities taken up by the DWCRA units.
➢ To analyze whether there is a positive association with the educational qualification and various types of entrepreneurial traits among the respondents.
To make an in-depth analysis of the pattern of investment, assets held, income generation, reasons for fluctuation in the income, type of activities taken up and the channels of marketing.

To identify the problems confronted by DWCRA Units in the District of Ernakulam at different stages of their functioning.

To identify the marketing strategies evolved by themselves from their realistic business experiences to ensure their presence in the market.

To identify the strengths and weaknesses of DWCRA units in respect of marketing their products/services.

To test whether the level of empowerment with regard to creativity of members of DWCRA units under study area is independent of their educational qualifications.

To analyse the extent of influence of average investments, average monthly expenses and the number of active members on the average monthly income of DWCRA units under broad categories of activities.

To analyse whether there is any significant variations in the average take home income of members among DWCRA units under various categories of activities.

To make suitable suggestions and recommendations based on the findings of the study.
HYPOTHESES

- Creativity of members of DWCRA units is independent of their educational qualifications.
- Average monthly expenses, average investments and number of members have no positive influence on the average monthly income of the DWCRA units under different categories of activities.
- There is no significant variance in the average take home income per week of members of DWCRA units under various categories of activities.

METHODOLOGY

This study is empirical based mainly on primary data. Primary data required for the study have been collected from the sample respondents by means of Schedules by adopting the stratified random sampling technique with proportional allocation method to make the sample representative in all respects. Interviews and discussions were also carried out among the Office bearers of the unit and other Officials of the Scheme for eliciting information pertinent to this study. PRA techniques have also been introduced in specific areas for collecting the qualitative information, which could not be obtained through schedules and also for ensuring the reliability and credibility of the data.

Data collection was also carried out from secondary sources like books, journals, reports, thesis and web sites.
COLLECTION OF DATA

PRIMARY DATA

Administering Schedules among the members of DWCRA units has collected the primary data required for the study. Interviews and Discussions were also carried out for collecting additional information required for the study. Moreover, PRA techniques were also used for generating other information of the qualitative nature.

FIELD WORK AND DATA COLLECTION TOOLS

Structured schedules were used to collect primary data required for the study by conducting a field survey by giving due weightage to all the activities and the number of units engaged in each category and each type of activity. Before the actual field survey, a Pilot Survey was carried out and in the light of the experience gained; the Schedule had been revised thoroughly before carrying out the actual Field Survey. Adequate care has been taken to include only the appropriate questions and to eliminate the unnecessary ones.
SAMPLE DESIGN

Stratified Random Sampling technique by adopting the proportional allocation method is used for the purpose of the Research study. Each stratum is fixed on the basis of the homogeneity of the activity and each substratum is also selected on the basis of the homogeneous nature of the activity. Thus altogether 23 substratum and 5 strata were formed for the data collection.

STRUCTURE OF SAMPLE DESIGN

Altogether 80 DWCRA units and 741 members were covered by the Field Survey by administering structured schedules. The structure of the sample design adopted for administering the schedules among the DWCRA units coming under various categories and sub-categories of activities is given in Figure I.
Fig. – 1
Structure of Samples

Total Number of Respondents
Units : 80 ; Members: 741

Garment making (30)
Agriculture and Allied activities (10)
Miscellaneous (14)
Food Processing (20)
Building / Structural items making (6)

Ratio of allocation of Samples:
Units : 15 : 5 : 7 : 10 : 3
Members : 278 : 97 : 129 : 179 : 67

Readymade Garment Making(23)
Hand Embroidery(3)
Handloom Weaving(4)

Fish Marketing(1)
Goat Rearing(3)
Piggery (1)
Dairy (5)

Book Binding(1)
Provision Store, Stationary and Tea Stall(4)
Paper Bag Making(1)
Fluted Cudgel Unit(1)
Gloves (1)
Coir Making(1)
Trout Fishing Net Making(1)
Optical Lens Making(2)
Pottery Work(1)
Hawai Chappal Making(1)

Bakery(6)
Chips Making(6)
Rice & Curry Powder(5)
Food & Fruit Processing(3)

Bamboo based Products(4)
Cement Brick Making (2)
CONTENTS OF THE SCHEDULE

The Schedule consists of 11 blocks:

Block I - General Information of the Respondents
Block II - Details Regarding Formation of the Units
Block III - Details of the members of the Units
Block IV - Details of Skill Training Obtained by the Members
Block V - Details Regarding Investments of the Units
Block VI - Details Regarding Income Generating and Other Activities Undertaken by the Units
Block VII - Details Regarding Marketing
Block VIII - Credit Facilities and Repayment Problems of the Units
Block IX - Details Regarding Ancillary Services Undertaken by the Units
Block X - Details Regarding the Monitoring of the Units
Block XI - Other Details with regard to the Units

SECONDARY DATA

Secondary data for the study have been collected from the following sources.

i. DRDA Records

ii. Statistics for Planning Department of Economics and Statistics, Trivandrum

iii. Economic review, State Planning Board, Trivandrum.

v. Books, Reports, Magazines, Newspapers and Journals related to the subject.

DATA ANALYSIS

TOOLS OF ANALYSIS

Data collected through schedules were properly tabulated and analyzed with the help of 'MS Excel', 'SPSS 11.5', 'CS Pro' and 'Open Stat 4'. Statistical techniques like the 'Scaling' and 'Scoring' techniques were also used for the analysis of data. Scoring technique is used for ranking the opinions of the respondents regarding the problems at the stage of marketing of their products/services and the problems associated with the repayment of loans. Likert's Scaling Technique is used to analyze the opinion of respondents in respect of the training programmes imparted to them the monitoring aspects of the scheme and the extent of empowerment attained by them on involving in various economic activities.

Chi-square Analysis is used for analyzing the 'Extent of Levels of Empowerment with regard to Creativity of Members of DWCRA Units' with their 'Educational Qualifications'.

Factor Analysis is used for analyzing the systematic interdependence among factors and to infer the factor, which summarizes the commonality of variables such as 'Average Monthly Income', 'Average Monthly Expenses', 'Average Investment' and 'Number of Members' under various categories of activities of DWCRA units.
Two Way Analysis is used to analyse the variances the 'Average Take Home Income' of members under various categories of DWCRA units.

Multiple Regression analysis is used for analyzing the extent of variation in the independent variables such as 'Average Monthly Expense', 'Average Investment' and 'Number of Members' on the dependent variable, viz., the 'Average Monthly Income of Different Categories of Income Generating Activities'.

Path Analysis carried out to determine extent of influence of 'Average Monthly Expense', 'Average Investment' and 'Number of Members' on 'Average Monthly Income' of DWCRA Units.

The results of the analysis are presented by means of Tables, Charts and Diagrams, wherever it is found necessary.

LIMITATIONS OF THE STUDY

A major part of the primary data required for the study have been collected from respondents based on sample survey method and as such, it is subject to the normal errors inherent to such social surveys due to the natural bias in the reporting of data by respondents. Even though utmost care has been taken in ensuring the reliability and credibility of data by administering PRA techniques wherever it is found possible, the possibility of such errors cannot completely be ruled out. Although the study can be conducted from the point of view of the funding agencies, the Government or from the point of view of the beneficiaries and the economy, the present study is limited to the analysis from
the point of view of the beneficiaries only. Though the present study covers all the representative activities coming under the DWCRA scheme, it is limited to the district of Ernakulam only and as such the generalisability of the findings are also limited to that extent.

LAYOUT OF THE STUDY

The present study is presented in Seven Chapters:

- Chapter I deal with Introduction, Significance, Importance, Review of literature, Scope of the study, Objectives of the study, Methodology, Collection of Data, Fieldwork and Data collection tools Sample Design Contents of schedules and Limitations of the Study.
- Chapter II is devoted to make an overview of the history of the socio-economic and cultural participation of women in Kerala.
- Chapter III presents a brief review of the history of the socio-economic and cultural participation of women in Kerala.
- Chapter IV gives a resume' of various schemes intended for the development of women and children, especially in rural areas.
- Chapter V analyses the performance of the DWCRA units in Ernakulam District.
- Chapter VI is devoted to analyze the problems and prospects of DWCRA units in Ernakulam District.
- Chapter VII presents the findings, conclusions, suggestions and recommendations of the study.
REFERENCES


