PREFACE

Women in the 21st century may be considered as a combination of power, wealth, and knowledge. Therefore, economies focus on gender equality, development, and peace, which are the key factors of the progress of nations. The power of micro finance has been realized by various stakeholders as an effective and productive socio-economic development tool that provides for the micro credit requirements of the poor, strengthens poverty reduction programmes, creates employment opportunities, and empowers poor people, especially women in the rural areas. As a State offering its own model of development, the scenario in Kerala is relevant and significant.

Kudumbasree Mission, initiated on 17th May 1998, is an important step taken by the State Government towards the achievement of the goal of poverty eradication and women empowerment. Along with GOs, NGOs are also doing yeoman service in this regard. Among the major NGOs, the Changanassery Social Service Society (CHASS) and World Vision of India are engaged in the welfare of the children and rural women empowerment through their credit plus approach programmes. Though a few studies have been made either on Kudumbasree Mission or on the role of NGOs or Voluntary Organizations on women empowerment, no comparative study of
the contributions of GOs and NGOs on rural women empowerment, particularly in Central Kerala, has been made.

The present study aims at analyzing the performance of Kudumbasree mission and the selected NGOs in rural women empowerment in Central Kerala and whether GOs or NGOs are performing better in this regard. At the same time, most of the studies have only been impact-assessment studies and have not found out the variables which are influencing the empowerment of poor women. This study tries to fill in that gap by concentrating on the impact of these developmental programmes on rural women empowerment on the one hand and, on the other, identifying the major factors determining rural women empowerment.