# CHAPTER I

## INTRODUCTION

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CHAPTER I
INTRODUCTION

Women command respect in every walk of life. The charm and fervour they bestow cannot be ignored by anyone. From times immemorial they have adorned a special place in the society and through their perseverance have won laurels in every field they have engaged. They make the most in shaping the future generation of any country through virtues like endurance, kindliness, candour and modesty. Given the capabilities they possess, nothing is impossible for women. A real awakening of their rather latent potentialities can reap good results in the long run. When provided with an opportunity they put their heart and soul together to achieve the goal.

The fact however remains that husband /guardian has mistaken her to be fragile and dependant. They are often laden with excessive workload and restricted behind the curtains. This has prone women to refrain from the mainstream of development. In spite of this dereliction and distress, they wear the overcoat of being content and happy. Being the backbone of the society, their effort needs to be duly recognized and acclaimed, failing which the society in general and family in particular may fall into utter chaos and confusion. A major reformation in the society could be witnessed when women share equal status with men. Women confined within the four walls of their house, heeding for the well being of the family, have little scope of attaining greater heights. In order to excel in all fronts women have to overcome hurdles both within the family and society, failing which they decorate the status of mere housekeepers. The array of factors forcing women
to restrict themselves as subordinates in the family and society, require immediate redressal. Empowerment of women is the only amicable solution that would enable them to actualize the vision of adorning a higher status in the family and society.

1.1 Empowerment- Meaning and Definition

Empowerment is a popular and widely used term. It is actually context specific. The dictionary meaning of the term ‘empowerment’ is to authorize or give strength and confidence. Empowerment is the process of enabling anyone to identifying one’s potential and act accordingly, thereby accepting challenges and excelling in it. Actually it is only a mental remodeling of the hidden potentials to conquer greater heights. Proper designing of an empowerment technique assumes significance in this context.

Empowerment has been variously understood as a process, a movement, a collective action etc. It is the freedom to think and act independently. It is a state of equipping the self with energy to excel in oneself. It can also be a process of enabling a person to acquire such skills as are required for a respectful sustenance. Several factors in union contribute to such a state of being, although we cannot say for certain which factor exerts a priority over others.

Though we talk about empowerment in general terms, empowerment of poor and marginalised especially women has recently been given utmost attention. As far as women are concerned, their empowerment starts with the identification that they are not the ones to be confined within the four walls of their home. The process gets momentum when they recognise for themselves
that they are in no way inferior to their male counterparts in any phase of their activity.

In this context it is necessary to analyse some of the definitions on empowerment.

Batliwala (1993) opines that women’s empowerment starts from women’s consciousness about the self-identity and awareness. Moving into positions of power is not regarded as beginning of the process of empowerment. According to Batliwala, empowerment is a process of gaining control over the self, ideology and resources that determine power.¹

Karl (1995) says “Empowerment is a process and is not therefore something that can be given to people”. It is again recorded that “the process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and ability to organize, to take action and bring about change”. Karl in this definition highlights empowerment as a process. Further the individual and collective nature of empowerment is also brought out to uphold the effectiveness of group action in influencing empowerment.²

Singh (2001), in his analysis of education and empowerment, views empowerment of women as the opportunity and ability to assert their rights

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and fight for justice. For him empowerment is about challenging the existing power structure to establish one’s own rights.³

Prasad (2002) speaks about empowerment “In a sense no one empowers anyone else. In the way it is used in relation to development, true empowerment is achieved by people themselves, through their own efforts”. In relating empowerment with participation, Prasad states that participation should be viewed in stages, which will aid to detect at each level what level of empowerment is actually achieved. He does not agree with some radical writer’s view that empowerment and participation are the two sides of the same coin; but admits that if obstacles to participation are removed or minimized, the way towards empowerment will start blooming in favour of individuals and groups⁴.

According to Giri Mohini (2003) “empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. More important empowerment means the way we think of ourselves- to see ourselves not as victims of circumstances but as architects of our destinies”. She opines that women should consider themselves as able and powerful. Empowerment enables them to balance power and avoid fear⁵.

For the present study, the researcher has modified the definition of women empowerment based on Kudumbasree as:

Women empowerment is the ability to influence power relations existing in the family and society through group effort and enhanced access to livelihood choices and credit.

1.2 Empowerment Initiatives-an Overview

International organisations like UNDP and UNICEF, besides various women’s groups are working in the arena of women empowerment at the international level. The shift in emphasis from women in welfare approach (in 1950s) to women in development approach (in1970’s) has enabled women to contribute towards development in a participatory manner along with accelerating poverty alleviation and women empowerment initiatives.

A look at the central and state initiatives in extending a helping hand to support the women’s development initiatives land in the attempts tried in the five-year plans. The first five-year plan (1951-56) witnessed the introduction of Community Development Programme (CDP) and National Extension Programme (NES) directed at income and employment generation added with welfare of the rural poor. The Social Welfare Board set up during the same plan instituted several welfare measures for women in association with the welfare department. Women were organised into groups labeled Mahila Mandals and Mahila Samajams during the second five-year plan (1956-61). In the third (1961-66) and fourth (1966-74) five year plans focus was shifted to education, to make it compulsory for girl child. Efforts at improving the maternal and health care services also gained the needed attention. Economic
development, employment and training for women were the central points highlighted in the fifth plan. A comprehensive rural development plan called as Integrated Rural Development Programme (IRDP) was given shape during 1980-81, heeding on the vital elements of health education and employment. Several programmes targeted at women in the past were subject to severe criticisms based on the presupposition that they catered to the practical needs of women and not their strategic issues. In the light of this new realisation, a new scheme targeted at addressing all aspects pertaining to the development of women, titled “Development of Women and Children in Rural Areas” (DWCRA) was structured in 1982. This programme was unique as it focused on women’s empowerment through collective action.

Government set in force the dual concept of equity and empowerment recognizing the necessity of streamlining the human resource content in women during the seventh plan to bring about strategic changes in the condition and position of women. Varied programmes focused at the women beneficiaries got inclusion in the sectoral planning arena. The Central Social Welfare Board and Council for Advancement of People’s Action in Rural Technology (CAPART) also extended helping hand to voluntary organisations for initiating income-generating units for women. The Government also ventured to ensure in 1990’s that the benefit of development programmes does not bypass women. As a continuance of that attempt, a shift in emphasis from development to empowerment was structured during the eighth plan period. Meanwhile a country level change got struck in the planning process to alter Women in Development (WID) approach to Gender and Development (GAD) to perceive women as partners in development.
Highly intended to suit the empowerment drive, an innovative programme titled “Mahila Samridhi Yogana (MSY) was set out striving to build on the small savings of rural women with the strong backing of Government and Non-Government organisations.

Self Help Groups emerged as an alternative strategy to accomplish the empowerment initiatives of women. In 1986, Central and State Government with the assistance of UNICEF launched a unique Poverty Alleviation Programme (PAP) in Alappuzha town. This programme was mainly founded on SHGs assisted Community Development Societies of poor women. The success of the programme in Alapuzha and Malappuram districts prompted the Kerala Government to adopt as a meaningful strategy to bring about holistic development of poor women with their active participation in planning, managing and monitoring programmes. The programme also focused on addressing the social environment and infrastructure issues and extended the strategy to the rest of the state. The successful rooting of the programme in urban areas paved the way to its spread in rural areas under a new name ‘Kudumbasree’ kindled in 1999.

1.3 Kudumbasree

Kudumbasree is the Poverty Eradication Mission of Kerala founded on the strong platform of the ‘Shree’ of the family, that is women. With NABARD and Local Self Government Institutions (LSGIs) acting in the lead roles, the state Government facilitates the smooth functioning of the programme through Community Development Societies (CDS) of poor women. Self-help strategy coupled with thrift linked credit form the code of
conduct of these societies. Officially inaugurated on May 17th 1998, the
Mission targets to eradicate poverty from the state within a span of 10 years
through self-help, people’s participation and group action. This vision of
‘Kudumbasree’ is tried to materialise by forming Neighbour Hood Groups
(NHGs). They form the ground layer of the three-tier structure propounded by
‘Kudumbasree’ consisting of one member from each risk family identified.
As the name itself indicates, ‘prosperity of the family’ through women
empowerment remains the ultimate goal of ‘Kudumbasree’, which it seeks to
capitalise through small saving mobilisation and micro enterprises.

1.4 Organisation and Activity Structure

The very simple style of functioning makes ‘Kudumbasree’ distinct
and varied from other development programmes. It is the common practice
found everywhere in the society that the marginalised, especially the women
from the lower strata of society remain excluded from the main stream of
development of society. ‘Kudumbasree’ has tuned its functioning in such
away as to contribute towards the elevated status of women. The Mission
targets to improve the household economic status of poor families through
small saving mobilisation and micro enterprises and thereby ensure an
independent status of each family. The first and foremost task in the
implementation process commences with identification of risk families. A
minimum of 15 and maximum of 40 families form an NHG.

The NHGs meet once in a week to discuss their problems and evolve
solutions. In order to assist in the smooth and efficient functioning of NHGs,
a five member volunteer committee is constituted from among members.
NHGs are federated democratically into Area Development Societies (ADSs) at the ward level and Community Development Societies (CDS) at the Panchayat/Municipal level. Five-member committees of each NHG join to constitute ADS at the ward level. All Panchayat Ward Samithies are integrated to form the apex body in the three-tier structure, that is, Community Development Society (CDS). Their organisational structures provide opportunities for collective public action. The Government, targets to integrate, the poverty alleviation programmes of various Government agencies through convergent community action.

1.5 Norms Structured for Identifying BPL families

The implementation process commences with identification of risk families by applying nine risk indices. Initially membership in NHGs was limited to members of BPL families. Specific norms have been categorically evolved for the purpose. Anyone family claiming to inherit four or more of the following nine risk factors are deemed as BPL for Kudumbasree purpose.

1. Absence of own residential accommodation

2. Non-availability of safe drinking water within 150 meters in urban areas and 300 meters in rural areas

3. Absence of proper sanitary latrine

4. Presence of at least one adult illiterate member in the family.

5. The whole family solely depends on the income of one person

6. Difficult to afford two meals a day.
7. Presence of children below the age of 5 in the family.

8. Presence of alcoholic or drug addict in the family.


A liberalized approach has been adhered to in the recent years for extending membership to women belonging to Above Poverty Line (APL) families though they are not at liberty to hold official posts.

1.6 Focus of Kudumbasree

Nothing remains outside the purview of Kudumbasree. It purports to concentrate heavily on all facets of human life. Still an attempt is made to reveal the key focus areas of ‘Kudumbasree’ namely:

1. Inculcating the habit of saving among members.

‘Kudumbasree’ endeavours to inculcate the habit of thrift accumulation among members to instill the added virtues of self-reliance and self-image.

2. Working as Informal Bank of Poor

The small savings of members are pooled in such a way that they resemble an informal bank to cater to the members’ consumption, contingent and occasion needs. The informal banks have emerged as a source to protect the small agriculturists, agricultural labourers and artisans from the clutches of moneylenders. In addition, the informal banks provide security to members in times of emergencies.
3. Promotion of Micro Enterprises

‘Kudumbasree’ concentrates heavily on improving the financial position of members’ by starting micro enterprises. Micro enterprises are units involving low capital and low risk. The total outlay in the enterprises ranges in between Rs.5,000 and Rs. 2,50,000. The expected annual turnover varies between Rs.1,00,000 and Rs.5,00,000. Further the same person or persons should adorn the roles of owner, manager and employee targeting to heap at least Rs.1500 per month. ‘Kudumbasree’ extends variety assistance in the different phases of establishing an enterprise starting from the support to identify and select an appropriate unit and finishing with the move to ensure that they stand on their own foot. The diverse ways of extending assistance resemble training on the different aspects of the project, imparting marketing skills, getting in touch with new technologies and methods and above all arranging to release the loan demands of micro entrepreneurs.

4. Linkage Banking System

‘Kudumbasree’ has also tried its hands at connecting NHGs with the linkage-banking programme of National Bank for Agriculture and Rural Development (NABARD). NABARD has issued necessary guidelines to recognise NHGs as eligible to be absorbed under the linkage scheme and do the needful in this respect. NHGs can avail loans from NABARD either directly or through banks.

5. Identification of Poor Families

‘Kudumbasree’ has assumed the task of identifying the poor from every nook and corner to unfold their grievances pending early redressal. It marks an essential process in the target of poverty alleviation. The public
assisted identification procedure stands unique as non-financial norms dictate the poor family situation.

6. Ensuring the Availability of Basic Infrastructure to each Family

‘Kudumbasree’ strives at embracing each poor family with a dwelling house to reside upon, equaled with the availability of pure drinking water and proper sanitation.

7. Financial Management Training

‘Kudumbasree’ has resorted to arrange workshops for women to excel in careful management of fund utilisation, maintaining proper books of accounts and acquainting with the registers retained in NHGs.

8. Role in Evolving the Basic Amenities

‘Kudumbasree’ has targeted to assist in enlarging the basic facilities required of a specific area, assigning due importance for the order of urgency.

9. Convergent Community Action

‘Kudumbasree’ strikes at integrating the ideas, strategies and resources of various Government and non-Government agencies to cater to the poverty eradication process through convergent community action

10. Eradication of Poverty

‘Kudumbasree’ is the newly webbed solution to remedy the poverty sticking state of the people of Kerala. The Mission strives to alleviate poverty by concentrating on the potentialities of women. Further, ‘Kudumbasree’ acts
as the single window to incorporate and converge all other existing poverty eradication programmes.

11. Empowerment of Women

‘Kudumbasree’, strives to meet its major challenge, eradication of poverty, through women playing in the lead roles. All initiatives of ‘Kudumbasree’ whirl around women’s winning to develop their latent talents.

1.7 Credentials of Kudumbasree

Kudumbasree, the poverty Eradication Mission of Kerala is bestowed with a heap of unique features, which distinguishes it from other like programmes. A look out into the inner depth unfolds the following distinct features.

1. Popularity

Kudumbasree has won serene and laudable seating in the minds of the people of Kerala. For anything and everything Kudumbasree involvement has been made a routine affair.

2. Government Touch

The Government initiation of the programme has conferred the Kudumbasree programme a novel status quo. The support and confidence the scheme commands cannot be paralleled with other programmes.

3. Seemingly Mandatory Membership

Women are under the notion that Kudumbasree membership is mandatory for availing any assistance from Government. They opine that
every one seeks details with regard to membership in Kudumbasree, if they approach for anything.

4 Autonomy in structuring the programme

Each NHG enjoys freedom in shaping their own realm of work, keeping the basic requirements of NHGs in tact. They can sketch their activities suited to their ability and efficiency. This type of an autonomy aids to maintain a separate identity for each NHG.

5. Preference to the Needy

Need based assessment in releasing assistance forms another speciality of kudumbasree units. The poor can heave a sigh of relief at the confidence of NHG extending assistance in times of emergency.

6. Area Wise Specialisation

The area-wise focus of NHGs adds another feather in the cap of Kudumbasree. The activities of each NHG are liable to accommodate the specialty of the residential area where it is constituted. This characteristic aids NHGs to take maximum advantage of local credentials to their side

7. Nurturing Decision Making Talents

NHGs enhance the decision-making traits of members by leaving the liberty to evolving decisions to rest with them. Decision-making ability fuels the empowerment drives of women.
8. Communicative Channel - Aiding in Decentralization

The organisation structure of Kudumbasree serves to add momentum to the decentralization process by facilitating the flow of information to grass root level. The same structure serves to reach the grievances and suggestions of members to higher levels. In a way the Kudumbasree chain resembles the communication network of Government.

9. Participatory Feeling in Government Activities

Attending Grama Sabha meetings and involving in local self Government activities, in turn make them more interested in community development. Kudumbasree has been successful in kindling in them an urge to associate with the societal matters.

10. A Mechanism to Identify the Ultra Poor

Very often the assistance aimed at the poor fail to hit the target due to the absence of proper identification machinery. All the available tools are unable to produce the needed results. Kudumbasree effort has proved to be a welcome measure to suit the purpose.

1.8 Statement of the Problem

Women form the powerhouses of any economy. The very existence of society is based on the metaphysics of women. The ‘puranic’ history has bestowed women magnificent place. Women command respect and are expected to be under the protection of father during childhood, husband during young age and son during old age. Education of women was not assigned the importance it deserves.
But today’s women concept has undergone a total change. Now we realise that education of women is inevitable. With women acquiring education, they can also excel with men, if given the opportunity. Women sharing employment opportunities with men, besides opening the window to increased income has enabled them to maintain contact with individuals and society. At least a minor section of the community has been able to impress with their proven abilities. Still a major section of the community remains out of reach of ample opportunities to prove themselves. At the same time it cannot be forgotten that there are women who fail to excel even if provided with enough opportunity.

There is no doubt that individuals, family and society can capitalise on the potentialities of women, if their abilities are put to maximum use. Family being the prime concern, women would certainly strive for its welfare if they are given better opportunities. Though there are several factors hindering such advancement, financial constraint holds the key.

Kudumbasree catches significance as an attempt of women by women and for women. The project started in the year 1998, mainly targeting the women from families below poverty line intends to alleviate poverty and contribute towards community development. Kudumbasree works on the principle that if women succeed in identifying and achieving financial gains, they will be able to overcome all other hindrances, thereby contributing towards individual, familial and societal development. The underlying strategy remains that the marginalised section, especially women can make
wonders, if brought into the main stream of development through group association, micro credit and micro enterprises.

The spread of this poverty eradication and women empowerment mission, Kudumbasree, is at an enormous speed in the state. Till now the state has witnessed a rapid pace in the Kudumbasree activities. The media is highlighting Kudumbasree initiatives in several fields, which hitherto remained unattended. Women now feel courageous to work in those fields, which were primarily the monopoly of men. Kudumbasree has been successful in spreading the concept to grassroots. To add a golden feather in its cap, the system has bagged many awards. The influence, which the project commands among the public cannot be lost sight off. The Mission also claims to have been able to ensure wider women’s participation in campaigning and contesting of 2005 local body elections. This type of an outwardly splendid situation points to the necessity of initiating a study to assess the extent of empowerment achieved by women through Kudumbasree endeavour.

Hence an attempt is being made to elucidate the present status of women empowerment by the -women’s only group. It was also found necessary to assess the extent to which Kudumbasree has been effective in providing strength to the women’s endeavour to attain personal, familial and societal needs.

1.9 Objectives

The main objective of the study is to assess the extent of empowerment achieved by women through Kudumbasree project.
The specific objectives evolved are:

1. To assess the level of empowerment of the respondents at individual level

2. To examine the extent to which individual empowerment has spread to public space in terms of participation in community activities

3. To measure the empowerment status at group level.

4. To identify the problems confronted and opinion on matters particularly affecting them.

1.10 Scope of the Study

Women empowerment is a widely debated topic. A cent percent achievement in this regard can add momentum to the growth process of a country. Usually empowerment drives often leave a vacuum in the actual empowerment arena. The efforts of Kudumbasree in alleviating poverty through empowerment of women is expected to bear fruit as it completes the initially set tenure of ten years. Hence evaluating the achievement in this regard will be beneficial in propelling this mission to its desired goal. The study will be of utmost significance as it would take stock of the extra livelihood options created through Kudumbasree intervention. The data regarding the fruits of micro entrepreneurial activities initiated through Kudumbasree inspiration offers another ocean of material information. The reasons cited for refraining from the income generating activities besides the details of difficulties confronted mark another area of focus. From the listing of grounds noted for dropping their micro enterprises in the middle, apt
policies may be given definite shape for resolving the unattended problems. A true reflection of the respondents’ association with community initiatives can be unveiled through the empowerment study. The study further intends to be a yardstick of the women’s communion with the grass root level organisations. Several awareness building drives spotting on the required capabilities of women can be planned. Moreover the study would be an eye opener to unveil the practical problems confronted in the process of implementation at the grass roots. The authorities in turn, would get insight on the reasons for such ineffectiveness and postulate strategies that can percolate to the under privileged.

1.11 Hypotheses

Keeping the above objectives in mind, following hypotheses have been formulated and tested.

H1 Involvement in Kudumasree enhances women’s empowerment at individual and community levels.

H2 Level of individual empowerment varies with variation in the number of NHGs in the district.

Various sub-hypotheses have been formulated which are as follows:

1. Level of individual empowerment is related to number of members in the group

2. Level of individual empowerment increases with membership in more than one like organisation.
3. Leaders of NHGs are more empowered than non-leaders.

4. Members participating in micro enterprises contribute more towards empowerment than non-participants.

5. Level of individual empowerment is related to the nature of ownership of micro entrepreneurial activity.

6. Women belonging to BPL families are more empowered than APL families.

7. Participation in the community is related to the level of empowerment.

1.12 Universe and Sampling

The study has been designed in the form of an exploratory model. Both primary and secondary data have found their position in the work. Multi-stage sampling technique has been resorted to for the selection and determination of the sample. The whole state of Kerala has been grouped under three zones- Southern, Central and Northern. One district each from the three zones was selected on the basis of number of NHGs. The districts thus selected include Pathanamthitta from Southern Zone, Thrissur from Central Zone and Kozhikode from Northern Zone. The sample frame has been formulated on the basis of status report of NHGs (rural) as on 31-8-2005, according to which the selected districts’ contribution to NHGs totaled 32404 units.

The sample population comprises 324 NHGs representing one percent of population spread. Kudumbasree status report discloses unequal spread in the distribution of NHGs, and hence proportional representation has been
followed in designing the sample, which took 57 NHGs from Pathanamthitta District, 142 from Thrissur and 125 from Kozhikode. In the second stage determination of blocks from the selected districts was resorted to, by following purposive sampling technique. From the panchayat-wise status report of Kudumbasree maintained in respective Mission offices efforts have been made to list the block-wise status report with the specific intention to select the blocks with the maximum numbers of NHGs. Guided by the idea to provide maximum coverage, five blocks have been selected. The selected blocks thus constitute Ranny from Pathanamthitta District, Kodakara and Ollukkara from Thrissur District and Kunnamangalam and Balussery from Kozhikode District.

In the third stage decisions concerning the panchayats to get entry in the sample were made. In order to include maximum number of panchayats and at the same to cover a minimum number of NHGs from each panchayat, a maximum of three (panchayats) was given representation from each block. The panchayat with the maximum number of NHGs- were selected, the technique thus resembling purposive sampling. Thus thirteen Panchayats were sampled for the study. They included Vechuchira and Seethathode from Pathanamthitta District, Mattathur, Varanthurappilly, Thrikkur, Puthur, Pananchery and Nadathra from Thrissur District and Kunnamangalam, Peruvayal, Perumanna, Unnikulam and Naduvannur from Kozhikode District.

In the selection of NHGs from the respective panchayats, the criteria resorted was that the group should have been in existence for at least three years. The NHGs chosen at random from each Panchayat in Thrissur
and Kozhikode Districts ranged from 23 to 25, but in Pathanamthitta district, it was 29 and 28 as the sample included only 57NHGs. In the final stage one member from each NHG was selected at random.

1.13 Tools of Data Collection

Comprehensive interview schedule formed the main tool of data collection. The researcher personally contacted the respondents in their houses/workplace and persuaded them to respond with the queries in the schedule. A pilot study conducted by contacting 50 women in Madakkathra Panchayat of Ollukkara block has served in making modifications and alterations in the survey document. The personal interview initiated in actual situations has helped a lot in assessing the real life situations. In addition participation in the weekly meetings of 5 NHGs besides one ADS meeting has proved beneficial. The focused group interviews employed, had also aided in throwing insights into the research topic

The comprehensive interview schedule was prepared to seek respondents’ opinion on matters affecting their interests. To cope with the requirements of the study the schedule was structured to accommodate five different sections. Section A furnished the socio-economic background of the respondents. As a separate section has been devoted for incorporating the economic status of respondents and their families, only minute economic details got included in section A. Details of information pertaining to the income generating activities of respondents along with minor membership details were scheduled in section B. A focus on the difficulties experienced in running and management of the activities has been attempted in the same
section under five heads. Economic aspects, especially things associated with income, expenditure, loans, thrift and asset creation have found a proper position in the third section. Before and after comparisons have been tried to deduce on their monthly family income, expenditure, thrift, loaning and asset creation. Four statements aimed at estimating the financial sustainability content of the respondents have also been merged in five point scales in economic aspect section. Kudumbasree cements the specific role of women in alleviating poverty and upgrading the status of the family. Hence a separate section has been earmarked for assessing their position in the family. Their role in decision making in the family, maintaining nutritional and hygiene standards and providing economic security after joining NHG have been surveyed under five point scale. Further a look into the change in family atmosphere was also undertaken by attempting before and after comparison.

Since the study focused more on individual empowerment of respondents than others, ten self-building aspects were enlisted in section E. Those aspects are self image, self confidence, health consciousness, capacity building, functional literacy, new contacts, social support and knowledge of technology besides community and political participation. The political participation and political awareness variable has been sorted in “yes or no “ divide and all others in five point scale. Group empowerment factors are also enlisted in this section. Ten statements geared at measuring the group strength and calibre are administered in the group empowerment arena in five points scale. An attempt to focus on the problems and difficulties haunting the respondents along with suggestions for improving the functioning of NHGs has been incorporated in the five points scale in the last section.
1.14 Period of Study

Period of study was confined to one year (2005-2006) for the primary data collection. Details pertaining to Kudumbasree up to that period got covered in the study.

1.15 Method of Analysis

Satisfaction index, paired t tests, chi-square tests, co-efficient of correlation and regression analysis are the major tools applied for analysis.

Satisfaction index is calculated for each individual statement (component variable) falling under the major variable listed under Likerts’ five-point scale\(^6\). An over all index for each variable has also been reckoned by applying the satisfaction index to adjudge the performance under each variable. A composite empowerment index for the 14 major variables has also been calculated to judge about the overall empowerment status. The formula to calculate the satisfaction index is-

\[
\text{Satisfaction index} = \left[ \frac{-2f1 + f2 + 0f3 + 1f4 + 2f5}{2N} \right] \times 100.
\]

Where,

- \(f1\) = frequency for strongly disagree
- \(f2\) = frequency for disagree
- \(f3\) = frequency for no opinion
- \(f4\) = frequency for agree.
- \(f5\) = frequency for strongly agree.
- \(N\) = Number of respondents in the group

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This index may vary between –1 to +1. Index 8 -1 indicates that all of the respondents are strongly disagree to the statement, +1 indicate that all of the respondents are strongly agree to the statement. A positive index indicates agree to the statement and negative index indicates disagree to the statement.

The value obtained as index is evaluated as follows:

Below 33.33% = less favourable

Between 33.33 and 66.67 % = Moderately favourable.

Above 66.67 = Highly favourable.

Total individual empowerment has been merited, by ranking the enhanced role played by the respondents in the family, the financial sustainability content from the economic aspect and the enhanced individual and social aspects. In total 14 variables (indicators) have been used to adjudge the empowerment intake. The split up of variables are shown below:

1. Involvement in Decision-Making

The involvement of respondents in the decision-making arena in the family is assessed, by initiating eight statements. The statements are set in such a fashion as to unfold their say in decision matters as use of income, making minor and major purchases, making outside visits and say in controlling the size of family.
2. Contribution to Nutritional and Hygiene Standards

Women can play a decisive role in maintaining the nutritional and hygiene standards of the family, causing in turn, to evolve a healthy family. With enhanced awareness standards amassed from the Kudumbasree initiative, how the respondents revitalise the nutritional and hygiene machinery of their family is analysed by detailing four statements.

3. Contribution to Economic Security

Kudumbasree aims at striking poverty through, women empowerment to shoulder a portion of the household financial burden. The extent to which they are able to hold on to it especially in extending emergency help and reducing debt burden besides contributing income are tried to spot out by attempting three statements.

4. Financial Sustainability

The ability to manage the use of credit even in the closing of an income source is attempted by advocating this variable. The efficiency of the respondents in directing the flow of income and credit in the right perspective is also assessed through administering four statements.

5. Self Image

Three statements intending to cast an eye into the self-awareness quotient of the respondents are also initiated.
6. Self Confidence

Kudumbasree endeavour assists in building the self-confidence content of respondents to enrich the empowerment quotient. An attempt to quantify the change in confidence levels has been tried by initiating six statements.

7. Functional Literacy

Functional literacy rather than mere literacy counts in rating performances which wide opens the door towards empowerment. A penetration into the functional literacy drive has been made, by putting three statements with the respondents.

8. Health Consciousness

The health consciousness is hoped to touch the peak with the newly set in Kudumbasree awareness drive, assisting to widen the mental horizons of respondents. As a healthy mind resides only in a healthy body, a look into the health matters has been resorted by initiating four statements.

9. Capacity Building

All efforts of Kudumbasree are ventured to enhance women capabilities clearing the road towards empowerment. Eight statements sufficient to gather about the added capacities has been detailed

10. Social Support

The support from the society as a constituent of NHG plays another contributory role in the empowerment divide. Two statements are evolved to assess the empowerment intakes in this connection.
11. New Contacts

Contact with persons holding positions can act positively on the empowerment level of a person. Three statements to reveal about the new contacts have been put on.

12. Perceived Knowledge of Technology

Knowledge of technology in this modern era merits a lot in hiking the empowerment quotient. An effort in this direction has also been made, by placing three statements.

13. Community Level Participation (excluding Political Participation and Awareness)

Associating women with community commands much in rating the empowerment standard of a person. Mixing with matters connected with panchayat and voicing against social evils, are incorporated in nine statements to survey the member participation. Pure political participation and awareness are examined under another head.

14. Political Participation and Awareness

Only the participation in the 2005 local body election as contestants and participation in the election campaign are taken stock off for accrediting the participation content. Three questions trying to disclose their political awareness limits are also initiated.

In total the 14 variables comprise 65 statements (component variables). 60 component variables are arranged in Likert’s 5 points scale. Political awareness and participation has been merited in “yes, or no” divide.
For assessing the empowerment status of women respondents in low, medium and high divide, a composite score for each individual has been calculated by summing the individual score of 14 major variables and grouping the same in the three categories. The district-wise classification has also been looked into while resorting to empowerment divisions. The process has drawn in the following procedures:

For all component variables except for the component variable related to political participation and awareness a score of minus2 has been assigned to the response “strongly disagree”, -1 to “disagree” 0 to “no opinion”, 1 to “agree” and 2 to “strongly agree”. In the case of political participation and awareness a score of “!” is given to the response “yes” and –1 to the response “no”. The summated score for each major variable is calculated by adding the individual scores for the component variables. Then the summated score for each major variable are classified in Low, Medium and High empowerment group. The sum of individual scores for the 14 major variables (for each respondent) are grouped under low, moderate and high empowered groups on the basis that below 33.33% low category, between 33.33 and 66.67 % moderate category and above 66.67 highly empowered. The individual score may range between –125 and 125.

Group empowerment is assessed by ranking 10 statements regarding group co-operation, orientation towards individual needs, participation in decision making, group cohesion, communication, mutual trust, motivation, resource availability, capacity building through participation in awareness programmes and participation in the fight against atrocities against women.
The statements are arranged in Likert’s five points scale. First of all analysis has been made on the basis of satisfaction index calculated for each individual statement. An index for the 10 statements has also been calculated to judge about group empowerment.

Further in order to gather the units (groups) coming in the low, medium and high empowerment divide the summated individual score for each group for the 10 variables (represented in 10 statements) have also been computed. The maximum possible score is 20 and minimum -20. Groups merited in the -20 to – 7 category has been listed in the low category, -6 to 6 in the moderate category and 7 to 20 in the high category.

For judging about individual and group empowerment, besides satisfaction index, analysis of the individual scores for the major variables, in low, medium and high divide has been resorted to and percentage – wise analysis made.

For the second main hypotheses and all sub hypotheses, Chi square tests have been used.

Difficulties experienced in running and management of the micro entrepreneurial activities are grouped under five point scales, titled as always, frequently, occasionally, rarely and never. Index is calculated for each difficulty by assigning scores for the frequencies (multiple responses) grouped in the study, in the following fashion.

For, always=4, frequently = 3, occasionally =2, rarely =1 and never =0
The under noted equation has been applied to calculate the index:

\[ \frac{4f_1 + 3f_2 + 2f_3 + f_4 + 0f_5}{4N} \times 100 \]

- \( f_1 \) = frequency of always
- \( f_2 \) = frequency of frequently
- \( f_3 \) = frequency of occasionally
- \( f_4 \) = frequency of rarely
- \( f_5 \) = frequency of never.

\( N \) = total number of frequencies (126)

The values obtained as index are classified in three groups; low, medium and high to adjudge the intensity of intricacies felt. The maximum index value is 100 and minimum 0. Index value up to 33.33 percent is regarded as having only a low bearing on the activity. Index in between 33 and 66 percentage is considered to lend an average impulse on the business. Value above 66 percent is taken to exert a high impact on the business.

Paired t test is used to make before and after effect of cash inflows and expenditure. Co-efficient of correlation is also used to relate inflows and expenditure.

Regression analysis, by taking income as independent variable and expenditure as dependent variable, is also employed.

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1.16 Limitations of the Study

1. The empowerment-issues of women dwelling in rural areas have been integrated for the study. Urban women have been excluded from the purview of the analysis.

2. For adjudging the political empowerment aspects, only the participation in the 2005 local body election has been covered.

3. Most women being fresher in the community arena, association with local body election has been assigned the priority seating.

4. The cost effectiveness of micro enterprises and the return on capital invested has not been attempted.

5. Qualitative information has won an apparent position in the study. Hence scaling technique has been adjudged as appropriate instrument for analysis.

1.17 Chapter Scheme

The thesis is set in seven chapters. The split up of chapters are shown below:

Chapter-I Introduction

This chapter deals with the conceptual background of the study and methodology of research. The statement of the problem, need for the study, objectives, hypotheses, scope and limitations and lay out of the theses are included in this chapter.
Chapter-II Literature Review

This chapter presents a brief review of related literature on the subject.

3. Micro enterprises and Women Respondents

This chapter attempts to focus mainly on the income generating activities of respondents and also on the problems cropping on their way. The socio-economic background of the respondents and their membership details in Kudumbasree are also examined in this division.

4. Chapter –IV Economic Independence through Kudumbasree

This chapter concentrates on the financial footing achieved by women through Kudumbasree endeavour. The essential ingredients for judging the economic gains accruing from Kudumbasree participation comprises family incomes, expenditure patterns, saving habits, loan availing and managements, asset creation and financial sustainability

5. Chapter-V The Empowerment at Individual Level

This chapter highlights the individual empowerment levels of women respondents by analyzing fourteen major variables. The association between NHG attributes and levels of individual empowerment are also analysed in this chapter.

6. Chapter- VI Group Empowerment and Problems and difficulties

This chapter focuses mainly on the group level empowerment of women respondents. An effort at unveiling the problems and difficulties confronted by the women respondents are also dealt with in this chapter.
Chapter- VII  Major Findings, Suggestions and Conclusion

This chapter embodies the summary of research results followed by some workable recommendations for the improved functioning of NHGs.