CHAPTER II
METHODOLOGY AND DATA COLLECTION

2.1 Statement of the Problem

Poverty is a crucial problem facing all developing and underdeveloped countries in the modern world. It is felt that the problem of poverty can be solved through a concerted effort by the State. Women households are the cruelest victims of deprivation and destitution. So any poverty eradication program must aim at improving the standard of living environment of women. Inspired by the innovations in participatory development in the early and mid-1990s, the government of Kerala initiated the women oriented poverty eradication programme “Kudumbashree” in 1998 by empowering women through collective action. The programme aims at improving the living levels of the poor women in rural and urban areas. The present study attempts to evaluate the extent of achievements of Kudumbashree and the sustainability of micro enterprises, the nature and style of operation of its allied programmes and evaluate its impact on women and the civil society and community at large.

Kerala has long been held up as a model of development. It is often cited as an example of what public action and mass mobilization can achieve in conjunction with responsive democratic governments. Kerala has been considered to be unique in many
aspects as compared to the rest of India. In spite of having a poor
economy, lower per capita income and unemployment, the state of
Kerala has been known to achieve a quality of life, which is higher
than all the other states in India and at par with some developed
countries. Yet the state continues to be plagued by economic
stagnation, increasing unemployment and low per capita income. The
gender development indicators show that the status of women in the
state is very high. Gender equality gains helped to reduce fertility
rates and improve maternal and child health. However, these
developmental indicators do not go hand in hand with its progress in
the production sectors. But advances in social development failed to
spur economic development. There has been a growing uneasiness
with Kerala’s social development outcomes in recent years. Instances
of gender based violence particularly domestic violence against
women in Kerala is on the increase. The depression found among the
women in Kerala can be attributed to the lack of autonomy and
powerlessness experienced by them. There have been increasing cases
of suicide representing the poor mental health situation of women in
the state along with rapid growth and spread of dowry-related crimes
against women. These findings have questioned the assumptions of
‘high status’ of Kerala women based on narrow indicators while not
considering the broader aspects related to the women’s material and
social lives.

This study is an attempt to analyse whether membership in
“Kudumbashree” enables women to overcome poverty and leads to
more equitable gender relations and economic advancement in rural areas. Certain baseline surveys show that the SHGs failed to enable members to realize their potential benefits. The reasons identified for the failure were the wrong approach followed in the SHG formation by the team, misconceptions about SHG goals among the members and lack of clarity about the concept. The Kudumbashree adopted women empowerment approach as a strategy for poverty eradication and gender mainstreaming. But no serious study was conducted in Kerala on how far women empowerment approaches were effective as a strategy for poverty eradication in Kerala. How far rural women who were regarded as voiceless and powerless are capable of identifying their inner strength, seize opportunities for growth and reshape their own destiny through this programme is also not analysed properly.

### 2.2 Significance of the Study

In Kerala the strategic needs of women were not addressed in the various intervention programmes. The absence of an equity-centered and gender-based perspective among the political representatives of the local governments and the official support machinery is pronounced. Despite the obvious achievement of the state in terms of social development indicators of gender development in recent times, findings on decreasing sex-ratio among 0-6 age groups (959 in 2011), work participation rate much lower than the national level ratio, increasing violence on women, and low political participation are signs that women are after all not
empowered as seems from such indices. There is substantial evidence that suggests that women fall behind in the areas of access to economic opportunities, resources, assets and equal voice and participation in decision making in the state. The government has started several schemes and initiated many new policies for the welfare and development of women and children which also include initiatives for equality in various aspects of social, economic and political life. Women empowerment programmes were an important part of programmes introduced by the government to support gender equality.

Kudumbashree is one of the major initiatives of the state of Kerala in this direction intended to maximize the competitiveness and development potential of women. In this situation, an effort to know the opinion of the beneficiaries of Kudumbashree on the concept of gender equality is very important as it is a large group engaged in micro level development activities in Kerala.

2.3 Objectives

1. To study the organisational structure of Kudumbashree.
2. To find out the status of women involved in Kudumbashree.
3. To find out the efficacy of Kudumbashree in meeting the practical and strategic gender needs of women.
4. To analyse the effect of micro finance in strengthening Women’s empowerment.
5. To analyse whether the beneficiaries of Kudumbashree units are able to meet the demands of their triple role effectively.

6. To analyse the nature of NGO involvement in the Kudumbashree project.

2.4 Hypotheses

1. The existing micro finance programme is not effective for creating Gender equality

2. The beneficiaries of Kudumbashree units are unable to balance their triple role effectively.

3. The Kudumbashree Programme is initiated by the Government is primarily from the perspective of the beneficiary status of women rather than based on a sense of agency.

4. There is a relation between organisational structure of Kudumbashree and its effectiveness.

5. The mutual trust among the beneficiaries of the Kudumbashree Programme is very narrow

2.5 Methodology and Data Sources

In order to test and validate the hypotheses, primary and secondary data were collected using multiple methods of data collection were used. As the study is descriptive and analytical, for the purpose of exhaustive understanding, both formal and informal methods were used. The data gathered relied primarily on survey and focus groups discussion and key informant interviews.
2.6 Type of Study

The study is basically descriptive in nature. Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs, as it exists at present. The methods of research used in descriptive research are survey methods of all kinds, including comparative and correlation methods. It is a fact-finding approach related mainly to the present and abstracting generalisation through cross-sectional study of the present situation.

Gender issues are so inextricably linked to cultural values, social attitudes and perceptions that measuring them must mean using a variety of indicators involving both quantitative and qualitative information. Qualitative analysis is used to understand social processes, why and how a particular situation measured by indicators has taken place and how such a situation could be changed in the future. Qualitative methods are more flexible and open ended than quantitative methods; they are capable of discovering unanticipated factors that have eluded previous research. Quantitative research can answer only the questions it chooses to pose, running the risk that other important questions and answers may be overlooked. Discussions with key informants had the advantage, of allowing the use of a semi-structured, open-ended, and "conversational" approach in subsequent interviews with the targeted people. In this study focus group discussions were extensively used because this method is
appropriate for identifying group norms, eliciting opinions about group norms and discovering variety within a population.

2.7 Universe and Sample

The universe of the study consists of the Kudumbashree units of Aryad block in Alapuzha District and Uzhavoor block panchayat in Kottayam District. Three Grama panchayats each from various blocks were purposively selected and the required information were collected using multiple research techniques. For the purpose of detailed cross sectional analysis sample units were selected from two Block Panchayats. Fifty Kudumbashree units were selected from each block on the basis of simple random sample method by way of Grid System. In Uzhavoor block Sample units were selected from Marangattupilli, Veliyannoor and Uzhavoor Grama panchayat area. From Aryad Block, Mararikulam South, Muhamma and Aryad Panchayats were selected for analysis. The information was collected basically from the members of various Kudumbashree units through survey and focus group discussions.

The total sample is 100 Kudumbashree units and each unit was represented by one or more members who were available at the site when the field work was undertaken by the researcher. The sample of 100 units (50 from each Block) was selected through simple random sampling method.
2.8 The Design of the Study

The design of the study is descriptive and the type of the study is ex-post-facto. Analytical approach was adopted throughout the study. A descriptive type of research tries to portray accurately the characteristics of a particular situation or group of individuals. Hence the researcher describes the context of the Kudumbashree and its operations in Kerala.

2.9 Pilot Study

To assess the feasibility of the study, the researcher conducted a pilot study in order to develop the hypotheses and to ensure the cooperation of the respondents.

2.10 Research Tools and Techniques of Data Collection

For collecting information the interview method was used. There were both open ended and structured questions in the interview. The questions were administered by the researcher himself with a view to ensuring its veracity.

2.11 Pre Testing

Pre testing of interview schedule was done with 5 respondents and the interview schedule was finalised for data collection with certain modifications.

2.12 Data Collection

Primary data were collected with the help of the interview schedule. In addition to these participatory methods such as focus
group discussions and key informant interviews were employed for in-depth analysis and generation of qualitative data. The field work for the study was carried out in three phases. The researcher devoted about six months to collect primary data from the respondents.

2.13 Data Processing

The entire data collected were edited for consistency and completeness. Thereafter it was coded, processed, and tabulated by using SPSS.

2.14 Data Analysis

For the purposes of analysis statistical techniques such as correlation, binomial and Chi-square Test etc. were employed. Pearson's chi-squared test is used to assess two types of comparison: tests of goodness of fit and tests of independence. SPSS is used for analyzing the collected quantitative data. Methods such as ethnography, content analysis and narrative analysis were used for qualitative data analysis.

2.15 Presentation of the Report

The study is presented in six chapters. In the first chapter, along with introduction, a detailed review of literature based on reliable secondary sources, such as research studies, documents, commission reports etc is presented. The second chapter deals with the problem and the methodology, data sources, tools of analysis, the rationale of the study and the major limitations of the study. The theories of gender planning and analysis and the approaches to
gender mainstreaming in India are discussed in the third chapter. The fourth chapter deals with the organisational structure and mode of operation of Kudumbashree in Kerala. A comparative analysis of the Kudumbashree operations in Mararikulam and Uzhavoor Blocks and the socio-economic background of the women involved in Kudumbashree were presented in the fifth chapter. The sixth chapter deals with a comparative analysis of the effectiveness of gender mainstreaming in the selected block panchayats. The major findings and conclusions are presented in the seventh chapter.

2.16 Operational definitions

1. **Gender** is the socially acquired notions of masculinity and femininity. The concept reveals how women’s subordination is socially constructed.

2. **Gender roles** are often used to identify the type of employment socially assigned to male and female. Gender roles are flexible in accordance with the economic development.

3. **Gender Equality** means equality in opportunity and society by which men and women are able to lead equally fulfilling lives, as the male and female have different needs and priorities.

4. **Gender Mainstreaming** is the (re)organization, improvement, development and evaluation of policy processes, so that a gender equality perspective is incorporated in all policies at all levels at all stages, by the actors normally involved in policy making.
5. **Women’ Empowerment** is a multi-dimensional process which enables women to realise their full identity and powers in all spheres of life. Power has to be acquired, exercised, sustained and preserved.

6. ‘**Strategic Gender Needs** are needs that are identified by women or men in order to eradicate sex discrimination and bring about gender equality. They tend to challenge gender divisions of labour, power and control and traditionally defined gender norms and roles. SGNs are formulated from the analysis of women’s subordination to men.

7. **Practical Gender Needs** are needs that are identified by women or men within their existing, socially defined roles, as a response to an immediate perceived necessity. PGNs usually relate to inadequacies in living conditions such as water provision, health care and employment, and they do not challenge gender divisions of labour and women's typically subordinate position in society.

8. **Women in Development** WID projects were designed to involve women as participants in and beneficiaries of development aid and initiatives because the women development practitioners realized that women’s contributions were being ignored in the development efforts specially designed for women.
Gender and Development (GAD) approach was the next evolution in development theory, in recognition of the fact that WID projects were still failing to effect measurable and long-lasting changes in women’s lives and social status. Rather than looking at how women can be ‘inserted’ into existing development processes, the GAD approach focuses on gender dynamics between men and women, including the social, economic, political and cultural forces that determine how men and women interact in society and how they participate in, benefit from, and control project resources and activities differently.

Rural Development Rural development generally refers to the process of improving the quality of life and economic wellbeing of people living in relatively isolated and sparsely populated areas. Rural development implies both the economic betterment of people as well as greater social transformation. Increased participation of people in the rural development programmes, decentralization of planning, better enforcement of land reforms and greater access to credit are envisaged for providing the rural people with better prospects.

Triple Role of Women is the roles played by the women of the third world. The roles includes reproductive role i.e. child bearing and rearing responsibilities, productive work, which include the performance of a secondary income earning activity and thirdly they undertake community managing
work Creation and distribution of items for collective consumption, e.g. clean water, education, medical services, Membership of committees etc

12. **Kudumbashree** which means prosperity of the family, is the name of the women oriented, community based, State Poverty Eradication Mission of Government of Kerala.

13. **Social capital** means features of social organisations such as network, norms and trust that facilitates coordination and cooperation for mutual benefit. Social capital increases a community’s productive potential in several ways It promotes business networking; shared leads, equipment and services; joint ventures, faster information flows and more agile transactions

14. **Sustainable development** is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It is about intragenerational and intergenerational equity in access to resources. Intragenerational equity means equity between today’s inhabitants of the earth, where intergenerational equity is about equal access to resources for future generations.

15. Micro finance is a means of extending credit, usually in the form of small loans with no collateral, to nontraditional borrowers such as the poor in rural or undeveloped area by pooling their own small savings. This approach was
institutionalized in 1976 by Muhammad Yunus, a Bangladeshi economist.

2.17 Limitations of the Study

The study has focused on two Blocks falling in two adjacent Districts. For the purpose of analysis, six panchayats from two blocks were selected. Therefore the findings cannot be generalised for the state as whole due to socio-economic and cultural differences.

Because of the nature of the topic, it was necessary to apply qualitative techniques such as focus group discussions and key informant interviews. Therefore the sample size was limited to hundred Kudumbashree units.