1.1 Introduction

Kerala is considered to be one of the developed states in India. Kerala Model of Development has been widely discussed throughout the world. Recently, the ‘Kerala Model gained public attention for the exercise of decentralized planning, which provided positive results within a short time in the development of rural areas.

Kudumbashree is an initiative of the Government of Kerala. It is characterized as a women - oriented poverty eradication programme. Kudumbashree etymologically means prosperity of the family. It is a community - based poverty alleviation programme which is being implemented in Kerala with the active support of Government of India and the National Bank of Agriculture and Rural Development (NABARD). Kudumbashree gives prime importance to economic empowerment of the indigent masses, especially the poor women of Kerala. Began on April 1999, this project includes three components viz, micro credit, entrepreneurship and empowerment. The primary responsibility of the Kudumbashree Mission is poverty eradication. The mission implements its programme of action through an organisation structure under the leadership of Panchayat Raj Institutions (PRIs).
Kudumbashree evaluates poverty as a phenomenon which is the culmination of many factors like poor housing, scarcity of safe drinking water, deficiency of sanitation facilities, lack of nutritional food, inadequacy of educational facilities, lack of opportunities to express opinions and deficiency of adequate health care facilities. The ultimate aim of the Kudumbashree is to reach the fruits of development and the spirit of self reliance through the women to the family and through the family to society.

It is a fact that poverty exists in Kerala; yet the state achieved outstanding results in human development. In India, traditional anti-poverty programmes have largely failed to achieve their objectives. Problematic designs, bureaucratic implementation, failure to adopt a holistic view of poverty and the absence of democratic decentralized planning are also responsible for this (Sate Planning Board, 2001). In order to examine the impact of Kudumbashree on women empowerment it is necessary to know the status of women in the state. Kerala has got a unique character in the area of development. The state ranks 12 in the case of population among the different states of India. The state has got lowest population growth compared to other states in India. Kerala’s population density is 819/sq km. Kerala stands third in density, Bengal being the first and Bihar being the second. Infant Mortality Rate in Kerala (IMR) is 16%. This shows better health care system and the standard of living (Devika and Binitha 2007).
Maternal Mortality Rate (MMR) is also very minimal. Due to the existence of large number of hospitals and post-natal care centres in Kerala, make the female accessible to the medical facilities. Since 97% of the birth is taking place in hospitals, MMR in Kerala is 140 per one lakh deliveries.

Kerala Model Development is widely discussed throughout the world. Kerala had been witness to radical reforms like caste reform movements of 19th and 20th centuries and the peasant and labour movements in the second half of the 20th century. In Kerala wide spread radical reforms had been initiated due to the caste reform movements of 19th and 20th century and labour movements of the 20th century. “Kerala Model “development was also severely criticised in terms of its sustainability during 1990s (Vernon, 2001). In this context, the government and other development agencies are emphasising the existence of poverty in the state during the recent times. Since 1970s Kerala’s poverty eradication strategies have moved in connection with the national policy of “direct attack “on poverty. This was conducted by providing subsidised assets for self employment at the individual or group levels and providing wage for employment with or without food aid through public works programmes.

These programmes proved only limited success due to several reasons like lack of resources, inefficiency of the nodal agencies and poor maintenance and grievance redressal system. Poverty in the
society had its direct effect on the female folk. Hence the developmental policies directly benefitting women were the need of the hour.

Gender equality is an essentiality in reducing fertility rates and improve maternal and child health. In the modern world all developing and under developing countries face the problem of poverty. Any poverty eradication programme must aim at improving the standard of living of the women communities. This can be achieved through creating livelihood opportunities for women. Learning lessons from the past initiatives and inspired by the innovations in participatory development in 1990s the GOK initiated Kudumbashree in 1998 to alleviate poverty in the state by 2008 by empowering women through collective action.

1.2 Review of Literature

Literature on women empowerment is very wide and voluminous. It covers almost all walks of women life. However, the area of its concentration is almost uniform, i.e. the inferior status of women, in one form or the other in the contemporary world. This inferior status accepted by society and expressed in the attitudes and behaviour of people and also in the activities of all man-made institutions and organizations. A male dominated society created this status and is maintaining it. The significance of women empowerment has been the focus of a number of studies carried out in recent times. A brief review of some of the studies has been made here.
1.3 Gender studies in Africa

Akosua Adomako Ampofo, Josephine Beokn-Betts, Wairimen, Nagaruiya Njambi and Mary Johnson Osirism (2009) have pointed out the ways in which scholarship and activism on women exists in all regions of Anglophone sub-Saharan Africa. They are of the opinion that the gender scholars of the continent maintain a close synergy between research and activism in their work. Many African researchers, while they are based on the continent, also work in diaspora. African gender researchers are becoming more sensitive to the ways in which class, race, and age as well as colonialism and imperialism affect and intersect on gendered social relations. They say that there is a gap in literature in the area of social differences such as ethnicity, religious fundamentalism and sexual orientation in women’s status.

Rutenge Bagile, Astronaut (2002-2003) in his work ‘increased social economic and gender inequality under globalization: The case of women in the informal sector’, says that for some women, entering the micro enterprise sector improves their economic status, while for others it means greater burden. He says that women still experience discrimination in terms of their lack of access to low levels of social capital and are often subjected to police harassment.

Rudo B Gaidzanwa (1997) in her ‘Gender analysis in the field of education: A Zimbabwean example’ explains how in Zimbabwe colonial women’s education was designed to prepare women as
house wives and subsistence farmers. Gaidzanwa says that education in the pre-colonial African societies served a conceptual and practical purpose designed to fit the needs of the social and physical environment.

Saranel Benjamin (2001) in his work ‘Masculinisation of the state and feminization of poverty’, explain the impact of imperialism and capitalism in the position of women in South Africa. Zimbabwe and South Africa are among the most industrialised nations on the continent and have provided more opportunities for formal sector employment. However due to Africa’s agreement with the World Trade Organization requiring lower tariffs on clothing and textiles, thousands of women in these sectors have recently lost their jobs in an effort to compete with lower priced imports. This affected the life and dignity of women adversely.

Conceico Osorio and Eulalia Temba (2009) in their work ‘Feminine Injustice’ analyses the qualitative changes in women’s access to justice. They deal with the system of administration of justice in Mozambique carried out by the project ‘Legal Situation of Women’ in 1998 and 1999. In 25 years, the country went from exclusively state controlled justice system to a blend of old and new means of conflict resolution, where previous spaces of mediation have gained visibility multiplying and opening up new spaces for dispute resolution. The authors try to analyse if this has brought qualitative changes for women’s access to justice.
Fatou Sow (2009) in her article ‘Women the sacred and the state’ explores the multifaceted demands of women for more equality in family and on the accusation of their being anti-Islamic in Senegal. The author studies the impact of Islam on laws that affect gender relationships in both family and social contexts. She concludes by saying that a forced secularity against an aggressive and intolerant ‘re-Islamization’ of African and Senegalese society is essential for the advancement of the position of women.

1.4 Gender studies in Latin America and the Caribbean

Latin American nations were largely colonized by the Spanish, Portuguese and the French. Independence did not materialize until the early decades of the 19th century. Caribbean islands were colonized by the Spanish, French and Dutch; sovereignty did not come until after the second half of the twentieth century.

Acosta, E. Belen (2009) in her article ‘Between Dynamics of the Global and the local. Feminist and Gender Research in Latin America and the Caribbean’, talks about the condition of woman there after the decolonization process. The author says that even after independence, the decolonization process continues to be hindered by a number of factors like, political instability, authoritarian regimes, neo-colonial dependency on foreign capital investment, foreign loans, the regulations of international financial agencies like World Bank, IMF and WTO. These resulted in widespread poverty, social inequality and health problems. This affected a large portion of
population. Social, racial and gender marginality came to endured by a substantial majority of the citizens especially those of indigenous and black racial origin.

Graciela Di Marco (2010) in her article ‘Social Justice and Gender Rights’ talks about economic exploitation by powerful US corporations like Coca-Cola, Wall Mart etc, the water pollution and health problems caused by Nawmont Mining in Peru, the monopolizing of local water system in many Latin American countries by the French Suez water Company etc. The corporative actions commonly targeted women as workers or family. The author says that in Latin American and Caribbean states many women have been willing to take risks by fighting human rights violations in military regimes. Woman activities in Latin America cover areas like resistance to neo-liberal globalization process and also free trade agreements developed by international agencies. They also seek new ways of making a living, largely in the informal economic sector, making gender equality and women’s rights a fundamental aspect of development programs and engaging in consciousness raising and different ways of empowering women from all social sectors to advance their status and assert their fundamental citizen rights.

Leiva Frenedo (2008) in her work, ‘Latin American Neo structuralism : The contradictions of Post Liberal Development’ speaks about the neo liberal economic reform policies prescribed and applied to Latin American countries by the IMF and IBRD intended as a ‘Shock
rescue’ operation that would lead these nations out of their economic crisis. But fundamentally these policies promoted by the dominant capitalist economies through their international agencies went beyond Latin America and represent the core of the globalization process that are often replicated in other developing countries.

Sylvia Chant (2003) in ‘Gender in Latin America’, points out some general indicators of change that reflect an expansion of constitutional support of Women throughout Latin America. These include a decline in illiteracy rate, raising levels of education and employment and changing traditional gender relations that come from weakening of patriarchal control within the household. The latter in turn contributes to increase in divorce rates and in the number of female headed households.

1.5 Gender studies in Europe

Celia Valiente (2009), in her article “An Overview of Research on Gender in Spanish Society” offers an overview of research in gender in Spain. In this article the author argues that the development of sociological studies on gender in Spain was influenced more by the political evolution of the country than by the sociological transformation of Spanish society. The article provides a general picture of the state of sociological research on gender in Spain.

Lynne Haney (2002) in the article “Inventing the needy: Gender and the Politics of Welfare in Hungary”, analyses the
gendered construction of “need” in the state policies, welfare offices and families in Hungary in three periods between 1945 and the early 1990s. The author explores different public discourses on gender and the relationship between men and women during thirty years of state socialism, with special emphasis on one stream of discourse that posited women primarily as mothers. In this work, the author attempts to show how gender was constructed and talked about socialist Hungary as well as how this changed overtime.

Emanula Lambardo(2009), in the article ‘Integrating or Setting the Agenda? : Gender Mainstreaming in the European Constitution Process’ examines the European Constitutional Convention, held from 2002 February to 2003 July as a preparation for the 2004 Inter Governmental Conference (IGC), and it’s approach to gender mainstreaming. The study of the EU conventions provides information on how gender has been mainstreamed in the EU policy making process.

1.6 Gender Studies in Asia

Inook Kwon (2009) in her article ‘Masculinity and Anti American focusing on the identity on KATUSA’ (Korean Augmentation to the United States Army) analyses the women’s situation in Islamic countries. The author says that the Islamic countries had raised critical global women’s issues, challenging both patriarchal ideology and western feminism. Some of the common issues of the Asian countries are militarisation, sex work and family structure. These issues are
especially pronounced in Asia and the Middle East. The author says that sex work has been an issue of condemnation in some Asian countries. Asian Governments such as those in Philippines, Thailand and South Korea used sex tourism as an industrial strategy to earn foreign currency. But in some countries sex work remains illegal. In those countries sex workers are vulnerable in many ways, like abusive treatment by violent clients and pimps, social discrimination, law enforcement, health issues etc. Without education or institutional protection, many workers were affected by HIV/AIDS.

Ying Ye (2000) in an article ‘Preliminary Review of Women’s Studies Organisations in Modern China’ describes the women movements in China. Women’s movement in China can be historically divided in to two periods. The first stage began from 1980s to the early part of 1993 and the second stage started in the middle of 1993. In 1995, China hosted the United Nation’s Fourth World Conference on Women (FWCW). In the first phase, there was the study of women’s issues by the research organisations within and outside ACWF (All China Women’s Federation). Initially the project began with the study of marriage and family. But women’s issues soon developed in to other arenas of enquiry.

Shahla Ezazi (2009) in her article ‘Women Studies in Iran: The Roles of Activists and Scholars’ describes the situation of women’s studies in Iran and its impact on Society. She gives a brief history of the women’s movement in Iran and its demands, both before and
after the Islamic revolution. Again she gives the social context that made it possible to establish the studies. Also she describes the women’s studies discipline’s position in the universities, the types of gender approaches, methodology used by the social scientists and the contribution of universities to addressing women’s problems. In this article Ezazi concludes by saying that women movement in Iran that began over 100 years ago achieved some of its demands, but there are still other objectives to attain.

Muhammad Yunus (2004) in his paper “Grameen banks, Micro Credit and Millennium Development Goals” traces the evolution of the ideas and practice of micro credit as pioneered by the Grameen Bank. In Bangladesh the Micro credit programme provided a wide range of services to meet the economic and social needs of poor people especially women.

Kabeer (2000) in her work, ‘Conflict over Credit’ says that there were a number of women who gave a positive value to their increased ability to move more freely in the public domain. In the article Kabeer tries to explore whether access to credit empowers women or not. These women improved their self confidence in dealing with local elites, police etc. Kabir concludes that there are multiple rationales for lending to women, apart from empowerment. Women are much more likely to share their loans with their male counterparts than men are with women. By providing loan to women they are much more likely to benefit personally and socially.
Purposive interventions can help to direct resources to women thereby overcoming past barriers which prevented their entrepreneurial potential. If greater efficiency and equity help to lay the grounds for women to tackle other aspects of injustice in their lives, then there will be a different and perhaps more sustainable route to women’s empowerment. Kabeer explores the reasons why recent evaluations of the empowerment potential of credit programmes for rural women in Bangladesh have arrived at very conflicting conclusions. Although these evaluations are based on somewhat different methodologies and have been carried out at different points of time, the paper argues that the primary source of the conflict lies in the very different understandings of intra household power relations which these studies draw on. She tries to focus on a number of attempts to evaluate the empowerment potential of loans for women.

Goetz and Sen Gupta (1994) in ‘Who takes the credit? Gender, power and control over loan use in rural credit programmes in Bangladesh’ give a negative evaluation on micro credit. At one end there are women who are described as having ‘no control’ over their loans, who either had no knowledge of how their loans were used or else had not provided any labour in the activities funded by the loan. At the other end are those who were considered to have exercised ‘full’ control including the marketing of produce. Some women, particularly married, exercised little control over their loans. Goetz and Sen Gupta observe this as an evidence of loss of control by women over their
loans to men. Goetz and Sen Gupta go on to suggest three repayment scenarios all with negative implications for women. Firstly there is the scenario of the male family member using the loan and taking the responsibility of repayment. This negates the developmental objections of lending to women. Secondly, men are unable to supply the requisite repayment funds and women loanees have to substitute funds from other sources, drawing on their savings, cutting back on consumption. Thirdly, men are unwilling to repay the loans leading to an intensification of tension within the household. Violence against women is also intensified by the frustration of husbands at the wives delay or failure in accessing credit.

Pitt and Khandker (1995) studied the impact of male and female membership of credit programmes on a number of decision making outcomes in order to establish the extent to which they were differentiated by the gender of the loanee. The outcomes included the value of women’s non land assets, the total hours worked per month for cash income by men and women within the household, fertility levels, the education of children and total consumption expenditure. The authors concluded that households having loans were largely better off than those not receiving loans. The authors also conclude that the gender of the loanee did influence the pattern of household decision making outcomes and it was interpreted as evidence that women’s preferences carried greater weight in determining decision making outcomes in households, where they had received loans.
Montgomery, Bhattacharya and Hulme (1996) in ‘Credit for the poor in Bangladesh’ find a negative evaluation of the impact of credit for women’s empowerment. According to their findings, only 9% of the first time female borrowers were primary managers of loan funded activities while 87% described their role in terms of family partnership. But 33% of the first time male borrowers had sole authority over the loan assisted activity, while 56% described it as a family partnership. The authors observe that access to loans did little to change the management of cash within the household. The authors concluded that access to loans had done little to empower women.

1.7 Gender Studies in India

Jejeebhoy (1998) in her article, ‘Wife-Beating in India: A Husband’s Right? Evidence from survey data’, analyses the prevalence and patterns of specified aspects of wife beating and intimidation and the ways in which women interpret this violence. She says that domestic violence against women is a difficult health and social problem in India. The author concludes by saying that wife beating is not only deeply entrenched but also that attitudes informally justify wife beating and few women would opt out of an abusive marriage. The author also points to dearth in research on the correlates, determinants and consequence of domestic violence in India. The author calls for the necessity of greater insights in to the perceptions, attitudes and experiences of the male counterparts who are the perpetrators of domestic violence.
K G Kmarkar in his book “Rural Credit and Micro Finance Needs and concepts in India” gives a brief overview of the problems and prospects of rural credit, traces the evolution and growth of the rural credit delivering systems, analyses the problems associated with credit recycling and over dues. The work discusses the micro finance needs of various groups including tribals, rural women and microfinance enterprises. It further focuses on the self Help groups with special reference to Bank for Agriculture and Agricultural Co-Operative (BAAC) system in Thailand and the Gramin Bank in Bangladesh. The work further outlines strategies for developing a sustainable rural credit delivery system in developing countries like India.

Anand (2002), in her discussion paper titled “Self Help Groups” in empowering Women: case study of selected SHGs and NHG assesses the impact of micro credit programme on empowering women. She is of the opinion that delivering of credit never provides empowerment. But supporting structures and services ranging from group formation and training of awareness – raising is very critical to make the impact of group activity strong and sustainable.

Satish (2005), in his paper, ‘Mainstreaming of Indian Micro finance’ points out the future of the Indian micro finance. He is of the opinion that there is the need for the creation of a new institutional setup or introduction of a separate legal and regulatory frame work in the SHG. In the bank linkage mode, the financial resources are being sourced from regular banking channels as well as from member’s
savings. Thus it overcomes the problems related to regulation and supervision of micro finance institutions (MFIs). The group itself act as a collateral substitute; this model overcomes the unresolved problem of collateral provision by the poor.

Mahendra Varman (2005), in a research paper titled ‘Impact of self help groups on formal banking habits,’ examines the association between the growth of SHGs and the increase in female banks account and whether SHGs have a tendency to influence account holding in formal banks. The paper traces the socio-economic factors that determine deposit and credit account holdings in formal banks among individuals and households. He also examines whether the leadership experience in SHGs improves an individual’s banking habits.

Singha (2004) in her article “Micro Finance for women’s empowerment: A Perspective” argues that the micro finance can contribute to solve the problems of inadequate housing and Urban services as an integral part of poverty alleviation programmes. The challenge lies in finding the level of flexibility in the credit instrument that could make it match the multiple credit requirements of the low income borrowers without imposing high cost of monitoring. She suggests a solution for this problem, that is to provide multipurpose loans or composite credit for income generation and housing improvement.
Nair and Girija (2005) in their article ‘Micro Finance – The new Development Paradigm for Poverty Eradication and Women Empowerment’ argues that many of the poverty alleviation programmes through organized credit channel have not achieved the required success. But the Micro finance schemes of NABARD proved a success in eradication of poverty and empowering Women to manage the enterprises.

Ambalagan and Selvam (2005) in their article ‘Re engineering the Mechanisms of Micro Finance for poverty alleviation and social Change’, argues that in India, the state led banking industry has been quite successful in improving the outreach of the financial services of the poor. But as financing the poor is really not a business opportunity, the banks did not involve themselves whole-heartedly in this field. They are of the opinion that in the changed circumstances banking system needs to change its attitude and become poor friendly. The SHG linkage programme implemented by NABARD is a step in this direction.

Fisher and Sriram (2002) in their work ‘Beyond Micro Credit, Putting Development Back Into Micro Finance’ analyse Indian micro finance in depth to explore how development can be put back into micro finance. It describes how micro finance can be designed to contribute to a wide range of developmental objectives including social and economic security promoting livelihoods and building democratic people’s organizations and empowering women.
Biju (2008) in his article ‘Women’s political empowerment imperatives and impediments’, gives a description of women’s political participation internationally. Only 24 women have been elected as heads of state or government in the last century. Of the 185 highest – ranking diplomats to the United Nations, only seven are women. Out of nearly one billion illiterate adults all over the world two thirds are women. Out of 130 million children worldwide who are not in schools two-thirds are girls. In terms of income the majority of women earn an average of about three-fourth of pay for the same work outside the agricultural sector, in both developed and developing countries. Therefore poverty has a feminine face. Women makeup 31% of the official labour force in the developing countries and 46.7% worldwide. The value of women’s paid house work and community work is estimated at between 10-35% of GDP worldwide amounting to $11 trillion in 1993.

Rahman (1986) found that loanee households in general, regardless of the gender of the loanee, had higher income and consumption standards than equivalent non - loanlee households. Although loans to women were more likely to benefit male consumption standards, than male loans were to benefit female consumption standards, women loanees nevertheless did benefit from their direct acess to loans. Rahman observes that women who made active use of at least some of their loans had higher consumption standards and were more likely to have a role in household decision making, either on their own or jointly with their
husbands, than being ‘passive’ female loanees. In short the women
who had access to loan activity are more likely to participate in
household decision making than women from male loanee
households or from households who have not received any credit.

Hashemi, Schuler and Riley (1996) in their article, ‘Rural Credit
Programs and Women’s Empowerment in Bangladesh’ explored the
impact of credit on a number of indicators of empowerment like
mobility in public domain, ownership of productive assets, like
house, land and cash savings, involvement in major decision making,
like purchase of land, livestock etc for income earning purpose,
political awareness such as knowledge of key national and political
figures and participation in political actions of various kinds etc. The
study also found that access to credit appeared to be associated with
an overall reduction of the incidence of violence against women.

Premchandar, Smita and Pramila (2007) in their ‘Micro Finance
and Women Empowerment’, makes a detailed review on the policies
and programmes initiated by the government of India in the area of
microfinance and women empowerment. In the study the authors say
there are de jure and de facto rights provided under the
governmental initiatives. The authors say that cultural parameters are
not mentioned in the Tenth Five Year Plan, but refer to the concept of
empowerment in relation to respect of rights of indigenous people
and inclusion of their knowledge and practices. The authors further
say that governmental policies aim to empower women from bottom
upwards and it actually promotes the leadership and power of the elite women and NGOs within the informal micro finance sector, but there is no means of measuring whether women are empowered or not as a result of these policies. The authors stress the need for the inclusion of strategies and funding for building capacity of SHGs to manage savings and credit, augment vocational skills and promote enterprise and the need to help women to own and manage their own institutions of which SHGs are the foundation.

Mishra and Saxena (1997) in their impact study of Rashtriya Mahila Kosh Credit Facilities to Poor Women through NGO’s point out that non-availability of credit has been the critical constraint in the efforts of poor women of our country to achieve self reliance. The major objective of the Kosh was to promote or undertake provision of credit as an instrument of socio economic change for the development of women. The objective of the study was to see the working of the NGOs in relation to credit loans and their respective policies and procedures, to study the socio-economic and demographic profile of women who apply for loan, to study the repayment schedules and to solicit their views regarding the entire loan system. The study found that 80 per cent of the total SHGs in Bihar have collected and deposited cash in their group accounts in banks. It was observed that 66.7 per cent of the women in Utter Pradesh had utilized loan by themselves in the agricultural sector.
Milind (2005) in her work ending domestic violence points out the role of SHGs in resolving domestic violence, which was hitherto a problem, which could not be even interfered by the state machinery. The study explores the usefulness of SHGs in tackling the issue of domestic violence. The study found that the reasons for domestic violence were the practice of early marriage, unequal power relationship within the family, husband’s alcoholic addiction, greedy in-laws, lack of education, lack of access to resources etc... The study concludes that, although SHGs were best placed to address the issues of domestic violence, their potential was not fully realised.

Institute of social studies trust Bangalore in the study “Redesigning from The Roots: Critical Review of Training Initiatives: Towards Empowerment Of Women and Redesigning Policy” (2000), focussed on the review of training initiatives for women in Karnataka with particular focus on the capacity building initiatives for political and economic empowerment. It aimed to provide a relevant input for designing a policy for women’s empowerment in Karnataka. The study says that the state’s capacity building initiatives do not address and arrange for practical gender needs like crèches, etc. State initiatives to prioritise training /capacity building for women must get reflected in budget allocation to the concerned department. The study urges for paying special attention to basic components of training like the objectives, perspectives and philosophy of training/capacity building for empowerment of women.
Sharma (2002) in his study on gender budget analysis of selected states analysed data of ten selected states namely Assam, Bihar, Meghalaya, Gujarat, Jammu And Kashmir, Maharashtra, Rajasthan, Madhya Pradesh, Orissa and Manipur. The study analysed the public expenditure and methods of raising revenues. The study found that the range of allocations of funds to women varied from 3 to 13 per cent of the state budget. It was observed that the fiscal flow to women’s programmes in all states was far below and lower than the norms recommended by the planning commission (30 per cent). The study suggests that restriction should be imposed on re-appropriation of budgetary allocations meant for women and girls. Closer monitoring, accountability and community involvement should be encouraged to improve the implementation of programmes.

1.8 Gender studies in Kerala

Williams (2004) in his paper, ‘Evaluating participatory development: tyranny, power and (re) politicization’ challenges models of empowerment that are implicit in current literature on participatory development. He neatly encapsulates the major issues with Chamber’s idealized vision of participatory development: emphasis on ‘personal reform over political struggle’; ignoring local power structures by glorifying the community; and use of ‘language of emancipation to incorporate marginalized populations within a project of capitalist modernization.’ Equally flawed, in his opinion, are narratives of participation’s ‘tyranny’ and of participation as subjugation. Williams contends that ‘polarization between
protagonists’ is based on simplistic positions and has prevented the radical transformation of participation into a politically empowering process. Williams stresses the need for development practitioners to engage with the political aspects of development and recognize that empowerment is an inherently political struggle. Addressing issues related to the de-politicization of the participatory process, he maintains that it is naive to ignore the political nature of participation and rely on idealized narratives of communal behaviour that understate power and politics. Contending the claim that participation dis-empowers communities by reinforcing power structures, Williams states that while participation is a ‘highly malleable’ process, it has an important democratizing role and not all outcomes can be predetermined or controlled. Williams moves beyond criticism of participatory approaches to development and concerns about ‘participation as incorporation’ to offer a way forward by re-establishing participatory approaches as legitimately transformative processes through their re-politicization. His work presents much needed ‘middle ground’ analysis in the highly polarized debate on the topic.

Christabell (2009) in ‘Women Empowerment through Capacity Building: The Role of Micro Finance’ assesses the role of micro finance in building up economic and democratic capacity of women and thereby enhancing their empowerment in India with special reference to state of Kerala. Evaluating the performance of Self Help Groups (SHGs), it tries to identify the factors that contribute to their
successful performance and sustainability. It also studies the level of participation of women in SHGs and examines the group dynamics that influence their participation. The extent of participation of the poor in the micro finance institutions has been analysed as well. The study found that most of the women in the sample came to know about Gram Sabhas only after becoming members of the SHGs. The study also found that SHGs are not taking up serious issues within their societies during the meetings. The study also found that the contribution of microfinance to the well-being of the poor women in terms of mobilization of micro savings, utilization of micro credit and organization, management and performance of income generating activities helped in building up economic and political capacity of women and thereby enhancing women empowerment.

Raghavan (2006) in his ‘Livelihood and Empowerment. The Kudumbasree project in Kerala, India, A new Paradigm of participatory Economy, a paper presented at the 13th conference of the International Association for the Economics of Participation at Mondragon University Spain says that the Kudumbashree became the life line to many poor women in the state of Kerala.

Anand (2000) in her article Micro Finance in Kerala opines that SHGs can really become agents to fight the evils of globalization using micro finance. But she argues that the Micro finance cannot be considered as the end word to rectify all the ills of the rural mass. She further argues that Micro finance should be viewed as complimentary
to the provision of basic services like education, housing, health and nutrition. This is because all these are essential to fight against poverty.

Mathew (2006) in ‘Does Repayment Indicate the success of Micro Finance Programme?’, examines the patterns of loan utilization and repayment among micro finance group members of Wayanad district of Kerala. She argues that the cent percent repayment by members need not always indicate the success of group lending. As majority of the members have not undertaken income generating activities, the fear of social sanction and repeated interaction put pressure on them at the time of repayment. The author concludes by saying that a large portion of loan was used for consumption purposes. Even in the absence of Income Generating Activities undertaken by a majority of the members cent percent repayment was ensured by the majority of the members. The author points out the necessity of promoting Income Generating Activities (IGAs) to remove dependence at the time of repayment.

Oommen (2008) in the working paper of the Centre for Socio-economic and Environment Studies (CSES), ‘Micro finance and Poverty Alleviation, the case of Kerala’s Kudumbashree’ says that micro finance is an emerging reality in contemporary development discourse and has come to occupy a significant place in financial intermediation in India. Kudumbashree of Kerala, although started as a micro-finance agency, soon become an active subsystem of local
government and embarked upon several activities that address the question of poverty reduction. The author attempts to narrate the story of Kerala’s Kudumbashree as a women empowerment and anti-poverty programme, not only for its members but also for the wider community.

Padmanabhan (2007) analyses the functioning of Ayalkoottam in Kumarakom grama panchayat. The author says that Kerala villager’s quest for associational life, their irresistible inclination to combine, associate and organize and the high levels of political participation and mass activism among ordinary people provide a positive atmosphere for civic organization like ayalkoottam. He further says that in the era of globalization, liberalization and privatisation, down-sizing of government structure is a major and serious agenda for discussion, people have to be pushed to the front in all activities, failing which the exploitors, the private capitalists will come to occupy the position and responsibilities earlier handled by government. In this context formation and sustaining of community organization at macro and micro levels with the sole idea rallying people towards participatory governance is essential for institutionalizing direct democracy.

P. Pillai and Sharma (2008) in their study ‘ICT and employment promotion among poor women. How can we make it happen? Some reflections on Kerala’s Experience’, explore how ICT can establish gender equality on the one hand, and at the same time
empower socially excluded poor women as consumers and producers of this technology. The authors look at specific dimensions of ICT that may be made amenable to poverty removal. From their analysis they come to the conclusion that the ICT initiative under the umbrella of Kudumbashree has vast potential as a tool for empowering poor women. The study clearly establishes, given the basic literacy of the state, that engendering ICT of poor women is feasible provided the right organizational support is given.

Siwal (2008) in his study, ‘Gender Framework Analysis of Empowerment of Women: a Case Study of Kudumbashree Programme’, analyses the working of the Kudumbashree in Kerala in the area of gender mainstreaming and women empowerment. The study says that the institution of the Kudumbashree had organised women in to SHGs for economic independence and freedom from money lenders. The study points out that, as the Kudumbashree is supported by the government, a decreasing spirit of volunteerism is evident. The study further notes that the Kudumbashree has promoted active presence of women in politics and violence in home has been considerably reduced as many realised the economic contribution of women in their household. The study further finds that the women who involved in the movement became more aware of child care and availed the facility of supplementary nutrition for lactating mothers. The study further says that the NHGs have shown the potential for public action against social and political injustice.
Gopalan (2005) in her ‘Situational Analysis of Women and Girls In Kerala’, reasserted the facts regarding Kerala’s high life expectancy, high literacy rate, low infant mortality rate etc. The study further noted that women’s work participation rate has been in decline. The study says that the atrocities committed against women in Kerala have been increased from 7306 in 1997 to 7568 in 2001. The study observes that although the social indicators of Kerala depict a good picture, these indicators do not add up to empowerment. The study concludes by saying that women are educated more frequently than men, but are unemployed also more than men. Poor quality of life makes life burdensome and prolongs the burden. In spite of being more aware, they continue to be more abused. This scenario should provide food for thought, according to her.

Integrated Rural Technology Centre (2004) in Palakkad in its study, ‘Gender Profile in Kerala: Final Report’ covered the area like demographic factors, educational status, health status and development details in Kerala. The study observes that infant mortality rate in Kerala is very low, 15.3, when compared to 70.8 per cent in India. In Kerala, there is an exceptional health care system in the country and it has one hospital bed for every 382 persons. Kerala’s female literacy rate is 87.86 per cent. The study further says that there was 18.8 per cent growth in the case of crime against women. Divorce rate is also very high in Kerala. During 2002, 1850 divorces were reported in Thiruvananthapuram. The profile of women in the science and technology sector is also very poor. Majority of students
at the PG and research levels were girls. The study concludes by saying that although the empowerment programme like Kudumbashree and other poverty alleviation programmes have been initiated in Kerala recently, the impact on women is yet to be reflected in society. Efforts should be made to do the same.

Mridul Eapen (2004) in her study “Women and Work Mobility: Some Disquieting Evidences From The Indian Data”, attempted to raise the issue of sex segregation of jobs and its perpetuation over time to the disadvantage of women workers, in the context of the nineties, the period of globalisation in India. The study also focussed on female work participation rates in Kerala. The paper says that the gender disparity was negligible in urban areas, but much higher in rural areas. It was found that the women in Kerala enjoyed higher wage rate in both rural and urban areas than in any other parts of the country. The study points out the necessity to establish a strong ground facilitating work, the job preferences, opportunities etc. for women.

Minimol and Makesh (2009) in their study empowering rural women in Kerala: A study on the role of Self Help Groups (SHGs) attempts to assess the role of self-help groups in improving the socio-economic status of the rural women in Kerala and to study the level of empowerment achieved by rural women in Kerala through their participation in SHGs. They critically evaluated the role-played by the SHGs in imparting social, economic, financial and personal
empowerment to the rural women. The absence of savings habit in the younger members, and the general dependence on informal savings methods are alarming. Social activities of the groups are found to be very scanty. The study found that employability of rural women is very poor. Commercial activities undertaken by the groups in general are found to be very narrow. Income potential of existent activities are very limited. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

Devika and Thampi (2011). “Mobility Towards Work and Politics for Women in Kerala State, India: A View from the Histories of Gender and Space” question the belief that recent efforts in Kerala to induct women into local governance and mobilize poor women into self-help groups implies continuity with the earlier history of women’s mobility into the spaces of paid work and politics. They proposed the argument that the subversive potential of women’s mobility towards work in self-help groups is still limited. In local governance, unlike the experience of an earlier generation of women, the ability to conform to norms of elite femininity now appears to be a valuable resource. Women who have entered the new spaces have not by any means been released into a ‘public’; indeed, they seem to have been relocated in a space bounded by the panchayat, and the bureaucratic structures of the Kudumbashree. This space still remains within the ‘social’, rather than the ‘political’. The study put forward the argument that that the assumption regarding the expansion of
women’s mobility towards the public and politics of Kerala which informs much recent writing needs serious rethinking.

Williams et.al (2013) in their study “Performing Participatory Citizenship – Politics and Power in Kerala’s Kudumbashree Programme” examines the operation of Kudumbashree and evaluates the programme, looking in turn at its impacts on women’s participation in public space, its attempts to engineer participatory citizenship through engagement with the local state, and the wider consequences of its particular linking of participation and poverty alleviation for processes of exclusion within Kerala. It argues that although the programme has undoubtedly been successful in its scale and in supporting women’s public participation, questions remain over both the autonomy of the ‘invited spaces’ it has created, and the underlying vision of poverty alleviation it embodies.

Women’s performances of participatory citizenship within the programme are having real effects on their broader visibility within the public sphere. Although it provides a welcome challenge to gender norms though establishing federated groups of women, it is clear that group membership – let alone leadership – remains difficult for some of the poorest and most marginalised women, and that Kudumbashree’s underlying model of poverty relief as economic empowerment through entrepreneurialism is not suitable for all. Though Kudumbashree has brought about new forms of associationalism amongst previously unorganised poorer women, but
remains entirely state facing, and hostage to local political dynamics. The study put forward the argument that throughout the state, the programme is highly politicised due to both ambiguities in the formal institutional relationships between ADSs/CDSs and the panchayaths, and the open competition between Kudumbashree and rival organisations over the membership and political loyalties of women’s self-help groups.