

THE ROLE OF KUDUMBASREE IN ECONOMIC EMPOWERMENT OF WOMEN



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**THE ROLE OF KUDUMBASREE IN ECONOMIC EMPOWERMENT OF WOMEN WITH
SPECIAL REFERENCE TO TRIPUNITHURA MUNICIPALITY.**

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requirements for the award of the degree of **Master of Arts in Sociology**

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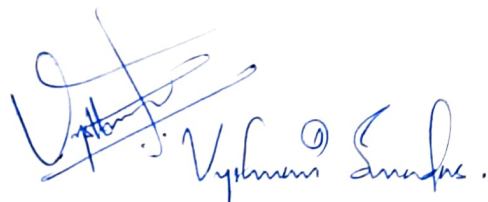

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CERTIFICATE

I certify that the thesis entitled **“THE ROLE OF KUDUMBASREE IN ECONOMIC EMPOWERMENT OF WOMEN WITH SPECIAL REFERENCE TO TRIPUNITHURA MUNICIPALITY”** is a record of bonafide research work carried out by **ATHIRA VENUGOPAL** under my guidance and supervision. The thesis is worth submitting in fulfillment of the requirements for the award of the degree of Master of Arts in Sociology.



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DECLARATION

I,ATHIRA VENUGOPAL hereby declare that the thesis entitled "THE ROLE OF KUDUMBASREE IN ECONOMIC EMPOWERMENT OF WOMEN WITH SPECIAL REFERENCE TO TRIPUNITHURA MUNICIPALITY" is a bonafide record of independent research work carried out by me under the supervision and guidance of VYSHNAVI SIVADAS. I further declare that this thesis has not been previously submitted for the award of any degree, diploma, associateship or other similar title.

ERNAKULAM

MARCH 2022



ATHIRA VENUGOPAL

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CHAPTER I
INTRODUCTION

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INTRODUCTION

Women empowerment occupies the Centre of discussions of social development and is carried by UNDP (United Nations Development Programme). It continues to be highly debated and contested. Different scholars have defined empowerment in a different ways depending upon the contextual variations. The study seeks to present varied theoretical perspectives on empowerment and reinforce them with current empowerment practices in Indian settings. Based on relevant literature on empowerment, an attempt has been made here to examine the definitions and its cultural and contextual variations. This provides a linkage between theory and practice of empowerment in Indian society. (Amman, 2018)

EMPOWERMENT

Empowerment is related to the beliefs, norms and values of every society; therefore, empowerment can be revealed differently in different societies. The concept of empowerment varies according to different cultural setting. It includes a situation where one can attain control of one's own life socially, economically, politically and culturally. All these types of empowerment have different meaning. Economic empowerment is explained by several scholars where they don't consider the political and social aspect of it. There is no universally accepted definition given to the concept of empowerment. (Batliwala.S, 2007)

ECONOMIC EMPOWERMENT

The movement for empowerment of women began in the nineteenth century in North America and laid the foundation for women's rights movements across the world. In India, several reformers such as Savitribai Phule, Pandita Ramabai and Tarabai Shinde raised issues of discrimination and patriarchy in Indian society in the nineteenth century. These movements subscribed to a more liberal understanding of the rights of an individual, rather than to its constricted form in relation to the society. Over time, as women began securing various social and political rights, the movements began to highlight how the capabilities of women were not

restricted to limited pre-identified set of roles. This led to women participating actively in the economy, taking up roles historically held only by men, though the pervasiveness of patriarchal norms and customs continued to inhibit them from freely participating in economic activities. Even today, all parts of the world are not at par with respect to women's rights. However, the women's rights movement as a whole has now evolved and has taken up complete economic empowerment as its ideal. The movement for WEE has also taken on a new form, distinct from the original movement which was limited to pursuing eradication of political and social barriers. International conventions and global interventions for WEE The Universal Declaration of Human Rights (1948), the International Covenant on Civil & Political Rights (1976), and the International Covenant on Economic Social & Cultural Rights (1966) are the three most internationally accepted and binding instruments which recognise the equal rights of men and women.

The Overseas Development Institute (ODI) similarly defines women's economic empowerment as a process of achieving equal access and opportunity for women to control economic resources, and ensuring they can use them to exert increased control over other areas of their lives. ODI has also put together a comprehensive framework that identifies six core elements that directly affect WEE. These include collective action, unpaid work, education and skill development, quality work, social protection, and access to property, assets and financial services.³⁶ Additionally, the framework identifies four underlying factors that determine women's individual and collective experiences. These underlying factors are a result of broader structural conditions and include the following primary elements: (i) gender norms and discriminatory social norms; (ii) labour market characteristics; (iii) legal regulatory and policy framework; and (iv) fiscal policy. Of all of the above frameworks, we have chosen to work with the ODI framework that looks at direct and indirect factors that can enable or constrain women's economic empowerment, while identifying clear policy levers that can minimise the said constraints. However, we have adapted the framework by separating financial inclusion from property and assets, to enable a better mapping of schemes and policies. This allows for clear segregation and analysis of different interventions by the government in each of the seven critical domains. But even while doing so, the framework helps highlight that WEE is a complex process that needs to be approached in a holistic manner - the boundaries between direct and indirect factors are relatively fluid, and there are several interdependencies and connections between different variables. The adapted ODI framework

helps in building recognition that no single measure can address the issue completely; any measure will need to work in tandem with several others for it to be truly effective. The acknowledgement of such intersectionality makes the ODI framework relevant for understanding the Indian landscape for WEE. (Rohit Kumar, 2020)

WOMEN EMPOWERMENT

“Women empowerment includes giving equal opportunities in all spheres of life” (Committee, 2011). In reality women are subjected to problems which mainly include domestic violence, sexual harassments, trafficking, rape etc. (sharma.s, 2015)

Women empowerment refers to making women powerful to make them capable of deciding for themselves. Women have suffered a lot through the years at the hands of men. In earlier centuries, they were treated as almost non-existent. As if all the rights belonged to men even something as basic as voting. As the times evolved, women realized their power. There on began the revolution for women empowerment. (Usha Devi & Balakrishnan)

As women were not allowed to make decisions for them, women empowerment came in like a breath of fresh air. It made them aware of their rights and how they must make their own place in society rather than depending on a man. It recognized the fact that things cannot simply work in someone’s favour because of their gender. However, we still have a long way to go when we talk about the reasons why we need it. (Combaz, 2014)

NEED FOR WOMEN EMPOWERMENT

Almost every country, no matter how progressive has a history of ill-treating women. In other words, women from all over the world have been rebellious to reach the status they have today. While the western countries are still making progress, third world countries like India still lack behind in Women Empowerment. In India, women empowerment is needed more than ever. India is amongst the countries which are not safe for women. There are various reasons for this. Firstly, women in India are in danger of honor killings. Their family thinks its right to take their lives if they bring shame to the reputation of their legacy. (J.Devika)

Moreover, the education and freedom scenario is very regressive here. Women are not allowed to pursue higher education, they are married off early. The men are still dominating women in some regions like it's the woman's duty to work for him endlessly. They do not let them go out or have freedom of any kind. In addition, domestic violence is a major problem in India. The men beat up their wife and abuse them as they think women are their property. More so, because women are afraid to speak up. Similarly, the women who do actually work get paid less than their male counterparts. It is downright unfair and sexist to pay someone less for the same work because of their gender. Thus, we see how women empowerment is the need of the hour. We need to empower these women to speak up for themselves and never be a victim of injustice. (Dr.K.Venugopalan, 2014)

EMPOWERMENT INTO ACTION

There are various ways in how one can empower women. The individuals and government must both come together to make it happen. Education for girls must be made compulsory so that women can become illiterate to make a life for themselves. Women must be given equal opportunities in every field, irrespective of gender. Moreover, they must also be given equal pay. We can empower women by abolishing child marriage. Various programs must be held where they can be taught skills to fend for themselves in case they face financial crisis. (Chhetri, 2014)

Most importantly, the shame of divorce and abuse must be thrown out of the window. Many women stay in abusive relationships because of the fear of society. Parents must teach their daughters it is okay to come home divorced rather than in a coffin. Women empowerment mainly refers to the practice of making women independent so that they can take their own decisions as well as handle their lives without any familial or societal restrictions. In simple terms, it entitles women to take charge of their own personal development. Since women have always been the oppressed ones in a patriarchal society, the main motive of women empowerment is to help them stand equally with men. It is a foundational step to ensure the prosperous growth of a family as well as the country. Empowering women, the world would definitely witness gender equality and help women from every stratum of society stand on their own and steer their lives as per their own wishes. (E.kuttab, 2010)

Globally renowned for its culture and heritage, India is a country filled with diverse cultures. But the Indian society has always been a patriarchal one which is why women have been continuously denied basic human rights such as education and equality. They have always been suppressed and limited to domesticity and restrained from getting basic education. The notion of gender equality demands parity between males and females but women have been kept oblivious of their rights. For a country like India, women empowerment will be a greater role in its growth and development. (E.kuttab, 2010)

In both biological and moral context, women possess greater abilities to shape the future and development of a family as well as society as a whole. Thus, equal opportunities should be given every women to help them fully grow as an individual and make their own choices. Women empowerment encompasses more than just ensuring that women get their basic rights. In its truest form, women empowerment comprises the aspects of independence, equality as well as freedom of expression. Through this, the real strive lies in ensuring that we bring gender equality. (Women Empowerment : A Strategy. New Delhi : Sonali; Usha Devi & Balakrishnan)

When given the right support, women have shone brilliantly in every field. Even in India, we have seen women handle diverse roles, be it a Prime Minister, Astronaut, Entrepreneur, Banker and much more. Further, women are also considered the backbone of a family. From domestic chores to nurturing children, they handle multiple responsibilities. This is why they are great at multitasking and often many working women efficiently juggle between professional and personal responsibilities. While the urban cities have working women, the rural areas have still restrained them to household chores. How can we aspire to prosper as a nation where every girl does not get the access to education or making their own choices? India is a country where we worship goddesses while we don't bother thinking about gender equality. (Amman, 2018)

Hence, for all our mothers, sisters and daughters we must aim at creating an environment of integrity. We must boost their confidence to make them capable enough to take their decisions in every phase of life and this is how we can strive towards bringing women empowerment. (Education and Women's Empowerment, 1994)

“Feminism does not aim to make women powerful. Women are already powerful. It is about influencing the way the rest of the world views your strength.” Women have always had fewer opportunities and possibilities to develop their talents and knowledge since ancient times. Although the world is made up of both men and women. But men were regarded as the family’s most powerful members. They were the family’s decision-maker and were in charge of making a living. Women, on the other hand, were believed to be the responsible person for all home chores and child-rearing, and they were not engaged in making any important family decisions. The roles were assigned depending on gender. If we look at the whole picture, research shows that women’s subjects are either centered on their reproductive role and their body, or on their economic position as workers. However, none of them are aimed at empowering women. Women’s Empowerment is a progressive technique of putting power in the hands of women in order for them to have a happy and respectable existence in society. Women are empowered when they have access to opportunities in a number of sectors, such as the right to an education, gender equality, a professional (equal wage) lifestyle, and others. However, there are no constraints or limitations. It involves training, awareness, increasing their position via education, literacy, and decision-making authority. For the total growth of each country, women’s empowerment is the most essential sector. Previously, the men were the sole breadwinners in the household. Assume the household has one earning person; on the other side, suppose the family has both males and women earning members. Who will have a better way of life? The answer is simple: a household in which both the man and the woman work. As a result, when gender equality is prioritized, a country’s growth rate accelerates. Standing up for equality, women have empowered and spoken up for other women. (Chhetri, 2014)

*Feminism isn’t about making women stronger. Women are already strong, it’s about changing the way the world perceives that strength.”*G.D. Anderson

Women have been facing issues since the day they are born. Fighting for their rights, society stereotypes, and for their freedom. Women Empowerment means encouraging women through education, at a professional level, accepting their opinions, and providing them with the right whatever they desire. Women should not stay behind someone’s shadow not able to express themselves. The main motive of women’s empowerment is to give women a chance to outshine others and get equal rights in society. The first step of women empowerment is literacy. A well-

educated woman is confident, outspoken, and able to make decisions. Especially in a country like India, If women get a chance to study they can be a prime minister like Indira Gandhi, IAS like Kiran Bedi, or become a famous CEO like Indira Nooyi. (Batliwala.S, 2007)

Women are taught to mold themselves based on other's preferences and men are taught to lead because at the end of the day, women have to manage household chores whereas men are the heroes saving their family and providing them financial support. This is the stereotype that has existed for centuries in India and one of the reasons women are denied basic human rights in society. A woman is denied the right to raise her opinions even in her household matters, political or financial viewpoints are far behind. Women are born leaders and if given the opportunity can excel in every field. We live in a male dominant society where a male has every right to do whatever he desires however thought in women's minds is sacred. For centuries, women were not allowed to eat before men or sit in front of other men. Gender equality and women empowerment is a major concern globally. Gender equality starts with providing the same and equal resources of education to both genders. Education of girl child should also be a priority and not just an option. An educated woman will be able to build a better life for herself and the ones surrounding her. Gender equality and women's empowerment are essential for the growth of women in society. Women empowerment ensures that every female gets an opportunity to get an education, seek professional training, and spread awareness. However, gender quality will ensure that access to resources is provided equally to both genders and ensure equal participation. Even at the professional level women faces gender inequality because a male candidate is promoted way before a female candidate. The mindset should be changed and only deserving candidates should be promoted. Gender quality is a key step towards sustainable development and ensures basic human rights for everyone. (C.Nassbaum, 2000)

EDUCATION AS A TOOL FOR EMPOWERMENT

Education is the biggest tool in women's empowerment and also a factor that helps in the overall development of the country. Education can bring a change in women's life. As the first prime minister of India once quoted "If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India

empowered” An educated woman will promote the education of other females around her, mentor them and also a better guide to her children. Education helps women to gain self-confidence, esteem, ability to provide financial support. Education will also help to reduced the infant mortality rate because an educated woman is aware of the health care, laws, and her rights. Educating a woman will benefit her and also in the development of society. With proper education, women can achieve more socially, economically and build their careers. Women are still being denied their right to education in rural parts of India. Education will also reduce the child marriage that is still practiced in some parts of India also help in controlling the overpopulation. The government has launched various schemes over the years to create awareness around women’s education such as Sarva Shiksha Abhiyan, Operation Black-Board, Beti Padhahoo Beti Bachao, and many more. Education helps women to identify the good and bad, change their outlook, way of thinking, and way of handling things. Education helps women to become independent. Indian women have the lowest literacy rate as compared to other countries. Education is a fundamental right of all and no one should be denied the right to education. Education helps to meet the necessities of life, confidence to raise a voice against domestic violence or sexual harassment. Be a part of a change and empower a woman with the help of education. (<http://www.jstor.org/stable/25548253>, 2007)

Women empowerment indicates addressing women’s power to create them proficient in taking decisions for themselves. Women have undergone a lot over the years in this men-dominating world. In more primitive centuries, they were criticized as almost non-existent human beings. As if whole rights belonged to men even the basic right such as voting. As time unfolded, women understood their power. Since then, the revolution for women empowerment started in this world. Nearly every country has a past of ill-treating women. In different words, women from all around the world have been revolutionary to attain the state they have now. While the westward countries are yet making development, countries like India besides lack backward in case of Empowering the women. you can also read women Empowerment Speech. (Johnkutty.P, 2012)

In India, it is necessary to bring the woman empowerment essay 250 Words more than ever. India is amongst the nations where women are still not safe. There are many reasons for giving such a statement. Firstly, in this country, women are at threat of honor killings. Their family

believes it is correct to sacrifice their lives if they bring embarrassment to the status of their legacy. (Johnkutty.P, 2012)

Furthermore, the literacy and democracy situation is very conservative here. Women are not entitled to seek higher education instead they are married off soon. The men are however controlling women in some sectors like it's the duty of a woman to serve him endlessly. In some places, men do not allow their wives to go out or have liberty of any kind. (Gates.M, 2001)

Additionally, domestic violence has become a crucial problem in India. The husbands abuse their wives mentally and sometimes physically considering them as their own property. It happens commonly because women are scared to speak up. In a similar way, the women who work genuinely get paid less than their male equals. It is entirely unfair and sexist to pay someone more insufficient for the same work just because of the different gender. Consequently, we see how women's empowerment is the demand of the time. We require to empower these women to talk for themselves and never be sufferers of injustice. (Gates.M, 2001)

There are several ways to enable rights to women in India. The people and government need to come collectively to make it happen. Schooling for girls must be delivered mandatory so that women can grow literate to build a life for themselves. Women must be provided equal opportunities in every area, irrespective of gender. Besides, they must also be awarded equal compensation for their work. We can also empower women by eliminating child marriages in India, which is commonly conducted in village areas. Many programs must be conducted where they can be given the ability to defend themselves in case they face financial crises. Most necessarily, the humiliation of divorce and abuse must be thrown out of society. Many women tolerate abusive relationships under the pressure of society. Parents must educate their daughters it is wrong to tolerate anyone's abuse, even if they are abused by their own family. They should take action whenever it is necessary (Economist, 2010)

Long celebrated as a 'Model' of alternate development in the South, society in Kerala has often been identified as one which that accords greater worth to women¹. However, the exclusion of

women from powerful positions in politics has been noted as an unmistakable feature of Kerala's historical record (Jeffrey 2003; Erwer 2003)

Nevertheless, contemporary public life here is marked by the notable presence of women in local government, made possible through the women's quota of 50 per cent³, and state-wide network of women's self-help groups (SHGs) under state aegis, the Kudumbasree (henceforth, KS) (literally, 'prosperity of the family'). KS women leaders seem to be able to enter the Panchayath more readily and thus form an important section of lower level leaders of political parties in the state. Nevertheless, many left-leaning and other commentators seem to worry about KS women. For example, in October 2012, large numbers of KS women protested in the capital city of Thiruvananthapuram under the leadership of the Communist Party of India (Marxist)'s (henceforth, CPM) women's front. They changed the CPM women's front's 'respectable' style of agitation by introducing public singing and dancing.⁶ Commentators sympathetic to CPM chose to ignore this obvious element of 'trouble', interpreting the agitation as an expression of 'class feminism' and distinguishing between proper and improper feminisms (Biju and Kumar 2013). Others who did not ignore this transgression, however, condemned it as 'spicy' (Jacob 2012). Summarising their common concern, one could ask: what is the KS doing to the Kerala Model Woman? The 'Kerala Model Woman' refers to Robin Jeffrey's (2003) thesis that egalitarian developmentalist public politics and active female domestic agents emancipated from tradition together caused high social development in Kerala. This remains persuasive today in many circles despite strong critiques (Mukhopadhyay, 2007).

In a similar manner, empowerment for a women in a scheduled tribe or caste or women from a poor economic background varies from women of upward class. Hence the conceptualization of empowerment varies. The similar word for the use of women empowerment in Malayalam language is '**Sthree sakhigaranam**, the term got its recognition in the year 2000. It is still not used frequently because of lack of awareness and vacant of the word. It was through Kudumbasree, an organization in Kerala working with the main objective of poverty eradication and women empowerment, the concept came into picture. (B.Natarajan)

Development is that the mantra of economic process and relief. Women have a very important role within the development method. Direction of women and their participation within the

development method has been thought of an important feature of development. It is probable that real development is feasible as long as the women and men add equal terms. Gender equality and direction of is recognized globally as a key component to realize progress all told areas. Nehru counseled —in order to awaken the individuals, it is the women who should be woke up 1st. Once she is on the move, the unit moves, the village moves, the country moves and therefore we have a tendency to build the Republic of India tomorrow. However this position of women in developing and underdeveloped countries isn't thought of smart. Rural womens' area unit thought to be voiceless and defenseless. Raping cases area unit showing within the newspapers a day. Even politicians aren't supporting them. In order that they area unit to be authorized to fight against these evils visaged by them. There had been intensive efforts in nineties to bring the women-folk, particularly those happiness to the weaker sections and poor, who had been economically and socially unfortunate among and outdoors the family, to the forefront and empower them through specific programmes and thereby empower the whole family and community. Making certain justice to women was one in every of the prime objectives of the event agenda of the People's coming up with Campaign initiated in 1997. Women area unit associate degree integral a part of each economy. Overall development and harmonious growth of a nation would be doable only women area unit thought of as equal partners ongoing with men. Direction of women is crucial to harness the ladies labour within the main stream of economic development. (G.Praveen, 2008)

Direction of women may be a holistic idea. It is multi-dimensional in its 2 approach and covers economic, political, social/cultural and private and aspects. Of these aspects of women's' development, economic direction is of utmost significance so as to realize a long-lasting and property development of society. Provision of small finance is a very important means that for attaining women's' direction. Kudumbasree, a South Dravidian coinage, means that prosperity of the family. It is associate degree innovative programme of Kerala introduced for the wipeout of absolute poorness in 10 years through combined community action beneath the leadership of native self governments. (kudumbasree.org)

STATEMENT OF THE PROBLEM

With a view to improve the living conditions of women in the country, the Government of India has been taking various policy and administrative initiatives since last few decades. Even though certain sectors of the women population had benefitted by the various sponsored initiatives of the state, the lion part of women population who belongs to the weaker and marginalized sectors continue to remain backward. In fact they are unaware of their rights and privileges, thanks to the poor literacy level and the publicity gaps in reaching out the target beneficiaries from the side of the administrators of these initiatives. Moreover, lack of coordination among institutions and agencies supposed to implement the program had destroyed the charm of the whole program resulting in wasted efforts, high delivery costs and scattered resources. Thus, at the grass root level, women were satisfied neither with economic betterment nor with socio-cultural face-lifts. In Kerala, the local self-government set up a mission to facilitate antipoverty initiatives through empowering women at grassroots level. At this juncture it will be logical to investigate and bring out the impact of such initiative on the development of women and to assess the situations if any, that inhibits the successful implementation of the women empowerment programs (kudumbasree.org)

General Objective: To study the role of Kudumbasree in bringing economic empowerment in the women population.

Specific Objectives :

- 1) To find out the socio demographic profiles of the respondents.
- 2) To identify the major factors influencing the members to join Kudumbasree.
- 3) To analyze the changes in economic aspects of women through the aid of Microfinance and SHGs in kudumbasree.
- 4) To see whether there any changes in gender roles due to participation in kudumbasree.

SIGNIFICANCE OF THE STUDY

The Union as well as the State Governments had set up numerous initiatives for ensuring the constitutional rights of women. Since women offer a big source of manpower towards building up human capital, their potential has to be properly identified, creativity should be explored and productivity should be effectively tapped and utilized for the progress of the nation. Needless to say, these are possible only through empowerment of women. However, women continued to play a secondary role to men in all phases of social life in our country. Part of this syndrome may be attributed to the relative personal inadequacies of women, but a major reason for the present situation is the big scope creep in the government initiatives, especially those relating to the methodology of implementing them. Consequently, there are gaps existing in the women empowerment programs, which negate its vitality and progress. In these circumstances it is significant to analyze the efficacy of the women empowerment programs adopted by the Kudumbashree Mission in improving the status of women in the State. Further, the concentric focus of the Mission about the role of local self-governments in this endeavor and the simultaneous and equitable implementation of the empowerment strategy in every district in the State makes it imperative to study whether Kudumbashree has provided sufficient space for empowering women at the micro level, in the various districts. Viewed from this angle, the impacts of women empowerment program will be better understood by evaluating its progress in an undeveloped district which is commercially and economically most backward and the socio-economic background of women is much apprehensive. Therefore the study of women empowerment through Kudumbashree in Tripunithura of Ernakulam District is most appropriate.

Even after developments taking place throughout the world, women in our country, especially in the urban areas are always denied their due role in socio economic life of the society and still remain victims of neglect and discrimination. Till recently, many of the actions taken in favour of women are mostly welfare oriented ones rather than development oriented, and no constructive steps taken for making women economically independent and socially vibrant. Women need to be provided with opportunity to participate in financial activities and expand their social network to generate income and wealth, to make them self-reliant, economically stable that helps to generate female autonomy and solidarity. The present study is based on

Kudumbasree in Kerala which emphasizes on women empowerment through community based program to eradicate poverty and bring urban women to forefront for their upliftment in economic arena.

Women in general infrequently enjoy the wide spectrum of freedom and rights granted by the constitution and other legal provisions. In a male dominated society, they face a plethora of problems in the form of discrimination, sexual harassment, exploitation, violence and the like in every sphere of life with different intensities. All these drawbacks the process of empowerment. Studying the topic will help us know more about the difficulties and how Kudumbashree plays a role in overcoming it. Apart from contextual variations, the study also includes the existence of structural variations like caste, class and patriarchy on the basis of Kudumbashree experiences.

CHAPTER II
REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERATURE

This chapter deals with the secondary data that is used by the researcher to study the relevance of Kudumbasree in economic empowerment of women. It includes various articles, books, journals, periodicals, magazines, government reports etc.

An ethnographic study of Kudumbasree, a women organization in Kerala is been carried out where the contextual variations of empowerment is covered. Women empowerment has multiple implications for patriarchal surroundings and has possessed problems in re-engaging with structural inequalities like caste and class identities of women. All these create a plethora of problems to Indian society and empowerment among women helps in solving and eradicating such problems. Hence the study attempts to find out how Kudumbashree negotiates the contextual and structural issues of women empowerment. The problems faced by women tend to increase day by day and studying topics likes these helps in minimizing it thereby providing a better understanding about the concept of women empowerment. The researcher concludes the study by mentioning the contextual and dynamic variations of empowerment. There is no universally accepted definition for empowerment where it varies according to the subjective locations of individuals. For instance; empowerment for a woman in a scheduled caste or lower caste women varies to that of upper caste women.

WOMEN EMPOWERMENT: A CONCEPT

Empowerment is a process that lodges all sources and structures of power on individual and collective basis. Empowerment has multiple meanings and different agencies have been defining the term in different ways to suit their purpose, so that its definition varies with time and in context. It is a process having personal, economic, social and political dimensions; with personal empowerment being the core of the entire empowerment process. Individually poor women cannot overcome powerlessness. This can be achieved collectively by women by organizing and

contributing equally in decision making, collective control over resources and managing the mechanism for sustaining this gain. Women empowerment is an active multidimensional process which enables women to realize their individuality, status, power and position in all spheres of life. Empowerment offers a greater access to knowledge, information and resources, more independence in decision making, better capability to design lives, greater control over the situations which influence lives, and freedom from rituals, traditional actions, belief and practices. Empowering women insists on moderate and basic alterations in the system of marriage and family, husband and wife relationship and approach towards socialization and remarriage. In short women empowerment is a process that gives women freedom to think, to walk, to react and to make wise decisions. (C.Nassbaum, 2000)

According to United Nations, Women's empowerment definition has five major components

- Women's sense of self-worth;
- Their right to have and to determine choices;
- Their right to have access to opportunities and resources;
- Their right to have the power to control their own lives, both within and outside the home;
- Their ability to influence the direction of social change to create a more just, social and economic order, both nationally and internationally

All the Self-Help Groups and Non-Government organizations enable in the empowerment of women economically. Kudumbasree follows a holistic approach of empowering women socially, economically, culturally and politically. Gaining all these values helps considerably in improving women's status in the society which makes them empowered. Microfinance programmes have increasingly promoted country's positive economic impact and also provided the belief that, they empower women (Dr.K.Venugopalan, 2014)

ROLE OF SHG IN THE EMPOWERMENT OF WOMEN

“Self Help Group usually refers to small groups of persons with common problems who work together to achieve specific behavioural, attitudinal or cognitive goals” (Jertson, 1975, pp. 144-

145). They work with the instigation of working women to come up in life. This can play a major role in eradicating poverty in the country. Micro Finance system always engages with Self Help groups to make an economic aid which helps in removing patriarchal obsessions and enjoying freedom. And hence “It has proved they can bring about personal and institutional change in women” (Vattano, 1972, pp. 7-15). In addition to this, all the self-help group majorly involves into to the economic empowerment of women (Srimathi, 2012). Thus, they overcame economic poverty as well as other social and gender issues. It helped in increasing the level of leadership and organizational skills, management of various activities of a business, right from acquiring finance, identifying raw material, market and sustainable diversification and modernization. Self Help Groups of women in India have been accepted as an effective strategy for the empowerment of women in rural areas. It always helps in bringing them up collectively from all spheres of life to fight for their own rights and polices. It has been accepted across world as the best way to tackle poverty and to enable the community in improving their quality of life through social mobilization of poor, especially women, into Self Help Groups. (UNDP India). Self Help Groups like SEWA, Kudumbasree, Navjyoti Indian Foundation etc... are the famous organizations which are working for women empowerment. They make women fit for 7 entrepreneurship, community leadership and social coalitions which benefit her future and well-being (Gates.M, 2001)

Beevi and Devi (2011) conducted a study with an aim to assess the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. Some factors like education, income and mass media contact were positively and significantly related to the role of the SHGs. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation. These thus were found to be the major constraints faced by SHGs.

Minimol and Makesh (2012) did a study to identify the level of personal, social, economic and financial empowerment achieved by the members through SHGs. The data was collected from a

sample of 200 members of 18 SHGs located within three villages of Cherthala Taluk of Alappuzha, Kerala. Primary data were collected by employing a structured interview schedule, through participant observation, and direct personal discussions with the members of various SHGs. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

Jaya (2004) evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment.

The determinants for education and explored how the element of microcredit can impact the demand. The interviews were conducted by the researcher to explore microfinance in depth. The results of the study indicated that microcredit can have an influence on the demand for education (mediated by status effects and wealth effects). It highlights that microloans focus on increasing spending on education and it is critical to consider that increased wealth enhances the family's social status. The results further highlighted that the effect of microcredit on the education's demand tends to come majorly from the increased access to financial resources. Further, the researcher highlighted that microfinance programs can lead to better education for children, as the programs are mainly focused on providing sufficient access of education to children and their family (viswanathan.G, 2018)

conducted a research study to determine the influence of micro credit through utilization of latest data. The data was collected through the use of survey within the four districts of the country. The regression analysis was performed in order to approximate the level of women empowerment after taking part in the microfinance. The results of the study revealed positive influence of microfinance on various chosen indicators for empowerment of women. The researchers concluded that microcredit can be considered a positive element which can help women to achieve the desired goals and contribute to the economy of the country (ghanam, 2017)

Studies relating to two most common types of microfinance models used in India - Grameen-model microfinance institutions (MFIs) and Self-Help groups (SHGs) through the SHG-Bank linkage model in order to determine if there is a general trend indicating that microfinance as a whole has a positive impact on women's economic empowerment. The examination revealed that almost all of the studies conclude that both types of models significantly contribute to an increase in women's income and savings. However, though the Grameen-model of microfinance has been successful at increasing women's income and savings, which are the building blocks for greater economic empowerment, the SHG model was found to be more sustainable and more effective in economically empowering women. The study recommended Grameen-model MFIs adopt the SHG into their own models in order to encourage sustainability and women's continued economic empowerment (Weaver, 2016)

The micro finance helped the women to face the financial crisis with confidence. After participating in micro finance programme they have comparatively greater confidence in meeting the officials. The study also found out that the financial skill of the respondents improved significantly after participating in the micro finance programme. Although the increase in income level was small but the social empowerment provided by these programs were significant. Census data (2011) states, Literacy rate of rural women increased to 58.8% in the year 2011 when compared to 46.1% in the year 2001. Overall 12.7% hike in the literacy level of rural women (Dr. S. Prabhu and Dr. F. Elayaraja, 2015)

Microfinance (the financial services' provision to the poor in a proper manner) attempts to utilize savings, credit and other different products, including micro-insurance to assist families avail advantage of certain activities (income-generating) and to cope with the risk. Particularly, women avail benefit from microfinance as various microfinance institutions (MFIs) focus on targeting female clients. The services of microfinance result in empowerment of women through influencing the decision-making ability of women and improving their socioeconomic status. At the end of the year 2006, services of microfinance had reached around 80 million of the poorest women throughout the world. Microfinance possess the ability to make sufficient contribution to gender equality and enable promotion of enhanced working conditions for women (Banerjee, 2015)

Empowerment of women and poverty alleviation in Kaithal district of Haryana. The study found that there has been considerable increase in the income, savings and economic assets of the beneficiaries after joining the scheme. It has also resulted in increasing their confidence and has helped in social justice and empowerment of women. Also, the researchers advocated that microfinance can be a success story if we adopt healthy practices adopted by Grameen bank of Bangladesh such as five members in SHGs (Goel, 2014)

Micro finance can be considered a medium for improving the economic opportunities for women and possess the ability to enable women empowerment. The analysis conducted by the researcher revealed that there seem to be variation in the microfinance programs across the world. In microfinance system (all inclusive) would assist in strengthening the procedure of financial inclusion within the region of developing countries. It would eventually help in promotion of women's empowerment. The outcomes of the study were revealed to be positive and indicated that increase in the microfinance programs can open door the promote women's empowerment and can also elevate the status of women in the society. It is critical to consider that women empowerment through micro financing can help the family of the individuals. As the businesses of women tend to grow, various women gain increased level of self-confidence and become proud of their business. They gain the capability to make selection for themselves and their relatives (Kuri, 2014)

Collective effort has been recognized as tenets of women empowerment. Through women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through Kudumbasree improved the social participation of its members and the Kudumbasree NHG movement is supporting for social empowerment of poor women flock. (P.C, 2012)

Increasing Microfinance leads to over borrowing, especially the joint liability of women members refrains them from availing the micro credit as the risk of nonpayment is high. This provided the incentive to take successive loans. Microfinance to rural women has given a great opportunity to the rural poor in India to attain reasonable economic, social and cultural

empowerment, leading to better living standard and quality of life for participating households (Lahka, 2012)

Intellectual empowerment is considered more important, or at least equally important to social, economic or financial empowerment. The concept of personal empowerment often fails to encompass intellectual empowerment. The objective intended to be achieved is that the members become more capacitated to think and act better from blunt in thinking to sharp; and from thick in action to fine. According to them the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. (G, 2012)

Promoting micro enterprise activities through SHGs in select districts of Bihar and Uttar Pradesh covering 456 respondents, covered under the Priyadarshini Programme, revealed that more than 90 per cent of the respondents were matured SHG members who had undergone Micro Enterprise Development Programmes (MEDP/REDP) training, 3.95 per cent respondents were NGOs who had conducted MEDP/REDP trainings and 5.70 per cent were NABARD and Bank officials. The study highlighted that hardly 15 per cent of the matured SHG members had graduated to microenterprises and that too at a lower level business. Difficulties in getting adequate credit, low level of awareness and lack of skills were the main reasons for this. Even the 15 percent, who had graduated to microenterprises, were still at the nascent stage and their business size was not economically.

The effectiveness of group functioning members of women self-help groups (SHGs) in goat farming, operating under Kudumbashree, in Thrissur district, Kerala. The findings of the study showed that majority of the respondents (76%) perceived the effectiveness of their group functioning as medium. The functioning of the group in terms of official procedures (mean score 1.96) was perceived most effective by the members, followed by that of interpersonal relationships (mean score 1.93) and entrepreneurial activities (mean score 1.76). The study brought to light the need for entrepreneurial training in goatfarming along with provision of resources like good quality breeds, grazing land, feed, market and veterinary care for success of the group's functioning (et.al, 2011)

The poor use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement. (Gaonkar, 2011)

The enhancement of microfinance qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the SHGs. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and nongovernment organizations. (Desai, 2011)

Empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. Some factors like education, income and mass media contact were positively and significantly related to the role of the SHGs. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation. These thus were found to be the major constraints faced by SHGs. (Dev, 2011)

There is an essential element in putting efforts for lessening poverty within the developing world. The enrollment in schools tends to be costly and returns to education are revealed to be delayed. In such circumstances, families residing within the underdeveloped countries tend to be trapped in poverty. The impoverished and less educated tend to demand insufficient schooling for the children and hence, the children are not able to have a high standard of living. This study attempted to determine the association between the educational attainment of children and microfinance loans. The findings of the study indicated that the influence of loans (microfinance) over a long period, there seem to be no impact on the educational attainment of children. The researcher concluded that the education of children as a top priority. Without prioritization, there

can be no effect of the microfinance programs on the children education status. (Hytopoulos, 2011)

SHG-bank linkage programme plays an important role in women empowerment. The study undertaken was based on various indicators like women household decision making power, financial autonomy, freedom of movement, political participation acceptance to unequal gender role, exposure to media, access to education and experience to members. (Reddy, 2010)

Leatherman & Dunford (2010) pertinently pointed out that there seem to be around 820 million individuals who do not possess sufficient access to basic education. The core purpose of microfinance organization involves establishing financial services for the individuals. These involve saving and credit services to the poor people with a stress on assisting women and children. PLAN is a microfinance organization which assist children and women by improving their security (economic) and assisting them to achieve reduction in financial risks. PLAN focuses on adapting their services to youth by allowing them to get knowledge from a younger age regarding the importance of saving. Child sponsoring is another critical element of microfinance which can assist the children to get a brighter future. Child sponsoring involves financing a child within a developing country, until that individual becomes self-reliant. The money which is provided by the individual goes to the security, health or education of the child.

Dinesh Raghuwanshi (2010) in his study on —Microfinance: Present Scenario and Emerging Challenges revealed that the Government of India has initiated a number of subsidy-linked rural development programmes and involved formal financial institutions in the implementation of these programmes. After the pioneering efforts of the last ten years, the microfinance scene in India has reached a take-off point.

Sri.V.P.Ragavan (2009), in his article stated that the poor women of the State have become active participants in the planning and implementation process of various ant-poverty programmes. By participating in various incomes generating –cum-developmental activities, the morale and confidence of women became very high. Capacity of the poor women of the State in several areas has gone up considerably. Status of women in families and community has also

improved. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. He further stated that women empowerment is the best strategy for poverty eradication.

Sakthivel Murugan and Begum (2008) made an attempt to explain the predominant barriers to women entrepreneurs in a study is based on primary data collected from a sample of 100 entrepreneurs of Chennai City. The study reveals that social and cultural barriers are prominent formidable blocks for the development of women entrepreneurs and concluded that entrepreneurs with ability to plan and run a business can deliver quality products.

According to Ashraf, et al. (2008) there is also an argument over the role of microfinance in empowering women, rather empowerment can be better judged by the female decision making power towards saving product in the family. Here, using a randomized controlled trial, examine whether access to and marketing of an individually-held commitment savings product leads to an increase in female decision-making power within the household with a positive impacts, particularly for women who have below median decision making power in the baseline.

Amarjeet Kaur (2008) in her study on self- help group and rural development found that respondents were not motivated properly for poverty alleviation and rural development through SHGs. The concept of SHGs was also found to be quite successful in many parts of India like Hyderabad, Tamil Nadu etc. where people, government and NGOs have come forward with strong motivation and interest.

Rehman and Khan (2007) presents that microfinance is the provision of collateral free loans to poor people illiterate and don't know how to read or write. The multiple linear regression analysis technique was used to explore the effects of different determinants on women empowerment and role of microfinance in female empowerment.

According to Swain (2006), SHG influences household regarding management, decision making, participation, social and economic empowerment. In his paper, he tries to focus on the link between microfinance movements and third goal of MDG. It empirically validates this

hypothesis by using quasi-experimental household sample data collected for five states in India for 2000 and 2003 consisting of 20 focus group interviews. Each focus group interview comprises of 15-20 SHGs further supported by 1000 household survey.

Research by Gaiha and Nandhi (2005) on the role of SHGs in contributing to women's empowerment states that empowerment was upheld by different sources combined with varying degrees. This study includes better gaining of self-respect, self-confidence, transactional skills and taking firm moves in households. Increasing literacy rate in rural women itself is a symbol of development. Literature on women workers in India by Sonali Das, Sonali Jain-Chandra, Kalpana Kochhar, and Naresh Kumar proves that, the labour force participation in rural areas of India is purely based on the demography, educational accomplishment and women decision. Awareness created by microfinance motivated the rural women groups to the greater accomplishments.

As per Claros and Zahidi (2005), women empowerment from 58 countries has been measured with comparison to men on five parameters such as economic participation, economic opportunity, political empowerment, educational attainment and health and well-being. They analysed the secondary data of World Economic Forum's executive opinion survey. Out of the survey they found that those countries that do not use the full potential of their societies, they are allocated their human resources and other competitive potential in wrong manner. Another common way to measure women empowerment is to assess through economic development. Duflo (2012) refers in his paper that there is a close association between economic development and women empowerment. When economic development happens, women can participate more in the decision making process and can take good care of their children well-being. Both elements reinforce each other though it is not evident that it can bring equality in terms of gender in the society.

Holvoet (2004) in his study aimed to indicate the impact of microfinance specific features on the childhood education. The researcher collected data from the household survey and explored how microfinance influences literacy and schooling, how is credit entered in the household and who generally brings it. The regression analysis was performed to determine the impact. The results

revealed that if there is bank-borrower credit delivery, then there is no importance of whether credit is entered through father or mother. Whereas, there seem to be large differences if the mother is responsible for obtaining credit through specific women's groups. The analysis by the researcher showed that combined social-group and financial intermediation results in a higher educational outputs and inputs, majorly for girls. The researcher pointed out that education of children can be considered one of the potential elements for economic growth of a country and its sustained economic and human development.

Jaya (2004) evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment.

J. Bhagyalakshmi (2004) , in the article, —Women's Empowerment - Miles to Go , points out that India as a signatory to the UN Convention has taken several measures to ensure full development and advancement of women. The women specific programmes are showing positive results in empowering women, until now, one feels, there are miles to go and promises to keep. All forms of violence against women, physical and mental, whether at familial or communal level shall be dealt with great care. She states that all forms of discrimination against girl child and violation of her rights shall be eliminated by undertaking strong measures both preventive and disciplinary within and outside the family. Though women play a major role in agriculture and allied sectors, their contribution is hardly recognized. Intensive efforts are needed to ensure that benefits of training, extension and various programmes will reach them to make them more effective in their own area of operation.

Meenakshi Malhotra (2004), in her work entitled, —Empowerment of Women, deals with the issues leading to empowerment of women with particular reference to rural women. Volume one deals with issues like gender inequalities in labour market and in entrepreneurship. Volume two focuses on micro finance options for women empowerment. It looks into micro credit schemes

for rural women and micro finance movement in India. Third volume describes the various programmes introduced to empower women and bring them into the orbit of development network .

K.G.Karmakar (2003), in his book —Rural Credit and Self –Help Groups: Micro Finance Needs and Concepts in India, explains, the problems and prospects of rural credit in the context of its ascribed role in rural development; traces the evolution and growth of the rural credit delivery system; analyses the problems associated with credit recycling and overdues; and discusses the recommendations of various committees. The book also, discusses the microfinance needs of various groups including tribals, the rural non-farm sector, rural women and micro finance entrepreneurs. It further, focuses on the concepts and functions of self-help groups with special reference to the BAAC (Bank for Agriculture and Agricultural Co-operatives) System in Thailand and the Grameen Bank in Bangladesh. The concluding section outlines strategies for developing a sustainable rural credit delivery system in developing countries like India.

Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of —socio-cultural dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to non familial social support systems and networks available to women. The World Bank defines empowerment as —the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Leach, F. & Sitaram, S. (2002) argues in their research even though micro credit helped in social empowerment of the women in rural areas, foreconomic empowerment it requires knowledge and awareness about the business.

Jaya S. Anand (2002), in her discussion paper titled —Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs, gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected SHGs and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness-raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

Hunt, J & Kasynathan, N (2002) says that microfinance has a positive Impact on women's mobility and helps in reducing the domestic violence. They observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households.

Sakuntala Narasimhan (2001) focuses specifically on rural Scheduled Caste and Scheduled Tribe women, who are disadvantaged as women, as members of the rural section of the laypeople and because of their low caste status. The book compares the effectiveness of State initiatives with the motivation – and conscientisation strategy advocated by Action for Welfare and Awakening in Rural Environment (AWARE), a non-governmental development organization working in 6000 villages spread over 7 States in India. It also analysed the success of AWARE's work among women through various case studies and concludes that, besides monetary resources, it is the mindset of the policy makers, bureaucrats and particularly the women concerned that must change in order to assist the empowerment of women.

Puhazhendhi and Satyasai (2001) in their study attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. Primary data collected with the help of structured questionnaire from 560 sample households in 223 SHGs functioning in 11 states representing four different regions across the country have formed the basis of the study. The findings of the study reveal that the SHGs as institutional arrangement could positively contribute to the economic and social empowerment of rural poor. The impact on the later is more pronounced than on the former. Though there has been no specific pattern in the

performance of SHGs among different regions, the southern region could edge out other regions. The SHGs programme has been found more popular in the southern region and its progress in other regions is quite low, thus signifying an uneven achievement among the regions. Older groups had relatively more positive features like better performance than younger groups.

Laxmi R. Kulshrestha (2000) in her paper, —Micro Finance: The New Development Paradigm for Poor Rural Women, points out that lack of capital is a serious constraint to the development of rural women. Often, the barriers like legal provisions, loan policies and procedures make credit inaccessible to women. Studies have shown that credit can help women to take up farm-allied activities and the income generated from credit given to women can be expected to be spent for well being of the household. This novel innovative approach of micro finance emphasises financial intermediation with self sustainability of institutions.

Gurumoorthy (2000) reveals that empowering women contributes to social development. He opined that Economic progress in any country whether developed or underdeveloped could be achieved through social development. The self-help group disburses micro-credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women are fulfilled totally through the self-help groups. SHGs enhance equality of status of women as social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation.

Kabeer (1999) stresses that women's empowerment is the process to acquire the ability from which those who have been denied the ability to make the strategic life choices. Her emphasis that ability to exercise choice incorporates three interrelated dimensions: Resources, Agency and Achievements.

According to UNIFEM, —to generate choices, gaining the ability and exercise bargaining power, —developing a sense of self-worth, to secure desired changes, belief in one's ability and the right to control one's life are important elements of women empowerment. Women will be empowered when they will have full control over their own life.

Shylendra (1998) assessed performances of eight women SHGs in Vidaj village of Gujarat. The SHGs, it was found, failed to enable members realize their potential benefits. The failure was attributed to wrong approaches followed in the SHG formation, lack of clarity about the SHG goals and concept among the members. The study brought to light the need to constitute SHGs with clear understanding of the concept from the beginning itself.

Mayoux (1997) argues that the impact of microfinance programmes on women is not always positive. Women that have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by men in the family to set up enterprises, or sometimes women end up being employed as unpaid family workers with little benefit. She further points that in some cases women's increased autonomy has been temporary and has led to the withdrawal of male support.

Dixon-Mueller (1993) substantiates employment plays vibrant role in women empowerment. Rural women mainly depend on self-employment and unorganized sector. Employment may empower the women by providing financial freedom, social identity and revelation for power structures free of kin networks. Microfinance created new employment opportunities for rural women in informal sector.(Dixon-Mueller, 1993), SECC survey portrays employment in rural areas progressed to 31.59 per cent to 6.62 crore in the year 2014 when compared to 2005.

J.Devika and Binitha V Thambi mentioned the situation of how the organization enables women in getting all the opportunities and benefits provided to them by the government. It not only provides aid but also helps in acquiring it. As the coin has two sides in it, everything has its own positives and negatives. Women involvement to all such sectors enabled her in developing skills, being knowledgeable and cunning. Women being labeled as "Second Sex" and being treated inferior, many take an advantage of it and consider her for granted. There are cases where women are being trying maximum to come out of such stereotype. Besides this, women are even blamed for many things which she is not aware of. The below explains the interview by a highly success full women leader which is taken from the article "Beyond Feminine Public Altruism: Women Leaders in Kerala's Urban Bodies" by J Devika and Binitha V Thambi.

KUDUMBASHREE ON STRUCTURAL INEQUALITIES

Kudumbashree consist of women form all caste and class. They reside in rural and urban areas of the state. Most of the respondents belong to poor economic strata of the society. Even then the political participation of women was seen high. They didn't feel any sort of rejection from the society. Caste and class was not at all a major concern. A few of the respondents were not interested in politics because of their family situation. It was in them where the whole family depends on and hence time constrains plays a major role. Researcher does felt for a few women staying away from politics because of the family norms and values. It would be unfair to mention that these people are not aware of such participation. The familial and societal role does play a major role here. Statistics among the respondents reveals that majority of them belongs to lower class family. There was a ward councilor among the respondents. The major gossip among the people in the locality claims

“If there is a Kudumbashree women representation, there is no possibility for any other women to win”. This can be due to several reasons. But it was noticed that, the interaction and socialization of the participants was very high and is very much known to the public. They were very much active in interaction in public places like bus stand, canteen, meetings etc... They were known by many. Despite this, during the bus journey to other panchayaths, the researcher was noticed by others because of participant's familiarity and popularity. The article by Sudhakaran in 2015 observing the success of Kudumbashree women in politics stated that: "They are aware of the problems at the grassroots and moreover, they are the ones whom the people contact first whenever there is a local issue. Also, since they are regularly in touch with the local bodies, they are aware of various development and welfare schemes, and once they become the members of the local government, they will be able to do more for the society”(P.Sudhakaran, 2015).

Kudumbashree is a poverty eradication program which is introduced in state of Kerala. A brief view of the studies which are conducted is far is given below.A report on self help groups of women in Kerala State, India: A public health perspective by Mohindra (2003) tells about the

linkages between micro-credit through SHGs and health. The report identifies providing various opportunities to women to for participating in financial activities and in expanding their social network,SHGs also helps in generating autonomy of female which in turn will lead to awareness of their health and also increase their capacity of decision making on family's health Ganeshmurthy VS (2007), in his edited volume book India: Economic Empowerment of Women, had made clear that in India the participation of women rate is very less than the half of total women. Despite efforts which are made towards the women empowerment, most of the active female continues to be remainingnto micro, small-scale enterprises in rural areas and also informal sector.

Jaya S. Anand (2002), in discussion paper which is titled "Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs", gives a review of improvement of Self Help Groups. She also has attempted to analyze the level of performance of SHGs and NHGs which are selected and to analyze its impact, especially on micro credit program which are initiated for empowering women. Sri. V. P. Ragavan (2009), in his article had stated that the women who are below poverty line of the State have become more active member in planning and implementation process of various programs initiated for anti poverty. When women started to participate in various program which are incomes generating and which are developmental in nature, the level of confidence and decision making started to increase

Kenneth Kalyani, Seena P.C (2012) tells that economic development is one of the bases for other development. The empowerment of women leads to social development. The development of women leads in terms of economic condition for better living status in the family, educational, nutritional, and the health needs of the children were well satisfied.Puhazhendhi and Satyasai (2001) in the study had attempted to evaluate the performance of SHGs with reference to empowerment in social and economic life.Primary data are collected with the help of questionnaire from 560 samples in 223 SHGs which functions in 11 states. The findings of the study reveal that the SHGs, which act as arrangement, could contribute in a positive manner for the economic and social empowerment. The effect of this is more pronounced on the latter than on the former. Though there is no specific pattern in the performance of SGGs among different regions in the state, the south regional area could edge out other regions. The SHGs program had

become more popular in the southern region. Older groups were able to perform better than younger.

Sakuntala Narasimhan (2001) focuses specially on rural Scheduled Caste and Scheduled Tribe women, who are being disadvantaged as women, as people of the rural section of the populace and also due to their low caste status. The book evaluates the effectiveness of State initiatives with the motivation.

Manoshi Baruah Deka, Manju Dutta Das, Sangeeta Borah Saikia and Rekhamoni Saikia (2008) organised a study in five accepted villages of AICRP on Home Science. Ten self-help groups and fifty members of SHG and fifty non members were selected as respondents for conducting the study. The findings of the study pointed out that majority SHGs were of medium size and linked with banks. Also found that the two major motivating factors for joining SHG were economic surveillance and inculcating savings thrift. The study revealed that joining in SHGs helps the members to generate income, facilitate sufficient loans, to increase social contacts, opening up training opportunities consequently leading to intensify the socio-economic capacity of rural women.

Nideesh (2008) in his article mentioned that the Kudumbashree programme is the best strategy for poverty eradication and empowering women in rural areas. The study concluded that the aim of this novel scheme is to improve the standard of living of poor women in rural areas by setting up micro credit facilities from banks and to undertake productive micro enterprises for providing gainful employment to the people below poverty line as it boosts economic growth as well as increases the desirable outcomes.

Manjusha (2010) in her study attempted to assess the level of empowerment achieved by the women community of Ulladan Tribe through Kudumbashree units of the North Paravur Taluk in Ernakulam District of Kerala. The findings of the study show that a significant change has come about in the socio-economic life of the women groups in the Taluk. The administrative avenues as well as the general skills of the respondents were also realized to be changed after joining the

Kudumbashree units. The study recommended that for upcoming development, training and awareness programmes should be conducted for empowering the poor women in the area.

Beevi and Devi (2011) made a study with an intention to evaluate the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. Income, social status and education were the factors seemed to be positively and significantly related to the role of the SHGs. From the survey it was found that the major constraints faced by SHGs were lack of confidence, poor team spirit, ineffective leadership, unfair working capital and transportation, unwillingness to take up innovative schemes, strain and difficulty in playing dual roles by women. The study also revealed that micro-enterprises played a feasible pathway for improving the economic status of rural women.

Kenneth Kalyani and Seena P.C. (2012) in their study discovered the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulum, Kerala. Collective attempt has been recognized as fundamental idea of women empowerment and women empowerment leads to sustainable social development. The results of the study indicated that economic development is the base for all other development and it leads women to have better living status in the family, the health and educational requirements of the children were well satisfied and economic independence through Kudumbashree improved the social participation of its members.

Minimol M. C and Makesh K. G (2012) in their study identified the level of personal, social, economic and financial empowerment achieved by the members through SHGs. A structured interview schedule was administered among 200 members of 18 SHGs located within three villages of Cherthala Taluk of Alappuzha, Kerala and also made participant observation, and direct personal discussions with the members of various SHGs. The study concluded that intellectual empowerment is considered more important or at least equally.

Venugopalan K. (2014) conducted a survey to examine the influence of Kudumbashree programme on empowering women. The findings of the study stated that after joining Kudumbashree there was considerable improvement in self-confidence, decision making power,

personal skills and awareness about need for nutrition, dangers of using pesticides, and abuse of liquor among the members. The study further disclosed that the women empowerment parameters like decision making power, personal skills, self-confidence, knowledge and awareness etc. have achieved only limited progress.

Mrs. S. Gayathiri, (2014) in her article stated that SHG Programme obviously plays a significant role in the lives of the poor women. It is evident from the study that the programme has increased the household income of the poor and seems to be successful in reaching individual poor clients of the region. The findings of the study indicated that the programme participant's standard of living has increased and the food security is far better than before. She concluded that the Self Help Groups have proved the way for economic independence of rural women and contribute substantially to push up the conditions of female population and through this eliminate poverty in the society.

KUDUMBASREE MISSION

Kudumbasree is an initiative by the Kerala State Government that works with the objective of Poverty Eradication and Women Empowerment. The mission aims to eradicate absolute poverty within the framework of 10 years. The name Kudumbashree in the Malayalam language means "Prosperity of Family". The program focuses upon the strong platform of the "Sthree" of the family, i.e.; the women. It was officially inaugurated by the Prime Minister Atal Bihari Vajpayee in 1988. The mission follows a process approach rather than a project approach by involving women to all the sectors which helps in their upliftment. The mission has adopted different methodology in addressing the poor through community-based organizations. (kudumbasree.org)

In 1998, the Government of Kerala introduced Kudumbasree to completely wipe out poverty from the state through collective community participation under the guidance and supervision of local self government. Kudumbasree was formally registered as the State Poverty Eradication Mission (SPEM), under the Travancore -Kochi Literary Scientific Charitable Societies Act 1955, and it has a governing body led by the state minister for local self government. Kudumbasree is a

female-oriented, community-based, poverty eradication mission of the Government of Kerala, the state lying in the south-west part of the Indian subcontinent, where many development experiments are being tested, refined and implemented (Pragabhal, 2017). It has been built around three crucial components namely, micro credit, entrepreneurship and overall empowerment. Being a joint programme of the government of Kerala and NABARD, Kudumbasree Project was considered as a poverty reduction program implemented through Community Development Societies (CDS), consisting of poor women, serving as the community wing of local governments. (Economist, 2010)

The bottom layer of the Kudumbasree programme is formed by the Neighborhood Group (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local government by federating 8-10 NHGs. The ADS sends its representatives to the Community Development Societies (CDS) which completes the unique three-tier structure of Kudumbashree. These Community Development Society (CDS) formed at the village panchayath level or at the municipality or corporation is a federation of ADSs. The CDS are also very active in government programmes and plays vital roles in development activities extending from socio-economic reviews and enterprise development to community participation, management and social audit. The women have organized themselves into collectives under a three-tier community based organization in the Kudumbashree programme. These collective groups through their thrift and credit activities promote saving habits among the poor women and help them access loans for both consumption and investment purposes. These thrift and credit societies play an important role in directing and channelizing rural savings to the Kudumbashree poverty eradication programme. (Economist, 2010)

Eradication of absolute poverty from Kerala is the prime purpose of Kudumbasree programme; this slogan of the mission is coming to families through women and to the community through families. Women empowerment initiatives, micro credit facilities, promoting micro enterprise and convergent community action and resources form the core activities of Kudumbasree. Also Kudumbashree conducts training modules and skill development programmes for the benefit of women groups and foster the economic status of women as a means to alleviate poverty. The individual initiatives and the income generating activities of Kudumbasree project were

promoted profoundly as they immensely meet the livelihoods of the poor women (Manoj P. K., 2014).

ECONOMIC EMPOWERMENT THROUGH KUDUMBASREE

Kudumbasree is that the poorness wipeout mission of the state of Kerala. Kudumbasree project was started in Kerala in 1998. The programme has thirty seven lakhs members and covers over five hundredth of the households in Kerala. It is engineered around 3 very important parts, small credit, entrepreneurship and direction. Women's direction is one in every of the vital objectives of Kudumbasree alongside poorness wipeout. The aim of the Kudumbasree theme is to boost the quality of living of poor women in rural areas by putting in micro-credit and productive enterprises. It is a community based mostly self facilitate initiative involving poor women. Kudumbasree was planned as a joint programme of the govt. of Kerala and NABARD enforced through Community Development Societies (CDSs) of Poor women, serving because the community wing of native Governments.

The aim of the Kudumbasree theme is to empower women as a method for poorness wipeout. Direction of girls, ladies and poor women driving their development may be a powerful strategy to alleviate poorness. The Kudumbasree Community based mostly organizations area unit acting as social safety nets, increasing access to entitlements and providing avenues for political participation.

According to the census of 2011, Kerala is the only state in India where women outnumber men in terms of population. Thrissur is considered as the place where female populations are high when compared to male. The literacy rate is high too. But the problems faced by women still exist (Khader, 2017, pp. 85-92).

As a result the government started implementing programs for their welfare. The evolvement of projects like Kudumbashree helps in improving the situation of women in society. Kudumbashree is a successful program launched by the government of Kerala for poverty eradication and women empowerment. as per the status of Kudumbasree, Studies conducted in the place are also very few. Conducting a study here would benefit the researcher in getting suitable samples which is appropriate for the research study.

THE RISE OF THE KUDUMBASREE WOMAN

Kerala state in the 1950s was formed at a moment in which pre-modern patriarchies had faded, and patriarchal formations which naturalised gender in and through the various social/community reform movements were triumphant. The decline of the pre-modern caste-order meant that women of most social groups experienced individuation to some degree. Nevertheless hegemonic modern domestic ideologies in social/community reformisms and the state worked as powerful countervailing factors (Devika 2007). The individuating effects of the massive expansion of women's access to higher education in the mid-twentieth century were counterbalanced by sacrificial domestic ideologies¹⁰. Largely-lower-caste women workers moved from less-gendered working lives into highly gendered domestic lives (Lindberg 2001); domestic ideologies and restrictive notions of feminine respectability now thrived among the literate poor women (den Uyl 1995). Women were largely excluded from political power even when they formed majorities in trade union membership and participated actively in militant working class action (Lindberg 2001; Devika and Thampi 2012). These developments ran parallel to decreasing fertility, popularity of the two-child norm, and declining joint family, which changed the nature of domestic labour of childcare (Devika 2008). The gradual decay of agriculture and traditional industries in this period affected women workers the worst (Arun 1999; Lindberg 2001); women's land ownership declined and even the vestiges of matriliney ended (Arun 1999). High dowry demands came to characterize marriage negotiations of an increasing number of communities (Kodoth and Eapen 2005). Nevertheless, this unfolded in a period in which state investment in health and education was substantial and access was secured for the poor through militant public action (Jeffrey 2003).

Late-twentieth century politico-economic conditions were considerably altered but idea that women need 'balance' between individuation and domestic orientation stayed hegemonic. Research on Kerala's 'remittance economy' (Planning Commission 2008; Raman 2010) shows that skilled labour has been, since late-twentieth century, Kerala's major 'export'. The making of globally-marketable human-power requires closer disciplining of the 'raw material', the child, and the female caregiver's affective labour of managing emotions (Weeks 2007) is necessary for this. Added to this, the general fall in public service provisioning in health and education in the

post-liberalisation years (Oommen 2010), the rise in the number of female-headed households (Lini 2013, 9), and the dismal prospects of employment and income for women in Kerala (Christabell 2012, 92-3; 96), indicate that material aspects of women's domestic burdens have also risen in comparison to the pre-migration, pre-liberalisation period. It is also possible that rising costs of education and job search for men indirectly pushed up dowry rates even in poor communities (Devika 2013).

Decline of state welfare was accompanied by responsibilised welfare targeting women, cutting for them a path through which they could move between domestic and market spheres. Women's domestic duty seemed to have been extended to include the larger measure of household provisioning in and through programmes such as the Urban Basic Services Programme (UBSP), and later, in the KS. Women were now regarded as economic agents and had access to credit, but KS emphasized income-generation, not wage labour, and did not violate dominant norms of gender segregation. But a new, higher, level of balance between individuation and domesticity seemed now possible, and no wonder that studies of KS women revealed that they were upbeat despite poor economic returns (Eapen and Thomas 2005). These developments signalled the emergence of a new 'regime of empowerment', that displaced the older one, central to Kerala's many social development achievements. The latter understood 'empowerment' as: claiming of welfare entitlements as 'people's rights', militant mass mobilisation, and constant challenge to bureaucratic power. Its major instrumental form was the national-developmental state; its institutional forms, the political parties and trade unions in formal politics. In contrast, the new regime of empowerment of the 1990s interpreted 'empowerment' as flexibility within the existing social hierarchy and self-help; its instrumental form was local government, viewed as representing local community-interests, and its institutional form is the self-help group. Civil society, understood as descriptive, non-critical, and state-centric, and feminised, was taken to be at its core. Most importantly, this 'regime of empowerment' consecrated the Below-Poverty-Line Woman as its principal subject. (Chhetri, 2014)

Women in this regime could access 'invited spaces' of governmentalised welfare (including KS) where they could, potentially, learn the ropes of local government. The risk, obviously, was that these women would be trapped at the lowest level of the highly gender-iniquitous development bureaucracy as underpaid voluntary workers. But given that familiarity with the bureaucratic

procedures and norms were by now inevitable for elected members in the local government and that the women's quota (of thirty-three per cent initially, and now, fifty per cent) had to be fulfilled, KS women leaders found themselves in great demand, actively wooed and organised by political parties, especially the CPM, through women's wings (CDS 2008).

Certainly, the KS woman was not automatically open to feminist mobilisation. Worse, given women's century-long exclusion from power in public politics, KS women leaders were at risk of being captured individually by local party structures, and collectively by political parties, none of which showed sustained interest in gender equality (Erwer 2003; Devika and Thampi 2012).

ENTER THE SUBJECT OF *AANUKOOLYAM*

The first spell of fieldwork¹¹, in 2006-8 with village panchayat-level KS leaders seemed to confirm the above fears. If working class women were 'effeminised' in the mid-twentieth century, it appeared now that the lower middle-class woman¹² who carried out domestic and affective labour at home was being interpellated into socially-oriented hyper-femininity.

Three kinds of political authorities were competing to utilise the services of KS leaders – political parties, the panchayat, and the KS Mission itself. It was apparent that most of our interviewees were closely affiliated to particular political parties – out of commitment or necessity – and that even when they were impartial in welfare distribution they used their connection with the poor to build ground support in and for their respective parties. They felt that it was risky to antagonise local political leaders and the panchayat; but crucially, they believed that the KS was 'under' the panchayat and hence had to take orders from elected representatives. This perception has an interesting history.¹³ The second authority, the panchayat, seemed to be reproducing exploitative domestic power relations in community-space, and even denying women's political citizenship. Interviewees' perception of the Women's Component Plan (WCP), a mandatory component of the panchayat's plan in Kerala was that it was a *dole*, and not their collective *right* as citizens. Besides, KS women were often caught between different bureaucracies, some sympathetic, some not. A feared figure was the 'Charge Officer', a local-level official assigned to assist the Chairperson of village-level federation of KS groups, the Community Development Society (henceforth, CDS CP) in accounts-keeping, report-writing and

other such routine tasks. Most CDS CPs we interviewed had no clear idea of this officer's responsibilities and he/she was treated as higher authority. The KS Mission district-level office was widely perceived to be far more friendly, flexible, and gender-sensitive. Most district coordinators interviewed were critical of the panchayats' and local politicians' use of KS women and the domestic patriarchy that prevented them from accessing training and other microenterprise opportunities. But this more 'humanised' bureaucracy (as perceived by our interviewees) could not always resist the temptation to deploy KS women tasks that could potentially disempower them in the community, such as data collection bordering on surveillance. Nor could their disdain of KS leaders' political ambitions be missed. As for anti-patriarchal politics, most CDS CPs interviewed felt that it was necessary to intervene only in cases in which the patriarchal moral economy was violated. It was also striking that they seemed to perceive themselves primary as members of the lower tiers of the development bureaucracy and not local leaders. So their most frequently voiced complaint was about honoraria and the denial of bureaucratic status to their authority. (Chowbey, 2011)

However, there were already signs of 'unintended consequences', in the rank-and-file of the KS. KS leaders were critical of who they called *aanukoolyam*-seekers – the seekers of the welfare-handout. The *aanukoolyam*-seekers observed market discipline in repayments, which was relatively easy given the low interest-rate, but apparently dodged 'governance labour' – the many subsidiary tasks that SHG members are expected to perform, such as dissemination of information, attendance at government functions and labour related to preparing the venue etc., health-related work, destitute care and other social service promoted by the panchayat, and keeping records and accounts. This was either unpaid or very poorly paid but panchayats often claimed that the rank-and-file were obliged to perform it, being welfare beneficiaries. Despite the best efforts of KS leaders, they resisted such labour and demanded more benefits in lieu of participation. KS leaders felt that they were dealing with people who resembled 10 ungovernable consumers, who contrasted with the older-generation party supporters, unflinchingly loyal to the party even when it could not meet their demands immediately. The rank-and-file apparently indulged in 'unhealthy' financial practices, migrating between credit networks. Clearly, these women, felt their leaders, were not moving from domesticity to income-generation along the disciplined path of responsabilised welfare. Certainly, they did not seem to meekly accept the semi-pedagogic, semi-bureaucratic authority of the CDS CP. Indeed, it appeared that sheer

proximity to the leaders within the space of the panchayat made it possible for these women to threaten them to exile back in individual domesticity through gossip and slander. The KS leaders' grip on their constituencies seemed, thus, a very shaky one.

However, these welfare-seekers cannot to be dismissed as a greedy horde as they may appear in the view from above. Indeed, they seemed to indicate a new mode of gaining vital consumption resources from the state by the poor in a context in which responsabilised welfare was being thrust on them. The rank-and-file of the KS, originally planned as a state-centric civil society, seems to function now as a 'civil-political society', overwhelmingly of women. The new welfarism of the 1990s did not usher the poor into civil society; neither did it foster the political society-formation that Partha Chatterjee (2008) points to. Rather, a hybrid, the 'civil-political society', seems to be taking shape. The 'civil-political society' also gathers in the space in which the legal and bureaucratic apparatus of development interacts with populations, like in Chatterjee's description of political society. But if the groups that manoeuvre in political society are often illegal entities that advance demands through projecting on to population groups the moral attributes of a community, the 'civil-political society' is composed of legal entities with which the state can negotiate with directly. SHGs operate within a framework of clearly-laid-down rules; they are formally shaped and controlled by government agencies. But it was clear from our interviews that the CDS CPs were forced by the rank-and-file to engage in paralegal negotiations quite similar to negotiators of Chatterjean political society. Nevertheless, this hybrid grouping was hardly amenable to collective action because it was difficult to project the moral attributes of a community on the SHG women who resembled more a group of individual rational agents. This is no coincidence because the liberal logic of SHGs treats collective interest as the sum of individual preferences. Hence its reliability as a political constituency is decidedly low.¹⁴ And the poorest were often left out, as in Chatterjean political society (John and Deshpande 2008; Williams et al 2011).

In short, the 2006-8 fieldwork produced a mixed picture. KS woman leaders seemed to confirm feminist critiques of self-help-centred 'women's empowerment' (Batliwala and Dhanraj 2004). However, there were undeniable 'unintended consequences'. Even critiques preceding demands for women's full citizenship¹⁵ were absent. Nevertheless, by 2008, the KS itself seemed to be entering a new phase with the adoption of a new by-law that clarified several key aspects of the KS-Panchayat relation, as well as the relation between the three tiers at the village level.

THEORETICAL FRAMEWORK

THEORETICAL FRAMEWORK

In many discussions and studies it is found that women have been treated as second class citizens of all across the globe. It is a fact that almost common everywhere, irrespective of the development index of a country, women have always been subjected to denied rights and support systems for their adequate functional growth. This situation is caused due to loss of women's self-dignity as human beings over time under such conditions. Women are not independent entities. Especially in Kerala, they are found to be fully associated and dependent on men particularly in addition to other aspects in the context of intellectual and professional capabilities. One of the remedies then, is to improve the women status in society which has consequently become the goal of various Women empowerment schemes. Empowerment has been considered an effective tool to bring about changes in the socio-economic conditions of women. A nation, society as well as the individual himself or herself, cannot progress adequately until the status of women in the region is improved, in the very least. Mahatma Gandhi written about the role of women in society that "to call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, is woman less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior.

Feminist theorist mentioned that in any social analysis women should be treated as a separate class. Women's position in the society has been determined by the father or their husband's occupation. It has become almost a common place to say that classes are gendered and that gender relations are class-specific.

Our identity is how we understand ourselves and differentiate ourselves from other people but theorists maintain that the identity we own is largely constructed for us by society. This is particularly relevant when it comes to gender roles.

The Social Construction of Gender

Ann Oakley's contributions include lots of academic works; most of them touch upon women's place in life. There are also lots of novels; one of the most popular is *The Men's Room*. She has also written her own biography, however it is not full for now.

Main spheres of her interest are numerous. They are childbirth and motherhood, family, feminism, housework, imagining the future, men, relationships between men and women, sex and gender and social science.

In a wide range of books Anne Oakley has proved that the understanding of person's gender role comes not from biological matter, but from a social one. A person perceives his or her place with communication and interaction with others. The same is with the children. They are given their gender basis from childhood.

It is important to understand the difference between gender and sex. Sex is biologically determined by one reproductive organs. Gender, however, is socially constructed. It is the way in which one acts in relation to the societal expectations of their sex. Our gender identity is the name given to the way in which a person acts in relation to their sex and societies expectations. The main influences on gender identity are the many different agents of socialisation. Socialisation is the process in which we learn the norms and values of the society we live in. Agents of socialisation are people or groups that assist individuals in the socialisation; these are groups such as the family, the media, religion and the workplace. The purpose of this essay is to examine how great an influence on our gender identity the family is and to assess whether it is the most important influence on our gender identity.

There are many reasons for believe that the family is the most important agent of socialisation. The family is a primary agent of socialisation, it is responsible for the basic skill that are learnt to be a functional member society e.g. communication, mobility, right from wrong. One could argue that at a young age the family is the most dominant agent of socialisation and thus has a direct influence on ones gender Identity.

Talcott Parsons suggests that the family is the most important agent of socialisation as he argued that the norms and values are learnt first and foremost from the family.

Ann Oakley argues that children are socialised into their gender roles and hence in their gender identities by the family in four ways. The first of these ways is Manipulation. This consists of parents (or other family members) encouraging behaviour that is seen as the norm for the child's gender and discouraging behaviour that is not considered the norm e.g. congratulating a boy for completing an obstacle course but discouraging a girl from attempting the obstacle course. The second method described by Oakley is Canalisation. This

comprises of parents channelling the child's interests into activities that are considered the norm for their gender e.g. encouraging girls to do ballet and encouraging boys to play football. The third of Oakley's methods was Verbal Appellations. This involves giving children nicknames or pet names that are appropriate for their gender e.g. little angel for girls and little monster for boys.

So, socialisation is a key factor to identifying oneself as a male or female person. Furthermore, roots of this process go back to our childhood. Gender programmes of Kudumbasree aims to create awareness about the rights, status and justice of women by themselves through the discussions of their experiences, identify their role in the local development process, and equip women to recognize about their rights, inequalities and violence against them. It has been creating an understanding of violation of human rights of women for nearly a decade. The program attempted to create awareness among the women as well as sensitized the society around. Through Gender Self Learning Programme, Kudumbasree seeks to generate public discourse and political debate regarding the important relationship between sexuality, gender, and human rights. In particular, we will work to raise the visibility of these issues—as well as amplify the voices of women. Gender team will expand our programmes in the coming years, especially those related to violence prevention and intervention. Kudumbasree had undertaken many small steps to come closer to our aim of creating a gender just society through Gender Corner, Crime mapping and related activities and through Snehitha interventions. Also a process of identify the vulnerability in the neighbourhood area. Address poverty in multiple dimensions and also prevent atrocities against women and children through convergence, Action group formation and by availing Government services to the community.

Women play a vital role in the development and sustenance of society at large. On account of the traditional patriarchy followed since time immemorial, often their contribution is not accounted and valued. With the changing times, the status of women both in the oriental world as well as in the occidental world has changed. Along with equality, and empowerment, today's woman has also to tackle new challenges and shoulder responsibilities manifold specifically in the context of developing nations. Unlike other poverty's alleviation programmes, Kudumbasree has a multi-pronged design and strategies that empower women in socially, economically and politically. Further, the three-tier federated community structure adds to its authenticity, accountability and commitment towards the poor and marginalized. Kudumbasree recognizes that capacitating women to understand and exercise

their rights is a basic requirement for the success and sustainability of any poverty eradication programme. Kudumbasree has attempted to bring every poor woman in the state to federations of NHGs and capacitate them to address the issues of women by enhancing or improving female work participation, health and nutritional status, participation in decision making, local governance and their role in planning in addition to make them as local entrepreneurs for finding their livelihoods.

Kudumbasree is further play an active role in bringing women in to local governance. The participation of Kudumbasree members in Gram Sabhas and development works of GPs providing them the space for involving in local governance. This participation is giving opportunity for them to involve as a community interface for local economic development lead by GPs in the areas of social infrastructure development, welfare programmes based on rights and entitlements, employment generation, from food security, health insurance, housing, enterprise development, MGNREGS and Jagratha Samiti for enduring the safety and protection of women. Convergence with Panchayat Raj Institutions (PRIs) has been one of the central themes within the Kudumbasree idea. Convergence means seamless working together of the Kudumbasree and the PRIs; it includes institutional and programmatic convergence as well as sharing of resources.

According to Oakley's gender socialisation theory, gender is a concept determined by environment and culture via verbal and nonverbal signifiers (such as interpersonal relationships, media use), social value and belief, and stereotypes. Kudumbasree act as a tool for providing better environment for women, to think that the differences between men and women are biologically based and these are socially and culturally constructed and reproduced.

What truly sets Kudumbasree apart is the focus on social inclusion for women across all strata. For long now, women had to struggle for having their identity validated in the eyes of the society dictated by norms of the oppressor. The scheme stands true to the spirit of democracy and good governance by protecting the right to choice and extending support to its citizens without discriminations to freely exercise the choice. It is far from ideal and there is a long road to walk ahead in terms of diminishing the line of segregation and celebrating diversity amongst women. However, under the current circumstances, this is a measure to promote equity in terms of access and rights.

CHAPTER III
METHODOLOGY

CHAPTER III

METHODOLOGY

This chapter deals with the methodology being used by the researcher to study the role of Kudumbasree in economic empowerment of women. This chapter includes the research design, research setting and the tools used for data collection.

OPERATIONAL DEFINITION

Economic empowerment – economic empowerment means providing the people especially the women groups with education, skills, training programmes, financial assistance through kudumbasree to earn an income and become self sufficient to look after themselves and their families and to become economically independent.

RESEARCH QUESTION

- How the women in Tripunithura Municipality were economically empowered through Kudumbasree mission?
- How a woman is empowered after her involvement to Kudumbasree. Does it have an impact on her entire life circle?

RESEARCH DESIGN

This researcher chooses Quantitative approach for this study and the research design used in this study is descriptive in nature, Descriptive research is defined as a research method that describes the characteristics of a population or the phenomenon that is being studied. The descriptive research design helps to understand more about, which are the factors that contribute to the economic empowerment of women, how these factors help the women to become self dependent and self sufficient and why the economic empowerment of women is important for the overall development of our country.

RESEARCH SETTING

The research is done in Tripunithura Municipality in Ernakulam district, Kudumbasree is a successful program launched by the government of Kerala for poverty eradication and women empowerment. Ernakulam is considered a place where much development is seen when compared to other districts like Thrissur, Thiruvananthapuram, Kottayam, etc. as per the status of Kudumbasree, the Studies conducted in the place are also very few. Conducting a study here would benefit the researcher in getting suitable samples which is appropriate for analyzing the role of kudumbasree in economic empowerment for the research study.

UNIVERSE AND THE SAMPLING METHOD

The universe of the study comprised the Kudumbasree NHGs and its members in Ernakulam District, the population of the study is Kudumbasree having completed the tenure of minimum five years and the women having atleast three years experience as kudumbasree members and are still in the group, in Tripunithura Municipality of Ernakulam District, Kerala.

Multi stage and simple random sampling method is used for the selection of samples required for the present study. In the first stage from the 49 wards, 9 wards were selected randomly. In the second stage from each selected wards 18 NHG (2 NHG from each ward) were selected by simple random sampling method.

In the third stage from the 18 NHGs, 10 kudumbasree units were selected randomly and in the fourth and final stage, from each selected kudumbasree units 5 members were selected at randomly constituting 50 members.

Thus the sample for the present study consists of 10 kudumbasree and 50 members.

SOURCES OF DATA COLLECTION

The primary and secondary data have been used for analysis. The primary data will be collected using pre- structured questionnaire, specially designed for eliciting information for

the study. The over all aspects of kudumbasree unit is being assessed with the help of secondary data which are collected from published sources like annual reports and records of state poverty eradication mission, periodicals, newspapers, journals, articles etc

TOOLS FOR DATA COLLECTION.

The researcher uses pre structured questionnaire to collect data from the respondents and statistical tools like SPSS will also be used for the analysis.

LIMITATIONS OF THE STUDY

Every researched study suffers from errors and limitations. Some of these are inherent in the research design while some others become part of the study during various stages of operation. The present study is subjected to the following limitations:

- The reluctance of the respondents to answer some of the questions was one major limitation.
- The researcher faced problem in explaining questions because most of them were not proficient in English languagr.
- The study is based on a sample of 50 respondents. Demerits of the sampling techniques have affected the study.
- The time taken to complete this study was very limited.

CHAPTER IV
DATA ANALYSIS AND
INTERPRETATION

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

This chapter deals with the Data analysis and interpretation. The study is aimed at measuring role of Kudumbashree in economic empowerment of women. The measurement of role of Kudumbashree is presented in different dimensions like on reasons to join Kudumbashree, awareness on various banking procedures, service providers, financial products and services and their usage, benefits derived from Kudumbashree, satisfaction and decision making.

Table 4.1 Age of the respondents

Sl no	Age slot	No of respondents	Percentage of respondents
1	25 to 35	12	24
2	35 to 45	18	36
3	45 to 55	11	22
4	Above 55	9	18
	Total	50	100

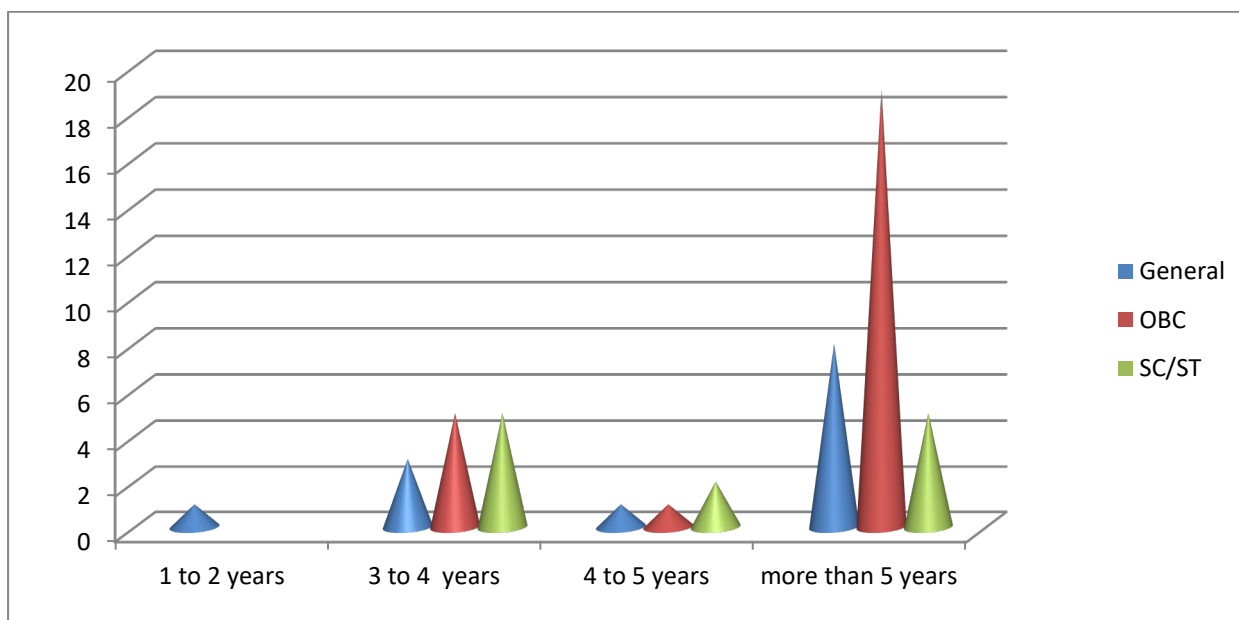
The table highlights that most of the members fell within the 35 to 45 ageslot(36percentage). The second the highest no of respondents fell within 25 to 35 age slot (24percentage) and the third age slot is 45 to 55 (22 percentage) and 18 percentage of the total 50 respondents came under the age group of above 55.

Table 4.2 Marital status of the respondents

Sl no	Marital status	No of respondents	Percentage
1	Married	45	95
2	Un married	0	0
3	Divorced	0	0
4	Widow	5	5
	Total	50	100

The table highlights that most of the members ie 95% fell within the category of Married. Then the remaining 5% comes under the category of widow. There no is no one among the respondents who is unmarried and divorced.

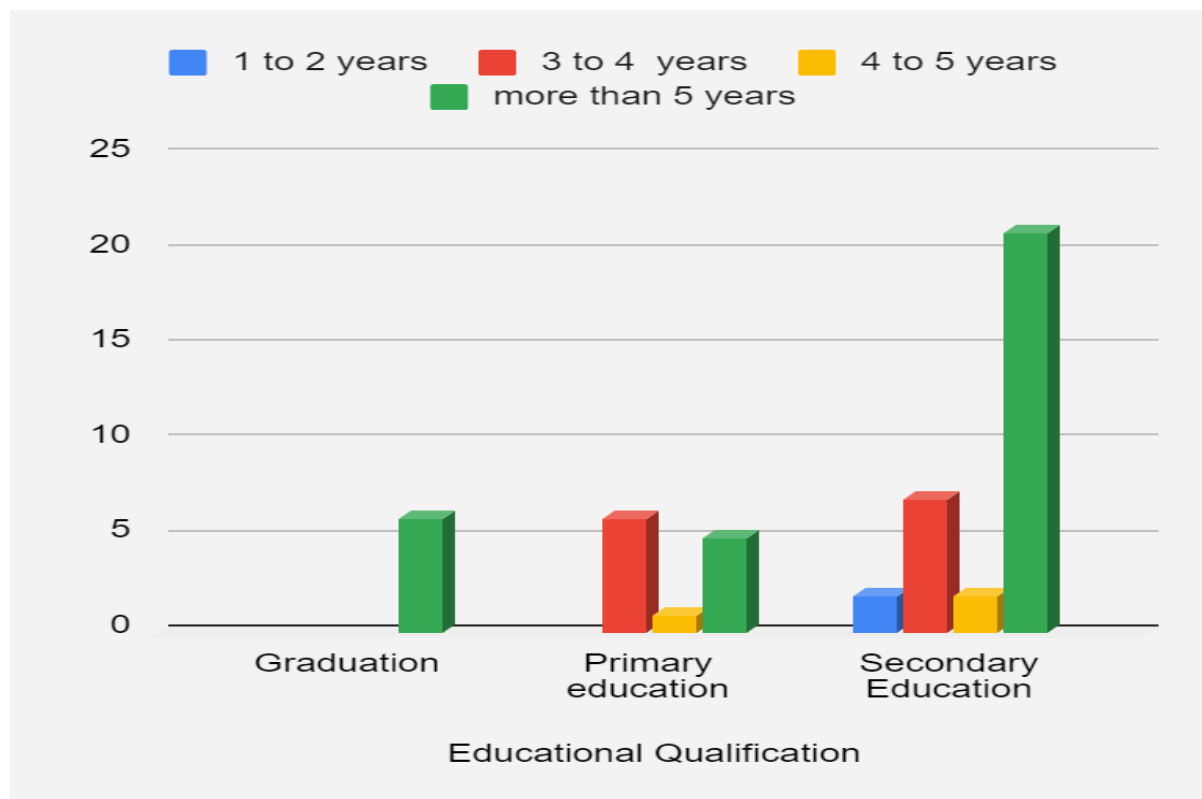
Chart 4.1 Caste and membership preference in kudumbasree



From this figure it is observed that 2% of General category have 1 to 2 years membership in kudumbasree. The next category is 3 to 4 years of membership, this group includes 6% general, 10% OBC and 10% SC/ST category. The next is 4 to 5 years of membership, it consists of 2% of general category, 2% of OBC and 4% of SC/ST category. The last category is more than 5 years of membership. In this category 16% belongs to general category, 38% belongs to OBC and 10% belongs to SC/ST category.

From this figure it is very well clear that OBC category is the majority (50%) and in this category 38% has more than 5 years of membership in kudumbasree. SC/ST category is the lower majority ie 24%, in this category only ten percentage of the total respondents has more than five years membership.

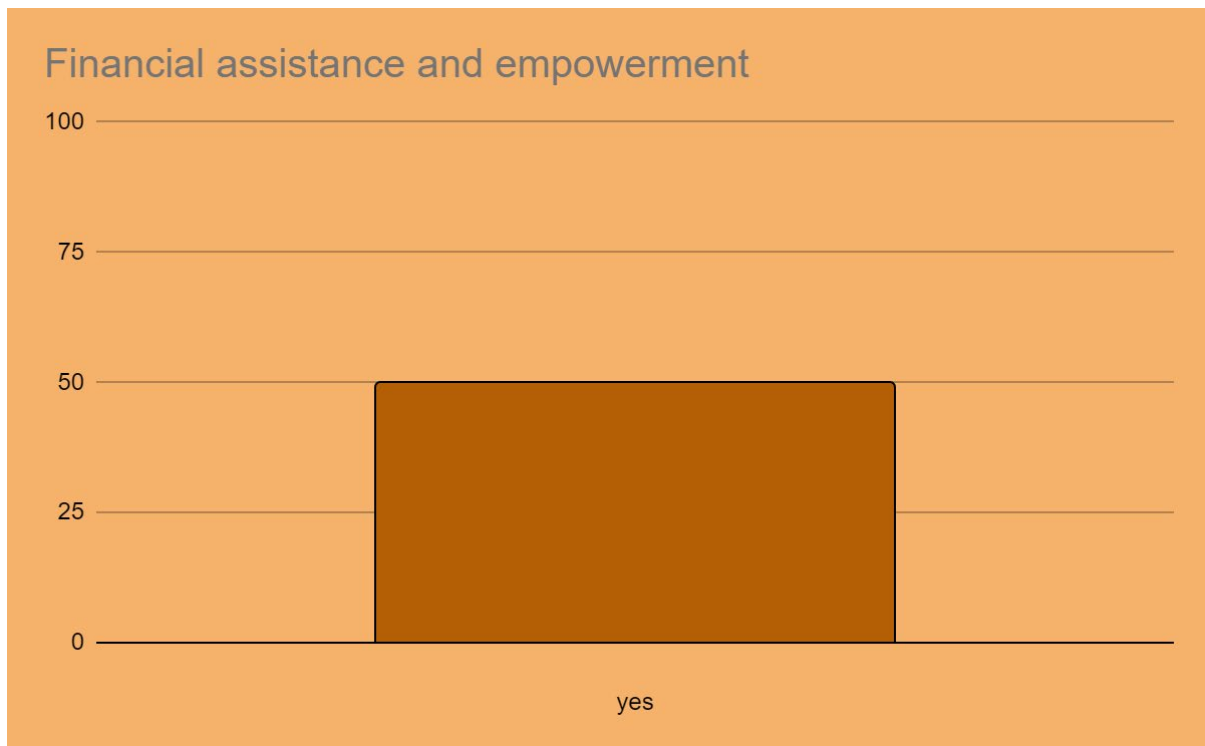
Chart 4.2 The educational qualification of the members and the years of experience in kudumbasree



In the study it was founded that, there is no women who is illiterate in the Kudumbasree with reference to these kudumbasree units. From this figure it is clear that 12% of graduates have more than 5 years of membership in kudumbasree. The next category is primary education, in this group 12% have 3 to 4 years of membership in kudumbasree, 2% have 4 to 5 years of membership and 12% have more than 5 years of membership in kudumbasree. The next is secondary education, in this group 4% have 1 to 2 years of membership, 14% have 3 to 4 years of membership, 4% have 4 to 5 years of membership and 42% have more than 5 years of membership in kudumbasree.

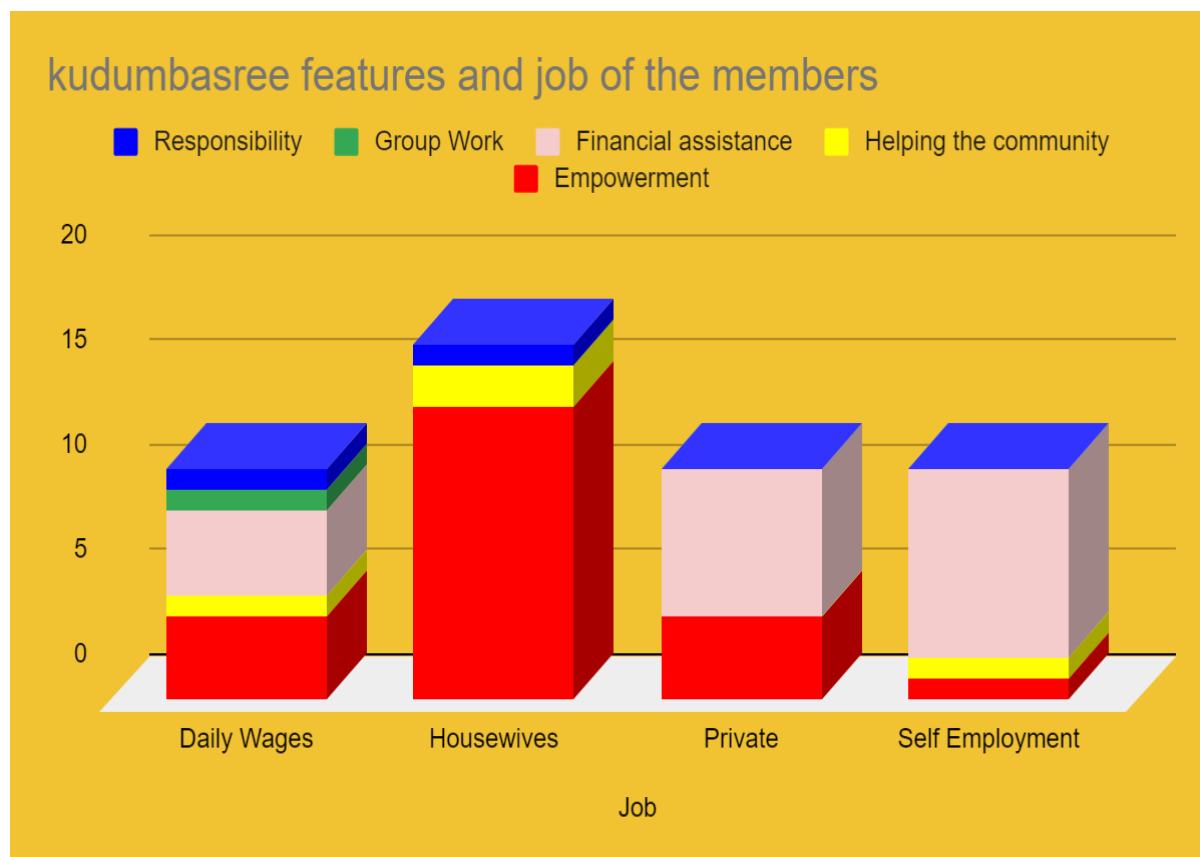
Most of the women in these units are qualified and majority of them have completed their secondary education (64%). In this sixty four percentage, 42% of them have more than 5 years of experience. The least majority is graduates only 12% of the respondents.

Chart 4.3 Financial assistance and empowerment



From this figure it was clearly founded that kudumbasree gave 100 percentage financial assistance or support in terms of loans, savings, thrift, micro credits etc. And they said that this sort of financial assistance improves the position of women in the society and helps them to come into the frontline of the society. None of the respondents selected the No option, ie kudumbasree provides financial assistance to the kudumbasree members and this enables the members to become self reliant and empowered.

Chart 4.4 Income level and factors motivated to join in kudumbasree



In the present study the comparison between the income level and responses of the members which motivated them to join the Kudumbasree Programme are analyzed. There are many reasons to be motivated to join kudumbasree. That is classified into financial assistance, empowerment, Group work, helping the community, taking responsibilities etc.

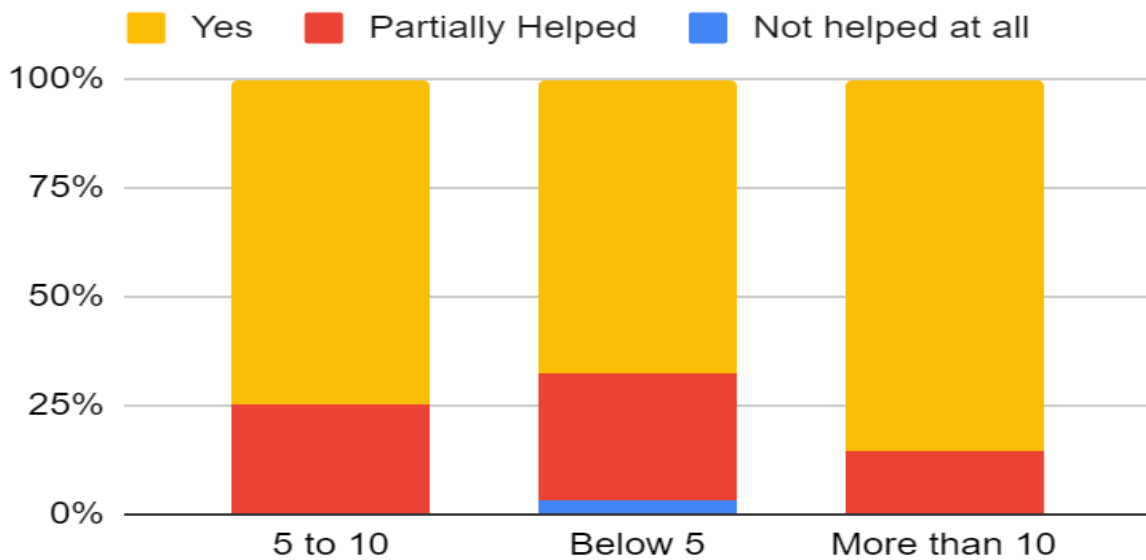
In this figure, the first category is Daily wages job (22%), among these 8% of them were opted for empowerment feature of kudumbasree, 2% opted for Helping the community, 8% opted for financial assistance, 2% opted for Group work and 2% opted for Taking responsibility.

The second category is Housewives (34%), out of these 28% selected the option of empowerment, 4% selected the option of helping the community, and 2% selected the option of responsibility taking.

The third category is Private job (22%) among these, 8% were motivated to the kudumbasree feature empowerment, 14% for financial assistance. The last category is self-employed (22%), in this 2% opted for empowerment, 2% opted for helping the community and 18% opted for financial assistance.

From this it is clear that majority (46%) attracted to join in kudumbasree for empowerment. Among these 28% of them are Housewives. The second majority is focused on the factor of financial assistance (40%) like bank linkage loans, micro credits, savings etc. and remaining 15% were favored for group work, helping the community and taking responsibilities.

Chart 4.5 Effectiveness of Ashraya and Bhavanasree Programme for the poor people



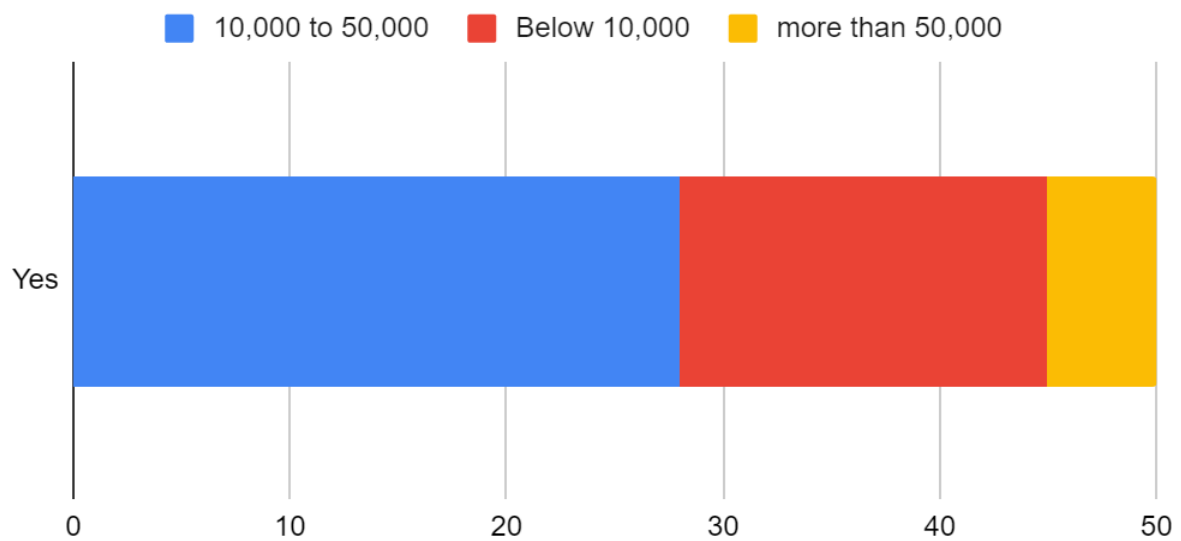
In this figure, the first category is 5 to 10 (24%) people received support from the government for rehabilitation, among these 26% of respondents said that this project partially helped the needy and 18% of them said that it is a very effective programme for the rehabilitation of the houseless poor.

The next category is Below 5 (62%) were identified as needy and 2% said that ii is not helped the houseless and 18% said that it is partially helped them and 42% said that it is very effectively implemented.

The last category is More than 10 houseless poor were identified (14%) among these 2% said that it is partially helped and 72% said that it rehabilitate houseless poor in more appropriate manner

From this data it is clear that majority of the respondents 72% of the respondents say that through kudumbasree meetings 5 to 10 houseless and poor people were identified and 98 percent said that these activities helped a lot to rehabilitate them. They also mentioned that Ashraya is an integrated project aimed at identification and rehabilitation of destitute families and also makes the women household capable of supporting her family. . It is an initiative to identify houseless poor and support them.

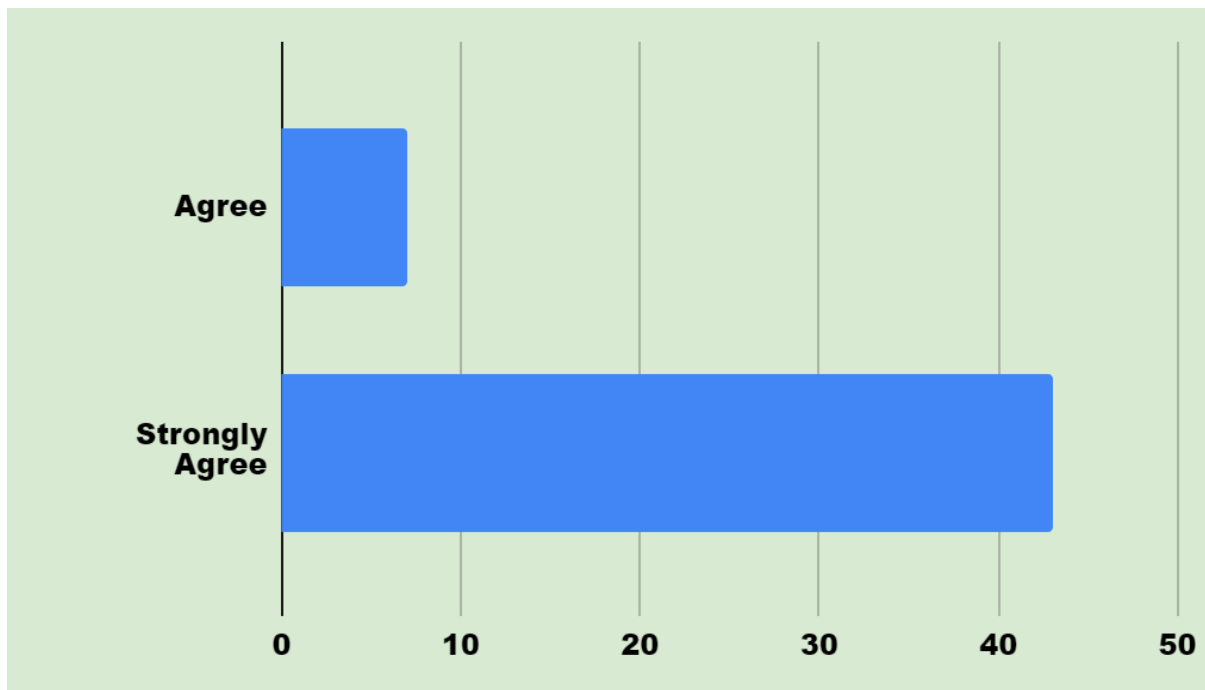
Chart 4.6 Utilizing financial assistance or loan schemes in improving the position of women in the family and society.



In this study 100 percent of the respondents were utilized the financial assistance schemes and majority of the proportion ie 56 % were borrowed ten thousand to fifty thousand rupees, 34% were borrowed below ten thousand rupees and only 10% were borrowed more than fifty thousand rupees. Kudumbasree can issue small loans from the group's savings to its members as per requirement.

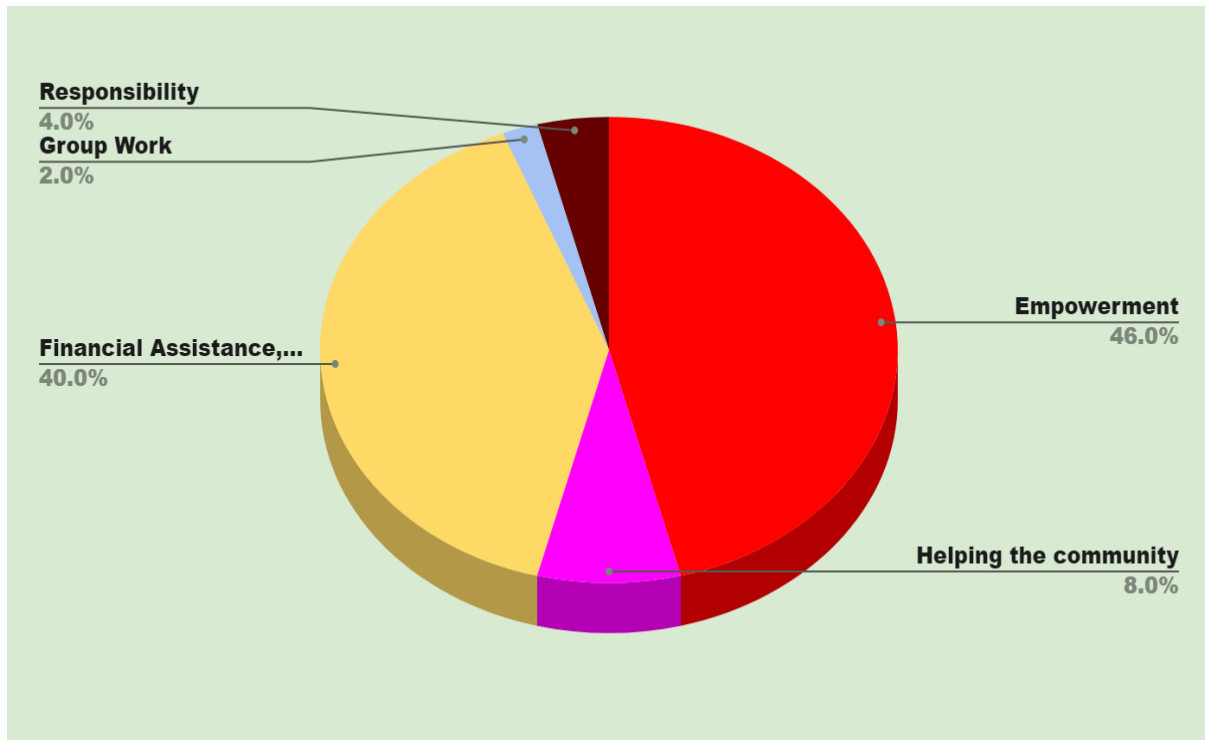
All decisions are to be taken by consensus or through majority support from the members for satisfying their basic and urgent needs. So there is no need to depend on others for financial assistance. The interest rate is also very low. So this helps women a lot to support their family.

Chart 4.7 Effectiveness of Micro credit and SHG for economic empowerment of women



In this figure of economic independence by SHGs and micro credits noted that 100 percent were appreciated the role of microcredits and SHG, among them 86% strongly agreed that these features of kudumbasree aids the women for achieving the economic independence and 14% were agreed to this statement. No one opted the options of Disagree, Strongly disagree and neutral. From this it is clear that Economic independence is the base for empowerment and this is very effectively done by the kudumbasree through its various schemes.

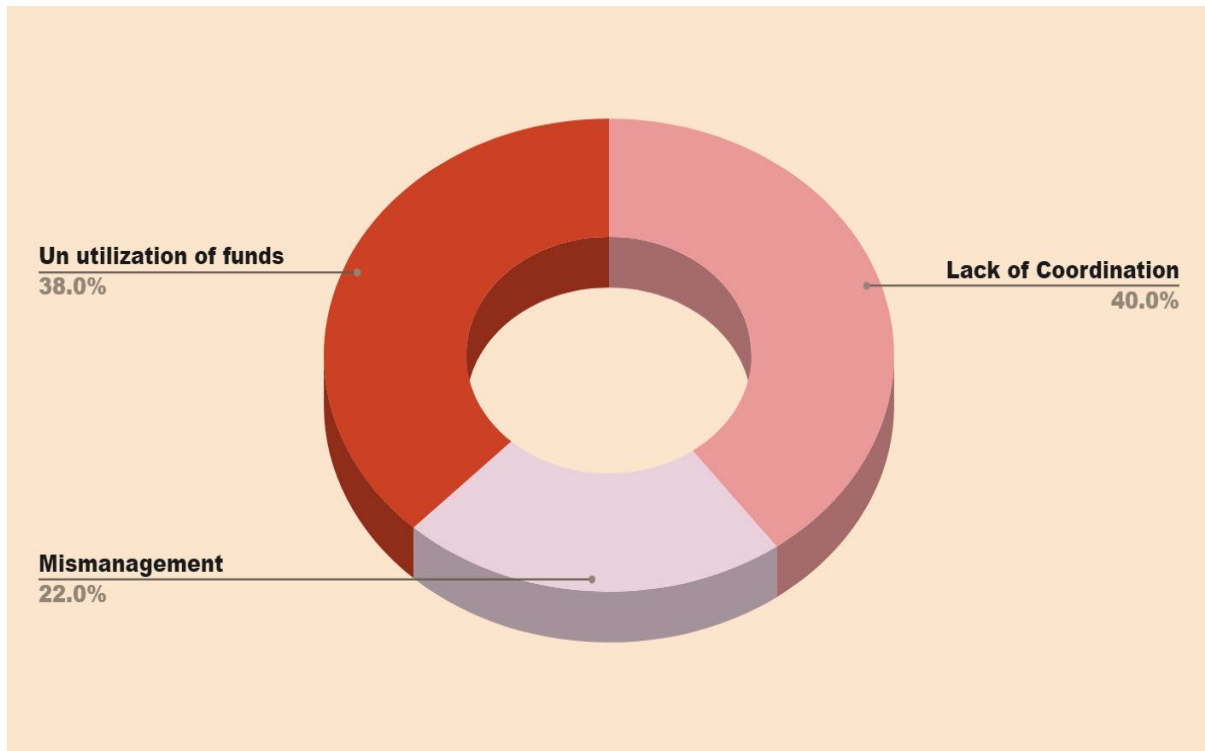
Chart 4.8 Kudumbasree features attracts the members to join kudumbasree



The figure shows that the most influencing factor that attracts the women for joining Kudumbasree. 46% of the respondents joined in kudumbasree for empowerment, 40% were attracted towards the financial assistance schemes provided to the kudumbasree members and 8% on helping the community, 4% were interested in taking responsibility and 2% were focused on Group work activities.

The ranks obtained for the factors that influenced to join Kudumbasree are stated above. The lower the ranks were given for helping the community and group work and the higher ranks were given for empowerment and financial assistance.

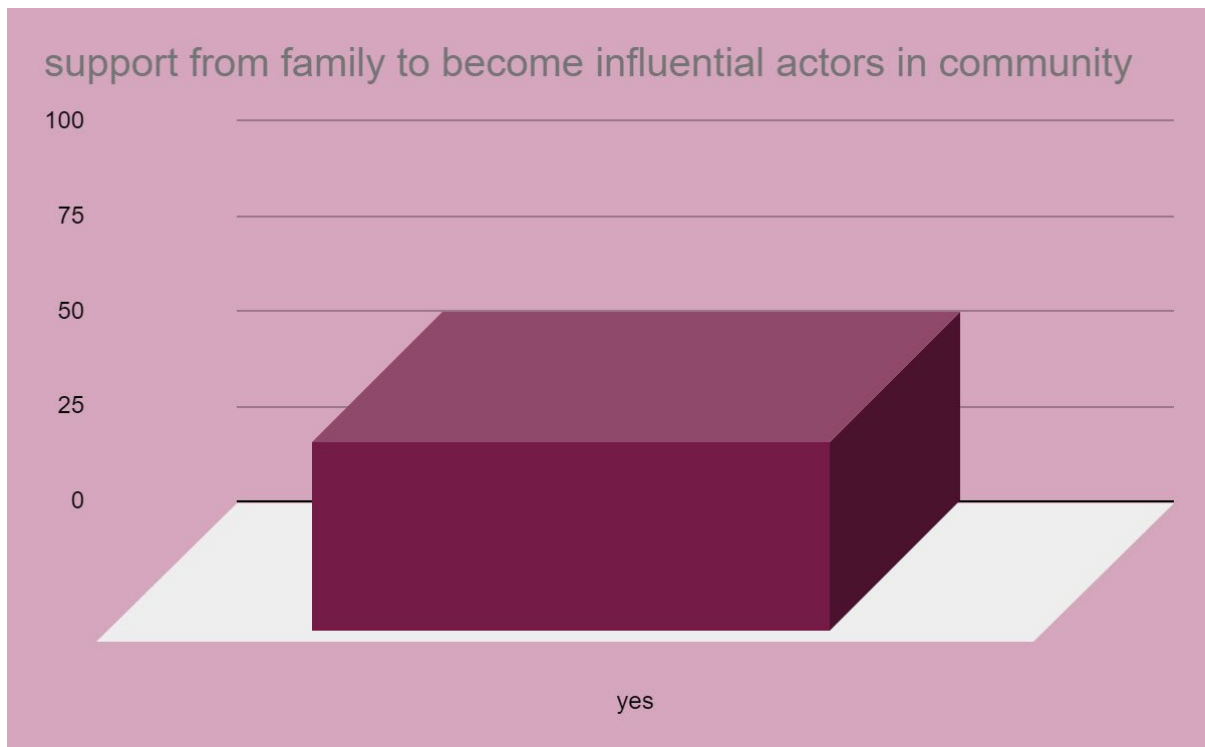
Chart 4.9 Problems or issues faced by the kudumbasree units .



From this figure it is clearly identified that majority of the respondents (40%) were said that lack of coordination is the major problem faced by the kudumbasree units followed by Un utilization of funds (38%) and mismanagement (22%).

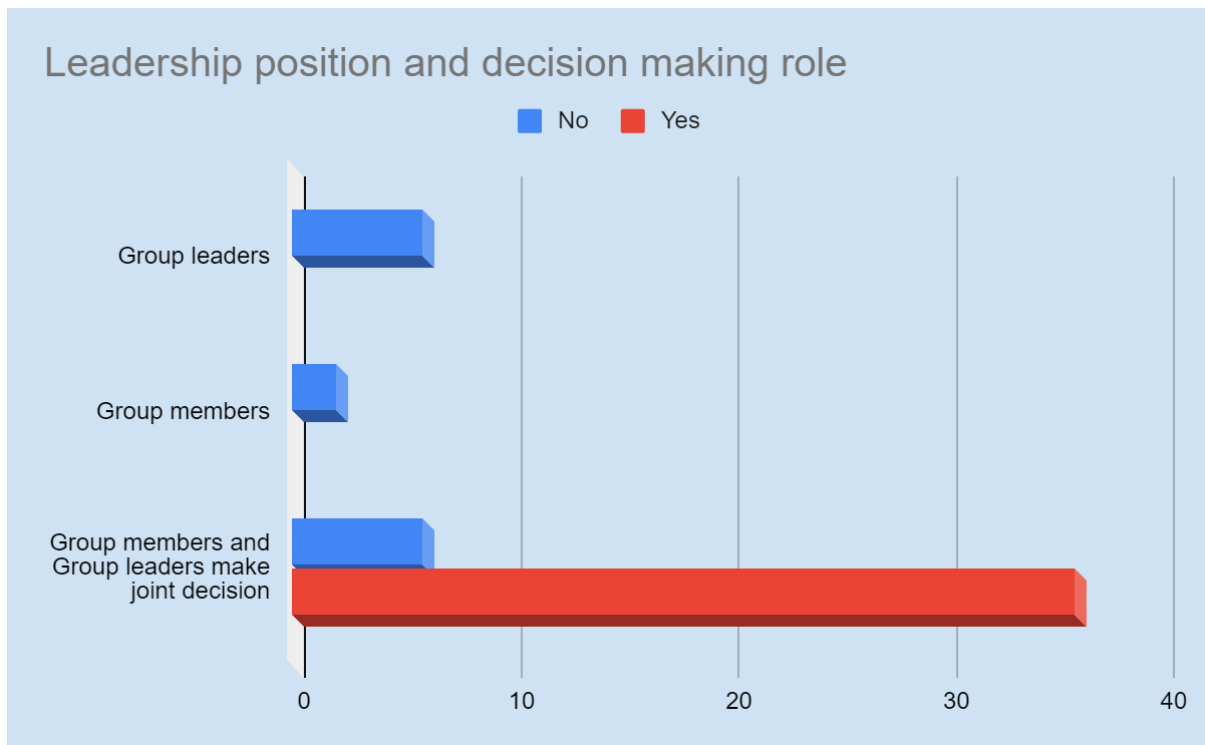
A lack of coordination can decrease productivity, hesitance to taking up responsibilities and complicate processes and delay the completion of tasks. In order to coordinate the efforts of an entire unit, the organisation requires systematic integration of a process that creates accountability within the organization. The efficient fund utilization enables the kudumbasree members for improving savings and bettering its value.

Chart 4.10 Support from family to become the influential actors of the society.



From this study it was found that 100% of the respondents agreed that they received support from the family matters and they got opportunity to become the influential actors of the society. Women made their way to the forefront of accomplishment or power primarily through their own efforts. They act as the key for development of a community and a country.

Chart 4.11 Decision making in kudumbasree



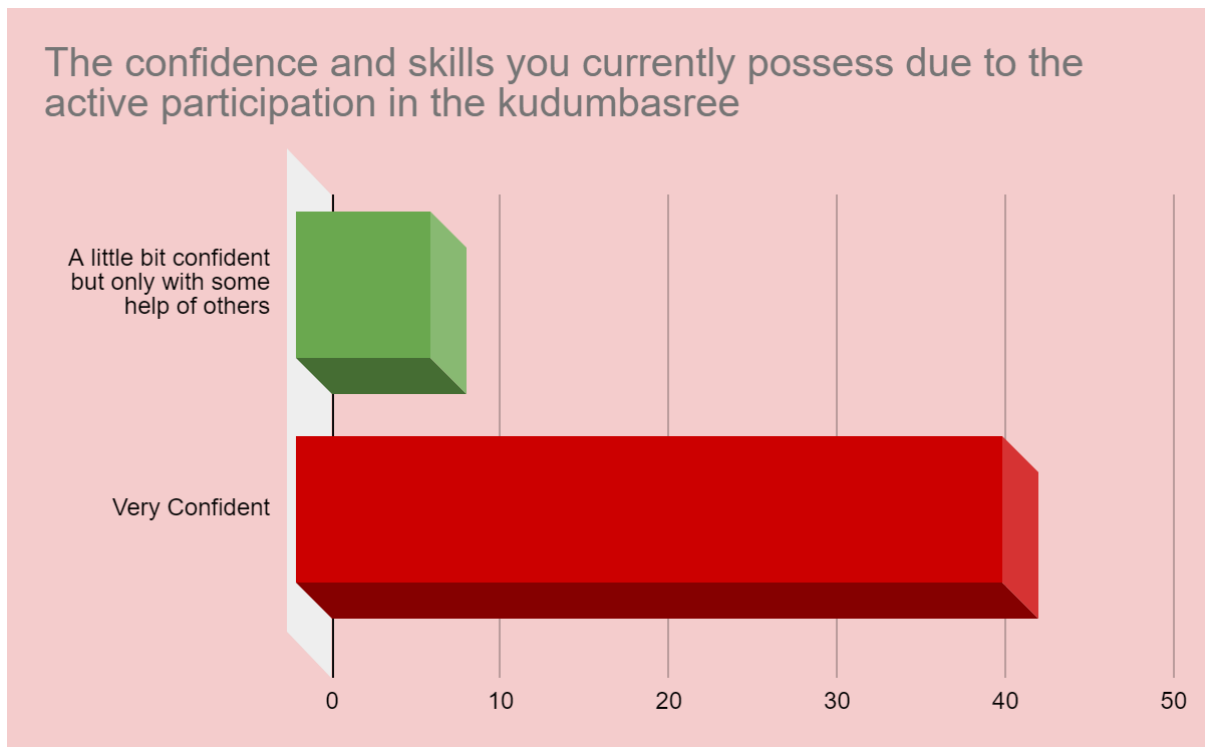
From this study it is clearly understood that majority of the respondents ie 72% were agreed that joint decisions were taken in kudumbasree during the weekly meetings especially on Sundays, in any of the matters regarding the kudumbasree.

Among the respondents 12% said that Group leaders will take the decisions and 4% of them said that Group members also have the power to take the decisions, and the last category 28% agreed that group members and group leaders will take the joint decisions.

The group leaders and all the group members were involved in it. Only 16% said that the group members were not involved in the decision making process, and group leaders took all the decision without the consent of the members.

From this it is noted that in kudumbasree all the decisions are the output of joint decisions and it is like a team effort and group work and all are involved in it.

Chart 4.12 Enhancement of the skills to achieve empowerment.



From table it can be observed that 84% that of the respondents who participated in kudumbasree Programme developed their level of confidence to take up responsibilities after joining the initiative. 16% of the respondents said that they are little bit confident, but improved their level of confidence after participating in these programmes. No one opted for the No option. So from this it is very well clear that kudumbasree enhances the skills of women and molded them as a better person to fit in the society.

DISCUSSION

To find out the socio-demographic profiles of the respondents.

- Kudumbasree is a women centered, state poverty eradication programme in rural and urban areas of the state of Kerala. It aims at eradicating absolute poverty, making the women empowered and it also envisages the prosperity of the economically backward families of the state.
- But the main problem behind the lukewarm response of the poor and backward caste people towards kudumbasree has clearly been the lack of awareness, devoid of active participation in community programmes like gramasabha meetings, notion of being marginalized from the community and due to lack of interest in coming to the forefront of the society. Increased income in the hands of women is invested in health, education and housing of their families and make them self-dependent and empowered.
- It has been observed that in India, women are discriminated against and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive health care. Women are found to be economically very poor all over India. A few women are engaged in services and other activities. So, they need economic power to stand on their own leys on part with men.
- It has been observed that 24% of members of the units were under the age groups of 25 to 35 and 36% under the age group of 36 to 45 and 22% of them are between the age group 46 to 55. There were 24% respondents under the age group of above 56 years.
- Monthly income of the respondents varies from daily wages to monthly salary. However, all such contribution is the combined effort of both the husband and the wife. Regarding the ownership of land by the families of the respondents, it was seen that only a few per cent do not own land.
- In this study most of the members ie 95% fell within the category of Married. Then the remaining 5% comes under the category of widow. There no is no one among the respondents who is unmarried and divorced.

- Women among the respondents under this study are having graduation or degree. Still we see they are entering into Kudumbasree might be due to their family concerns or to develop certain skills and to become economically empowered.

To identify the major factors influencing the members to join Kudumbasree.

- Kudumbasree chooses a family based approach; it reaches the family through women and the community through these families.
- Thrift and credit schemes encourage the poor to save some money from what they use for their regular expenses, and help them to avail small loans from their savings. Every member brings a pre-decided amount (this amount is decided by the group) to the weekly group meetings. The money collected is deposited in a bank in an account jointly operated by the president and secretary of the group. As months pass, these savings progressively increase to relatively large amounts, this makes them economically empowered.
- It was found out from the study that a major reason for women joining in self-help groups is to add additional family income. SHGs could be helpful in inducing positive self -image, self-reliance, self-confidence and economic independence in women members.
- “Ashraya” in local language (depending) aims at uplifting the poorest of the poor from their destitution. The houseless women were identified in kudumbasree meetings and provide them with financial assistance to set up a house and also to meet their basic needs, this is given for the poorest of the poor families, which lack adequate food, drinking water, shelter, educational facilities for children, sanitation facilities, employment opportunities and land for shelter and worst sufferers of illness and chronic diseases are identified and rehabilitated under various schemes. So from this figure we can conclude that this is a milestone for the grass root development of the poorest.
- The housing need of poor families are identified and addressed by the Kudumbasree led them to an innovative housing programme Micro housing. Under this programme, financial support is provided to poor families through loans from banks.

To analyze the changes in economic aspects of women through the aid of Microfinance and SHGs in kudumbasree.

- There is a bidirectional relationship between economic development and women's empowerment, improving the ability of women to access the constituents of development such as health, education, earning opportunities, rights, and political participation. In other words these features of kudumbasree plays a major role in driving down inequality between men and women.
- The participants are actively involved in NHG activities. In the last six years both the units had many activities with maximum participation. It was observed that, most important factor that motivated the participants in joining the program was the availability of loan with less interest which aids in living independently and also the political participation which benefits in bringing their voice in front of the society. The availability of the loan also enables the members to save money for their children's education. This is followed by other forms of empowerment which include social empowerment, personality and skill development, political development etc.
- In this study cent percent of the respondents were utilized the financial assistance schemes and majority of the proportion were borrowed ten thousand to fifty thousand rupees, some of them were borrowed below ten thousand rupees and only few were borrowed more than fifty thousand rupees. Kudumbasree can issue small loans from the group's savings to its members as per requirement.
- Kudumbasree's Thrift and Credit system have been an enabler for women across the state. In the weekly meetings, the members submit a pre-fixed amount (also called the thrift) with the Secretary. The amount thus accumulated over time is used to provide a loan (or credits) to the poor who haven't been able to access banks which require a basic capital that is much higher. The repayment of a loan is done in the weekly meetings and the interest contributes to enhancing the amount available with the NHG.
- The success of the thrift and credit systems have been such that they are known as informal banks for poor women at their doorstep which can now provide loans for purposes beyond covering basic needs, such as income-generating activities. The success led to NABARD coming up with a set of criteria on which individual NHGs

would be assessed. The NHGs which meet all the criteria will be enrolled in the Linkage Banking Scheme under various banks and the members will be eligible to receive finance without any individual collateral security.

To see whether there any changes in gender roles due to participation in kudumbasree.

- Ayalkkottam (NHGs) tend to involve more in activities which provides awareness about women empowerment. All the participants tend to have a proper idea about their rights and duties. They started living independently with the power to take a decision by themselves. Women started involving themselves into many activities which enable in removing the stereotype prevailing in the society. They do face familial and societal barriers where they started breaking it for their own sake. Leadership opportunities being provided on the basis of equality, all women tend to get an opportunity which enables in taking up responsibilities.
- The awareness class that has been provided helps them in updating themselves with current issues and reality. They started differentiating right and wrong. Classes on gender help in their empowerment resulting in major changes in their decision-making capability. It helps them in knowing about the schemes and policies which would provide them aid and beneficiaries. Many of the participants was able to avail BPL (Below Poverty Line) card because of the organization. It also helps them in realizing the importance and usage of the internet and all related social media. At the initial stage, all the participants were against the usage of all the social media and scolded their children for its usage, but now they have their own whatsapp group for passing important information and details about the NHG meetings.. In a similar manner, they also encouraged in providing their daughters higher education than making them get married. All the participants were fortunate about their involvement in the kudumbasree.
- All decisions in kudumbasree are taken by the consensus from each and every member or through majority support from the members for satisfying their basic and urgent needs. So there is no need to depend on others for financial assistance. The interest rate is also very low. So this helps women a lot to support their family

CHAPTER V
FINDINGS, SUGGESTIONS AND
CONCLUSION

MAJOR FINDINGS OF THE STUDY

- It was also observed that there was active participation of members in NHG meetings and 90% of women from the meetings are regular. Other 10% misses the meeting due to emergencies or health issues. The priority in the discussion during the Ayakkottam meetings observed was the distribution of loans at the starting which is followed by social issues in their areas and personal issues of the members. The respondents also involved in cultural activities if time permits.
- All of them belong to any among the three religious groups which include Hindus, Christians and Muslims. Thus the study ensures representation for all categories of people in the study area.
- Many of the respondents are engaged in micro enterprises and are more matured in the decision-making process in the areas related to the microenterprise and important breadwinner in the family.
- Everyone reported that they gain confidence to take up responsibilities. So from this it is very well clear that kudumbasree enhances the skills of women and molded them as a better person to fit in the society.
- It was found out from the study that a major reason for women joining in self-help groups is that kudumbasree is serving the purpose of an added additional income to their family. SHGs could be helpful in inducing positive self -image, self-reliance, self-confidence and economic independence in women members.
- SC/ST category borrowed the least loan amounts, compared to other castes, this may be due to the financial instability or due to the issues they are facing while repaying the loan amount.
- At a first glance, it might just look like financial empowerment, but in the process of understanding thrift and credit, the women undergo an application-based education which is critical to empowerment.
- The serious problem which was observed during the study was, in one among the unit there were lack people who were interested in taking up the role of president and secretary. They denied because of the following reasons which include their educational status and not being comfortable in dealing with the accounts and were scared of taking responsibilities and improper settling of loan amounts, with all these difficulties and problems kudumbasree is running successfully.

SUGGESTIONS

- There is some personal problem for respondents like lack of proper guidance, proper and timely guidance must be provided to them according to their needs. Officials related to kudumbasree should conduct awareness programmes about the Banking procedures, service providers ,Financial products and services ,Usage of financial products and services
- Education plays a prominent role in the empowerment of women. As majority of the respondents and their spouses are having an educational qualification of higher secondary, sufficient opportunities must be provided to them in the form of seminars, conferences etc., to impart additional knowledge on various issues related to them.
- Eradication of illiteracy is the first step towards empowerment of women. Still there are kudumbasree members who do not have even primary education. Efforts must be made by the authorities to give them primary education.
- More supportive and planning attitude on the part of the Government, NABARD, NGO's and Banks are highly essential to the members to develop their entrepreneurial abilities and skills. Separate departments have to be formed in these institutions for the development of microfinance and micro enterprises in State.
- Small responsible jobs regaining collective effort may be entrusted to SHGs thus helping the members to their additional income.
- Attractive saving schemes and insurance schemes, if introduced to SHG members, will enhance their thrift habit.
- It is good to formulate a common policy for the formation of SHGs and frame directives related to membership, meetings, registers, accounts and audit etc.
- Recent technological knowhow has to be provided to SHGs to increase the quantity and quality of their products.
- Socio economic effectiveness can be promoted through innovative activities and technology. The other suggestions that can be implemented are education, training Programmes, non –harassment and non – violence, bank linkage

- Members of the Kudumbasree units should be encouraged to take up income generating activities. Entrepreneur development programme may be conducted and proper training may be provided in this regard.
- All members of the group are to be insisted to open bank accounts, so as to increase their banking habits and enhance the skills in doing banking operations independently.
- Proper orientation should be provided to all the Kudumbasree members about the scope, aims and the members must volunteer to ensure their involvement in different activities initiated by the groups including politics.

CONCLUSION

This study was conducted statistically of 50 members. The opinion and findings revealed that socio economic effectiveness and overall empowerment is achieved through Kudumbasree. In this study, it can be concluded that the working system of Neighbourhood Groups are satisfactory, but some initiatives can be taken to improve the performance of the unit. The problem which was observed during the study was, people were not much interested in taking up the role of president and secretary. They denied may be because of the their educational status or were scared of taking responsibilities.

It was also admitted that the socio economic status of women has improved compared to their earlier economic status when they are not an active member of kudumbasree. In order to improve the socio economic status of women there were a lot of training programmes, promotional activities, awareness programmes can be imparted. Participation in social programmes, meetings can be improved.

The study conducted by several authors across the state mentioned the similar perspectives pointed out by the researcher. But most of the studies include a quantitative study and interview schedule where the responses from the respondents are taken into consideration.

The study of Hunt, J & Kasynathan, N (2002) says that microfinance has a positive Impact on women's mobility and helps in reducing the domestic violence. They observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households. The findings are same when the researcher done this project to find out the role of kudumbasree in enhancing economic empowerment.

Economic development is the base for other development. Collective effort has been recognized as tenets of women empowerment. Through women empowerment leads to sustainable social development. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied. Economic independence through kudumbasree improved the social participation of its members and the Kudumbasree NHG movement is supporting for social empowerment of poor women flock.

Kudumbasree has proved that women are the agents of change towards development. They have all the rights to get equal treatment and opportunity. Kudumbasree has changed the life of many women and hence the organization is viewed differently by different people. It is a relief for many people, for some, it is a place where they express all their feelings, for some, it's a financial aid, for some its happiness. It is viewed differently by many people. It is a helping hand for many people. It helps in making women empowered politically, socially, economically and culturally. All these forms of empowerment together make a woman fully empowered and Kudumbasree helps in doing that.

SCOPE FOR THE FUTURE RESEARCH

A more detailed study is needed to explore the factors behind the lower participation of SC/ST categories in Kudumbasree projects. A family's financial situation plays a role in whether or not they are able to afford to send a child to school. This is a major contributor to low participation rates since SC/ST have considerably lower incomes than those in upper castes, and therefore have a hard time paying for education and they shows an inhibition towards active involvement in such projects.

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APPENDIX

QUESTIONNAIRE

Introductory statement to be read out before interview commences:

"We are independent researchers carrying out this survey to help us understand important pieces of information about the kudumbasree units in this community. The information we collect will be kept confidential." "Please be aware that no special support will come to your household as a result of your responses to the questions. This is for research purposes only. As such, please do your best to be as open and honest as possible." "Are you willing for us to spend approximately 1 hour with you carrying out an interview?" Tick the box below if respondent provides consent.

I To find out the socio demographic profiles of the respondents.

1) Respondent's name

2) marital status

3) Age

4) Residential address

5) Respondent's Religion

Hindu Muslim Christian

6) Respondent's caste:

Others/General OBC T

7) Respondent's membership in kudumbasree (number of years) :

8) Educational qualification of the respondent?

Primary education Secondary education

Graduation Post Graduation Other

To identify the major factors influencing the members to join Kudumbasree.

9) Did Kudumbasree give any sort of Financial assistance

Yes No

10) Does kudumbasree schemes help in improving the position of women in the family?/public life

Yes No Do not know

11) What is the principal job of the head of your household :

Daily wages Private Govt Self employment

Nil

12) What is your own principal job :

Daily wages Private Govt Self employment

Nil

13) which of the kudumbasree features you like the most

Financial assistance Group work Helping the community

Responsibility Empowerment _____

14) Are there specific health activities in your Panchayat/Municipality under kudumbasree programme during the last three years?

Yes No not known

15) If yes, who are the beneficiaries?

General public Women children

Aged Others (specify) _____

16) As a part of the Ashraya programme, how many destitute are identified in your locality?

Below 5 5 to 10 more than 10

17) How many projects are implemented or being implemented for destitute in your panchayat/ward? (Numbers) :

0 to 1 1 to 3 3 to 5

18) Mention the purpose of the projects for the destitute in your panchayat/ward.

Providing food Health improvement Pension

Education for children Housing others

19) How many beneficiaries did receive assistance in your Panchayat/Municipality as a part of Bhavana sree programme during the last three years? (Numbers)

20) Have these activities helped the houseless people?

Yes partially helped Not helped at all

21) Are there activities for youth in your Panchayat/Municipality under kudumbasree programme during the last three years?

Yes No Not Known

22) Please rate the impact of these activities on youth?

Very Good Good Average

Poor Not Known

III To analyze the changes in economic aspects of women through the aid of Microfinance and SHGs in kudumbasree.

23) Whether to borrow money from the kudumbasree unit as a loan , if yes how much money did you borrow

Below 10,000 10,000 to 50000 more than 50000
a) Specify the reason _____

24) Do kudumbasree schemes help in improving the position of women in the family?/public life

Yes No Do not know

25) What are your suggestions to make women economically empowered in your area , with the help of Kudumbasree

26) Micro credits and SHGs held in your kudumbasree are very helpful

Strongly disagree Disagree Agree Strongly agree

27) How do you rate the activities/performance of Thrift and Bank linkage loans?

Very Good Good Average

Poor

No comments

28) Are there instances of the following in your units?

Mismanagement un-utilization of funds

Lack of coordination corruption Others, if any _____

IV To see whether there any changes in gender roles due to participation in kudumbasree.

29) Are you receiving support from family members?

Yes No

30) Imagine that you did not agree with a decision made by other senior members ,To what extent do you think you can change their decision?

Not at all To some extent a large extent

To what extent do you agree with the following statements

1 = Strongly disagree 2 = Disagree 3 = Agree 4 = Strongly agree

31) Micro credits and SHGs held in your kudumbasree are very helpful– is it difficult for a woman like you to stand up and voice any concerns.

32) A man’s job is to earn money; a woman’s job is to look after the home and family.

33) Nowadays, women's opinions are valued in your community and are used to create more just policies.

34) Men can make better decisions in community meetings than women.

35) If you wanted to participate in a group in the community, you would not have to seek permission from anyone.

36) Once a husband has paid his dowry, the woman should oblige and take care of all the household chores.

37) You would be able to rely on others in the community for advice or support if you needed it.

38) Do you hold any leadership position in this group?

Yes No

39) In this women group, who normally makes decisions about [decision area]?

Group not engaged in such activity

Group leaders (chairperson, treasurer, secretary)

Group members

Group members and group leaders make joint decision

Someone outside of the group

40) Compared to a few years back, there are now more opportunities for women in your position to become influential actors in how your community is governed.

Strongly disagree disagree Agree Strongly agree

41) How confident do you feel about the skills you currently possess to carry out such an activity effectively as a member of this kudumbasree unit?

Not confident at all

A little bit confident but only with some help of others

Very confident

I can do this on my own

42)As a part of the Kudumbasree mission did you feel any power or self esteem in making decisions in family matters

Yes

No

43) To what extent kudumbasree schemes are successful in reducing poverty and improving the income of the family? Explain -----

