

**Women Development Programmes under People's Planning: An Impact
Study to Evolve a Frame Work of Facilitating Factors**

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Report of the Pilot Study

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Preface

Early this year, IURD had submitted a proposal to KRPLLD of the Centre for Development Studies to undertake a study on women development programs under People's Planning. When an oral presentation was made to KRPLLD on the scope and methodology of the study, a suggestion came up that IURD may undertake a pilot study and reformulate the proposal and methodology. The study consisted of an intensive and extensive literature study(Annexure-1), a mini case study of the women development programs (WDPs) of the Sreekariyam Panchayat(Annexure-2) and a consultative meeting of experts on the subject(Annexure-3).

On the basis of the findings of this exercise, a revised proposal is prepared and submitted for approval.

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Proposal for a study (Revised)

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Introduction

As per the Kerala Panchayats Act 1994, promulgated in pursuance of the 73rd and the 74th Constitutional Amendments, there is provision for 33 $\frac{1}{3}$ per cent reservations for women in the electorates for local self-government. This has since been implemented in the State. (1996-97 onwards) Along with this, the Government launched a major effort towards decentralisation of power, local level development and participatory democracy. It was decided to allot 35-40 per cent of the Plan Funds to the local bodies.

In the campaign that followed, special instructions were given to ensure greater participation of women in development activities. Hence, women development has become an important theme in all the training programs arranged for the elected members and the staff of Panchayat Raj Institutions (PRIs). In the cost-benefit assessment of the programs, a gender-impact statement is made mandatory. The local bodies are advised to set apart ten per cent of the Plan Funds for schemes directly targeting women. (Source: Thomas Isaac, People's Planning, Towards a Hand Book, Kerala State Planning Board, 1999)

The plans of the local bodies, since then, have provided for schemes for women development. For example, a document published by the Vilavoorkal Panchayat of Thiruvananthapuram District (Samagra Vikasana Grama Sabha Karadu) indicates that budgetary provision had been made for women development programs as follows:

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Sl. No.	Projects	1998-1999	1999-2000	2000-2001
1	Mini dairy unit	1,60,000	80,000	1,60,000
2.	Self-help units	1,00,000	2,00,000	-
3.	Kudumbasree	-	-	33,666
4.	Ornamental goods, TV Unit	25,000	-	-

Now, that People's Planning (Recently re-designated as Kerala Development Program) has entered the seventh year of its implementation, it would be appropriate to study how far the provisions directed towards the welfare and development of women have been implemented successfully and identify the factors that have contributed to their success in some panchayats. It is hypothesised that the following factors might have led them to success:

- Leadership qualities of women elected representatives
- Innovativeness of the schemes used for women development
- Inputs given, especially capacity-building to women prior to implementation of schemes
- Extent to which income-generation activities had forward and backward linkages
- Extent to which male population in the area were sensitised on gender issues
- Involvement of NGOs in supporting women groups

The list above is not exhaustive. Many other factors may come to light during the study.

The initial step in the pilot study undertaken as per the direction of KRPLLD authorities was an extensive and intensive review of literature on the topic – both theoretical and empirical. Conceptual aspects of 'women development' and 'women empowerment' were studied in detail. This was followed by a mini case study of Sreekariyam Panchayat (Thiruvananthapuram District) to get some insight into the

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ground realities of the women development programs. Meanwhile, a consultative meeting with a group of experts on the subject of women development under the Panchayat Raj was held in December 2003, mainly to get their help in formulating a relevant research proposal and an appropriate design for the study.

The objectives proposed for the main study

The overall objective is to assess the cumulative impact of the various women development programs implemented by the Panchayat Raj Institutions for the past seven years and identify the key contributory factors (variables) that had brought about success in the efforts of certain panchayats. On the basis of the findings of correlation analyses, a **Framework of Facilitating Factors for Effective Action for Women Development** will be formulated. This will be helpful to PRIs and NGOs in implementing women development programmes in future. This study will be undertaken from the perspective of modern management principles and practices.

The specific objectives

1. To critically examine the nature, degree type and level of participation of women in the planning, implementation and evaluation of programs in general and those specially intended for women
2. To assess role of the women members of the panchayats in lobbying and initiating women development programs and to find out whether they had any difficulties in pushing their agenda
3. To examine the current status of the income-generation enterprises / activities initiated in the initial years of the new Panchayat Raj set up – whether they survive and thrive or not
4. To find out whether there is any steady improvement in water supply, sanitation, housing, transportation etc. during the past seven years and if so, whether these have any positive impact on the quality of the life and labour of women
5. To assess the developments in the personality dimensions of women such as articulation ability, skill in interpersonal relationships, sociability, decision-making, assertiveness, conceptual ability and self-esteem

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The population

The population for the purpose of this study consists of those women who are considered to be legally eligible for financial help and institutional support under the various schemes implemented by and through the Panchayat Raj Institutions in the Thiruvananthapuram District.

The respondents

Representatives of the primary stakeholders among the women beneficiaries will be selected according to a stratified random sampling design. The main stratification will be based on membership in kudumbasree groups (NHGs), Self-help Groups (SHGs), SC / ST communities and those who had received financial and other support directly under the schemes of the State and the Central Governments.

Other respondents include the elected representative of the panchayats selected for the study, the officials and other key personnel who are associated with the programmes.

Data collection

This will be done through structured and free-flowing interviews, focussed group discussions, participation in the meetings of grama sabhas NHG / SHG groups (as observers) and from relevant records and reports available with the panchayats and other organisations.

In order to gain a holistic understanding of the dynamics of women development administration of the panchayats, a few case studies of women beneficiaries will be undertaken with the focus mentioned in the overall objective.

Scaling techniques

These will be designed for measuring the impact of the various programs designed and implemented for women and for making correlation analyses of

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variables, which is necessary for developing a Framework of Facilitating Factors – the expected outcome of the study.

A few panchayats that have successfully implemented women development programs (WDPs) will be selected for determining the presence of active variables in program management (positive canon). At the same time, an equal number of panchayats that have fared badly in the implementation of WDPs will be selected for negative canon analysis, i.e. to determine whether the failure could be attributed to the absence of those variables that were present in the management process of successful panchayats.

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Annexure- 1

Review of Related Literature

Education, employment and empowerment are the three vital factors that have been recognised as powerful tools in ensuring the upliftment of women. In the name of religions and other socio-cultural customs and practices, women have been denied of opportunities of development, especially in India.

Of late, women's empowerment has become a global issue, and discussions on women's rights are at the forefront of many formal and informal campaigns world-wide.

In his article, Mankekar (1986) states that if women in urban areas are a disadvantaged group, in rural situations they are victims of serious social and economic exploitation. Oppressive social customs, misinterpretation of religious norms, poverty, illiteracy, traditionally subservient role of wives and daughters with total male domination and apathy to her plight have relegated rural women to an inferior status. Her duty is to serve the family and perpetuate the class by producing male progeny. Her needs of education or nourishment and health are ignored and her share in the fruits of labour is not recognised.

Village women, whether they belong to farm families or landless labourers put in 50 to 60 percent more hours of work than their men folk. Women are responsible for all sustenance and household tasks including fetching of drinking water, gathering of fuel, cooking, cleaning, rearing children and tending cattle. Besides, they work almost full time in fields where they have specific jobs assigned to them. They have no ownership or legal control over productive resources, which are the real base of power. Though Indian women have been given by law, the right to property, there is strong opposition to land ownership of women in rural areas.

According to C.M Agarwal and Dalia Ray (1986), "women in India are regarded as second grade citizens whose every aspect of life is confined to the rigid

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restrictions under the garb of casteism, customs and traditions as envisaged in our religious as well as social customs”.

Cases of desertion of married women by their husbands, bride burning, dowry death, murder of wives by their husbands as well as cases of sexual harassment to the extent of rape, killing of female foetus – all these have become rampant in the present day society. Furthermore, Indian girls are being sold and transported to foreign countries – particularly to the gulf countries for flesh trade and bonded labour.

Bereft of any education and income, on the demise of their husbands, they become utterly helpless and have to surrender themselves to the mercy and kindness of other earning members of the family and have to suffer all kinds of humiliation and mental agony. This utter helplessness and sorrowful state of the Indian woman badly needs the attention of the society and it is the duty of the social reformers as well as the state to remedy these appalling distress and inhuman subordination of women.

Leelamma Devasia and V. V Devasia (1994) in their study state that “Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of and expectation from women in our society. To help women attain economic independence is the first priority for such a change. When a woman attains economic independence, she naturally becomes the mistress of her own body and author of her own decisions. Even she can take free choices of her sex life and no one can force her to use her for their pleasure and benefit. A scientific perception of women's needs is essential for this process.”

Empowerment of women must be an integral part of sustainable human development. The goal of women's empowerment is to challenge the patriarchal ideology and transform the structure of institutions that reinforce and perpetuate gender discrimination and social inequality and enable poor rural women to gain access to and control of both material and informational resources.

According to N. Lathika (1995), under the Sixth Five Year Plan, the policies and programmes relating to women were given a shift in approach from ‘curative’ to

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'preventive' and 'welfare' to 'developmental'. Economic development through income generating activities was given top priority so that women would become economically independent and self-reliant and could take part in the socio economic development of the country. Although 'women-in-development' approach benefited a section of women, their status in the family and society could not be raised to the expected level. The concept of 'empowerment' was introduced by the women delegates from the South at the International Women's Conference at Nairobi in 1985. It aims at redistribution of social power and control of resources in favour of women in the development strategy.

Empowerment of rural women should embody several factors like equality of work and wages, expansion of girl's education, autonomy over reproductive life, access to ownership of land and property, training and technology, access to bank credit and markets, safe water, sanitation and energy. Among these various determinates of women's empowerment, access to bank credit is one of the crucial factors In order to improve the status and position of rural women at home and in society at large, economic empowerment through income generating activities is indispensable. In the promotion of self employment, lack of credit has been a major constraint especially for rural women. Being economically vulnerable rural women often fall a victim into the debt trap by getting into the clutches of exploitative money lenders. In this context, the role of Development Banking in rural areas assumes significance.

In this study, Lalitha revealed that for women, an opportunity to productive work is not merely a means to higher income, but it is a means to self respect, to the development of her personality and to a sense of participation in the common purpose of the society. The objectives of the study were:

1. to find out the benefit-share of women in the credit programmes of formal banking;
2. to examine the utilization modalities and the repayment behaviour of women borrowers;

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3. to assess the impact of the programme as women borrowers in terms of income generation and employment creation;
4. to record the problem (if any) faced by the women borrowers and
5. on the basis of the findings of the study, to formulate probable solutions.

The findings of the study point to the following problems faced by women borrowers:

1. They tend to be small borrowers.
2. Collateral security requirement is one of the most pervasive barriers to formal credits for women.
3. Illiteracy also puts the rural women in a disadvantageous position and illiterate rural women hesitate to approach the formal credit institutions.
4. Cultural factors too influence women's demand for credit; for, they adversely influence the communication process.
5. Women are denied loans when men are at default.

The study also reveals the following Defects of the present system of Banking:

1. Share of women in the credit schemes of organised banking sector is low.
2. Formal financing institutions are unable to serve the masses of small enterprises of women borrowers
3. Credit programmes without production, profit and saving components lead to poor repayment morale.
4. Financing small enterprises involves high transaction cost-both for the lender and borrowers.
5. The formal financial institutions are officially and psychologically far away from the rural women.
6. The co-operative banks appear to be people-based and managed but their management and operations are often susceptible to political manipulations.

According to Kathleen Newland (1975), "Women's increasing political participation is both a source and a signal of social change. As a global trend, rising numbers of women in politics will indicate that human beings are making progress towards a more human world not because women are necessarily more human than

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men, but because any society that categorically excludes half its member from the process by which it rules itself, will be ruled in a way that is less than fully human”

Marnie S. Shawl (1982) while making an international assessment of the status of women in local governments, comments that there is no country in the world today where women have equal status with men in all of the major areas of life. Few women like Indira Gandhi and Golda Meir have held important positions but often, the women who have held national office are from upper class families with a history of political participation, are highly educated or single. In most developing countries, low level of education has led to women not being aware of their rights.

Marnie S. Shawl concludes that the available data show that women are increasing their participation. However, in the long run, if societies become less discriminatory in occupational stereo types on the basis of sex, it would be expected that opportunities for men and women could become similar, as would their participation in Government.

(The above study carried out in 1987 makes an international assessment of the status of women in local government in the developed and developing countries but has not included India.)

According to K.C. Vidya (1997), in her study on ‘Political Empowerment of Women’ states that ‘to empower is giving the capacity to influence the decision-making process by integrating them into our political system. Implementation of this is the policy of reservation. Reserving seats for women in the political institution will provide them an opportunity to raise their grievances and other related social and economic problems in a formal manner. This is necessary in order to ensure better position for women in all spheres of life political participation includes the right to vote, right to contest, right to candidacy, women as campaigners, women as members, women’s involvement in the decision-making process and appointment of women at all levels of government, including the participation of women at the grassroots through the Panchayati Raj Institutions’.

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This study has been conducted in the Bangalore Rural District in the State of Karnataka. The objectives of the study including inter-connected objectives were:

1. Study the structural and functional aspects of Zilla Parishads, Taluk Panchayat Samithies and Mandal Panchayats
2. study the socio-economic and political background of the women members on the ZP/MPs in the emerging pattern of women leadership, its nature and determinants
3. find out the scope and extent of women-members' participation in the process of planning, decision-making and execution of various development programmes
4. examine the perception of male members and officials about the role of women members at the Zilla Parishads and Mandal Panchayats
5. examine the clientele perspective on the role of women members and their attitude towards the general functioning of PRIs

The findings of the study were:

1. Analysis of the impact of the socio-economic-political structure highlights some of the constraints inherent in the development process:
 - i. Caste plays a very important role in the districts
 - ii. The literacy level of the women in the district is very low
 - iii. Economic status has been an important factor in selecting / electing the women members
 - iv. The Panchayat Raj Institutions have been considered as a training ground for women to emerge as leaders and to cope with responsibilities. It has been observed that a few women were active while a few were passive

The following suggestions for effective participation are made in the light of the findings:

- i. Education plays a very important role in fostering greater social participation. It helps women develop a sense of motivation to achieve more.... Information itself is an empowering device, the basis for collective action and struggle and the stimulus for a new political identity.
- ii. Women are made to think and live in a social setting in which politics is regarded as bad, even unwomanly. This situation prevents women from assuming an active role in politics even if they enter it. Education to bring

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about social and political awareness should be given to men and women. Proper use of adult educational programmes should be made.

- iii. The Mahila Mandals, which exist in the rural areas, can be used as effective instruments to organise and mobilise women.
- iv. Women are financially dependent on men. This has a negative influence on women's sense of independence and self-confidence. So women should involve themselves in income generating activities.
- v. Women's wings of the political parties have not quite succeeded in mobilising women in rural areas. The decline in the status of the women cannot be stemmed by token welfare programmes.
- vi. Women are to be mobilised. The complexity of functions of local government demands skill, knowledge and aptitude. This could be acquired only through systematic training. A committee should be set up by the government to look into their training needs and identification of organisations, which could meet them.... In our context, if the trainers are females, then they would easily understand the fears, inhibitions and aspirations of women.
- vii. A large number of rural women are illiterate, ignorant and poorly informed about ongoing issues, debates and reforms concerning the society in general and women in particular. Therefore, dissemination of information and raising general as well as political awareness / political socialisation among and of the rural women should be aimed on priority basis. Women need to know about their legal rights and duties, the nature of our Constitution, democratic processes and values, working of democratic institutions, the concept and relevance of Panchayati Raj, various poverty alleviation programmes for their economic or material upliftment, about government policies and intervention strategies especially for the weaker sections. In this regard, the Department of Women and Child Welfare, NGOs, and women's organisations can adopt various strategies for educating women on these matters.
- viii. It is necessary to provide certain support services to women members of PRIs for strengthening the process of their political empowerment.

Dr. P. Vijayalekshmi Pandit (1997) is of the opinion that "Education of women is a critical input for improving nutritional levels, raising the age at marriage, acceptance of family planning, improvement in self-image, and their empowerment through gainful employment."

The National Policy on Education (NPE) – 1986 is a land mark in the approach to women's education. It has attempted for the first time to address itself to the basic

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issues of women's equality. In the section titled, "Education for Women's Equality", the policy states: "Education will be used as an agent of basic change in the status of women. In order to neutralize the accumulated distortions of the past, there will be a well-conceived edge in favour of women. The National Education Systems will play a positive, interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, text books, training and orientation of teachers, decision-makers and administration."

It gives an over-riding priority to the removal of women's illiteracy and obstacles inhibiting their access to and retention in elementary education. Emphasis has been laid on women's participation in vocational, technical and professional education at different levels and also in promotion of women's participation in non-traditional occupations and existing and emergent technologies.

The **Programme of Action** for implementation of NPE (POA) spells out the meaning of women's empowerment.

Women become empowered through collective reflection and decision-making. The parameters of empowerment are:

- Building a positive self-image and self-confidence;
- Developing ability to think critically
- Building up group cohesion and fostering decision-making and action
- Ensuring equal participation in the process of bringing about social change
- Encouraging group action in order to bring about change in the society
- Providing the wherewithal for economic independence

Empowerment of women is possible through the emergence of a **learning society** in which people of all ages and all sections of society will have, not only access to education and information but also, the opportunity for continuing education. Emergence of a learning society is no longer a dream and can be realised

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through open / distance education system which is a potential tool to meet the varied educational needs of the people from all walks of life, particularly women who could not fully avail themselves of the opportunity of formal education system due to socio-economic and geographical reasons.

Male participation in women empowerment

The 1994 International Conference on Population and Development identified male participation as an essential element of women's empowerment. Moreover, several recent studies have found that men are more concerned about the health and well being of their wives and families than is assumed, yet they tend to be excluded from involvement in family planning programmes. This volume contains 11 articles written by women in increasing male participation in family planning decisions and challenging conventional gender roles.

The articles were compiled by a media coalition of editors committed to informal coverage of women's health issues. Twice each year, participating editors publish supplements in their magazines and newspapers on women's health and socio-economic status.

O. D. Heggad's (1998) study on "Developing Rural Women Entrepreneurship: A Case Study of Financing and Promotional Role of Public Sector Banks" is an exercise in economic policy research. Heggad has attempted the evaluation of the output, employment, income, effect of the growth of women entrepreneurs and the possible reduction in gender-bias in resource allocation to promote the participation of women in socio-economic development.

The Public Sector Banks are financing prospective women entrepreneurs for setting up small-scale and tiny enterprises, small business, dairying, vegetables, fruits flower and fish marketing etc. This is a most promising means of generating self-employment opportunities. The macro-analysis of emerging women entrepreneurs reveals that they have started production and marketing of electrical goods, food processing, retail trade like drug stores, farm houses / departmental stores, tailoring,

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ready-made garments business, fast-food business, beauty parlours, baby-sitting and kindergartens. Thus, both in the traditional and modern sectors of our economy, a new genre of women entrepreneurs are being evolved. They will definitely add to the growth of the decentralised production sector in the economy, helping us realize the goals of poverty alleviation and local resource utilization.

Empowering women: Area and Initiatives

There has been a significant shift in the approach towards the well-being of women and children from 'Welfare during Fifties' to 'Development during Seventies' and to 'Empowerment during Nineties'.

Human resource development being one of the major thrust areas in the Eighth Five Year Plan, all the developmental efforts were directed to empower both women and children besides mainstreaming them into the national development on equal footing along with their counterparts. Thus, while the main thrust in respect of children was to ensure their 'survival, protection and development' with special focus on the girl child and the adolescent girl, the emphasis in respect of women, was to make them economically independent and self-reliant.

Empowerment of women, being one of the major objectives of the Ninth Plan, it will ensure to create an enabling environment with requisite policies and programmes, legislative support, exclusive institutional mechanisms at various levels and adequate financial and manpower resources to achieve the objective. Thus, the following will be the approach in the Ninth Plan:

An integrated approach will be adopted towards empowering women. This underscored harmonization of various efforts on different fronts viz., social, economic, legal and political. Further, a special strategy of earmarking of funds as 'women's component' will also be adopted with a close vigil to ensure a flow of adequate share of resource and benefits for women from all developmental sectors both in the Central and State Sectors. To this effect, the Ninth Plan recommends the adoption of the National Policy on Empowering Women along with a well-defined

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Gender Development Index to monitor the impact of its implementation in raising the status of women from time to time.

In the political and administrative spheres, the proposed strategy of **Quota System for women** both in Parliament and the State Legislatures and also in Services will be adopted so as to strike a gender balance in decision-making.

Gender justice remained a distant goal, as more than two hundred million women are still illiterate in the country. Therefore, efforts will be made to fulfil the goal: 'Education for Women Equality' as laid down in the revised National Policy on Education (NPE), 1992.

For capacity building of women, it is essential that attention is paid to their health, especially reproductive health and their access to health-care services. A life cycle approach to women's health with special focus in reproductive health and choices will be adopted:

1. Economic empowerment of women is mainly based on their participation in decision-making process with regard to raising and distribution of resources i.e. incomes, investments and expenditure at all levels. The entire effort of empowering women is to help them to exercise their rights in decision-making at all levels and in every sphere, both within and outside the household as equal partners in the society. Efforts will be made to enhance her capacity to earn besides the access to and control / ownership of all family / community assets. In support of women in the informal sector, Rashtriya Mahila Kosh will be further strengthened / expanded to extend both 'forward' and 'backward' linkages of credit and marketing facilities.
2. Considering the strong impact of environmental factors on the sustenance and livelihood of women, participation of women will be ensured in conservation of environment and control of environmental degradation. Further, women will be involved and their perspectives reflected in the policies and programmes of management of eco-system and natural resources.
3. Application of science and technology is vital for the advancement of women. Technology will reduce household drudgery and provide better working conditions for women, particularly in rural areas with emphasis in

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improvement of environment and quality of life of women at an affordable cost.

4. A Media Policy will be formed in such a way that it becomes an instrument in projecting a positive image of the girl child and women. Strict ban on the depiction of demeaning, degrading, negative and conventional stereotypical images of women and violence against women will be enforced through legislation, regulatory mechanisms and media policies.

'The Empowerment of Women Dairy Farmers in India'(1998) is a study that examines the role of communication in the empowerment process of women dairy farmers through a program drawing on the theoretical perspectives of Paulo Friere and Sunil Alinsky regarding empowerment. It was demonstrated that women dairy farmers who participated in this communication program (96) were more empowered than those (88) who did not participate.

For Mangala Subramanian (2001), 'poor women are socially empowered because of group participation'. She addresses three main questions: (1) What has been the strategy of the state vis-à-vis movement organisations in addressing women's empowerment issues? (2) How have current trends in globalisation supported collaboration between the State and community-based initiatives for women? (3) What are the effects of such group-based initiatives (structure and functioning) on individual women's empowerment? She states that 'The research model integrates gender theory and social movement theory to examine how poor women organise as informal groups'.

This study of political empowerment through Mahila Samakhya (MS) (1999) makes a comparative analysis of the functioning of panchayats headed by women who were the members of collectives (Sangha) organised under MS and those headed by women who had no exposure to MS philosophy and values. It attempts to analyse the process of political empowerment and the contribution of MS to stimulate this process. While comparing the MS and Non-MS Panchayats, it has been found that functioning of non-MS Panchayats needs improvement in several aspects. MS Panchayat refers to the Panchayat which is headed by a woman who has been

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associated with MS or the Panchayat where majority of women members had been members of sangha, even if the Pradhan is a male non-MS. MS Panchayats were found to be organising their functions relatively more effectively. The recommendations that have emerged from this study are described.

Mahila Samakhya Karnataka Program in India is engaged in organising women's groups (called sanghas) in villages. Combining qualitative and quantitative methods, and based on a quasi experimental research design, the field-level data collection spanned for about four months (September 1998- January 1999). Data collection involved a critical study of important reports, field level participant observation of group meetings, observation of program activities, and structured interviews with 605 individual women (502 participants and 103 women from villages where groups have not been formed) and 31 group facilitators. Using basic statistical procedures and interpretation of the qualitative data the analysis suggests that, "participation in groups is socially empowering for women facing multiple systems of oppression, class, caste and gender." The framing of opportunities to define new interests facilitated by the interactive linkages between the macro and micro levels (global-national-local) create conditions for the emergence of new movements.

The concept of women's empowerment is very important for the success of family planning and reproductive health (RH) programs, (Sastri V. D 2002) but there is no consensus on the meaning of the term. Women's empowerment is such a complex phenomenon that its measurement remains a problem for academicians and policy makers. The review of recent literature on the attempts to measure and examine the validity of indicators of women's empowerment by demographers and other social researchers suggests that the information collected to construct these indicators is sensitive, subjective and varied in dimension. There is certainly a need to develop a standardised tool to measure the empowerment attained by women.

Sulaja's (2002) study aimed to identify some of the factors that can help measure women's empowerment in the midst of social development in four southern

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states of India, namely, Andhra Pradesh, Karnataka, Tamil Nadu and Kerala. The required data relating to the selected variables are taken from the published reports of the National Family Health Survey, 1998-99. Comparing the indices for each state, Kerala has better social development and women's empowerment. However, in Tamil Nadu, females are more empowered compared to the State's social development. Karnataka is comparatively well off in social development but not in women's autonomy. In Andhra Pradesh, both are less remarkable. In conclusion, greater attention is to be directed in the states of Karnataka and Andhra Pradesh to improve the conditions of women than the socio-economic development of the state in general.

In order to uplift women, the Government of Tamil Nadu has promoted a large number of self-help groups (SHG). Sundar Jothy (2002) in a study attempted to examine the performance of these groups. Though started some three years ago, SHGs have recorded tremendous achievements in all aspects of their operations, including their sustainability. Empowerment through SHGs has enabled a good number of rural women to perform various self-sustaining activities such as:

1. monitoring whether the local ration shops are functioning properly;
2. keeping vigil to prevent brewing of illicit liquor;
3. helping the aged, deserted and widows to obtain loans to enable them to lead a decent life;
4. growing vegetables in their back yards and
5. maintaining group unity that transcends the barriers of caste and religion.

Despite these achievements, members of the SHGs, are unable to avail themselves of the financial assistance provided under various anti-poverty programs of the Government. Several recommendations are given in the report to overcome these problems.

Women and Panchayat Raj

Gender equality is critical for sustainable people-centred development. The benefits of reducing gender-based constraints will directly reflect on the economic

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development and efficiency of a nation. The Panchayat Raj Act is being implemented with this objective in view. ... The Panchayati Raj bodies in India at present have more than 8,00,000 elected women members. Women are chairpersons in one third of all these bodies. According to the statistics published by the Ministry of HRD, out of 475 zilla parishads in the country, 158 are chaired by women.

The findings of a study conducted by V.T Damayanthi are interesting:

1. "Women of the younger age groups (below 30 years) were found to be more suitable for any non-traditional self-employment activities.
2. The selection of group members from the same caste and locality made the group more cohesive.
3. Institutional finance and Revolving Fund were the major factors motivating women to join the programme.
4. Skill training and initial support from the field functionaries made women more confident to take up non-traditional, group economic activities.
5. Income accruing from the DWCRA Scheme enabled regular repayment of loans from banks;
6. Mutual understanding and co-operation among the members provided strength that contributed to success; and
7. Effective and dynamic leadership was one of the crucial factors that contribute to the sustenance of the groups".

C.S. Meenakshi and P. Ajithkumar conducted a case study on 'Women's Participation in Rural Housing Schemes'. It was found that the following factors promoted greater participation of women in the planning and construction of houses:

- Literacy / educational level of the women folk in the family
- Women with employment
- Women of the upper and backward castes
- Women in the coastal regions

B. Sreekumar, R. Beena and C.S Ajithkumar undertook a study in Palakkad District and covered thirty villages from six blocks. The study was carried out in ex-

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post facto design with matching pairs involving members of the self-help groups and non-beneficiaries of the area with comparable socio-economic characteristics.

The degree of empowerment attained by the members through participation in the schemes was assessed. The extent of authority exercised by the members in the various activities of the concerned target groups was taken into consideration. Four levels of functions – planning, decision-making, implementation, and evaluation were identified for assessment.

The level of empowerment of the women members of the scheme may be indicated by the authority exerted by them in various group activities. The analysis of the overall activity of the scheme showed that 57 per cent of the members had moderate authority over the various functions of the scheme.

Self-perception, perception of the role of women in society, economic independence, decision-making, innovativeness and attitude towards group action, communication, behaviour and desire to improve living conditions were the various facets of empowerment.

Correlation coefficient was worked to examine the degree of association of the qualitative characteristics such as age, education, family size, farming experience, and occupational status with the extent of participation of the beneficiaries in various schemes.

Jaya S. Anand undertook a study to enquire into the performance of women groups in Kerala commonly known as self-help groups (SHGs) and Neighbourhood Groups (NHGs) and to identify the factors contributing to their failure or success so that the strategy may be replicated effectively for empowering rural women.

The main objectives of the study are:

1. To evaluate the performance of selected SHGs and NHGs and to identify the extent to which the factors required for the successful functioning of the groups are present and in what ways, are they influencing the performance.

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2. To examine comparatively the role of various promoting agencies and to discuss the differences in their approaches in organising and managing the groups.
3. To examine the impact of SHGs and micro-credit facilities on women empowerment.

For this study, the area selected was Chungathara pancha yat in Malappuram District. In the conclusion Jaya Anand revealed that together with poverty eradication, women empowerment has for a long time been a stated aim of many micro-finance programmes. The study has shown that a positive change has taken place in the attitude of the beneficiaries. Self-perception, which used to be low, is high now because of attitudinal change and change in social outlook. The groups have provided a forum for women to express their concerns and articulate their aspirations for change and enabled them to see and know what is happening outside the house. Several groups have become centres for initiating social action against dowry system, alcoholism, illiteracy and divorce. Though some groups have succeeded in improving the extent and levels of political participation of their members, their active and effective involvement in local planning and decision-making is yet to take place.

'Women in Local Bodies' is a study conducted by S. Radha and Bulu Roy Chowdhary. The main objective is to find out the manner in which and the extent to which women have participated in Panchayati Raj in Kerala, in the discharge of financial, social, and administrative functions and to make an assessment of the impact which their participation has made in local development.

The specific objectives of the study were:

1. To gain an understanding of the problems encountered by women members of local bodies.
2. An appraisal of the relationship that women members have with their locality and the roles that they played in solving local problems.
3. As assessment of the improvement, if any, made by women members in local bodies in taking, or influencing decisions and

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4. An examination of the interest evinced by women members in addressing the issues and needs of children and women.

The study presents a number of interesting conclusions:

- 1) Elected women representatives feel that they are not given due consideration in the panchayats
- 2) Elected women function under severe constraints, which hinder their success as representatives in self-governance bodies
- 3) Display of power, authority and courage by a few women representatives has sent warning signals to those in authority that stand against women empowerment

The gender budgeting initiatives in India started in July 2000. In Kerala in addition to general development, gender specific schemes have been formulated and implemented. In the 2001-2002 budget, there were as many as 30 schemes specifically drawn up and implemented for the well-being of women. About ten per cent of budget allocation (Rs. 130 crore per year) of the Panchayats in the states are earmarked for women development programs.

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Annexure-2

Pilot study

This was done in the Sreekariyam Grama Panchayat of the Kazhakootam Block in Thiruvananthapuram District. Detailed discussions on the research project under preparation was held with Ms. Sheela Jayakumar (Panchayat President), Mr. J. Justus (The officer in charge of women development programs), Messrs. V. Gopakumar & M. R. G. Kurup (Members of the Panchayat) and a few women beneficiaries. Budget proposals of the years – 1999 up to 2003 were examined to understand the programs mainly intended for women development.

According to the Census of 1991, (Census data of 2001 are not available with the Panchayat) the population was 42,050 of which 21,208 were women (51%). The number of women who belong to SC/ST sections were 2,444.

Women status study

This is a statutory requirement. The study was conducted in 1999-2000. According to the Panchayat President, the findings were very helpful in understanding the needs and problems of women in general, and those in the BPL families in particular.

In the matter of education and health, women were on a par with men. About 89.56% of women were literate. But, in the matter of employment and income generation, they were quite backward. Socially also women were discriminated. It was found that no women, on their own, visited any of the seven library and reading rooms in the panchayat area. Likewise, their participation in socio-cultural activities was also minimal. Instances of harassment of women such as rape, eve-teasing, domestic violence partly due to drunkenness among the men-folk and dowry-related problems were prevalent among the population.

A good number of women farm workers lost their livelihood because of the increasing reclamation of farm land for constructing buildings. Hence, some of them

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have turned to cattle / goat rearing and poultry farming. There was a complaint by women that the dairy co-operatives in the area were controlled by men to the disadvantage of women. Within the family, there was male domination especially in decision-making and in handling the incomes of the family.

Budgetary allocations for women development

As required by the rules and regulations, the Panchayat has been allocating about ten per cent of its annual budget since 1997 for improving the life and labour of women. Facts and figures of allocations and expenditures are given below:

2002-2003

Projects	Fund allotted (in Rupees)
Poultry	3,16,000/-
Processing of copra	6,00,000/-
Kitchen garden	2,55,000/-
Financial aid for marriage	50,000/-
Anganvadi honorarium	75,600/-
Financial aid for Housing	11,02,500/-
Self-employment	3,00,000/-
Catering unit	15,000/-
Bakery	3,50,000/-
Candle making	2,00,000/-
Total	33,99,100

2003-2004

Projects	Fund allotted (in Rupees)
Poultry	30,000/-
Women empowerment	4,00,000/-

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Anganvadi honararium	75,600/-
Counselling and guidance	90,000/-
Employment unit	4,00,000/-
Women's toilet	2,00,000/-
Total	17,20,600/-

It is obvious from the information given above that the Sreekariyam Panchayat has been **women-friendly** in its attitude and approach. The researcher could notice the presence of a large number of women visiting the Panchayat Office with requests and of course, some grievances. The President, the Vice-President, the Secretary and the staff seemed to be very friendly and considerate.

The strategy

The strategy consists of two components: one is to organise women of economically and socially backward families into kudumbasree groups and empower them through a package of self-help programs; the other is to provide direct help for buying land, building houses, digging wells, constructing toilets, skill-training and regular supply of nutritious food to pregnant and lactating mothers through the anganvadies.

There are, at present, 222 kudumbasree units, 20 Area Development Societies and one Community Development Society with a membership of 4100 women. The total savings of the groups is Rs. 80 lakhs. The credits disbursed among the members, till date is Rs. 30 lakh. Recently, three income-generation schemes have been started. A group of 13 women manage a canteen at the Manvila Co-operative Training College and the average monthly income of a woman is about Rs. 1750, which is sufficient to raise her above the poverty line. Another is an agricultural group consisting of 20 women to start a vegetable farm by acquiring land on lease. The ground work is almost over. The third one is a bakery production unit of 20 women

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for whom training is already given and a sum of Rs. 3,50,000 has already been earmarked in the 2002-2003 budget. Apart from all these, a good number of members of the groups have started small income-generation activities individually and in groups. To facilitate the sale of the products / produces, a stall has been constructed in the Powdikonam market.

In order to empower women mentally, counselling and guidance sessions were conducted for several groups. Buildings for continuing these activities are under construction in two villages.

So far, the budget allocations and the inputs made by the Panchayat for women development are described. The **implementation strategy** for kudumbasree project is laid out, in writing, very clearly and hence, it is easily followed with fairly good results. For the rest of the programs, the subsidy amounts are dispersed on the basis of satisfactory reports of the monitoring committee.

In sum, it may be stated that kudumbasree has become, by chance or choice, the mainspring for the empowerment and development of the hapless women in the communities. All other programs may be considered as supplementary or supportive. One lacuna noticed is the absence of a suitable mechanism for assessing the outputs and outcomes of the manifold activities of the groups. The Panchayat authorities are yet to become aware of the need for regular **impact analysis exercises** on the basis of measurable indicators and then investigatively look back into the necessary, sufficient, contingent, contributory and alternate variables that converged and produced the impact. When once these information is culled out, it is easy to develop **a framework of facilitating factors** which will serve as a dependable guideline for project management without resorting to a hit or miss approach.

A case study

Just to gain a holistic understanding of the impact of women development programs of the Sreekariyam Panchayat and to establish a functional correlation between inputs-processes-outputs, the Secretary of a successful kudumbasree group

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by name, **Sanghamam** was selected for in-depth study. She is Ms. Geetha Ajith of Manvila, aged 34 and educated up to Pre-degree and has passed ITI but without any regular employment and income. She has two children and her husband is an employee in the Indian Coffee House in the city. The family stays in a rented house and doesn't own any land.

Geetha has been associated with the Panchayat and its activities for the past four years. She participated actively in the last election campaign in favour of the LDF candidates and this has helped her develop good communication skills and organising ability. Naturally, she has become the secretary of the kudumbasree group and is providing good leadership. According to her the inputs so far offered by the Panchayat are:

1. A Revolving Fund of Rs. 10,000
2. A grant of Rs. 1,000 from the District Panchayat
3. Two of the members got subsidy for house construction, three got latrines and one got a well.
4. Members got orientation on income-generation activities, guidance and counselling services, health-care and management of group activities.
5. The Panchayat helped the group get linkage with State Bank of Travancore and this has made loans easily available.

Most of the members have started small income-generation activities like vegetable vending (3), preparation and marketing of food products (3), tailoring (4), dairying (2) production and sale of kadjans and copra (3). As a group activity, they

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regularly procure good quality rice from the whole sale market for sale among the members on credit basis . This is to ensure food security.

The savings and credit mechanism of the group is the main engine that provides the motivation and strength for initiating developmental activities. The officer-in-charge of the kudumbasree program provides the know-how and the direction.

The impact of the group and its manifold activities is visible in the person of Geetha. As indicated earlier, she has developed good leadership qualities, social skills and the ability to plan and organise activities and solve problems, if any. The socialising power of the group is acknowledged by her. Under her inspiration and direction members of her group actively participate in grama sabha meetings.

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Annexure-3

Consultation Workshop

Date 7/12/03

Venue B-7, Jawahar Nagar, Trivandrum

Time 10.00 a.m. to 12.00 Noon

Present:

- 1) Smt. Mridula Eapen, CDS, Trivandrum
- 2) Smt. Eliamma Vijayan, SAKHI, Statue, Trivandrum
- 3) Dr.Radha, Joint Director, Department of Economics
- 4) Smt. Asha, IURD Investigator
- 5) Sri. T.S.N. Pillai, Consultant to IURD
- 6) Sri. S.C. Iyer, Executive Director, IURd
- 7) Sri. Tulasidharan, District Planning Officer, Trivandrum
- 8) Sri. Ajay Kesavan, Investigator, IURD

Sri. S.C. Iyer presented the circumstances which led to the conduct of the Consultation Workshop. The original proposal was read out. Discussions followed. The findings from the discussions are incorporated in the revised proposal forming part of this report.

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