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Study on the changing process of Kerala women through Kudumbashree in Kerala

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This study asks if membership in “Kudumbashree” leads to more equitable gender relations and economic advancement in rural area. The study reveals that women empowerment is the best strategy for poverty eradication. Rural women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The process of empowerment becomes the signal light to their children, their families and the society at large.

INTRODUCTION

The south Indian state of “Kerala” has long been held up as a model of development. It is often cited as an example of what public action and mass mobilization can achieve in conjunction with responsive democratic governments. Caste reform movements of the 19th and 20th centuries and peasant and labor movements in the second half of the 20th century, led to widespread radical reforms. Despite its poverty, Kerala has achieved human development results that are outstanding in comparison with the rest of India.

Gender equality gains (including inclusion of women in education) helped reduce fertility rates and improve maternal and child health. But advances in social development failed to spur economic development. Poverty is a crucial problem facing all developing and underdeveloped countries in the modern world. It is felt that the problem of poverty can be solved through a concerted effort by the State. Feasible opportunities can be provided to the deprived and the destitute by means of lending asset creating facilities. Women households are the cruelest victims of deprivation and destitution. So any poverty eradication programs must aim at improving the standard of living environment of the women communities. It is through creating livelihood opportunities for the women that they can be archived and the micro credit and self help groupings are better sources for improving the standard of living of people.

Inspired by the innovations in participatory development in the early and mid-1990s the government of Kerala, India, initiated “Kudumbashree” in 1998 to alleviate poverty in the state by 2008 by empowering women through collective action. The government of Kerala State in India has introduced a novel scheme of poverty

eradication based on micro finance namely “Kudumbashree” the scheme aims at improving the living levels of the poor women in rural and urban areas. “Kudumbashree” in local language means prosperity of the family which helps enjoy the economic opportunities by a good number of the poor women folks in rural and urban Kerala. It as a programme has been launched by the state government of the Kerala with the active support of Indian government and NABARD aimed at removing absolute poverty within 10 years with the full co operation of local self government. NHGs will be federated democratically into ADS, at panchayat ward level and then into CDS at panchayat level.

Their organizational structure will provide opportunities for collective public action. It seeks to bring the poor women folks together to form the grass root organizations to help enhance their economic security. The projects aim at removing poverty among rural women households through setting up of micro credit and productive enterprises. The activities such as micro credit and micro enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of rural households. The locally formed Community Development Societies consisting poor women are undertaking the activities such as micro-credit and micro-enterprises. To facilitate collective action, “Kudumbashree” focuses on formation and capacity building of three-tiered, community-based organizations of poor women is known as community development societies. The programme has been found very effective since the women got involved with the activities who were home bound earlier and were not able to interact with outsiders are found to be more confident, articulate and decision makers.

This new method was launched in 7 ward of Alapuzha municipality. The successful CDS model was replicated into various districts of the state with the support of UNICEF and national government, through this act Community Development Society system was implemented in all urban local bodies of the state. Later the 9 point risk indicators were changed according to the needs. The phenomenal success of Alapuzha model encouraged the government to extend the CDS schemes to other district under the name of “Kudumbashree” programme. In society like Kerala women are still the “other” their role in development process is marginal. Kudumbashree is a women centered programmes to enable and enlighten the poor women of Kerala to realize their potential and strengthen them to contribute to the development of their family, community and in turn society as a whole. The mission encourages the resourcefulness of poor women in terms of skills, entrepreneurship and managerial capabilities and makes them empowered. Poverty is a multi faceted state of deprivation. Hence a multi-pronged strategy alone can help eradicate poverty. The large proportion of Kerala population falling under the poverty line during the 1970s and 1980s, rates higher than overall Indian average. Within that 10 year span Kerala succeeded in reducing poverty by 36%. Recent poverty analysis suggests that poverty is less severe in Kerala compared to other areas in India. Reduction in poverty can be attributed to various factors; the important one is development of micro financial institutions.

Objectives

1. To assess the impact of the “Kudumbashree” activities and other grassroots institutions (such as farmers’ groups) on men and women.
2. To determine whether there is any significant change with regard to more equitable gender relations after “Kudumbashree operation in the state

Literature reviews

Since the early 1980s, a large number of studies have examined the various dimensions of micro finance programmes and women empowerment. Several international organizations like Action-Aid UK, CGAP (Consultative Group to Assist the Poorest) and Overseas Development Authority have conducted case studies and organized workshops in various countries. The popularity of the informal sector concept among policy advisors and governments arose from a convergence of interest in poverty issues and the need for a policy instrument (Tokman, 1987).

Governments, international financial institutions and private foundations found in the concept a common language to co-ordinate their activities and in the case of governments, to improve their access to international welfare funds earmarked for income-generating activities

(Peattie, 1987). They accept notions of stratification, exploitation and privileged sectors of society and expand jobs and improve productivity and income. They aim at empowering groups and communities through business assistance and development of organizational skills and capacity. They promote, fund and carry out programmes that address the needs of the poor (Rakowski, 1994). Many micro-enterprises began as charitable and disaster relief organizations operating in rural and urban areas, while others were founded specifically to bring multinational corporate funds to the aid of the poor. By the early 1970s, their work concentrated on working with neighborhood or village groups on self help initiatives and grassroots economic projects (Korten, 1987).

For these NGOs the shift from charitable work and services to income-generating activities was a natural outgrowth of their collective and cumulative experience in helping organize community groups. Additionally, the expansion of the informal sector, especially in the poor neighborhoods where NGO activities concentrated, led to an awareness of this sector of people in regulated, unlicensed, low resource, “marginal” activities which were critical to the survival of the poor, especially women (who predominated as heads of poor households) (Otero, 1990). The 1970’s marked the promotion of empowerment and social welfare through economic growth. The NGOs of the late 1980s and the early 1990s have been expanding their role. Despite the time and resources, which NGOs as a group have invested in the poor, a tremendous amount of need remains unmet? NGOs have begun to assume a role of catalyst for micro and macro level policies and they engage in dialogues with governments and the private sector.

In fact, private sector business leaders, foundations and corporations has created new local-level NGOs for promoting micro-enterprise development through “massification” applying the NGO method and philosophy on a broader scale to help increasing number of entrepreneurs and poor families (Bejar and Korten, 1987). Massification and overcoming institutional obstacles demand government and private sector collaboration. In direct contradiction with the legalists, NGOs stress that the most important role for governments is to provide the appropriate policy environment for micro-enterprise development (Otero, 1990). A large number of studies have been undertaken so far by CGAP, NGOs, and donors of micro-finance programmes highlighting the strengths and weaknesses of the programme in various countries. We present below a few studies conducted on SHGs in India – only those that have a direct relevance to the present study. Choudhary (1996), in her study stressed the need for sharpening women’s empowering strategies to make them effective and result-oriented. She pointed out that money earned by poor women is more likely to be spent on the basic needs of life than that by men and that these realizations would bring women as the focus of development efforts. Shylendra (1998) in his paper attempted to evaluate the performance of 8 women SHGs promoted in

in the Vidaj village by the Institute of Rural Management, Anand (IRMA).

Here the SHGs failed to enable members to realize their potential benefits. The reasons identified for the failure were the wrong approach followed in the SHG formation by the team, misconceptions about SHG goals both among the team and the members and lack of clarity about the concept. Gain and Satish (1996) in their paper had described the factors affecting group dynamics and group functioning such as feeling of solidarity and pervasive benefits from group formation, increased awareness of group members, self reliance and transparency. Singh and Jain (1995) in their working paper 'Evolution and survival of SHGs: Some theoretical and empirical evidences' explained that there are four stages of group formation: forming, storming, norming and performing. They identified the factors, which have an impact on group formation as full participation of all members, quality in leadership, some sort of homogeneity among the members and transparency in operations and functioning of the groups.

The study conducted by Karkar (1995) revealed that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on moneylenders. It had also resulted in improving their standards of hygiene and nutrition. An article (Vikas, 1995) highlights the role of an innovative saving/credit programme called "Podupu Lakshmi" that had been successfully launched and carried out in the Nellore district of Andhra Pradesh. "Podupu Lakshmi" is based on a very simple principle of saving a rupee per day/per member. The erstwhile submissive, docile, silent and meek women changed their psyche into assertive, confident, mobile, articulate, questioning and demanding pressure lobby groups. The aspirations of women for economic prosperity went up and they started climbing up the social ladder through the programme. The other factor for the success was the timely intervention of the government machinery.

The careful identification of key government functionaries also led to the success of the programme (Menon, 1994; Marulanda 1994; UNICEF, 1996; Gopalan and Rajan, 1996), all of which were generally uncritical and highly appreciative of the programme. The South Malabar Gramin Bank (1998) conducted a 'Monitoring Study on SHGs' to examine the progress of the scheme since its implementation in 1995-'96 in Malappuram and Kozhikode districts. About 60% of the bank-linked groups were rated as excellent. In a few groups, group dynamics decreased after the credit-linking. The study suggests that in 20% of the groups, the organizational set-up should undergo change by replacing the existing members. An impact study conducted in seven wards with 2003 risk families in Alappuzha by the Department of Statistics, University of Kerala, revealed that families with less than two meals per day had gone down from 57% in 1993 to 44.50 in 1996, families with one or more illiterates fell from 26.5

to 17.8% and families with persons addicted to alcohol declined from 32.5 to 22.10%.

However, the most comprehensive study on SHGs in Kerala has been the one by Oommen (1999). He covered all the districts and municipalities in the State, in which the Urban Community Development Societies were functioning. The study has reviewed the progress of the programme under four heads: impact on poverty, income-generating programmes, thrift and credit societies and women empowerment. However, what is needed is a real change in the community's attitude to depart from the traditional approach of highly subsidized support to the promotion of self-help. This is a time-consuming process; but regular follow up and guidance are sure to bring about substantial improvement.

METHODOLOGY

This report draws primarily upon the available literature and qualitative data collected from "Kudumbashree" and its CBOs. 184435 NHGs which consists 3633797 family, 16934 ADSs, 1058 CDSs and 1406 elected representatives in all over Kerala. We wanted to base the study in some of the most backward districts in India, the choice of Wayanad was made purposively. The selection of Wayanad was driven not only by its general backwardness, but also the geographical backgrounds. In addition to the "Kudumbashree" office at the district level, the visit included meetings at district offices and "Kudumbashree" CBOs Wayanad district of Kerala state. The qualitative methods employed were focus group discussions, key informant interviews and observations. The checklist of questions presented in the overview guided the discussions

Kudumbashree-mode of operation

The Community Based Organization is the lifeblood of "Kudumbashree". The grass root level poor women are organized through Neighborhood Groups (NHGs) consisting of president, secretary, infrastructure volunteer, community health volunteer and income generation volunteer with 20 - 40 women. The Neighborhood Groups (NHGs) are coordinated at ward level through Area Development Society (ADS) by federating 8 to 10 NHGs. To coordinate the activities at the Panchayat level there is the apex body called Community Development Society (CDS), which is heading the Area Development Societies (ADSs). The NHG members used to meet once in a week in one of the member's house. The members, who meet together, discuss their problems and make joint effort to find solutions to their grievances with the support of the functional volunteers.

This would bring up interpersonal feelings among the members and would generate supportive attitude to build confidence among them. Apart from this, they practice

small savings through thrift which should be used to create productive assets. The 'micro-plans' are prepared at the NHG meetings and the formulated plans would be sent to ADS for scrutiny and finalization to form the 'mini-plan'. After consolidating the 'mini-plans' by judicious prioritization at the CDS meeting a 'sub-plan' is formed to become the anti-poverty programme of the Local Self Government.

The formulation of micro, mini and sub-plans help facilitate the poor women households to participate in planning process as a major stake holder. The local self governing body monitors the implementation of the 'plans' and thereby proper linkage, coupled with autonomy is ensured in the participatory system of planning for poverty alleviation. The first spark of women based participatory approach for poverty eradication came out in Alappuzha Municipality in Alappuzha District in Kerala in 1993 when the Community Development Society of the poor women came into being as part of the implementation of the Community Based Nutrition Programme (CBNP) and the Urban Basic Service Programme (UBSP) with the assistance of UNICEF.

Neighborhood Groups (NHGs)

Neighborhood group is the association of 20 to 40 women members, belonging to high risk families. They elect women from among themselves as Resident Community Volunteer, another one is selected as President of the NHG and the three others are selected as Community Volunteers, each of whom has specific responsibilities viz., health, infrastructure and income generation. They are, therefore, designated as Community Health Volunteer, Community Infrastructure Volunteer and Community Income Generating Volunteer. The Community Health Volunteer is responsible for all the health related activities of the NHG like immunization, maternal care, child care, nutrition and propagation of ideas like cleanliness, hygiene, etc. The Community Infrastructure Volunteer is in charge of the basic infrastructure needs of the NHG such as housing, sanitation, drinking water, drainage, etc.

The Community Income Generation Activity Volunteer looks after the income generating activities of the NHG. She has to identify all potential agencies, departments and organizations to be engaged in promotion of self employment activities. She also liaises with the National Bank for agriculture and Rural Development and commercial banks on behalf of the NHG. Proper training and orientation are given to the above volunteers in their respective areas. Each NHG prepares an action plan on the basis of the needs of the member households of the NHG and such plans are called Micro Plan of the NHG.

Area Development Societies (ADSs)

Area Development Societies at the ward level are formed of 10 - 15 NHGs and the five member committee of the

all the NHGs constitutes the governing body of the ADS. The ADS has a Chairperson, a Vice chairperson and 7 other members. The Community Organizer of the Municipality acts as the Member Secretary of the ADS. The ADS integrates the micro plans of the NHGs and after discussion and scrutiny a consolidated action plan is prepared and is known as Mini Plan.

Community Development Society (CDS)

Community Development Society is the apex body at the town level and is the coordinating agency for programme implementation. Chairpersons, vice chairperson and Members of all the ADSs form the General body of the Community Development Society. A Project officer of the Municipality acts as the member Secretary of the Community Development Society. The Community Development Society has a President, Vice President and seven other members elected from the general body of the CDS to form the committee of the CDS.

The committee and the member secretary constitutes the governing body of the CDS. The Community Development Society monitors the programmes undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes. Various developmental programmes initiated under Community Development Society and the Area Development Societies include training programme for women to start income generating units, water supply, conduct of health education camps, construction of dual pit latrines undertaking micro enterprises, rising of pathways and cultural programmes, etc.

The Participatory modeling under Community Development System brought the poor women in Alappuzha to the mainstream of the social life. They began to participate in the development process with greater enthusiasm. The NHGs were encouraged to meet as many times as possible. It provided them an opportunity to sit together and discuss their common problems to find out solutions. The poor women belonging to the high risk families become empowered and seldom accept poverty as their destiny. They proved beyond any doubt that they could identify their own problems. They learned the meanings of 'self-help' and 'self respect'. The united and empowered women fought against poverty quite valiantly and effectively poverty alleviation programmes began to deliver the goods through participation for the first time in history.

Micro enterprises

Micro enterprises foster the economic status of women as an effective means to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted. Canteens/ catering units, units, group farm-

ing units, fruit processing units, foot ware units, condiments units, umbrella units, building materials units, horticulture units, electronics units, ready made garments units, soap powder units, toys units, grocery shops, are some of the examples of micro enterprises that are undertaken by poor women under "Kudumbashree" Mission. Women entrepreneurs are given training in entrepreneurship development, skill development, project management and performance improvement by the Entrepreneurship Development Institute of India, Ahmedabad.

Micro housing/ "bhavanashree"

Under this programme poor families, who are in dire need of constructing new houses are able to avail loans from banks and the repayment of which is ensured by tri-party agreement between the beneficiaries, the Community Development Societies and the Financial institutions/Banks.

The destitute identification, rehabilitation and monitoring programme /"Ashraya"

This programme, named as "Ashraya" in local language (meaning 'depending') aims at uplifting the poorest of the poor from their destitution. 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. The programme launched in 391 village Panchayats and 6 municipalities.

Lease land farming/"haritashree"

Lease land farming programme, named 'Haritashree' in local language, lends helping hands to those cultivators who are having no land at all. So "Kudumbashree" pools uncultivated lands on rent and provide the willing cultivators for agricultural operations.

The S3 Programme

"Kudumbashree" addresses the multifaceted deprivations of the poor families, which lack food, health care, education, basic amenities such as shelter, drinking water, safe latrines and employment. It is felt that poverty reduction would foster economic development if it sustains the secured gains. So, sustainability economic development assumes greater importance in the process of attacking poverty. So much so, "Kudumbashree" has evolved a

evolved a project to build a model in select panchayats on the concept of comprehensive development. The projects focus on self sufficiency, self reliance and sustainability (S3) of the village panchayats. The project envisages to addressing the problems of child development, geriatric care, mentally and physically challenged, education, adolescent care, women empowerment, enterprise development, unemployment of the educated youth, agriculture/animal husbandry/ dairy development, revamping the traditional sectors basic minimum needs and destitute identification and rehabilitation.

Children's Neighborhoods /"Balasabha"

The children from poor families are organized to develop their intellectual faculties by performing cultural activities from time to time. Termed as "Balasabhas" in local language it functions as a platform of the children to help develop their overall capabilities that combines education, entertainment and empowerment.

Solid waste management/clean kerala business

Solid waste is serious menace for all the urban and semi urban areas of Kerala Now *Kudumbashree* mission try to tackle this problem by setting up 'Clean Kerala Business' units in an organized and planned manner entrusting to women entrepreneur groups to segregate, collect and transport solid waste from the households, commercial establishments, hotels, etc..

Special employment programme for educated youth

A special employment programme for the educated youth has been initiated and 50,000 educated youth were assigned with the task of "Kudumbashree" such as identification process, setting up of innovative micro enterprises, etc.

Special School for the disabled children /Buds

Special Schools, called 'Buds', are set up aiming at providing for the developmental, social and emotional needs of the disabled children. These children are being provided with the necessary medical attention, physical and mental therapy, mobility equipments, hearing aids and vocational and educational training.

Self employment programmes under SJSRY

Swarna Jayanthi Sahari Rozgar Yojana (SJSRY) is an anti poverty programme launched by the government of

India ad is meant for the urban areas of the state. It covers the 53 municipalities and 5 corporations. Individual enterprises and group enterprises with a minimum number of 10 persons can be set up.

*GRQ (Goat-Rabbit-Quail) project

The Goat-Rabbit-Quail Project is a unique micro enterprises project for rearing the three species together to earn a steady income to the family entrepreneurs. The predominantly non-vegetarian population of Kerala necessarily ensures the potential market for the produce. The GRQ project aims at utilizing the inherent advantage of the homestead farming practiced by number of families. Quail rearing as an activity can ensure a weekly cash flow and that combined with the quarterly and half yearly cash flow of rabbit and goat would ensure a source of steady income to the family.

GENDER RELATION

Gender relations are defined as power or status relations between men and women, with the assumption that men and women wield unequal power/status within the family, the community and the larger society. Gender relations cannot be directly observed in society and so were inferred from the underlying gender roles. Eleven indicators grouped under personal empowerment, role changes, attitudes and others – were identified to measure the direction and extent of perceived change. Empowerment is easy to define in its absence of, powerlessness, real or imagined, learned helplessness, alienation, loss of a sense of control over one's own life. It is more difficult to define positively only because it takes on different forms in different people and contexts.

Empowerment means giving power and authority, so women empowerment means giving power and authority to women. The process of empowerment requires transformation of structures of subordination, control over material and intellectual resources, gaining decision making authority and reduction of gender inequality. The nature of gender relations—relations of power between women and men—is not easy to grasp in its full complexity. But these relations impinge on economic outcomes in multiple ways:

1. The complexity arises not least from the fact that gender relations (like all social relations) embody both the material and the ideological. They are revealed not only in the division of labor and resources between women and men, but also in ideas and representations—the ascribing to women and men of different abilities, attitudes, desires, personality traits, behavior patterns and so on.

Gender relations are both constituted by and help constitute these practices and ideologies, in interaction with

other structures of social hierarchy such as class, caste and race. Neither uniform across societies nor historically static (as numerous studies of different cultures, regions and communities bear out), they may be seen as largely socially constructed (rather than biologically determined).

2. The process of this social construction, however, is inadequately understood, as is also how particular forms of gender inequalities are maintained, and by what means they might change over time.

Recent growing interest among economists in intra household dynamics addresses these questions. For instance, there has been an increasing criticism of "unitary" household models that assume that household members seek to maximize utility on the basis of a set of common preferences represented by an aggregate utility function and a common budget constraint.

A range of alternative household models use the game theoretic approach to incorporate a more complex understanding of how family decision making occurs, variously allowing for individual differences in preferences, in budget constraints and in control over resource use. Although most do not explicitly address gender asymmetries, they can accommodate such asymmetries and thus provide a useful approach for analyzing gender relations and point economic thinking in a new direction. At the same time, these formulations, consisting mostly of formal models, are restricted in their ability to incorporate the full complexity of gender interactions within households and the simultaneity of various processes and forms of decision making. In addition, most say little about gender relations beyond the household. It could thus be suggested that a rural person's bargaining strength within the family vis-à-vis subsistence needs would depend (given the exchange entitlement mapping) especially on eight factors, like ownership of and control over assets, access to employment and other income-earning means; access to communal resources such as those of village commons and forests, access to traditional social support systems such as of patronage, kinship, caste groupings, etc, support from NGOs; support from the State, social perceptions about needs, contributions and other determinants of deservedness and social norms. This tool was used to collect views about perceived gains and losses regarding the following ten issues.

Knowledge and awareness

There was unanimity on the tremendous increase in knowledge and awareness among women as a result of involvement in the SHGs. It was agreed that men too had gained in both, but there was variation in views about its extent. Women's new knowledge could be classified into two types. The first was concrete knowledge about specific topics. These, like technical skills, were mostly related to income generating activities and enterprises and varied from location to location, depending on, the

type of enterprise being taken up in each location. The second kind of knowledge, which could be termed as awareness, related to knowledge of a broader and more general kind: banks and banking transactions, government schemes and entitlements and insurance. These were common to all centre and locations. Only women belonging to the better-off self-employed group awareness about issues such as nutrition, dangers of pesticide use, organic farming, women's rights, anti-liquor campaign and police harassment. This group seemed to be more directly politicized and more concerned with wider social issues than the others. It seems that there have been few or no changes in men's knowledge

Skills

Skills are mainly grouped into two categories – personal and technical. All the women talked about the personal skills they had acquired, the ability to speak up and speak out, to articulate, to voice their problems and difficulties, to negotiate and bargain, to meet officials and put issues to them and so on. In short, they mentioned the immense growth in both self-confidence and the skills on which that confidence was based. This was amply corroborated by their own men folk, as well as by everyday experience, and many commentators state this to be the most evident and long-lasting achievement of *Kudumbashree*. The men did not make any comment about acquisition of such skills among themselves, presumably because they already possess them in some measure. Other skills mentioned by women were aspects of money management such as lending, accounting, saving, mortgaging and banking. A variety of technical skills were mentioned related to the kind of enterprise taken up by the women's groups. These included seed production, mushroom cultivation, food processing, cultivation of herbal plants, preparation of herbal medicines, bamboo craft, book-binding, flower cultivation, pisciculture, making ornamental flowers and growing ornamental fish and some others. Men said that they too had learnt them by observing their wives and through interaction with them, but none of the men were directly involved in the production activity of any of these. On the other hand, men of the farming community stated that this level of skills was inadequate for them to take up production seriously and that they needed more skills and would like to acquire them. The men belonging to the big farmers' group spoke of skills of network-ing, coordination and sourcing knowledge, in addition to the various agricultural technologies they had learnt. The wives of this group also claimed that they had acquired some of these skills successfully, and many men also agreed that the women had picked up these skills from them through observation.

Work burden/leisure

The group of self-employed women reported that they had

had now earned enough, through their *Kudumbashree* activities, to buy several household gadgets like a stove, mixer and cooker, which considerably reduced the time and labor of household work and that they now enjoyed a better standard of living. Most of the men reported no change in work or less work, again except in four cases. The spouses of the employed women *Kudumbashree* members said that now they occasionally did household chores when their wives were away on training related to the *Kudum-bashree*. No change in working hours was reported by the wives of this last group. The increased workload reported by the vast majority of women was of two types.

The first was the time spent in the group management activity itself and included activities such as attending meetings, keeping accounts and minutes, arranging loans and repayments, visits to the bank and other offices and conflict resolution. The animators had the heaviest workload. The second type of workload was related to the income generating activity (or consumption activity like house-building) created by the loan, which was, most commonly, livestock rearing, followed by other small enterprises such as vermicomposting, seed growing, bio pesticide and bio-fertilizer production. The most common activity taken up as a result of the *Kudumbashree* seemed to be cattle rearing among both laboring and farming women. (Rearing of small livestock like goats, pigs, ducks, rabbits and poultry was not mentioned). Significantly, care of cattle was seen practically as an extension of women's domestic rather than productive role. Men farmers "helped out" when needed, for example, taking milk to the society, cleaning cattle sheds, bringing fodder etc., but on those terms; a similar choice of words is used for household chores, indicating that both are seen as part of a woman's reproductive role. On the other hand, men labor participated not only in work related to cattle, but also brought fuel wood and took care of children. The small increase in men's work was directly related to the pressure on women's time.

Responsibilities (within/outside home)

There was agreement among all, both women and men, that woman's responsibilities had increased, especially outside the home, while they remained the same within the home. In other words, women's total responsibilities had increased. As regards men, the views were either that theirs had remained the same, or had been reduced. Women's relative burden was greater. Women's increased responsibilities related on the one hand to saving, getting loans, repaying credit and financial management in general and on the other hand, to handling activities earlier performed only by men such as going to PTA meetings, getting certificates, contacting the village administrative officer and other government officials, visiting schools, going to the ration shop and so on. The middle-class self-employed group of women also

stated that their social responsibilities, in terms of participating in anti-liquor and other campaigns, had increased. A third area of increased responsibility for the women was managing the *Kudumbashree* activity such as rearing livestock, in addition to their regular farm and home responsibility. Men agreed that their responsibilities had either remained the same or decreased. As regards financial affairs, all of them agreed that their responsibility for raising financial resources was considerably reduced and that they had been relieved of this burden as regards other activities, men in both the groups stated that they preferred to let their wives take over these functions and relieve them of the burden. The reason given was that now the women were more aware, better informed and more capable of undertaking these tasks, while earlier they were too ignorant and unskilled to handle them. The same attitude was expressed in a more muted fashion and not quite so openly, in the other locations. However, men stated that there was no change in their own social and political responsibilities. As a result of heavy drunkenness among men and disputes and quarrels arising as a result, women in these villages had recently taken over the entire responsibility of taking goods to the local market, in order to keep control over the money. They agreed that this in turn led to further disputes, but also said the men helped with household chores. Men's views on this subject were not available.

Participation in public life

Here too there was widespread agreement among both men and women that women's participation in public life had increased dramatically, making them "visible" in the public sphere, while men's participation continued as before. Women participated in a wide range of public activities, many common to all locations and some specific to each location. Common to all were attendance at meetings and trainings, involvement in social campaigns and participation in festivals and social events. Women are now regularly attending Gram Panchayat meetings and learning how to get their entitlements through government schemes. On the other hand, the men say that now they have stopped attending the Gram Panchayat meetings regularly and go only when there is some important matter to be discussed of certificates and other services. No change was mentioned in men's role or activities. The farm women have also been active in the milk society, standing for society elections and participating in auctions; they also took part in a successful campaign to ban the arrack shop in their village. They are also active in organizing the celebration of events like sports, quiz competitions, national days, camps and collecting relief funds during disasters. These activities have won them respect among the village elders and male Panchayat leaders and they are now regularly consulted on many village activities at the planning stage. It is notable that in

all the locations, greater public participation has been reported among higher caste/class as compared to lower caste/class women's groups.

Decision-making

There was agreement across all the sites that a small but positive change in favor of women had taken place. All agreed that women now played a bigger role in household decision-making, but there were differences between men and women on the extent and nature of that enlarged role and the reasons for it. Women everywhere felt that they now had a larger say in decision-making and in some cases even spoke of joint decision making. However, across sites and in all classes, men were clear that while they now listened more to the women, consulted them and took their opinion, finally, the decision was theirs alone. In other words, the same facts, that is, women's greater voice, were reported by both men and women, but in a different language, the women couching it in a more positive and the men in a more negative manner. There was also a fair degree of agreement among both men and women about the matters on which women's voice would be given greater weight; these related to household affairs, marriage and the education of children. However, it is important to note that these are the very matters about which consultation may have been taking place even before the period of study consulted or play a big role in decision-making. On all sites, the men uniformly attributed the change to the increased knowledge, awareness and capability of women now as compared to the past. They mentioned that women now were not as ignorant, they had learned a lot and acquired self-confidence, they were aware of the external world beyond the home and used similar expressions. Women on the whole concurred, but mildly, using expressions like "earlier we did not know anything outside the home" to refer to their earlier state of ignorance of worldly affairs. Where men also not agreed was that control over finances had given their wives a greater say in household decision-making. It is too soon to say whether men perceive a threat in this phenomenon.

Opportunities

There was agreement among women that opportunities had on the whole increased. They were not only very articulate about what they had, but also critical and pointed out what more was needed. Men were of the view that opportunities for them were either the same or in some case less. The self-employed group pointed out that they now had information and opportunities for self-employment, but the income was very low and they lacked marketing support. It was pointed out that oppor-

tunities could not be fully utilized because they were inadequate or unsupported by the re-quired services and facilities. The opportunity to take loans is restricted to women in the case of poor families. Men pointed out that while employment was falling, they had no opportunities for self-employment. In, no clear perception emerged about opportu-nities specifically for men, though men spoke about seeking work to meet the pressures of repayment. The conclusion is that opportu-nities from *Kudumbashree* are very woman-specific, while men look more to external forces.

Assets

There was agreement among all groups that more household assets had been purchased with the help of the loans obtained by women, but differences came up on their ownership, on decision-making and on the repayment of loans. Both women's groups agreed that the chief assets were purchase of livestock, improved housing and more household gadgets. Among the middle-class group, the number and nature of household gadgets purchased was much greater and wider and house improvement included items like construction of private toilets. The question of ownership of assets was not discussed. Men in both groups stated that they helped to repay the loans. However, their views about ownership of the assets and their own role in building family assets were not recorded.

Social status and prestige

This question could be and in fact was, interpreted in different ways by the various groups, so that different responses emerged. Across groups, it was agreed that women's social status/prestige had increased, but men were often more vocal about this than women, speaking of their pride in their wives. Regarding men's status, most felt it was the same and few comments were made about it by either men or women. Women unanimously claimed that their visibility and social prestige in the community and among men, had increased considerably because of their involvement in various social movements and activities as a result of the *Kudumbashree*.

Conflict/violence

In all but one case, the discussions were confined to conflict/ violence at the household level and there were divided opinions about it. Women's groups said it was the same or less and in one case, slightly more. Men had very little to say on this topic, since probably they are aware that they are perceived as the initiators of conflict and were hence defensively silent. Both men and women

felt that domestic conflict and violence had come down because of the presence of *Kudumbashree*, in part due to increased aware-ness of women's role in home building and asset creation and also because of the active intervention of the *Kudumbashree* in cases of family conflict, counseling the partners, especially about alcohol consumption and helping them to reach a solution.

Conclusion

Kudumbashree became the lifeline to many of the poor women in the state of Kerala. Resultantly, the women of the state have become active participants in the planning and implementation process of various ant poverty programmes. By participating in various income generating-cum developmental activities, the morale and confidence of women become very high. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth and their role in reshaping their own destiny.

The process of empowerment becomes the beacon light to their children, their families and to the society at large. It opens new vistas in development history. A new paradigm of participatory economics has been found emerging in "God's Own Country". Gender relations are deeply influenced by other social forces, factors and relationships in society. At the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in new areas, as well as the expansion of institutional space, which has opened up a new and hitherto unknown world to women. Women's larger role in decision-making seems to be resented by men, even though they did not say so directly, but hinted at it indirectly, giving a different reason. In the public arena, participation in public life and social prestige and esteem were seen to be closely linked.

The first has made women "visible" on a large scale in the public domain as never before and they are admired for it, publicly. To go any further, structural change is needed and it will become necessary for women to engage with "strategic" and "transformative" issues like unequal control over property and other productive assets, opportunities for employment, equal wages and a level playing field in the market. Women would have to enter the public decision-making forums and lobby for women-friendly policies, even in such basic matters as support services for women workers. *Kudumbashree* in Kerala state is conducive not a jeopardizing.

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