

## DEVELOPMENT PROGRAMMES AND WOMEN'S EMPOWERMENT- KERALA EXPERIENCE

K.R.Lakshmy Devi and  
Uma P.\*

### ABSTRACT

*Empowerment of women constitutes one of the central issues in the development mechanism of almost all countries. This paper makes an attempt to analyse whether the development intervention made by the government achieves its objective of empowerment of women. The survey result reveals that participation in income earning activities by women alone cannot wipe out the social and cultural norms and male domination in the society. Family structure and culture followed in the State has played a significant role in determining the bargaining power of women. Though the participation in SHGs and NHGs have succeeded in empowering women to some extent, women's active involvement in local planning and use of their collective bargaining strength for improving their status in society and at home are yet to take place.*

### Introduction

Over the decades, strategies, policies and programmes to integrate and involve women in development activities have been launched. But only by late 1970s, policy makers recognised the necessity to integrate women in development as a precursory step to empowerment. Earlier development initiatives considered women merely as recipients of benefits. The failure of trickle down of this approach and the International conference on women at Mexico invited the attention to the condition of women and emerged a strategy named "Women in Development" (WID).

WID approach presented women as productive members of the society than passive recipients of the benefits of development programmes. They believed that women's greater access to resources would contribute to an equitable and efficient development process.

In India an attempt to incorporate women in over all development process started when government launched DWCRA (Development of Women and Children in Rural Area) as an allied programme of IRDP (Integrated Rural Development Programme) in 1982. From 1980s onwards there were several programmes and projects designed exclusively for women.

It is well accepted that gender equality plays an important role in all development interventions. Existing gender inequalities affect the women's ability to participate and thus reduce the effectiveness of development programmes. This concern led to a new turn in development perspectives with the transition of WID into Gender and Development (GAD). GAD advocates that rather than identifying and creating opportunities, development should guarantee a favourable environment for women to seize these opportunities.

\* Professor and Research Scholar, respectively, Department of Economics, Dr. John Mathai Centre, University of Calicut, Aranattukara, Trichur, Kerala- 680 618.  
The authors are deeply indebted to Dr K.P.Mani (Professor, Department of Economics, University of Calicut) for his valuable suggestions and guidance.

Development policies and programmes that improve women's access to resources should therefore, attempt to enable them to improve or challenge the current practices. Thus, there arises need for a strategy to raise women's capability to choose and decide thus resulting in empowerment. Investing in women's capabilities and empowering them to exercise their choices is the surest way to contribute to economic development (Human Development Report, 1995). It is often argued that economic independence paves way for empowerment. Earnings of women enhance her social standing in the household and society (Sen, 1999). The success of Grameen Bank of Bangladesh and the pursuance of Millennium Development Goals (MDGs) by UNDP has accentuated the process of gender development and empowerment at the global level.

India also adopted several policies to ensure the participation and empowerment of women. 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendments in 1993 and 1994 are major milestones on the road of political empowerment of women. In continuation, several development programmes were introduced ensuring women's participation so that they will be more effective in reducing poverty. Evidences suggest that the entire family is more likely to benefit economically and women are more likely to benefit personally and socially when loans are directed at women than men (Kabeer, 2001). SwarnaJayanti Gram Swarozgar Yojana (SGSY) is one such Centrally sponsored programme introduced in 1999 by merging all the major anti-poverty programmes. Its main objective is to bring the assisted families above the poverty line within three years by raising their income to a minimum of Rs 2000 per month. Along with the Central sponsored programme, different states in the country attempted various strategies and in the forefront is Kerala State with women-oriented *Kudumbashree* programme. It was launched in 1998 by Kerala government with the aim to eradicate absolute poverty within 10 years. Compared to their counterparts elsewhere in

the country, women in Kerala have better status due to high literacy, low morbidity rate, low dropouts of girls in school, better education and health facilities. As a consequence of these measures women experienced improvement in social fields, but still they do not have social, political and economic entitlement that men do (Dreze and Sen, 2002). In this context it is relevant and appropriate to analyse how far the development programmes introduced with the objective of empowering women have been successful in Kerala.

### Methodology

*Objectives of the Study*: The specific objectives of the study are (1) To examine the impact of development programmes on income and poverty reduction. (2) To analyse the impact of development programmes on empowerment of women in Kerala.

The primary data for the study were collected from Palakkad district, one among the four backward districts in the State. For the study, the currently functioning Centre and State sponsored poverty reduction programmes like SGSY and *Kudumbashree* were selected. Beneficiaries with minimum of five years of experience in self-employed and group activities alone were selected for the study. From the listed beneficiaries, 120 beneficiaries were selected randomly and information on all relevant variables was collected from these beneficiaries using a well structured pre-tested questionnaire. However, after proper scrutiny only 85 questionnaires were found to be complete in all respects and hence the analysis is based on the data from these 85 respondents. Primary data collection was conducted in 2008. Transformation matrix was used to analyse the change in income, expenditure and savings of the beneficiaries. To measure the degree of empowerment, an empowerment index was constructed. Overall impact of the programmes on relevant variables is examined using ANOVA (RBD) analysis.

### Socio-economic Profile of the Sample

Of the sample, 55 per cent belong to the age group 20-40 years and 41 per cent are from

the age group 40-60 years. Regarding family nature, 62.9 per cent of the families in urban area and 83.9 per cent of the families in rural area are nuclear families. Caste-wise distribution of beneficiaries indicates that more than 50 per cent of the beneficiaries under SGSY are from backward classes. But almost an equal portion of beneficiaries of *Kudumbashree* are from forward caste (Moothanmar). They rarely permit women to engage in economic activities. Among the total beneficiaries, married women constitute 83.5 per cent. In the study area, more than 50 per cent of women are not educated beyond the secondary level. Only 8.5 per cent of women beneficiaries have educational qualifications above SSLC. Only one per cent has received technical education. The backwardness of the district in education is also reflected in the sample clearly. Asset holdings of the households show that income yielding or productive assets are very few in the study area. Most of their asset holdings include consumer durables like mixer, fan, washing machine etc. which help in reducing the work burden of women. Ninety five per cent of sample population have no other source of income. Only five per cent received income from securing sewing machine and cattle or poultry possessed by them. Activity-wise classification of sample shows that 70 per cent of SGSY beneficiaries are engaged in primary activities like food processing and dairying unit.

Presence of milk cooperative society made many beneficiaries opt for it. It is observed that beneficiaries of *Kudumbashree* are engaged in different types of activities. While 22.58 per cent of the urban sample are engaged in cloth business, 16.6 per cent are engaged in IT units and 14.81 per cent in garment units, their share in rural area is almost absent except in cloth business.

Several indicators have been used to measure the multi-dimensional view of empowerment. Women's relative share in family income, prevailing family structure, access to assets, involvement in decision making, their participation in political and economic activities etc. have an important role in empowering women. In the following paragraphs, an attempt is made to discuss the empowerment using the above parameters.

#### Respondents' Contribution to Family Income

Women's economic contribution to household is one of the less frequently used indicators for analysing empowerment. Women's contribution to family income has significant impact on the family welfare. It also enhances their well-being and is a significant factor contributing to empowerment (Hashemi *et al*, 1996). Table 1 shows contribution made by the respondents to family income.

**Table 1 : Distribution of beneficiaries according to contribution to family income**

Share of respondent's income in family income (in Rs)	Programmes		Total
	<i>Kudumbashree</i>	SGSY	
Below 20	15 (27.7)	4 (12.9)	19 (22.4)
20-40	26 (48.1)	20 (64.5)	46 (54.11)
40-60	9 (16.6)	4 (12.9)	13 (15.29)
60-80	2 (3.7)	1 (3.2)	3 (3.5)
80 and above	2 (3.7)	2 (6.4)	4 (4.7)
Total	54 (100)	31 (100)	85 (100)

Source : Computed from primary data .

Figures in the brackets show percentages.

It is seen that in 55 per cent of the sampled families, women's income ranges from 20 to 40 per cent of the family income, while in the case of 3.5 per cent of the households it is between 60 and 80 per cent. About 4.7 per cent beneficiaries' income to total family income is above 80 per cent. All the females in this category are sole supporters of family. Programme-wise, SGSY beneficiaries make more contribution to family income, i.e., in the rural areas the share of female income to family income is higher. Priorities of the beneficiaries in spending were also enquired. A major share of their income is spent on food items. They also spend their income for education of children, loan repayment and to buy consumer durables. They rarely spend their earnings on themselves. It is evident from the data that women in the study area spent a major portion of their income for family welfare. This supports the claim that if

women are financially empowered, a family is empowered.

### Impact on Income

Generation of additional income by women through development programmes is considered as an effective tool for empowerment. It is found that the average income of beneficiaries of both programmes have experienced an increase in the participation period. The average income of SGSY beneficiaries before joining the scheme was Rs 395.16 which rose to Rs 814.52 after participation. Like that *Kudumbashree* beneficiaries also experienced substantial improvement in income after participation. Their average income has risen from Rs 351.85 to Rs 1333.33. Changes in income level of beneficiaries in pre and post-participation is clear from the transformation matrix given in Table 2.

**Table 2 : Distribution of beneficiaries according to level of income**

Income (in Rs)	No income	Below 500	500-1000	1000-1500	1500-2000	2500-3000	Above 3000	Total
Before/After								
No Income	0	12 (14.1)	15 (17.6)	7 (8.23)	9 (10.5)	1 (1.2)	7 (8.23)	51 (60)
Below 500	0	4 (4.7)	8 (9.4)	6 (7.05)	0	0	0	18 (21.2)
500-1000	0	0	7 (8.23)	1 (1.2)	2 (2.35)	0	2 (2.35)	12 (14.1)
1000-1500	0	0	1 (1.2)	0	2 (2.35)	0	1 (1.2)	4 (4.7)
Total	0	16 (18.8)	31 (36.5)	14 (16.5)	13 (15.3)	1 (1.2)	10 (11.7)	85 (100)

Figures in the brackets show percentages.

Source: Computed from primary data.

Before getting assistance 60 per cent of the beneficiaries were unemployed. After joining the scheme all these beneficiaries are earning reasonable income which ranges from Rs.200 to Rs. 3000 (Table 2). In the post-assistance period 87 per cent of beneficiaries

have monthly earnings less than Rs 2000. The number of persons who earn monthly income above 2000 is 11 i.e., 12.9 per cent of the total beneficiaries. This shows that even though the programmes helped to earn income, its objective of enabling the beneficiaries to earn Rs. 2000

monthly is met only partially. About 6 per cent of the total beneficiaries experienced a fall in their earnings also. Compared to SGSY beneficiaries, *Kudumbashree* beneficiaries achieved significant improvement in income. It is observed that SGSY beneficiaries are more concentrated in the primary sector activities, where earnings are much lower. Members in both programmes engaging in self-employed activities are earning only marginal income. These unpleasant trends are due to various reasons. The main reasons pointed out are low size of units, diseconomies of scale with respect to size, marketing problems and limited government support. The survey results indicate a positive correlation between working hours and income earnings. Only beneficiaries engaging in non-agriculture activities, which provide longer working hours, made a significant increase in income.

### Impact on expenditure and saving

Per capita expenditure is considered as an indicator of standard of living. Women in poor households spend almost all their income for day-to-day expenses; men usually spend a significant part of their income on their personal needs (Agarwal, 1994). Here an attempt is made to analyse the beneficiaries' expenditure pattern.

Before joining the scheme the per capita expenditure of the sample women was Rs 1704.75 which increased to Rs 2156.98 after the scheme. The survey results indicate that beneficiaries of both the programmes (94.4 per cent of *Kudumbashree* and 93.5 per cent of SGSY) made an increase in consumption expenditure, improving the beneficiaries' command over goods and services after joining the programme (Table 3). Though 95 per cent of beneficiaries faced an increase in consumption

**Table 3 : Distribution of beneficiaries according to their expenditure and savings**

	Expenditure		Savings	
	<i>Kudumbasree</i>	SGSY	<i>Kudumbasree</i>	SGSY
Increase	51(94.4)	29(93.5)	34(62.9)	11(35.48)
No change	0	0	19(35.19)	18(58.06)
Decrease	3(5.6)	2(6.5)	1(1.85)	2(6.45)
Total	54(100)	31(100)	54(100)	31(100)

Figures in the brackets show percentages.

Source: Computed from primary data.

expenditure, it is also to be underlined that in most cases the increase is only marginal. This is because, as mentioned earlier, the average increase in income is also marginal.

Since inception, credit programmes gave emphasis on saving habits among the beneficiaries. Per capita saving of the beneficiaries shows wide variations between pre and post-participation. It is observed that earlier the per capita saving of the sample beneficiaries was Rs 17.88. After joining the scheme it increased to Rs 166.24. An analysis of the impact of programme on savings shows that 35 per cent of SGSY and 63 per cent of *Kudumbashree*

beneficiaries made an increase in their monthly savings. It is seen that, in SGSY even after getting assistance, 58 per cent have no change in their savings. About 3.53 per cent of the total beneficiaries experienced a decrease in their savings. Thus, the change in the savings is least. The possible reasons are disproportionate increase in consumption expenditure or low share from spouse because of the feeling that wife is earning. This raises doubts on the sustainability of the improved and sustained savings.

In the above paragraphs we have examined the composition of income, expenditure and savings by the beneficiaries. All

these trends suggest that the development programmes like *Kudumbashree* and also SGSY were not able to create a significant impact on income, expenditure as well as savings. This is probably due to inaccuracies, leakages and irrationalities in the implementation of programmes. Even the procedure for selecting the beneficiaries needs review.

### Impact on Poverty Reduction

Women Empowerment and income generating programmes have significantly contributed in reducing poverty (Khandekar, 2005). One of the objectives of this paper is to analyse how far the schemes helped in reducing

poverty (income poverty) and bring the poor above the poverty line. Accepting calorie norms, the number of calories/rupees spent on food for the poverty line class in rural Kerala is Rs184 and Rs160 in urban Kerala (source : Sen., 2005). In value terms, the amount required for the families to cross the poverty line in rural Kerala and urban Kerala are Rs. 1721 and Rs.1496 (1999-2000), respectively. On this basis, beneficiaries are divided into two categories- APL class and BPL class. Here APL category indicates those families having an income marginally above the poverty line. Table 4 shows the programme-wise details of beneficiaries in APL and BPL class.

**Table 4 : Distribution of beneficiaries on the basis of poverty line estimates**

	<i>Kudumbashree</i>		SGSY	
	Before	After	Before	After
BPL class	11 (20.4)	7 (13)	22 (71)	8 (25.8)
APL class	43 (79.6)	47 (87)	9 (29)	23 (74.2)
Total	54 (100)	54 (100)	31 (100)	31 (100)

Figures in the brackets show percentages.

Source : Computed from primary data.

*Kudumbashree* used to select beneficiaries on the basis of nine non-monetary indicators namely, lack of possession of a proper house, presence of illiterate adult member or alcoholic or drug addict, inaccessibility of safe drinking water and sanitation facilities, incapability of having two meals a day, belonging to socially disadvantaged groups etc. Because of that before joining the scheme 79.6 per cent of the beneficiaries are from APL class. In the case of SGSY 29 per cent of the beneficiaries are from non-target households. After joining the scheme their proportion increased to 87 per cent in *Kudumbashree* and 74.2 per cent in SGSY. While compared to *Kudumbashree* beneficiaries more improvement is recorded in the case of SGSY beneficiaries. But even after engaging in an economic activity for more than 5 years, about 18 per cent of the beneficiaries were still in the BPL category. This implies that credit facility alone

may not help women to escape from poverty trap. This is established by many other earlier authors also. This highlights the need for an integrated approach.

### Impact on Women Empowerment

Though it is known and established that benefits received by women will increase the overall welfare of the family, it is also essential to know how far these changes reflect in empowering women. Several studies (Devi 2005, Rao 2003) suggest that selected programmes empower women by increasing their well being, enhancing ability to generate income and involvement in decision-making. The perception that credit programmes are tool for empowering women has been discussed under various dimensions- social, economic and political aspects. A composite index measuring empowerment was obtained by combining

these three aspects. Along with this, an attempt was also made to study the women involvement and participation in decision-making.

### Impact on Decision-making

Evidences show that women's earnings outside the household tend to enhance their relative status within the household (Sen, Op.cit). Intra-household decision-making is one of the indicators of women empowerment. There are evidences that monetary independence gives a greater role for women in decision-making. Studies show that (Agarwal, Op.cit) women's participation in decision-making, leads to a greater control within the family.

Variable-wise details of decision-making will give a clearer picture about the extent of women's control in decision-making. For analysing the role of women in household decision-making, eight variables were identified. To understand the degree of involvement of women in decision-making several options were given and assigned scores. If women have total control in taking decision or if decision is taken alone, a score of 10 is given. If women beneficiaries are considered while taking decision or for joint decisions a score of 5 is given. In all other cases, i.e., decision taken by husband,

parents or elders the score zero is assigned. Then the consolidated scores were calculated<sup>1</sup>.

The survey results (Table 5) show that women exercised moderate role in taking decisions in all the selected variables except the first two variables. Women were allowed to take independent decisions on matters like household work and education of children. One of the interesting observations is that they were also concerned with educating girl child which was usually neglected earlier. On matters related to the purchase of gold, saving plan and spending income, beneficiaries of *Kudumbashree* seek their husband's permission before taking final decision. Though many of the beneficiaries have independent savings, decision for withdrawal of money is taken by husband or family members. There are many other instances also where females are not seriously involved. For instance, although a part of women's income is used for the construction of house, they are rarely consulted while taking decisions regarding housing plan and construction. Even women's visit to their parents or relatives is decided by men. Only in the case of a few beneficiaries whose parents are nearby has the freedom to go alone.

**Table 5 : Distribution of beneficiaries according to their role in decision-making**

Particulars	Programmes		Total
	<i>Kudumbashree</i>	SGSY	
Type of food to cook	High (79.6)	High (87.1)	High (82.35)
Education of children	High (75)	High (79)	High (76.81)
Purchase of clothes and utensils	Moderate (40.7)	Moderate(48.4)	Moderate(43.53)
Visiting relatives	Moderate(61.1)	Moderate (48.4)	Moderate (57.65)
Income	Moderate (44.4)	High (77.4)	Moderate(56.47)
Savings	Moderate (53.7)	High (74.19)	Moderate (61.18)
House construction	Low (25)	0	0
Purchase of gold	Low (20.4)	Moderate(41.9)	Low(28.23)

Figures in the brackets show percentages.

Source: Computed from primary data.

Comparing the two schemes, SGSY beneficiary exercised relatively more freedom. Women in nuclear families have greater decision-making power than women in joint families. Even though the schemes helped to make significant improvement in their income status, their participation in decision-making is restricted which is as expected, "a priori". This is mainly due to the family structure and culture prevailing in Kerala or even in India. A.K.Sen (1990) observed that women's limited bargaining power in family decisions is rooted in our culture.

Women empowerment is analysed under three dimensions – social, political and economic aspects (Table 6). The results presenting political empowerment show that 70.4 per cent of *Kudumbashree* beneficiaries and 80.7 per cent of the SGSY beneficiaries are moderately empowered. It is observed that relatively high status of women in terms of literacy, health etc. are not well reflected in the involvement of women in political and

mainstream social movements in Kerala. Participation of beneficiaries in political activities and local governance is limited to their turnout in elections only. Though most of rural beneficiaries have influence in political parties, their participation is not effective or notable in such forums and committees. Economic empowerment representing women's access to and command over economic resources (income, loans, property etc.) conveys only a bleak picture. Even after joining the programme, nearly 82 per cent of the total beneficiaries were unable to attain higher level of empowerment. Attainment of social empowerment will bring about changes in women's status in family and society, freedom of movement etc. Compared to political and economic empowerment, social improvement presents a better picture. About 33 per cent of the total sample beneficiaries have attained high degree of social empowerment. Women in Kerala have better educational and health facilities than their counterparts in other states. This may be the reason for better performance in social dimensions.

**Table 6 : Distribution of beneficiaries on the basis of political, economic and social empowerment**

Degree of empowerment	Programmes					
	<i>Kudumbashree</i>			SGSY		
	Political	Economic	Social	Political	Economic	Social
Low	4(7.4)	10(18.52)	2(3.7)	0	16(51.61)	9(29.03)
Moderate	38(70.4)	34(62.96)	27(50)	25(80.7)	10(32.26)	19(61.9)
High	12(22.2)	10(18.52)	25(46.3)	6(19.3)	5(16.2)	3(9.68)
Total	54(100)	54(100)	54(100)	31(100)	31(100)	31(100)

Figures in the brackets show percentages.

Source : Computed from primary data.

A composite index was developed to measure empowerment on the basis of 20 questions reflecting political, social and economic empowerment. To measure the degree of empowerment, an empowerment index was constructed based on 20 questions. For every positive answer 5 points was given.

Only valid cases are considered. On the basis of their response beneficiaries are categorised into three. Beneficiaries with score less than 40 have attained low level of empowerment. A score between 40 and 70 have reached moderate level of empowerment and a score above 70 shows higher degree of empowerment.



Total empowerment levels of sample beneficiaries are presented in Table 7. The results indicate that only 30 per cent of total beneficiaries have attained high level of empowerment. More than half of the total beneficiaries (61.1 per cent) are moderately empowered. Their proportion is higher under SGSY (74.2 per cent) while they constitute 53.7 per cent in *Kudumbashree*. About 8 per cent of the total beneficiaries in the study area are reported to have low degree of empowerment.

The above analysis converges to the feeling that women's improved income status do not lead to higher level of political and economic empowerment. In recent days, the situation is slightly improving. Low level of empowerment is the consequence of many factors like low income from activities, family norms, prevailing social customs and traditions and so on. Thus empowerment is a long-term process which requires long-term strategies.

**Table 7 : Distribution of beneficiaries according to their degree of empowerment**

Degree of empowerment	Programmes		Total
	<i>Kudumbashree</i>	SGSY	
Low	2(3.70)	5(16.13)	7(8.24)
Moderate	29 (53.7))	23(74.2)	52(61.18)
High	23(42.6)	3(9.7)	26(30.58)
Total	54(100)	31(100)	85(100)

Figures in the brackets show percentages.

Source : Computed from primary data.

It is observed that involvement and participation in credit programmes do not lead to overall empowerment. Though relatively better performance is shown by *Kudumbashree* beneficiaries in the study area, component-wise analysis of its performance does not present a satisfactory picture in empowering women. Even the participation of beneficiaries in decision-making is not satisfactory. In the case of SGSY though they are only moderately empowered in the social, political and economic fields, they play a greater role in household decision-making. Trends in family system leading to greater number of nuclear families in the rural area may be one of the reasons for this. It may thus be inferred that development intervention need not empower women automatically. What is necessary is a conscious effort to bring social and cultural transformation in the society.

An attempt was also made to examine the overall impact of the programmes. For this purpose, critical values were computed based

on the principles of ANOVA (RBD) type<sup>2</sup>. The results are presented in Table 8.

From the Table we see that the most significant value was obtained for empowerment (14.27) followed by food habits. The other values are only marginally significant. Notable differences in food habits may be due to the tendency of the Keralites in recent years to change their food basket preferences. In the case of empowerment there are reasonable and substantial evidences to argue that at the macro level notable empowerment has taken place. But component-wise still the picture is not very encouraging which is already mentioned in the earlier discussions.

### Conclusion

This paper investigates whether developmental intervention made by the government achieves its objective of empowerment of women through two programmes – one Central sponsored SGSY

programme and other State-led *Kudumbashree* programme. Even though the main focus of the study is to analyse the impact of development programmes on empowerment of women it also analyses the impact generated on beneficiaries' income, expenditure and poverty reduction. Though 91.76 per cent of beneficiaries experienced an increase in income, in most cases the increase is only marginal. The State-led

programme *Kudumbashree* has performed better than SGSY in terms of income, expenditure, savings and employment. Even though *Kudumbashree* performed relatively better, it is seen that both the programmes failed to achieve its objective of enabling the beneficiaries to earn a monthly income of Rs. 2000.

**Table 8 : Critical difference tests (ANOVA RBD type)**

	Critical values (t)
Income	3.159 *
Expenditure	5.226 *
Savings	3.423 *
Food	5.570*
Empowerment	14.270*

\* At 5 per cent level of significance.

Source : Computed from primary data.

Poverty status of women beneficiaries in the study area provides evidence that credit facility alone may not help them to escape from poverty trap. For this substantial and sustained growth in income is needed, requiring an improvement in human and physical capital of poor women.

Results confirm that existing development programmes in the study area succeeded in empowering women only partially. Contrary to the earlier presumptions, experience of *Kudumbashree* reveals that increase in income alone will not increase women's bargaining power in the families. The family structure, traditions and culture followed in the country may be the reasons for low bargaining power of women. Women's active involvement in local planning and local governance and use of their collective bargaining strength for improving their status in society and at home are yet to take place. To empower women along with income and credit facilities, measures like skill upgradation, better education, social and political consciousness to challenge the existing gender inequalities in the society are need of the hour.

### Suggestions

1. The identification of beneficiaries should be based on parameters rather than on local or political or other considerations. Quality can be ensured through properly defining relevant parameters. Earlier reports also indicated this.
2. Activities must be selected on the basis of demand and resource potential of the area. This is possible by integrating empowerment programme with decentralised planning.
3. The income derived from the group activities is only meagre or supplementary. Diseconomies of scale reduce the quantity and quality of returns. This problem can be sorted out if the scale of operations are augmented which leads to bulk production and a consequent reduction in average cost.
4. If there is bulk production, it is difficult for the beneficiary groups to capture markets due to different reasons like, competition from established and large companies,

- lack of professionalism, limited customer loyalty etc. Thus, the government should support or facilitate marketing arrangements for the sale of the output. Formation of a common marketing agency is a viable proposition.
5. For effective functioning of the schemes, the authorities should provide necessary training and information to beneficiaries in choosing economic activities, which yield reasonable income. Training in-group cohesiveness, group integration and effective monitoring on the part of authorities is necessary for the sustainability of SHGs.
  6. The Indian family culture plays a very important role in the household decision making. Thus, the issue of women empowerment is more influenced by sociological and behavioural factors and an inter-disciplinary approach will be more appropriate and effective.

### Notes

- 1 Consolidated scores on decision-making were calculated as :  $10F1+5F2+0F3/85$ , where F1 represents total beneficiaries who responded independently, F2 represents total beneficiaries who have partial role in taking decision and F3 represents beneficiaries having no role in decision-making.
- 2 In order to examine the variability, it is desirable to divide the experimental units into homogenous groups of units known as blocks. The treatments are randomly allocated separately to each of these blocks. This procedure gives rise to a design known as Randomised Block Design (RBD) which can be defined as an arrangement of 't' treatments in 'r' blocks. If the calculated value of F is greater than the table values, the null hypothesis is rejected and it can be inferred that the treatment effects are significantly different from one another.

### References

1. Agarwal, Bina (1994), *A Field One's Own- Gender and Land Rights in South Asia*, Cambridge University Press, Cambridge, New York.
2. Devi, Lakshmi K.R and P.P.Pillai (2005), 'Micro Credit Programmes, Poverty Alleviation and Empowerment of Women- Some Empirical Evidence from Kerala' in Isabelle Guerin and Jane palies (eds), *Micro Finance Challenges : Empowerment and Disempowerment of the Poor*, All India press, Pondicherry.
3. Dreze.J.and Sen.A. (2002), *India Development and Participation*, New Delhi, Oxford University Press.
4. Hashemi, S. M., Schuler, S. R., & Riley, A. P. (1996), *Rural Credit Programmes and Women's Empowerment in Bangladesh*, *World Development*, 24(4), pp 635-653.
5. Human Development Report (various issues), UNDP, Oxford University Press, New York.
6. Kabeer, Naila (2001) 'Conflicts Over Credit : Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh', *World Development*, Vol. 29, No. 1, pp. 63-84.
7. Khandker, Shahidur R. (2005), *Microfinance and Poverty : Evidence Using Panel Data from Bangladesh*, *The World Bank Economic Review*, Vol. 19(2) pp 263-286.
8. Rao,.Appa. (2003), 'Women Empowerment through SHG and DWCRA - A Study in Andhra Pradesh', *Indian Journal of Regional Science*, Vol. XXXV, No.1, pp 67-73.
9. Sen, A. (1990), 'Gender and Co-operative Conflicts', in Irene Tinker, (Ed), *Persistent Inequalities*, Oxford University Press, Oxford.
10. Sen, Pronab (2005), 'Of Calories and Things Reflections on Nutritional Norms, Poverty Lines and Consumption Behaviour in India', *Economic and Political Weekly*, Vol.XL, No.43, pp. 4611-4617.
11. Sen, A (1999), *Development as Freedom*, Oxford University Press, Oxford, New York.