

**WOMEN ORIENTED POVERTY ALLEVIATION
PROGRAMME: A CASE STUDY OF “KUDUMBASHREE”,
KERALA.**

*Dissertation submitted to Jawaharlal Nehru University
in Partial fulfillment of the requirements
for the award of the degree of*

MASTER OF PHILOSOPHY

VENKATA NARAYANAN S



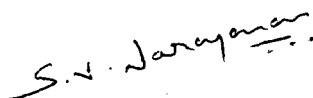
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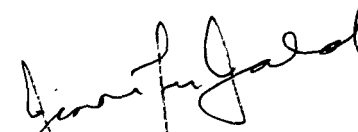
This is to certify that the dissertation entitled **WOMEN ORIENTED POVERTY ALLEVIATION PROGRAMME – A CASE STUDY OF “KUDUMBASHREE”, KERALA** submitted by me in partial fulfillment of the requirements for the award of the degree of **MASTER OF PHILOSOPHY** is my own work and has not been previously submitted for the award of any other degree of this or any other university.


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We recommend that this dissertation be placed before the examiners for evaluation.


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Venkata Narayanan S

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CHAPTER - 1
INTRODUCTION

The concept of 'women empowerment' has gained ground in recent times in the development discourse because of the growing recognition of the marginalization of women in development strategies. Poverty is often given the face of a woman, making it fashionable to evolve gender sensitive development schemes based on women empowerment, which are supposed to challenge the victimization of poor women. In the South Indian State of Kerala, a statewide poverty eradication program called "Kudumbashree" has developed an anti-poverty strategy including a participatory approach towards women empowerment. The primary aim of the study is to critically examine the role of women oriented poverty alleviation program in the larger context of capability framework.

Following this introductory chapter, the dissertation is divided into four chapters. The second chapter draws the linkage between women and poverty by highlighting international case studies of how women are severely affected by poverty within the framework of gender inequality. It also deals with the approaches and strategies involved in the poverty alleviation programmes and the gender dimension involved in those.

The third chapter deals with the theoretical concepts involved in the study. Deprivation of capabilities being the major reason for disempowerment of women, this chapter thoroughly analyzes the capability framework prescribed by various international scholars and its mechanism towards increasing the capability and reducing gender poverty among women.

The fourth chapter presents the empirical data from Allapuzha district in Kerala. The data is derived from multiple sources such as key informant interview of the Kudumbashree programme staff, the beneficiaries of the programme and through participant observation.

The inference drawn from various sources of data after rigorous analysis are presented in the concluding chapter.

The gender insensitivity, or bias, due to various socio-cultural practices and age-old traditions begins even before the child is born, and continues until her death. The socialization¹ of gender roles starts very early and an average girl child is discriminated against in the natal family in terms of nutrition and health care, as well as of educational and skill development opportunities and are trained to do domestic work intended to prepare her for a similar kind of restricted life after marriage.

Girls are married at an early age, and the primacy of the reproductive role that is predestined for them by widely prevalent social norms and practices, pushes them into childbearing from a very young age, and at frequent intervals. According to Nussbaum (2000), women are not treated as ends in their own right, and persons with a dignity that deserves respect from laws and institutions. Instead, they are treated as mere instruments of the ends of others donning various mantles as reproducers, caregivers, sexual outlets, agents of a family's general prosperity. According to Doniger (1992), the dominant Hindu tradition in this respect is based on the guidelines of the *Manusmriti*², which looks upon the female as a complement to the male in the social order, but one who is manifestly subservient to him. According to Manu, a woman has to be under the control of the father in her childhood, the husband in her adulthood and the son in her old age. Similarly, the other major religions in South Asia, places women under the protection of male and restricts her in the domestic sphere.

Gender roles are very rigidly practiced widely, just as caste and class hierarchies are deeply entrenched in the social fabric. A careful study of contemporary institutions – the schools, family, mass media, economy, and so on , indicate that social practices are almost everywhere differentiated by gender, that expectations are not the same for women and men, and that serious consequences to the individual follow from both conformity and deviation. Gender organizes social life and thus much of individual experiences. The institutional rules, norms, and practices are of particular significance in reproducing gender differentials in entitlements and endowments. In fact, gender inequality, tends to lower the productivity of labor and the efficiency of labor allocation in households and the economy, intensifying the unequal distribution of resources

¹ Socialization can be defined as the process of learning those behaviors that are appropriate for members of a particular status group.

² The laws given by Manu and practiced by Hindus for centuries.

amongst men and women. It also contributes to the non-monetary aspects of poverty - lack of security, opportunity, and empowerment, which ultimately lowers the quality of life for both genders. Further, institutional exclusion based on Gender is one of the main causes of making women poorer among the poor.

Without attempting to change the underlying gender relations and power structure operating within households and society, the poverty reduction approaches, which target resources at women - in particular micro credit interventions – can never be a successful intervention in a long run (Goetz, 1995). There is also a prevailing assumption that where women gain access to external resources, perceptions of their value to the household may change, increasing their bargaining power, and leading to more equitable allocation of resources and decision making power within the household (Sen, 1990). Beyond this, claims have been made, for example, that credit programmes empower women economically, socially and politically, as well as in the context of the family (Hashemi *et al*, 1996).

However, it is important to consider how power embedded in gender relations may, mediate these preferred outcomes of these economic empowerment programmes. It may be that benefits from targeting resources at women are siphoned off by men (Goetz and Sen Gupta, 1994), or that men reduce their levels of contribution to household expenditure as women's access to resources increases (Bruce, 1989). Whenever women gain greater access to resources, it may be at the expense of increase in their burden of labour, and at the cost of their health. Women may feel compelled to invest resources, including their labour, in 'family' businesses, or in children, identifying their own interests with those of other household members, thereby leaving themselves vulnerable in the event of a breakdown in the family.

Even though the women are poorer than men are in terms of income level, they may feel better and confident if they are alone and out of family, which is a dominant power structure for them (Chant, 1997:41). These observations emphasize the argument that poverty is multidimensional, encompassing strong perceptual and subjective dimensions, which go beyond economic dimension, and is perhaps more appropriately conceived as a package of assets and entitlements within which the power, *inter alia*, to

manage expenditure, to mobilize labour, and to access social and community support, are vital elements.

Poverty has always been open to different characterization using different tools of measurement, and modes of representation. There is a perceptible shift from a narrow and static focus on incomes and consumption, to recognition of poverty as a multidimensional phenomenon, which, in addition to aspects of physical deprivation, encompasses non-material factors pertaining to social deprivation such as self-esteem, respect, power, and vulnerability. As part of this trajectory, the perception of poverty as objectively determined and materially oriented has undergone a major change to give way to subjective experiences, and therefore the processes, which give rise to these experiences, must constitute part of the framework. The importance of taking into account not only the subjectivity of poverty, but its inherently dynamic nature, has called for less exclusive emphasis on quantitative approaches in favour of bringing more qualitative and participatory methods into the fold. Collectively these developments have opened up greater space for incorporating the hitherto invisible dimension of gender into poverty analysis.

In terms of the measurement of poverty, gender research has had three major impacts. First, it has assisted in broadening indicators of poverty used in macro-level assessments. Second, it has fuelled the idea of breaking with the convention of using the 'household' as the unit of measurement in income-based poverty profiles in favour of concentrating on individuals within domestic groupings. Third, it has stressed how poverty can only be meaningfully evaluated if people's own views on their 'condition' are brought into the picture, notwithstanding that regardless of subjective experiences, 'objectively' determined levels of material privation still matter.

1.1 Objective of the Study:

This study arose out of the interest in the successful poverty alleviation programme specifically targeting the women beneficiaries. This interest is further fuelled by the women empowerment component in the Kudumbashree programme and its widespread success stories in media and other research circles. The primary focus of the

study is to analyze gender relations and power structures operating within the family and society, through a close and critical examination of the much-acclaimed Kudumbashree project in Kerala. It is an attempt to study the women's perspective 'from below', and trying to analyze the voice of some women who usually do not leave written records behind.

1.2 Research Questions:

Some of the important questions to be explored in this study are

- What is the impact of gender relations in a poverty alleviation program in reducing poverty among women?
- How effective is the Kudumbashree program in expanding the capabilities of women in addition to income/consumption criteria, considering the fact that women are severely affected by poverty?

1.3 Hypothesis:

Given the well-established fact that women are severely affected by poverty as compared to men, a women-oriented poverty alleviation program, such as Kudumbashree, can reduce poverty among women by expanding their capabilities.

1.4 Methodology:

This study is based on empirical investigation as well as secondary data analysis. Fieldwork included both written and oral sources communicated through a plurality of methods such as observation, participation, key informant interviews and archival analysis.

Combining the qualities and the weaknesses of each method, fieldwork forms an alternative to quantitative methods. Leedy & Ormrod (2001) suggests that all forms of qualitative research have two things in common: the focus is on phenomena that occur in natural settings and the phenomena are studied in all their complexity and multiple facets.

The method chosen for the proposed research to study Kudumbashree programme was therefore qualitative. According to Leedy & Ormrod (2001:101), qualitative research often starts with general research questions rather than specific hypotheses and is followed by the collection of an “extensive amount of verbal data from a small number of participants.” The subsequent organization of data into a coherent format and the portrayal of the situation using verbal descriptions are then used to state tentative answers to the research questions for studying the Kudumbashree programme.

Rigid, standardized instruments for data collection were not used during the fieldwork, since data collection occurred through unstructured interviews and observations. The role of the researcher as an instrument in qualitative research can therefore not be ignored, in that the researcher’s ability to interpret the collected data is critical to the understanding of the case study. Rowley (2002) argues that successful execution of the research depends critically upon the competence of the researcher, while Benbasat, Goldstein & Mead (1987) state that research results depend heavily on the integrative powers of the researcher. The potential subjectivity was attempted to be mitigated by not leading the Kudumbashree interviewee, regularly confirming with the interviewee what is meant by specific statements and through various techniques to ensure validity and reliability.

Case Study Method:

The goal of the case study was to establish the parameters, and then apply it to all research. In this way, even a single case study of Kudumbashree programme could be considered acceptable, provided it met the established objective. Case studies can be single or multiple-case designs, where a multiple design must follow a replication rather than sampling logic. Yin (1994) pointed out that generalization of results, from either single or multiple designs, is made to theory and not to populations. Multiple cases strengthen the results by replicating the pattern-matching, thus increasing confidence in the robustness of the theory. Case study is known as a triangulated research strategy. Snow and Anderson (Feagin, Orum, & Sjoberg, 1991) asserted that triangulation can occur with data, investigators, theories, and even methodologies. Stake (1995) stated that the protocols that are used to ensure accuracy and alternative explanations are called

triangulation. The need for triangulation arises from the ethical need to confirm the validity of the processes. In case studies, this could be done by using multiple sources of data (Yin, 1984).

At least five sources of evidence were used for Kudumbashree programme study.

- Documents
- Archival records
- Interviews
- Direct observation
- Participant-observation

Documents such as letters, memoranda, agendas, administrative documents, newspaper articles, related to Kudumbashree programme were used for the study. In the interest of triangulation of evidence, the documents served to corroborate the evidence from other sources. Archival documents such as service records, organizational records, and lists of names, survey data, and other such records of Kudumbashree programme were used for the study. The accuracy of the record was confirmed before using it for the study. Unstructured interviews were used throughout the study to get the perception of poor women and the implementing officials of Kudumbashree programme while the basic framework regarding the questions was developed prior to the fieldwork. It was further fine tuned on ground reality. Direct observation occurred during the fieldwork in Allapuzha municipality and Muhamma Panchayat. This gave additional information and helped to re confirm the data obtained through other sources regarding the Kudumbashree programme. Participant-observation was made to study the neighborhood groups and other groups of Kudumbashree programme. This technique provided some unusual opportunities for collecting data, which was helpful for the study.

The data from different sources as mentioned above were used to verify the integrity of data through triangulation process. It allowed for the use of data from multiple sources, each of which may possess different types of errors or weaknesses, to ensure that a more objective understanding of the data is obtained across the different sources and therefore to assist in data convergence . Therefore, the interview process was

followed by a process where the additional information was gathered from additional documents and relevant newspaper articles about the programme, leading towards triangulation.

Data Analysis and Interpretation:

Since a major part of data was derived using qualitative techniques, considerable use was made of inductive reasoning during data analysis and interpretation. The nature of the data does not enable easy, simple analysis and relies heavily on the integrative power of the researcher. In addition, data analysis in this research method does not follow the typically linear phases where analysis starts once data collection has been completed. Due to the nature of this research, data analysis and interpretation were done simultaneously and caution was taken not to confuse observations with interpretations. Data analysis took into consideration all major rival interpretations (as obtained through literature, as well as during interviews and the reading of additional documents), and addressed the most significant aspect of the study comparing prior knowledge of Kudumbashree programme obtained during the literature review.

Tools Used:

Relevant documents such as Kudumbashree annual report, achievements, new initiatives, details regarding beneficiaries were collected from the officials and the official website of Kudumbashree programme, and forms part of the secondary source of data. Various Newspaper articles and other research publications regarding the Kudumbashree programme were also collected. Direct observation of Kudumbashree programme was made during the field study in Allapuzha district, which helped to confirm some of the primary and secondary sources of data. Interviews³ were conducted with the beneficiaries of the Kudumbashree programme and relevant officials implementing the program.

³ List of interviewed women beneficiaries and implementing officials of Kudumbashree programme are given in the appendix.

1.5 Limitations:

Time and resource constraints restricted the study to a very limited period. Being a lone male researcher, interaction with women interviewees had its own limitations. The researcher being not proficient in Malayalam language, which is spoken in Kerala, had to depend on the interpreter to understand and analyze the voices of women and officials.

CHAPTER-2
WOMEN AND POVERTY

More than 1 billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing and under-developed countries. Poverty is a multidimensional phenomenon involving various factors relating to structural and socio-political domains of the society. According to IBRD¹(2000:15),Poverty has been described as a situation of “pronounced deprivation in well being” and being poor as to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and deprived of basic capabilities and opportunities to overcome these difficulties. They are being treated badly and their rights were denied by the institutions of state and society and excluded from voice and power in those institutions. The World Development Report² 2000/2001 states that poverty is a pronounced deprivation in well-being and of the world’s six billion people, 2.8 billion- almost half – live on less than \$2 a day and 1.2 billion – a fifth – live on less than \$1 a day, with 44 percent living in South Asia. Alkire (2002:4) states, “All these forms of deprivation severely restrict what Amartya Sen calls the “capabilities that a person has, that is, the substantive freedom he or she enjoys to lead the kind of life he or she values.”

Dessallien (2005) elaborates that Poverty can be approached from two important perspectives, the first one is objective (sometimes referred to as the Welfare Approach), which involves normative judgments as to what constitutes poverty and what is required to move people out of their impoverished state. This perspective is more inclined towards economic indicators like income, expenditure etc., and quantitative methodology involving various statistical tools. The second approach is subjective approach, which places a premium on people’s preferences on how much they value goods and services emphasizing on individual utility. This approach is holistic in a sense that it helps in understanding and finding solutions for overall human development in a participatory manner rather than focusing only on economic indicators and it addresses the issue of inequality within the existing socio-economic-cultural-political setup of the society. Poverty measurement has traditionally been dominated by objective approach, but recently the subjective approach is gaining significance.

Poverty has been traditionally understood to mean a lack of access to resources, productive assets, and income resulting in a *state* of material deprivation. Emphasizing deficiency in private consumption, poverty has been defined as private consumption per person falling below a particular level. In this approach, absolute rather than relative poverty has been the focus of attention.

¹ International Bank for Reconstruction and Development – also known as World Bank.

² World Development Report published by World Bank.

Recently, the concept of poverty and the discussion of its causal explanations have been broadened. As the consumption/income approach to defining poverty has come under increased criticism, it has been suggested that in the analysis of poverty, common property resources and state-provision of commodities should be taken into account and the concept of poverty should be broadened to include lack of dignity and autonomy. The inclusion of the latter in the meaning of poverty draws from the insight that being nonpoor implies a freedom from performing subservient activities and their ability to choose self-fulfilling and rewarding life styles.

Baulch (1996) has proposed the following pyramid to schematize the range of poverty concepts, where PC is private consumption, CPR is common property resources, and SPC is state-provided commodities. Line one on top of the pyramid represents the narrowest definition of poverty while line six or the base of the pyramid represents the broadest. Referring to this pyramid, de Haan and Maxwell (1998, p. 4) liken the World Bank's definition of poverty to the top of the pyramid and UNDP's to the base because of the latter's emphasis on human development.

- | | |
|----|--|
| 1. | PC |
| 2. | PC + CPR |
| 3. | PC + CPR + SPC |
| 4. | PC + CPR + SPC + Assets |
| 5. | PC + CPR + SPC + Assets + Dignity |
| 6. | PC + CPR + SPC + Assets + Dignity + Autonomy |

Figure 1: A Pyramid of Poverty Concepts. (Baulch 1996).

A subjective perspective of poverty warrants attention to the household in order to understand the impact of poverty on individuals especially its female members. One can find within the household unequal and biased distribution of resources. The household as the microcosm of the society reinforces the prevailing gender inequities thereby engendering gendered poverty.

Economic inequities aligned on gender lines has been the causal factor triggering chronic poverty in households both rural and urban and has led to a sustained reproduction of intergenerational poverty. Contributing to this complex matrix are socio-cultural norms relating to conjugal relations, access to education, circumscription of roles and public spaces, lack of control

over fertility decisions, wage gaps in lines of gender, with each of these competing to reinforce the umbilical relation between women and poverty forming a vicious cycle. The 1997 *Human Development Report*³ argued that across countries there are systematic relationships between gender inequality, as measured by the Gender Development Index (GDI), and the general level of human poverty, as measured by the Human Poverty Index (HPI).

“Gender inequality is strongly associated with human poverty. The four countries ranking lowest in the GDI—Sierra Leone, Niger, Burkina Faso, and Mali—also rank lowest in the human poverty index (HPI). Similarly of the four developing countries ranking highest in the HPI, three—Costa Rica, Singapore and Trinidad and Tobago—also rank among the highest in GDI.” (UNDP 1997, p. 39).

2.1 Gender and Poverty:

Gender⁴ is viewed as a system of social practices, and this system creates and maintains gender distinctions and it organizes relations of inequality based on these distinctions (Ridgeway and Smith-Lovin: 1999:192). In this view, gender involves the creation of both difference and inequalities. According to Wharton (2005:7), there are three important features of gender. These are:

- Gender is being continually produced and reproduced. It is enacted or ‘Done’, not merely expressed.
- Gender is not simply a characteristic of individuals, but occurs at all levels of the social structure. This is contained in the idea of gender as a “system” of practices that are far-reaching, interlocked, and that exist independently of individuals.
- The definition of gender refers to its importance in organizing relations of inequality. Therefore, as a principle of social organization, gender is one critical dimension upon which social resources are distributed.

Gender forms one of the most important axis of power relations in social life. In all societies, gender relations play a role in the division of labour, distribution of work, income,

³ Human Development Report is published by United Nations Development Programme (UNDP). The concept of Human development Index was first given by the Economist Mahbub-ul-haq.

⁴ Gender’ refers to the rules, norms, customs, and practices by which *biological* differences between males and females are translated into *socially constructed* differences between men and women and boys and girls. This results in the two genders being valued differently and in their having unequal opportunities and life chances.

wealth, education, public goods and services and so on. In most societies, women are likely to work longer hours than men, have lower earnings, education, wealth and less access to credit, information and knowledge. Resource allocation is often gender-biased within households as well as within local and national budgets (Cagatay et al. 2000). Gender biases in social life gets transmitted through a variety of institutions, other than family, like markets—local, national and international—and the State, which often perpetuates gender bias through a host of economic policies, including macroeconomic policies, trade policies, labour-market policies, and so on. In fact, gender relations permeate all aspects of economic life, making economies gendered structures.

The relationship between gender and poverty is a complex and contentious topic and the precise nature of the nexus between gender and poverty needs to be better understood and operationalized in policymaking. It warrants distinction between gender poverty and income poverty and one of the ways of addressing gender poverty would be gender budgeting. The mere focus and effort to eradicate income poverty has completely failed to address the issue of gender poverty, which arises out of various forms of gender discrimination intrinsic in the socio cultural framework of our society. Women have been oppressed in all social formations through all stages of history so much so that the oppressions have almost become internalized in the norms of behavior observed by and towards men and women. Surprisingly, a reworking of these balances often leads to resistance from women themselves and have often been hindered due to the absence of grouping of women as a category owing to class and caste differences. Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership, inheritance, and lack of access to education and support services and their minimal participation in the decision-making process. Poverty has also increased the vulnerability of women to sexual exploitation.

Gender inequality is persistent across all groups within societies. It is a social constant permeating through all structures leading to its institutionalization in its subtlety. It has emerged as a universal value for all categories organized as class, caste, or race. The forms taken by gender inequality may vary across different strata within the society but they are always, more severe among the poor compared to rich. As a result, gender inequality intersects with economic deprivation to produce more intensified forms of poverty for women than men. Gender inequality is part of the processes causing and deepening poverty in a society and must therefore constitute part of measures to eradicate poverty.

According to UNDP (1995:4), poverty has a female face – of 1.3 billion people living in poverty, 70 percent are women and it is also asserted that there is a “feminization of poverty” occurring, i.e., poverty among women is rising faster than poverty among men. At the same time, according to Buvinic and Gupta (1997: 259-280), there is a general perception of an increasing incidence of female headship of household on a global scale and an association of this trend with the “Feminization of Poverty.” According to Nussbaum (2000), women are less well nourished than men, less healthy, more vulnerable to physical violence and sexual abuse. McGreevey et al (1983:3) differentiates the impact of poverty on men and women, as poor women have needs and make contributions that are different from those of poor men and thus their problems command qualitatively different solutions. He also emphasizes that the improvements in the productivity and lives of poor men will not necessarily trickle down to benefit poor women or their children.

In recent times, there is a prevailing thought among development policy practitioners that the ‘feminization of poverty’ has become more significant, for example, in the targeting of subsidies or micro-credit for women. However, as Cagatay (1998) points out, it has been used to mean three distinct things:

- women have a higher incidence of poverty than men;
- women’s poverty is more severe than that of men;
- There is a trend to greater poverty among women, particularly associated with rising rates of female headship of household.

Poverty measurement at household level, based on income and consumption do not provide a good predictor of women’s well-being because of intrahousehold disparities in resource distribution and other institutional biases. There does not exist any strong linkage between Gender inequality and household poverty. Women might get deprived in rich households also and greater gender inequality in well-being might result as the household income increases.

Women’s Labour:

The patriarchal nature of our society has always sidelined and suppressed the women ignoring her care and contribution towards the sustenance and development of family and society. According to United Nations (1981: 28), the System of National Accounts (SNA), which includes within household income an estimated value for some of the goods and services that are produced

and consumed within the household such as grains, animal products and fruits, excludes imputed values for time spent preparing food, watching children, cleaning, etc. The poor women in large families are overburdened considerably by physical chores and physical stress over a lifetime due to bearing and nurturing of children. In Nigeria, for example, 60 percent of a sample of urban Yoruba women in the 25-35 age group were found to have spent more than half of their adult lives either pregnant or breast-feeding (McGreevey and et al, 1983:4).

In fact, time is the only valuable resource poor people have with them. The poorer the country, more hours women work and within societies the poor women work long hours than well-to-do women. According to Kusnic and Davanzo (1980:58), in Malaysia, the rural women in general and rural female heads of household in particular, work much longer hours, i.e., forgo much more leisure, than their urban counterparts. In parts of East Africa, women work 16 hours a day – doing housework, caring for children, preparing food, and raising between 60 and 80 percent of the food for the family (Fagley, 1976:9-28). In Upper Volta, Mossi women have only a little more than one hour a day of free time in which to perform personal care, become involved in community affairs, and socialize (McSweeney, 1979:379-83). Rural Javanese women work an average of 11 hours a day; the men work almost 2 1/2 hours less per day (Nag, White, and Peet, 1978: 293-306). Women in rural Botswana work about 7 hours a day, whereas men work about 5 hours per day (Mueller, 1979).

Men devote almost all their work time to work that produces market income, in the form of wages or agricultural produce for sale or for direct consumption. Men's work time at home varies only slightly with the numbers, ages, or activities of other household members. In contrast, women devote their work time to a combination of market work (work that generated cash income or income in kind – this can include work on a family farm or home garden) and home maintenance, food preparation, and childcare.

Women's Health:

The gender differences are reflected in patterns of health and illness around the world (Hartigan 1999). The lack of nutrition and resources combined with the increased pressure of their multiple roles accentuated by available hazardous labour makes poor women more susceptible to ill health aggravated by delayed or absence of medical help. As WHO 1999 suggests, 'gender inequalities can create, maintain, or exacerbate exposure to risk factors that endanger health. They

can also affect the access to and control of resources, including decision making and education, which protect and promote health.'

Poor women's lack of control over their sexuality and fertility make them far more vulnerable to HIV-AIDS and other STDs. The interaction between female biology (during sexual relations women are more exposed to the HIV virus) and gender inequalities put women in double jeopardy. Of the 30 million people globally who are living with HIV 90 percent are in poor countries and women have shorter survival rates because they come later for treatment or are less likely to seek it. Disease management strategies have also been less well developed for women. (Doyal: 1999).

While statistics on female reproductive health tell little about gender differences in poverty levels, they help to reveal women's disadvantage in poor countries, where high fertility and maternal mortality rates are the norm. About one-half million women die every year from complications related to pregnancy and delivery, the majority in poor countries. In some countries in sub-Saharan Africa, approximately one woman in 50 dies during childbirth – a grim contrast to Scandinavia where the rate is one per 20,000. At a total fertility rate of seven or more children per women, the odds of such women surviving her productive years is one in six (Buvinic: 1997:38-53).

Women's Education:

Literacy rates of women have been relatively low throughout the world and are abysmal especially in third world countries due to various socio-economic-political factors. Low enrollment rates for girls probably reflect parental expectations with respect to their daughter's choices and chances in life. Few families foresee major income earning responsibility of their daughters. Yet many women may actually have to take on such responsibility – especially those who, because of divorce, dissolution of an informal union, or the death of husband, become head of the household. Throughout the Third World, there are many more boys than girls enrolled in school. According to a World Bank(1980: 46-47) report, In almost all African countries , the ratio of females to males enrolled in secondary education is less than 35 percent; the ratio is less than 20 percent at the higher education level. In Latin America, the ratios are about 50 and 40 percent, and in Asia, they are about 30 and 25 percent.

Gendered needs and interests in education also reflect inequalities in access and provision of educational needs and the response of the institutions in fulfilling these needs. The poorer the family is, the girl child will face problem with long school day, as she has to do the household work also after the school time. The parents are also hesitant to send their girl child to a school where there are no proper toilet facilities. The way the teachers and the school management respond and address the issue of sexual harassment of girl students helps in sustaining the girl child's interest in coming to school regularly.

There are several reasons for the low levels of literacy in India, not the least of which is the high level of poverty. Over one-third of the population is estimated to be living below the poverty line (The World Bank, 1997). Although school attendance is free, the costs of books, uniforms, and transportation to school can be too much for poor families. Poor families are also more likely to keep girls at home to care for younger siblings or to work in family enterprises. If a family has to choose between educating a son or a daughter because of financial restrictions, typically the son will be chosen.

This negative parental attitude toward educating daughters is a barrier to a girl's education. Many parents view educating sons as an investment because the sons will be responsible for caring for aging parents. On the other hand, parents may see the education of daughter as a waste of money because daughters will eventually live with their husbands' families, and the parents will not benefit directly from their education. In addition, daughters with higher levels of education are likely to have higher dowry expenses, as they will want a comparably educated husband. However, education sometimes lowers the dowry for a girl because it is viewed as an asset by the husband's family.

As long ago as 1965, the Indian government agreed to rewrite textbooks so that men and women would not be portrayed in gender-stereotyped roles. However, a study of Indian textbooks done in the 1980s found that men were the main characters in the majority of lessons. In these lessons, men held high-prestige occupations and were portrayed as strong, adventurous, and intelligent. In contrast, when women were included they were depicted as weak and helpless, often as the victims of abuse and beatings (Kalia, 1988). These depictions are strong barriers for improving women's position in society.

Lack of female teachers is another potential barrier to girls' education. Girls are more likely to attend school and have higher academic achievement if they have female teachers. This is particularly true in highly gender-segregated societies such as India (Bellew and King, 1993). The

women account for only 29 percent of teachers at the primary level according to MHRD⁵ (1993). The proportion of teachers who are female is even lower at the university level, 22 percent of instructors according to CSO⁶ (1992). These proportions reflect the historic paucity of women with the educational qualifications to be teachers. Again, there are differences among the states; the states with the highest literacy rates are also the states with the highest proportion of female teachers.

2.2 Approaches to Policy Oriented Research:

Women's problems are recognized by the development community and are being incorporated into development plans but these plans have yet to produce significant results. The changes in the priorities of development policy are identified as contributing to interest in the role of women in development but the gap between plans and action is linked to institutional, political, technical, and economic obstacles. There are two distinct approaches to policy-oriented research on women, where both of them start from the basic premise that women are economic actors, but they emphasize different aspects of women's economic performance and use different analytical languages. The first, according to Tinker and Bo Bramsen (1976), is "equity" oriented approach, developed in the early stages of interest in women's issues, has focused on the effect of economic development programs on the economic status of women, suggesting that women lose ground relative to men as development proceeds. The main premises of this argument are

1. Women have productive as well as reproductive roles in society, and the less monetized the economic system, the more important is their productive role.
2. Conventional (i.e., Western) measures of economic activity underestimate the magnitude of women's productive roles by failing to acknowledge the value of unpaid work and by undercounting women's paid work outside the modern sector.
3. This underestimation and glorification of motherhood in industrialized societies have helped to define a development policy for the third world that erects barriers to paid work for women, and
4. Because of this development policy, women are relegated to the economy's traditional sector, and the income gap between the sexes is widened.

⁵ Ministry of Human Resource Development, Government of India.

⁶ Central Statistical Organization, Government of India.

The alternative approach, according to Safilios-Rothschild (1980), links women's issues to poverty and tries to quantify the positive effects that may result from incorporating women's concerns into economic development programs. Focusing on women as participants, rather than as beneficiaries of development programs this approach is based on the following premises

1. The ratio of women to men is greater in the poorest income groups than in the population as a whole.
2. The economic performance of households in the lowest income brackets is directly related to the economic activity of women in these households.
3. The importance of women's productive role increases with poverty but the extent of their reproductive functions does not diminish, resulting in a dual burden for poor women, and
4. To promote balanced economic growth, a major goal of development policy should be to increase the productivity and income of women in the lowest income households.

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This shift in emphasis from an equity-oriented to a poverty-oriented approach substantially changed the issues raised regarding the content of the policy for. There is a shift from description to analysis of women's condition, from the definition of women's household economic contribution to the quantitative documentation of their existence. Measurement of the economic contribution of women to the household and in the marketplace is undertaken, rather than retrospective assessment of the impact of programs on women's economic condition. Phrasing women's issues in terms of poverty and economic growth facilitates the translation of women's issues into development policy issues and hence their incorporation into development strategies.

2.3 Priorities in Economic Development:

Mayra Buvinic (McGreevey et al, 1983:23) points out the three new ideas or priorities in economic development theory and policy in the 1970's, which promoted receptivity to women's questions.

1. The first is the growing awareness of a world population problem, along with the realization that women are the main actors in determining population trends. Concerns with population growth led to the targeting of third world women as the primary beneficiaries of family planning programs and as important subjects of development oriented research.



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2. The second priority grew out of the acknowledgement that the “trickle down” approach to development had failed. Realizing that the capital and technology transferred from the industrialized countries had not filtered down to the poor in developing societies, development agencies changed priorities and established a new strategy designed to improve directly the lives of the poor.
3. The third idea was the development of a “basic needs strategy” against poverty. The basic needs strategy calls for assurance to all individuals of the basic requirements for life (food, shelter, and clothing) and of access to essential community services, such as safe drinking water, sanitation facilities, public transportation, and health and education facilities.

These three changes in the economic development culminated and became the main theme of International Women’s Year conference in Mexico City in 1975. The development related activities undertaken for and during the conference provided political support for researchers and practitioners working in the field and lent legitimacy to the work on women’s issues done by international and national development agencies. The main emphasis is on engendering the development policies to benefit the women and men following the principles of equity and justice.

2.3 Welfare Oriented and Anti Poverty Strategies:

In spite of being diverse, all strategies share a common perception of women’s function and their role in poor societies and a common way of dealing with women in action programs. The resulting programs were directed mainly towards improving family (particularly children) welfare appropriate for non-working homemakers and mothers. All these programs except family planning program are politically safe as they do not challenge the socially sanctioned and imposed views on women’s work and do not have the potential of causing conflicts between classes of women or between men and women. Welfare oriented programs supposedly designed to increase the productive capabilities of women are the extension of the conventional views on gender roles and worked towards maintaining and sustaining the status quo rather than bringing changes in gender roles to eliminate inequality. Classic examples are income –generating programs for women in areas such as handicrafts, where the intention is to capitalize on women’s assumed “traditional” skills in sewing, knitting, and cooking by giving them training and donations of cash, sewing machines, or materials. These programs continue to operate despite the fact that they are very time-

consuming, bring little or no income to woman participants, and cannot be easily upgraded to yield higher earnings.

The continued survival of welfare-oriented programs for women can be traced to the fact that they are technically simple and politically safe to implement without disturbing the prevailing social fabric based on customary gender role and position. Cleaves (1980) opines that the ambiguity with regard to the true beneficiaries – mothers or their children is the only problem that could make these programs difficult to implement. However, this issue is also customarily resolved in these programs by emphasizing women's motherhood roles, thereby making children's welfare the ultimate objective. Welfare-oriented programs have doubly affected women in developing countries, particularly those who are living in poverty, as these do not address the issue of women's poverty and their lack of access to economic opportunities and resources.

The alternative to the welfare-oriented strategy is the antipoverty strategy that justifies assistance to poor women in terms of economic growth rather than welfare. This is embodied in projects to raise women's economic productivity and income. This strategy faces three major obstacles while converting the strategy for implementation. Firstly, according to Buvinic (1980), productivity programs are more difficult to implement compared to welfare-oriented programs, as they are more expensive, staff intensive, spread over longer duration, and need more technical expertise. They also include innovative and untried approaches and in general productivity programs tend to be easily monopolized by powerful people in the community. Secondly, these programs intended to improve the economic opportunities of women imply changes in the political and social relations between men and women beneficiaries and restructuring the prevailing social traditions. As this involves restructuring of the cultural fabric of society, the development agencies are not interested to temper with unknown or unfamiliar social variables. Thirdly, these programs often have a redistributionist connotation for both beneficiaries and implementers, and redistributionist strategies have high political and economic cost that affect program implementation.

2.5 Measurable Aspects of Women's Poverty:

A person may be viewed or considered as poor when he or she does not have adequate access to the necessities of life, which are defined differently at successive stages of economic development and in different cultures. People gain access to the necessities of life by two means,

the first one is by means of employment, where they are either paid by cash or kind and the productivity of work depends on the capital such as land, tools, equipment and animals and the technology that a worker has at her/his disposal. The human capital such as health and education also plays a vital role in increasing or decreasing the productivity of the worker. The insufficient number of jobs and the social restriction on women's participation in labour force parallels capital and technological inadequacy. The second way in which people gain access to the necessities of life is by means of the "support system", which may be either private such as kinship, groups, friends etc., or public such as social security, welfare, school lunches, free medical care etc. The support may take the form of money, goods, labour etc., and may be regular or irregular accordingly.

According to Muller(1983), due to childbearing, child rearing, other familial obligations, and social restrictions on their participation in labour force, women tends to be more dependent on this support system in comparison to men. The private and public support system is deteriorating in developing countries under the influence of economic and cultural changes and this impacts women social attitude and restrains her from taking more action to strengthen their economic position, such as obtaining more education; taking a more active role in decision making within family, politically active, taking more economic risks etc.. Therefore, Muller (1983) opines that the operational definition of the concept of women's poverty should include three measurable aspects that require study at the micro level, and they are

1. Women's employment problems,
2. Women's support system, and
3. Women's social attitude.

The data on the above three should enable us to measure the incidence and extent of poverty among women and the policies that influence and include women can be scrutinized and analyzed within this framework to see whether the policy has really addressed the issue of female poverty. The data will also help us to analyze the causes and consequences of female poverty, a necessary first step towards making policy changes. The success of policies and measures aimed at supporting or strengthening the promotion of gender equality and the improvement of the status of women should be based on the integration of the gender perspective in general policies relating to all spheres of society as well as the implementation of positive measures with adequate institutional and financial support at all levels.

Gender inequality and poverty, then, are the result of distinct though interlocking, social relations and processes. Women's experience of poverty is mediated by social relations of gender. Therefore, a mere attempt to increase the economic position of men or women does not necessarily bring comfort to women by addressing the gender poverty. The above linkages between women and poverty could justify our stand that women are severely affected by poverty and helps us to develop a framework to critically look, analyze and study women's poverty.

CHAPTER-3
THEORITICAL FRAMEWORK

The earlier chapter discussed the existing paradigms within which gendered economic inequities are generated and reinforced and was a narrative on the objective and subjective perspectives on women and poverty through the prevailing economic structures and material conditions. However, an inquiry into women and development or poverty warrants attention to the interaction of power structures and how premises of agency are settled within these oppressive structures.

Women are not necessarily poorer than men are but they are certainly socially and economically more vulnerable and this leads to their increased susceptibility to poverty. There is an inherent gender bias in the labour market: women tend to get jobs that are less qualified and they generally earn less than men do, even when employment status or work type is same. All other conditions being equal, women generally have jobs that are informal, less guaranteed, less paid, or less qualified. Yet, they do not appear to be poorer than men are, at least when poverty is measured by consumption expenditure. Women are more present in the informal and low-salary job categories than men are and yet they do not spend less. Their working conditions make them more vulnerable as they are socially less protected. Lack of social capital, education, and circumscription of capabilities all contribute to their vulnerability. The economic consequences are that women's consumption patterns are different from men's, even when their income is the same: as vulnerability changes their intertemporal rate of preference, thus making women's consumption discount factor lower than men's, Women's consumption smoothing has a different and more pronounced profile than men's. Women do not necessarily spend less but they are poorer as they are more vulnerable, have generally lower social status, informal or low-salary jobs and worse working and living conditions(Andracchio:2001).

In this context, the "capability approach"¹ appears to be the natural reference. It usually focuses on the search for an efficient way to decrease poverty by improving people's capabilities over a period through the design of "human development" strategies, it leads to the improvement of access to health and education services, to adequate nutrition and safe water supply, thus improving the level of human capital. It also helps to fight against social exclusion by increasing empowerment and participation in public decisions, therefore reinforcing the level of social capital. Vulnerability could be approached in the same way: the improvement of people's capabilities could make them less vulnerable to the various risks they may encounter and, therefore, equitable policies would ensure an adequate level of security to everyone.

¹ The capability approach was first outlined by Sen in the Tanner Lecture given at Stanford University in 1979.

Nobel Laureate Amartya Sen (1992)² argues that social arrangements should be evaluated according to the extent of freedom people have to promote or achieve objectives they value. Sen argues that if equality in social arrangements is to be demanded in any space – and most theories of justice advocate equality in some space, such as that of liberty, income, primary goods, resources, or utility – it is to be demanded in the space of capabilities. Sen uses the metaphor of ‘space’ to bracket off the area in which different theories of justice requires equality, or impartial treatment of persons. Because of the fact of human diversity, equality in capability space – the space of freedom to promote or achieve valuable objectives – will, in fact, go along with inequality in other spaces.

3.1 Capability Approach: A Formal Description:

There are dimensions of well-being of people that are not easily captured by the money spent for purchases, the income earned, or the resources at disposal of a family. Certainly, income and resources are necessary to buy goods, which, in turn, allow people to meet their needs and desires; but the value of expenditure may well go beyond that direct satisfaction, to encompass less material aspects like self-esteem or the pleasures of life. Moreover, there are constituents of well-being, such as the health condition, that are only weakly correlated with personal economic means. On this basis, Sen has forcibly argued, “the well-being of a person is best seen as an index of the person’s functionings” (Sen, 1985: 25).

“Functionings represent parts of the state of a person - in particular the various things that he or she manages to do or be in leading a life. The capability of a person reflects the alternative combinations of functionings the person can achieve, and from which he or she can choose one collection. The approach is based on a view of living as a combination of various ‘doings and beings’, with quality of life to be assessed in terms of the capability to achieve valuable functionings.” (Sen., 1993: 31).

Valuable functionings range from elementary ones as being well-nourished and escaping avoidable disease to more complex ones like being able to take part in the life of the community. So far, we have been loosely referring to “well-being,” but we might have equally used the terms “standard of living” or “quality of life.” At this stage, it is helpful to draw a dividing line between these different terms, a point raised, among others, by Williams (1987: 95) while commenting on Sen’s lectures on *The Standard of Living* (1987). Williams suggested the use of term well-being for all objectives that a person “has reason to favour or promote”

² In the Monograph *Inequality Reexamined* (1992).

relating to the person herself, and the term standard of living for the narrower notion of a person's economic interest. Sen followed on this suggestion but redrew the dividing line: he identified the standard of living with all things relating to the nature of a person's life and well-being with a broader notion including also "sympathy", or the concern for other persons, since *"one's misery at the sorrow of another certainly does reduce ceteris paribus one's well-being, but in itself this is not a reduction in the person's living standard"* (Sen, 1987: 27). In turn, as personal well-being is only one of the ends of a person, we might further widen the perspective to include also the objectives, which are not directly related to the person's well-being. In so doing, we would be evaluating "agency achievement" rather than wellbeing.

3.3 Various Dimensions of Human Capabilities:

If our objective is to enlarge the analysis by encompassing aspects of well-being other than strictly economic ones, we can simply supplement the basic evidence about the latter with information relative to some relevant functionings. If, on the other hand, our aim is to assess the overall standard of living, we need to specify a reasonably parsimonious but comprehensive vector of functionings (Sen: 1992). Understandably, the question of "what constitutes a complete list of capabilities" (Basu, 1987: 72) has unequivocal answer: the trade-off is between the risk of redundancy, which stems from any attempt to give a very accurate description of people's well-being, and the possibility of neglecting some important aspects. Difficulties, though, should not be overstated, and on practical grounds, we may achieve a reasonable consensus on a list of functionings.

An inquiry into people's standard of living has been multidimensional, attempting to capture different aspects of well-being. It was overwhelmingly concerned with 'material living conditions' and this was conspicuous even with indicators reflecting less tangible aspects of life, say, the social ties of a person (this is the case, for instance, of an indicator such as "having a friend at home for a meal"). By contrast, the capability approach called for a change in the nature of the constituents of well-being (from material attributes to states of being) and understanding of differences across persons in achieving functionings. This identification of functionings is facilitated primarily through proper characterization of 'well being'.

Some guidance is offered by the "Scandinavian approach to welfare" - a long established research programme centered on the first Swedish Level of Living Survey conducted in 1968

and a number of similar surveys conducted subsequently in both Sweden and other Nordic countries (Erikson et al: 1993, 1987)³.

Table 1: Components and some typical indicators in the Swedish Level of Living Surveys

| <u>COMPONENTS</u> | <u>SOME TYPICAL INDICATORS</u> |
|--------------------------------------|---|
| 1. Health and access to health care | Ability to walk 100 meters, various symptoms of illness, contacts with doctors and nurses |
| 2. Employment and working conditions | Unemployment experience, physical demands of work, possibilities to leave the place of work during work hours |
| 3. Economic resources | Income and wealth, property, ability to cover unforeseen expenses of up to \$1,000 within a week |
| 4. Education and skills | Years of education, level of education reached |
| 5. Family and social integration | marital status, contacts with friends and relatives |
| 6. Housing | Number of persons per room, amenities |
| 7. Security of life and property | Exposure to violence and thefts |
| 8. Recreation and culture | Leisure-time pursuits, vacation trips |
| 9. Political resources | voting in election, membership of unions and political parties, ability to file complaints |

Source: Erikson (1993: 68, table 1).

There is a close correspondence between the life components of the Scandinavian approach and a reasonable list of functionings, although some ambiguities might persist. Take for instance the functioning “being well-sheltered,” which is naturally associated with the life component “housing.” Actually, the former is a more general concept than the latter: indeed, in the Scandinavian approach “... every person without command over a dwelling was excluded (as were people living in public institutions)” (Frykman, 1987: 182). This exclusion may be rather problematic in studies of deprivation as it means neglecting not only the institutional population but also the “homeless” altogether. On the other hand, the same concept of homelessness is not without ambiguity, and it refers to a condition of deprivation much more pervasive than lacking a stable shelter (O’Flaherty, 1996). These brief remarks suggest that the

³ Erikson and Uusitalo(1987); Erikson(1993).

nine categories of the Scandinavian approach are a reasonable list of the main areas of interest, if their exact meaning is understood in relation to the available set of indicators.

However, as a person's capabilities are her real and genuine opportunities to do what she wants to do and be the person she wants to be, these capabilities obviously are difficult to observe. Instead, what we can observe are those capabilities that she has chosen to act upon, the capabilities that she has chosen to realize. According to Martha Nussbaum⁴, there exist three kinds of capabilities, which are Basic, Internal, and Combined. Basic Capabilities are the inherent one of individuals, which forms the basis or ground for developing the more advanced capabilities – for example seeing and hearing, speech, love etc.. The internal capabilities are the developed states of being and forms the sufficient conditions for exercise of requisite functions – for example bodily maturity, sexual functioning, religious freedom etc. The combined capabilities are the internal capabilities combined with the external conditions for the exercise of the function – for example forming point of opinion within a political and cultural system. Nussbaum has set forth a specification of central human capabilities, which are the combined capabilities, with the express intention that these should provide the basis for constitutional Principles that should be respected and implemented by the governments of all nations. Nussbaum's capability approach emphasizes on legal and political rather than socio-economic applications; and her definitions of capability and functioning are somewhat distinct from Sen's. The central human functional capabilities as mentioned by Nussbaum⁵ are

- Life
- Bodily Health
- Bodily Integrity
- Senses, Imagination, and Thought
- Emotions
- Practical Reason
- Affiliation
- Other Species
- Play
- Control over one's political and material environment.

⁴ Nussbaum (2000; 84).

⁵ Nussbaum (2000; 78).

Not all capabilities require some good or service as an input; for example, being respected by your peers only requires respectful behavior from other people, and not necessarily any goods or services. Still, the same category of social and individual factors and parameters, which influence the conversion factors, also impinge on those capabilities that do not necessitate commodities. For example, being subjected to a pattern of insults is a negative capability, and many cases of insult in contemporary society do not rely on any material basis, but often occur via discourses and attitudes. Another example is an incurable and aggressive cancer. If such cancer drastically restricts the capabilities that a person can enjoy, this restriction is largely a direct effect of the cancer, and not only via its hampering effect on what this ill person can do with certain commodities. Thus, several of the factors that determine the individual's conversion factor also impinge on the capability set directly. Manfred Max-Neef⁶, proposed, that needs can be satisfied at different levels and with different intensities and can be satisfied at the level of the individual, of the social group, or of the environment. Needs, which are adequately satisfied reveal an aspect of human poverty. He constructed his classification of human needs such that it would be of use to a community wishing to interpret its own situation holistically. The elements of Max-Neef's matrix⁷ are

- Subsistence
- Protection
- Affection
- Understanding
- Participation
- Leisure
- Creation
- Identity and
- Freedom.

Capability approach involves the identification of the functionings of individuals, and the examination of people's well-being by evaluating either people's functionings themselves or people's sets of functionings, called their 'capabilities.' In order to make comparisons of well-being of many people, even if we want to reveal necessities relative to space, time, and personal features, we need reference points for comparison and we must be able to quantify the extent to

⁶ Manfred Max-Neef, an activist and Rector of a Chilean University, has together with his associates, developed a matrix of human needs. The matrix has been used in Argentina, Bolivia, Chile, Colombia, Sweden, and the UK at least.

⁷ Max-Neef (1993).

which different outcomes meet these points. We need to find widely acceptable ideas about the needs that relate to improvements in well-being for individuals, regardless of where and when they live and what are their personal characters, and we must be able to measure circumstances related to these needs. Deepa Narayan⁸, in her study found that the poor view and experience poverty and well-being as multidimensional. *Well-being*⁹ according to voices of poor are

- Material Well-being: Having enough food, assets and work.
- Bodily Well-being: being and appearing well health, appearances, and physical environment.
- Social Well-being:
Being able to care for, bring up, marry, and settle children
Self-respect and dignity
Peace, harmony, good relations in the family/community.
- Security:
Civil peace,
A physically safe and secure environment
Personal physical security
Lawfulness and access to justice
Security in old age
Confidence in the future.
- Psychological Well-being:
Peace of mind,
Happiness,
Harmony (including a spiritual life and religious observance)
- Freedom of choice and action

Most of us believe in the existence of universal values that are central to human life, which if shared will provide a chance to access to certain doings and beings which are considered vital to obtain our human condition for example, human dignity. Our moral concern gives rise to a justice, which demands that all persons should be capable to reach at least a minimum level of

⁸ Deepa Narayan, the Principle Social Development Specialist in the World Bank's Poverty Reduction Group, led a pioneering study of the values of poor persons, which is entitled *Voices of the Poor*(2000).

⁹ Narayan et al. (2000).

specific beings and doings. Our justice demands lead us naturally to look at equality in the space of opportunities. Shalom has proposed a ‘theory of the universal content and structure of human values’¹⁰ based on empirical cross-cultural research¹¹. In developing a framework for the empirical research, Schwartz et al. have tried to formulate (i) the substantive content of values, (ii) the comprehensiveness of the values identified, (iii) whether the values have some equivalence of meaning across groups of people, and (iv) whether there is a meaningful and identifiable structure of relations among different values. The universal human values by Shalom Schwartz are

- Power

Social status and prestige, control or dominance over people and resources

- Achievement

Personal success through demonstrating competence according to social standards.

- Hedonism

Pleasure and sensuous gratification for oneself.

- Stimulation

Excitement, novelty, and challenge in life.

- Self-direction

Independent thought and action – choosing, creating, exploring.

- Universalism

Understanding, appreciation, tolerance, and protection for the welfare of all people and for nature.

- Benevolence

Preservation and enhancement of the welfare of people with whom one is in frequent personal contact.

- Tradition

Respect, commitment, and acceptance of the customs and ideas that traditional culture or religion provide.

- Conformity

Restraint of actions, inclinations, and impulses likely to upset or harm others and violate social expectations or norms.

¹⁰ Shalom, Schwartz (1992).

¹¹ Schwartz has progressively tested his theory in different countries, regions, religions, and language groups, and adjusted the list of values along the way.

- Security

Safety, harmony, and stability of society, of relationships, and of self.

Doyal and Gough, in *A theory of Need*¹² proposed to develop a concept of need that is grounded – both philosophically and practically – with respect to the indicator debates and other debates in the social sciences. Their theory describes universal needs as precondition for human action and interaction and concludes that needs can be shown to exist, that individuals have a right to the optimal satisfaction of these needs, and that all human liberation should be measured by assessing the degree to which such satisfaction has occurred. Doyal and Gough specify eleven ‘intermediate needs’, involving culturally invariant characteristics of commodities which usually generate desirable capabilities. They are

- Nutritional food/water
- Protective housing
- Work
- Physical environment
- Health care
- Security in childhood
- Significant primary relationships
- Physical security
- Economic security
- Safe birth control/childbearing
- Basic education.

3.3 Capability Approach and Poverty Reduction:

The capability of a person is related to his/her ability to function. It reflects what he or she can actually do or be within a certain context. Living for everybody is a combination of various functionings (“being and doing”) such as moving, being clothed and sheltered, being able to meet one’s nutritional requirements (or being well-nourished), being in good health, being socially respected and having the power to participate in the social life in the community. The capability of a person will result in the achievement of a combination of various functionings. His/her well-being is concerned with this achievement since it relates to how well

¹² Doyal and Gough (1991).

he or she is. To achieve these functionings, he or she will have to use a bundle of goods (Sen: 1985) i.e., primary goods and assets that he or she are able to accumulate through access. More precisely, he or she will use these goods according to their specific characteristics (Lancaster: 1971). Such an achievement would increase the person's ability to do things and enable them to be what they want owing to their improved potentiality. It is this objective, which is proclaimed by the human development strategies and implemented in various developing countries. This objective is based on the search to satisfy the real needs of the people (especially the urgent and basic ones) in order to help them live a pleasant life.

This approach has brought new insights for those who study the population level and the standards of living in order to understand the poverty situation. However, in operational terms (to measure people's capability and to design targeted actions) there is a need to make a distinction among the various components, which interact within the capability definition. For instance, any increase in capability is related to the access to goods and services: access to public transport, access to education, access to health services, etc. Nevertheless, even if these services are available, the people may not have the physical capacity (personal handicap, remoteness) or financial capacity (level of income, opportunity cost), or even the social opportunity (rights and constraints) to benefit from them. To create human capital through education and health, financial capital through savings, social capital through regular relationships, etc., nevertheless, the access to these goods may not be sufficient to encourage the assets to generate. Therefore analyzing the concept of capability in order to point out its key components could be a solution to find where action and evaluation should be placed.

3.4 Capability Approach and Its Mechanism:

First, we need to consider the capability approach through its potentiality dimension, i.e. a set of features or faculties capable of development. Second, we should consider capability as including three major complementary components: the endowments (commodities and assets), the individual capacity, and the social opportunities. Each of these having an impact on the level of capability. We refer to potentiality because it is not so much the ability of reacting ("doing"), which prevents the individual from falling into poverty, as ability is necessary to escape from poverty. On the other hand, potentiality, i.e. the constitution of endowments during a certain period, will prevent the person from falling into poverty. This is because the level of potentiality is the result of the ability to react during that period. From this point of view, the various endowments belonging to a person (for instance, land, tool and equipment, savings, human, and

social capital, etc.) may be used as a buffer –by selling part of these assets or by increasing their yield- when facing dramatic events, which cause losses in the level or the standards of living.

Therefore, he/she will be less likely to experience a worsening in his/her situation. However, as seen earlier, such an endowment-based view may not be sufficient to ensure that the right reaction will occur to resist the downward movement in well-being. The person may not have the individual capacity required to use these endowments or assets correctly, because of a movement handicap, illness, despair, lack of information, etc. One may consider that this kind of drawback is relevant to both the ability and potentiality of the capability approach. Finally, social opportunities are important since they express restrictions related to the social constraints: services such as education or health may be available but categories of people may not have the right to access them, based on tradition, discrimination, or political reasons. According to this framework, capability becomes the result of a combination of the endowments (commodities and assets), the individual capacity, and the social opportunities. These three components are generally supposed to be exclusive and complementary when matched with the definition of capability. All of them should be considered distinctly when evaluating people's capability and designing capability-based development policies. However, the difficult issue of aggregating these components remains since they are located at different analysis levels: capacity is at the individual level, endowments are both at individual and household levels, and social opportunities are at the group level.

3.5 Critique of Capability Approach:

First, the evaluation of capabilities requires some kind of enumeration of the possible alternatives to the actual achievement. As this process may have in principle no limits, a first evaluation should aim at getting rid of irrelevant alternatives, such as suicide in normal circumstances, but a measure of capabilities should go beyond the mere numbering of (relevant) alternatives and reflect also their relative goodness. The *distance* between alternatives may be important, and it could be sustained that wellbeing is higher when the alternative to being a central-bank economist is represented by being an artist rather than an academic economist. Thus, a measure of capabilities should account for the mutual relationships among the alternative vectors of functionings, with relatively closer vectors implying a lower well-being than more faraway vectors.

A second set of issues arises with the time dimension of the capability set. The possibilities faced by a person at a certain time reflect, at least partially, the person's actual

choices in the past. The fact that a person decided last year to give birth to a child (supposedly in agreement with her partner) and that she now experiences a limitation in her ability to work and to move could lead us to conclude that her capability set is in some relevant dimensions inferior to that of an otherwise equal person; of course, in the valuation of person's well-being, these limitations would be (more than) offset by the positive effect of achieving a desired motherhood. Quite apart from that, one might be tempted to argue that there was no real shrinking of her capability set because the limitations were brought about by an act of choice, and this would be evident if capabilities were assessed over a sufficiently long time. We find this position at odds with the capability approach for two reasons. First, it fails to recognize that the limitations to some functionings are real, regardless of their being the product of person's choice; the multidimensionality of the approach permits us to appreciate that increases of well-being might well get along with limitations in some dimensions. Second, capabilities are an inherently prospective idea and their measure does not depend on past choices. This interpretation brings in the issue of the uncertainty of current and future alternatives. What matters for the measurement of capabilities is not only the possibility, but also the *probability* to achieve a vector of functionings. This raises, in turn, other questions such as the proper time horizon in the evaluation of capabilities and the opportunity to allow for varying time horizons for different functionings.

The third order of problems is of a more practical nature. In most cases, statistical surveys collect data on facts actually occurred rather than on facts that could happen or could have happened. Although this practice might reflect a "neoclassical" bias - if rational people choose their best, no importance must be given to alternatives not chosen -, a major technical point in its defense is that the reliability of information collected about hypothetical choices ("Can you have a job?") is typically much lower than that about actual choices ("Do you have a job?"). Statisticians involved in questionnaire design use to say, "If you ask a hypothetical question you will get a hypothetical answer." As noted by Converse and Presser (1986: 23), "asking most people to imagine what if - what might have happened in their lives if things had been otherwise or what they might do if - confronts them with a special task that is likely to be difficult." This difficulty has mainly to do with the vagueness of the hypothetical alternatives. In asking a person whether she *has* a job, one only needs to define what is meant by "having a job", with little or no reference to other external circumstances; on the contrary, in asking whether she *can have* a job, one must qualify the "can" by fixing the boundaries of the hypothetical world she has to consider. This means, for instance, specifying whether the

possibility of having a job is limited to “here and now” or includes moving to another town within a certain time spell.

3.6 Feminist Concerns:

One of feminists’ central concerns is people's well-being, whereby women and children's wellbeing are given equal importance to men, and special attention is paid to the specific characteristics of women's well-being. Feminists not only talk about “persons” in general, but also explicitly distinguish their analysis between women, children, and men. They thereby fully integrate an account of gender relations in their analysis, and ask how social structures and constraints affect women and men’s well-being differently. Feminist scholars study both absolute levels of well-being, in order to measure and analyze poverty and standards of living, but also relative levels, which tell us more about the inequalities between persons. Social justice issues are therefore often part of their analyses.

However, not all well-being and social justice theories in philosophy and the social sciences are equally well equipped for these tasks. A large part of feminist literature argues that mainstream theories of well-being and social justice are too often androcentric, by focusing on male experiences and interests and by ignoring aspects of well-being that are of special importance to women and children. Okin’s (1989) seminal work criticizes many social justice theories, ranging from communitarian to libertarian theories, for ignoring women and families in their theories, and Okin (1994) analyzed Rawls’s *Political Liberalism* from a feminist perspective. Bojer (2000) argues that none of the utility-based social justice theories can be applied to children. Woolley (2000) provides a profound critique of the Rawlsian contract by showing that recognition of *both* parents require a radical reconstruction of Rawls’ (1971) *Theory of Justice*. Robeyns analyses the basic income proposal (Van Parijs: 1995) and argues that the false gender neutrality of these proposals prevents them to see that the core mechanisms that create gender inequality will not be weakened, and might perhaps even be reinforced when a basic income would be introduced. Moreover, many more feminist critiques on well-being and social justice theories point out similar gender-biases in those theories.

Feminist analysis of capability approach differs from feminist analyses of other theories of well-being and social justice, as capability approach is just a framework and not a theory. Capability approach is open and underspecified as it is not specified as an evaluative tool and it needs specification each time we want to use it to make a judgment or a normative analysis. For feminist it seems important to integrate additional theories on individual and collective

decision-making, preference formation, the natures of gender relations, the gendered nature of societal concerns and social institutions, the nature of caring activities and unpaid work and so on. While capability approach has much more potential to address gender issues and feminist concerns than most other well-being and social justice theories, feminist are concerned that capability approach is not interpreted and applied in an androcentric way.

Capability framework can be used effectively to interpret and analyze the existing welfare and other poverty alleviation programs and create a gender-neutral literature. Capability approach being an objective framework will be an appropriate tool to look into poverty alleviation programmes to see whether it has really enlarged the capabilities of programme beneficiaries or not. Kudumbashree being a women oriented poverty alleviation programme can be critically viewed through the lens of capability approach to see how a women empowerment programme expands the capabilities and choices of women to bring them out of gender poverty.

CHAPTER-4

**WOMEN ORIENTED POVERTY
ALLEVIATION PROGRAM – A CASE
STUDY OF “KUDUMBASHREE”,
KERALA.**

Located in the southwest of the Indian sub continental coastline and surrounded by the Arabian Sea, the state of Kerala has drawn attention worldwide for its achievements in human development. The small state with its 32 million inhabitants has a history of social development achieved through social intermediation and public action. Kerala is one of twenty-five constituent states of the Indian union and the region has a long history of commercial and cultural contact with the outside world¹. In 1957, the first elected Communist government in the world came into power in Kerala's first public election. Even though the first democratically elected government of Kerala was dismissed two years later by the Congress-led central government, the political focus was on reduction of social and economic inequalities "through such measures as land and educational reforms."(Govindan: 2000).

| KERALA AT A GLANCE | |
|---|----------------|
| Total Area | 38863 sq. km. |
| Population (1991 census) | 29.098 million |
| Rural | 21.418 million |
| Urban | 7.680 million |
| Male | 14.288 million |
| Female | 14.809 million |
| Density of Population (Persons per sq.km.) | 749 |
| Number of Educated Unemployed | 3.753 million |
| Number of Female Educated Unemployed | 2.062 million |
| Number of Migrants settled abroad | 0.517 million |
| Number of Migrants to Gulf Countries for employment | 1.6 million |
| Growth in Population from 1981-91 | 14.32% |
| Total number of House holds | 6.5 million |

Source: Economic review 1998 prepared by Planning Board.

4.1 Kudumbashree - A Brief Overview:

Even though Kerala fares better than other states in most of human development indicators, there is nevertheless large-scale poverty, especially in the rural areas and among women. Over the last decade or so, the state has taken both national and

¹ Kerala government website: <http://www.kerala.gov.in/> Jan 10 2006.

international aid to address some of the issues of abject poverty. One such programme was the Government of Kerala, and UNICEF, sponsored Community-Based Nutrition Program (CBNP), which was initiated in 1991 in Alleppey town to improve the health and nutritional status of children and women. CBNP facilitated collective action by forming and developing the capacity of three-tiered community development societies (CDS), the members of which are exclusively women. Women from families identified as poor using a nine-point non income-based index were organized into neighborhood groups (NHGs) comprising 20-45 families. Each NHG elected a five-member committee called the neighborhood group committee (NHGC) to coordinate and facilitate action at the NHG level. The NHGs were federated at the ward level as an area development society (ADS). The ADS was then federated at the municipal level as a CDS. Based on the positive experiences in urban Alleppey, and subsequently in rural Malappuram, the Government of Kerala scaled up the CDS strategy to the entire state in 1998 under the name Kudumbashree (Kadiyala: 2004).

The focus of Kudumbashree program is to eradicate the extreme poverty in the state of Kerala within a period of ten years. Earlier poverty alleviation programs in India had been criticized for applying a strict 'top-down' approach, which was said to limit the practices and progresses of the programs (Narasimhan: 1999: PP 35-36).

“To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically.”

– Mission Statement of Kudumbashree²

Kudumbashree is said to be distinct from the other poverty alleviation programmes as its main objective is to change the situation of the poor 'from below' by supporting and making possible incentives for action at grass root level through a participatory approach involving beneficiaries directly in the process. In contrast to 'top-

² Kudumbashree website: <http://www.kudumbashree.org/> Feb 25 2006.

down' approach, Kudumbashree aims to form opportunity structures for the underprivileged to improve their economic and social situation. Women empowerment initiatives, micro finance operations, micro enterprise promotion, and convergent community action constitute the core activities of Kudumbashree, carried out through organizations of women below the poverty line.

Non- Economic Indicators:

While most of the development and poverty reduction initiative by international and national agencies quantify poverty objectively in terms of household income and other economic goods, Kudumbashree has made a path breaking transformation by identifying the poor based on nine transparent non-monetary indicators³, easily predictable, and acknowledged by the community.

- *Lack of Possession of a proper house*
- *Inaccessibility of safe drinking water*
- *Inaccessibility of sanitary latrines*
- *Having not more than one earning member*
- *Incapability to have two meals a day*
- *Presence of children below the age of five*
- *Presence of illiterate adult member.*
- *Presence of an alcoholic or drug addict*
- *Belonging to Socially Disadvantaged Groups.*

If a given family is positive to four or more of the above factors, the family is treated as a risk family. Some of the important components⁴ of the Kudumbashree project are

- Thrift and credit societies (TCS).

The NHGs were encouraged to form thrift and credit societies (TCS). The NHG income-generations volunteer collected thrift (small savings) from the members every week. The collections were used for lending for contingent and

³ Kudumbashree website: <http://www.kudumbashree.org/> Feb 25 2006.

⁴ Ibid.

consumption needs as well as financial assistance to start income-generating activities. Recognizing the potential of the NHGs, NABARD extended micro credit services to these groups through its linkage-banking scheme (Sharma 2004). Under this scheme, NABARD rated the NHGs on a 15-point index. NHGs that met the criteria were linked to commercial banks. Banks charged the NHG members a concessional interest rate of 10.5 percent on loans. NABARD refinances commercial banks at the rate of 6.5 percent.

- Micro enterprises.

Kudumbashree staff, working with other relevant government departments and NABARD, identifies financially viable opportunities for the poor and promotes them to the benefit of Below Poverty Line (BPL) families. Currently, there are 14,125 viable micro enterprises in urban areas and 47,000 micro enterprises in rural areas. Some innovative micro enterprise activities include catering services, courier services, coconut delicacies (ice cream, milk shakes), ethnic delicacies, lease-land farming, and data entry services (computer). Kerashree is a well-known coconut oil brand in Kerala, produced by Kudumbashree Community Based Organisation (CBO).

- Arogya Swayam Sahaya Sangham (health self-help groups).

Kudumbashree is focusing on capacity building among NHGs to manage minor ailments as well as chronic diseases such as diabetes mellitus and to promote health at local level. Kudumbashree is training NHG health volunteers to this end.

- Balasabhas (children's clubs)- provides informal learning.

Balasabhas are grass roots level groups of the children of Below Poverty Line families. The mission organizes the children of the poor families of the State into Balasabhas as a part of its holistic approach to wipe out poverty by providing them training at young age and expanding their capabilities. *Catch them young and nip poverty in the buds* is the guiding slogan behind the Balasabha movement initiated by the Mission.

- Destitute identification, rehabilitation, and Monitoring Programme- 'Ashraya'.
Antipoverty programmes hardly ever reach the marginalized destitutes as they were completely left out of all development programmes. Kudumbashree has formulated a specific project with the assistance of the Central Govt. to reach out the downtrodden and neglected destitutes scattered through out the state. Number of panchayats of the state has already come up with individual specific projects for destitute care and rehabilitation.
- Lease land Farming – 'Haritheshree'.
When paddy cultivation became economically non-efficient, the farmers of the state abandoned paddy fields and left it uncultivated. Kudumbashree found this as an opportunity and Neighborhood Groups of the mission were given encouragement to start paddy cultivation. Many groups have identified and succeeded immensely in lease land farming. Lease land farming is beneficial to both the landless poor women of Kudumbashree Neighborhood Groups and the landlords who are not interested in paddy cultivation. In 2003, lease land farming was done in 3466.65 hectares of paddy fields and 33501 families, hailing from 3703 NHGs were benefited.
- 'Kerashree'- Coconut oil extraction and marketing unit .
When the price of coconut plummeted down, farmers of the state became the victims of poverty. Kudumbashree came forward with Coconut oil extraction and marketing units, which were setup under the mission in central and northern districts of the state. The common organization of these units engaged in copra production, oil extraction and coconut oil marketing is Kerashree. As coconut oil is the principal cooking medium of Keralites, the units find no difficulty in marketing the products.
- 'Vidyashree' – Computer units.
When the state government decided to introduce Information Technology education in the high schools of the state under IT@school programme,

Kudumbashree started setting up Vidyashree Computer units in all the 14 districts of Kerala.

Field Study:

Given the time and resource constraints of this study, it was decided to limit the field coverage to two wards (Allapuzha Municipality and Muhamma Panchayat) and to focus upon a rather small number of in-depth interviews. For exploring the meanings of a project like Kudumbashree, this might seem too limited. Yet, the intention is not to produce some kind of 'truth' about the progress that Kudumbashree has come to bring about in Kerala, but to make visible possible structural obstacles and social constraints that could confine the real empowerment of women in reducing the poverty(both income and gender) among women.

In the month of May 2006, I carried out the field study in Allapuzha district, and more specifically in Allapuzha Municipality and Muhamma Panchayat. Allapuzha district is one of the forerunners along with Malappuram in initiating the Kudumbashree project. There were multiple interactions with the interviewees within the short period of field study. The executive director of Kudumbashree Mr.T.K.Jose was also interviewed in depth at his office at Thiruvanthapuram. Muhamma Panchayat is 15kms away from Allapuzha municipality. While visiting different Self Help Groups (SHG), Neighborhood Groups (NHG), Community Development Societies (CDS), and Micro enterprise units, a conscious effort was made to interview working women as well as unemployed women and housewives.

The data collected was crosschecked* with the local bodies, such as the Municipality or the Panchayat office, which had all the information about the material and social situation of the families, and the details about loans and grants given to the participants. Thus, quantitative data could be double-checked for reliability and credibility, but as the significance is on the voices of these women, crosschecking was made mainly on very basic facts to give a chance to clarify possible confusion in further interactions with the interviewees. On the other hand, the fieldwork itself could be considered a crosscheck of the implementation of Kudumbashree and the stories told 'from above'. Rather than collecting statistics measuring exclusively quantifiable data, a

participatory approach made it possible to get a picture that included also qualitative data such as changes in social life and social status. During the study, I soon came to develop a comprehension for the gap between theory and practice. The information given by the website and government officials presented the idea of Kudumbashree in theory, while the voices 'from below' indicated a more complex picture of reality.

The methodology tools used for investigation were in depth interviews and direct and participant observation. I was aware though that in the interview techniques power relations between the interviewer and interviewee come into play. Even though definitions of the outsider are often contextually presented, there are numerous factors to be taken into consideration while critically analyzing the study in detail. "Anyone who interprets other people's lives is an outsider, more or less, depending on gender, ethnicity, class, religion, age, education, or family background – to which may also be added language, ideology, worldly experience, and sympathetic understanding."(Lindberg: 2001: PP 62).

Allapuzha District Profile:

Allapuzha district⁵ is spread over an area of 1536 sq.km. It has 2-revenue division, 6 taluk, and 12 blocks. There are 5 municipalities, 73 Panchayat, and 91 villages. The total population of the district is 20, 01,220 with 9, 75,880 males and 10, 24,898 females. The female, male ratio is 1067:1000. This district has SC population of 19, 03, 50 and ST population of 2800. Similar to other districts of Kerala, this district also has a very good literacy rate of 96.72% for male and 91.57% for females. Initially the Kudumbashree programme started under the aegis of the UNICEF in 1991 in Thumboli, Ashramam, Kanjiramchira, Avalookunnu, Nehru Trophy, Vazhicheri, and Chungam as a Community Based Nutrition Programme and Poverty Alleviation Programme. Apart from the traditional indicators, nine more indicators were used to identify poor women. The apex body Community Development Society (CDS) started functioning from 6th February 1993 in the district. At present across 5 municipalities and 73 village panchayats there are 2, 24, 840 households part of this programme⁶.

⁵ Kudumbashree magazine, march 2004.

⁶ Ibid.

4.2 Poverty, Empowerment, and Capabilities:

“Status of women in the society is still secondary and their role in developmental process is deplorably marginal. While social taboos, practices, and lack of awareness and exposure smother, their selves and spirits exploitations of all sorts are going on in all walks of life at their expense. The Project [Kudumbashree] proposes to enable and enlighten the women to realize their own latent potentials, and strengthen them to contribute to the development of their families and community.”

- General Concepts of Kudumbashree⁷

Poverty among women is largely attributed to the existing gender relations and the power structures within those relations. Feminist have identified various cultural mechanisms, which hamper the empowerment of women and communicate the position of women in any society (Coward: 1985). Internalization of these cultural norms by women and its transmission to their female children through social conditioning creates the primary hurdle towards the process of empowerment. These messages can be summed up in terms of three beliefs central to the subordination of women to men. They are

- The belief that men have the right to control women’s lives;
- The belief that men are essential for the well-being of women; and
- The belief that women are responsible for the well-being of relationships.

Empowerment for women involves the process of resolving the conflicts posed by these beliefs, develop self-confidence, and create choices for her challenging prevailing cultural messages (Shea, Serdar: 1991: PP 605-624).

Sen argues that a better way of conceptualizing poverty than as income inadequacy is to understand poverty as basic ‘capability failure’, that is , as the inability of individuals and communities to choose some valuable ‘doings or beings’ which are basic to human life. This distinguishes his approach from the income approach, and from

⁷ Kudumbashree website: <http://www.kudumbashree.org/> Feb 25 2006.

the approach of relativists, egalitarians, and basic needs approach (Alkire, 2002:156). Capabilities being the basic and vital constituent of women empowerment not only expand the choices for women but also reduce the severity of poverty on women. In addition, the denial of capabilities for women is being decided by existing socio-cultural norms of the society, which is gender biased and patriarchal in nature. Here emerges a clear conceptual relationship between capabilities, poverty and women empowerment as the expansion of capabilities for women not only fuels women's empowerment process but also challenges and restructures the existing gender biased socio-cultural norms of the society.

4.3 Women Empowerment and Power Structures:

“Without the permission and support of my husband, I won't be able to come out of house and participate effectively in Kudumbashree activities. As I have to manage both household work and also participate in outside activities, the consent of husband is very much needed to lead a peaceful and happy family and social life”

- Usha Menon
CDS member, Muhamma Panchayat
Allapuzha⁸.

Empowerment is, primarily, about power relations i.e., changing power relations in favour of those who until that time exercised little power over their own lives and being subordinated and dominated by others. Batliwala (1993) defines power as having two central aspects -- control over resources (physical, human, intellectual, financial, and the self), and control over ideology (beliefs, values and attitudes). If power means control, then empowerment therefore is the process of gaining control.

Women still suffer severe disadvantages in both private and public spheres, which inhibit their economic independence, status, power, and social participation. Although much progress has been made, there is a considerable way to go, and there are contradictory trends fundamentally related to women's position in the family household

⁸ Interview 2nd May 2006.

and the expansion of the market sector. While increased employment, share of income, level of education and unionization improve women's position, the channeling of women into part-time, temporary, and casual jobs, the absence of childcare and patterns of industrial change limit the extent to which social and economic restructuring promotes equality. (Hall & O'Donnell: 1988: PP 38-39)

“Kudumbashree has given us more confidence and will power to come out to public space and participate in various activities, but still we were able to participate in all activities without any hindrances only when we keep our husband and family happy by doing all our household works”

- Shailaja Chandran
Chairperson, CDS, Muhamma Panchayat,
Allapuzha⁹.

In any society, gender inequality structures the relations of production and reproduction. In majority men play a critical role in earning household livelihoods but generally play a negligible role in the unpaid work of reproduction in the domestic arena. Nevertheless, women, play a significant role in the unpaid work of caring for the family. While their roles in the productive sphere diverge, it is generally higher among poorer households compared to others. However, there is a marked inequality in the resources that men and women are able to marshal to carry out their responsibilities, in the value and recognition given to their contributions and in their capacity to exercise agency on their own behalf. These structural issues carrying gender inequality is not alien to Kerala society as poorer women bear both productive and reproductive roles without having much space to confront it politically and ideologically, accepting the existing gender biased social norms.

4.4 Operationalizing Capability Framework:

There can be substantial debates on the particular functionings that should be included in the list of important achievements and the corresponding

⁹ Interview 2nd May 2006.

*capabilities. This valuational issue is inescapable in an evaluative exercise of this kind, and one of the main merits of the approach is the need to address these judgmental questions in an explicit way, rather than hiding them in some implicit framework.*¹⁰

One of the major issues that we face is that national and international institutions tend to prioritize certain capability changes ignoring others. In 1990, the world bank renewed its promise to poverty alleviation as the overarching objective of its work. But critical examination of the operational directives, strategy papers, World Development Reports, and similar documents used from 1990 until 1993 showed that the intrinsically worthwhile 'dimensions' of development at which this poverty alleviation work aimed were education, health, nutrition, consumption, and amenity(including the environment)(Alkire: 2002). Any changes, whether positive or negative, in relationships, aesthetic arrangements, religion, participation, culture, meaningful work or play were not registered as intrinsically important. These dimensions were missing from the bank's fields of vision.

Drawing themes from the capability framework of Sen, Martha Nussbaum and others¹¹, this study's aim is to construct a basic framework within which to study the Kudumbashree program and verify what impact the program has made on poverty among women, specifically gender poverty. The indicators were developed keeping in mind the conceptual linkage between women empowerment, capability, and poverty among women. The personal interview and the observations during the field visit are presented according to the indicators used in the study.

- Women's decision making power,
- Women's mobility,
- Women's participation(Political, Social and Economic),
- Changes in social attitudes among and towards women .

¹⁰ Sen (1999; 75).

¹¹ Refer Manfred Max-Neef(1992), Deepa Narayan et al.(2000b), Shalom Schwartz(1997), Robert Cummins(1996), Maureen Ramsay(1992), Len Doyal and Ian Gough(1991), Ronald Inglehart(1997), and Mozaffar Qizilbash(1996a) as mentioned in Alkire(2002).

4.5 Women's Decision Making Power:

“After I started earning in this catering unit I feel very satisfied and confident. Even though the amount I earn is very less, it gives me self-respect and adds meaning to my life, which I spent all these year sitting idle. Everyone is seeing us going every day. People are very curious to know about our work and its environment. Moreover, my husband's family treats me with respect these days. And now I am capable of communicating and have some nerve to assert my stand.”

- Anita,
Friends Catering Unit,
Allapuzha Municipality¹².

The social and economic empowerment brought about some changes in the lives of most of the women who were interviewed. Entering and participating in public sphere has strengthened their self-esteem and increased their confidence level. Almost all the women who were interviewed said that initially they could participate in the programme only with the permission and consent of their husbands. Even after being in program for long time, they are very conscious that household work is their major responsibility and if they do not do it properly, they will be denied permission by their husband and family members to come out and participate in these activities.

“We make a profit of Rs.600 to Rs.700 in this unit in a month. My husband is very supportive and he drops me every day to my work place. As household work is the duty of women, I get up early in the morning and do all household work, then come here and work and in the evening go back and take care of children and do remaining household work.”

-Pushpa,
Friends Catering Unit,
Allapuzha Municipality¹³.

¹² Interview 4th May 2006.

¹³ Interview 4th May 2006.

The interaction with the women has showed that even the decision to come out and participate in economic activities outside home is being influenced and almost decided by husbands. Even though they earn income from their outside activities, which is relatively lower than their husband's income, they were allowed to do this with an underlying condition that they have to do the household work also, which is considered by both men and women as women's natural duty. Not a single woman interviewed agreed with the idea of men sharing the household work. The question about changes in intra-household relations remains unanswered and many women experienced fears from their family/husband during the initial stage when they first got in contact with Kudumbashree. Bringing much-needed resources into their families and communities, the women got access and contributed to a common interest that economically strengthened the family. In this sense, their engagement did not challenge patriarchal structures in the private sphere, but rather encouraged a common class interest.

Most of the women were not clear about their role in deciding to participate in these activities, as poor women usually do not have the freedom to exercise their choice. The economic compulsion they faced at home and the opportunity provided by Kudumbashree, in a way forced them to participate in the activities. The units visited during the study have been operational for only four-five months. The economic efficiency of the units and any major changes in women's interest could not be gauged as more economic efficiency might create more interest among women to participate in the activities. Most of the women also felt that the money that they earn has stabilized the economic position of their families and the intra household spending has increased, as husbands never spend their entire income for household expenditure. However, the decision to spend women's income for household purposes is also not of their own choice but an invisible precondition out of home engagement in economic activities.

4.6 Women's Mobility:

In most societies, physical mobility of women as well as tradition bound restrictions may forbid women from leaving the family compound, or may regulate when, where, and with whom they travel. Additionally, issues of safety often prevent women

from traveling alone for even short distances. The mobility of women participating in Kudumbashree from private to public sphere has really given them more confidence and self-esteem. The interviewed women were very confident and clear in expressing their views to a stranger, which they said was never possible before coming out of their house.

“Our interaction level with the outside world has given us more confidence and strength to handle things effectively. As we meet outside home regularly, we were able to discuss various issues both private and public and get different suggestions and solutions among ourselves. Whenever there is a problem, we move together as a group and meet the concerned official to solve the issue. Our mobility has given us more knowledge and awareness about the outside world.”

- Radha Mani,
CDS Member,
Muhamma Panchayat,
Allapuzha¹⁴.

After participating in Kudumbashree, the women are said to travel outside their homes very frequently and meet, and discuss with people regularly. This acts as a platform for women to meet regularly, which was completely absent previously. This interaction with the outside world has given women a great opportunity to learn and share their experiences with the wider world. Sometimes when women need to attend any important meeting outside their area, husbands also accompany them.

¹⁴ Interview 2nd May 2006.

“This is the first time I’m coming out of my house for this training in National Coir Board, and it is a great experience for me. I do all household works early in the morning, come here for training, go back in the evening, and complete my remaining household work. I sleep only 5 – 6 hours in a day, but still this economic benefit is more important for me than my sleep. Also I learn lot of things when I come out to work and interact with various other women”

- Bindu, Manancherry Panchayat,
Trainee under Kudumbashree,
National Coir Board, Allapuzha¹⁵.

In spite of increase in women’s mobility outside private sphere and increase in their interaction with the outside world, we clearly see the double burden women undergo due to these changes. This has not brought any major change in the gender roles and women still have to do both productive and reproductive roles sacrificing a major part of their leisure time. Most of the working women who are interviewed have sacrificed their leisure time for economic gain and they sleep only five – six hours in a day. In addition, there is a clear restriction for non-working women that they have to get back home in the evening before the husband comes back from work. There is very clear restriction for women to attend training or workshop outside their area for more than one day, as they were not allowed by husband and family members to travel outside area alone for more than a day. While the programme seems to be doing good for the general economic well-being of the women, but it also to overburden women under the guise of economic development. The paltry economic income might have benefited the family as a whole, but looking at women separately it has doubled the physical and mental work of women and they do not enjoy the benefits of economic resources that they earn.

4.7 Women’s Participation (Political, Social, And Economic):

There is perceptible change in the participation level of women in political, social, and economic sphere that were hitherto considered the male bastion. The interviewed women do participate in political, social, and economic activities, even though the

¹⁵ Interview 5th May 2006.

participation is more or less controlled by men either from family or from the institutions, which implement the program.

“We discuss political issues, social issues and other issues whenever we meet together. Earlier we never had this space to discuss and analyze various issues, but now Kudumbashree has provided a good platform for us to come together. This has really increased our knowledge about outside world and also our understanding about the outside world.”

- Sunanda Suresh, CDS member, Muhamma Panchayat, Allapuzha¹⁶.

Micro enterprise units and micro credit were highlighted as very successful by the Kudumbashree authorities and has changed the economic situation of many families. The units covered areas like tailoring, candle making, computer business, lease-land farming, paper-bag production, soap making and catering. More or less, the common ingredient was small-scale businesses dealing with difficulties of attracting customers for instance due to limited resources for marketing. While most of the women interviewed appreciated the opportunity to contribute economically to the family, and especially to the future of their children, we experienced their new ‘profitable’ position as extremely vulnerable and insecure. Taking into consideration the size of the loan and the fact that it also had to be repaid within approximately six years, the women had to manage a profitable business for a number of years before accessing the profit of their work.

Before the Kudumbashree programme was implemented, these poor families took loan from private moneylenders for their urgent needs, as they require collateral security to take loan from banks. The private moneylenders are very exploitative and charge huge interest rates. Now they were able to take credit through the self-help groups at very nominal interest rates without any collateral and this has really helped these families from falling into the trap of exploitative moneylenders.

¹⁶ Interview 4th May 2006.

“Now whenever I need money for either family or for my husbands business, I take a loan through self-help group, and this made us save lot of money as we don’t pay any extra interest rates. Being part of Kudumbashree we are eligible to take loan from banks up to a certain amount without any collateral.”

- Sheela James,
CDS President,
Allapuzha Municipality¹⁷.

Even though Kudumbashree follows a participatory approach the micro enterprise units setup by the women were decided by the authorities and it reconfirms the existing gender roles prevailing in the society. The money taken by women was mostly spent on family or for the business purposes of their husbands. This clearly shows that women have very limited choice of spending the money that they take as loan. They have to either spend it on the family or for her husband’s business purpose.

4.8 Changes in Social Attitudes among and Towards Women:

The composition and practice of the Kudumbashree programme reveal a determined aspiration to attain the mission statement and to realize the goal of Kudumbashree – eradication of absolute poverty in the State within a ten-year-period. Through the implementation of a rather complex strategy, the aim to achieve social and material betterments for poor families is somehow concentrated on the public domain; yet, it also makes invisible important aspects of power relations in the private sphere. Looking back on Kudumbashree’s mission to reach out to families through women, it became evident that the focus on changing these women’s position within the family does not automatically challenge patriarchal structures inside the household.

¹⁷ Interview 6th May 2006

“This is not a feminist program and we are trying only to improve the economic condition of poor families. This issue of double-burden for women is being raised by only academicians, who work for little time and earn more money. But these poor women have to work extra to come out of the absolute poverty.”

- Mr.T.K.Jose, I.A.S
Executive Director,
Kudumbashree¹⁸.

The Kudumbashree program implementing officials (mostly men) have little or no understanding about the gender poverty and they are very concerned with the income poverty. Gender poverty is related to women’s position in the society and family and increase in income poverty does not necessarily reduce gender poverty and make women happy. The officials felt that household work is the duty of women and that woman have to manage time accordingly if they really want to earn more money. This lack of understanding of the gender relations and its impact on women will be a great obstacle for the program to make any progress in changing the gender relations and power structure in a society.

“Women are very much respected in our society. Moreover, there cannot be any major change as far as the existing gender roles in immediate future as it takes time and effort by women themselves. At present we are very much concerned about the economic situation of Kudumbashree families and we work towards getting them out of poverty or vulnerability of falling into poverty.”

- Mr.Rahmatullah,
District Mission Coordinator,
Allapuzha¹⁹.

¹⁸ Interview 5th May 2006.

¹⁹ Interview 4th May 2006.

The traditional image of the interconnection between women and family was reflected in several women's narratives, confirming how presumed family responsibilities tie women to domestic work.

“Family is the main responsibility of women and she should never fail in her responsibility to take care of family. Whatever work we do outside, we get satisfied only when we are back at home and finish out household work. Men will not do household work as it is not their responsibility.”

- Kachuthresia James,
Vice-President,
Muhamma Panchayat,
Allapuzha.

This program is being considered by women also as an economic opportunity and there is not any major change among women's attitude towards their family roles. Women are ready to take the double burden and work in productive and reproductive spheres to bring in the extra income for the benefit of husband and family. The economic empowerment might offer a prospect of employment and economic autonomy, but the workload of the women is being doubled, as they were still involved in household related work. Starting four o'clock in the morning, to manage to finish all preparations for the daily needs of the rest of the family, is for many women a necessity if they should be able to match household responsibilities and working days. Indeed, many of the obstacles revealed in the process of Kudumbashree could be linked to intra-household power relations in one way or another. Strict cultural codes on the gender division of labor in the private sphere were not easily challenged by social and economic empowerment, as it was not part of the strategy.

“We don’t want our husbands to help us in household work e.g. in kitchen work or washing, as it is unsuitable for a man to carry out such work.”

- Ambika,
Aryad Panchayat,
Trainee under Kudumbashree,
National Coir Board,
Allapuzha²⁰.

Women also have a second thought about men helping them in house, as they still believe that men are the head of the family and it is not their responsibility to do household work. A gender division of labor clearly holds down the process of women empowerment, and doubles the workload of women. During the interviews, considering women’s situation in Kerala, the main obstacles were expressed as economic and material, whereas talking about positive changes brought about by Kudumbashree social aspects were highly valued, which revealed important aspects of the intra-household relations.

Women empowerment obviously did not automatically change the existing gender biased relationship within the private sphere, in spite of the fact that the Kudumbashree families attained social and economic changes to some extent. While women are in a relatively better economic position, their gender relations within the household seem to have remained unchanged. A strict cultural code of femininity is often reproduced within the private sphere, which is highlighted through various intra-household relationships.

²⁰ Interview 5th May 2006.

CHAPTER-5
CONCLUSION

Looking at the question of women's impoverishment from a human development and capabilities perspective reflects the multiple deprivations suffered by women in many dimensions of capabilities such as education, health, employment and other quality-of-life enhancing social indicators. Disconcertingly, these deprivations are almost universal transcending boundaries that are both geographical and cultural. Resource allocation within households is habitually biased against girls and women, which makes it harder for women to convert their capabilities into incomes or well-being. Gender inequalities in the distribution of income, access to productive inputs such as credit, command over property or control over earned income, as well as gender biases in labour markets and social exclusion that women experience in a variety of economic and political institutions form the basis for the greater vulnerability of women to chronic poverty.

Women's combined paid and unpaid labour time is much more than that of men. Although, it is often stated that labour is the Poor's most abundant asset, women are relatively time poor and much of their work is socially unrecognized since it is unpaid. Almost in all cultures and at all levels of economic development, women tend to dedicate themselves to unpaid reproductive or caring labour compared to men, who tend to specialize in paid production activities. Furthermore, the work-pay ratio between men and women for the same labour reflect its lopsidedness to the disadvantage of women. Hence, paradoxically, women generally with higher work average, have lesser command over income and assets.

In other cases, men may extract labour from women with the threat or actuality of violence, as for instance, in the case of unpaid women family laborers. Men tend to have more command over women's labour so that in crisis they may be able to mobilize the labour of women, while women generally do not have the reciprocal right or ability to mobilize men's labour. Women's responsibilities for reproductive labour limit the range of paid economic activities they can undertake. Women are less mobile than men because of their reproductive/caring labour activities and because of social norms that restrict their public spaces. In the paid sphere, they tend to be concentrated in informal labour activities¹, since such activities allow them to combine paid work with unpaid

¹ Home-maid, tailoring, pickle making, and other areas where there is no scope for major economic development.

reproductive labour. However, these are also insecure forms of work. It is hard for such workers to get organized for collective action. The gender-based division of labour between unpaid (and often reproductive labour) and paid labour makes women economically and socially more insecure and vulnerable to chronic poverty. Moreover, the familial, personal or social and economic crises, makes women work harder compared to men and increase their paid and unpaid labour activities to maintain their households (Moser: 1992).

The vicious cycle of poverty can be evidenced when women work more hours but earn less than men earn and get less nutrition and maternal time. These aspects of poverty occur frequently and are resistant to change. Nevertheless, recent studies have made clear that while households where women work, they are more resourceful than that of their male counterparts. In Brazil, for instance, a study has found that income in the hands of mothers has effect on child health that is almost 20 times greater than income that is controlled by the father. Similar results have been reported in Chile, Guatemala, Kenya, and Malawi. This also clearly shows that in households where women earn and control resources, they have a preference to invest resources in child well-being and family welfare. The difference in the way that men and women prefer to spend scarce resources in poor households suggests that the income that poor women earn can yield higher health or social benefits than that earned by men.

Thus, the new approaches to the conceptualization of poverty and the recent recognition of participatory approaches to poverty assessment have gained momentum and also helped us recognize how women are poorer in many dimensions of poverty and how they experience poverty differently than men and how the impact of poverty is different on men and women. This does not mean that quantitative methods are useless or necessarily gender biased in its overall assessment of poverty. While the quantitative methods have their limitations from a gender perspective as pointed out above, qualitative methods such as Participatory Poverty Assessments (PPA), which is an approach that defines poverty through the eyes of the “poor” using the criteria that poor people themselves put forth, must also be carefully planned to reduce its gender biasness. Both the qualitative and the quantitative methods are as gender biased as the user of the methods. Such assessments must be gender aware in the sense of including both women

and men's views, without assuming that the needs of poor men and poor women coincide or that the assessments of poor women and poor men about poverty and their needs about poverty elimination are the same.

There may also be reasons for participatory approaches to be gender biased since sometimes it may be more complex for women to voice their outlook publicly or the local patriarchal beliefs are internalized by women and men thereby shaping their views about well-being in gendered terms. Participatory approaches as practiced assume local knowledge complete and impartial, yet neither seem to be justified. The reliance on Participatory approaches and the popularity of the approach in which the poor define their condition can conceal some major issues of inequality. Thus, assessments of well-being and poverty need to rely on a multiple methods and make special culturally informed efforts to ensure that women's voices are heard.

Women empowerment has become a popular method in development and poverty assessment and alleviation work since recognizing the relationship between women and poverty. A clear definition of the expression is more complex to come across, due to a diverse use in various contexts. As it forms the basis of the Kudumbashree project, it is necessary to understand the significance of women empowerment and to be aware of Kerala's interesting past with its remarkable political background full of involvement among the population. Being familiar for voting the first communist rule in history and a tradition of social movements, Kerala has attracted many social scientists across the world. The State has attained enormous advancement in human development in spite of having limited economic resources.

Kudumbashree programme started functioning targeting the poor woman acknowledging the fact that feminization of poverty is prevalent in Kerala society, but the linkage between the income poverty and gender poverty is missing in its implementation. Poverty affects women severely than men, and the reason for that is the gender inequality existing in society. Increasing the income of a family does not necessarily have impact on the gender relations within households or in a society. Unless and until the issue of gender poverty is understood and integrated in policies and programmes, the severity of poverty on women cannot be reduced. Although many women and men still see the household work as women's responsibilities, this perspective is increasingly challenged.

Gender ideologies that sustain the exploitation of women in the private sphere of the household contribute to producing development policies that integrate women into economic production in specific, exploitative, or marginal ways. Women suffer most when policymakers fail to comprehend this pattern of exploitation. However, children, men, households, and families also suffer because women in the South have to carry such multiple burdens and responsibilities. In spite of tangible increase, (even though it is paltry) in the income of the family, the woman has to take the double burden of both productive and reproductive work without much change in the domestic roles. Most of the interviewed women acknowledged that they are doing more work now, and their leisure time and sleeping time has reduced largely. The official's apathy towards this double burden suffered by Kudumbashree women only accentuates the social belief that a woman's responsibility towards domestic chores are mandatory and inevitable and cannot be dispensed with.

Any attempt to make sense of the politics involved in women's empowerment is plausible only against the backdrop prevailing power relations. Therefore, the prerogative for sustainable change through women's empowerment is an effective intervention that seeks to balance the scales of power and dominance. The empowerment can take place only in a group that has once been disempowered or never been empowered, in the sense of being denied the rights to economical, social and human resources. The power to choose, restricted and shaped by the access to these resources, differs widely with regard to cultural codes and social status, and in most cases, there is seen a logical association between poverty and disempowerment as economic resources are unevenly distributed in the world. The core aspect of power in empowerment is the ability to make choices and the practical access to resources. When pointing at the need of collective empowerment we admit that people are born into various social conditions; still the discussion about where this need derives from does not see a common ground. Even though women participating in Kudumbashree programme are from different background, the study shows that the economic benefit of the programme seems to be the common ground for them to come together. There is a lack of clear understanding among the implementing officials of Kudumbashree programme regarding the linkages between poverty, gender and women empowerment. The impact of poverty being more severe on

one gender due to gender inequality prevailing in the society. Even though it is an women oriented poverty alleviation programme , its major focus and objective seems to be eradication of income poverty at household level rather than going beyond that and addressing the power structures at family an societal level.

Women's coming out of household and participating in various activities of Kudumbashree is a forward movement as it breaks the existing stereotype role of women being only responsible for household activities. However, there has not been any major impact on the intra household roles as women interviewed held very firmly a positive opinion about the prevailing gender roles and at no point of time they felt that they are being oppressed or there exist gender biasness in their power relations. The choice of women at household and at societal level are also very limited, as the major decisions are being taken by husband or family members at household level and by implementing officials at programme level. Any empowerment to be emancipatory should challenge the inherent power equations and address the multiple dimensions of capabilities of material, human, and intellectual resources whose deprivations have historically incapacitated women. Any empowerment to be substantive should aim at dismantling power structures that have been cog in the wheels of women's progress. The first step towards this is to rearticulate and revamp ideologies of dominance that runs not just through gender biases but also through social biases of caste, class, and community. Any empowerment or development project that ignores this would do so leaving any substantive change to its peril.

Kudumbashree programme addresses economic empowerment with the belief that it automatically trickles down to address social empowerment without altering the existing power equations. This conspicuous absence of any attempt to alter, not to mention any challenge to power relations would well lead Kudumbashree into yet another empowerment initiative without any emancipatory soul to it. The observations and interactions during the field study also reveals that the decisions regarding the Kudumbashree and its implementations follows the path of top to bottom rather than women at grass root decide the course of functioning. In addition, lack of clear understanding among the implementing official regarding the unequal power relations

that prevails in society sustains and nurtures the status quo without addressing the gender inequality.

Kudumbashree, a women oriented poverty alleviation programme is working towards reducing the income poverty of poor families and has also to some extent helped the poor families to save themselves from falling back into vicious cycle of poverty, but looking from a women empowerment and gender perspective, it has not addressed the gender inequality in the power relation within the society, which is the major reason for women to be more poorer than men. In addition, since the ideology is embedded in institutions and structures it must work to transform these institutions and structures. The task of questioning long held social mores has always been contentious. However, it should not be difficult for women who as a category have been historically disadvantaged and are aware of their oppression to seek a social environment that permits them to articulate and ameliorate their oppression and seek amends to it.

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APPENDICES

APPENDIX – 1.

ALAPPUZHA DISTRICT KUDUMBASHREE PROGRAMME PROFILE

| | | RURAL | | URBAN | |
|--------|--------------------------------|--------------|---------------|-------------|-------------|
| Sl.No. | | MARCH 2005 | | MARCH 2006 | |
| 1 | No. of CDS | 73 | 73 | 5 | 5 |
| 2 | No. of ADS | 931 | 931 | 81 | 81 |
| 3 | No. of NHG formed | 10,567 | 11,976 | 871 | 871 |
| 4 | No. of families covered | 2,16,608 | 2,44,358 | 18,102 | 18,102 |
| 5 | No. of families started thrift | 2,16,608 | 2,44,358 | 18,102 | 18,102 |
| 6 | Amount of thrift collected | 32,46,147,37 | 46,37,44,365 | 2,76,20,563 | 4,68,37,044 |
| 7 | Amount of loan | 67,62,68,286 | 101,78,01,322 | 1,86,90,542 | 3,89,31,389 |
| 8 | Velocity lending | 2.1 | 2.19 | 0.67 | 0.83 |

Source: Kudumbashree, Allapuzha Annual Report 2005-06, District Mission Coordinator, Kudumbashree Allapuzha.

APPENDIX – 2.

BASIC MINIMUM NEEDS

The CDS in the Allapuzha district had spent an amount of Rs.52.03 lacs towards the basic minimum needs to various rural CDS in the year 2005-06 and Rs.52.06 lacs for urban CDS.

| | Rural Area | | Urban Area | |
|----------------------|---------------|---------|---------------|---------|
| | Up to 2004-05 | 2005-06 | Up to 2004-05 | 2005-06 |
| Shelter Up gradation | 89 | 161 | 4166 | 1658 |
| Latrines | 2251 | 1390 | 6615 | 656 |
| Drinking Water | 1114 | 1212 | 920 | 293 |
| Electricity | 27 | 112 | 820 | 870 |

Source: Kudumbashree, Allapuzha Annual Report 2005-06, District Mission Coordinator, Kudumbashree Allapuzha.

APPENDIX – 3.

BALASABHA CHILDREN'S CLUBS

| | No of Balasabha formed as on | | No of Balasabha formed as on | |
|-------|------------------------------|----------|------------------------------|----------|
| | 31-03-05 | 31-03-06 | 31-03-05 | 31-03-06 |
| Urban | 583 | 616 | 9916 | 10363 |
| Rural | 1088 | 1821 | 21399 | 33911 |
| Total | 1671 | 2437 | 31315 | 44274 |

Source: Kudumbashree, Allapuzha Annual Report 2005-06, District Mission Coordinator, Kudumbashree Allapuzha.

APPENDIX – 4.

ASHRAYA- DESTITUTE IDENTIFICAION, REHABILTATION

| | No. of Panchayats implemented the project | No. of Beneficiaries |
|---------|--|----------------------|
| 2004-05 | 28 | 1772 |
| 2005-06 | 14 | 10166 |

Source: Kudumbashree, Allapuzha Annual Report 2005-06, District Mission
Coordinator, Kudumbashree Allapuzha.

APPENDIX – 5.

Name of the interviewees during the fieldwork in Allapuzha Municipality and Muhamma Panchayat.

Muhamma Panchayat:

- 1. Mrs.Kachuthresia James, Vice-President, Muhamma Panchayat.**
- 2. Mrs.Shailaja Chandran, Chairman, Muhamma Panchayat.**
- 3. Mrs.Usha Menon, CDS member, Muhamma Panchayat.**
- 4. Mrs.Padma Kumari, CDS member, Muhamma Panchayat.**
- 5. Mrs.Radha Mani, CDS member, Muhamma Panchayat.**
- 6. Mrs.Sunanda, CDS member, Muhamma Panchayat.**
- 7. Mrs.Dasamma, Nutrimix Trainer, CDS member, Muhamma Panchayat.**
- 8. Mrs.Rajni Suresh, Tripti Nutrimix Unit, Muhamma Panchayat.**
- 9. Ms.Sheela, Tripti Nutrimix Unit, Muhamma Panchayat.**
- 10. Mrs. Sheela James, CDS President, Allapuzha Municipality.**
- 11. Ms.Reshmi, CDS member, Allapuzha Municipality.**
- 12. Ms.Vimala Kumari, CDS member, Allapuzha Municipality.**
- 13. Mrs. Anita, Friends Catering Unit, Allapuzha Municipality.**
- 14. Mrs.Pushpa, Friends Catering Unit, Allapuzha Municipality.**
- 15. Mrs.Arifa Babu, CDS member, Allapuzha Municipality.**
- 16. Ms.Anuswara, CDS member, Allapuzha Municipality.**
- 17. Ms.Amrita, CDS member, Allapuzha Municipality.**

Kudumbashree Trainees – National Coir Board, Allapuzha:

- 1. Mrs.Bindu, Manancherry Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**
- 2. Mrs.Basura, Manancherry Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**

3. **Mrs.Usha, Mararikulam Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**
4. **Mrs. Sandhya, Mararikulam Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**
5. **Mrs. Mary Elsie Sebastian, Mararikulam Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**
6. **Mrs.Pushpa Kumari, Mararikulam Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**
7. **Mrs.Ambika, Aryad Panchayat, Kudumbashree Trainee, National Coir Board, Allapuzha.**

Officials:

1. **Mr.T.K.Jose, I.A.S, Executive Director, Kudumbashree Programme.**
2. **Mr.Rahmatullah, District Mission Coordinator, Allapuzha.**
3. **Mr.Satya Prakash, Assistant District Mission Coordinator, Allapuzha.**
4. **Mr. Joseph, Assistant Distribution Coordinator, Allapuzha.**
5. **Mr.Vipin Chandran, Member Secretary, Muhamma Panchayat.**
6. **Mr.Sudhir, President, Muhamma Panchayat Development Society.**

