

**"ROLE OF NHG ON WOMEN EMPOWERMENT: CASE
STUDY OF THE COASTAL AREAS IN KERALA"**

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FINDINGS, SUGGESTIONS AND CONCLUSION

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12.1 Introduction

This chapter summarizes the major findings of the study and discuss its relevance. The findings are organised based on the objective of the study. The theoretical sociological and managerial implications of the present study are discussed followed by the suggestions and conclusion.

12.2 Findings of the Study

12.2.1 Profile of Respondents

1. **Year of coastal Ayalkoottam association:** The years of association of respondents with Kudumbashree Ayalkoottam is given in Table 6.1 illustrate that out of 591 respondents 173 (29.3%) had one to five years, 146 (24.7%), six to ten years, 107 (18.1%), 11 to 15 years and 165 (27.9%), 15 to 20 years association with Kudumbashree. From the Table it is clear that most of the coastal Ayalkoottam members are having more than 10 years participation with Kudumbashree.
2. **Age of coastal Ayalkoottam members:** The age-wise classification of respondents is depicted in Table 6.2 reveals that 32 (5.4%) were in the

age-group of 18 to 30 years, 166 (28.1%), 31 to 40 years, 203 (34.3%), 41 to 50 years, 122 (20.6%), 51- 60 years and 68 (11.5%), above 60 years. Kudumbashree membership usually given only after eighteen years. From the information presented in the Table illustrates that the major age category of coastal Ayalkoottam members are from the age group of 31-40 and participation of younger age is category is very less.

3. **Income of coastal Ayalkoottam members:** The income-wise classification of respondents is presented in Table 6.3 reveals that of the 591 respondents 591 (95.6%) belonged to less than Rs.10000 income group, 24 (4.1%), Rs. 10001 to Rs.20000, and .2 % each in Rs. 20001- Rs.30000 and d above Rs.40000 respectively. The Table reveals most of the members of the coastal Kudumbashree is still are under lower income category.
4. **Education status of coastal Ayalkoottam members:** The education qualifications of the respondents presented in Table 6.4 illustrate that out of 591 samples 238 (40.3%) had education only up to eighth standard, 221 (37.4%), ninth or tenth standard, 92 (15.6%), plus-two or Pre-Degree, 27(4.6%), and the remaining 13 (2.2%), other educational qualifications. From the presented Table below it is clear that the major number of coastal Kudumbashree participant is having primary education.
5. **Religion of coastal Ayalkoottam members:** Religion-wise classification of the respondents' is presented in Table. 6.5 reveals that 237 (40.1%) were Hindu, 197 (33.3%), Muslim, 154 (26.1%), Christians, and the remaining 3 (.5%), other religions. The illustrated data from the Table explains that all the three major religious believers are having almost equal participation with coastal Kudumbashree.

6. **Caste of coastal Ayalkoottam members:** Caste-wise classification of the respondents is presented in Table 6.6 reveals that 7 (1.2%) belonged to general category, 449 (76%), to Other Backward Caste (OBC), 118 (20%) to OEC, and the remaining 17 (2.9%), to SC/ST category. From the information presented in the below Table, it is clear that major participants of coastal Ayalkoottam are from OBC/OEC category.
7. **Marital status of coastal Ayalkoottam members:** Marital status of the respondents is given in Table 6.7 showed that 570 respondents (96.4%) were married and 21 (3.6%), unmarried. From the below Table 6.7, the major number of coastal Ayalkoottam members are married
8. **Family type of coastal Ayalkoottam members:** The family type of the respondents is presented in Table 6.8 highlighted that 134 (22.7%) belonged to joint family and 457 (77.3%), to nuclear family. Major number of participants from the coastal Kudumbashree is from joint family and Kudumbashree will only allow single member from a family.
9. **Occupation status of coastal Ayalkoottam members:** Occupational status of the respondents is presented in Table 6.9 showed that 208 respondents (35.2%) were daily wage earners, 41 (6.9%) do private job, 51 (8.6%), self-employed, 235 (39.8%), Home Makers and the remaining 56 (9.5%), perform other jobs including government jobs are belongs to other occupations including government jobs.

12.2.2 Exploratory and Confirmatory Factor Analysis

12.2.2.1 NHG Activities

Based on the results of exploratory and confirmatory factor analysis (EFA and CFA) the four factor structure of NHG activates are conformed and named as Finance related, talent building, socio-political and knowledge

building activities. As per EFA and CFA results of the study, finance related activities of NHG include items that assess coastal Ayalkoottam member's involvement in Micro credit, thrift and bank linkage activities. Studies conducted by **Anand, J.S. (2002)**, **Justino, P. (2005)** has also observed these items as major finance related activities of Ayalkoottam women groups In Kerala.

The inferences put forward by **Nidheesh, K.B (2009)**, **Kumar, A., & Rakhin, J. (2016)** from gender equality and empowerment perspectives of rural Kudumbashree recognised the relevance of business and entrepreneurial operations of Kudumbashree women. The same concept is explained as the factor named talent building activities and which includes items that assess the employment opportunities, opportunities to start small business enterprises, access to activities including marketing and strategy setting, participation in festival based trade fairs, access to business leadership positions, participation in seminars, discussions and competitions. The higher possibility of enhancing women empowerment starts through talent building.

The thoughts of empowerment by **Devika, J., & Thampi, B. V. (2007)**, **Williams, G. et al. (2012)** largely is with socio-political and cultural frameworks to shapes specific sorts of empowerment. Active participation of women in socio-political activities are in evi Table in Kudumbashree activities. In similar line factors named socio-political activities in this analysis. Socio-political factors include items that assess participation of women in cultural activities, opportunities to participate in local elections and campaigns, participation in social protests against social evils, Gramasabha participation, and participation in weekly meetings.

The fourth factor named knowledge building activities include items to measure and assess participation of women inclusions in government projects on legal right awareness, better standard of living conditions, empowerment, self-defense and nutritious awareness classes. The inferences put forward by **Venugopalan (2014), Asoora K. K (2014) and Jejeebhoy (1995)** in relation with various awareness programs and its role in empowerment of Kudumbashree women explained by similar items.

12.2.2.2 Women empowerment

Jeffrey and Frederic (1996) explained moving towards empowerment is revolutionary and **Bhatt (1989)** viewed empowerment as a strategy of struggle and development. **Malhotra, A., Schuler, S.R., & Boender, C. (2002), A. Sen (1999)** acknowledged women empowerment as an important goal in international development and developed framework for empowerment of women. Similarly from the inference of exploratory and confirmatory (CFA and EFA) factor analysis on six factor structure of empowerment of coastal Ayalkoottam members of Alappuzha, Malappuram and Kannur identified and named economic, social, political, legal, personal and familial empowerment. **Malhotra, A., & Mather, M (1997)** challenged and pointed out the limitations of the theoretical presumptions underlying the relationship between empowerment, employment and education. With this line factors named economic, social, political, legal, personal and familial empowerment analysed.

The factor economic empowerment includes items that assess the economic empowerment status of coastal Ayalkoottam members in Kerala. This includes items like chances of getting employment, ability to deal with banking transactions, financial strength of members, increases in savings and

assets, bank credit worthiness, involvement in family's daily expenses, and ability of women in relation with handling money. **Korten (1986) and Overholt et.al (1985)** has also observed the same with an implication about empowerment as control over and abilities to manage the finance resources.

As per the view of **Rowland (1995)** empowerment include parboiling negative social constructs so that needy themselves can have capacity to act for rights. In similar line factor name social empowerment includes items including improved social responsibility, help to achieve social equity, level of social interaction, attitude of society towards women upliftment and involvement of women against social evils.

The role of women's access to institutionalized centers of power and empowerment by **Alosp, R. (2004)** and the inferences of **Khanna (2004), CIDA (1996)** in relation with political empowerment process comprised major activates of political empowerment of women. Similarly factor political empowerment includes items to assess the level of political empowerment of coastal Ayalkoottam members of Kudumbashree in Kerala. Factor political empowerment items include involvement in political campaigns, political access and understanding level increase, participation of women in political organisations, percentage of competing and winning at elections, understanding level about political situations, and ability of introducing political leadership style.

Malhotra, A., Schuler, S. R., & Boender, C. (2002), CIDA (1996), frameworks illustrated the legal empowerment framework. Similar line the factor legal empowerment includes items to measure legal empowerment status of Alappuzha, Malappuram and kannur coastal area women members of Kudumbashree in Kerala. The items like knowledge about legal rights, level of

domestic violence, implementation of women protection measures, legal knowledge to measure gender discrimination and effectiveness of getting legal support includes to measure legal empowerment level.

Malhotra, A., Schuler, S. R., & Boender, C. (2002), CIDA (1996), Jejeebhoy (1995), Kishore (2000a) detailed items of personal and psychological empowerment of women. Based on the inferences put forward by them study included factor personal empowerment with items increased self-esteem and commitments, psychological wellbeing and decision making ability.

The factor familial empowerment used to assess the empowerment level of coastal Ayalkoottam member's families in Kerala used items improved family relationship level, contribution of members', and improvement in family's basic facilities, political support from family and support of family members in household chores. **Schuler et.al (1996), Kishore (2000a), Malhotra, A., Schuler, S. R., & Boender, C. (2002),** explained similar items in relation with familial empowerment.

12.2.2.3 Gender friendly environment

Exploratory and confirmatory (EFA and CFA) factor analysis results of gender friendly environment with three factor structure identified and named as gender friendly environment at public space, home and work space. **King, E. M., & Mason, A. D. (2001), Chen (1992), CIDA (1996), Schuler et.al (1996), Malhotra, A., Schuler, S. R., & Boender, C. (2002),** discussed and explained factors, and items of gender equality in their studies. Similar line factor gender friendly environment at public space include items that asses the level of gender friendliness members experiencing. The factor includes items like sense of gender equality, stereotype perceptions of gender roles, power women gained in politics and society, experiencing equal rights, equal

utilisation of workplace, opportunities and freedom, concept of women fighting against social evils, and possibilities of ensuring safety at public space to assess the level of gender friendliness at public spaces of coastal Kerala.

As like the inference put forward by **CIDA (1996)** factor named gender friendly environment at home include items like gender equality inside family, making choices at family, women against male atrocities, equal access to resources and services at family, equality and control over family assets, and participation in family decision making process by women included to assess the level of gender friendliness inside house of members of coastal Ayalkoottam in Kerala.

The factor named gender friendly environment at work space include items equal employment opportunities, no-marginalization of women at formal and informal sector, gender stratification of career and promotion, safety at work space, and level of pay gap, rife with sexism and harassment at work space to measure and assess the level of gender friendliness at work space of women in coastal areas of Kerala.

12.2.3 Kudumbashree Ayalkoottam Participation of Members on NHG Activities of Coastal Kerala and Influence of Demographic Variables

The mean score of the variables indicated that the members have participated well with all the NHG activities namely finance related activities, socio-political activities, and knowledge building activities with a better mean score (Table 9.1). In coastal areas of Kerala, Kudumbashree Ayalkoottam member's participation in talent building activities are low with a mean score of 17.76 (minimum 5 and maximum 35). Among the NHG activities finance related activities of Ayalkoottams of coastal Kudumbashree is more prominent

with a mean score of 11.77 (minimum 5 and maximum 15). The results indicates a modest level of participation of coastal Ayalkoottam members with finance related activities, socio-political activates and knowledge building activities. Participation level of coastal Ayalkoottam members on talent building activities of coastal Kudumbashree is comparatively low. This indicates the differences in the participation differences of Kudumbashree activates of other sections of Kudumbashree and coastal areas of Kudumbashree.

12.2.3.1 Influence of Demographic Variables on NHG Participation - Area-Wise Analysis

1. Area-wise comparison of NHG activities presented in Table 9.2 illustrated the level of NHG participation. Finance related, talent building and knowledge building activities of coastal Ayalkoottam members were moderate and at the same time the level of participation of coastal Ayalkoottam on talent building activities of all the three areas of Kudumbashree was low.
2. Among all the selected coastal districts, Alappuzha based coastal Kudumbashree's members were having higher amount of NHG participation compared with Malappuram and Kannur based coastal Ayalkoottam participation.
3. The Table 9.2 output of ANOVA analysis indicates that there is statistically significant difference between the group means with significant values of 0.002 for finance related activities (p-value -002), 0.000 for talent building activities (p-value -000), 0.000 for socio-political activities (p-value -000), and 0.000 for knowledge building activities (p-value -000), which are below 0.05 and there is significant

difference in the mean value of NHG activities (finance related, talent building, socio-political and knowledge building activities) of Kannur, Malappuram and Alappuzha.

4. Alappuzha based coastal Ayalkoottam members have higher participation in finance related activities with a mean score of 12.14, socio-political activities with a mean score of 24.89 and knowledge building activities with a mean score of 20.53. But in Alappuzha the degree of participation in talent building activity is only moderate as shown by a mean score of 20.75.
5. From the Table (9.2) it is clear that the extent of participation of Kannur and Malappuram based coastal Ayalkoottam members is very moderate with respect to finance related activities, socio-political activities and knowledge building activities. Similarly, the rate of participation of members with talent building activities is also very poor.

12.2.3.2 Influence of Demographic Variables on NHG Participation

- Age-Wise Analysis

1. Age-wise comparison of NHG activities presented in Table 9.3 explains, among all the activities, women's participation is found to be relatively high in financial activities with a mean value ranging between 11.43 and 11.83.
2. No difference is found in the pattern of participation among the different age-groups. But level of involvement in talent building activities is found to be low among all age-groups. The mean value with respect to this ranged between, 16.44 - 20.76.

3. The Table 9.3 output of ANOVA analysis showed that there was statistically significant difference between the group means of talent building activities (p-value -0.000), and socio-political activities (p-value -0.000), and age of coastal NHG members, which were below 0.05 and there was no significant difference in the mean value of finance related activities (0.905) and knowledge building activities (p-value -0.686) and age of coastal Ayalkoottam member's in Kerala.

12.2.3.3 Influence of Demographic Variables on NHG Participation - Income-Wise Analysis

1. Table 9.4 illustrated that majority of the members of coastal Ayalkoottam belong to the category of less than Rs.10000 income group.
2. The Table 9.4 further reveals that the activity level of coastal Ayalkoottam, members were high with respect to finance, knowledge building, and socio-political with a mean score of 11.73; 19.04 and 22.44 respectively.
3. The extent of participation of members in talent building activities was less with a mean score of 11.73.
4. The Table 9.4 output of ANOVA analysis describes that there was statistically significant difference between the group means of knowledge building activities (p-value -0.039) and income of its members, which were below 0.05 and there was no significant difference in the mean value of finance related activities (0.308) talent building activities (p-value -0.544), and socio-political activities (p-value -0.121).

5. It was clear that most of the members of Kudumbashree come from the category of below poverty line. From the Table it can be discerned that there was not much improvement income of members with Kudumbashree association.

12.2.3.4 Influence of Demographic Variables on NHG Participation – Education-Wise Analysis

1. Participation in NHG activities of members' based on their education presented in Table 9.5 revealed that members with higher educational qualification had higher involvement in activities connected with finance related activities of Kudumbashree.
2. But involvement in talent building activities seen to be the lowest among all categories of educated members and educational qualification of members did not seem to have any difference in their performance level.
3. The Table 9.5 output of ANOVA analysis illuminates that there was no statistically significant difference between the group means of finance related activities (0.620) talent building activities (p-value - 0.521), and socio-political activities (p-value -0.665), and knowledge building activities (p-value -0.164) and income of its members, which were above 0.05 and income of coastal Ayalkoottam member's in Kerala.

12.2.3.5 Influence of Demographic Variables on NHG Participation – Religion-Wise Analysis

1. Table 9.6 illustrating religion-wise analysis of coastal Ayalkoottam members revealed that majority of the members were following

Hinduism, but the participation level of Christians members were comparatively high in NHG activities.

2. The participation of members were more in socio-political activities with a mean score of 25.06. But with respect to talent building activities the level of participation low as indicated by a low mean value of 14.05.
3. The Table 9.7 output of ANOVA analysis explains that there was statistically significant difference between the group means of talent building activities (p-value -0.000), and socio-political activities (p-value -0.000), and knowledge building activities (p-value -0.000) and religion of its members, which are less than 0.05 and finance related activities (0.304) had no significant relationship between the religious belief of members of coastal NHG.
4. From Table 9.7 it was clear that the Christian members of Kudumbashree in coastal Ayalkoottam were more active in NHG participation than members of other religions. Christian members mean participation score was 25.06 with respect to socio-political activities, 11.80 for finance, related activities, 21.03 for knowledge building activities and 20.99 for talent building activities.

12.2.3.6 Influence of Demographic Variables on NHG Participation – Caste-Wise Analysis

1. From Table 9.7 it was clear that the OBC members of Kudumbashree in coastal Ayalkoottam are more active in NHG participation than that of members belonging to other castes.
2. The number of participants from general category as well as SC/ST category was very low compared with OBC or OEC categories.

3. Table 9.7 presented caste-wise analysis of coastal Ayalkoottam members in NHG activities illustrated that members of OBC communities were more active with respect to participation in socio-political activities (mean score 22.58). But in the case of talent building activities their participation level was low (mean value is 17.76).
4. The Table 9.7 output of ANOVA analysis presented that there was no statistically significant difference between the group means of finance related activities (0.620) talent building activities (p-value -0.521), and socio-political activities (p-value -0.665), and knowledge building activities (p-value -0.164) and caste of its members, which were above 0.05 and income of coastal Ayalkoottam member's in Kerala.

12.2.3.7 Influence of Demographic Variables on NHG Participation – Marital Status-Wise Analysis

1. Table 9.8 presented marital status of members of coastal Ayalkoottam in NHG activities. From the Table 9.8 it was clear that majority of members of coastal Ayalkoottam were married.
2. The Table 9.7 output of ANOVA analysis illustrates that there was statistically significant difference between the group means of socio-political activities (p-value -0.001) and marital status of its members, which were above 0.05. But there was no statistically significant relationship between the group mean of finance related activities (p-value-0.917), talent building activities(p-value-0.320) and knowledge building activities (p-value-0.518) and Marital statues had no significant relationship with NHG participation in coastal Kerala.

3. But the level of NHG activities were almost similar both in the case of married and unmarried women of coastal Ayalkoottam.

12.2.3.8 Influence of Demographic Variables on NHG Participation – Family Type-Wise Analysis

1. Family type-wise comparison with respect to NHG activities of coastal Ayalkoottam members presented in Table 9.10 explained that the number of members belonging to nuclear families were more than members from joint families.
2. Their involvement in finance related activities is comparatively high (mean value 11.77) and with respect to talent building activities the participation is low (mean score 17.76).
3. The Table 9.10 output of ANOVA analysis explains that there is no statistically significant difference between the group means of finance related activities (0.611), which were above 0.05. But in relation with other NHG activities namely talent building activities (p-value -0.00), socio-political activities (p-value -0.000), and knowledge building activities (p-value -0.001) were statistically significant with income of its members, which are below 0.05. .

12.2.3.9 Influence of Demographic Variables on NHG Participation – Occupation -Wise Analysis

1. Occupation-wise comparison of the NHG activities of coastal Ayalkoottam members were presented in Table 9.11 illustrated that the number of members who belonging to occupation category were going for koolippani and other major half of the section who were strongly involved in NHG activities of Kudumbashree is homemakers.

2. From the Table 9.11 it is clear that in the case of knowledge building activities, finance related activities and socio political activities the rate of participation of its members were higher but the case of NHG activity talent creation the means score is low for all the categories.
3. The Table 9.11 output of ANOVA analysis explains that there was statistically significant difference between the group means of finance related activities (p-value -0.042) talent building activities (p-value-0.000), socio-political activities (p-value-0.000) and knowledge building activities (p-value-0.005) and marital status of its members, which were below the level 0.05.
4. From Table 9.11 it was clear that the members' NHG participation based on their occupation or profile with respect to activities connected with knowledge building, finance related activities and socio-political initiatives are relatively high. But in the case of talent building activities the involvement was low for each category. The involvement in talent building activity of private job holders, self-employed people and coolies were relatively high than the category of home makers.

12.2.4 Status of Women Empowerment in Coastal Kerala

Meena J, P., (2016) explained in her study that women of Kerala have a completely different status of empowerment. The position of Kerala in relation with Human Development Index (HDI) and Gender development Index (GDI) was higher than the national standard and which was higher than the rest of the pre-colonial and post-colonial other Indian states women empowerment standards. The results of the hypothesis testing of present study depicted in Table 10.1 and 10.2 were examined to establish the status of women empowerment in Coastal Kerala. The P-value (0.00) shown in the

Table 10.2 explains that there was significant improvement in the empowerment status of women in coastal Kerala. Similarly the mean (110.69) and standard deviation (15.99) from the Table 10.1 illustrate the mediocre empowerment status of women in coastal Kerala.

12.2.4.1 Status of Economic Empowerment in Coastal Kerala

From Tables 10.3 and 10.4 it can be seen that there was fair amount of economic empowerment in the case of women coastal Kerala. The observations and informal interviews with women of coastal Kerala revealed that most of them were so busy with ‘Thozhilurappu jobs’ and self-employment like poultry farming, coir making, tailoring etc. Kudumbashree units were very particular about the thrift part of their financial activities and in many places they started thrift with 10 or 25 rupees and now it has gone up to Rs. 100 per week. Though locality many women were collecting money to pay thrift from their family itself. In comparison with the past they were having some savings in their accounts and they were proud about it. Some Ayalkoottams started ‘festival kurees’ other than their thrifts to save money for festivals. Most of the Ayalkoottam members were well versed with banking transactions. They were very good at dealing with bank transactions because it was mandatory for many groups that each week one member should deal with the banking transactions. So every one of the group will get a chance to deal with the bank. Though they face difficulty while getting loans from Kudumbashree, now many churches, private banks and fisheries department were there to provide loans to women, hence it was easy for them to get loans. They also revealed that now chances of getting work has increased and so their financial contribution to their families increased. **Ahlin C & Jiang N (2008), Torri M. C (2010) and Oommen M. A. (2008) also found** that there was improvement in women empowerment status of Kerala.

12.2.4.2 Status of Social Empowerment in Coastal Kerala

Study Conducted by **Praveen K. V & Suresh. A (2015)** with an objective of analyzing socio economic empowerment of women found that there was an increase in the number of younger women participation in socio-economic activities and highlighted it as the positive element of sustainable empowerment activity. The present study also found that there was fair amount of social empowerment in the case of women in coastal areas of Kerala (Tables 10.5 and 10.6). Now they have more social acceptance. Because of this they were actively participating in many social events especially organised by Kudumbashree. Every year Kudumbashree will arrange an annual meet and that gives opportunities for Ayalkoottam members to showcase their talents. Similar, every Ayalkoottam organises programs at the time of Onam or festivals. Apart from these they will celebrate Ayalkoottam commencement day. Such programmes helped them to enhance their capability to arrange and promote socio-cultural programs. Even though they are not individually ready to fight against social evils they participate in campaigns against social evils arranged by Kudumbashree or political parties. Their responsibility toward society improved and more social interaction is now possible vis-à-vis with previous times But because of the social stigma prevailing in the area with respect to travelling alone in night or travelling with groups to distant places women are reluctant to do these. In spite of this gender friendly environment is prevailing here.

12.2.4.3 Status of Political Empowerment in Coastal Kerala

Hindu (Dated 21, 2010) reported that the women who were participating in the local elections were very self-confident and those ladies were very clear about their aims. But in the past most of the women were have

been limited to home by taking care of family and children, but now the public spare is very extensively referred to them as well. In their study **Ranjana, M.V., & Mavooth (2014)** found that there were grievances from women elected were not all the time treated with owing respect, many of those women's suggestions were not considered seriously and completely, and their opinions and viewpoints were overlooked just because they are womenfolk. Their study reasoned that at numerous times women were forced by their spouse to favor their decisions made by male dominated panchayaths. Likewise the present study also found that political empowerment status of women in coastal Kerala was very poor (Table 10.7). From the informal interview and observation, it can be seen that this was mainly because of lack of support from families, they revealed. Their political participation was limited to party campaigns for their group members at the time of local Panchayath or Municipal elections. Though the authorities of Kudumbashree inspire them to take up the responsibilities of Kudumbashree mission, the attitude of women were negative to that. Most of the women members take the responsibility as it is mandatory. But when they take up positions, it was only for namesake. The political positions reserved for them in Panchayath and Municipalities or push on them by political parties.

12.2.4.4 Status of Legal Empowerment in Coastal Kerala

Rajini.K.G., & Vijaylakshmi. K.V., (2014) explained empowerment as an increase in the spiritual, political, social, educational, gender or economic strength of individuals and communities. It is also meant to invest with power especially legal power and official authority. The present study could identify that the legal empowerment status of coastal women in Kerala is average (Table 10.9). But there is improvement in the legal status as comparing with past years. Domestic violence and social evils in the coastal

areas were decreased as comparing with previous time along with legal awareness. Though the evaluation of legal status of coastal area women was average but the improvement in their actions says that there is a drastic positive change in their legal awareness. **C,M., (2012)** conducted a study to analyze various levels of empowerment achieved by members of women self-help groups found there was personal, social, financial, economic empowerment along with legal empowerment and found that social evils like alcoholism, domestic violence against women and children, abuse, gender bias, and social exclusion are the areas which the member can effectively compact and organise. Similarly present study reveals that there is a drastic reduction in the crime rate of domestic violence comparing with previous times.

12.4.4.5 Status of Personal Empowerment in Coastal Kerala

Study results of **Venugopalan (2014)** found that the level of personal empowerment status of women in Kerala with respect to women self-respect and mutual respect is increased. Along with this many attributes like confidence, independence, acceptance among family and society also increased highly. Similarly **Vipinkumar V. P & Ashokan P.K (2011)** analysed in-depth the influencing factors on women farmer's group dynamic networks, participation, decision making procedure, group atmosphere, and found the increasing trends of personal attributes leads to personal empowerment. Present study results from Table 10.11 can be seen that the personal empowerment status of coastal women in Kerala has improved but not very great. Now personal empowerment of women in coastal Kerala is very visible. This is exhibited by increased self-esteem, confidence level, determination and decision making ability of coastal women. Now they are really confident to meet higher officials to discuss their needs or problems

their participation in programs increased and as comparing with past, now they are ready to fight against social evils.

12.4.4.6 Status of Familial Empowerment in Coastal Kerala

From Table 10.13 it can be seen that the familial empowerment status of coastal women in Kerala has improved. It is also found that their family relationship has improved compared with the previous times. Domestic violence as well as similar kinds of social evils decreased a lot. Contributions and participation of coastal women in family decision-making process increased and there was a change in the bargaining power of women in their dwellings. Now-a-days the involvement of other family members in the household chores increased and there is more gender friendliness in the houses. Though most of the families are not encouraging women for political participation, their support in other socio-economic activities got increased. Women's economic contributions to the family was now more. Study findings of **Minimol. M.C., & Mukesh. K.G., (2012)** also found that participation with rural Self Help Groups was envisage rural poor women an intent of using potential as a powerful weapon for rural poverty alleviation. And the study found that the overall participation of women with such women groups can help to improve the overall family, community and social development and empowerment and that to be achieved by the women by themselves.

12.2.5 Role of NHG Activities on Women Empowerment Status of Coastal Ayalkoottam Members in Kerala

Empowerment of women in coastal area increased with NHG participation with respect to more talent creation, knowledge building and socio-political activities. But this did not happen with respect to finance related activities. Finance related activities generally focuses more on thrift,

credit and banking transactions to make women of coastal area more strong. But that is not enough to make them empowered. This could be the reason why finance related activities do not influence empowerment of women of coastal areas. The results confirm the importance of all other activities in enhancing the empowerment of women in coastal area. Similarly **Williams, G et al (2011)** detailed the initiations congress party made to set up a rivalry setup named 'Janashree' (people's prosperity) - a savings and credit group under their umbrella made encroach to Kudumbashree organisations. They found that NGO based or community based organisations or private business unit's similar businesses also credits have an impact on the same. They also found not all local poor women were able to benefit out of group activities. Their study results illustrated that the absolute constraints of time and money were causing some groups to fail or stopping the poor household from joining Kudumbashree at all. Present study also found

1. Most of the ladies collect money from their houses and not through their hard work. So they do not think that they have any authority on it. This could be the reason why finance related activities do not influence empowerment of women in coastal areas.
2. Women participation in socio-political and knowledge building activities are high than with all other activities.
3. Similarly the level of participation of women in relation with entrepreneurial, marketing and sales are very less in most of the places. The results confirm the importance of all other activities in enhancing the empowerment of women in coastal area.

12.2.5.1 Role of NHG Activities on Economic Empowerment Status of Coastal Ayalkoottam Members in Kerala

From Table 11.4 it could be seen that (i) talent building had a significant positive relationship of 0.09 (P value = 0.020), (ii) knowledge building activities had a positive relationship of 0.331 (P value = 0.000) and (iii) socio-political activities had a positive relationship of 0.40 (P value = 0.000) with economic empowerment of women of coastal Ayalkoottam. But finance related activities did not have any significant relationship with economic empowerment (P value = 0.792). Hence except finance related activities, all other three activities have positive significant relationship with economic empowerment. As finance related activities did not have any significant relationship it was rejected. These practices of NHG collectively explain 41 per cent of economic empowerment (R^2 value= 0.41). **Paul, J., (2017)** presented Kudumbashree as an organisation of poor women into neighbourhood groups supported and engaged with local self-governments and the study found that activates of Kudumbashree was intended to improve participants economic wellbeing and further to their empowerment. At the same time **Gervals, O. L., (2003)** reminded the chance of microfinance leading to huge financial burden among borrowers. And present study found that the ineffectiveness of finance related activities attracted privet sector banks to coastal Kerala and women of coastal Kerala is facing the struggle of loan burden. **Bayissa, F. W. Smits J. & Ruben, R. (2017),** and **Ashuthoshkumar & Jasheena, (2016)** also found role of Kudumbashree in economic empowerment.

12.2.5.2 Role of NHG Activities on Social Empowerment Status of Coastal Ayalkoottam Members in Kerala

It was found from Table 11.4 that (i) talent building had a significant positive relationship of 0.10 (P value = 0.014), (ii) knowledge building activities had a positive relationship of 0.31 (P value = 0.000) and (iii) socio-political activities had a positive relationship of 0.36 (P value = 0.000) with social empowerment of women in coastal Ayalkoottam. But finance related activities did not have any significant relationship with social empowerment (P value = 0.164). Hence except finance related activities, all other activities had positive significant relationship with women empowerment. As finance related activities did not have any significant relationship with social empowerment it was rejected. These practices of NHG Participation altogether explain 31 per cent of social empowerment (R^2 value = 0.31). The socio cultural part of NHG activities are high by ensuring whole members participation but Political activities are not so impressive for every women. **Ansari P.A, (2016)** studied and found the relevance of Kudumbashree association to developing socio-cultural empowerment of women of Kerala. **Kanchan Sandhu (2015)** also found the role of NHG participation in creation of socio-economic empowerment.

12.2.5.3 Role of NHG Activities on Political Empowerment Status of Coastal Ayalkoottam Members in Kerala

It was found from Table 11.4 that talent building had a significant positive relationship of 0.13 (P value = 0.003), knowledge building activities had a positive relationship of 0.23 (P value = 0.000) and socio-political activities had a positive relationship of 0.19 (P value = 0.000) with political empowerment of women of coastal Ayalkoottam. But finance related activities

did not does not have any significant relationship with political empowerment (P value = 0.613). Hence except finance related activities, all other three activities had positive significant relationship with women empowerment so finance related activities were rejected. These practices of NHG Participation together explain 16 per cent of political empowerment (R^2 value=0 .16). **Ranjana, M.V., & Mavooth (2014)** found Kudumbashree as a movement grown pretty quickly and increased helpfulness of politicians and expanded enough consideration as in form of policies and funding. Even a lot of critics have suspect it as having a political side. Along with Kudumbashree activities and fifty percentage reservation in local self-government now women gained confidence to be part of politics. In fact political parties were picking ladies for election based on the performance of NHG activities. Still they were facing many problems in performance level with a degradation as women. Similar way **Devika j. (2016)** in her paper made certain reflections on women's presence in political arena in Kerala where very large numbers of women who were part of Kudumbashree mission were introduced to local governance. The difference what present study found is that along with all these, family interference in women's political participation and the non-willingness of Kerala coastal women in relation with three years rotation duties as secretary and president of their own Ayalkoottam had an effect in this less empowerment status of political empowerment.

12.2.5.4 Role of NHG Activities on Legal Empowerment Status of Coastal Ayalkoottam Members in Kerala

It was found from Table 11.4 that knowledge building activities had a significant positive relationship of 0.43 (P value = 0.000), finance related activities has a positive relationship of 0.25 (P value = 0.040) and socio-political activities had a positive relationship of 0.86 (P value = 0.000) with

personal empowerment of women of coastal Ayalkoottam. But talent building activities did not does not have any significant relationship with legal empowerment (P value = 0.494). Hence except talent related activities, all other three activities have positive significant relationship with legal empowerment so talent building activities were rejected. These practices of NHG Participation together explain 31 per cent of legal empowerment (R^2 value= 0.31). Study with legal empowerment as one factor of Kudumbashree women empowerment **Ali, M., (2016)** explained the importance of Kudumbashree's role in improving legal strength of women. This study also found that Kudumbashree is ensuring legal empowerment and the Kudumbashree textbook is covering major legal aspects for women. Similarly the present study could identify that Kudumbashree was ensuring the support of Pink police to collect survey details of safety of women along with every week one day service of police women at CDS Office for their NHG members. Similar way ensuring support of advocate in gender and abuse issues was also ensured by Kudumbashree.

12.2.5.5 Role of NHG Activities on Personal Empowerment Status of Coastal Ayalkoottam Members in Kerala

It was found (Table 11.4) that knowledge building activities had a positive relationship of 0.15 (P value = 0.000) and socio-political activities had a positive relationship of 0.35 (P value = 0.000) with personal empowerment of women of coastal Ayalkoottam. But finance related activities (P value = 0.485) and talent building activities (P value = 0.991) did not does not have any significant relationship with personal empowerment of coastal area women. Hence except finance related and talent building activities, all other two activities had positive significant relationship with personal empowerment so finance related activities and talent building activities were rejected. These

practices of NHG Participation together explain 6 per cent of personal empowerment (R^2 value= 0.06). **Pal D & Dutta O (2015)** found the role of women activities to improve personal empowerment. **Venugopalan (2014)** also found joining Kudumbashree improved its member's decision making power, personal skills and self-confidence. But this study found still women are very much dependent on their family. Though they gained power to participate in decision making still they are not confident to start a business, or take risk of loss. For being a part of election, they need support from families, travelling long distance for training still they need permission. Sharing household chores or taking care of children is still duties of women and it is still a huge issue. So though there is personal empowerment its only limited through NHG activities.

12.2.5.6 Role of NHG Activities on Familial Empowerment Status of Coastal Ayalkoottam Members in Kerala

It was found from Table 11.4 that talent building 0.14 ($P = 0.003$), knowledge building 0.21 (P value = 0.000), socio-political 0.09 (P value = 0.000) and finance related activities had a positive relationship of 0.037 (p value = 0.054) with familial empowerment of women of coastal Ayalkoottam. All four NHG activities have positive significant relationship with women empowerment. Hence all activities were accepted. These practices of NHG Participation together explain 28 per cent of familial empowerment (R^2 value=0.28). **Lathika, K.K., (2008)** found that there was greater changes in the familial status of BPL families with NHG participation. **Sail N & Kumbharjuvenkar R (2015)** reported that participation in NHG, women of Goa could take control over their lives and their families. **Jose J (2015)** found and highlighted lack of support from their family as the major problem of women to be the part of Kudumbashree empowerment programme. But the

present study found part from political participation and long travel most of the families were encouraging NHG participation of women. And from the observation and informal interview output it's clear that majority of the families are empowering through women participation of Kudumbashree.

12.2.6 Role of NHG Activities on Gender Friendly Environment

As per the information from Kudumbashree website program initiated namely Gender Self Learning Program (GSLP) 2007 is a participatory education program through which women in NHG address gender and its manifestations in their lived experiences. Kudumbashree mission appointed gender consultants, resource persons and support team join together to rollout the gender learning program at various levels in each districts. Kudumbashree also inducted gender consultants to coordinate activities of GSLP. As per Kudumbashree mission's reports, Kudumbashree activities are effective in gender equality creation but the present study found that (i) knowledge building 0.05 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.22 (P value = 0.000) with Gender friendly environment. But finance related activities (P value = 0.289) and talent building activities (P value = 0.289) did not have any significant relationship with gender friendly environment (Table 11.6).

1. Gender friendly environment in coastal area increased with NHG participation through more talent creation, knowledge building, socio-political activities than finance related activities. Finance related activities focuses more on thrift, credit and banking transactions in making women in coastal area stronger but that is not enough to create a gender friendly environment. This could be the reason why finance

related activities do not influence in creation of gender friendly environment in coastal areas of Kerala.

2. Similarly talent building activities in coastal Kudumbashree are not so active in most of the coastal areas. So they don't have a major role in gender friendly environment creation.

12.2.6.1 Role of NHG Activities on Gender Friendly Environment at Public Space

Gender friendly environment creation at public place, home and work place, from 2007 Kudumbashree have been working on a program that aims to discuss the gender dimensions and issues. Women mobility issues were considered deeply and initiatives are made to improve gender equality statuses at public places. The present study found that (i) knowledge building 0.38 (P value = 0.002) and (ii) socio-political activities had a positive relationship of 0.06 (P value = 0.000) with Gender friendly environment at public space. But finance related activities (P value = 0.108) and talent building activities (P value = 0.987) did not have any significant relationship with gender friendly environment at public space. Hence except talent building activities and finance related activities, the other two activities have positive significant relationship with gender friendly environment at public space. Hence finance related activities and talent building activities were rejected. These practices of NHG Participation together explain 18 per cent in gender friendly environment in public space ($R^2 = 0.18$). its visible that from the observations and information gathered through informal interview that many members of Kudumbashree feels that there is changes but safety, security issues of women at public space,

12.2.6.2 Role of NHG Activities on Gender Friendly Environment at Home

Asian Development Bank (ADB) gender equality results case study – India: Kerala sustainable urban development project identified in-house capacity to manage gender mainstreaming strategies was weak. It also found that the project implemented through Kudumbashree framework and institutions reaching out and supporting a wide range of women and women organisation to touch the goal of gender equality initiatives. The present study found that (i) knowledge building of 0.20 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.10 (P value = 0.000) with Gender friendly environment at home. But finance related activities (P value = 0.599) and talent building activities (P value = 0.650) did not have any significant relationship with gender friendly activities, the other two activities have positive significant relationship with gender friendly environment at home. So finance related activities and talent building activities were rejected. These practices of NHG Participation together explain 15 per cent of gender friendly environment in home ($R^2 = 0.15$).

12.2.6.3 Role of NHG Activities on Gender Friendly Environment at Work Space

Locally contextualized methods of Kudumbashree on various concerns of women In Kerala developed modules on women and work, women and health, women and mobility and women and entertainment to solve those issues. Firstly, Kudumbashree mission is working on work and wages as first theme. Today MGNRENGS touches the lives of most of the women thorough Kudumbashree participation. This mission is also actively involved in the myriad aspects of implementation of program from job card selection, registration through labour. The present study found that (i) knowledge

building, 0.03 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.02 (P value = 0.013) with Gender friendly environment at work space. But finance related activities (P value = 0.829) and talent building activities (P value = 0.737) did not have any significant relationship with gender friendly environment at work place. Hence except talent building and finance related activities, the other two activities have positive significant relationship with gender friendly environment at work space. Gender friendly environment in coastal area increases with NHG participation by (i) more talent creation (ii) knowledge building, (iii) socio-political activities than finance related activities. Finance related activates focus more on thrift, credit and banking transactions which make women in coastal area stronger. But that is not enough to make to create a gender friendly environment. This could be the reason why finance related activities does not influence in creating gender friendly environment in coastal areas of Kerala. Similarly talent building activities in coastal Kudumbashree are not so active with most of the areas. So they did not have any major role in gender friendly environment creation. The results confirm the importance of all other activities in enhancing the gender friendly environment in coastal areas in Kerala. These practices of NHG Participation together explain 15 per cent of gender friendly environment in home ($R^2 = 0.06$).

From the observation and informal interview, the study found that there many more gender issues has yet to be addressed in work place. Though the work place harassment, or similar issues or abuses reduced still there are issues like gender based consideration for promotion or job selection is prevailing and yet to be addressed. Not selecting just married women for jobs like hospital services, textile shops are still there in many places. Different wage for similar jobs are another issue to be addressed.

12.2.7 Role of Gender Friendly Environment in Women Empowerment Creation with NHG Participation

1. It can be seen from Table 11.10 that (i) talent building had a significant positive relationship of 0.10 (P value = 0.013), (ii) knowledge building activities 0.39 (P value = 0.000) and (iii) socio-political activities of 0.55 (P value = 0.000) also had positive relationship with gender friendly environment. But finance related activities do not have any significant relationship with gender friendly environment (P value = 0.621).
2. At the same time it was found that gender friendly environment had a significant positive relationship of 0.933 (P value = 0.000) with women empowerment. These gender friendly environment together explain 87 per cent of women empowerment (R^2 value = 0.87).

12.2.7.1 Role of Gender Friendly Environment in Economic Empowerment Creation with NHG Participation

1. It can be seen from Table 11.12 that (i) knowledge building activities 0.33 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.56 (P value = 0.000) with gender friendly environment and talent building (P value = 0.402) along with, finance related activities (P value = 0.479) did not have any significant relationship with gender friendly environment.
2. Hence except finance related and talent building activities, the other two activities have positive significant relationship with gender friendly environment. At the same time it is found that gender friendly environment has a significant positive relationship of 0.68 (P value = 0.000) with economic empowerment.

3. These gender friendly environment together explain 47 per cent of economic empowerment (R^2 value= 0.47).

12.2.7.2 Role of Gender Friendly Environment in Social Empowerment Creation with NHG Participation

1. It is found from Table 11.12 that (i) knowledge building activities 0.32 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.54 (P value = 0.000) with gender friendly environment and talent building (P value = 0.512) along with, finance related activities (P value = 0.708) did not have any significant relationship with gender friendly environment.
2. Hence except finance related and talent building activities, the other two activities have positive significant relationship with gender friendly environment. Hence finance related and talent building activities were rejected.
3. At the same time it was found that gender friendly environment has a significant positive relationship of 0.658 (P value = 0.000) with social empowerment.
4. These gender friendly environment together explain 37 per cent of social empowerment (R^2 value= 0.37).

12.2.7.3 Role of Gender Friendly Environment in Political Empowerment Creation with NHG Participation

1. It was found from Table 11.12 that (i) knowledge building activities 0.31 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.37 (P value = 0.000) with gender friendly environment and talent building (P value = 0.597) along with, finance

related activities (P value = 0.388) did not have any significant relationship with gender friendly environment.

2. Hence except finance related and talent building activities, the other two activities had positive significant relationship with gender friendly environment. Hence finance related and talent building activities were rejected.
3. At the same time it was found that gender friendly environment had a significant positive relationship of 0.44 (P value = 0.000) with political empowerment.
4. These gender friendly environment together explain 20 per cent of political empowerment (R^2 value = 0.20).

12.2.7.4 Role of Gender Friendly Environment in Legal Empowerment Creation with NHG Participation

1. It is also found from Table 11.12 that (i) finance related activities 0.079 (P value = 0.092), (ii) knowledge building activities 0.34 (P value = 0.000) and (iii) socio-political activities had positive relationship of 0.37 (P value = 0.000) with gender friendly environment and talent building activities did not have any significant relationship with gender friendly environment (p value = 0.97).
2. Hence except finance related activities, the other three activities had positive significant relationship with gender friendly environment. Hence talent building activities were rejected.
3. At the same time it was found that gender friendly environment had a significant positive relationship of 0.640 (P value = 0.000) with legal empowerment.

4. These gender friendly environment together explain 41 per cent of legal empowerment (R^2 value=0.41).

12.2.7.5 Role of Gender Friendly Environment in Personal Empowerment Creation with NHG Participation

1. It is found from Table 11.12 that (i) knowledge building activities 0.25 (P value = 0.000) and (ii) socio-political activities have positive relationship of 0.49 (P value = 0.000) with gender friendly environment and talent building (P value = 0.882) along with, finance related activities (P value = 0.283) did not have any significant relationship with gender friendly environment.
2. Hence except finance related and talent building activities, the other two activities had positive significant relationship with gender friendly environment, Hence finance and talent building related activities were rejected.
3. At the same time it was found that gender friendly environment had a significant positive relationship of 0.319 (P value = 0.000) with personal empowerment.
4. These gender friendly environment together explain 10 per cent of personal empowerment (R^2 value=0.10).

12.2.7.6 Role of Gender Friendly Environment in Familial Empowerment Creation with NHG Participation

1. It is also found from Table 11.12 that (i) knowledge building activities 0.26 (P value = 0.000) and (ii) socio-political activities had positive relationship of 0.517 (P value = 0.000) with gender friendly environment and talent building (P value = 0.388) along with, finance

related activities (P value = 0.137) did not have any significant relationship with gender friendly environment.

2. Hence except finance related and talent building activities, the other two activities had positive significant relationship with gender friendly environment so finance related and talent building activities were rejected.
3. At the same time it was found that gender friendly environment had a significant positive relationship of 0.665 (P value = 0.000) with familial empowerment.
4. These gender friendly environment together explain 44 per cent of familial empowerment (R^2 value=0.44)

12.2.8 Other Major Findings

From the observations and informal interviews with officials and Kudumbashree members revealed that, the major reasons for finance related activities not had any significant relationship with women empowerment and gender friendly environment are:

- (i) In coastal Kerala, people including Kudumbashree members are depending private banks for microfinance. Now private banks are using the same strategy of Kudumbashree. That was uniting women of a locality to arrange meeting in a home and give loan to that group. Though interest on such loans were higher than the loan from Ayalkoottam, members prefer it because of easy availability of loan and getting another loan after repayment of the earlier loan. Now it's a major concern for officials of coastal areas to make aware of the risk behind it. Though such loans have higher risk -- twice more

interest than Ayalkoottam loans-- comfort and requirements make people to go for such loans.

- (ii) In most of the places church is ready to help the poor people in coastal area. Further, they get non-repayment as well as loans with subsidy from Fisheries Department. So they were not that keen with finance related activities of Kudumbashree. They use Kudumbasree membership as an avenue to get benefits from government
- (iii) Kudumbashree promises huge amount of loans through banks. But when they approach banks they don't get the promised amount, but they have to go through many procedures and satisfy many regulations. Again, in many cases for getting subsidy for the loan members need to pay the entire amount of loan to the bank and even then there was no surety that they will get the subsidy component connected with the loan. So they did not seeing any difference in the interest rate charged by private finance units and loan through Kudumbashree. Again, they will get huge amount of loan with less regulations and at the required time.
- (iv) Most of the members of Kudumbashree are homemakers. Some also go for 'Thozhilurappu' jobs. Self-employment, entrepreneurial activities are very less in most of the coastal areas. So for them paying good sum of money as thrift is difficult. They can only afford very less amount as thrift.
- (v) The major change that happened through Kudumbashree activities with reference to finance is that members of Kudumbashree now started using bank related activities. Other than this, finance related activities of members through Kudumbashree were very few.

Another important activity of NHG participation in Kudumbashree relates to talent building activities. There are many issues here also. According to officials (i) the major issue in relation with talent building activities of Kudumbashree is the non-availability members who were ready to take risk and reluctance to travel various locations to attend training or soft skill programmes connected with capacity building. Everyone need liquid money but none is willing to acquire money by doing business or through self-employment. (ii) Risk of failure in business, losing good relationship with neighbors by doing business are serious concerns for many of the members. Few were happy with small self-employment activities like poultry, animal husbandry, or Thozhilurappu jobs.

According to members the major concern was about household chores. Most of the houses male members were busy with fishing activities. Once they go for fishing, they may not be available at home for two three days. In Such a case, it was difficult for them to go for training activities of Kudumbashree and in most cases the places of training used to be far off form their home.

Another point is that though Kudumbashree arranges classes for members they are not concerned about the standardization process of the classes. The trainees are not exposed to practical classes. Getting assistance from the authorities as well as banks are other major concerns for them. Formalities and procedures relating to starting of business deter entrepreneurial activities. (iii) Even when they do entrepreneurial activities identifying market for their products is a major problem. It is true that some panchayaths have green shops to sell products but many are not having such facility. (iv) As the entrepreneurs were not technically qualified they fail to tap the e-market or on-line market.

Initially most of the Kudumbashree had businesses like soap manufacturing, pickle manufacturing, dry fish selling etc. Many stopped such activities either on account of subsidy issues or sales related issues. Without proper guidance and training it's difficult for members to start business even in a small scale.

With respect to other activities such as socio-political and knowledge building, people are participating in them and changes are visible in these areas. Of course, Kudumbashree participation of women in coastal area has a role in women empowerment and creating gender friendly environment in Kerala. But for more effective and efficient ways of making it a sustainable, Kudumbashree officials have to take care in major activities including finance related and talent building activities. Then only they can assure in an effective way to achieve the objectives of Kudumbashree. That is empowering women and eradicating poverty with gender equality

Economic, social, political, legal, personal and familial empowerment of women in coastal area increased with creation of gender friendly environment in relation with NHG participation. Though finance related activates focus more on thrift, credit and banking transactions for making women in coastal area stronger that is not enough to make them empowered in coastal Kerala. Similarly talent building activities of business related activities through coastal Kudumbashree is very less and that was not making much impact in empowerment of women in coastal area. But from the analysis it is clear that if there is gender friendly environment it is easy to improve status of women in coastal Kerala.

12.3 Suggestions

- **In Relation with NHG Activities**

1. Technical and technological enhancement of Ayalkoottam activities are very important. Though Kudumbashree is having its own website, most of the Ayalkoottams or their businesses are not having presence in social media. So having presence in social media along with technological advancement in business is very important.
2. Still Kudumbashree is using traditional marketing and sales strategies. If members of Ayalkoottam business units could tap the opportunities of social media marketing and sales, that may help to enhance business opportunities more.
3. Most of the cases the activities of Ayalkoottam is limited with financial activities including thrift and credit along with bank linkage activities and that too in many places are not so impressive. Without more productive activities Ayalkoottam cannot achieve its empowerment goals in full-fledged ways. So more active business and productive involvement and utilisation of time of members need to be incorporated.
4. Lack of innovation in business and marketing along with out of the box thinking is lacking with Ayalkoottam businesses. Similar way not utilisation of available resources is another problem in relation with Ayalkoottam activities. So having an eye on such major aspects may can have a major impact on talent building activities of Kudumbashree Ayalkoottam performances.

5. Conducting knowledge building activities or similar activities for the sake of conducting a programs are not going to make any impact on coastal women or Ayalkoottam activities. So having proper evaluation and standardization process is required for such programs by Kudumbashree mission.
6. Major problems of Ayalkoottam activities in relation with implementation of ideas exhibited. Most of the cases they fail to bring up the ideas what women are having. So taking necessary steps to ensure the planning to implementation of activities by CDS can have a major impact
7. Applying for and getting loan from banks are having so many formalities and difficulties. Reducing formalities and regulations may help the Kudumbashree more and also help to avoid approaching private sector banks or money lenders.
8. Micro finance to women is a silver belt to poverty issues and empowerment. But presently the serious issues happening at coastal area in relation with microfinance is the involvement privet sector banks with Kudumbashree model micro lending. Though the interest is high, because availability and less regulations coastal women are behind it. Now most of the ladies are having huge burden of loan. It's time for Kudumbashree mission to move from microcredit as a model of working to capacity building to ensure financial stability.
9. As a difference only coastal areas are having the service of a coastal volunteer to monitor the activities of coastal Ayalkoottam to ensure their performance. From the observation, most of the coastal members are working inside the CDS offices of concern panchayath than at

coastal areas. It's mandatory to evaluate and collect feedback of coastal Ayalkoottam member's performance with the description of the job.

10. Most of the Kudumbashree members are middle aged or old. And youngsters are not showing interest to join with Kudumbashree. That has to be changed. It's time to highlight the vision of the Kudumbashree because it's into its saturation period.
11. Ensuring active performance of Balasabha along with creation of old aged Kudumbashree with each Ayalkoottam can have an impact to ensure the enrichment and enlargement of Kudumbashree. This can also have an impact in developing new members along with utilizing experiences of old aged members.
12. Developing plans and programs based on the geographic condition has to be considered, or else making changes in the programs and plans according to the geographical and demographic aspects of areas are also considerable.
13. It's not about how many membership Kudumbashree is having or how many units Kudumbashree created. It's about how effective the functioning of those members and unit altogether. So proper evaluation and feedback collection along with proper implementation help for effective continuation of Kudumbashree activities.
14. There are many community, political party, caste and NGO based micro finance units. So measures has to be taken to face the competition from rivalries, similar business groups along with substitute business units.
15. Now it's time to re organise the participation model more realistic with effective leadership. Instead of compelling and selecting president

and secretary for three years, select people who are willing and make sure within three years each one of the group is ready to take the responsibility. Likewise advance activities to develop future leaders has to be initiated from authority side.

16. In addition ensuring the effective performances of five positions of Ayalkoottam. Same way plans and strategies must be designed and implemented in close collaboration with various development partners with specialized areas of education, health, human rights as well as environment and energy.

17. The bottom up growth strategies that focusses on the transformation and diversify micro and small enterprises to growth oriented activities along with increasing productive capacity in order to enable them to participate in the main stream economy of the nation.

- **In Relation with Women Empowerment**

1. Major problem of many coastal Ayalkoottam members are lack of financial stability and dependence, no confidence to take risk and over dependence on family. It's high time for mission to start working on Ayalkoottam women to ensure building confidence, financial stability and self-reliance.

2. There are two ways of political intervention Kudumbashree is facing now. First is setting up of rival savings and credit groups by other political parties and using the members of Kudumbashree just to express the strength of the political party's different programs. Both are no productive and unhealthy.

3. Initially which was good to have self-employment like poultry farming, or coir making or being busy with Thozhilurappu jobs. But

now the scenario is change, Kudumbashree should adapt with the changes in the society. It has to be enough to cop up with changes happening. With this jobs it's difficult to attract new people. It should have eye on new business ideas and models. It should mold women of Ayalkoottam in that way. So enlarging business model can be a good option for Kudumbashree.

4. The role played by Kudumbashree mission in Kerala in relation with creating empowerment and eradication of poverty is an extraordinary effort. If there is political, legal, social, personal, familial and economic empowerment along with gender friendly environment, sure Kudumbashree played its part well. After twenty years of commencement, it's time to evaluate the stage of where Kudumbashree is standing. Before reaching its decline stage, its' time to develop new strategies to ensure continuation of Kudumbashree Ayalkoottam activities.
5. Strategies of Kudumbashree mission should not be concentrated only on welfare programs but a necessary condition for attaining sustainable women empowerment and gender equality by unlashng underutilized productivity potentials of women in Kerala.

12.4 Conclusion

Kudumbashree a poverty eradication mission of state of Kerala is a community based Neighbourhood group initiate involvement of poor women. It has been envisaged as an approach to poverty alleviation program primary concentrating on micro finance and micro enterprise development to ensure empowerment of poor women. The activities of the Kudumbashree is linked with local self-government bodies of Kerala. Under Kudumbashree women

they have organised themselves as a three tier mechanism and the bottom is formally by neighbourhood groups of women from poor families. This study conducted to analyses the role of neighbourhood group's activities on women gender friendly environment creation and empowerment of women in coastal Kerala identified that all the four major activates namely finance related activities, talent building activities, socio-political activities, and knowledge building activates have role in women empowerment and creation of gender friendly environment. But the level of activities and improvement in empowerment and gender friendly environment is an addressable element. Because it is more than twenty years of Activite participation with in women of Kerala and still there are lot more to do with enhancing the level of activities for sustainable women empowerment and gender equality. The study found Finance related activates focuses more on thrift, credit and banking transactions in making women in coastal area stronger but that is not enough to create a gender friendly environment or women empowerment much. This could be the reason why finance related activities do not influence in creation of gender friendly environment or women empowerment in coastal areas of Kerala. Similarly talent building activities in coastal Kudumbashree are not so active in most of the coastal areas. So they don't have a major role in women empowerment and gender friendly environment creation. Similar way the study could identify that there is women empowerment and the level or impact of NHG activities on women empowerment is less or average as comparing with the years of Kudumbashree. The study suggest that there should be proper evaluation and monitoring activates along with and organisation lifecycle evaluation for further improvement. A shift from micro finance activities to capacity building activates of Kudumbashree women is inevitable.
