

# Development through Women Empowerment: A Study of Kasaragod District in Kerala

Mishria<sup>1</sup>, Dr V. Basil Hans<sup>2\*</sup>

<sup>1</sup>PHD Scholar, Srinivas University, Mangalore

<sup>2</sup>Research Professor, Srinivas University, Mangalore.

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**Abstract:** Women empowerment is a vital component of inclusive and sustainable development. This study explores the relationship between women empowerment and socio-economic development in the Kasaragod district of Kerala, a region marked by cultural diversity and developmental disparities. By analyzing data from local self-governments, women's self-help groups, and community development initiatives, the study assesses the role of education, economic participation, and political representation in advancing the status of women. The findings indicate that targeted empowerment programs—particularly those facilitated by Kudumbashree and other grassroots organizations—have significantly enhanced women's agency, income levels, and decision-making capacity. Despite these advancements, challenges such as gender-based violence, wage inequality, and limited access to higher leadership roles persist. The paper concludes that a multidimensional approach to empowerment, integrating social, economic, and political strategies, is essential for the holistic development of Kasaragod and similar regions.

**Keywords:** Women Empowerment, Socio-economic Development, Kasaragod District, Gender Equality, Kudumbashree, Grassroots Development.

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## 1. Introduction

In the contemporary society, women have been entrusted with various kinds of responsibilities and they are playing multifarious roles in her day to day life. The roles assigned to women in every society vary in character, status and prestige. It depends on the socio-economic, political and cultural milieu of the society. Today women participation and women's empowerment are widely discussed. There is a visible transformation in the situation of women across the world. The role of women in the development process of any country or state cannot be ignored. The economic growth of women not only helps in poverty alleviation but also gives way to general prosperity of the society. Women empowerment demands an attitudinal discourse of the society regarding women (R. Chaudhary et al., 2012). This could be achieved through exposing women to the education and lowering their mal-nutritional assumptions and taboos. In short, women empowerment is development through women empowerment in which gradual socio-economic uplifting of women leads to the overall development of the mentioned community (Williams et al., 2011). The education rates of Kasargod district are the lowest in Kerala. Majority of women are engaged in agricultural activities, but do not come under any organized sector. As the male mortality rates and out migration are high, there are a lot of widows with no drawback status who are left in the hands of poverty. Considering all these aspects, the present study attempts to see whether

agencies working for women's empowerment in the district, and the issues are raised in the previous study still persist today. Women empowerment refers to increasing the social, economic and political strength of women. This involves developing confidence in one's own abilities. Women empowerment has five components: social, economic, political, psychological and legal empowerment.

## 2. Background of the Study

Women empowerment has become a major concern of all economies over the last decade. Along with the growth of the economy, the issues of wealth and prosperity have become equally important aspects of development. Thus, poverty alleviation has become a basic requirement of all developing countries. Development is not only a technical process, but also social, political, and economic one. The term development means a change in outlook and ideology that must be accepted by all sections of society. It means an equitable distribution of income, wealth, and opportunities. In a modern industrial society, some class exploits another class and some gender exploit another gender. Development is understood as an accomplishment of human development indices like literacy, education, employment, health, infrastructure, access to basic amenities, participation in the democratic processes, and control over resources.

\*Corresponding Author

Dr. V. Basil Hans\*

Research professor at Srinivas University in Mangalore.

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Empowerment means power within an individual. It is the recognition of the discrimination and atrocities by a social section and fighting against injustice to realize inherent rights. It includes social, economic, health, political, and environmental empowerment and a fight against hunger, poverty, unemployment, demolition of natural resources, environmental degradation, exploitation, etc. Gender is a social construct that defines what men and women can or cannot do in society. Women empowerment means gender equity and women's recognition among men in a society where they are forced to lead a marginalized life without any basic rights. Women empowerment is a multi-process, multi-dimensional, and multi-faceted approach that unearths the hidden potential of women and develops their perception to elevate their status. It includes realization of rights, expansion of choices, and building confidence. It is a fight against exploitation, inequality, bondage, humiliation, and tortures.

Women's empowerment is recognized as a precondition for the reduction of poverty and is an important aspect of sustainable development. Development for women is development for all, empowerment of women is empowerment of all. Empowerment is a social process wherein women feel that they realize their inherent capabilities. Empowerment is human development dimensions of women that contribute to national development. An empowered woman realizes her rights and, if necessary, fights for it. An empowered woman is literate, educated, healthy, and employed and has command over resources and basic amenities of life. She is able to take part in the decision-making process in the family, the community, and the state. She controls over the establishment of rights at work. An empowered woman feels free to move out of the home and go against the constraints of a patriarchal society (R. Chaudhary et al., 2012).

### 3. Objectives of the Research

Kasaragod with the implementation of co-operative farming (CAF) as a strategy for development in agriculture will affect the socio-economic conditions of women. A mothers' group will be set up there as part of Women's Development Project (WDP) to train women in local level planning and for the development of leadership skills, political awareness and gains from the involvement in local self-governments (R. Chaudhary et al., 2012). To assess the effect of participatory approaches in the implementation of joint liability groups on the attitude, practice and awareness of women in their right to ownership of property. To study the role of health promotion regarding women's health care in selected panchayaths in two districts of Kerala. To analyze the economic impact of women dairy co-operative and also the development of entrepreneurship and marketing skills of women dairy farmers in organised and unorganised sector cooperatives in Kasaragod district. To find out the effect of government initiatives in promoting women entrepreneurship and its impact in the districts of Kozhikode and Kasaragod on various aspects of women entrepreneurship.

The role of women in the economy is crucial since they contribute equally to nourishment as well as economic and social development. Investment in women can play a key role in breaking the cycle of poverty and ensure that children are better nourished, better educated, healthy, and more productive (Vachya & Kamaiah, 2015). Women do most of the activities involved in farming in Kerala, but they are found to be utterly disempowered regarding access to productive resources. There is a wide gap between work load and social status. The empowerment of women was found in

terms of control over income purchased in the sell of farm produce, savings in the bank and in post-office. Though the participation of women in labour is found to be around 54.5 percent in Kasaragod, their empowerment is still away.

## 4. Literature Review

The empowerment of women has long been acknowledged as a significant condition for the overall development of the country. Women's empowerment is a multi-faceted phenomenon which includes better education, healthy environment, safe conditions, sustainable livelihood, proper income, self-respect, social justice, equal access to opportunities, and change in attitude toward women.

Women empowerment can be approached in two ways: first, the empowerment of the women, and second, the development of women empowerment. Empowerment of women means self-awareness and strength of the women about their self esteem. Development through women empowerment can be defined as a social development model focused on equal opportunities for women in development planning with decisions-making processes at the local level. Apart from women development, development through women empowerment also implies the existence of certain social agencies like Self-Help Groups, Mahila Mandals, and Non-Governmental Organizations. Moreover, women empowerment also includes the respondents' perception regarding their participation in local self-governance, social inclusion, and various socio-cultural activities, and their ability to access income-generating activities ((R. Chaudhary et al., 2012).

Women empowerment has been defined as the social development model that focuses on equal opportunities for women in development planning with participatory decision making processes. Economic independence, education, health, social awareness, involvement in local governance, involvement in organizations, decision making power, political representation and awareness of the rights are some dimensions of women empowerment (Mujahid et al., 2015).

### 4.1. Historical Perspective on Women Empowerment

Since the last two decades, women empowerment and gender issues have attracted the attention of researchers in the field of economics, sociology, and development studies. Understanding this complex and multi-dimensional phenomenon requires input from diverse disciplines like sociology, political science, anthropology, and psychology. It is no surprise that despite extensive research on the issue of women empowerment, the empirical measurement of the concept continues to pose a challenge. A comprehensive understanding of women empowerment requires an insight into the social structure, culture, and gender role. After the Beijing Conference, this concept came into limelight, especially in the developing world. The structural adjustment policies being followed across the globe since the last quarter of the 20th century left an irreproachable impression on the social structure of the developing world. The new economic order being espoused since the early 90s, as a panacea for all ills, proved more disastrous. More importantly, it led to women's marginalization. Moreover, the neoclassical economists completely turned a blind eye to gender disparities, gender in equity, and related issues affecting half of the world's population.

Hence, the need was felt to focus on the issue of women empowerment in the context of socio-economic development. The

issue of women empowerment was taken up by the United Nations Development Programme (UNDP), Food and Agriculture Organisation (FAO), United Nations Children's Fund (UNICEF), United Nations Population Fund (UNFPA), and International Fund for Agricultural Development (IFAD). Since women were considered as a homogeneous group, the women-specific indices prepared by these organs of the UN were solely based on sex-disaggregated data. However, in measuring women empowerment, it was accepted long ago that gender relations should also be taken into account. Women's empowerment is neither a categorical nor a discrete variable. On the one side, it is a situation where women are empowered. On the other side, it is a condition where women experience disempowerment and discrimination (R. Chaudhary et al., 2012).

The empowerment of women has been defined conceptually in terms of two-level social change. At the macro-level, empowerment involves institutional adjustments that reduce systemic discrimination and disempowerment of women. At the micro-level, it comprises the processes of women gaining control over their lives, resources, and access to development. According to this definition, empowerment involves both structural and functional components; it is at one level of abstraction what a society contains and at another level how a society works. In its extension, empowerment involves individual capabilities that enhance a sense of self-worth, self-efficacy, and the right to effect personal and social changes. Thus, both women's empowerment and the empowerment of women, although often used interchangeably in popular discourse, are not the same. Empowerment of women denotes the various institutionalised processes through which women collectively aspire for a socio-restructuring process to bring about gender equity and parity. Women empowerment, in contrast, refers to the individualisation of the process, whereby women seek to change personal status through their competencies and creativity (Nayak & Mahanta, 2015).

#### **4.2. Current Trends in Women Empowerment**

Empowerment of women is a multidimensional concept. It refers to the expansion of freedom of choice and action, as well as increased ability to make strategic life choices in contexts where this ability has been previously denied. Empowerment is a process which is the expansion of assets and capabilities of individuals to participate in the process of decision-making and to influence the direction of social change. Women's empowerment refers to the increasing accountability of gender relations to women's lives, health, and welfare. Women's empowerment is essential for achieving gender equality and sustainable development. It is widely accepted that women empowerment and development are complementary processes (Nayak & Mahanta, 2015).

Nonetheless, women's empowerment must include individual agency, resources, achievements, and conditions. Women's history in the state is not unlike that of women in other states in the country except in certain aspects. They are individually and collectively passive, provisionally stationary, or ambivalent in their functions. However, men in the state are also leaving similar legacies. Caste is an important concern for gender studies in various parts of the state, and gender issues have been studied in association with caste consideration. Gender issues have been neglected in all women's conferences, and the problem of unequal gender ratio has been taken up seriously. Empowerment process of women in the state is also slow. Maternal mortality is still high, and

there is great need for proper family welfare scheme. Violence against women is on the increase. Forced migration caused by communal conflagrations, gender inequity, poverty due to deprivation and marginalization are creating additional burdens of tensions and subjugation on women (R. Chaudhary et al., 2012).

We must recognize that women cannot indulge in cooking and rearing children and sheep alone. In a free and composite society, it is imperative that women remain active in fields of education, culture, politics, economy, and art. Anyway, women's progress is incremental, and gender relations will not be overturned in a day. Education is the foundation for every building ground. It is believed that once girls were educated, everything became designated. To them, female education was a panacea, which would cure all the evils of society, for it removed their ignorance. However, illiteracy and ignorance never attracted anybody's attention; the enormity of the problem was never fully understood.

#### **4.3. Impact of Women Empowerment on Development**

According to the analysis of different approaches to women empowerment (R. Chaudhary et al., 2012), gender balance in all aspects of life is the target for development. Hence women empowerment is the primary focus of development efforts today. Since it is a multi-dimensional process how a society buys social, political, and economic power for a disadvantaged segment through proactive developmental strategies is a much-discussed issue. The approach taken to women empowerment was different at different times. During the early years, the integrated development approach was focused upon. Certainly women's development was stressed which includes the combined effort of all spheres of basic needs such as income generation, education, health, and nutrition. All these are taken as inputs to a specified target for women's development. Though programs were many efforts taken to achieve the target were weakly complemented due to a lack of monitoring and evaluation. Though women's needs are recognized they were developed centrally approached. To avoid the failure of women's and varying approach of bottom-up strategy started. She gets the opportunity to articulate her felt need through group discussions and debates.

The formation of women's interest group or development of informal institutions and enabling and grace factor motivation and start-up costly programs for income-generation training and other activities is provided to groups. This was tried in the case of a group of women in Kasaragod district. In a gender forum, the explanation and discussion of what is women empowerment was tried through open ended questionnaire. The issue was raised for discussion, and it was highlighted that empowerment is not only accessing income or resource production which itself is dictatorial. All these are to empower others in fulfilment of need, rights, social empowerment, political empowerment, self-respect, bare as the acronym. It was agreed in which access is to be combined with control as a quantitative measure of women empowerment. So inappropriate empowerment is likely to be dictatorial and hence it is better to measure the qualitative measure of empowerment by grouping and coding (Roy et al., 2017). Social capital as networking and solidarity among women and casual development gender cooperation and coalition in the absence of oppression and tyranny and a peace-loving relation among participants is adopted as qualitative measures of women empowerment. In the beginning self-interests were focused on time vagrancy, money lending, and children's education. Then upon entering Self Help Groups (SHGs) in a continuous process gender cooperation was built upon

principles of equity. Efforts on creation of appropriate social organization self-interests were transformed into community interests and issues were taken up beyond award domestic boundary. Women's earlier silence is transformed into well-discussed collective shout for redressal joint movement efforts state government efforts formed to shape the endemic women empowerment.

## 5. Research Methodology

Empowerment of women is essential for the sustainable development of India. This statement stresses the important role that women have in our society. Even after 65 years of independence, equality between men and women seems a distant dream in India. Everywhere women face inequality, discrimination and exploitation. A number of studies have already been undertaken on women empowerment and its relationship with development. Women empowerment is a multidisciplinary concept and it has been defined in many ways. Scholars have attempted to conceptualize and measure women's empowerment from different disciplines since the 1980s. This diversity of views is primarily attributed to women's empowerment being a broad term. The concept of women's empowerment covers every element of women's life that aims to ameliorate their status. With the rising importance of women's empowerment in academic discourse, conceptions and indicators of women's empowerment have begun to constitute a sizeable body of literature (Kumar K et al., 2021). Empowerment has been conceptualized and measured in a number of ways. Most of the earlier studies were on women empowerment solely from a one-dimensional perspective, namely development, and with limited scope. As far as possible, a three-dimensional composite index is estimated, measuring women empowerment in terms of its various components. The state of women empowerment in the study area is spatially analyzed in general and specifically, with some variables that are directly related to women empowerment.

### 5.1. Research Design

Empowerment of women is essential for the sustainable development of India. Even after 65 years of independence, equality between men and women seems a distant dream in India. Women have to face inequality, discrimination and exploitation from socio-cultural, economic, political, demographic and sexual angles. A number of studies have already been undertaken on women empowerment and its relationship with development. Women empowerment is a multidisciplinary concept defined in many ways. Empowerment has key components: a shift from the top-down welfare approach to recognizing the structural roots of gender bias; addressing power and powerlessness related to gender and other forms of inequality; the necessity of changing power relations which requires control over resources and a change in self-worth; the importance of group processes and solidarity in breaking the cycle of gender inequality. Education of women is critical for improving nutritional levels, the age of marriage, self-image, and their empowerment through employment. Women's empowerment is influenced by education, access to media, socio-cultural norms, job status, and household participation.

Effective organizational intervening strategies are the need of the hour to promote women empowerment which can enhance the overall development of the nation. This study is an attempt to assess the general level of empowerment among the women in socio-economic and political sectors to identify the fact that

women empowerment leads to women's development. The chosen indicators are further examined and contrasted with the socio-economic-demographic attributes (age, marriage and economic status) of the respondents. The outcome of the study enables the policy planners and programmers, governmental and non-governmental organizations and various other sectors to devise appropriate intervening measures for the all-round development of women. Women empowerment is a multidimensional concept. Typically, it is understood as "the process by which women gain the ability to make strategic life choices where that ability had been previously denied them". Women empowerment is critical to leverage the potential of women as agents of change (Kumar K et al., 2021).

### 5.2. Sampling Techniques

The research area under study is Kasargod district in Kerala state. The inhabitants of Kasargod mainly comprise Christians, Muslims, and Hindus. The Kasargod district is divided into two taluks called the Kasargod taluk and the Hosnoor taluk. The location of the district is a unique feature, which has played a vital role in interaction with surrounding states. The landscape is diverse varying from coastal land through midlands to high ranges. Kasargod is one of the 14 districts of the state of Kerala. It is located in the northern part of Kerala and borders one district of Karnataka and one of Kerala. Kasargod extends from 75° 25' to 74° 45' east longitude and from 12° 20' to 13° 35' north latitude. The total area of the district is 2109 sq. km and it is the largest district in terms of area in the state. The total population of the district is 1,205,771 as per the census 2011. Out of the total population 573,749 are males, 599,903 are females, and 124 are the third gender. The block panchayat system is the basis of rural self governance in Kerala. Kasargod district has 185 gram panchayats which are falling under the 15 block panchayats. The Kasargod district has one corporation, and five municipalities. The sampling frame for selection is a list of the above mentioned women SHG groups from which 254 groups were selected randomly for the study. Once the respondents were identified, preliminary information was collected in a questionnaire schedule. The second stage involved selection of individual respondents for the in-depth study and testing of the instrument. From the list of 254 SHGs identified in the first stage, 460 individual respondents (members of SHG) were identified for the detailed study. This was done by sample selection using stratified random sampling. The construction of the desired sample frame is an essential prerequisite for preparing a sampling scheme. A sampling frame is a list of all units in the population of interest. Lists of the members of women SHG groups constituted the main frame for data collection. Apart from major roles in shaping the welfare approach, Kudumbashree also plays an important role in the process of empowerment. Kudumbashree mobilizes women through helpline, phone services and counselling centre. SHGs are formed among women for livelihood and financial empowerment under National Rural Livelihood Mission, Kerala State Livelihood Mission.

### 5.3. Data Collection Methods

The study employs both primary and secondary data sources. Primary data from Fishermen's Families (FF), Fishermen's Women (FW), and Fish Vendors (FV) in Kasargod district of Kerala which were collected through 120 questionnaires. Secondary data were collected from the reports of the State Commissioner for Fisheries, Census 2001-2011, Economic Review 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, District Fisheries Offices (DFO), and the

Development and Sector Reports of the Directorate of Fisheries. Though the focus remained empirical, perception of empowerment was also considered. Fisherwomen's empowerment is significant for the development of the fisheries sector. Fishers' women are rarely documented in the available literature. The women in the Kasaragod district were inquired about 14 socio-economic variables and 10 fish marketing-related activities to develop the indicator of women empowerment and to examine the level of women empowerment. The findings revealed that both class and religious affiliations are significant determinants of women empowerment.

The utility of a questionnaire to study the various determinants of women empowerment, case studies from the local women pointing at the grass root realities of women empowerment, and a proposed general women empowerment framework can act as the path to conserving and carrying forward the Fischer woman empowerment. The objectives of the study are to examine the level of women empowerment based on the ten selected activities undertaken by women in the fish marketing chain and to identify the socio economic factors influencing women empowerment based on identified socio economic and demographic variables.

The two Iranian and two American authors reviewed the data collection methods used for qualitative research. Findings indicate that qualitative survey methods are still being used more frequently, while qualitative focus groups and interviews still report on, frequently, especially by American authors. Other data collection methods identified in this study, such as qualitative text analysis data collection is rather under-represented in method papers, especially for American BMC qualitative researcher authors. On the analytical method side, coding is the most applied qualitative analysis method, while qualitative template and qualitative discourse analysis methods still need more attention from researchers. American and Iranian authors report about them less frequent (Kumar K et al., 2021).

#### 5.4. Data Analysis Procedures

As a part of the study, both qualitative and quantitative data and information were required. To collect qualitative information, the researcher prepared and formulated an interview schedule to all local experts who are expert in evaluating the Women Empowerment process in Kasaragod district. The interview schedule includes a few open-ended questions for understanding their view on Women Empowerment in general and also Kasaragod district in particular. To collect the qualitative data on Women Empowerment in Kasaragod district, the interview schedules were designed with the guidance of a few experts and chambered in such a way that it should cover all aspects to empower women. Interview schedules were personally administered to the respondents and their responses were noted. The responses were grouped into different parts, sorted, and coded class-wise for further analysis (Kumar K et al., 2021). The quantitative data were collected through a structured survey schedule. And structured interview schedule was prepared to ascertain the perception, idea, and opinion of Women Empowerment from the common public and beneficiaries in Kasaragod district. The survey schedule was reviewed and scrutinized by experts in the field and modifications, in terms of clarity language, framing of questions, sequence, and arrangement of contents. A pre-test was conducted on 10 respondents to find out the ambiguity, difficulties, and feasibility of obtaining the required information from the sample with the help of a survey schedule. Based on the pre-test, modification and

omissions of certain items were done to perfection. The structured survey schedule was once again administered to the selected respondents to pre-designated points through personal contact. All necessary information regarding Women Empowerment in Kasaragod district was obtained through the survey schedule. Information was gathered on the demographic profile of the respondents, extent of participation in Women Empowerment, impact of Women Empowerment, and problems faced by Women Empowerment in Kasaragod district. The proxy variables were developed for independent variables and they were measured using multiple indicators in a Likert-type scale. The variables were measured using five-point rating scales. The response categories were strongly agree (5), agree (4), undecided (3), disagree (2), and strongly disagree (1). The collected quantitative data were coded and technically analysed using statistical packages.

## 6. Socio-Economic Profile of Kasaragod District

The study focused on a district of Kasaragod in the state of Kerala. It is located at the northern tip of Kerala bordering Mangaluru City of Karnataka state. Kerala is one of the smallest states in India where the subject of development through women empowerment has been highlighted at the policy level. The district is a hotspot of various social, economic and cultural changes. The district is famous for its beautiful beaches, Ethno-Language, sea-trade, hospitality and fishing. Of the total population, 8.69 percent is Muslim, 21.86 percent is SC and 4.3 percent is ST. Primary occupation of 23.54 percent of the population is agriculture. Coastline development activities such as tourism, port, fishing and trade deeply impacted the life of women in the district while remittances from abroad along with coir and beedi industries played significant roles (Kumar K et al., 2021).

Kasaragod is known for its diversity of language, culture, ethnicity and religion. Coir industry in the district is known to the world for its quality and artisans. It is also known for handlooms, beedi and other minor industries. Kasaragod is endowed with an extensive network of lakes. The cultural racial heritage of Kasaragod, such as the religion, language, culture and custom of the people, is very simple. Traders from Arabian countries had visits to Kasaragod in the early centuries for the purpose of trade. Kasaragod plays a prominent role in the traditional sea-trade of the state of Kerala. Kasaragod is homogeneous in the ethnic background of the population, but heterogeneous in the linguistic and religious spheres. Kannada, Malayalam, Konkani and Tulu are the spoken languages. Islam, Hinduism and Christianity are the professed religions. The women folk belong to various societies like SC/ST, Ediga, Halalu, Biva, Bellava, Kamat, Kasargod Brahmin, Tulu/ballina and others. 5.29 percent women belong to SC. 8.82 percent women belong to ST. Out of the total population in the district, health status of significant population is below the poverty line.

### 6.1. Demographic Overview

Women Empowerment is a multidimensional concept comprising various interlinked challenges. No discussion of empowerment can be complete without reference to three key issues-- and Women Empowerment and Gender Equality. The Calgary Declaration outlines the responsibilities of the state in achieving the same with their emphasis on education, health, nutrition, shelter and employment. which required forty protocols for effecting the same. It is estimated that the investment of approximately US\$ 6 billion is necessary to meet the conditions these protocols. The income

generation programs, self-help groups and employment measures ignored literacy, skill development and professional training needed for better services. Kerala women are further disadvantaged in matrilineal communities where they inherit and manage property and wealth. This leads to a high gendered access to education, jobs, social insurance and banking services.

The late 80s saw the beginning of a lot of development studies. The UNDP's first Human Development Report was brought out giving the above-mentioned indices. The above development indices and state configured some new indices on Natural Resource Management, Regional Disparities, Human Development etc. Indices pertaining to women's empowerment were, however, very few. Generally, it included grimmer variables like literacy, health or economic activity. It did not bring out social security, inheritance, sex ratio etc. 15 development desks in the planning department took up studies on Women and Development. The research also tried to study the impact of the same on the empowerment of women which was operationally defined on 11 measurable sectors. This would give indices on the empowerment or disempowerment or growth of inequality explained in a ten point scale. In the study of Pillai, they were instead taken as two indices based on the grimmer discussion. The awareness of one index is taken in the negative direction and the informedness in the positive direction. It is suggested to use these indices as analyses using modern econometric tools. The examination of some of the analysis avenues would interpret them differently and is provided in this methodology covering both the variables.

## 6.2. Economic Activities

The socio-economic characteristics of the sample 200 respondents have been presented. The average age of the respondents was 43.6 years. Majority of the respondents were in the 36-49 age group, while a percentage were aged between 21 and 35 years and a percentage were 50 years and above. Majority of the respondents were married. The respondents' family type indicates that a percentage of the respondents were from nuclear families. Around a percentage of the sample households were having monthly income level of below 3000 followed by a percentage households receiving 3001 to 5000 while the remaining percentage families reported the monthly income level above 5000. The majority of the respondents continued to be in the agriculture sector as a main source of operation. The study noted that a percentage married women had been educated only at the primary level, while a percentage had secondary education and the remaining percentage were either pre-school education or had studied diploma courses and degrees. About a percentage of the sample was from either Christian or the Muslim religion.

The respondents were analyzed on the basis of Joint/Individual decision making power, different aspects of managing savings, investment and asset, ability to avail credit and knowledge on credit. It was found that a percentage of the respondents reported a proportionate joint decision on their work and children teaching. The majority of them decided on their employment, while a percentage clarified that they didn't influence their spouses. The women with SHGs were aware of the basic concepts of savings. They were reported as saving for emergencies or for purchasing household consumers, and major decisions to use savings required mutual agreement with the spouse. A percentage. The majority were saving out of their monthly earnings or wages. Most of the respondents feel that because of SHG activities they got a joint knowledge on savings and financial management. A percentage of

the respondents were aware of joint savings with respect to debt bondage/ extra interest. Around a percentage save through SHGs either at the group or individual level. The findings on shop keeping and asset dealing clarifies that only a percentage of the respondents controlled this task individually. They might suggest purchasing items, meanwhile less than a percentage were clarified on the deal of land/house.

## 6.3. Social Structure

Agriculture is the main source of livelihood in Kerala. Crop farming is predominant in Kasaragod. Majority of households derive their livelihood from agriculture and related activities. In rural Kasaragod, secondary economic activities are limited. The socio-economic status of women can be compared using a model that measures access to self-employment, social security, household characteristics and agricultural employment. The variables for household characteristics include number of members involved in agriculture, drainage, electricity, roof, toilet, access to drinking water, assets owned, agricultural land, tenure of land, livestock, education, occupation, health care facilities, and poverty. Variables for self-employment measure income in agriculture and other jobs, participation in savings and financial institutions, initiative and attitudes towards work, and changes in income and living standards. Variables for economic independence measure control over property, mobility, self-employment, participation in paying household expenses, and membership in women's organisations.

The model of Women Empowerment displays how women's status and family development depend on their access to resources. The scores deriving from each stage are classified into four levels of empowerment. The theory and model can be applied at different places. Replantation is essential, and taking cubs from plication should be avoided. Farmers should avoid preparation, and cows should be treated with knowledge of their behaviour. All milch animals should be tied, and abuse of bow in milk cooperatives' activities should not be allowed. Scientists should assess the success of creating Women's Groups, and a transparent mechanism to assess the performance of institutions should be established. Each scientist should spend a minimum of 10 hours a week with Women's Workers. Changes in the national policies on the format, cultural adaptability and workability of institutions should be brought about once in 8-10 years. The earlier models for Women Empowerment, Women Leadership Development and Grassroot Development could be used as the guiding models to implement and evaluate the new plans and programmes.

## 7. Women Empowerment Initiatives in Kasaragod

Kasaragod district, one of the northernmost districts of Kerala, is socio-economically developing due to the innovative schemes and programs initiated by the state and the Government of India. Kasaragod has a different cultural and social setup compared to the other districts in Kerala. The total geographical area of the district is about 197219 ha (in terms of 0.75 lakh ha Revenue forests, 0.32 lakh ha SWR and 0.40 lakh ha other types of forests, the forest cover is 52.55%). Kasaragod has 7 taluks, 14 blocks and 222 Gram Panchayats. Out of 554679 ha (31.04%) of the geographical area, nearly 42% are wetlands (39708 ha) higher than the state average of 17.38%. Kasaragod district is known for agriculture, timber resources, non-conventional energy sources, and seafood exports. A large number of cashew and coconut plantations can be found in the district. Most of the agriculture, especially paddy cultivation,

taking place in the river valleys has a seasonal character. As far as natural resources are concerned, such wetlands can be used for the betterment and development of women as it reduces their daily household drudgery and contributes to their empowerment (Kumar K et al., 2021).

The place is graced by a vast coastline of about 63 km which not only beautifies the scenery but also sources the economy of a large section of the population. The district has an approximate length of 50 km east of west and has a breadth of about 47 km north and south. Out of the total area, 29% is believed to be hilly and more than 50% of the area is undulating with numerous hillocks and valleys. Due to topography, the district is an excellent area for horticulture, floriculture, and plantation crops. The vast cultivation of rubber, cashew nut, plaintain, and coconut are other attractions. As far as minerals are concerned, laterite, clay, and granite is available in good deposits. The vast portion of the district is yet to be tapped for these resources.

In the true sense, empowerment means being capable, being in power, or being in control. There are many such movements that moved people from powerlessness to capability but ultimately ended up in violence and retribution. The empowerment that creates inequality, differentiation, and conflict cannot be sustained or celebrated. Joining hands in nurturing each other to meet each other's needs is the path to being in power sustainably. Empowerment of women is one of the most significant ways to build a nation and there is no doubt that any nation cannot be developed without empowering women. Globally even today the empowerment of women is in the pipeline and due to this, poverty, crime against women, neglected health, illiteracy, exploitation at workplaces, domestic violence, gender discrimination all this affects the development of the country and society as a whole.

### 7.1. Government Programs

Governments at the central and state levels have introduced various anti-poverty schemes to improve the socio-economic conditions of the poor. The implementation of such schemes and programs is generally done through a well-designed structure for planning and implementation with the involvement of grass root level stakeholders like community based organizations, non-government organizations, volunteers and workers working in the area. The Ministry of Rural Development, Government of India and Government of Kerala are implementing a Government of India sponsored program called Swarna Jayanti Gram Swarozgar Yojana (SGSY) to promote self-employment among the rural poor through self-help groups. The major objective of the SGSY scheme is to bring the assisted poor families above the poverty line by providing them self-employment opportunities. Under SGSY, the rural poor are established as self-help groups and provided training in relevant trades, micro-finance, technology support and marketing assistance. The groups are funded through bank credit fixed deposit scheme and subsidy. The group micro-finance is being promoted through SHGs in which the members save a small amount and it is pooled together as group fund and lent to members at an interest of 12 percent. The returns from the loaned out amount are being utilized for development schemes and repayment of loan taken. Based on the repayment of previous loan amount, the group will apply for fresh loan from the Government. These self-help groups have opened new horizons for the financial development of the weaker sections by organizing them and making them members of SHGs to eradicate poverty, self employment and women development throughout the country (Williams et al., 2011). The

erstwhile Kerala State Self Employment Scheme (KSEES) for the supply of Self Employment Loan Schemes was modified for improved implementation and reintroduced as Kerala Self Employment Development Program (KSEDP) in Kerala. To support the National Policy on Women, the Women's Development Corporation was established in 1985 under the Department of Social Welfare Government of Kerala. The corporation was formed for the advancement of women in the areas of career, entrepreneurship development, adoption of skill, utility of various avenues of employment, vocational training with priority for women who are at backward communities and economic conditions, vocational counseling, rehabilitation of women in distress, and motivation of women towards utilization of advantages through various schemes. To execute the above projects on scientific lines, Women Development Societies were formed at the grassroots level (Roy et al., 2017). For effective implementation of women based development projects, Women Development Societies were formed in each panchayat. The Kerala Awaz Kendra, The Kerala Mahila Samakhya Mission, The Kerala Mahila Sangham, The Kerala Women's Commission, The Kerala Mahila Board are some other organization dedicated for the development of Women Welfare and Empowerment.

### 7.2. Non-Governmental Organizations

Women empowerment in India has arisen as a topic of wide research in the realm of development studies. Kerala's pioneering role in women empowerment through the Kudumbashree initiative has drawn attention from far and wide due to its far-reaching achievements. Kerala's flagship transnational poverty alleviation programme Kudumbashree is involved in gender equity (Williams et al., 2011). Through simultaneous women empowerment and poverty alleviation across Kerala, the programme has made huge strides in closing gender gaps in literacy, education, health, social and political participation, economic initiatives and participation in the political process. All these factors contributed gradually to ordering a space for women in decision-making processes in local government institutions in Kerala. The legislative and executive framework at the civic body level for the women's neighbourhood group-based participatory approach to meticulous poverty alleviation has become a model for other states in India and for other developing countries. Kudumbashree women's neighbourhood groups in Kasaragod have been involved in dual poverty alleviation and women empowerment initiatives.

The programme operates through women-only Neighbourhood Groups (NHGs) with three main day-to-day activities: (1) to act as thrift and credit societies for the impoverished rural population to help mobilise savings and control their spending and lending practices through loans to poor women at low-interest rates, (2) to provide new opportunities and financial support to the women micro-enterprise sector and (3) to create an environment for women in the largely matriarchal neighbourhood group-based participation in local governance and local planning for the better use of development funds. Each NHG consists of around 15-25 women, the majority of whom are living below the poverty line. The NHGs are federated at the electoral ward level into Area Development Societies (ADSs) and at the local government level into Community Development Societies (CDSs). All the groups represent poor women within federated and autonomous structures. The formation of NHGs is actively supported by the state. Credit and subsidised state benefits are channeled to NHG members through Kerala's Kudumbashree poverty alleviation programme. The Kudumbashree experiment has been important in supporting

decentralisation efforts in Kerala through gender equity. The programme focuses on women to address gender gaps in literacy, skills, access to resources, economic empowerment, health, social and political empowerment and to mitigate gender discrimination in the society. The Kudumbashree programme has also been largely successful in relation to its function as a network of credit and thrift groups in Kerala with NHG members gaining access to formal credit over and above their savings. Credit market dynamics changed over the years due to the operations of the NHGs across socio-spatial areas in Kasaragod. NHG members had high levels of involvement with the everyday business of the local state. The NHGs not only act as the conduits for local-level resource mobilisation for the poverty alleviation initiatives of both the State and National government.

### 7.3. Community-Based Initiatives

As the empowerment is based on participatory development and women mobilization into the civil society, the gender equality and new forms of participation were produced through local governance that challenged the patriarchal structures. In fact, while it is attributed to local governance some of these changes were brought by Kudumbashree as well. It is to be noted that these experiences reflect on the overall scenario of development in a much broader manner as development transformations take place in an 'interwoven mechanism'. Kudumbashree can be broadly classified into five major areas. The first is economic empowerment and self sustainability which has become the rallying issue of poor women. This is achieved through saving and credit schemes and through micro-enterprises. Secondly, it impelled poor women's multifarious involvement in local governance. The third is the cultural transformation evident from the emergence of new values, perceptions and behavior among members. Gender harmony is seen as an elite construction, (Williams et al., 2011) refers to the self visibility of women, gender consciousness, capacities for agency and demand for justice among women. The fourth is the alleviation of poverty in a comprehensive manner which was seminal to the Darwinian development in Kerala. The fifth is politicization and capacity building of a long marginalized and mute section of society through the Nash communities and Fisherwomen. Such initiatives bring forth the badly wounded face of 'local governance' in India as the dividends of women empowerment were circumstantially and selectively shared while the core governance challenges went back to the hands of political elite. The researcher of this study attempted to analyze the women empowerment initiatives in Kasaragod District of Kerala, the economic profile, demographic factors and empowerment through neighborhood groups, social and psychological factors of KSSP and PREM, overall empowerment in development process, infrastructure development for women empowerment, community based initiatives and women empowerment workshops, training and capacity building initiatives and empowerment. The researcher raised research questions such as the district with the higher ratio of population with the lower literacy and the concerned weightage for the variables taken from the rural women empowerment index. To find the study variables which are prominent among the eleven variables for the index, the researcher, after a literature survey, prepared the questionnaire containing both structured and non-structured questions which were further validated through experts. Using qualitative technique suggested by UNESCO for the preparation of the index, it was found that opportunity, access and control were the variables used as questionnaire items. The collected fifteen questionnaires from

experts were subjected to 'Affirmative Ranking Technique' of Edwards applied to test inter-expert agreement and inter-group comparison.

## 8. Challenges to Women Empowerment

Women across the globe still do not enjoy the same status as men and remain vulnerable in all spheres of life – be it social, economic, political or cultural. The foundation of empowerment always lies in the education of women, both formal and informal education, and meaningful access to and participation in the decision-making process. The concept of empowerment is used in different ways in different disciplines. Women's empowerment has gained acceptance as one of the major issues in the global scenario. In the modern era, women's empowerment has emerged as a catchphrase used from public forums to political parlance and the academic arena. Despite varied interpretations, the fundamental idea underlying women's empowerment remains the same – to enable them to obtain their rightful place in society, which is intrinsically linked with overall development.

Kasaragod district in Kerala is introduced as a distinct district in the state on 1st January 1984. Kasaragod is rich in culture, tradition and natural resources, and attracts national and international attention. The economy is supported by both agriculture and fisheries, and the fishing industry is the backbone of the income of the district. Women empowerment means creating an environment for women where they can make decisions of their own and have control over resources. Empowerment of women becomes necessary for making gender concerns central to the development needs of a region. Empowerment of women is the precondition for the holistic growth of any nation. "Women empowerment means much more than just increasing the number of women in institutions, politics and legislature. It is about leadership, making choices, having a voice, presenting the opportunity for one's opinions, ideas, intelligence and talent to matter" (R. Chaudhary et al., 2012). Despite this, women in the Kasaragod district are underprivileged in many respects. The family structure in the district is a patriarchal one under which women have no freedom of expression and opinion. In social matters, decisions are always in the hands of men.

The women of the Kasaragod district are scattered within different religions and hold different beliefs. The caste system is in existence and untouchability is still practiced in some parts of the district. Most of the women, especially the rural women, are employed in unorganized sectors as daily-wage workers. They are reluctant to interact with others as they fear embarrassment and acquire false images. Therefore, the present study is an attempt to assess the empowerment of women in Kasaragod district. Access to basic education, the rate of illiteracy, the age of marriage, health, medical facilities and health awareness of women are examined. Actual participation of women in daily decisions through the score method and personal interview of households and government job holder women is evaluated. Understanding the necessity of seeking employment by women, their economic contribution to family income, saving habits and thrift, decision making on utilizing economic resources and expenditure on the household and social activities are assessed. Social participation of women in community, religious and political activities is evaluated as it has a significant impact on women's access and control over resources (Roy et al., 2017).

### 8.1. Cultural Barriers

Culture prescribes roles for and regulates the relationships between men and women. The world has experienced a structured direction of cultural practice, dominated by male leadership. Marriage arrangements, succession and inheritance a coining abuses of marital and ancestral power on both women and children. There have been transformations in cultural practices, and those who have been silenced, with little understanding or authority over cultural practices, have participated in this process. The vision of the United Nations (UN) Millennium Development Goal Strategy is that men and women should be empowering and equal partners in all aspects of life. Sustainable development requires the active participation of both men and women for long-term success. Gender justice, gender equality and gender balance should be considered from global, national, state and local perspectives for knowledge-based societal development. Gender-focused development strategies should be adopted: Involvement of women's organizations and community based organizations; Gender advocacy; Gender aware databases; Modification of development programmes to project women's development; and successful mobilizing the men folk against gender injustice. Measures to facilitate social change, economic empowerment, political engagement and consciousness-raising are vital (Odiannonsen Augustine & Irabor Michael, 2015). There are various forms and characteristics of indigenous women's systems and empowerment in Kerala. Kerala's collective perception of these integrated systems based on participatory development made it one of the three top Indian states for women's empowerment (Williams et al., 2011). Kerala, endowed with minimally spacious, service-leaning and human resource-oriented development systems, has witnessed significant changes in conscious approaches towards bridging the gender gap and addressing women's nerves. Gender development indices indicate a significant achievement for Kerala on women's empowerment and gender development measures. However, there has been a very high incidence of development gaps between the poor and non-poor women. Women's health, labour participation, and living standards are low among the non-poor women's group compared to the men's group, thereby breeding development-induced anxieties for women.

### 8.2. Economic Constraints

Poverty is an economic situation of extreme deprivation or dehumanized condition. In the survey areas chosen for this study, Kasaragod district, a longer time is taken by the population to get into developmental activities, and so the work is still to be done to improve the living standard of the people. In the present study, it was enquired whether poverty is a great constraint, and the respondents felt so because they do not have land or hut. They expressed that they have no toilets, no approach road to their house, ill health of family members, and not able to send their children to schools due to poverty. Hence more than four-fifth the respondents felt that poverty is a constraint (Afzal Hossain, 2012). All the family members of the respondents hardly earn Rs. 100/- per day, which means the family earns a mere Rs. 3000/- a month for their sustenance. People being Below Poverty Line (BPL) have to exchange their day's work for a meal. Scarcity and drought stop employment opportunities. All these economic constraints crystallize into turmoil in their daily life by way of oblivion of basic necessities.

The women respondents in the survey mainly earn their livelihood through fishing, agriculture, agricultural labour, and unorthodox

occupation as it is back-breaking work. The household chores too are laborious such as fetching drinking water, washing clothes, maintaining the house, and attending family functions. Owing to workload and lack of proper transport and communication, they miss job opportunities. Because of work and poverty, health and hygiene are neglected. Some have not even seen a doctor. Only after suffering for two to three weeks can they see a doctor where they have to spend the little income they earn. Adequate assessment of health and hygiene is rare among such individuals. On the whole, the inhabitants are bogged down in poverty and indiscipline and they can hardly dream of a sanitation project when poverty itself pervades all walks of their life. Poverty and illiteracy breed a vicious cycle (Roy et al., 2017). Verily, women empowerment at the grassroots level is an arduous task.

### 8.3. Political Participation

Women's empowerment is realized through their effective engagement in governance, public policy-making, and development. This further portrays closeness and transparency in governance. Kerala is one of the first Indian states to devolve powers of local self-governance to rural and urban local governments. These institutions, consisting of three layers panchayats, block panchayats, and district panchayats began to exercise local self-governance in 1996. A scheme of reservation for women for seats was a vital step towards empowering them politically at all levels. The Kasaragod District of Kerala has been selected as the study area. Across the district, some panchayet units have ranked poorly as per the performance score, and the present study aims to understand women's role in developmental and decision-making processes in such poorly-ranked panchayats (P A & T T Neena, 2017).

Across the Kasaragod District, urban local bodies such as municipalities and corporations, and village panchayats, and block panchayats are the three-tiered local self-governance institutions. Women's empowerment and their political participation are also ensured through reservations in local self-governance institutions for women. They are empowered socially, politically, and economically through engagement with development planning, implementation, and monitoring across all the departments such as Social Welfare, Health, Education, Agriculture, etc.

Various organs such as Women's Development Co-operative, Kudumbashree, SHGs, Public Works Department and MLA, MP, and LSGD work for the socio-economic upliftment of women. Their participation across LSGD ensures women's empowerment, which is realized through women-friendly community-level infrastructure, 50% reservation in employment in state-run schools, minority scholarship, provision of banking and credit facilities for SHGs, initiatives aimed at women's sanitation, health, education, and skill development. However, participation in development projects, grievance redressal mechanisms, decisions related to implementation and monitoring, projects across various departments shows poor performance.

## 9. Case Studies

The various case studies conducted in Kasaragod district have been divided into six headings, which are: 1) Case study 1: New Found Hope, 2) Case Study 2: A Financial Independence to Smile, 3) Case Study 3: A light on the dark edge, 4) Case Study 4: A Longer Three Fold Line, 5) Case Study 5: A Home of Expectation and Change, & 6) Case Study 6: The Gift of Gathering. To maintain the anonymity of each respondent, the names chosen are fictitious.

### Case Study 1: New Found Hope

“New Found Hope” from Kadambilaigrama village in Kasaragod district is a beneficiary of the Jeevani Programme. Ashwathy, a 25 years old woman, was born and brought up in an economically backward family belonging to the tribal category. There is not much qualification for her. After marriage, she came to Kadambilaigrama village. Her husband was a habitual drunkard and had mental problems. Since he had irregular jobs and no sufficient income, she depended on her mother-in-law. Owing to her husband’s uncontrolled drinking habits, he harassed her a lot. He even used to beat her frequently for his needs and family debts incurred.

To escape from further harassment, she decided to take money from the self-help group. When she contacted the Nurturing Friend, she was attending the meetings regularly and had good communication with her. Anyway, she was not a member of any Self Help Group. Therefore, she was kept as Jatty (the first member of SHG) for four months and sanctioned a loan of ₹10,000. When the loan amount was changed to 25,000, she invested ₹20,000 in chicken rearing. She never knew about this business previously but took the risk since her life choices made her choices. She purchased 300 chickens from Punnode, Kasargod; took precautionary measures and a few days later realized 100% profit from that. When the profit joined the group, all the procedures were simple and easy.

Though she and her husband were revalued and praised for their effort, her husband was adamant about his past life and continued to take drugs. With the money received from the SHG, she decided to engage in a petty business in cosmetics collection. As she stayed abroad for nearly three years and came back with little due to health issues. In these three years, it was hard for her in-laws to manage and maintain many things. Her own husband never bothered to come back and take control of their life and offer her moral support. Initially, she had sleepless nights, uncontrolled crying, and heart-straining experiences. The moment she was about to break, she stopped for a while and blessed herself to be brave.

### Case Study 2: A Financial Independence to Smile

“A Financial Independence to Smile” from Bandadaka village in Kasaragod district is a beneficiary of the Jeevani Programme. Suja, a 32 years old woman, was born in a financially backward family having four younger brothers and is paralysed while in childhood. Her family was struggling to make both ends meet. She has completed up to 10th standard education. After marriage, she came to Bandadaka village in 2004 and gave birth to two girls and a boy. She was a housewife with a leisurely life. Her husband, a daily labourer engaged in heavy quarrying work, sustained with low earnings and did not bother about the family.

Regular little savings from his earnings made her think of a business for self-independence and children’s education. As advised by a friend, she contacted a group member who informed her about the microfinance services and the Jeevani Programme. She contacted the Community Sisters and explained her desire to start a petty business. It was allowed to proceed for the group formation. A new group was formed in the name of NSR (New Small Retailers) with seven members and trained in group formation, internal lending and repayment schedule in addition to skill training in petty shops and the refunding modes of loans with the bank. Some active members became leaders among the group

and conducted some meetings at their villages with newly formed SHGs.

Though there were several ups and downs in each allied income-generating activity, she suffered financially with varieties of losses. After her husband’s death, her mother-in-law took control and her own decisions were overruled. Even a petty amount to dedicate to the temple was questioned and prohibited. With SHG members’ cooperation, she conducted a household survey with the unorganised workers. During that time, she observed a need for a daily needs shop and contacted the village-level members who helped with a carpenter that had migrated from Orissa constructing her shop.

### 9.1. Successful Women Entrepreneurs

Women entrepreneurship in Kasaragod district is an emerging area and a lot of potential awaits exploration. Pinpointing a few names from various sectors, a few successful women entrepreneurs seem to lead the pack across industries. The following are the brief profiles of a few successful women entrepreneurs of Kasaragod District. As described by (Salas et al., 2017), successful women entrepreneurs are those who are able to build their own empires on their own over the years and who can export esteem for their accomplishments. The successful women entrepreneurs chosen for the study are: M. Shodhana, a machine embroidery entrepreneur; Seema Sandeep Hattiangadi, an event manager; Mrs. Prathima, Begin Again entrepreneurship; Mrs. Nerasha Shilpa, Odukkath tiffin service; and Mrs. Bhava Nair, Budhirakkadha Thozhilvedhi venture.

M. Shodhana is a highly successful woman entrepreneur with a machine embroidery business. After completing her graduation, she initially joined her husband’s business, which lasted for around two years, and in between, she took responsibility for maintaining the family as her husband was ill. She started growing vegetables, which gave her good revenue, and after her husband settled in Gulf employment, she approached banks and entrepreneurs for a house loan. One day a friend who was running a small Emblem Embroidering Machine showed it to her. Inspired by this, she consulted an embroidery technician and bought a single-head machine after getting a lapsed loan transferred to herself. Though she faced financial difficulties initially, within three years she had acquired seven machines, all in use, and had started a new undertaking at Kanhangad for screen printing to expand her market.

Seema Sandeep Hattiangadi is also a successful entrepreneur from Kasargod District. After taking her degree, she became a teacher, but left it to help her husband in the family business. Due to the uneconomic nature of the event management business, she began an event management firm in the vicinity that grew into a huge source of income and business ventures. Kasargod District receives several wedding invitations each month, and she initiated a firm at Kasargod. All sorts of events are undertaken by her and the team. They take steps to promote professionalism in this area. They have drawn up a structured business plan and business prospectus for the future of the firm and taken steps to widen their client base outside the district and state.

Mrs. Prathima, a daughter from a poor family, faced many difficulties in getting settled in life. The income from her husband’s job was insufficient, but she took up the challenge of looking after her family. She had the interest to live a life of self-respect. She joined the Beginners Group of the Women’s Self-Help Group of

their locality. At that time she earned around ₹300 per week, but the financial block with the women's group turned her dreams into reality. With an auto loan and the guidance of the members of 'Zerona Computer Institute,' she started a computer training institute at Kasaragod. Now it has become a life giving school and is providing proper knowledge and skill to many students. Attempts are made to provide training to syllabus-based subjects also.

Mrs. Nerasha Shilpa in Kasargod district is also a successful entrepreneur. She has a big Tiffin service, which renders a great service to the needy customers who crave home-style food. She was a housewife, but she had the talent of preparing delicious food items. In her leisure hours, she used to prepare and sell food. Eventually she had several customers and decided to expand the business in a big way. Within a short span of time, the Tiffin service had become the talk of the town. She was the architect of everything. The venture posed several hurdles, but she braved all of them. At present she is supplying Tiffin orders beyond the town limits of Kasargod.

Mrs. Bhava Nair is the owner of Budhirakkadha Thozhilveedhi, Kasargod. Being a Malayali, she heeded the call to start a Malayali emporium and began a book centre in the name of Budhirakkadha. She was successful in this venture and demanded more pens and students' compulsory books from the head offices and expanded her venture. She started a group wherein friends of her batch and neighbours were jointly doing some sales on first Saturdays. Now she is a professional entrepreneur with her own account. She tries to find out students from a local school, provide prospective shop materials as per the teaching plans, and strive to educate them, continuing to give due service back to the community.

## 9.2. Impact of Education on Women

Empowerment is multidimensional. It is conceived as awareness-building about gender inequities in their societies, building capacities and developing skills necessary for effective participation in decision-making, and organizing women into groups to effect desirable changes. Empowerment must focus on greater equality between men and women in all decisions. It must involve change in the structures, processes and actionable conditions of society that presently constrain women's effective participation on equal terms with men in political, legal, educational, health and all development processes, undertaking action by women to secure their rights as individuals and members of the community. The coherence of the components of empowerment inevitably varies from context to context, and since empowerment is so fundamentally about change, there are risks in attempting indicative checklists especially in adverse environments (R. Chaudhary et al., 2012). More broadly, the analytical framework in a specific context should precede determination of the dimensions, processes and structures that render the empowerment state feasible.

Women empowerment is vital and indispensable for the overall development of a country and society (Monica Esiebugie et al., 2018). It must begin by focusing on those factors and practices that inhibit a women's well-being, health and socioeconomic development. Education is a viable instrument in bringing about positive changes in women life patterns; it creates awareness about gender inequities. Education is an antidote to a host of inhibiting factors on women such as low income, inferior social status, superstition, ill health, dogmatism, early marriage, low level of aspiration and others. An effective and sustainable process of

women empowerment must include the expansion of women's access to educational opportunities, skill acquisition opportunities, and positions of authority.

## 9.3. Health and Well-Being of Women

Women empowerment is integral to the comprehensive growth of a region, a nation, and the world as a whole. Empowerment of women is essential for the sustainable development of India. With all the laws, policies, and schemes to promote gender equality, and 65 years after independence, equality between men and women seems a distant dream to India. Women, who make up almost half of India's population, still have to face inequality, discrimination, and exploitation from all angles. Women are neglected in all sectors, including education, employment, politics, and health. Women empowerment enhances their access to and control over resources, increases mobility, strengthens their bargaining position in the family and society, and improves their capacity to participate in governance.

Women empowerment is a multidimensional concept. An analysis of approaches to women's empowerment makes two points relevant to the present study. One, women's empowerment means increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities of women. It refers to the ability of women to make strategic life choices where that ability had previously been denied. There is no universal approach to empowering women. They must find and choose the appropriate strategy according to their social and cultural location. Women empowerment has certain key components. It shifted from the old top-down 'welfare' approach, which perceived women as inferior, needy objects of charity who are incapable of speaking for themselves, towards a recognition of the structural roots of gender bias. Different types of empowerment must be addressed simultaneously because of the complexity and inter-linkages between the various forces that curb women's freedom of agency. A mere change in power relations is not sufficient; it requires a change in control over resources and a change in self-worth and confidence. It emphasized the importance of group processes, solidarity, and usage of a group approach. The goal is to make women gain a critical mass and move to a situation of collective efficacy, where together they can wage a war against patriarchy and gender discrimination.

## 10. Analysis of Findings

Women empowerment is essential for the sustainable and all-round development of the country. Twenty-first century is termed as the century of women as their role in society, economy, politics, and governance is being emphasized strongly across the globe. India too has realized this and integrated women empowerment and gender sensitivity as vital components of its socio-economic and political programs. Development has built-in components for expanding social and economic opportunities, social parity, social justice, environmental sustainability, a participatory system for aspiring citizens, and improving the quality of life. However, such development is meaningless unless it materializes in the real world, especially for the marginalized sections of society such as women (Kumar K et al., 2021). Gender discrimination has many negative repercussions, chief amongst which is the slow and stunted growth of human resources, especially women. Development programs implemented in the country over the past six decades have to stress on women empowerment to arrest the deteriorating status of women. Sustainable and all-round development of any country

hinges upon equal participation of women in all fields. To realize this, women's empowerment and equal participation need to be ensured. Even after 65 years of independence, the equality between men and women seems to be a distant dream in India, where women are still subjected to inequality, discrimination, and exploitation.

An effort has been made in this study to understand the level of women empowerment and its relationship with development. The second schedule presents the description of methodology. An effort has been made to collect secondary data on various indicators of development and the level of women empowerment using the Women Empowerment Index (WEI). The data is analyzed using appropriate methods and presented in the form of tables. To visualize the data and to understand the spatial aspect of the problem, maps were prepared in GIS software. The women empowerment index provides information on three components of WEI such as (i) education, (ii) employment, and (iii) health.

### 10.1. Quantitative Analysis

Women constitute 50 percent of the total population of any country and play an important role in nation-building. The important roles played by women in human societal progress, development, and management do not match their status and position in social structures. The equality between men and women seems a distant dream in India (Kumar K et al., 2021). As per the constitution of India, women got equal rights as men. However, women face inequality, discrimination, and exploitation. Therefore, the concept of women's movements is gaining importance in recent years for achieving gender equality and empowerment of women.

Women empowerment is essential for the sustainable development of any nation. Empowered women are creative and solution-oriented; their impact on development is more likely to be transformative. Empowerment of women improves household income and livelihood opportunities, social justice and equality, multipliers of peace and security, improvement in society, education of children, and utilization of resources. A good number of studies have undertaken the relationship between women empowerment and development, particularly in the state of Kerala. Most of the studies are descriptive as there is a lack of empirical studies across the districts of the state.

Women Empowerment is a multidisciplinary concept. The term 'women empowerment' used here is defined as 'women' as the female part of the human community and 'empowerment' as that by which a woman is capable for self-determination regarding her own life including rights, privileges, and discarding discrimination and violence against them. Thus, women empowerment translates into a multi-dimensional and multi-layered experience of realizing the capabilities to have rights and control over own life, own household, own resources, own decision-making, and own leadership among others in the family, society, and country. In pursuance of this, scholars have attempted to conceptualize and measure women's Empowerment since the 1980's. It is stated that Empowerment has key components of improvement in gender relations at household, community, and the socio-political levels.

### 10.2. Qualitative Insights

The following are the major findings based on the qualitative analysis of the interviews conducted with activists, beneficiaries of the schemes, and instructors from Women Development Corporation and Kudumbashree from the selected districts.

A number of qualitative insights were provided based on the analysis of transcripts of 63 interviews collected in Kasaragod district. The analysis is classified into different themes consisting of major sectors of empowerment. Relevant quotes of the respondents provide a better understanding of each sector.

#### Economic Empowerment

More than half of the respondents reported that their economic position has improved due to awareness of various opportunities like self employment prospects and joining self help groups. The increased household income as a result of new employment opportunities has helped to meet various household expenses. The eco tourism based livelihoods prompted by KWC has high profitability potential, which can be replicated in various other picturesque localities. The generally formulated schemes by Kudumbashree like micro credit schemes have also helped regain financial independence. This in turn improved bargaining power in the family and to make the budget allocations in family expenses.

#### Social Empowerment

A percentage of the respondents reported having grown their social networks as a result of getting an exposure to various training programmes and workshops. This has allowed them to break the barriers of timidity preventing them from mingling with the outsiders. As a result they have developed more trusting and helpful relations with others. They could even speak in public forums and meetings which was not imaginable earlier. This has made them feel more empowered than before. One respondent quoted "I often thought of my house as a prison and my home as a mausoleum. Now I write, stage plays and containment ongoing issues with organizations outside my village. I could even attend training. How can a person who never left her house with a veil on a set of nine bricks, hosting, gossips, and childish arguments be put a price to?"

#### Political Empowerment

A percentage of the respondents expressed a sense of political awareness after availing the schemes. They now vote while being aware of the policies of the candidates instead of following opinions and pressures. Earlier they thought government to be a bulky immoral entity forceful for general growth. Now they see it as a machinery to work for the common good and they can demand accountability and knowledge from the ruling party. This has made them use information that is necessary for making voting decisions in precedences of gender basis issues.

## 11. Discussion

Empowerment of women is one of the key parameters for the societal development of a nation. Women's empowerment is a multi-dimensional phenomenon that encompasses both economic development and improving women's social, political, and health conditions. Women empowerment has been an active topic of research among social demographic scholars across the globe. There has also been much debate regarding women's empowerment among urban women. However, among rural women, it has been a relatively unexplored domain to understand the development of rural women through women's empowerment. Self-help Groups (SHGs) help rural women to earn income and enhance their socio-economic status. Rural women have been excluded from the fruits of development measures in many developing countries, in spite of the efforts of the Government from time to time through various development programs. The potential of women's empowerment as

an instrument for dynamic economic growth and development is well recognized globally (R. Chaudhary et al., 2012).

Rural women constitute about 22 percent of the total population in Kerala State. Uplifting rural women is a challenging task for any society, since they have been under privileged even in availing the basic needs. The SHGs of Kasaragod district of Kerala were selected for the study. Kasaragod district, the northernmost district of Kerala, is the land of diverse cultural richness, which has a vast variety of art forms, languages, and literature. Kasaragod has a large tribal population living within its lush green forests, which need special care and protection for their survival. In Kasaragod, kudumbashree program has been very active in empowering women for the last two decades. Women empowerment has been a relatively unexplored domain to understand rural women's development through women's empowerment. Thus, here an attempt has been made to compare the developed and undeveloped SHGs in Kasaragod district of Kerala with respect to their socio-economic development attained and the resulting efforts in bringing about the development of the availing facilities provided by the SHGs (Roy et al., 2017).

### 11.1. Implications for Policy

The findings of the study emphasize the need for collective action for any kind of action in development. The State Women's Commission, Central Social Welfare Board, and other bodies should take the lead in formulating schemes to generate awareness about empowerment and participation among rural women. At the entry level, a depth study should be undertaken to find out the variety of pockets in which women participation is low or absent. Specific programs addressing such specific needs should be arranged. An all-State conference to deliberate on effectiveness in district empowerment could be initiated as a significance of all the developments, signaling effectiveness indicators like this. Grass-root empowerment programs are to be organized outside Mahila Samakhya in collaboration with voluntary organizations. Resting with awareness generation alone would be futile. Encouraging self-help groups is stressed upon as an action, conventional and traditional forms of organizations becoming – it maximize reach and accessibility. Handholding support from development wings or departments in pursuit of performance purchase is a requisite for it to be.

A concerted action plan has to be drawn up for a collaborative implementation of the empowering programs like this through the decentralized system by careful selection of agencies best suited and with reference to ground realities. Review seminars involving all stakeholders would be useful to monitor correct course implementation. The overall effectiveness and spin offs would depend on this significant mechanism of a collaborative monitoring review. Private Players like initiatives of the BPL women of Ureetimadi's cooperative society in the area of special development are one way which an ages of vibrant economies supported by women can happen. The public-private participation would enable feasibly open new avenues for women empowerment within the national framework. Women empowerment programs relating to health, sanitation, education, livelihood should be integrated in a programmatic manner and implemented, especially in rural areas, considering bunching effect. Financial empowerment is to be prioritized, formation of women self-help groups with thrift and microcredit exposure being important in the regard. Maximum women should be brought to the self-help networks such that their participation in the active development activity could happen. A

separate women's bank based on microcredit is considerable at Bank of India engagements, given the maturity it could gain in employment financing with the 700 women Mela savings aggregating 75 million and with reach hundreds of villages. Women should collect capacity fund through community based thrift self-help associations meeting daily/day with a vision to this purpose by exposing women to savings habit and build n share whether Sunda -the conventional women visual contribution self-help savings on the other hand would be a concerned praise for diversification and income augmentation. Development banks could go greater distance in confidently financing new units and allow for start up opportunities at all financial levels. Activists in all villages should mobilize toward this initiative (R. Chaudhary et al., 2012). Women co-operatives should spread with central cooperatives drawing branches to lesser hitherto unorganised villages, this should be empowering using the tied markets to the farm produce and freedom of households livelihood options with product as income generators for households. Majorly health diversions and expansions are required in the fundamental aspects of hands of organisation to attend and after to be recognised - might be this could a gendered need to call of the states or the local eminent would rendering such reaching/conducting actions (Roy et al., 2017).

### 11.2. Recommendations for Future Research

The findings of the study have a number of managerial implications. Women empowerment in terms of socio-political empowerment should be improved. They should be given more opportunities and audience with the government officials. The Panchayat Raj Institutions should be strengthened. Women oriented schemes of the government should be popularized so that more and more people would come to know about it and many beneficiaries would avail these schemes. Several activities should be taken up to improve their economic empowerment. Tailoring training programs can be organized for self employment. SHGs credit linkages with banks can be inspired. Micro finance assistance should be expanded. Agro product processing activities can be introduced. Women participation and employment in agriculture can be increased. They can also be employed in land development program, rubber plantation, processing of coir, skill development programs; A community hall can be constructed at each panchayat level. Pamphlets displays regarding legal issues can be prepared and displayed in public places. Their knowledge regarding schemes and programs available with panchayat, to a large extent can be improved. Information centers can be established at panchayat level. Regular training programs can be organized for elected women representatives. Periodical meetings can be conducted with the help of NGOs for independent decision making. Self help groups need to be strengthened to avail benefits of government schemes instituted for women empowerment and development programs. Women development corporation can be made more effective to reach the grassroot level. Mahila police need to be created. Damerass need to be provided to women at risk for self employment. Law enforcement agencies should work strictly. Help lines of government agencies should be publicized for better women empowerment in the district. It is better to conduct in-depth or longitudinal studies in selected pockets on identification, measurement, effects and benefits of women empowerment in development through women empowerment.

## 12. Conclusion

In this regard an attempt has been made to develop an index to measure the level of women empowerment among rural women of India. After a comprehensive review of literature indicators were identified and tabulated under different dimensions of empowerment. The pilot study was conducted to see the applicability of the indicators and to make the index more realistic. Construct validity and content validity of the index was carried out for thorough measurement of the various dimensions of women empowerment. The reliability test of the index was carried out using Cronbach's Alpha. At last the indices of empowerment have been estimated for the states of India, with special focus on Odisha. The study finds wide regional disparity in women empowerment. The developed tool can be a basis for further research in related field, to develop a composite measure of women empowerment and to formulate policies/programmes for women empowerment (Roy et al., 2017). The general conclusion that can be drawn from the above studies is that women empowerment has become a critical area of focus in contemporary times. Norms, obligations, opportunities and restraints which govern the use of resources for shaping agricultural practices are commonly referred to in this study as instrumental empowerment. It is acknowledged that education & health endowments enhance women's capabilities and consideration is given to the implications of these factors for women's agency as the appropriators of resources through their access to & control over them. A particular focus is given to the changing perceptions of wives regarding their husbands' autonomy over resources, as wives' rejection of their husbands' access to resources is believed to be a strong indicator of women's empowerment (R. Chaudhary et al., 2012).

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