

Local governments-The real promotores of women empowerment

Dr. R. Ramya

*Assistant Professor of Economics
Sri C. Achutha Menon Govt. College
Thrissur 14*

Abstract

The empowerment of women gains a significant place in the developmental planning of every nation. There lays the significance of local governments who are the real promoters of women empowerment from the grass root level. How far the local governments are succeeded in helping women to empower socially, politically and economically is examined through an impact evaluation of schemes carried out in the Mattathur Panchayat in Thrissur district.

Key Words: Women empowerment, local governments, pachayat, women component plan

Introduction

Empowerment, especially empowerment of women is very essential for the development of the family, society as well as nation. It is thus a process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Empowerment in the real sense of the term increases the innate ability by way of acquiring knowledge, skill, power and experience. It helps individuals to think and act in an autonomous way. It involves developing confidence in their own capacities creating an enabling environment to use it productively to enhance the quality of their life. The main goal of women empowerment is to create a society with gender equality having equitable access to resources. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Different dimensions for women empowerment like social, economic and political are complimentary to one another. A detailed impact evaluation of the various schemes indented for women empowerment at the local level is taken into consideration in this paper to gain a clearer picture on the role of local governments on women empowerment.

Women constitute 51.4 per cent of the population of Kerala and our state has a pride of highest women favorable sex ratio of 1084 females per thousand males as per 2011 census. Women development and empowerment were made as integral functions of the Local Governments which attained autonomy through the seventy third and seventy fourth constitutional amendments. The government has made many policy and programme initiatives to include women in the political decision making process and for empowerment of the common women folk. These initiatives range from inclusion of women in the one third positions of the local bodies to the mandatory allocation of ten per cent of plan outlay under the women component plan of the local bodies. Apart from these, there are many programmes implemented by the line department for the empowerment and development of women, like organisation of neighbourhood groups under Kudumbasree, supplementary nutrition programme by ICDS, organisation of clubs for the adolescent girls, development of micro enterprises, skill development initiatives etc. Therefore it is imperative to explore to what extent these new arrangements and initiatives have contributed to change the position and status of women in Kerala and how far the actions of the local bodies have generated the desired outcome. Therefore a detailed examination is necessary to find out whether the spending of the local bodies is potential enough to improve the quality of life of the women folk. Only a close watch on different schemes initiated in the panchayat for the women will help to gain a real picture of the empowerment of women taking place in the concerned area.

Mattathur Grama Panchayat in Kodakara Block, Thrissur district is selected as the sample panchayath in central Kerala is basically agrarian in nature and the panchayat is blessed by the Kurumali River which flows through the west end of the panchayat. The presence of the river and forest on east and south ends create an atmosphere more favourable for cultivation. The Panchayat is divided into 23 wards spread over an area of 102.3 sq. km and the basic details regarding the Panchayat are given in Table 1. A detailed interview is administered among the panchayat officials and ward members to gain a detailed picture of the plan allocation and expenditure including the participation of women in social matters.

Table 1: Basic details of Mattathur Grama Panchayat

Name of LG	Mattathur GP
District	Thrissur
Total Population	47875
Total Female Population	24849
Literacy Rate	84.53%
Literacy Rate of Women	83%
Total no. of Wards	23
No. of Wards reserved for Women	12
No. of Wards reserved for SC	3
No. of Wards reserved for ST	Nil
No. of Wards with SC Women Ward Member	3
No. of Wards with ST Women Ward Member	Nil
No. of Kudumbasree Units	546
No. of members in Kudumbasree Units	8510
Total SC Population	5144
Total ST Population	482
Population Density	446/sq. km.

Source: Panchayat Reports 2014

While explaining the role of panchayath in empowering women, a detailed examination of the Plan and Non Plan outlay of the panchayat is essential. The main reason is that without considering allocation details, we don't know how much money is allocated among women as part of Women Component Plan. Thus without knowing the Plan and Non Plan outlay we cannot genuinely explain how the schemes benefit the women in the concerned panchayat. Table 2 shows the total allocation and expenditure of the Mattathur Panchayat during 2014-15 out of which the scheme Samgra Pasu valarthal Padhadhi is selected for impact evaluation.

Table 2:Main schemes initiated by the panchayat under WCP for empowering women 2014-15

Sl No	Name of the programme	Allocation (Rs)	Expenditure (Rs)	Utilisation (%)
1	Samagra pashu valarthal	1860000	1380000	74.2
2	Mutta kozhi valarthal (vanithakalku)	82800	82800	100
3	Aadu valarthal padhathi(pothu vibhagam vanithakalku)	630000	630000	100
4	Cherukida pachakari krishi vikasanam	64000	64000	100
5	Vanitha groupinu karshika yanthram vangal	505826	243500	48.14
6	Pachakari krishi vikasanam(vanitha)	111000	50000	45.05
7	Anganawadi pravarthakarku adika vethanam	129600	129600	100
8	Samagra pashu valarthal padhathi(SC vanithakalku)	690000	690000	100
9	Aadu valarthal padhathi(pattika jathi vanithakalku)	300000	300000	100
10	Vivaha dhana sahayam	2000000	1700000	85
Total		6373226	5269900	82.69

Source: Panchayat Records, 2015

Impact evaluation on the basis of Case Studies selected

If the panchayat or other local bodies select the programs which are more close to the existing environment and the existing living conditions, it will surely produce a significant influence upon the women folk in the particular area. It is quite true that regional specific and demand oriented programmes initiated by the panchayat under Women Component Plan will surely help in women empowerment. Such regional specific cases are selected for in depth analysis. One such case associated with the regional specific nature is the Kadhali cultivation of the Mattathur Panchayath. This project really flourished in the concerned area because the main source of demand is generated from the Guruvayoor and other famous temples in Thrissur district. Realizing the significance of kadhali cultivation, the panchayat incorporated this scheme in the Women Component Plan, but when allocation of funds took place it was out of the programmes that came under WCP. But the programme was adopted by the Kudumbasree units and data from the last few years revealed that the programme was a great success. A detailed examination of the Kadhali cultivation is presented in the coming section. Along with this as a second case cow rearing that came under WCP is also selected.

(Case 1).Kadhali cultivation

The 'kadhali' plantain having medicinal properties used to be a popular crop in the State. The Guruvayur temple requires more than 120 bunches of 'kadhali' plantain per day. Earlier the entire demand was filled from Tamil Nadu. The Mattathur Labour Cooperative Society has already undertaken 'Kadhalivanam' project, a

plantain farm which produces Kadhali variety, project in Kodakara constituency in Thrissur district. Under the project, the Kudumbashree units in the constituency have been trying to produce and supply the entire quantity of 'kadhali' plantains required for the rituals at the Guruvayur Sree Krishna temple since 2009 (The Indian Express, May 20, 2013). Kodakara Block Panchayat and 7 Grama Panchayats within the block (like Mattathur Panchayat) are implementing a project called 'Nivedyam', which aims to supply pooja kadhali daily to Guruvayoor temple. A memorandum of understanding (MoU) for the purpose has been signed by the coordinator of the Kudumbasree Thrissur District Mission, the Secretary of the Kodakara Block Panchayat and the Administrator of the Guruvayur Devaswom Board.

In the Mattathur Panchayat Kadhali cultivation is undertaken on a much better situation. About 20 JLGs (Joint Liability Groups) are working purely on this venture. They got fund from the Kudumbasree which was provided to those women group agriculturists who planned 400 Kadhali saplings and they got bank loan at 4 per cent interest. About Rs.50,000 was given as loan to each member of the JLG. Along with this area incentive was also given to them, provided they give photograph of the small kadhali saplings planted in their land. Panchayat provided about Rs. 2 per sapling as incentive to the group. The kadhali cultivation as a JLG initiative first started in the ward 1 of the Panchayat and this ward continue to do better work in the field of Kadhali cultivation with 5 JLG groups. Vegetables are cultivated as inter-crop during the first three months of plantain cultivation. The materials left after harvesting will be used to make vermi-compost. There is also a proposal to set up a unit to process plantain thread at Mattathoor panchayat. So as a case study, I selected the total of 5 groups with 5-6 members from ward 1 of the Panchayat. A detailed report of the 5 JLG groups who undertake Kadhali cultivation was visualized by so many visual media channels and agencies like Kisan Krishideepam, Media One channel and likewise.

Table 3: Name of JLGs with the number and area under Kadhali cultivation

Sl. No:	Name of the JLGs	No: of members	No: of kadhali saplings	Area under Kadhali cultivation	Years of functioning
1	Krishna Prasadam	6	600	1.5 acre	7-8 years
2	Devamridham	4	400	3 acre	3-4 years
3	Nandanam	4	800	1 acre	2-3 years
4	Anupama	4	500	75 cents	7-8 years
5	Ambadi	5	1200	2.5 acre	7-8 years

Source: Primary survey

Majority of the JLG members prefer Kadhali cultivation because it requires less care and cost compared to other varieties of plantain. They also belong to agrarian family and love those jobs

which are more close to nature. Initially when they started Kadhali cultivation they did not gain any fund from the Panchayat. They got area incentive only when the saplings are grown and finally the production incentives when the kadhali plantain is fully grown. All these financial assistances were given to them basically from the Kudumbasree. In the initial stages of Kadhali cultivation, the JLGs received help from Agriculture University, Vellanikkara, Mannuthy, Thrissur by providing 50 Kadhali saplings free of cost and training related to its cultivation at each and every step of its growth. They also got training from the agricultural university manures and fertilizers that can be used for Kadhali for gaining a better and natural growth. It is a scientific truth that after 3 years the plot used for kadhali cultivation shall be converted to the production of other crops like vegetables, otherwise reduction in the productive capacity or increased incidence of diseases for the kadhali plantain would be the result. Turning to the marketing side, almost all the kadhali bananas were purchased by the Labour Society who sold it to mainly Guruvayoor temple, sometimes to Thiruvambadi temple, Thrissur and other temples near to Mattathur according to the availability of stock. They paid Rs.2.50 per kadhali banana and 20 paisa as bonus on each banana and as a total they gained Rs. 2.70 per kadhali banana. It is quite true that during festival season, the demand for the kadhali banana is high, but in spite of the rise in price the Labour Society fixed its price at Rs.2.70 per banana. Regarding the disposal of the waste of Kadhali plantain after each season, some agencies in the Ernakulum district approached the JLGs. But they demanded the waste of Kadhali plantain from top to root level properly cleaned and cut into small pieces and for that they offered nearly Rs.5 per kilogram. But the members of the group revealed that they were not giving waste to the agency for medicinal purpose. The main reason is that the cleaning and cutting of waste of kadhali is a tedious job. Not only that, if they use the service of a paid worker the cost will further go up. All those compelled them to dump the waste of Kadhali after each season and make organic waste out of it. Women who work in the JLGs revealed that they gain some benefits after starting working in the group.

Table 4: Types of Empowerment

Type of Empowerment	%
Better financial status (Economic)	91.3
Role in household decision making (Social)	56.5
Role in family planning (Social)	47.8
Freedom to visit friends and relatives(Social)	39.1
Freedom to participate panchayat activities (Political)	30.4
Freedom in social matters (Social)	52.2

Source: Sample survey

The members who undertake Kadhali cultivation revealed that they gained much changes in life as a result of indulging in kadhali cultivation. More than 90 percent revealed that they gained better financial status, so they felt that they were economically empowered. Not only financial benefit, they gained more roles in decision making and more freedom in social and political matters. All these revealed that being a member of the JLG they became empowered socially, economically and politically.

Table 5: Improvement/changes realized by the members

Improvement/Changes	Percentage
Increase in will power	82.6
Increase Self confidence	78.3
Increase social status	26.1
Better in decision making	78.3

Source: Sample survey

A list of changes that has taken place in the life of the respondents as a result of being member of the JLG are listed in the table 5. A new change basically an economic independence make them self confident and they gain more will power to undertake more agricultural activities by taking even acres of land on lease for cultivation. Decision making within and outside the family is often taken by the national and international agencies as a tool to measure women empowerment. Their role in decision making within and outside the household had considerably increased and such a change bought them better social status. They point out that all these are due to the panchayat initiative and role of Kudumbasrees in promoting the skill of entrepreneurship in them. Nearly 100 per cent of the respondents revealed that they do not face any problem of combining the kadhali cultivation along with their household tasks.

Chi-Square test is applied to find out whether there exists any association between the attitudes of the children, husband and in laws and their attitude and support to the women who engage in JLG activities. To test the association we make use of χ^2 test statistic.

H_0 : Time management of women who engaged in paid work and attitude of family members are not associated.

H_1 : Time management of women who engaged in paid work and attitude of family members are associated.

We get calculated value of $\chi^2 = 6.995$ and from table $\chi_{0.05}^2(1) = 3.8415$. Since the calculated value of $\chi^2 > \chi_{0.05}^2(1)$, we reject H_0 . That is there is association between time management of women who engaged in paid work and attitude of family members. The results made it clear that attitude of children, husband and in laws made an influence upon the time management of women between household and work place.

Impact analysis: Whether the JLGs in Mattathur Panchayat associated with Kadhali cultivation improved the status of women?

To test the effective working of the JLGs in Kadali cultivation *paired t-test* is applied. In order to carry out the test procedure, we follow certain assumptions. Mainly the population assumed to be normal. Only one ward and 5 JLGs with less than 30 members are our sample. Since the sample size is less than 30, it is more preferable to adopt the paired t-test for testing the working of JLGs (to compare means). Paired t-test is applied in the case of monthly income, monthly expenditure, monthly savings, monthly food expenditure and monthly non-food expenditure. A detailed examination is made to find out whether there exists any difference between the above cited variable before and after joining the group.

1. Test based on Monthly Income

H_0 : Monthly income of respondent before and after joining the JLGs is not different.

H_1 : Monthly income of respondent was increased after joining the JLGs.

To test H_0 we make use of t-statistic, which is given by $t = \frac{(\bar{u} - 0) \times \sqrt{(n-1)}}{S_u} \sim t_{(n-1)}$

Where $u_i = x_i - y_i, i = 1, 2, \dots, n, \bar{u}$ is the mean and S_u is the standard deviation of differences. $t_{(n-1)}$ obtained from Student's t-table for (n-1) degrees of freedom. By analysing the data we obtain the t-statistic as $t=17.209$ which is greater than the table value 2.073873. Since $t > t_\alpha$ we reject H_0 . The test results revealed that monthly income of respondent was increased after joining the JLGs., which shows that working of JLGs are effective. It is thus clear that the panchayat initiative and the role of Kudumbasrees in starting such groups have brought out economic improvement in the life of its members.

2. Test based on Monthly Expenditure

H_0 : Monthly expenditure of respondent before and after joining the JLGs is not different.

H_1 : Monthly expenditure of respondent was increased after joining the JLGs.

To test H_0 we make use of t-statistic and from analysing the data we obtain the t-statistic as $t=11.928$ From table we get, $t_{(22)}(0.05) = 2.073873$. Since $t > t_\alpha$ we reject H_0 . That is monthly expenditure of respondent was increased after joining the JLGs, which shows that working of JLGs are effective. It is quite natural that by gaining more income as being the member of JLGs, the expenditure of the

family too increased. It is a good sign that the standard of living of the JLG members has increased due to the programmes of the Panchayat. A sub divisional analysis of the total monthly expenditure of the family into the food and non food expenditure is also carried out to in the next section to gain a clearer picture.

3. Test based on Food expenditure

H_0 : Food expenditure of respondent before and after joining the JLGs is not different.

H_1 : Food expenditure of respondent was increased after joining the JLGs.

To test H_0 we make use of t-statistic and by analysing the data we obtain the t-statistic as $t = 10.362$ which is found to be greater than the table value 2.073873. Since $t > t_\alpha$ we reject H_0 . From the result we can interpret that the food expenditure of respondent was increased after joining the JLGs, which shows that working of JLGs are effective.

4. Test based on Non- Food expenditure

H_0 : Non-Food expenditure of respondent before and after joining the JLGs is not different.

H_1 : Non-Food expenditure of respondent was increased after joining the JLGs.

To test H_0 we make use of t-statistic. By analysing the data we obtain the t-statistic as $t = 7.339$. Since $t > t_\alpha$ we reject H_0 . That is Non- Food expenditure of respondent was increased after joining the JLGs, which shows that working of JLGs are effective.

5. Test based on Monthly savings

H_0 : Monthly savings of respondent before and after joining the JLGs are not different.

H_1 : Monthly savings of respondent was increased after joining the JLGs.

Not only the income and expenditure is used as variables to find out the efficiency of JLGs in the life of its members but also the monthly savings of the members before and after entering the group is also a relevant factor. To test H_0 we make use of t-statistic. And by analysing the data we obtain the t-statistic as $t = 9.127$ and the calculated value is greater than the table value the null hypothesis is rejected. That is monthly savings of respondent was increased after joining the JLGs, which shows that working of JLGs are effective. From the entire paired t-test explained above it is quite clear that JLGs are functioning effectively in the panchayat.

Almost all the JLG group members demand more help from the panchayat for the Kadhali cultivation. An important suggestion put in front of the panchayat is that not only during its growing period but also during the

time of any adverse problems or emergency conditions the panchayat has to take effective steps to protect them.

Otherwise they will lose their positive attitude to engage in agriculture.

Case 2: Samagra pasu valarthal padhadhi

The importance of agriculture and livestock is so evident when we look into the detailed projects that come under the Women Component Plan. Especially in the rural area in order to uplift the women folk, those programs which are more associated with agriculture and livestock were given due significance during the last few decades. The main objective of the panchayat in promoting such schemes is to bring women folk towards the productive sector of the economy. Criteria for selecting beneficiaries play a significant role in the life of women, those who belong to BPL families and those who are widows or separated are given more preference while selecting beneficiaries.

Table 6 ‘Samagra pasu valarthal Padhadhi’: Year wise distribution of the Panchayat fund and Beneficiary contribution (General and SC)

year	Panchayath fund (General)	Beneficiary contribution (General)	Panchayath fund (SC)	Beneficiary contribution (SC)	No: of Beneficiaries
2012-13	2,50,000	3,25,000	Nil	Nil	23
2013-14	5,75,000	5,75,000	Nil	Nil	13
2014-15	6,90,000	6,90,000	4,60,000	2,30,000	70

Source: Panchayath records of the corresponding years

From the table 6 it is clear that during 2012-13 and 2013-14 no separate schemes or selection under SC category were found. But during the year 2014-15 seventy beneficiaries were selected under this scheme (46 from the general and 24 from the SC/ST category). Two persons per ward were selected under the general category and one each from the ward in the SC/ST category. In the selection criteria of beneficiaries, women belonging to BPL families, widows, those with previous experience in cow rearing, those with convenience to maintain the cow including shed and availability of fodder and grass for cow and so on are given more preference. By considering all these, selection list is prepared and presented before the Standing Committee of the panchayat and later shifted to the veterinary hospital. When the beneficiaries purchase the cow, the veterinary surgeon check the cow and see whether it is worth for the amount granted and if it is satisfied the cow is sealed. The panchayat through the veterinary hospital was collecting an insurance premium at the rate of 2.4 per cent for the cow. A detailed examination of the scheme through the sample study reveals that majority prefers the scheme of cow rearing mainly because it is profitable and had advantages in the form

of time management. As it is true that care economy has a significant role in India and if there are elderly or bed ridden members in the household the women folk who are more associated with care work can manage it more easily along with the work associated with cow rearing. They pointed out that if they prefer any job outside the household, it will adversely affect the harmonious functioning of the household due to the presence of young and old age dependents in the household.

The existence of land as well as the type of cultivation they followed in that land too had many linkages with the cow rearing. The cow dung which is natural manure can be used for the vegetable cultivation free of cost. Otherwise they had to depend upon manures purchased from outside for the cultivation carried out in their land. Even though the scheme came under the Women Component Plan, it is in fact a family initiative to look after the cow in a proper manner, it is only with this joint initiatives, the entire family wellbeing can be improved. One case of a family with more than eight cows is presented in detail below. Because such qualitative analysis will surely disclose the extent of attention and time that each household member especially women spend for the cow rearing.

❖ *A detailed case study report:*

To gain a detailed analysis of women empowerment through the panchayat, samples of 35 beneficiaries (which form 50 per cent of the beneficiaries during 2014-15) are selected randomly and a detailed interview schedule is administered among them. A detailed discussion with the beneficiaries revealed that after entering into this particular scheme, they gain more economic empowerment in the sense that the resources and power they gained help them to make major decision making in the households. They are also able to spend the amount of money they earned for basic necessities like food, clothing, shelter, health care etc. Not only they spend money for these necessities but also they use their own savings for the future and for the education of their children, purchase of gold ornaments for themselves as well as an asset for the marriage of their daughters. Thus it is quite clear that a real change in different spheres of life of the beneficiaries take place as a result of their involvement in this particular scheme. Table 7 provides the percentage wise distribution of the respondents on the basis of changes they realized in life as a result of being a beneficiary under this scheme.

Table 7
Percentage distribution of the sample respondents on the basis of changes realized in life

Type of changes	Percentage of the respondents
Improved financial status	94.3
Increased role in decision making	100
Increased role in family matters	100
Improved self confidence	100
Improved will power	97.1

Source: Sample survey

From the table 7 a detailed picture of the different types of changes which cause a real start of empowerment can be noticed. Nearly 95 per cent of the beneficiaries revealed that they realize an improvement in their financial position. And such an improvement will help them to improve their standard of living and gain changes in different fields. Hundred per cent of the beneficiaries revealed that they have more role in decision making within and outside the family. Even in the basic family matters they gain more role and such a role they have never gained before when they had no income of their own.

Impact analysis: Effectiveness of Samagra Pasu Valarthal Padhadhi of Mattathur Panchayat and its impact on empowering women

To test the effective working of the Samagra Pasuvalarthal Padhadhi, *paired t-test* is applied. In order to carry out test procedure we follow certain assumptions. Mainly, the population assumed to be normal. Paired t-test is applied in the case of monthly income, monthly expenditure, monthly savings, monthly food expenditure and monthly non food expenditure. A detailed examination is made to find out whether there exists any difference between the above cited variables before and after entering into the scheme.

1. Test based on Monthly Income

H_0 : Monthly income of respondent before and after joining the scheme is not different.

H_1 : Monthly income of respondent has increased after joining the scheme.

To test H_0 we make use of t-statistic, which is given by $t = \frac{(\bar{u} - 0) \times \sqrt{(n-1)}}{S_u} \sim t_{(n-1)}$ Where $u_i = x_i - y_i$,

$i = 1, 2, \dots, n$, \bar{u} is the mean and S_u is the standard deviation of differences. Test reject H_0 at $\alpha\%$ level of significance if $t > t_{\alpha}(n-1)$. $t_{(n-1)}$ obtained from Student's t-table for (n-1) degrees of freedom. By analysing the

data we obtain $\bar{u} = 5247.143$, $\sqrt{(n-1)} = 5.830$, $S_u = 1799.40$ and the t-statistic as $t = 17.000$. From table we get,

$t_{(34)}(0.05) = 2.032244$ Since $t > t_{\alpha}$ we reject H_0 . The test results revealed that monthly income of respondents *has increased after joining the scheme*, which shows that working of Samagra Pasu Valarthal Padhadhi is effective. It is thus clear that the panchayat initiative in programs like this will surely create a positive impact upon the economic side of the beneficiaries.

2. Test based on Monthly Expenditure

H_0 : Monthly expenditure of respondent before and after joining the scheme is not different.

H_1 : Monthly expenditure of respondent has increased after joining the scheme.

To test H_0 we make use of t-statistic and by analysing the data we obtain $t = 16.790$ From table we get,

$t_{(34)}(0.05) = 2.032244$ Since $t > t_{\alpha}$ we reject H_0 . That is monthly expenditure of respondent *has increased after*

joining the scheme, which shows the scheme is effective. It clearly reveals that along with income, expenditure of the beneficiaries too improve which is a good sign as it implicitly reveals an improvement in the standard of living of the members. A sub divisional analysis of the total monthly spending of the family on the food and non food expenditure is also carried out to in the next section to gain a clearer picture.

3. Test based on Food expenditure

H_0 : Food expenditure of respondent before and after joining the scheme is not different.

H_1 : Food expenditure of respondent has increased after joining the scheme.

To test H_0 we make use of t-statistic and by analysing the data, we obtain the t-statistic as $t = 14.742$. From

table we get, $t_{(34)}(0.05) = 2.032244$, Since $t > t_{\alpha}$, we reject H_0 ie., Food expenditure of respondent has increased after joining the scheme, which shows the scheme is effective.

4. Test based on Non- Food expenditure

H_0 : Non-Food expenditure of respondent before and after joining the scheme is not different.

H_1 : Non-Food expenditure of respondent has increased after joining the scheme.

To test H_0 we make use of t-statistic and analysing the data, we obtain the t-statistic as $t = 12.171$. From table

we get, $t_{(34)}(0.05) = 2.032244$ Since $t > t_{\alpha}$ we reject H_0 , ie., Non- Food expenditure of respondent has increased after joining the scheme, which shows the scheme is effective.

5. Test based on Monthly savings

H_0 : Monthly savings of respondent before and after joining the scheme is not different.

H_1 : Monthly savings of respondent was increased after joining the scheme.

To test H_0 , we make use of t-statistic and the t-statistic as $t = 8.210$, From table we get, $t_{(34)}(0.05) = 2.032244$

,Since $t > t_{\alpha}$, we reject H_0 , ie., is monthly savings of respondent has increased after joining the scheme, which shows the scheme is effective in increasing the savings of the beneficiaries. If panchayat make plans to develop new projects which would give more space for women in the social life, it will bring about real empowerment of women socially, economically and politically.

Conclusions

If the panchayat or other local bodies select the programs which are more close to the existing environment and living conditions, it will surely produce a significant influence upon the women folk in the particular area. It is quite true that regional specific and demand oriented programmes initiated by the panchayat under Women Component Plan will surely help in women empowerment. For example, if in a particular area where spices have a significant market and if the panchayat initiate schemes to give training for the production, packing and sale of organic spices, it will surely gain a widespread market and all those who are associated with this gain a better livelihood. Similarly is the case with Jack fruit as everybody knows its nutritional values and Kerala's capacity to produce jack fruit. One important problem associated with this is the lack of better processing and storage facilities. If the panchayat give training for the procurement, processing and storage of the fruit with the help of different women groups, it will surely improve their status, both socially and economically. Similarly, if the concerned area is a tourist destination and if a group of women arrange home stay and related homely atmosphere they can easily attract tourists during tourist seasons.

A new approach towards selecting projects associated with the Women Component Plan should also need to be devised. Age old projects like cow rearing, goat rearing, hen rearing now too occupies a predominant position in the Women Component Plan of the panchayats. All these projects are more suited or adjusted with the domestic work of women. If panchayat made plans to develop new projects which would give more space for women in the social life, it will bring about real empowerment of women socially, economically and politically.

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