

CHAPTER IV

FINDINGS AND DISCUSSION

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Findings of the investigation as obtained on the analysis of the data collected through the interview schedule are described and discussed in this Chapter. Baseline characteristics of the sample are presented first under Section I. Section II comprises of findings pertaining to income generating activity (IGA) launched under GSEUP. Section III deals with findings related to extent of empowerment (EoE) of women beneficiaries. The last section, Section IV comprises of findings related to testing of Hypotheses.

SECTION I

4.1 BASELINE CHARACTERISTICS

A sample of 98 women beneficiaries each of IRDP and DWCRA were selected and covered in the present study. Data were collected through a structured questionnaire administered personally by the investigator. Findings regarding caste, religion, family type, family size, marital status, education, land holding, occupation, and socio-economic status are covered in this section.

Table 1 : Distribution of Women Beneficiaries by Marital Status

Marital Status	IRDP N = 98		DWCRA N = 98		All Beneficiaries N = 196	
	N	%	N	%	N	%
Married intact (Spouse alive)	80	81.53	93	94.89	173	88.26
Widowed	15	15.30	5	5.10	20	10.20
Separated/Divorced	3	3.06	-	-	3	1.53
Total	98	100	98	100	196	100

4.1.1 MARITAL STATUS

One of the major criteria for the selection of the beneficiaries under IRDP and DWCRA is that only married women are eligible for financial support and can be registered. A probe into relevant data showed that all beneficiaries were married women. Majority of them (82 per cent of IRDP and 95 per cent of DWCRA) were married in tact. However negligible proportion of the sample were either widows or divorced. Thus none of the beneficiaries covered in the study were unmarried and hence the selection of beneficiaries in this regard, as far as the sample of study were concerned, met with this criterion. The widowed and separated beneficiaries were observed to be staying with their family of procreation.

It was thought pertinent to explore and find out whether any of the beneficiaries shouldered the responsibility of 'family head'. For the present study 'family head' was operationally defined as the person who was the main income earner and supporter of the family. In majority of the beneficiaries' cases irrespective of the GSEUP, their husbands were the 'heads' of the family. However in nearly one-fifth of the beneficiaries of IRDP and a relatively smaller proportion of those of DWCRA, beneficiaries themselves assumed the role of 'family head'. In a nominal per cent of the total sample, the beneficiary's families were headed by other male or female members. This observation might be due to fewer number of joint families in the sample (Appendix IV, Table 1) The circumstances under which respondents assumed family head's role included their status as widows, sole earner and single parent with the husband being employed elsewhere.

4.1.2 AGE OF WOMEN BENEFICIARIES AND FAMILY HEADS

The target groups of the programmes included rural women in the age groups of 18 to 35 years (IRDP) and 18 to 45 years (DWCRA) who live below poverty line (India, 1995). In the present investigation, the age range of beneficiaries was seen to be 20 to 70 years

while that of their family heads was observed to lie between 20 to 75 years (Table 2).

Greater proportion of beneficiaries irrespective of the GSEUP under which they were beneficiaries belonged to the two younger age groups as compared to that of the family heads. In other words, proportion of family heads in the highest category by age was more than that of the beneficiaries in the corresponding category. This observation is in line with the conventional practice of the male spouse being older than the woman.

The mean age of beneficiaries of DWCRA scheme was lower than that of their counterparts from IRDP. The mean age of family heads was higher than that of the respondents irrespective of the scheme (Table 2).

Table 2 Distribution of Women Beneficiaries and Family Heads by Age

Age (years)	IRDP N=98				DWCRA N=98				All Beneficiaries N=196			
	Beneficiaries		Family heads		Beneficiaries		Family Heads		Beneficiaries		Family Heads	
	N	%	N	%	N	%	N	%	N	%	N	%
<33	23	23.46	10	10.20	31	31.63	20	22.40	54	27.55	30	15.30
2 34 to 55	58	59.18	60	61.22	56	57.12	43	43.87	114	58.16	103	52.55
3 Above 55	17	17.34	28	28.57	11	11.22	31	31.63	28	14.28	59	30.10
N.A	-		-		-		4	4.08	-		4	2.04
Total	98	100	98	100	98	100	98	100	196	100	196	100
Mean	42.00		46.5		38.9		43.7		40.4		45.0	

4.1.3 YEARS OF MARRIED LIFE

Majority of the beneficiaries belonged to intact families. The years of married life of the beneficiaries was analysed as a proxy for the stage of family life cycle. The findings showed that it ranged from 6 to 55 years in case of IRDP and 1 to 50 years in case of DWCRA beneficiaries. While 42 per cent of IRDP beneficiaries had left behind more than 29 years of married life, the same was true in 26.53 per cent of DWCRA beneficiaries. The years of married life in each of the categories namely, 25-29 years, 20-24 years and 15-19

years were reported by smaller proportion of respondents of the total sample. The mean years of married life of IRDP beneficiaries was relatively more than that of DWCRA beneficiary. The corresponding mean value for the entire sample was 24 years (Table 3).

Table 3: Distribution of Women Beneficiaries by Years of Married Life.

Married life (years)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1 Upto 5	2	2.04	1	1.02	3	1.53
2 5 to 9	2	2.04	5	5.10	7	3.57
3 10 to 14	12	12.24	15	15.30	27	13.77
4 15 to 19	15	15.30	15	15.30	30	15.30
5 20 to 24	8	8.16	15	15.30	23	11.73
6 25 to 29	18	18.36	21	21.41	39	19.89
7 Above 29	41	41.83	26	26.53	67	34.18
Total	98	100	98	100	198	100
Mean	25.71		22.63		24.2	
Sd	11.43		10.30		10.94	

4.1.4 SOCIOECONOMIC STATUS

The socio-economic status of the beneficiaries' families was measured as per the standardized SES scale (Venkataramaiah and Sethurao, 1990). The various parameters considered to arrive at SES score of the respondents' families were education, household size, land holding, occupation, caste, possession of goods, housing and socio-political participation. Sum of scores earned on all the parameters reflected the SES of the family. The authors of the SES scale have categorised scores upto 11, 12 to 18, 19 to 25, 26 to 32 and 32 to 40 as lower, lower middle, middle, upper middle and upper SES groups respectively.

4.1.4.1 Education Level

On scrutiny of education level of the beneficiaries and family heads it was seen that the proportion of illiterate cases was more amongst beneficiaries than amongst family heads irrespective of the scheme with majority being illiterate in both the schemes. On the other hand, a negligible proportion of family heads were literate upto 5th class. As the education level increased the proportion of sample and their family heads falling under each revealed a tendency to decline. On the whole, it can be said that the education level of beneficiaries and family heads was better in IRDP group than in DWCRA group. Further the educational status of family heads was better than that of the beneficiaries in general as well as under each of the GSEUPs as evidenced by the mean values (Table 4).

Table 4 Distribution of Women Beneficiaries and Family Heads by Education Level

Education level / categorization	IRDP N = 98				DWCRA N=98				All Beneficiaries N=196			
	Beneficiaries		Family heads		Beneficiaries		Family heads		Beneficiaries		Family heads	
	N	%	N	%	N	%	N	%	N	%	N	%
No schooling	68	69.38	48	48.97	80	81.63	65	66.32	148	75.51	113	57.65
Functionally literate Class 1 - 5	11	11.22	16	16.32	11	11.22	15	15.30	22	11.22	31	15.81
Primary school class 6 to 8	12	12.24	11	11.22	4	4.08	12	12.24	16	8.16	23	11.73
Middle school class 8	5	5.10	6	6.12	1	1.02	1	1.02	6	3.06	7	3.57
High school class 8 to 10	1	1.02	5	5.10	2	2.04	4	4.08	3	1.53	9	4.59
College class 10 and above	1	1.02	12	12.24	-	-	1	1.02	1	0.51	13	6.63
Total	98	100	98	100	98	100	98	100	196	100	196	100
Mean	2.9		4.6		2.1		2.9		2.5		3.8	

4.1.4.2 Family/Household Size

Family/household size included all those members who lived with beneficiaries for more than nine months a year. The number of persons living with the beneficiaries ranged from 1 to 23 members in the case of those under IRDP and 2 to 20 members in the case of those under DWCRA. Table 5 presents findings in relation to family size in the post assistance period. Majority of IRDP and DWCRA beneficiaries' families consisted of 4 to 6

members while one-fifth each of IRDP and nearly one-third each of DWCRA families consisted of 7 to 9 members in the pre and post assistance periods respectively. Nearly 7 per cent of both IRDP and DWCRA families with more than 9 members in pre assistance period (Appendix IV, Table 2). The mean family size of the sample in post assistance period was 6.49 in IRDP sample and 6.17 in the case of IRDP and DWCRA respectively (Table 5).

Table 5 : Distribution of Women Beneficiaries by Family Size during Post Assistance Period

Family size	IRDP		DWCRA		All Beneficiaries	
	Post Assistance		Post Assistance		Post assistance	
	N	%	N	%	N	%
Small family (1-3 members)	6	6.12	3	3.06	9	4.59
Medium family (4-6 members)	58	59.18	55	57.14	113	57.65
Large family (7 to 9 members)	20	20.40	34	34.69	54	27.55
Very large family (more than 9 members)	14	14.28	6	6.12	20	10.20
Mean	6.49		6.17		6.33	
SD	3.10		1.83		2.55	

4.1.4.3 Land holding

Under IRDP and DWCRA schemes beneficiaries from landless, marginal and small farm families are to be assisted to start income generation activity. According to Surendra et al. (1992) credit need is related to land holding status of the trainee. The land holding status of beneficiaries and their families during pre and post assistance periods was also studied.

Family land holding of beneficiaries of the schemes under study, was observed almost the same in pre and post assistance periods (Appendix IV, Table 3). In other words, the IGA under GSEUP seemed not to have enhanced the size of land holding or reduced the

proportion of landless in both the schemes. As far as beneficiaries landholding was concerned it was observed that only 5.10 per cent of IRDP beneficiaries had land upto 1.0 ha on their name. Out of this 50 per cent beneficiaries each, inherited it from the family or received it as an investment by their husbands

Table 6 Distribution of Women Beneficiaries by Families' Land holding

Land holding (ha)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Landless (No land)	16	16.32	3	3.06	19	9.69
Marginal (0.1 to 1.0 ha)	58	59.18	86	87.75	144	73.99
Small (1.1 to 2.0 ha)	14	14.28	4	4.08	18	9.18
Semimedium (2.1 to 4 ha)	9	9.18	5	5.10	14	7.14
Medium (4.1 to 10 ha)	1	1.02	-	-	1	0.51
Large (10.0 to ha)	-	-	-	-	-	-
Total	98	100	98	100	196	100
Mean	0.65		0.35		0.51	

About 8.0 per cent of the total respondents hailed from semi medium and medium farm families and as per guidelines of IRDP and DWCRA women from such households are not eligible to receive benefits under these programmes. Seventy four per cent of the beneficiaries belonged to families with marginal land holding while 9 per cent each belonged to either landless or small farm families.

The findings of Surendra and Farzana (1992) reported greater participation of families with higher land holding in availing of credit under GSEUPs in contrast to the observation of the present study wherein large majority of the beneficiaries belonged to landless and marginal farm families.

4.1.4.4 Occupation of Beneficiaries' Families

The main occupation of families of beneficiaries was recorded in pre and post assistance periods. The respondent's families were categorised according to the nature of the main occupation of the head of the family as unskilled, semi skilled, skilled, farming / business and professionals as per' SES scale used in the study (Venkataramaiah and Sethurao,1990). Those who did not pursue any occupation were placed under the 'not applicable' category. Nearly 37 per cent of IRDP and 46 per cent of DWCRA beneficiaries' families were unskilled / wage labourers while 46 per cent of IRDP and 34 per cent of DWCRA beneficiaries' families were engaged in farming and petty business in the pre assistance period. The remaining beneficiaries' families were skilled or semi-skilled workers or class IV employees in pre assistance period. In post assistance period proportion of families of IRDP and DWCRA respondent beneficiaries who had small enterprise/petty business supported with assistance, subsidy and revolving fund compared well with that of their counterparts in pre assistance period. The percentage of unskilled labour was marginally decreased in the post assistance period while that of skilled labour was increased due to skill training given under GSEUPs. Not much difference was observed in findings related to family occupation during pre and post assistance periods when data on the entire sample were analysed (Table 7).

Table 7: Distribution of Women Beneficiaries by Family's Main Occupation during Pre and Post Financial Assistance Period.

Main occupation	IRDP N=98				DWCRA N=98				All Beneficiaries N=196			
	Pre		Post		Pre		Post		Pre		Post	
	N	%	N	%	N	%	N	%	N	%	N	%
No occupation	-	-	-	-	-	-	-	-	-	-	-	-
Unskilled	36	36.73	35	34.69	45	45.91	43	43.87	81	41.32	78	39.79
Semi-skilled	-	-	-	-	1	1.02	-	-	1	0.51	-	-
Skilled	9	9.18	9	9.18	11	11.22	17	17.34	20	10.20	26	13.26
Farming/Business	45	45.91	50	51.02	34	34.5	34	34.69	79	40.30	84	42.85
Professional	1	1.02	1	1.02	1	1.02	2	2.04	1	0.51	3	1.53
Service	7	7.14	3	3.06	11	11.22	3	3.06	18	9.18	6	3.06
Total	98	100	98	100	103	105	99	101	200	204	197	201

Most respondents gave more than one reply

4.1.4.5 Caste

The socio-economic status scale developed by Venkataramaiah and Sethurao (1990) was adopted in the present study. The clubbing of beneficiaries under various categories by caste (Table 7) was done as per the guidelines of the SES scale. Nearly 30.61 per cent of IRDP and 52.04 per cent of DWCRA beneficiaries belonged to the dominant caste in their respective villages. On the other hand, nearly one-fourth of the beneficiaries each of both the schemes and the total belonged to schedule caste category. About one-fifth of the beneficiaries were from backward caste category while smaller proportions of either schemes belonged to forward and the most backward caste categories respectively (Table 7).

Distribution of beneficiaries by caste as per government norms presented in Appendix IV; Table 3 reveals that there was a predominance of those who belonged to general category under IRDP, as compared to DWCRA scheme while similar observation was true in the case of ST, backward caste and OBC under DWCRA as compared to IRDP scheme. Further probe into the data revealed that majority of the beneficiaries were Hindus irrespective of the GSEUP studied while one-fifth of them were Muslims. Negligible proportion of beneficiaries followed Sikhism or Christianity (Appendix IV, Table 3).

Table 8 : Distribution of Women Beneficiaries by Caste

Caste	IRDP N=98		DWCRA N=98		All Beneficiaries N= 196	
	N	%	N	%	N	%
Dominant	30	30.61	51	52.04	81	41.32
Forward	13	13.26	2	2.04	15	7.65
Backward	22	22.44	19	19.38	41	20.90
Most Backward	6	6.12	2	2.04	8	4.08
Schedule	27	27.55	24	24.48	51	26.02
Total	98	100	98	100	196	100

4.1.4.6 Possession of Goods

Possession of goods was one of the parameters required to assess the SES of families of beneficiaries. About one-fourth of the beneficiaries of IRDP and DWCRA possessed no asset. The proportion of families of beneficiaries possessing greater number of goods in the higher categories was less as compared to those in the lower categories of goods. Only a meagre proportion fell in the highest category with more than 10 farm animals/tractor in their possession under both the GSEUPs (Table 9).

Table 9 : Distribution of Women Beneficiaries by Possession of Goods.

Possession of goods	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
a) None	25	25.51	29	29.59	54	27.55
b) One farm animal / bicycle/furniture	13	13.26	36	36.73	49	25.0
c) Two farm animals/ bullock cart/Radio	21	21.42	13	13.26	34	17.34
d) 3-4 farm animals/ improved farm implements/News paper/electricity	23	23.46	14	14.28	37	18.87
e) 5-10 farm animals / gobar gas plant / pumpset / mobile	14	14.28	2	2.04	16	8.16
f) More than 10 farm animals/ tractor automobile	2	2.04	4	4.08	6	3.06
Total	98	100	98	100	196	100

4.1.4.7 Type of House

More or less the same proportion of beneficiaries lived either in thatched shed (IRDP 34 per cent and DWCRA 49 per cent which were 'kutchha' structures) or in pucca houses

with brick walls and tiled roof. A small percentage of the sample stayed in mud walled thatched house. The trend in pucca or kutchha structure for house was comparable in beneficiaries of both the schemes (Table 10)

Table 10 : Distribution of Women Beneficiaries by Type of House

Type of House	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1) Thatched shed (hut)	33	33.67	48	48.97	81	41.32
2) Mud walled and thatched	14	14.28	1	1.02	15	7.65
3) Brick walled and tiled roof	20	20.40	23	23.46	43	21.93
4) Brick walled terraced house	31	31.63	26	26.53	57	29.08
Total	98	100	98	100	196	100

4 1.4.8 Socio-Politico Participation of Families of Beneficiaries

A probe into socio-politico participation aimed at measuring the degree of involvement of beneficiaries' families in political and social systems in the community. Participation in socio-politico organisations like village panchayat, political party, taluka development board, co-operative society, youth club, farmer's forum, rural radio forum, commercial judiciary council and temple committee was taken into consideration to ascertain the socio-politico participation of the family as per the SES scale used in the study.

Table 11 illustrates that 50 per cent of IRDP and DWCRA beneficiaries had no official position in any of the government and non-government political organizations. Only 38 per cent families of IRDP women respondents had official membership. Out of the total sample 17.34 per cent families enjoyed official position in one or the other social and political committee. Nearly 26 per cent families of beneficiaries of DWCRA contributed to social work. The involvement in community development work was nil in the sample

studied. The summary of findings in Table 11 reveals that the proportion of families of beneficiaries involved in socio-politico systems declined as the magnitude of the possible level of involvement increased.

Table 11 : Distribution of Women Beneficiaries by Family's Socio-Politico Participation

Socio-politico Participation	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
a) No official position	49	50	48	48.97	97	23.97
b) Official position in one or more (membership)	37	37.75	1	1.02	38	19.88
c) Official position in social and political committee	11	11.22	23	23.46	34	17.34
d) Financial contribution or fund raising for social work	-	-	26	26.53	26	13.26
e) Active office bearers	1	1.02	-	-	1	0.51
f) Involvement in community work	-	-	-	-	-	-
Total	98	100	98	100	196	100

The SES of beneficiaries' families were computed from the data on the parameters presented under 4.1.4.1 to 4.1.4.8. The findings in relation to SES of families according to the guidelines given by Venkataramaiah and Sethurao (1990) and by using mean and standard deviation are presented in Table 12.

Under DWCRA 56 per cent of the families of beneficiaries were under lower middle SES whereas more or less equal per cent of the families were under lower and middle SES groups. Not a single family fell under upper SES category. On the other hand, a little less than one-third of the respondents under IRDP belonged to middle SES group and a little more than one-third belonged to lower SES group. The proportion of respondents under IRDP who fell in the lower middle SES group was less than half of that of DWCRA programme. The analysis of data on SES of all beneficiaries showed that majority belonged

to relatively lower SES. None of the respondents' families belonged to upper SES group.

Further categorisation of respondents' families by SES scores taking into consideration mean and standard deviation values was done to group them under low, moderate and high scorers. Almost two third of the respondents from DWCRA belonged to families with moderate SES scores while the remaining were more or less equally distributed between the low and high SES groups. On the other hand, a greater proportion of IRDP respondents' families were low SES scorers than their counterparts under IRDP who were high scorers or under DWCRA who were low or high scorers.

The mean SES score of IRDP respondent beneficiary families was marginally better than those of DWCRA beneficiaries. Moreover, the mean SES score revealed that it fell in the range of scores for lower middle SES category.

Table 12. Distribution of Women Beneficiaries by Family's Socio-economic Status

Socio-Economic Status	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Upper SES (33-40)	-		-		-	
Upper middle (36-32)	8	8.16	2	2.04	10	5.10
Middle SES (19-25)	30	30.61	22	22.44	52	26.53
Lower middle SES (12-18)	23	23.46	55	56.12	78	39.79
Lower SES (03-11)	37	37.75	21	21.42	58	29.59
Total	98	100	98	100	196	100
Low	22	22.4	16	16.3	45	23.0
Moderate	59	60.2	64	65.3	124	63.3
High	17	17.3	18	18.4	27	13.8
Total	98	100	98	100	98	100
Mean	15.9		14.9		15.9	
SD	6.4		4.6		5.6	

Further, it was also observed that in general SES of DWCRA beneficiaries was lower than that of IRDP beneficiaries as evidenced through the mean SES scores (Table 12). Kulandiswami (1987) also found that the socio-economic status of the beneficiaries of IRDP was low.

4.1.5 MAIN OCCUPATION OF BENEFICIARIES

As far as the main occupation of beneficiaries was concerned approximately one-fourth of IRDP and one-third of DWCRA beneficiaries had none to report. In other words, they were unemployed in social accounting system. A large proportion of beneficiaries irrespective of the scheme were engaged in farming and small business (mostly dairy) in the pre assistance period. Nearly one-fifth each were unskilled labourers in pre assistance period as compared to negligible proportion of them in skilled labour. In contrast to this, the employment status of women beneficiaries respondents improved in post assistance period.

Table 13 Distribution of Women Beneficiaries by their Occupation in Pre and Post Financial Assistance Period

Main Occupation	IRDP N = 98				DWCRA N = 98				All Beneficiaries N=196			
	Pre		Post		Pre		Post		Pre		Post	
	N	%	N	%	N	%	N	%	N	%	N	%
No occupation	26	26.56	17	17.34	33	33.67	2	2.04	59	30.10	19	9.69
Unskilled	20	20.40	20	20.40	20	20.40	10	10.20	40	20.40	30	15.3
Semiskilled	-	-	-	-	-	-	-	-	-	-	-	-
Skilled	2	2.04	5	5.10	9	9.18	36	36.73	11	5.61	41	20.91
Farming/Business	49	50.0	56	57.14	34	34.69	48	48.97	83	42.34	104	53.0

The percentage of unemployed reduced to 9.69 per cent after gaining access to financial resources from 30 per cent of pre financial assistance period amongst the beneficiaries covered under the study. Majority of them were self employed and were engaged in small business like dairy, farming and other home based industries. The percentage of unskilled

beneficiaries also declined to 15.30 per cent in the post financial assistance period as compared to that of pre financial assistance period which reflected their progress (Table 13) due to GSEUPs. Grewal et al (1985) also reported similar findings.

4.1.6 ANNUAL FAMILY INCOME

Annual family income of the applicant for assistance is a vital criterion considered in the selection of beneficiaries under GSEUPs, namely, IRDP and DWCRA. Women from families that are below poverty line in rural areas are eligible for assistance. The cut off line for a family to qualify for assistance is that it should fall below poverty line with an annual income of RS. 11000 or less (India 1995). However, under DWCRA programme, an applicant with an annual family income of less than Rs. 3400 is given priority in selection. The total annual family income comprised of income of all earners from all sources. The data on family income during pre and post financial assistance were collected separately.

Nearly one-fourth of the beneficiary families under IRDP and DWCRA had an annual family income equal to or below RS. 11000 i.e. below poverty line in pre financial assistance period whereas in post financial assistance period the corresponding percentage of families were remarkably less, i.e. about 5 per cent under IRDP and 2.04 per cent under DWCRA schemes. The annual family income range of IRDP beneficiaries in pre financial assistance period was Rs. 1000 to Rs. 89,600 while in DWCRA the range was Rs. 1800 to Rs. 77,800 in the corresponding period. In contrast to this, there was an increase in the lower and upper limits of annual family income during the post financial assistance period. A comparison between annual family income of beneficiaries of selected GSEUPs during pre and post financial assistance period reveals that the proportion of families with an annual income of Rs. 26000 or less during pre financial assistance period was more than that in the post financial assistance period in both IRDP and DWCRA schemes. On the other hand, the proportion of families with annual incomes of Rs. 26001 or more was relatively higher during post financial assistance period than the pre financial assistance period irrespective

of the scheme. The findings for the total sample revealed that while a little over 75 per cent of the families of the beneficiaries had an annual income of Rs. 31000 or less in the pre financial assistance period, the corresponding figure during the post financial assistance period was only a little over one-third, thereby revealing a decline in the proportion of lower annual income earning families in the post financial assistance period. The proportions of families with an annual family income of Rs. 31001 or more was 62 per cent during post financial assistance period in contrast to nearly one-fourth of the total revealing such annual family income during pre financial assistance period. A scrutiny of the data revealed that those who were earning near about the upper limit were negligible in proportion. The mean annual family income of the sample drawn from IRDP and DWCRA schemes were estimated to be Rs. 25884 and Rs. 23697 respectively during the pre financial assistance period. The corresponding mean values during the post financial assistance period were Rs. 46779 and Rs. 41410 in the case of IRDP and DWCRA schemes respectively. In general an increase in income was observed in the post financial assistance period as compared to the pre financial assistance period as evidenced through the higher mean values (Table 14).

Table 14: Distribution of Women Beneficiaries by Annual Family Income during Pre and Post Financial Assistance Periods.

Income (Rs.)	IRDP N=98				DWCRA N=98				All Beneficiaries N=196			
	Pre		Post		Pre		post		Pre		Post	
	N	%	N	%	N	%	N	%	N	%	N	%
< 6000	4	4.1	2	2.0	5	5.1	-	-	9	4.6	2	1.0
6001 - 11000	18	18.4	3	3.1	22	22.4	2	2.0	40	20.4	5	2.6
11001 - 16000	9	9.2	8	8.2	11	11.2	8	8.2	20	10.2	16	8.2
16001 - 21000	20	20.4	8	8.2	15	15.3	10	10.2	35	17.9	18	9.2
21001-26000	11	11.2	8	8.2	15	15.3	10	10.2	35	17.9	18	9.2
26001-31000	12	12.2	8	8.2	7	7.1	9	9.2	19	9.7	17	8.7
31001-41000	6	6.1	15	15.3	14	14.3	19	19.4	20	10.2	34	17.3
> 41000	18	18.4	46	46.9	11	11.2	42	42.9	29	14.8	88	44.9
Total	98	100			98	100	98	100	196	100	196	100
Mean	25834.5		46779.5		23697.6		41410.6		24766		44095	

Agrawal (1985) reported that 69 per cent of the sample covered in Kerala were able to move to a higher income class. In Madhya Pradesh all the beneficiaries studied were noted to have a higher per capita and per household income in post assistance period. Hebbar (1991) studied the impact of IRDP scheme and reported that about 210 beneficiaries out of 550 beneficiaries were found to be living above the poverty line when they were sanctioned bank assistances. In large number of cases, these assistances were provided to people who were already engaged in the same activity. In the year 1989, 210 (38 per cent) had family income exceeding Rs. 3,500, in 1985 the number of families above poverty line increased to 275 (50 per cent), in 1996, (69 per cent) families had family income exceeding Rs.3500.

SECTION II

In this section findings related to income generating activity (IGA) launched by beneficiaries under selected GSEUPs are presented. The aspects covered in the first part include the year of award of financial assistance, motivating factors to seek assistance, motivators, sources of information on GSEUPs, mode of receiving financial assistance, the IGA launched and factors considered in the selection of IGA. The total investment in IGA, status of IGA, reasons for discontinuance of an IGA, and problems related to IGA are then dealt with. Lastly findings related to income generated from IGA and annual expenditure on IGA under GSEUPs are presented.

4.2 FINDINGS RELATED TO INCOME GENERATING ACTIVITY

4.2.1 YEAR OF AWARD OF ASSISTANCE

The sample of the present study comprised of beneficiaries of two selected GSEUPs, namely, IRDP and DWCRA. A provision is made under IRDP to ensure that at least 30 to 40 per cent of the beneficiaries under the scheme to whom credit is extended are women since women's income is increasingly being realised important and essential for the nutritional, economic and educational upliftment of the family. Mid Term Reviews of IRDP (1987) revealed scanty flow of assistance to women beneficiaries. To overcome the weakness of IRDP, DWCRA with a sharper focus on improving quality of life of rural women was launched (Kumar and Kumar, 1992). DWCRA is a component of the larger scheme, viz. IRDP. Beneficiaries of DWCRA have the benefit of getting access to credit under IRDP if they so desired. DWCRA aims at mobilising women in groups for income generation while under IRDP individual approach is prevalent for income generation. The sample of this study was so chosen to include beneficiaries of selected GSEUPs, viz., IRDP and DWCRA during the period 1990 to 1993. The beneficiaries of the selected schemes are awarded assistance in two doses if they desire to take a second assistance. The analysis of data on the

year of award of financial assistance to the beneficiaries showed that a little over two-third of the beneficiaries of IRDP were awarded the first dose of assistance during the year 1990-91 with 35 per cent of them receiving second dose during the same period. The remaining IRDP beneficiaries (36.7 per cent) were awarded first dose of financial assistance during the year 1991-92. Out of these, 58.33 per cent received second dose as well during 1991-92. Negligible proportion of IRDP beneficiaries received both the doses of assistance during 1990 to 1992 period or 1991 to 1993 period.

Approximately 29 per cent beneficiaries of DWCRA reported award of first assistance during 1990-91 while 18 and 24 per cent reported receipt of first dose of assistance during 1991-92 and 1992-93 respectively. Nominal proportion of beneficiaries sought and received second dose of assistance. Amongst the total sample too, it was very clearly observed that relatively smaller proportion of them were awarded both the doses of assistance during the same financial year with those who availed of only first dose being larger in proportion in the respective financial years (Table 15). It appeared that either the progress of IGA was not satisfactory that it did not become eligible for the award of second dose of loan or that the beneficiaries were not aware of the availability of the second dose of assistance

4.2.2 MODE OF RELEASING FINANCIAL ASSISTANCE

The assistance was cleared by the banking institutions, either nationalised lead banks or cooperative banks, or national banks for rural development. The banks are located such that these are easily accessible to the beneficiaries of GSEUPs. In general these are situated in the village itself or within a radius of one to two kilometers of the village, town or block. The assistance and subsidy are the financial assistance extended under GSEUPs like IRDP whereas under DWCRA a revolving fund is provided to the group. The modes of releasing assistance by the disbursing organisation is either to give it directly to the beneficiary of the scheme or to the supplier of the asset required to launch the sanctioned IGA. While

Table 15: Distribution of Women Beneficiaries by Year of Award of Financial Assistance

Year	Financial Assistance																	
	IRDP				DWCRA				All Beneficiaries									
	First & second		Total		First & Second		Total		Only first		first & second		Total					
	N	%	N	%	N	%	N	%	N	%	N	%	N	%				
1990-91	34	34.69	24	24.48	58	59.18	26	26.53	2	2.04	28	28.57	60	30.61	26	13.26	86	43.87
1991-92	15	15.30	21	21.42	36	36.73	16	16.32	2	2.04	18	18.36	31	15.81	23	11.73	54	27.55
1992-93	-	-	-	-	-	-	22	22.44	2	2.04	24	24.48	22	11.22	2	1.02	24	12.24
1990-92	-	-	3	3.06	3	3.06	-	-	-	-	-	-	-	-	3	1.53	3	1.53
1991-93	-	-	1	1.04	1	1.02	-	-	1	1.02	1	1.02	-	-	2	1.02	2	1.02
Total	49	50.0	49	50.0	98	100	64	65.30	7	7.14	71	72.44	113	57.65	56	28.57	169	86.22

majority of respondent beneficiaries of IRDP (64 per cent) reported release of assistance amount directly to them, majority of DWCRA scheme (57 per cent) reported release of assistance amount directly to the supplier of assets who provided the beneficiary with the asset. On the other hand, 36 per cent of IRDP beneficiaries reported release of assistance directly to the supplier while 43 per cent of DWCRA scheme reported release of assistance directly to them. Thus out of the total sample under study, majority reported direct release of assistance amount to them (Table 16). An evaluative study of IRDP (1987) revealed that the assistance in 71.7 per cent cases were disbursed in kind by making payment to the supplier of the assets/inputs so as to safeguard against misutilisation by beneficiaries and in remaining cases disbursement was made in cash. The revolving fund awarded to each DWCRA group was deposited in the bank account to be utilised by the group according to their felt need. In the present study, it was observed that out of seven DWCRA groups two groups never utilised any part of revolving fund sanctioned to them. Out of the remaining five groups, part of the revolving fund was utilised in three groups by either the group leader or a member. The two group leaders who utilised revolving fund, invested it in asset or raw materials. The members of the group had access to the asset and raw materials to be gainfully employed through the same. In return, they were paid by the group leader on a piece meal rate for cane weaving or dari weaving as the case was. In two groups, a small part of revolving fund (Rs. 3000 and Rs. 1000 respectively) was used to purchase raw materials for the group members.

Table 16 . Distribution of Women Beneficiaries by Mode of Releasing Financial Assistance

Mode	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Beneficiary	63	64.28	42	42.85	105	53.57
Supplier of the asset	35	35.71	56	57.14	91	46.42
Total	98	100	98	100	196	100

4.2.3 MOTIVATING FACTORS

The proportion of beneficiaries reporting various factors and the popularity of the factors varied from IRDP to DWCRA. While the most quoted factor to seek financial assistance under IRDP was enhancement of family income, the corresponding factor for DWCRA was enhancement of family consumption. The factors like utilisation of soft assistance (95 per cent), useful employment (92 per cent), enhancement of family consumption (91 per cent), addition to family wealth/capital (90 per cent), to emulate a relative/neighbour (83 per cent) and for livelihood (78 per cent) were reported by beneficiaries of IRDP in declining order. On the other hand, addition to family wealth/capital (97 per cent), livelihood (96 per cent), useful employment (95 per cent), enhancement of family income (93 per cent), utilisation of soft assistance and to emulate a relative /neighbour, (88 per cent each) were the factors reported by declining proportion of beneficiaries of DWCRA scheme

Table 17: Distribution of Women Beneficiaries by Motivating Factors to Seek Financial Assistance Under GSEUPs

Motivating factors	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Enhancement of family income	94	95.91	91	92.85	185	94.38
Utilisation of soft assistance	93	94.89	86	87.75	179	91.32
Useful employment	90	91.83	93	94.89	183	93.36
Enhancement of family consumption	89	90.81	96	97.95	185	94.38
Addition to family capital wealth	88	89.79	95	95.93	183	93.36
Emulate relative/neighbour	81	82.65	86	87.75	167	85.28
For livelihood	76	77.55	94	95.91	170	86.73
Total	611	623.46	641	654.08	1252	638.77

Most beneficiaries gave more than one reply

Enhancement of family income and family consumption (94 per cent each) emerged as the most popular motivating factors followed by addition to family wealth/capital and useful employment (93 per cent each), utilisation of soft assistance (91 per cent), for livelihood (87 per cent) and to emulate a relative / neighbour (85 per cent) in declining order of popularity amongst the total beneficiaries of the study (Table 17).

Menon and Prema (1969) analysed the motivational factors of rural women for their participation in the programme and found that 'desire to learn', 'desire to mix with others', 'desire to achieve some goal', 'desire to seek solutions for the problems' and desire to utilise leisure time' were major motivational factors among their sample. Further they also reported factors like economic security, self actualization, prestige, future security, innovation to learn new things and improve home practices influencing the participation of the beneficiaries in GSEUP.

4.2.4 MOTIVATORS

It was thought worthwhile to understand the motivators behind beneficiaries to seek financial assistance under selected GSEUPs. Around 95 per cent beneficiaries of IRDP and DWCRA were self motivated due to family crisis and poverty. In other words, most of the beneficiaries themselves sought out financial assistance through GSEUPs to launch an IGA to support their family economically. The second most reported motivator was the husband, the same being true in the case of 88 per cent and 93 per cent of beneficiaries of IRDP and DWCRA respectively. The other prominent motivators in declining order were village elders, sarpanch and gram sevikas irrespective of the scheme and in general. Less quoted motivators included other family members, friends and neighbours, bank officers and personnel from NGOs (Table 18).

Table 18: Distribution of Women Beneficiaries by Motivators

Motivators	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Self motivated	93	94.89	95	96.93	188	95.91
Husband	86	87.75	91	92.85	177	90.30
Village elder	69	70.40	73	74.48	142	72.44
Sarpanch	63	64.28	68	69.38	131	66.83
Gram Sevak/ Sevika	44	44.89	55	56.12	99	50.5
Other Family members	8	8.16	19	19.38	27	13.77
Friends and neighbours	6	6.12	9	9.18	15	7.65
Bank Officers	3	3.06	1	1.02	4	2.04
NGO Personnel	1	1.02	-	-	1	0.51
Total	373	380.6	411	419.38	784	400

4.2.5 SOURCES OF INFORMATION ON GSEUPs

Various sources through which beneficiaries became aware of selected GSEUPs were studied. The sources of information on the scheme in the case of beneficiaries of DWCRA and IRDP showed little variation (Table 19). The most prominent three sources were husband (DWCRA 94 per cent; IRDP 89 per cent), neighbours (DWCRA 78 per cent, IRDP 79 per cent) and the Sarpanch (DWCRA 59 per cent; IRDP 74 per cent). Nearly half of the beneficiaries got information through panchayat members and village elders. The other sources like NGO personnels, village level workers (VLW), personnel of rural banks, district rural development agency (DRDA), extension and block development officers (BDO) were found to be the least reported as sources of information by the beneficiaries even though the banks, DRDA and BDOs are required to play an important role in publicity and awareness generation as a part of their job responsibility. Maithani and Haloi (1988)

emphasised that for the purpose of imparting information on GSEUPs, awareness, training camps and workshops needed to be arranged at block level and even at village level under the guidance and advice of senior officers of implementing organisations.

Table 19: Distribution of Women Beneficiaries by Sources of Information about GSEUPs

Sources of Information	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Husband	87	88.77	92	93.87	179	91.32
Neighbours	77	78.57	76	77.55	153	78.06
Sarpanch	73	74.48	58	59.18	131	66.83
Village elder	47	47.95	31	31.63	78	39.79
Panchayat member	46	46.93	48	48.97	94	47.95
Village level worker	15	15.30	5	5.10	20	10.20
NGO Personnel	10	10.20	7	7.14	17	8.67
Extension Officer	4	4.08	4	4.08	8	4.08
Bank /DRDA Official	1	1.02	4	4.08	5	2.55
BDO/APO	1	1.02	-	-	1	0.51
Own Children	1	1.02	-	-	1	0.51
Total	362	379	325	331.63	687	350.5

Most beneficiaries gave more than one reply.

4.2.6 INCOME GENERATING ACTIVITY (IGA) PROPOSED UNDER GSEUPs

The data pertaining to IGA proposed with financial assistance under selected GSEUPs revealed that the beneficiaries had proposed either one or more than one IGA. The willingness of beneficiaries to take up more than one IGA was evidenced in the case of DWCRA beneficiaries who had sought assistance in addition to their access to revolving fund. While cent per cent beneficiaries of IRDP proposed one IGA, the same was true in the

**INCOME GENERATION ACTIVITIES UNDERTAKEN BY WOMEN BENEFICIARIES
IN GSEUPs**



PLATE 1 - DAIRY (IRDP, DWCRA)

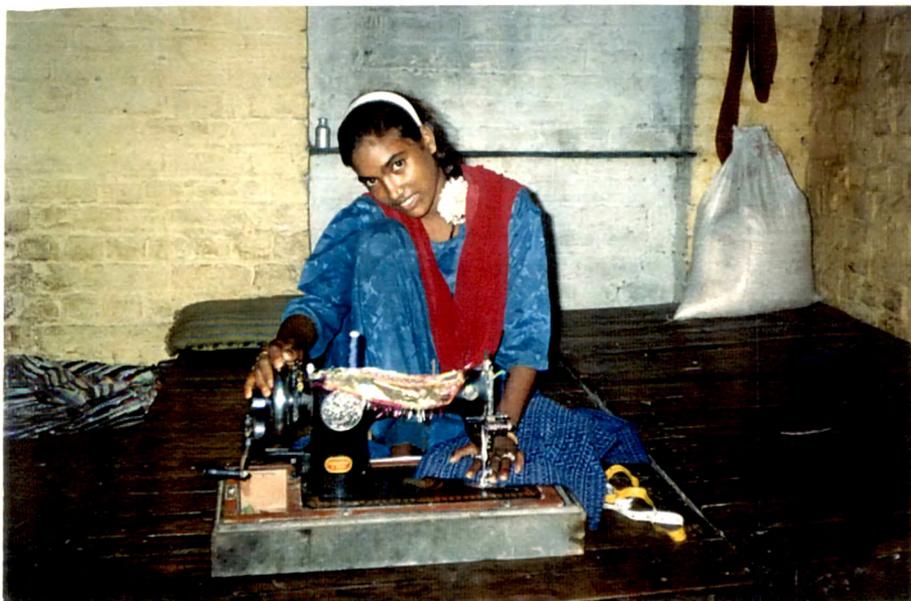


PLATE 2 - TAILORING / STITCHING (IRDP)

case of 63.6 per cent beneficiaries of DWCRA scheme. A little more than one-half of the beneficiaries of DWCRA scheme showed interest in multiple IGAs combining activities of primary and secondary sectors.

The most popular IGA proposed was dairy farming. Other activities viz., carpet weaving, purchase of pumpset, stitching/knitting and grocery shop were proposed by negligible proportion of beneficiaries (< 3.00 per cent).

However beneficiaries of DWCRA proposed more activities, the popularity of these were handicrafts with sun grass and 'ban' (19 per cent), cane weaving (18.36 per cent), dari and chaddar weaving (12.24 per cent), stitching/knitting (11.2 per cent) and poultry (10.2 per cent) besides dairy farming which was the most popular one (Table 20).

Table 20 Distribution of Women Beneficiaries by IGA Proposed

Name of income generating activity	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1 Dairy	87	88.77	65	66.32	152	77.55
2 Carpet weaving	3	3.06	-	-	3	1.53
3 Grocery shop	3	3.06	-	-	3	1.53
4 Pumpset	2	2.04	-	-	2	1.02
5 Sericulture	-	-	9	9.18	9	4.59
6 Poultry	-	-	10	10.20	10	5.10
7 Stitching/knitting	3	3.06	11	11.22	14	7.14
8 Food grain processing and preservation	-	-	3	3.06	3	1.53
9 Cane weaving	-	-	18	18.36	18	9.18
10 Handicrafts with sungrass and ban	-	-	19	19.38	19	9.69
11 Basket weaving	-	-	8	8.16	8	4.08
12 Dari and chadder weaving	-	-	12	12.24	12	6.12
Total	98	100	155	158.16	253	129.08

Most beneficiaries gave more than one reply

**INCOME GENERATION ACTIVITIES UNDERTAKEN BY WOMEN BENEFICIARIES
IN GSEUPs**



PLATE 3 - INSTALLATION OF PUMPSET (IRDP)



PLATE 4 - READYMADE GARMENT SHOP (DWCRA)

Non traditional IGAs like cane weaving, rope making and handicrafts were proposed by nominal proportion of beneficiaries thereby revealing the dominant preference for traditional activity like dairy farming as an IGA under selected GSEUPs. This was substantiated by 88.77 per cent and 66.32 per cent of beneficiaries of IRDP and DWCRA respectively.

4.2.7 SECTOR OF IGA PROPOSED

The IGAs are grouped under three sectors of activities, viz., primary, secondary and tertiary. All activities related to primary production of agrobased items like poultry, dairy and so on belong to primary sector. These IGAs are primarily production oriented. Any IGA that dealt with non agrobased goods but are service oriented activities like handicrafts, zari work, spinning, weaving, embroidery and the like fall under secondary sector. On the other hand, tertiary sector consists of IGAs which involve trading or purchase of goods and reselling (retailing).

Beneficiaries under study seemed to be mostly engaged in an IGA belonging to primary sector irrespective of the scheme under which they had benefitted as beneficiaries. In general as well as by the scheme, the proportion of beneficiaries pursuing IGA in the primary sector activity was the largest, the same being 88 per cent, 91 per cent and 86 per cent for all beneficiaries, IRDP and DWCRA respectively. Approximately 69 per cent respondent beneficiaries of DWCRA pursued an IGA in the secondary sector in contrast to only 6 per cent of their counterparts under IRDP scheme. Tertiary sectoral activities which centered around trading proved to be the least popular IGA amongst the beneficiaries under study. With reference to the IGA under primary and secondary sector, the outstanding feature is that these are, by and large, home based activities. The women beneficiaries' predominant preference for these activities as IGAs reveals the manner in which they were dove-tailing household production and homemaking with income generation. On the other hand, tertiary sector activity draws them out of their homes and the poor women found it

**INCOME GENERATION ACTIVITIES UNDERTAKEN BY WOMEN BENEFICIARIES
IN GSEUPs**



PLATE 5 - CANE CHAIR WEAVING (DWCRA)



PLATE 6 - RESHA RUSSI HANDICRAFTS MAKING (DWCRA)

in attractive to opt for these probably due to little scope it offers to club their household responsibilities with the desire to earn and supplement family income.

Table 21: Distribution of Women Beneficiaries by Sector of IGA Proposed

Sector	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Primary sector	89	90.81	84	85.11	173	88.26
Secondary sector	6	6.12	68	69.38	74	37.75
Tertiary sector	3	3.06	3	3.06	6	3.06
Total	98	100	155	158.14	253	129

Most beneficiaries gave more than one reply

4.2.8 ASSETS / RAW MATERIALS FOR PROPOSED IGAs

The IRDP beneficiaries are assisted by extension officers (Eos) and village level workers (VLWs) in selection and acquisition of desired asset. In the case of beneficiaries of DWCRA similar service is extended by assistant project officers (APOs)/VLWs preferably women who spent adequate time in educating the targeted women. Various assets were proposed by beneficiaries to start their IGA under GSEUP. Majority of IRDP (89 per cent) and DWCRA (66.32 per cent) beneficiaries proposed to acquire milch animal for dairy farming. A little less than one-fourth of DWCRA beneficiaries proposed to purchase raw materials like plastic cane for chair weaving and sungrass / colours for making handicraft items. The rest proposed to use financial support for the purchase of pumpset, silk worms, chicks, sewing machine, wool, cotton yarn, food grains and bhabhar grass (Table 22).

INCOME GENERATION ACTIVITIES UNDERTAKEN BY WOMEN BENEFICIARIES
IN GSEUPs



PLATE 7 - DARI AND CARPET WEAVING (DWCRA)



PLATE 8 - BASKET WEAVING (DWCRA)

Table 22: Distribution of Women Beneficiaries by Assets / Raw Materials Proposed

Asset/Machine/ Equipment	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1. Cattle	87	88.77	65	66.32	152	77.55
2. Loom + Wool + Yarns	3	3.06	-	-	3	1.53
3. Grocery Goods	3	3.06	-	-	3	1.53
4. Pumpset	2	2.04	-	-	2	1.02
5. Silk worms	-	-	9	9.18	9	4.59
6. Chicks/Birds	-	-	10	10.20	10	5.10
7. Sewing machine / fabric / Thread	3	2.04	11	11.22	14	7.14
8. Wool and thick yarn	-	-	12	12.24	12	6.12
9. Plastic cane	-	-	18	18.36	18	9.18
10 Sungrass/colors	-	-	19	19.38	19	9.69
11 Straw/grass	-	-	8	8.16	8	4.08
12. Food grains/cereals	-	-	3	3.06	3	1.53
Total	98	100	155	158.16	253	129.08

Most beneficiaries gave more than one item

A negligible proportion of IRDP beneficiary respondents used financial assistance to start other IGAs other than the ones proposed by them or for family consumption or to clear off earlier debts and/or for children's marriage. One beneficiary reported that she deposited the loan of Rs. 10,000 under time deposit scheme for a period of 10 years and earned interest on that. In case of DWCRA, beneficiaries of Chakkarpur village, utilised financial assistance for cane weaving though it was given to start stitching. This change was made with the concurrence of Block Development Officer (BDO). Misuse of financial assistance was observed in negligible cases.

4 2.9 FACTORS CONSIDERED IN THE SELECTION OF IGA UNDER GSEUPs

The respondents were asked to identify the factors that were considered in the selection of their IGA from amongst the check list provided. A variety of factors were reported by most of the beneficiaries even though the popularity of the factor varied marginally between the beneficiaries of IRDP and DWCRA schemes. 'Potential to get financial support', 'potential to earn income' and 'emulation of other women' were quoted by cent per cent DWCRA beneficiaries while 89 to 92 per cent of IRDP beneficiaries

Table 23: Distribution of Women Beneficiaries by Factors Considered in the Selection of IGA under GSEUPs.

Factors	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	F	%	F	%	F	%
Potential to get financial support	97	89.97	98	100	195	99.48
Potential to earn	91	92.85	98	100	189	96.42
Possess traditional skill	91	92.85	97	98.97	188	95.91
Emulation of other women	88	89.79	98	100	186	94.89
Potential to home based IGA	84	85.71	97	98.97	181	92.34
Ease in handling	84	85.71	96	97.95	180	91.83
Availability of skill in the family	82	83.67	95	96.93	177	90.30
Potential for home consumption and income generation	79	80.61	96	93.93	175	89.28
Culturally appropriate	78	79.59	97	98.97	175	89.20
Availability of local infrastructure	79	80.61	94	95.91	173	88.26
Suggested by husband	77	78.57	93	94.89	170	86.73
Acquired skill through training	67	67.34	96	97.95	163	83.16
Novelty of IGA	59	60.20	92	93.87	151	77.04

reported so. Relatively greater proportion of beneficiaries of DWCRA scheme than IRDP scheme reported in the affirmative all the factors. In other words, beneficiaries of DWCRA scheme were more vocal about the factors considered in the selection of IGA. Amongst the factors, the least quoted by all the beneficiaries was 'novelty of IGA' even though the proportion quoting the scheme was 60 per cent for IRDP, 93.87 per cent for DWCRA and 77 per cent for all beneficiaries (Table 23). IGA specific, beneficiary specific, culture specific and community specific factors played more or less an equal role in influencing the choice of IGA by beneficiaries.

4.2.10 FINANCIAL ASSISTANCE AWARDED AS CREDIT

IRDP and DWCRA beneficiaries are assisted through visible bank projects. Each IRDP beneficiary is eligible to seek credit upto Rs. 15,000 in two doses without any security cover and guarantee. Assistance or credit is given to a beneficiary on a condition of its repayment within a stipulated period of time. Moreover, credit carries a cost by way of interest charged on it. DWCRA beneficiaries are given revolving fund of Rs. 15,000 and a loan upto Rs. 15000 in one or two doses depending upon the nature of the activity selected to start their business venture as well as the scheme under which it is sought.

The data pertaining to assistance availed of by the beneficiaries of the study was analysed to gain insight into their distribution by amount of credit in the first and second dose as well as total amount in both doses together under the respective schemes and for all beneficiaries. All the beneficiaries of IRDP scheme were awarded credit ranging from Rs. 1000 to Rs. 9000 while 72 per cent beneficiaries of DWCRA scheme were recipients of credit ranging from Rs. 1500 to Rs.5650 in the first dose. Only 50 per cent of beneficiaries of IRDP availed of second dose of loan. In the case of beneficiaries of DWCRA, it was seen that only a few - 7.1 per cent - availed of second dose of credit ranging from Rs. 5000 to Rs. 7050. Out of the total beneficiaries about 30 per cent utilised revolving fund to support their IGA. Revolving fund was not considered as credit in this study since no interest rate was

attached to it. In case where revolving fund was used, the amount used was very small, that when divided by the number of members who benefited by it, the per capita amount was negligible i.e. Rs. 90 to Rs. 600.

More or less^{an} equal proportion of beneficiaries received Rs. 3000 or less and Rs. 3001 to Rs. 6000 as assistance in the first dose with the rest being awarded more than Rs. 6000 under IRDP. Nearly 45 per cent of the total beneficiaries of IRDP scheme availed of credit to the order of Rs. 3001 to Rs. 6000 while negligible proportion received either less than Rs. 3001 or more than Rs. 6000 in the second dose of assistance. When the total assistance availed of by IRDP beneficiaries was analysed, it was seen that there was a gradual increase in the proportion of beneficiaries from 21.4 to 30.6 per cent till Rs. 9000 and thereafter their proportion declined as the amount of assistance increased. The credit data for beneficiaries of DWCRA, on the other hand, showed a sharp increase in the proportion of sample availing of Rs. 3001 to Rs. 6000 in contrast to those with a assistance award of Rs. 3000 or less. Thereafter a steep decline and a plateau was seen in the percentage of DWCRA beneficiary respondents who sought and received credit amounts of Rs. 6001 or more. Similarly for all beneficiaries an increase in proportion was seen until Rs. 6000 and thereafter the per centage of respondents fell as the credit amount increased.

Under IRDP, 50 per cent did not avail of second dose while 5 per cent were given cent per cent subsidy to meet the cost of launching IGA through the purchase of asset. On the other hand 27.5 per cent DWCRA beneficiaries did not avail of any assistance in the first instance while 92.85 per cent did not avail of second dose of assistance even though they could have sought the same. Amongst the total sample nearly 16 per cent availed of no assistance (Table 24).

Table 24 : Distribution of Women Beneficiaries by Amount of Loan Awarded

Loan (Rs)	IRDP N=98				DWCRA N=98				IRDP		DWCRA		All Beneficiaries N= 196	
	1st dose		2nd dose		1st dose		2nd dose		Total loan		Total loan		N	%
	N	%	N	%	N	%	N	%	N	%	N	%		
< 3000	40	40.81	1	1.02	17	17.34	-	-	21	21.42	12	12.24	33	16.83
3001-6000	43	43.87	44	44.89	53	54.08	2	2.04	23	23.46	51	52.04	74	37.75
6001-9000	11	11.22	4	4.08	1	1.02	5	5.10	30	30.61	4	4.08	34	17.34
9001-12000	-	-	-	-	-	-	-	-	12	12.24	2	2.04	14	7.14
>12001	-	-	-	-	-	-	-	-	7	7.14	2	2.04	9	4.59
NA	4	4.08	49	50.0	27	27.55	91	92.85	4	4.08	27	27.55	31	15.81
Mean	5962.2		5030.0		6100.0		6528.0		6154.6		3133.8		4644.2	

4.2.11 REASONS FOR NOT SEEKING LOAN

Fifty per cent of IRDP and 65 per cent of DWCRA beneficiary respondents did not seek second dose of assistance due to the reasons like lack of awareness (33.00 per cent), lack of confidence (49.29 per cent) and outstanding amount of 1st assistance (39.43 per cent). The other reasons like non operational IGA, second dose due but pending and lack of interest of group leaders and bank officials in releasing second dose were quoted by negligible proportion of beneficiaries (Table 25). Nearly 92 per cent of DWCRA beneficiaries did not seek second dose of loan while 27 per cent did not avail of first dose of loan.

Table 25 Distribution of Women Beneficiaries According to Reasons for not Seeking either First or Second Dose of Loan

Reasons	IRDP N=50		DWCRA N=91		All Beneficiaries N=142	
	N	%	N	%	N	%
Lack of confidence	19	38.0	51	55.43	70	49.29
Lack of awareness about 2nd dose	18	36.0	29	31.52	47	33.09
Outstanding assistance	32	64.0	24	26.08	56	39.43
No need for additional assistance	12	24.0	4	4.34	16	11.26
IGA discontinued	5	10.0	3	3.26	8	5.63
Others	1	2.0	6	6.52	7	4.92
If	87	174.0	118	128.26	265	144.36

Banks are most concerned about the extension of credit facilities to economically viable projects. To avail of such facilities, Yerrum (1988) suggested that credit consciousness should be developed as a way of life

4.2.12 SUBSIDY COMPONENT ON THE IGA LAUNCHED UNDER SELECTED GSEUPs

Grant-in aid project offered under IRDP carries central government assistance by way of subsidy which is not to be repaid by the beneficiary.

IRDP primarily aims at raising the standard of living of the poorest families in rural areas above poverty line for good by providing them with income generating assets. Under the scheme a package of subsidy and institutional credit is provided to each beneficiary. The assets provided includes animals, birds, tools, machinery or equipment with which income generation is feasible. On the other hand, DW CRA which is a sub scheme of IRDP whereby creation of employment opportunities for rural women below poverty line, by providing skills and vocational training to enhance productivity in their existing IGAs or to introduce new IGAs, is envisaged. DW CRA group comprising of 15 to 20 women is given a one-time grant of Rs. 15,000.00 as a revolving fund to cover costs of honorarium to the group leader at the rate of Rs. 50 per month, as seed money, to incur one time expenditure on child care facilities and for travelling allowance of Rs. 100 per year for the group organiser / leader. Women members of DW CRA group are eligible to seek assistance from banks as a group and they are entitled to subsidy as per the provisions under IRDP.

The data pertaining to subsidy component of the package of financial assistance provided to the beneficiaries were gathered. There were about twenty seven per cent DW CRA beneficiaries who did not launch an IGA for which subsidy was available. Majority of the beneficiaries of IRDP (89 per cent) and a larger proportion of DW CRA (46 per cent) scheme reported subsidy in the range of Rs. 3000 or less whereas the rest of them received Rs 3001 or more with the highest amount being Rs 5000. Out of the total sample,

14 per cent did not report receipt of any subsidy while two third of the total sample received Rs. 3000 or less with the rest falling in the range of Rs. 3001 to Rs. 5000. The mean subsidy amount computed for beneficiaries of IRDP was Rs. 2323 whereas for DWCRA beneficiaries, the corresponding figure was Rs. 2439.26. The mean subsidy component when estimated for all those beneficiaries who received the benefit was observed to be Rs. 2372. The mean subsidy component was more or less comparable in both the schemes. The relatively large standard deviation values reveal the variability that was found in the subsidy component of the beneficiaries financial assistance to launch their IGA under the selected GSEUPs (Table 26).

Table 26: Distribution of Women Beneficiaries by Amount of Subsidy Awarded

Subsidy (Rs)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
< 3000	87	88.8	45	45.91	132	67.34
3001-5000	11	11.2	26	26.5	37	18.86
NA	-	-	27	27.55	27	13.77
Total	98	100	98	100	196	100
Mean	2322.96 (2322.96)		1716.2 (2439.26)		2032.9 (2371.82)	

Figures in parantheses denote the mean for applicable cases

4.2.13 ADDITIONAL AMOUNT INVESTED IN IGA FROM OTHER SOURCES

The total investment in the IGA launched under GSEUP was calculated taking into consideration the amount additionally invested by beneficiaries over and above the financial assistance under selected GSEUPs. Approximately 48 per cent of IRDP beneficiaries and 72 per cent of DWCRA beneficiaries made no additional investment from their savings or by way of assistance from other sources. The proportion of beneficiaries who invested additional amount was the highest at the lowest class category whereas as the amount increased the proportion became scanty irrespective of the scheme. The mean amount of

additional investment for all beneficiaries was Rs. 509.4 with a mean value of Rs. 1280.03 for the cases applicable. The beneficiaries of IRDP scheme seemed to invest a larger additional amount over and above financial assistance received under selected GSEUPs as compared to those of DWCRA scheme (Table 27).

Table 27: Distribution of Women Beneficiaries by Additional Amount Invested in IGAs from Other Sources.

Additional investment (Rs.)	IRDP N=50		DWCRA N=91		All Beneficiaries N=142	
	N	%	N	%	N	%
< 1000	31	31.6	22	22.44	53	27.04
1001-2000	11	11.2	3	3.1	14	7.1
2001-3000	5	5.1	-	-	5	2.6
3001-4000	2	2.0	1	1.0	3	1.5
4001-6000	1	1.0	-	-	1	1.0
> 6000	1	1.0	1	1.0	2	2.0
NA	47	47.95	71	72.44	118	60.20
Total	98	100	98	100	196	100
Mean	759.7 (1459.81)		259.2 (940.80)		509.4 (1280.03)	

Figures in parentheses denote mean for applicable cases

4.2.14 INVESTMENT ON IGA INCLUSIVE OF SUBSIDY

Investment on IGA was computed by taking into consideration first and second dose of assistance inclusive of subsidy and input of finances from own savings and other sources.

The mean and standard deviation values were used to categorise beneficiaries by their investment in IGA under selected GSEUPs into low, moderate and high groups. All those IRDP beneficiaries who invested Rs. 4725 or less were placed under low category

while all those DWCRA beneficiaries who invested Rs.1210 or less were placed under low category by investment in IGA under selected GSEUPs. On the other hand, all those beneficiaries of IRDP whose total investment was Rs. 13749 or more belonged to high investment category. The corresponding value in the case of high investment category of DWCRA beneficiaries was Rs. 9099 or more. In the case of all beneficiaries the cut off points for low and high groups were Rs 2497 and Rs. 11885 respectively. Nearly three-fourth of IRDP beneficiaries belonged to moderate category by investment inclusive of subsidy in contrast to a little less than two third of their counterparts under DWCRA scheme. More or less comparable proportion of beneficiaries (less than one-tenth each) drawn from IRDP and DWCRA schemes were in low category and high categories of these respectively. On the other hand, a greater proportion of DWCRA beneficiaries fell in low group as compared to IRDP beneficiaries One-fifth of IRDP beneficiaries fell in high group in contrast to 9 per cent of DWCRA scheme who formed the corresponding group. In the case of all beneficiaries, two-third belonged to moderate category with comparable proportion belonging to either low or high categories by investment inclusive of subsidy.

Table 28 Distribution of Women Beneficiaries by Investment Inclusive of Subsidy on IGA under GSEUPs

Categorization	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Low	8	8.2	27	27.6	30	15.3
Moderate	70	71.4	62	63.3	133	67.9
High	20	20.4	9	9.2	33	16.8
Total	98	100	98	100	196	100
Mean				5144.9		7191.1
SD		4511.8		3934.2		4694.0

The mean investment was nearly two times in the case of IGAs under IRDP scheme than that of DWCRA. The high standard deviation values in the case of total investment under

the two selected GSEUPs and for the entire sample indicated the wide variation that existed amongst the sample of the study in their investment inclusive of subsidy in IGAs launched with financial assistance of assistance and subsidy under government schemes (Table 28).

The range in investment inclusive of subsidy was seen to be Rs. 1600 to Rs. 21000 and Rs. 3600 to Rs. 15,000 in the case of IGAs under IRDP and DWCRA schemes respectively. In DWCRA scheme, about 28 per cent beneficiaries did not avail of any assistance but got the raw materials purchased for the group with part of the revolving fund. In such cases the per capita investment was computed to be Rs. 264.00. More or less comparable proportion of beneficiaries from IRDP scheme were seen to make a total investment of Rs. 5000 or less, Rs. 5001 to 9000, Rs. 9001 to 13000 or Rs. 13001 or more. No such trend could be observed in the case of DWCRA scheme. A large proportion of DWCRA scheme revealed a total investment of Rs. 5001 to Rs. 9000. When findings for all beneficiaries were scrutinised, it was seen that about one fifth had a total investment of Rs. 5001 or less with the highest proportion of 35.7 per cent having an investment of Rs. 5001 to Rs. 9000. In the rest of the two categories above Rs. 9000, the proportion of beneficiaries were comparable with respect to total investment made by them (Appendix IV, Table 5).

4.2.15 INVESTMENT LESS SUBSIDY (CREDIT COMPONENT)

Investment in IGA under selected GSEUPs comprised of assistance and subsidy apart from financial input from other sources. Subsidy component is a gift to the beneficiary of the scheme from government. The beneficiaries receive varying amounts of subsidy depending on the size of the project and the category by caste to which the beneficiary belongs. To gain insight into the financial burden (credit) of beneficiaries in investment on IGA, the data were analysed.

Table 29: Distribution of Women Beneficiaries by Investment Exclusive of Subsidy on IGA under GSEUPs

Categorization	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Low	19	19.4	27	27.6	31	15.8
Moderate	61	62.2	61	62.2	129	65.8
High	18	18.4	10	10.2	36	18.4
Total	98	100	98	100	196	100
Mean	6887.8		3428.7		5158.2	
SD	4238.6		3089.3		4085.5	

Majority of DWCRA beneficiaries (53 per cent) had Rs. 5000 or less as credit on their names while around 42 per cent of beneficiaries of IRDP were found to be so. In both the selected GSEUPs, the proportion of respondents fell remarkably as amount of assistance increased. Similar trend was observed in the case of credit availed of by all beneficiaries. Beneficiaries from IRDP seemed to have drawn nearly double the amount of credit as that of their counterparts in DWCRA scheme as evidenced by the mean assistance amounts of Rs. 6888 and Rs. 3428 of the former and the latter respectively (Appendix IV Table 6).

The credit amount of Rs. 2649 or less formed the cut off line for low group while Rs. 11126 or more served as the cut off line for high group in the case of IRDP beneficiaries. Those with credit amounts falling in between these two values belonged to moderate group. In the case of DWCRA Rs. 339 or less and Rs. 6518 or more formed the cut off line for low and high groups respectively with those in between Rs. 339 and Rs. 6518 belonging to the moderate group. The cut off lines for the total sample were computed to be Rs. 1072 or less and Rs. 9243 or more for low and high groups respectively.

While more or less the same proportion of beneficiaries belonged to moderate group

in the case of IRDP, DWCRA and all beneficiaries, a smaller proportion of beneficiaries from IRDP were seen to fall in the low group as compared to DWCRA. A reverse trend was visible in the high group, i.e. a larger proportion belonged to IRDP than to DWCRA. When the data for all beneficiaries were analysed, nearly two-third belonged to moderate category with more or less equal proportion belonging to either of the extreme groups (Table 29).

4.2.16 STATUS AND DURATION OF IGA

Out of the 98 beneficiaries each drawn from IRDP and DWCRA, 96 per cent of DWCRA and 70 per cent of IRDP beneficiaries reported that their IGAs were ongoing at the time of the present study. A little less than half of the beneficiaries whose IGAs were ongoing with credit under IRDP has been running it for six years while the rest were ongoing for seven years. The proportion of beneficiaries reporting six and seven years as the duration of ongoing IGAs under DWCRA was comparable while that of five year duration was a little less than 30 per cent. The duration of ongoing IGAs for all beneficiaries showed that the largest proportion of the sample reported seven year duration followed by six years and five years. This could be attributed to the largest proportion of the accidental sample covered under the study being awarded financial assistance during 1990-91 followed by 1991-92 and 1992-93.

The duration of discontinued IGAs ranged to a maximum of 7 years in applicable cases with the largest number of beneficiaries of IRDP reporting 5 years and those of DWCRA reporting less than one year (Table 30).

Table 30: Distribution of Women Beneficiaries by Status and Duration of IGA under Selected GSEUPs.

Duration (years)	IRD P N=98 (N=69)		DWCRA N=98(N=94)		All Beneficiaries N=196(N=163)	
	N	%	N	%	N	%
Ongoing IGAs	-	-	27	28.72	27	16.56
5				(27.55)		(27.55)
6	29	29.59	32	34.04	61	37.42
		(42.02)		(32.65)		(62.24)
7	40	40.81	35	37.23	75	46.01
		(57.97)		(35.71)		(76.53)
NA	29	29.59	4	(4.08)	33	(16.83)
		(-)		(-)		(-)
Total	98	100	98	100	196	100
	(69)	(100)	(94)	(100)	(163)	(100)
Duration (years)	(N=29) N=98		(N=4) N=98		(N=33) N=196	
Discontinued IGAs	5	5.10	3	3.06	8	8.16
< 1.0		(17.24)		(75.00)		(24.24)
2	2	2.04	1	1.02	3	3.06
		(6.89)		(25.00)		(9.09)
3	2	2.04	-	-	2	2.04
		(6.89)				(6.06)
4	6	6.12	-	-	6	6.12
		(6.89)				(18.18)
5	12	12.24	-	-	12	12.24
		(41.37)				(36.36)
6	1	1.02	-	-	1	1.02
		(3.44)				(3.0)
7 years	1	1.02	-	-	1	1.02
		(3.44)				(3.03)
NA	69	(70.41)	94	(95.92)	163	(83.16)
Total	98	100.0	98	100	196	100
	(29)	(100)	(4)	(100)	(33)	(100)

Figures in parentheses denote the percentages out of applicable cases.

4.2.7 ONGOING VENTURES BY SECTOR

IGAs under ongoing ventures were studied further to gain insight into the sectoral distribution of these under three sectors viz primary, secondary and tertiary. The IGAs launched under selected GSEUPs were discontinued by nearly 30 per cent of IRDP

beneficiaries and 4 per cent of DWCRA beneficiaries. Identified IGAs under primary sector were production oriented, i.e., production of agrobased items like dairy, sericulture and poultry while those under secondary sector dealt with service oriented, i.e. non agrobased goods, mainly products like handicrafts, woven materials tailored, embroidered and knitted garments. The IGAs under tertiary sector were retailing and trading which involved purchase of goods and its retailing.

Table 31: Distribution of Women Beneficiaries by Sector of Ongoing IGA

Sector	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Primary	63	64.28	45	45.91	110	56.12
Secondary	4	4.08	20	20.40	24	12.24
Tertiary			1	1.02		
Primary & Tertiary	2	2.04	2	2.04	4	2.04
Primary & Secondary	-	-	25	25.51	25	12.75
NA	29	29.59	4	4.08	33	33.67
Total	98	100	98	100	196	100

A predominance of IGAs (64 per cent) belonging to primary sector was seen under ongoing ventures of IRDP beneficiaries. Dairy farming was the specific IGA under primary sector pursued by all but two beneficiaries. These two beneficiaries under IRDP purchased pumpset with credit to enhance returns from agriculture (Appendix IV, Table 27). Negligible proportion of IRDP beneficiaries in contrast to one-fifth of DWCRA beneficiaries reported IGAs belonging to secondary sector under ongoing ventures. Variety of IGAs were reported by DWCRA beneficiaries (Appendix IV Table 8). Nearly one-fourth of the beneficiaries of DWCRA were pursuing two IGAs of which one belonged to primary sector and the other belonged to secondary sector. Approximately 46 per cent of the beneficiaries of DWCRA reported IGAs belonging to primary sector only in their ongoing

ventures. The most popular and sustained IGAs was dairy farming in the case of DWCRA too. When data for all beneficiaries were analysed, IGAs under primary sector took the first position followed by secondary sectoral IGAs and combination of primary and secondary sectoral IGAs. Thus it was found that the traditional home-based activity of dairying was pursued by a large majority of respondents under ongoing ventures to their advantage generating money income as well as enhancing home consumption thereby bettering nutrition of the family.

Discontinuation of IGAs was observed in 29.59 per cent cases under IRDP and in 4.08 per cent cases under DWCRA beneficiaries. "Dairy" was the IGA which was discontinued by majority of those IRDP (89.6 per cent) and DWCRA (62.06 per cent) beneficiaries who stopped their IGAs. A probe into the reasons for discontinuing the IGA showed that the most dominating reasons among all was death of the livestock and poor returns. Other reasons reported were 'no local market for finished products' and 'no or inadequate supply of raw materials and equipment or lack of awareness regarding these aspects (App. IV Table 9).

4.2.18 PROBLEMS IN RUNNING IGA

A probe was made into the problems faced by beneficiaries in running their IGAs under selected GSEUPs. The most quoted problems by all beneficiaries were related to management/ operation of IGA (65 per cent), working capital (61 per cent) followed by skill required to handle IGA (54 per cent), and raw material related issues (51 per cent). Problems related to care and maintenance of asset, middle men and assets acquired were reported by less than 50 per cent of all beneficiaries.

A comparison of the problems quoted by beneficiaries by the selected GSEUPs showed no similarity in the proportion of beneficiaries from each scheme reporting each of the problems. More beneficiaries of DWCRA scheme reported most of the problems except

those related to the asset acquired, loan sanction / release and loan seeking procedure than those of IRDP scheme (Table 32).

The most prominent problem related to working capital by beneficiaries of DWCRA (85 per cent) and IRDP (39 per cent) was inadequacy in the assistance extended. Amongst operation and management related problems faced by beneficiaries from DWCRA scheme, the most quoted ones were related to marketing (66 per cent) quality control (61 per cent) lack of family support (62 per cent), exhausted feeling by the end of the day (63 per cent) and lack of demand for the output of IGA (58 per cent). In contrast to this, the beneficiaries of IRDP were faced with a feeling of fatigue at the end of the work day (43 per cent) and lack of family support (22 per cent) The other problems related to operation and management of IGA were faced by negligible proportion of IRDP beneficiaries.

Table 32: Distribution of Women Beneficiaries by Problems in Running IGAs under GSEUPs

Problem Area	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Management / Operation of IGA	63	64.28	65	66.32	128	65.30
Asset	54	55.10	41	41.83	95	48.45
Skill in IGA	40	40.81	66	67.34	106	54.30
Working Capital	38	38.77	83	84.69	121	61.73
Assistance sanction/ Release	28	28.57	9	9.18	37	18.87
Assistance seeking procedure	25	25.51	5	5.10	30	15.30
Supply Demand / Quality Control	24	24.48	19	19.38	43	21.93
Middle men	23	23.46	61	62.24	84	42.85
Raw material	22	22.44	78	79.59	100	51.00

Most respondents gave more than one reply.

Amongst the issues related to skill for managing the IGA faced by beneficiaries of DWCRA incomplete training (30 per cent) and need for refresher training (24 per cent) were the most outstanding ones. No training imparted was the most quoted problem (41 per cent) by IRDP beneficiaries followed by their lack of skill in the IGA (21 per cent). While

problems like inadequate supply (61 per cent), irregular supply (60 per cent) and poor quality (52 per cent) of raw materials were quoted by majority, problems like 'no supply' and 'high price' were reported by 47 per cent beneficiaries each. The least quoted problem was non availability of raw material in their villages (18 per cent). In contrast to this 'poor quality' and 'high price' were the two prominent problems related to raw materials quoted by about one fifth of IRDP beneficiaries each. The other problems related to raw materials were not of much magnitude to IRDP beneficiaries as negligible proportion of them reported these. 'No prompt service', 'no local service unit', and ignorance as to whom to approach' appeared to be the main problems under the category of care and maintenance of asset that respondents from both IRDP and DWCRA faced though the proportion of beneficiaries from each scheme quoting these problems varied (Appendix IV, Table 10)..

Majority of the beneficiaries from DWCRA scheme faced problems related to middle men as they depended on middle men to a greater extent than those from IRDP scheme. Problems related to low price of end product, irregular supply, high commission, delayed payment and exploitation of women beneficiaries were the most quoted ones in relation to middle men by DWCRA beneficiaries. Exploitation of beneficiaries and high commission were the most quoted issues amongst IRDP beneficiaries the same being reported by nearly one fourth of the beneficiaries of IRDP.

'Operation of asset' and 'quality of asset' were the most commonly quoted problems related to assets by beneficiaries of both IRDP and DWCRA schemes.

Amongst production related problems 'inability to cope with demand was quoted by 24 and 19 per cent of IRDP and DWCRA beneficiaries followed by 'inability to predict demand' and 'accumulation of unsold units' or 'lack of movement of product'.

Other problems like torn material supplied (79 per cent) and injury to self (67 per

cent) were quoted mostly by DWCRA beneficiaries. On the other hand 'cumbersome procedure in relation to seeking assistance and corruption in relation to sanction / release of assistance were other problems faced by nearly 25 per cent or a little more of IRDP beneficiaries.

Khan (1992) studied the role of credit in rural development and stated that there was a need for simplification of the lending procedure. Kaushik (1993) found out that one of the major obstacles to the poverty alleviation had been the low rate of income generation due to credit inadequacy, lack of co-operative factors of production, lack of appropriate skills, infrastructural facilities and marketing constraints.

Gupta (1985) studied practices and problems of women in animal management and dairying. The problems faced included (i) inability to collect assistances due to illiteracy (ii) inability to travel long distances (iii) inability to enroll their husband or other family members (iv) inability to test and measure milk at the cooperative and lastly (v) non availability of veterinary facilities.

The more commonly reported suggestions to improve the delivery system of selected GSEUPs included "enhancement of financial assistance" (22 per cent) and 'elimination of corruption' (21 per cent) and 'steps for making assistance easily available' (20 per cent). Hard work (65 per cent) and family support (40 per cent) were quoted by the beneficiaries as the two prominent factors that facilitated the progress of their IGAs smoothly.

4.2.19 ANNUAL EXPENDITURE ON IGA

Annual expenditure incurred on IGA inclusive of instalments paid towards clearing the assistance was estimated from the expenditure computed on individual items during the reference period. The annual expenditure incurred by the largest proportion of IRDP fell in

the range of Rs. 2501- Rs. 5000 and the maximum number of DWCRA respondents spent Rs. 2500 or less. Nominal proportion of respondents of IRDP and DWCRA programme reported an annual expenditure of more than Rs. 5000 on their IGA. One beneficiary each under IRDP and DWCRA who were engaged in IGA under secondary sector were seen to incur large amount of annual expenditure (Rs. 34800 and Rs. 43980) on their IGAs. Therefore these cases were excluded in mean estimations. The mean annual expenditure of IRDP and DWCRA group were estimated to be Rs. 4170.05 and 2668.5 (Table 33). In the case of ongoing ventures inclusive of outlier the mean annual expenditure on IGAs under IRDP was estimated to be Rs. 6366.60 whereas the corresponding value in the case of ongoing ventures inclusive of outlier of DWCRA was Rs.3221.57. On the other hand, the mean annual expenditure exclusive of outlier case under IRDP was Rs. 5948.45 while the corresponding value for DWCRA was Rs 2783.31. It was also observed that amongst the ongoing IGAs, in a little over one-fifth of the cases no expenditure was incurred. Majority of the ongoing ventures dealt with milch animals. The rural women gathered fodder free of cost from farms and fields. Even in cases where commercial animal feed was purchased, it was supplemented with zero private cost green fodder. Moreover, the annual expenditure in exceptional cases that were negligible in number, was observed to be substantially large. The computed standard deviation values reflected the wide range form no expenditure to as high an annual expenditure as Rs. 34800 and Rs. 43980 in IRDP and DWCRA cases respectively. The various components of expenditure included expenditure on raw materials inclusive of fodder, repair and maintenance. The main head of expenditure under repair and maintenance was related to veterinary services availed of. This could be attributed to the predominance of 'dairy farming' as an IGA (Appendix IV, Table 11).

Table 33: Distribution of Women Beneficiaries by Expenditure on IGA under GSEUPs.

Expenditure (Rs.)	IRDP N=97 (N=68)		DWCRA N=97 (N=94)		All Beneficiaries N=194(N=162)	
	N	%	N	%	N	%
1. Nil	16	16.32	27	27.55	43	21.93
2. 500 - 2500	18	18.36	45	45.91	63	32.14
3. 2501 - 5000	24	24.48	17	17.34	41	20.91
4. 5001 - 7500	11	11.22	3	3.06	14	7.14
5. 7501 - 10000	-	-	2	2.04	2	1.02
N.A.	29	29.59	4	4.08	33	16.83
Total	98	100	98	100	196	100
Mean	4170.05 (5948.45)		2668.52 (2783.31)		4231.45 (8209.02)	

Figures in parantheses denote mean for ongoing IGAs.

4.2.20 ANNUAL INCOME OF RESPONDENTS DURING PRE AND POST FINANCIAL ASSISTANCE PERIODS.

To study the effect of credit and financial assistance by way of revolving fund on annual income of beneficiaries of IRDP and DWCRA under study, data pertaining to their income during pre and post financial assistance periods were gathered. It is needless to mention that an applicant for financial assistance becomes eligible if she belongs to households below poverty line. In the present study, it was observed that while only 22 per cent and 27.5 per cent of IRDP and DWCRA beneficiaries families respectively had annual income of Rs. 11000 or less, the remaining had annual income above Rs. 11000 (Table 14). Out of the total sample, only one-fourth families of beneficiaries emerged as eligible families for assistance under selected GSEUPs. However, findings of the data on annual income of beneficiaries revealed that 29 per cent under IRDP and 35 per cent under DWCRA were unemployed and hence with no income at all prior to becoming beneficiaries of IRDP or DWCRA (Table 34). About 55 per cent of IRDP and 40 per cent of DWCRA

beneficiaries revealed personal incomes less than Rs.11000 per annum in the pre financial assistance period. While a large proportion reported no or low income in pre financial assistance period, only a little more than one-sixth of the beneficiaries of IRDP and DWCRA scheme reported annual incomes above Rs. 11000.

The data on annual income of beneficiaries during post financial assistance period (current) on analysis revealed that there was a remarkable decline in no income earners in both the selected GSEUPs while the proportion of low income earners was noticeably low in the case of IRDP when compared with corresponding values in the pre financial assistance period. In the case of DWCRA, beneficiaries reported upward mobility from no income to annual income of Rs 6000 or less in large numbers. The proportion of annual income earners in the range of Rs. 6001 to Rs. 11000 was halved in the post financial assistance period from what it was in the pre financial assistance period. Thereafter there was a steady increase in the proportion of beneficiaries at all income ranges in the post assistance period as compared to those of the pre assistance period.

Table 34 : Distribution of Women Beneficiaries by Annual Income from All Sources in Pre and Post Financial Assistance Period.

Income (Rs)	IRDP N=98				DWCRA N=98				All Beneficiaries N=196			
	Pre		Post		Pre		Post		Pre		Post	
	N	%	N	%	N	%	N	%	N	%	N	%
No income	28	28.57	13	13.26	34	34.69	1	1.02	61	31.63	14	7.14
< 6000	20	20.40	5	5.10	18	18.36	32	32.65	38	19.38	37	18.87
6001-11000	34	34.7	18	18.4	31	31.6	17	17.3	65	33.2	35	17.9
11001-16000	5	5.10	24	24.5	8	8.2	25	25.5	13	6.6	49	25.0
16001-21000	2	2.0	15	15.3	3	3.1	8	8.2	5	2.6	23	11.7
21001-26000	4	4.1	9	9.2	2	2.0	6	6.1	6	3.1	15	7.7
26001-31000	2	2.0	5	5.1	-	-	5	5.1	2	1.0	10	5.1
31001-41000	1	1.0	5	5.1	2	2.0	3	3.1	3	1.5	8	4.1
> 41000	2	2.0	4	4.1	-	-	1	1.0	2	1.0	5	2.6
Total	98	100	98	100	98	100	98	100	196	100	196	100
Mean	8111.5		15884.0		6187		11608.5		7149.3		13746.2	

It might be recalled here that the proportion of families below poverty line had dropped from 22.5 to 5 per cent and from 27.5 to 2 per cent in the case of beneficiaries of IRDP and DWCRA respectively in the post financial assistance period. When seen for the entire sample under study, only 36 remained below poverty line in the post financial assistance period in contrast to 25 per cent prior to the women of these families became beneficiaries under the selected GSEUPs (Table 14)

The mean annual income of beneficiaries drawn from IRDP and DWCRA respectively in the pre financial assistance period were Rs. 8111.5 and Rs. 6187.00 as compared to Rs. 15884.00 and Rs. 11608.50 in the post financial assistance period, thereby, revealing an increase in mean income by virtue of their having had access to financial assistance under the schemes. The corresponding values for all beneficiaries together were Rs. 7149 in the pre and Rs. 13746 in the post financial assistance periods (Table 34). Thus access to financial resources gained through credit and / or revolving fund resulted in incremental incomes of beneficiaries under study.

One of the studies available at the National Institute of Bank Management reported that as regards to income derived by the total 312 beneficiaries, 32% of the beneficiaries had gross incremental income of over Rs.1000/- and only 16% of beneficiaries had a net incremental income of over Rs. 1000/-. At the time of survey, after repayment of assistance was taken into account, there was no family in whose case, the poverty gap was wiped out (Kanvide, 1991). However the present study revealed that the beneficiaries could earn substantial income due to institutional credit they availed of.

Further data processing was carried out by grouping all beneficiaries with an annual income of (i) Rs. 11000 or less under low group, (ii) Rs. 11001 to Rs. 21000 under moderate group and (iii) Rs 21001 and above under high group. Under DWCRA and for all the beneficiaries, the findings revealed a decline in the proportion from the income category low to high. However in the case of IRDP more or less comparable proportion belonged to

low and moderate categories with the latter having a slightly higher proportion of beneficiaries than the former (Table 34).

4.2.21 INCOME FROM IGA UNDER SELECTED GSEUPs

Data on annual income of beneficiaries from ongoing IGAs launched under IRDP and DWCRA were gathered. About 32 per cent under IRDP and 4 per cent under DWCRA reported no income. However one of the beneficiaries under IRDP reported that the milk produced was used for home consumption and not for sale. In the case of IRDP, the proportion of beneficiaries increased steadily as income increased till Rs. 21000 and thereafter there was a steady decline till Rs. 26000. The proportion of beneficiaries thereafter remained steady in the three income categories about Rs. 26000. On the other hand, the proportion of beneficiaries under DWCRA revealed no definite trend till an annual income of Rs. 16000. Thereafter there was a steady decline in the proportion of beneficiaries with an increase in income. Similar trend was visible in the case of distribution of all beneficiaries. The mean annual income from IGA was observed to be Rs. 13007 and Rs. 10387 in the case of beneficiaries under IRDP and DWCRA respectively. Mean annual income from IGA under GSEUP for all beneficiaries was observed to be Rs. 11677 (Table 35).

The data on annual income from IGA under GSEUPs of beneficiaries were subjected to further analysis to assess the proportion of beneficiaries falling under low (\leq Rs.11000), moderate Rs. 11001 - Rs.21000 and high (\geq Rs. 21001) groups. In all the three cases, namely, IRDP, DWCRA and all the beneficiaries, the proportion of beneficiaries was the least in the high group and the highest in the low group. The proportion of beneficiaries falling in low and moderate categories each were comparable in IRDP and DWCRA. However the proportion of women beneficiaries in high group was more in the case of IRDP than DWCRA (Table 35).

Table 35: Distribution of Women Beneficiaries by Current Annual Income from IGA under GSEUPs.

Income Receipt per annum	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
No income	30	31.61	4	4.08	34	17.34
< 6000	8	8.16	34	34.69	42	21.42
6001-11000	15	15.30	17	17.5	32	15.32
11001-16000	17	17.34	24	24.7	41	20.91
16001-21000	12	14.8	8	8.2	20	11.2
21001-26000	7	8.6	5	5.2	12	6.7
26001-31000	3	3.7	3	3.1	6	3.4
31001-41000	3	3.7	2	2.1	5	2.8
>41000	3	3.7	1	1.0	4	2.2
Total	98	100	98	100	98	100
Mean)	13007.1		10386.9		11677.0	
SD	13013.3		8868.4		11186.6	
Minimum	750		50		50	
Maximum	75200		45600.0		75200	

4.2.22 PROFIT / LOSS

The beneficiaries reported on gross income generated from IGAs under selected GSEUPs and the average expenditure incurred over a period of one year. The net income was calculated by subtracting expenditure from gross income during the reference period of one year in order to find out whether the IGA was a profit or loss making venture.

A sizeable percentage of IRDP (66.32 per cent) and DWCRA (92.85 per cent) beneficiaries reported receipt of profit / surplus income from IGAs undertaken. Only 2 beneficiaries of IRDP stated that their IGAs were running at a no profit, no loss was reported by a negligible proportion of beneficiaries from both the scheme. From the

findings presented in Table 36, it can be concluded that the IGA had a positive impact on income as majority of them earned surplus income over and above the expenditure incurred. Rao (1988) reported that the beneficiaries of IRDP were able to derive appreciable income from assets provided under IRDP, so much so that the evaluation studies showed that 54 per cent of sample beneficiaries were having additional income generation of Rs. 1000/- per month which shows the positive impact. Kuttikrishnan (1984) evaluated the impact of IRDP on income. Kuttikrishnan did not observe any significant impact of IRDP on income generation.

Table 36 : Distribution of Women Beneficiaries by Profit / Loss of Ongoing IGAs under GSEUPs.

Profit / Loss	IRDP N=98		DWCRA N =98		All Beneficiaries N =196	
	N	%	N	%	N	%
Surplus income/profit	65	66.32	91	92.85	156	79.59
Loss	2	2.04	-	-	2	1.02
No loss no profit	1	1.02	3	3.06	4	2.04
No sale proceeds	1	1.02	-	-	1	0.51
NA	29	29.59	4	4.08	33	16.83
Total	98	100	98	100	196	100

4.2.23 UTILIZATION OF SURPLUS INCOME

The ongoing IGAs launched by beneficiaries under selected GSEUPs were 5 to 7 years old. Amongst all ongoing IGAs, except three, the beneficiaries reported surplus income. Utilization of surplus income by beneficiaries were recorded through an open ended question. Subsequently the various ways were clubbed under reinvestment into IGA for further expansion, investment in real estate, farming and farm machinery, jewelry, investment in long term bank time deposits, investment in human resource development

purposes and for household consumption. The findings pertaining to utilisation of surplus income are summarised in Table 37.

Table 37: Distribution of Women Beneficiaries by Utilisation of Surplus Income from IGA under GSEUPs

Avenues of Use	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Consumption purposes	61	62.24	90	91.83	151	77.04
Financial security (investment in Banks, Bonds etc.)	27	27.55	56	57.14	83	42.34
Human resource development	24	24.48	41	41.83	65	32.65
Agriculture & farm machinery	25	25.51	11	11.22	93	47.44
Jewellery	20	20.40	28	28.57	48	24.48
Expansion of IGA	15	15.30	12	12.24	27	13.77
Real Estate	13	13.26	8	8.16	21	10.71
Total	185		246		337	

Most respondents gave more than one reply

Use of surplus income from IGA for consumption purposes was reported by majority of IRDP (62 per cent) and DWCRA (92 per cent) beneficiaries with the latter revealing an overwhelming majority in comparison to those from the former GSEUP (Table 37). Further scrutiny of the data revealed major consumption purposes to be related to basic necessities of food and clothing followed by marriage expenses, purchase of household utensils, household goods and so on irrespective of the scheme. The proportion of beneficiaries reporting various purposes revealed variation between the two programmes (Table 37).

The second most popular use made of surplus income by 57 per cent of DWCRA and 27.5 per cent of IRDP beneficiaries was investment in bank time deposits for strengthening financial security through liquid asset holdings. Investment of surplus income

in agriculture and farm implements was reported by one-fourth of the beneficiaries drawn from IRDP while a little more than one-fourth of the beneficiaries of DWCRA reported purchase of jewellery. Expansion of IGA and investment in real estate were least quoted avenues for use of surplus income from IGA by the beneficiaries of the study. The most popular amongst these were purchase of assets like milch cattle, sewing machine and chaff cutter (Appendix IV, Table 12). The position of majority of beneficiaries' families on the lower rungs of socio-economic strata and the lower mean SES score of the sample (Table 12) substantiates the priority given to utilisation of surplus income on basic necessities of life. Another avenue for spending surplus income was on human resource development. This was observed to be more popular amongst respondents drawn from DWCRA scheme than those of IRDP as in the former 42 per cent reported spending surplus income on education of children as compared to 24 per cent in the latter.

4.2.24 PROPORTION OF INCOME FROM IGA CONTRIBUTED TO BENEFICIARIES' TOTAL INCOME

One of the primary objective of extending credit facility to women under GSEUPs is to make money resources accessible to them for the purpose of income generation and thereby make possible their entry into the main economic stream of national development. During the pre assistance period nearly one-third of the beneficiaries of the study had no occupation of their own. This had been reduced to approximately 10 per cent in the post assistance period (Table 13). The number of women who were not in any productive work during pre assistance period was reduced to one-third of it due to assistance under selected GSEUPs. A probe into the proportion of income from IGA to the total income earned by beneficiaries showed that in nearly two third of the cases, it accounted for 100 per cent of the income earned by them. When analysed by scheme the same was true in the case of three fourth of the beneficiaries belonging to DWCRA scheme. In about 8 per cent of the beneficiaries, a major share of their income (51 to 90 per cent) accrued from IGAs. On the other hand, 14 per cent of all beneficiaries earned 50 per cent or less of their total earnings

from IGAs and the rest of their income came from other sources. On the whole it was observed that in the case of 72 per cent of the beneficiaries studied, IGA under selected GSEUPs of the study strengthened their income earning capacity and reduced their economic dependency (Table 38).

Table 38: Distribution of Women Beneficiaries by Proportion of Income from IGA Contributed to their Income.

Per cent	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
<10	2	3.06	2	2.04	4	4.08
11-20	1	1.02	5	5.10	6	3.06
21-30	1	1.02	2	2.04	3	1.53
31-40	1	1.02	1	1.02	2	2.04
41-50	5	5.10	5	5.10	10	5.10
51-60	-	-	-	-	-	-
61-70	3	3.06	4	4.08	7	3.57
71-80	3	3.06	-	-	3	1.53
81-90	-	-	-	-	-	-
91-100	52	53.06	74	75.51	126	64.28
NA	30	30.61	4	4.08	33	27.07
Total						

4.2.25 PROPORTION OF INCOME FROM IGA CONTRIBUTED TO FAMILY INCOME

Income generation by poor and economically weak women is often advocated on the strength that the earnings would be spent on family expenses and thus would lead to their well being. To gain insight into the monetary contribution that beneficiaries of selected GSEUPs under investigation made towards family income, they were interrogated. The proportion of those who did not contribute to family income for want of paid occupation or

income generation through self employment was reduced to half in the post assistance period in comparison to the same in the pre assistance period (Table 7 and Table 39).

Table 39: Distribution of Women Beneficiaries by Proportion of Income from IGA Contributed to Family Income.

Percentage of income contributed	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
upto 10	4	4.08	28	28.57	32	16.32
11-20	11	11.22	14	14.28	25	12.75
21-30	22	22.44	15	15.30	37	18.87
31-40	7	7.14	17	17.34	24	12.24
41-50	7	7.14	7	7.14	14	7.14
51-60	6	6.12	1	1.02	7	3.57
61-70	1	1.02	2	2.04	3	1.53
71-80	1	1.02	1	1.02	2	1.02
81-90	2	2.04	1	1.02	3	1.53
91-100	1	1.02	-	-	1	0.51
> 100	6	6.12	6	6.12	12	6.12
Not contributed	-	-	2	2.04	2	1.02
NA	30	30.61	4	4.08	34	18.34
Total	98	100	98	100	196	100

The largest proportion amongst contributors to family income under IRDP was giving 21 to 31 per cent of their income from IGA. In the case of beneficiaries under DWCRA scheme, the largest proportion was seen to contribute to the order of 10 per cent of their income from IGA to family income followed by 17 per cent who contributed 31 to 40 per cent of their income to family's income pool.

4.2.26 IMPACT OF PARTICIPATION IN GSEUPs ON INCOME OF WOMEN BENEFICIARIES

To ascertain the impact of participation of women in selected GSEUPs on their personal income, the total income during pre assistance period and post assistance period were computed using one year prior to the award of assistance and one year prior to the study as reference periods for pre and post assistance periods respectively. It is to be borne in mind that these values are only approximate values and should not be considered in absolute terms. However, the findings reveal the trend and in broad terms indicate the direction of impact of giving access to women to credit and financial assistance through selected GSEUPs.

The impact was assessed in terms of increase or decrease in income in the post assistance period as compared to pre assistance period (Table 40) and also by computing the percentage increase or decrease in income in the post assistance period (Table 41) using the pre assistance income during the reference period as the base. The beneficiaries were categorised into low, moderate and high groups by incremental income using mean and standard deviation values. The findings revealed that nearly 87 per cent of beneficiaries of IRDP fell under moderate category whereas the corresponding figure under DWCRA was 79 per cent. Relatively greater proportion of beneficiaries of DWCRA belonged to high group than that of IRDP. For all beneficiaries, it was observed that a relatively smaller proportion of beneficiaries belonged to low group than high group. The mean incremental income of beneficiaries of IRDP was relatively larger than that of DWCRA (Table 40).

While the respondents from DWCRA in large numbers reported incremental incomes per annum to the order of Rs 10000 or less, relatively smaller proportion of beneficiaries from IRDP scheme revealed similar trend. More or less comparable proportion of beneficiaries from DWCRA and IRDP reported an incremental income of Rs. 10001 to 20000 per annum, the same being nearly one-fourth of them (Appendix IV, Table 13). As far as incremental incomes falling between Rs. 20001 to Rs. 30000 were analysed, the

beneficiaries of both the schemes did not reveal any remarkable difference. A greater proportion of women beneficiaries without any source of income belonged to IRDP scheme than DWCRA scheme (Table 34). The proportion of beneficiaries with no incremental income was observed to be more under IRDP than DWCRA scheme (Appendix IV, Table 13). State Bank of India in its evaluative study (1985) assessed the impact of IRDP assistance on the beneficiaries and reported that under IRDP the number of mandays generated per family, taking both the principal as well as subsidy occupations together, increased by 78 per cent. This rise in employment generation was due to large scale disposal of assets provided and availability of assets to provide continuous employment. The average annual family income increased from Rs. 3027 in the pre assistance period to Rs. 4399 in the post assistance period. This was a perceptible increase in the consumption level in the post-assistance period.

Table 40 : Distribution of Women Beneficiaries by Incremental Income

Categorization Impact	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Low	5	5.1	8	8.2	14	7.1
Moderate	85	86.7	77	78.6	162	82.7
High	8	8.2	13	13.3	20	10.2
Mean	7772.4		5535.27		6653.83	
SD	13648.6		9663.1		11853.3	

The largest proportion (46.4 per cent) of all beneficiaries recorded an incremental income of upto Rs.10,000 per annum. Nearly one-fourth of the beneficiaries each revealed an incremental income falling in the range of Rs. 10001 to Rs. 20000 in the post assistance period. About negligible proportion of the beneficiaries revealed incremental incomes varying from Rs. 20,001 to Rs. 30,000 per annum or more (Appendix IV, Table 13). However, the mean incremental income per annum was computed to be Rs. 7772.4 in the

case of respondents of IRDP as against that of Rs. 5535.27 of those of DWCRA scheme. The participation of women in selected GSEUPs resulted in an incremental income in large majority of them with a mean value of Rs. 6653.80. Goyal (1981) evaluated the IGAs and assessed the impact of Bank credit on weaker sections in regard to their incremental income and availability of the borrowers. The findings revealed that increase in net family income from all the sources per borrower per month from the pre assistance period to post assistance period ranged from Rs. 227 to 279. The beneficiaries opinion was that through bank credit they had been able to raise their income level.

4.2.27 WOMEN BENEFICIARIES BY PERCENT CHANGE IN INCOME DURING POST FINANCIAL ASSISTANCE PERIOD.

The present study explored to analyse the percentage change in incomes of beneficiaries during post assistance period in comparison to pre assistance period. The findings in this regard are presented in Table 41. It should be borne in mind that the income data during the reference periods in the pre and post assistance period were used for the computation of percentage difference in income of the beneficiaries. The study revealed that nearly 26 per cent of the total beneficiaries recorded an incremental income of over 100 per cent of their pre assistance period income. GSEUP wise analysis showed that the proportion of beneficiaries reporting greater than cent per cent incremental income over pre assistance income was more under IRDP than in DWCRA programme. A little over one-fourth of the beneficiaries each reported incremental incomes ranging from 1 to 90 per cent during the post assistance period with more than half of them reporting less than 50 per cent increase in their incomes in the post assistance period as compared to pre assistance period. State Bank of India (1979) in its study on the impact of credit on weaker sections engaged in different IGAs, reported that the increase in net family income from all the sources per borrower per month from pre assistance period to post assistance period ranged from Rs 24 to Rs. 224.

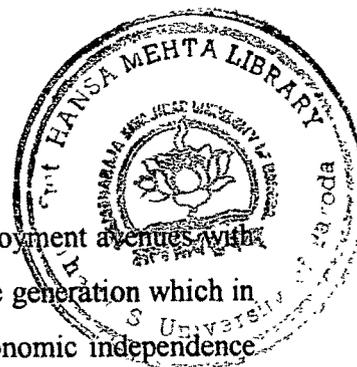
Table 41: Distribution of Women Beneficiaries by Change in Income in the Post Financial Assistance Period.

Change in Income (%)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Increase upto 10	2	2.04	4	4.08	6	3.06
11-20	1	1.02	4	4.08	5	2.55
21-30	-	-	4	4.08	4	2.04
31-40	9	9.18	5	5.10	14	7.14
41-50	5	5.10	3	3.06	8	4.08
51-60	3	3.06	3	3.06	6	3.06
61-70	3	3.06	5	5.10	8	4.08
71-80	2	2.04	2	2.04	4	2.04
81-90	2	2.04	1	1.02	3	1.53
> 100	31	31.63	20	20.40	51	26.02
Decrease	6	7.14	11	11.42	18	9.18
No change	34	34.69	36	36.73	69	35.20

About one-tenth of the total beneficiaries reported a decrease in income in the post assistance period in comparison to pre assistance period. There were more beneficiaries with reduced incomes in the post assistance period under DWCRA than under IRDP. The main reasons which led to drop in incomes were 'death of milch cattle' 'dry cattle' and 'sterile cattle'. In a few instances the beneficiaries reported sale of their asset due to poor or no yield.

4.2.28 BENEFICIARIES BY ACCESS AND CONTROL OVER INCOME FROM THEIR IGA

One of the means by which empowerment of women could be achieved is often mentioned as economic independence and to achieve greater economic independence,



access and control over resources are considered necessary. Self employment avenues with government support provides women access to credit to lead to income generation which in turn is expected to give power and authority to them. To achieve economic independence and thereby empowerment of women, special reservation of target is made for women under government sponsored economic upliftment programmes like IRDP and DWCRA. Majority of the beneficiaries drawn from IRDP and DWCRA programme reported income generation in the post assistance period (Tables 34). The beneficiaries were further interrogated to find out whether they had control over the resources generated through IGAs under IRDP and DWCRA.

The beneficiaries reported on the family member who had access to and control over the income generated by them from their IGAs under selected GSEUPs. It was observed that in nearly 50 per cent of the cases the family members, beneficiary's husband and the beneficiaries themselves^{ves} jointly took decisions on the use of income from IGA. About one-fourth of the beneficiaries reported that they had access to and control over the income earned from their IGA and the decisions pertaining to its use were made by themselves. In a few cases, though relatively small, the income was handed over to male hand, who then decided on its use and allocation. The trend in this regard remained the same in the case of beneficiaries of IRDP and DWCRA.

There was a predominance of joint decisions on income from IGAs as reported by beneficiaries from both IRDP and DWCRA with the proportion in the latter being nearly double that of the former. Control of income from IGA of beneficiaries with male head was also prevalent to a greater extent in the case of DWCRA. On the contrary, more beneficiaries of IRDP (30 per cent) reported control of resources generated by them than those of DWCRA as it was observed that though IGAs launched under the GSEUPs covered in the study led to income generation of majority of the women beneficiaries, about 25 per cent of the total sample only had independent access and control over their income (Table 42).

Table 42 : Distribution of Women Beneficiaries by Access and Control over Income From IGA under GSEUPs

Access and Control	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
With respondent	29	29.59	21	21.42	50	25.51
With male head	4	4.08	13	13.26	17	8.67
Respondent jointly with Husband and others	36	36.73	60	61.22	96	48.97
Discontinued	29	29.59	4	4.08	33	16.83
Total	98	100	98	100	196	100

4.2.29 REPAYMENT OF LOAN

The pattern of repayment of loan by beneficiaries of IRDP and DWCRA was studied. About 71 per cent of beneficiaries under IRDP reported repayment of loan on a regular basis in contrast to about one-fourth under DWCRA. More beneficiaries under DWCRA were irregular in repayment of loan than their counterparts most of whom were regular in repayment. Moreover, they outnumbered irregular repayers under IRDP too. Negligible proportion under IRDP reported no intention to repay or not repaid at all. A little over one-fourth of the beneficiaries under DWCRA were not recipients of any loan to support their IGAs.

When repayment pattern of all beneficiaries was analysed, it was seen that nearly half of them were regular repayers of loan amount. The main reasons for being regular in repayment were observed to be a sense of responsibility, desire to enhance their credit worthiness and to become eligible for further loan. A little more than one-third of the total sample were irregular in repayment. However they expressed their plans to repay the loan completely. The beneficiaries under study in large majority revealed their intentions to clear their loan. This observation of the study was not in line with that of Sharma (1993) who

studied financing of IRDP in Diburgarh district of Assam and concluded that the repayment performance of the beneficiaries of major IRDP scheme in the study area was not at all satisfactory.

Table 43 : Distribution of Women Beneficiaries by Repayment of Loan

Repayment of loan	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Regular	70	71.42	26	26.53	96	48.97
Irregular	25	25.51	40	40.81	65	34.18
Not paid at all	2	2.04	2	2.04	4	2.04
No intention to pay	1	1.02	-	-	1	0.51
NA/NR	-	-	30	30.61	30	15.30
Total	98	100	98	100	196	100

Chandavate (1992) reported that only 10 per cent beneficiaries were regular in paying off the assistances, 18 per cent partially repaid assistance, and while 52 per cent did not pay the assistance, remaining 20 per cent beneficiaries were not in a position to repay the assistance. Bhatt (1987) stated, in general, banks, did not hesitate to lend women as in most of the cases women proved to be good repayers.

4.2.30 EXTENT OF INVOLVEMENT OF BENEFICIARIES IN IGA UNDER SELECTED GSEUPs

The extent of involvement of beneficiaries in IGAs launched under selected GSEUPs was explored using a descriptive rating scale comprising of 25 items. The beneficiaries reported their involvement on a continuum ranging from 'none' to 76 to 100 per cent and a score of 1 through 5 were assigned to the response categories on the continuum. The total score of each beneficiaries was arrived at by summing the score earned on each item. The beneficiaries were categorised under low, moderate and high scorers

based on the mean and standard deviation values of respective schemes and of all beneficiaries. A little over two-third of the beneficiaries of IRDP belonged to 'moderate' group while around 61 to 68 per cent belonged to the corresponding group under DWCRA and the total. While more or less the same proportion of beneficiaries were either 'low' or 'high' scorers under IRDP, a little more than double that of 'low' scorers were found to fall under 'high' scorers in the case of DWCRA. The mean scores on extent of involvement earned by beneficiaries revealed that there was only a nominal difference in the same amongst the beneficiaries by scheme and by all beneficiaries. Beneficiaries under DWCRA exhibited relatively greater involvement than those under IRDP in their IGAs (Table 44). Further scrutiny of data showed an increasing trend in the proportion of beneficiaries as the extent of involvement increased with the maximum seen in the score range more than 70 but upto 90 thereby revealing their average involvement to the order of more than 50 per cent. Beyond 90 scores the proportion of beneficiaries dropped in the case of IRDP, though no such pattern could be drawn in the case of DWCRA. On the whole it can be concluded that the majority took up their IGAs quite seriously and were themselves participating in their IGAs to a greater extent than other family members as evidenced through their extent of involvement (Appendix IV, Table 14). The range in scores on extent of involvement of beneficiaries in their IGAs were seen to be 32 to 125 and 50 to 125 in the case of IRDP and DWCRA respectively (Table 44). Behroz and Chauhan (1981) found that women were active participants in economic contribution and decision making of asset financed. Majority of them justifiably controlled the income too. Thus it emerged that it was the activity financed that decided the gender participation of labour, within a household. Increased labour participation in tending milch cattle did not retrench women completely from the market sector economy. On the contrary, they were found to be combining activities in the home based sector as well as in the market sector economy and thus were maximising the benefits for the wellbeing of their household. The responses of beneficiaries on each item reflecting their involvement in IGA are summarised in Appendix IV, Table 15.

Table 44: Distribution of Women Beneficiaries by Involvement in IGAs under GSEUPs

Extent of involvement	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Low	16	16.3	12	12.2	30	15.3
Moderate	67	68.4	60	61.2	124	63.3
High	15	15.3	26	26.53	42	21.4
Total	98	100	98	100	196	100
Mean	87.6		90.3		88.9	
Sd	21.7		22.3		22.0	

4.2.31 FAMILY COMMITMENT TO IGA OF BENEFICIARIES

Women have to shoulder multiple responsibilities. In addition to their roles of housewives, mother and manager of resources for nurture and care of family members and household production, they assume the role of an income generator when they engage themselves in self employment with financial assistance from government supported economic upliftment programmes. Rural women have heavy work schedules due to poor infrastructure within and outside their households, low status and poor access to resources. It is imperative that they get the necessary commitment of their families in their economic ventures. An attempt was made by the investigator to gain insight into family commitment towards IGA launched under selected GSEUPs by the beneficiaries of the study. A Commitment Scale comprising 20 items was developed under the study. The scale exhibited commendable reliability coefficient. The respondents were categorised under low, moderate and high groups on the basis of their family commitment towards their IGAs. While 69 per cent of IRDP beneficiaries' families revealed moderate commitment, a little more than three-fourth of DWCRA beneficiaries' families revealed similar level of commitment towards IGAs launched by them. More or less comparable proportion of beneficiary's

families revealed either low or high commitment to IGAs of beneficiaries of both IRDP and DWCRA respectively.

When the data for all beneficiaries were studied a greater proportion of their families showed low commitment than high commitment to the IGAs started by beneficiaries. With three-fourth of them revealing moderate family commitment to their IGAs. The mean family commitment scores of all the three, i.e., IRDP, DWCRA and all beneficiaries respectively were comparable with each other even though it was slightly more in the case of beneficiaries from DWCRA group. The distribution of respondents by their family commitment showed that the proportion of beneficiary families increased as family commitment increased with fewer cases in the low score categories (Appendix IV, Tables 16 and 17). The variability amongst the sample on family commitment was comparable across the sample (Table 45).

Table 45: Distribution of Women Beneficiaries by Family Commitment towards IGA under GSEUps.

Commitment	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Low	16	16.3	11	11.2	29	14.8
Moderate	68	69.4	77	78.6	148	75.5
High	14	14.3	10	10.2	19	9.7
Total	98	100	98	100	196	100
Mean	50.4		53.3		51.8	
SD	6.0		6.4		6.4	

SECTION III

4.3 EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GOVERNMENT SPONSORED ECONOMIC UPLIFTMENT PROGRAMMES (GSEUPs)

Empowerment of women beneficiaries of selected GSEUPs was measured through three selected attributes, namely, attitude towards empowerment of women through GSEUPs (AEoW), perceived changes in practices related to multiple role fulfilment (PCPMRF) and perceived level of self esteem (PLSE) that formed the components of EoE. Each of these attributes was measured separately by administering scales developed for the same. Attitude Scale that measured the attitude of respondents towards empowerment of women through GSEUPs had 50 items that dealt with attitude towards economic, sociocultural and politico-legal empowerment. AS had a reliability coefficient of .92. The Practice Scale (PS) that measured perceived changes in practices related to multiple role fulfilment had 42 items. The reliability coefficient of PS was .95. The third scale named Self esteem Scale (SS) with 16 items that measured perceived level of self esteem (PLSE) had a reliability coefficient of .91. The scores on each of these attributes were arrived at by adding the score earned by a respondent on each item in the respective scale. The scores on each scale were then normalised. The three attributes formed components of empowerment. The extent of empowerment (EoE) was computed by summing the normalised scores earned on each of the components measured through the scales. The findings on each of the attributes are described one after the other. Then EoE of women beneficiaries of the study and profile of high and low scorers on empowerment are described.

4.3.1 ATTITUDE TOWARDS EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GSEUPs (AEoW).

Attitude reflects mental disposition of an individual towards an object under study. The women beneficiaries attitude towards empowerment of women through GSEUPs was

treated as a measure/component of empowerment on the premise that their attitude would reflect the extent of empowerment that could be attained through participation of women beneficiaries in selected GSEUPs.

AEEoW through GSEUPs was measured using AS which contained subscales pertaining to attitude towards economic empowerment (AEEoW), socio-cultural empowerment (ASCEoW) and politico-legal empowerments (APLEoW) with 17, 18 and 15 items respectively. The range in scores earned on AEEoW by women beneficiaries of IRDP was 17 to 51 while that of DWCRA was 21 to 51. A large proportion of beneficiaries irrespective of the GSEUP to which they belonged revealed favourable mental disposition towards economic empowerment of women (AEEoW) through GSEUPs. Under IRDP a little less than 50 per cent of the beneficiaries revealed neutral attitude towards AEEoW through GSEUP. On the other hand, similar observation was true in the case of around 45 to 48 per cent of the respondents under DWCRA and under GSEUPs in general for all women beneficiaries. The mean score on AEEoW through GSEUPs was observed to be more or less comparable in the case of IRDP and DWCRA beneficiaries as well as for all beneficiaries (Table 46)

The socio-cultural sub scale in the AS had 18 items with a possible range of 18 to 54 scores. The data on Attitude towards Socio-Cultural Empowerment of Women (ASCEoW) through GSEUPs revealed that IRDP women beneficiaries earned scores ranging from 26 to 54 while DWCRA beneficiaries earned scores ranging from 18 to 54. One-fifth of the beneficiaries revealed favourable mental disposition towards socio-cultural empowerment of women through GSEUPs. The largest proportion was observed to be undecided or neutral in their ASCEoW when analysed by scheme and in general. In contrast to fifty per cent who showed neutral attitude towards AEEoW through GSEUPs, a larger proportion (three-fourth) of them revealed an inclination to be more towards neutral or unfavourable attitude towards SCEoW through GSEUPs

Table 46. Distribution Women Beneficiaries by Attitude towards Empowerment of Women through GSEUPs.

Attitude towards empowerment of women (AEoW)	IRDP N=98		DWCRA, N=98		All Beneficiaries N = 196	
	N	%	N	%	N	%
Economic Empowerment (AEEoW)						
17-25.49 (33.33-49.99) *	5	5.1	1	1.0	6	3.1
26-33 (50.00-66.65)	7	7.1	13	13.3	20	10.2
34-42 (66.66-83.32)	40	40.8	29	29.6	69	35.2
43-51 (83.33-100.00)	46	46.9	55	56.1	101	51.5
Total	98	100.0	98	100.0	196	100.0
Mean	40.98	(80.27)	41.3	(81.65)	41.14	(80.96)
SD	7.4	(14.45)	7.0	(13.75)	7.2	(14.09)
Socio Cultural Empowerment (ASCEoW)						
18-26.99 (33.33-49.99)	2	2.0	4	4.1	6	3.1
27-35.99 (50.00-66.65)	28	28.6	33	33.7	61	31.1
(36-44.99 (66.66-83.32)	48	49.0	41	41.8	89	45.4
45-54 (83.33-100.00)	20	20.4	20	20.4	40	20.4
Total	98	100.0	98	100.0	196	100.0
Mean	39.2	(72.62)	38.5	(71.33)	38.9	(71.98)
SD	6.7	12.40	7.64	14.13	7.2	(13.28)
Politico-legal Empowerment (APLEoW)						
15-22 (33.33-49.99)	12	12.2	15	15.3	27	13.8
22-29 (50.00-66.65)	26	26.5	29	29.6	55	28.1
30-37 (66.66-83.32)	41	41.8	30	30.6	71	36.2
37-45 (83.33-100.00)	19	19.4	24	24.5	43	21.9
Total	98	100.0	98	100.0	196	100.0
Mean	31.8	(70.72)	31.4	(69.75)	31.6	(70.23)
SD	7.0	(15.66)	8.25	(18.22)	7.6	(16.95)
Attitudes towards Empowerment of Women through GSEUPs (AEoW)						
50-74.98 (33.33-49.99)	3	3.1	1	1.0	4	2.0
75-99.98 (50.00-66.65)	21	21.4	31	31.6	52	26.5
99.99-124.98 (66.66-83.32)	53	54.1	44	44.9	97	49.5
124.99-150 (83.33-100.00)	21	21.4	22	22.4	43	21.9
Total	98	100.0	98	100.0	196	100.0
Mean	111.5	(74.53)	111.30	(74.25)	111.6	(74.39)
SD	11.9	(11.36)	11.9	(13.30)	12.6	(12.57)

Figures in parantheses denote normalised values

The largest proportion was observed to be undecided or neutral in their ASCEoW when analysed by scheme and in general. In contrast to fifty per cent who showed neutral attitude towards AEEoW through GSEUPs, a larger proportion (three-fourth) of them revealed an inclination to be more towards neutral or unfavourable attitude towards SCEoW through GSEUPs. The mean scores in the range of 38.5 to 39.2 of women beneficiaries with reference to their attitude towards SCEoW through GSEUPs by scheme and all beneficiaries implied relatively lower position of the respondents in a scale with potential range of 18 to 54 scores.

With reference to attitude towards politico-legal empowerment of women (APLEoW) through GSEUPs too similar observation was made. Nearly three-fourth of the women beneficiaries revealed 'neutral' attitude. The mean scores on APLEoW ranged between 31.4 to 31.8 in the case of women beneficiaries of IRDP, DWCRA and total sample in a scale with a potential range of 15 to 45 scores.

When data were analysed for overall attitude towards empowerment of women (AEoW) through GSEUPs, it was observed that only around one-fifth of the women beneficiaries under each of the two schemes in general exhibited favourable attitude towards empowerment of women through GSEUPs. Nearly 75 per cent of the beneficiaries were neutral in their AEoW. A negligible proportion of beneficiaries revealed negative AEoW through GSEUPs. The mean scores earned by IRDP and DWCRA women beneficiaries were more or less the same with the mean for all the beneficiaries falling in between these two at 111.60 in a potential range of 50 to 150 scores. More women beneficiaries (nearly 50 per cent each) under IRDP and DWCRA revealed a favourable attitude towards economic empowerment of women through GSEUPs in contrast to about one-fifth of them who revealed favourable attitude towards socio-cultural and politico-legal empowerment of women through GSEUPs (Table 46). This could be attributed to the predominance of dairy as an IGA, which is homebased activity, amongst the beneficiaries studied. Such an IGA probably had limited scope for the overall development and

empowerment of women through exposure to outside world.

4.3.2 PERCEIVED CHANGES IN PRACTICES RELATED TO MULTIPLE ROLE FULFILMENT (PCPMRF)

A second measure / component of EoE included in the study to assess EoE of women through GSEUPs was perceived changes in practices related to multiple role fulfilment of beneficiaries by virtue of their self employment venture under selected GSEUPs. The findings summarised in Table 47 shows that a little more than one-fourth of the beneficiaries reported a definite change in their PCPMRF after they launched their IGA under selected GSEUPs.

Table 47 : Distribution of Women Beneficiaries by Perceived Changes in Practices Related to Multiple Role Fulfilment (PCPMRF)

PCPMRF (Scores)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
42 - 62.99 (33.33-49.99)	1	1.0	-	-	1	0.5
63 - 83.98 (50.00-66.65)	11	11.2	14	14.3	25	12.8
83.99-104.98 (66.66-83.32)	65	66.3	51	52.0	116	59.2
104.99-126 (83.33-100.00)	21	21.4	33	33.7	54	27.6
Total	98	100.0	98	100.0	196	100.0
Mean	93.8(76.84)		98.5(78.20)		97.5 (77.52)	
SD	11.1(8.78)		11.3(9.01)		11.2 (8.90)	

Figures in parantheses denote normalised values.

A greater proportion of beneficiaries under DWCRA than IRDP reported an increased involvement in PCPMRF. Nearly three-fourth of the sample did not report in the affirmative on the PS as they perceived no remarkable change in their PCPMRF. The range in scores on PCPMRF of IRDP respondents was 52 to 125 while the corresponding value for DWCRA

was 75 to 123 with a mean score of 96.8 and 98.5 respectively. The mean for all beneficiaries fell in between the two mean values of IRDP and DWCRA beneficiaries at 97.5 (Table 47).

4.3.3 PERCEIVED LEVEL OF SELF ESTEEM (PLSE)

The respondents of the study, i.e., women beneficiaries of IRDP and DWCRA were administered a scale to assess their Perceived Level of Self Esteem (PLSE). PLSE was included as a third attribute or component of EoE in the study to assess EoE of women through GSEUPs. Nearly 46 per cent women beneficiaries of DWCRA revealed high PLSE whereas only one-third of the IRDP beneficiaries revealed the same. Majority of the women beneficiaries under investigation, irrespective of the scheme to which they belonged, earned between 24 to 39.98 scores thereby revealing their lower PLSE. When data for all women beneficiaries were analysed around 40 per cent earned higher PLSE score (40 to 48) whereas 46 per cent earned scores between 32 to 39.98 indicating relatively lower PLSE. The remaining beneficiaries earned very low scores, i.e., less than 32 scores. Further look into the data revealed the range in scores earned by IRDP beneficiaries to be 21 to 48 with that of DWCRA being 24 to 48. The DWCRA beneficiaries revealed a slightly higher mean value than IRDP beneficiaries and the total (Table 48).

Table - 48. Distribution of Women Beneficiaries by Perceived Level of Self Esteem (PLSE)

PLSE	IRDP N = 98		DWCRA N = 98		All Beneficiaries N = 196	
	N	%	N	%	N	%
16-23.99 (133.33-49.99)	1	1.0			1	0.5
24-31.98 (150.00- 66.65)	12	12.2	13	13.3	25	12.8
31.99-39.98 (166.66-83.32)	51	52.0	40	40.0	91	46.4
39.99-48 (183.33-100.00)	34	34.7	45	45.9	79	40.3
Total	98	100.0	98	100.0	196	100.0
Mean	37.4(77.83)		49.5(82.31)		38.4 (80.07)	
SD	5.5 (11.56)		6.8 (14.23)		6.3 (13.12)	

Figures in parantheses denote normalised values.

4.3.4 EXTENT OF EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GSEUPs

The extent of empowerment of women beneficiaries through GSEUPs was arrived at by totalling the normalised scores earned by respondent beneficiaries on each of the attributes / components identified as indirect indicators of empowerment, namely, attitude towards empowerment of women through GSEUPs (AEoW), perceived changes in practices related to multiple role fulfilment (PCPMRF) and perceived level of self esteem (PLSE). The sum score on all the three attributes ranged from 108 to 324. The scores were interpreted such that the higher the score, the higher the EoE. One-third of the women beneficiaries under DWCRA earned scores above 270 indicating relatively higher EoE in comparison to others under DWCRA. Similar observation was seen only with reference to one-fifth of the beneficiaries under IRDP. Majority of the beneficiaries by scheme or total fell in the range of 216 to 269 scores. About one-tenth of all beneficiaries as well as by IRDP and DWCRA programmes revealed minimal EoE. The range in scores earned by

IRDP women beneficiaries was 154.6 to 308.0 while that of DWCRA beneficiaries was 163 to 317 with a mean score of 247.5 and 253.56 respectively. The mean for all beneficiaries was seen to be 250.56 (Table 49).

Table - 49. Distribution of Women Beneficiaries by Extent of Empowerment (EoE) through GSEUPs

Extent of Empowerment (EoE)	IRDP N = 98		DWCRA N = 98		All Beneficiaries N= 96	
	N	%	N	%	N	%
108-161 99 (100 00-149 99)	1	1.0			1	5
162-215 99 (150 00-199 99)	10	10.2	12	12.2	22	11.2
216-269 99 (200 00-249 99)	68	69.4	54	55.1	122	62.2
270-324 (250.00-300 00)	19	19.4	32	32.7	51	26.0
Total	98	100.0	98	100.0	196	100.0
Mean	247.5(229.2)		253.58 (234.8)		250.56(231.98)	
SD	(24.7)		(30.5)		(27.8)	

4.3.5 PROFILE OF HIGH AND LOW EMPOWERMENT SCORERS

Data from 27 beneficiaries each of IRDP and DWCRA and 53 beneficiaries of all beneficiaries of both GSEUPs who scored high and low respectively with reference to overall extent of empowerment were examined to have an understanding about their family and personal characteristics. The profile of high and low scoring beneficiaries of IRDP are dealt with first, followed by those under DWCRA. Lastly the profile of high and low scoring beneficiaries of both the GSEUPs in general (together) are presented.

Table 50 : Comparison of Mean of Family Characteristics of Women Beneficiaries of IRDP in Relation to Extent of Empowerment.

VARIABLES	IRDP		
	High Scorers N=27	Low Scorers N=27	Total N=98
Extent of empowerment (EoE)	258.8	199.3	229.2
Attitudes towards empowerment of women through GSEUPs (AEoW)	86.5	61.6	74.5
Perceived changes in practices related to multiple role fulfilment (PCPMRF)	82.4	69.4	76.8
Perceived level of self esteem (PLSE)	89.9	68.3	77.91
Family commitment (20-60)	53.0	48.0	50.5
Investment inclusive of Subsidy (Rs)	11088.9	8600.0	91350.15
Investment exclusive of subsidy (Rs)	8485.2	6027.8	6887.8
Age of beneficiaries (years)	44.1	41.9	42.0
Age of family heads (years)	48.0	46.3	46.5
Education level of beneficiaries (3=class IV)	3.4	2.7	2.9
Education level of family heads (5=class VI)	5.4	4.0	4.6
Income of beneficiaries from all sources (Rs)	98.3	74.3	87.6
Income of beneficiaries from IGA under IRDP (Rs)	18401.0	14674.4	15884.0
Incremental income of beneficiaries (Rs.)	16165.2	9962.1	13007.1
Extent of involvement of beneficiaries in IGA under IRDP (42-126)	7427.0	6249.3	7772.4
Land holding (ha)	7	.6	.64
Socio-economic status (0-40)	16.3	14.0	15.9
Years of Married life (years)	27.7	25.9	25.7

4.3.5.1 Profile of High and Low Scoring IRDP Women Beneficiaries on Empowerment

The IRDP beneficiaries who scored high on empowerment in contrast to those who scored low were characterised by older family heads with more education. The high scorers were older than low scorers on extent^{of} empowerment.

High scorers on empowerment in comparison to low scorers were characterised by larger investments inclusive as well as exclusive of subsidy, higher income of beneficiaries from all sources as well as from IGA under IRDP. Moreover the high scoring IRDP beneficiaries in contrast to low scorers revealed larger incremental income. The families of those beneficiaries with higher scores on empowerment were at higher scores on SES and with marginally more landholding and years of married life. Moreover, such families were more committed to the beneficiary's IGA under IRDP. The high scoring beneficiaries themselves were involved to a greater extent in their IGAs than their low scoring counterparts.

On the other hand, the respondents of IRDP who were low empowerment scores, in comparison to high scores were characterised by family heads, with lower education level. The low empowerment scorers were younger in age than high scorers. The low scores revealed lower investments with as well as without subsidy and received lower annual income from all sources as well as from IGA under IRDP. They also exhibited lower incremental income in comparison to high scorers on empowerment. These families of IRDP beneficiaries who were low scorers on empowerment had relatively less landholding and were lower in SES than those of high scorers. Further the low scorers revealed less number of years of married life than their high scoring counter parts. The family commitment of low empowerment scorers under IRDP were less committed to beneficiaries IGA than those of high scores. Moreover, the low scorers on empowerment were less involved in their IGA under IRDP than the high scorers on empowerment (Table 50).

4.3.5.2 Profile of High and Low scoring DWCRA women beneficiaries on Empowerment

The mean family and personal characteristics of high and low empowerment scorers of DWCRA programme were examined. The high scorers in comparison to low scorers were older beneficiaries. They were characterised by family heads with more education. The high scorers revealed slightly more investment in their IGAs than low scorers when investment inclusive and exclusive of subsidy were compared.

The high empowerment scorers in contrast to low scorers were remarkably superior in their involvement in IGA under DWCRA. The family commitment to IGA of beneficiaries was marginally higher in the case of high scorers than low scorers. The annual income, income from IGA under DWCRA as well as incremental income of high scorers were more than low scorers. The high scorers were characterised by larger land holding and higher SES as compared to low scorers on empowerment. In terms of number of years of married life the high and low scorers on empowerment were comparable (Table 51).

In contrast to high scorers, those who received low scores on extent of empowerment were younger and with functional literacy level. They were characterised by younger family heads, who were less educated than those of high scorers. The low empowerment scorers of DWCRA were less involved in their self employment venture than their counterparts who were high scorers. The income receipts of low empowerment scores of DWCRA in terms of income for all sources, and income from self employment venture were lesser than that of high empowerment scorers. The low scorers in contrast to high scorers were marked by smaller incremental income too. Families of low scorers were with very less land holding in comparison to high scorers. Moreover the low scorers' families had lower SES than high scorers' families. The low scorers on empowerment amongst beneficiaries under DWCRA were characterised by relatively lower family commitment to their self employment venture than the high scorers.

Table 51 · Comparison of Mean of Family Characteristics of Women Beneficiaries of DWCRA in Relation to Extent of Empowerment.

VARIABLES	DWCRA		
	Mean		Total N=98
	High Scorers N=27	Low Scorers N=27	
Extent of empowerment (EoE)	273.5	198.6	234.8
Attitudes towards empowerment of Women through GSEUPs (AEoW)	90.1	62.3	74.2
Perceived changes in Practices related to multiple role fulfilment (PCPMRF)	85.4	70.0	78.1
Perceived level of Self esteem (PLSE)	98.0	66.3	82.3
Family commitment (20-60)	54.7	51.1	53.3
Investment inclusive of Subsidy (Rs)	5529.6	4175.9	5144.9
Investment exclusive of subsidy (Rs)	3856.5	2599.1	3428.7
Age of Beneficiaries (years)	38.6	37.2	38.9
Age of Family heads (years)	44.4	42.1	44.2
Education level of beneficiaries (3=class IV)	3.3	1.4	2.1
Education level of family heads (3=class IV)	3.5	2.6	2.9
Income of Beneficiaries from all sources (Rs)	14809.0	10209.0	11608.5
Income of beneficiaries from IGA under DWCRA (Rs)	13874.8	9386.7	10346.9
Incremental income of beneficiaries (Rs.)	7584.2	5961.5	5421.4
Extent of involvement of beneficiaries in IGA under DWCRA (42-126)	1050.7	79.4	90.3
Landholding (ha)	6	1	.35
Socio-economic status (0-40)	17.3	13.7	15.6
Years of Married life (years)	22.1	22.3	22.6

A comparison between high scorers under IRDP and DWCRA (Tables 47 and 48) brings to lime light the similarities and dissimilarities in their personal and family characteristics. The high empowerment scorers under IRDP in comparison to high scorers under DWCRA earned relatively lower scores on overall empowerment as well as on each subcomponent of overall empowerment, namely, attitude towards empowerment of women through GSEUPs, perceived changes in practices related to multiple role fulfilment (PCPMRF) and perceived levels of self esteem (PLSE). Further the high scorers under IRDP in contrast to those under DWCRA were characterised by larger amounts of financial assistance with or without subsidy. On the other hand, the high scorers under DWCRA in contrast to high scorers under IRDP, were younger with lower levels of education. Besides, the family heads in the families of high scorers under DWCRA too were younger with lower levels of education than the family heads of high scorers' families under IRDP. The high empowerment scorers under IRDP were characterised by lower level of involvement in their IGAs than those with high empowerment scorers under DWCRA. Further, the high empowerment scorers under DWCRA were marked by their family's greater commitment to the IGA under the scheme, than their counterparts to their IGAs under IRDP. The income from all sources and income from IGA were higher in the case of high scorers under IRDP than under those with high empowerment scorers under DWCRA. However, the high scorers under DWCRA had higher incremental income than those under IRDP. The high empowerment scorers under IRDP belonged to families that had marginally larger land and that were established for longer number of years than the high empowerment scorers under DWCRA. The high empowerment scorers under DWCRA belonged to families that were higher in SES than the high scorers' families under IRDP.

On the other hand the low empowerment scorers under IRDP in contrast to those under DWCRA were older with higher level of education and lesser involvement in their IGAs. The low scorers under IRDP revealed higher investment than low scorers under DWCRA. The families of low scorers under IRDP were headed by older persons with more

education than those of high scorers under DWCRA. The low empowerment scorers under DWCRA in contrast to those under IRDP had families with less land holding lesser number of years of married life and more family commitment. Their SES was comparable. The low scorers under IRDP had larger income from all sources, income from IGA and incremental income than low scorers under DWCRA. The low empowerment scorers of both the selected GSEUPs were comparable.

4.3.5.3 Profile of High and Low Empowerment Scorers under both-GSEUPs in General

The data of all the beneficiaries under IRDP and DWCRA were treated together to examine the family and personal characteristics of high and low scorers on empowerment amongst the total sample women beneficiaries studied. The high empowerment scorers in contrast to low scorers were characterised by older family heads who were more educated. The high scorers were older than low empowerment scorers and the former had more education than the latter. With reference to financial assistance, the high empowerment scorers revealed higher assistance with an exclusive subsidy. High scorers were involved in their self employment ventures to a remarkably higher level than low scorers. The high scorers were further characterised in contrast to low scorers by higher family commitment to their self employment venture, larger land holding with the family, more number of years of married life and higher SES of the family. Moreover, the high empowerment scorers exhibited higher income from all sources, higher income from self employment venture under GSEUP, and higher incremental income.

On the other hand, the low scorers were younger and with less education than the high scorers. The family heads of low scorers were relatively younger with less education than high scorers. The low empowerment scorers in contrast to high scorers were characterised by less assistance with or without subsidy that was availed of under selected GSEUPs to launch their self employment. The low empowerment scorers were less involved in their IGAs than high scorers and were characterised by lower annual income,

lower income from IGA and smaller incremental income than their counterparts with high score on empowerment. The low scoring beneficiaries's families were characterised by less landholding, lesser number of years of married life, lower SES, and lesser commitment to the self employment venture under selected GSEUP (Table 52).

Table 52 : Comparison of Mean of Family Characteristics of All Women Beneficiaries in Relation to Extent of Empowerment.

VARIABLES	All Beneficiaries		
	Mean		
	High Scorers N=53	Low Scorers N=53	Total N=196
Extent of empowerment (EoE)	267.0	198.77	465.7
Attitudes towards empowerment of Women through GSEUPs (AEoW)	88.6	61.9	74.4
Perceived changes in Practices related to multiple role fulfilment (PCPMRF)	83.7	69.8	77.5
Perceived level of Self esteem (PLSE)	94.7	67.0	80.0
Family commitment (20-60)	53.9	49.6	51.8
Investment inclusive of Subsidy (Rs)	7614.2	6404.7	7140.1
Investment exclusive of subsidy (Rs)	5529.9	4319.3	5158.2
Age of Beneficiaries (years)	42.1	39.7	40.4
Age of Family heads (years)	47.5	44.3	45.3
Education level of beneficiaries (3=class IV)	3.4	2.0	2.5
Education level of family heads (4=class V)	4.4	3.3	3.8
Income of Beneficiaries from all sources (Rs)	16742.6	12371.1	13746.2
Income of beneficiaries from IGA under selected GSEUPs (IRDP and DWCRA) (Rs)	15329.8	9856.9	116770.0
Incremental income of beneficiaries (Rs.)	6825.3	6220.6	6596.9
Extent of involvement of beneficiaries in IGA under selected GSEUPs (IRDP and DWCRA) (42-126)	103.3	76.9	88.9
Landholding (ha)	.7	.4	.5
Socio-economic status (0-40)	17.3	13.9	15.6
Years of Married life (years)	25.5	24.3	24.2

SECTION IV

4.4 HYPOTHESIS TESTING

To test the hypotheses, null hypotheses were formulated, correlation coefficients were computed for variables using data on the sample drawn from IRDP, DWCRA and the total of both the programmes together. ANOVA was carried out and wherever significant 'F' values were found 't' test was applied to test the hypothesis to ascertain the order in the influence of the variable. On overall empowerment of the beneficiaries stepwise regression analysis was carried out for each of the selected GSEUPs separately as well as for both the programmes together. In this section the observations made in relation to testing of hypotheses are presented. First the findings pertinent to hypotheses 1 are summarised then the findings related to hypothesis 2 are given. Thereafter findings related to Hypothesis 3 and Hypothesis 4 are presented.

4.4.1 HYPOTHESIS 1

For the purpose of testing hypothesis 1, null hypotheses were framed. With reference to Hypothesis 1 which states that, there exists a relationship between extent of empowerment of women beneficiaries through IRDP and DWCRA in specific and these selected GSEUPS in general and the selected situational, personal and family variables, three main null hypotheses with sub hypotheses as presented below were formulated.

Ho1.1. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and the selected situational, personal and family variables.

Situational variables.

Ho1.1.1. Family commitment

Ho1.1.2. Investment inclusive of subsidy

Table 53. Coefficient of Correlation for Fourteen Variables Including Extent of Empowerment of Women Beneficiaries of IRDP

	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Income of the beneficiary from IGA under IRDP	0.768**	.449**	-.049	.027	.136	.112	.235*	.226*	-.051	.335**	-.057	.209*	.258**	.163
Income of the beneficiary from all sources		0.596	-.095	.059	.080	.51	.174	.194	-.047	.293**	.002	.198*	.229*	.108
Incremental income of the beneficiaries			.046	-.021	-.019	-.033	-.012	.051	-.079	.105	-.015	.096	.113	.037
Extent of involvement of beneficiary in IGA under IRDP				.102	.035	.008	.013	-.014	.192	.024	.032	-.019	-.00	.385**
Age of beneficiaries					.767**	-.171	-.125	.192	.841**	.047	-.095	-.160	-.132	.078
Age of family heads						-.084	-.072	.220*	.691**	.070	-.003	-.108	-.099	.077
Education of the beneficiary							.665**	.414**	-.198*	.525**	-.016	.063	.056	.059
Education of the family head								.483**	-.174	.640**	.103	.034	.078	.142
Land holding									.118	.660**	.030	.014	.072	.063
Years of married life										-.004	-.043	-.142	-.163	.086
Socio-economic status											.148	.061	.119	.196
Family commitment												.156	.142	.358**
Investment inclusive of subsidy													.957**	.178
Investment exclusive of subsidy														.185
Extent of empowerment (EoE)														

* Significant at .05 level, ** significant at .01 level.

Table 54 Coefficient of Correlation for Fourteen Variables Including Extent of Empowerment of Women Beneficiaries of DWCRA

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Income of beneficiaries from IGA under DWCRA	896**	645**	128	060	112	289**	265**	019	120	.324**	043	306**	297**	.224*
Income of beneficiaries from all sources		.718**	139	048	.099	.269**	.241*	001	.121	.290**	-.014	.297**	300**	.246*
Incremental income of the beneficiaries			040	-.137	-.100	226*	265**	-.084	-.015	.118	.035	094	.136	.139
Involvement of beneficiaries in IGA under DWCRA				090	.084	242*	-.023	.014	073	178	-.032	.063	.072	.520**
Age of beneficiaries					944**	-.063	-.027	141	893**	.152	027	204*	213*	.092
Age of family heads					.033	-.018	092	.854**	.854**	153	.038	221*	234*	.108
Education of beneficiaries						078		-.139	-.090	-.103	204	024*	016	.340**
Education level of family heads								182	020	435**	-.025	-.118	-.093	.068
Land holding									123	511**	137	034	007	.190
Years of married life										166	032	121	132	.075
Socio-economic status											-.013	123	136	.229*
Family commitment												233*	213*	.223*
Investment inclusive of Subsidy													950**	.132
Investment exclusive of subsidy														.144
Extent of empowerment (EoE)														

* Significant at 05 level, ** significant at 01 level.

Table 55 Coefficient of Correlation for Fourteen Variables Including Extent of Empowerment of All Women Beneficiaries

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Income of beneficiaries under GSEUPs in general	813**	.519**	.015	.082	.135	.186**	.264**	.172*	.030	.335**	-.041	.270**	.294**	.168*
Income of beneficiaries from all sources	642**	-.006	-.079	.105	.214**	.231**	.153*	.045	.296**	-.049	.291**	.306**	306**	140
Incremental income of beneficiaries			-.015	-.052	-.041	.070	.100	.020	-.039	.114	-.016	.128	.151*	.070
Involvement of beneficiaries in IGA under GSEUPs in general				.086	.053	.091	-.031	-.011	.124	.081	.012	-.010	.000	.462**
Age of beneficiaries					.854**	-.103	-.051	.188**	.867**	.093	-.064	.065	.067	.069
Age of family heads						-.047	-.024	.179*	.769**	.106	-.006	.084	.079	.082
Education of beneficiaries							.472**	.230**	-.131	.314**	.048	.102	.095	.174*
Education of family heads								.400**	-.062	.570**	-.005	.076	.111	.078
Land holding									.139	.610**	.037	.088	.111	.102
Years of married life										.066	-.038	.038	.018	.064
Socio-economic status											.065	.098	.135	.195**
Family commitment												.070	.054	.295**
Investment of inclusive of subsidy													.960**	.092
Investment exclusive of subsidy														.102
Extent of Empowerment														

* Significant at .05 level, ** significant at .01 level.

Ho1.1.3 Investment exclusive of subsidy

Personal variables

Ho1.1.4. Age of beneficiaries

Ho1.1.5. Age of family heads

Ho1.1.6. Education level of beneficiaries

Ho1.1.7. Education level of family head

Ho1.1.8. Income of beneficiaries from all sources

Ho1.1.9. Income of beneficiaries from IGA under IRDP

Ho1.1.10. Incremental income of beneficiaries

Ho1.1.11. Extent of involvement of beneficiaries in IGA under IRDP

Family Variables:

Ho1.1.12. Current land holding

Ho1.1.13. Socio-economic status

Ho1.1.14 Years of married life

Ho1.2. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and the selected situational, personal and family variables.

Situational Variables:

Ho1.2.1. Family commitment

Ho1.2.2. Investment inclusive of subsidy

Ho1.2.3. Investment exclusive of subsidy

Personal Variables:

Ho1.2.4 Age of beneficiaries

Ho1.2.5. Age of family head

Ho1.2.6. Education level of beneficiaries

Ho1.2.7 Education level of the family head

Ho1.2.8. Income of beneficiaries from all sources

Ho1.2.9 Income of beneficiaries from IGA under DWCRA

- Ho1.2.10. Incremental income of the beneficiaries
- Ho1.2.11. Extent of involvement of beneficiaries in IGA under DWCRA

Family Variables

- Ho1.2.12. Land holding
- Ho1.2.13. Socio-economic status
- Ho1.2.14. Years of married life

Ho1.3. There exists no relationship between extent of empowerment of women beneficiaries through both the GSEUPs (i.e. IRDP and DWCRA) in general and selected situational, personal and family variables.

Situational Variables

- Ho1.3.1. Family commitment
- Ho1.3.2. Investment inclusive of subsidy
- Ho1.3.3. Investment exclusive of subsidy

Personal Variables

- Ho1.3.4. Age of the beneficiaries
- Ho1.3.5. Age of family heads
- Ho1.3.6. Education level of the beneficiaries
- Ho1.3.7. Education level of family head
- Ho1.3.8. Income of beneficiaries from all sources
- Ho1.3.9. Income of beneficiaries from IGA under GSEUPs in general
- Ho1.3.10. Incremental income of the beneficiaries
- Ho1.3.11. Extent of involvement of beneficiaries in IGA under GSEUPs in general

Family Variables

- Ho1.3.12. Land holding
- Ho1.3.13. Socioeconomic status
- Ho1.3.14. Years of married life

The findings in relation to null hypotheses Ho1.1, Ho1.2 and Ho1.3 are presented in sequence by each of the independent variables under study.

Table 56: Coefficient of Correlation for Fourteen Variables Including Attributes Components of Extent of Empowerment of Women Beneficiaries of IRDP.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Income of beneficiaries from IGA under IRDP		0.768**	.449**	-.049	.027	.136	.112	.235*	.226*	-.051	.335**	-.057	.209*	.258*	.144	.206*	.044
Income of beneficiaries from all sources		0.596	0.596	-.095	.059	.980	.51	.174	.194	-.047	.293**	.902	.198*	.229*	.073	.171	.017
Incremental income of beneficiaries		.046	-.021	-.019	-.033	-.012	.051	-.079	.105	-.015	.0961	.1136	.003	.074	.019		
Involvement of beneficiaries in IGA under IRDP		.102	.035	.008	.0135	-.014	.192	.841**	.047	-.095	-.160	-.132	018	.118	.059		
Age of beneficiaries		-.084	-.072	.220*	.691**	.070	-.003	-.108	-.099	040	.101	.048					
Age of family heads		.665**	.414**	-.198*	.525**	-.016	.063	.056	.061	.032	.034	.034	.078	.175	.069	.072	
Education of beneficiaries		.483**	-.174	.1186	.660**	.030	.014	.072	.085	.040	.016						
Education of family heads		-.004	-.142	-.163	.148	.061	.119	.154	.120	.281**	.121						
Land holding		.156	.957**	.081	.232*	.104	.240	.107									
Years of married life																	
Socio-economic status																	
Family commitment																	
Investment inclusive of subsidy																	
Investment exclusive of subsidy																	
Extent of overall empowerment of women (AEOW)																	
Perceived changes in practices related to multiple role fulfillment (PCPMRF)																	
Perceived level of self esteem (PLSE)																	

* Significant at .05 level, ** significant at 01 level.

Table 57 : Coefficient of Correlation for Fourteen Variables Including Attributes Components of Extent of Empowerment of Women Beneficiaries of DWCRA

	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Income of beneficiaries from IGA under DWCRA	896**	845**	128	060	112	289**	265**	019	120	324**	043	306**	287**	213*	281**	096
Income of beneficiaries from all sources		718**	139	048	099	269**	241**	001	121	290**	-014	297**	300**	238*	247*	136
Incremental income of beneficiaries		040	-137	090	-100	226*	265**	-084	-015	118	035	094	136	185*	187*	006
Involvement of beneficiaries in IGA under DWCRA		090	084	242*	-023	265**	014	073	178	-032	063	072	382**	552**	409**	
Age of beneficiaries			944**	-063	-027	1414	893	152	027	204	213	010	047	158		
Age of family heads			033	-018	78	854**	153	092	038	221*	234*	047	039	164		
Education of beneficiaries				-103	435*	-090	204	024	016	297**	335**	239*				
Education of family heads				182	020	-025	-118	-093	000	143	057					
Land holding				123	511*	137	034	007	115	104	235*					
Years of married life				166	032	121	132	009	088							
Socio-economic status				-013	123	136	154	234*	199*							
Family commitment				233*	213	266**	116	158								
Investment including Subsidy				950**	151	109	074									
Investment excluding subsidy				171*	118	075										
Extent of overall empowerment of women beneficiaries (AEOW)				442**	680**											
Perceived changes in practices related to multiple role fulfillment (PCPMRF)																
Perceived level of self esteem (PLSE)																

* Significant at 05 level, ** significant at 01 level

Table 58 Coefficient of Correlation for Fourteen Variables Including Attributes Components of Extent of Empowerment of All Women Beneficiaries

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Income of beneficiaries from IGA under GSEUPs in general	813**	519**	015	082	135	186**	284**	172*	030	335**	- 041	270**	294**	169*	225**	043
Income of beneficiaries from all sources	642**	642**	- 006	- 079	105	214**	231**	153*	045	.296**	- 049	291**	306**	143*	182*	036
Incremental income of beneficiaries	- 015	- 052	- 041	070	070	070	100	020	- 039	114	- 016	128	151*	082	111	- 004
Involvement of beneficiaries in IGA under GSEUPs in general	086	086	053	091	091	091	- 031	- 011	124	0 081	012	- 010	000	401**	367**	347**
Age of beneficiaries	854**	854**	854**	- 103	854**	- 103	- 051	188**	867**	093	- 064	065	067	015	071	084
Age of family heads	- 047	- 047	- 047	- 024	- 047	- 047	- 024	179*	769**	106	- 006	084	079	044	061	090
Education of beneficiaries	472**	472**	472**	472**	472**	472**	472**	230**	- 131	314**	048	102	085	167*	151*	106
Education of family heads	400**	400**	400**	400**	400**	400**	400**	400**	- 062	570**	- 005	076	111	085	079	02
Land holding	139	139	139	139	139	139	139	139	139	610**	037	088	111	087	054	086
Years of married life	068	068	068	068	068	068	068	068	068	068	- 038	038	018	016	109	045
Socio-economic status	065	065	065	065	065	065	065	065	065	065	065	098	135	162*	178*	138
Family commitment	070	070	070	070	070	070	070	070	070	070	070	070	054	332**	095	243**
Investment inclusive of subsidy	960**	960**	960**	960**	960**	960**	960**	960**	960**	960**	960**	960**	960**	108	122	009
Investment exclusive of subsidy	123	123	123	123	123	123	123	123	123	123	123	123	134	134	006	006
Extent of overall empowerment of the women (AEoW)	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	392**	616**
Perceived changes in practices related to multiple role fulfillment (PCPMRF)	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**	321**
Perceived level of self esteem (PLSE)																

* Significant at 05 level, ** significant at 01 level

Ho1.1.1. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and their family commitment.

The scores on family commitment of beneficiaries' families to their self employment venture under IRDP ranged from 32 to 60 with a mean score of 50.4 (Table 50). The computed product moment correlation between these two variables was significant at .01 level (Table 53).

The 'r' values between each of the selected attributes of EoE of women beneficiaries through IRDP and their family commitment were computed. The 'r' values revealed positive correlation between AEoW through GSEUPs and PLSE of women beneficiaries and their family commitment to their IGAs at 0.01 level of significance (Table 56).

Table 59: Difference between Mean Scores on EoE of Women Beneficiaries through IRDP by Family Commitment.

Group	Family Commitment	EoE		AEoW		PLSE	
		N	Mean	N	Mean	N	Mean
1	Low	16	220.47	16	68.79	16	72.91
2	Moderate	68	227.45	68	73.71	68	77.42
3	High	14	247.62	14	85.05	14	85.41
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
1 & 2		7.02	0.90	4.92	1.48	4.51	1.29
1 & 3		27.015	2.81**	16.26	4.02**	12.5	2.79**
2 & 3		20.17	2.91**	11.34	3.81**	7.99	2.40*

* Significant at .05 level ; ** Significant at .01 level

A comparison of mean scores of IRDP beneficiaries by family commitment revealed that the women beneficiaries whose families exhibited low and high commitment and moderate and high commitment towards IGA under IRDP differed at .01 level of significance with

each other in their extent of empowerment. There was a progressive increase in the mean score on extent of empowerment of IRDP beneficiaries (Table 59). The high group by family commitment were different from the low and moderate groups in their EoE, AEoW through GSEUPs and PLSE at either .05 level or .01 level of significance. On the basis of 'r' and 't' values computed the null hypothesis was rejected.

Ho1.2.1. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and their family commitment.

The score on extent of empowerment of women beneficiaries through DWCRA scheme was 78.3 and the mean score on family commitment was 53.3 (Table 51). The product moment correlation between these two variables was found significant at .05 level of significance (Table 54). The computed product moment correlation coefficient values between Family commitment and EoE, was also significant at 0.01 level.

Table 60 : Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Family Commitment.

Group	Family Commitment	EoE		AEoW	
		N	Mean	N	Mean
1	Low	11	216.3	11	65.44
2	Moderate	77	234.88	77	74.24
3	High	10	254.04	10	83.92
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value
1 & 2		18.58	2.05*	8.8	2.84*
1 & 3		37.74	3.18**	18.48	4.06**
2 & 3		19.16	2.12*	9.68	2.45*

* Significant at .05 level ; ** Significant at .01 level

The computed 't' value showed significant result in women beneficiaries whose families exhibited low level of commitment to IGA. Women beneficiaries under DWCRA differed significantly at .01 level from those whose families revealed high commitment. The computed 't' value also revealed that low committed group differed significantly from that of moderate and high committed group in their EoE. On the strength of 'r' and 't' values the null hypothesis was rejected (Table 60).

H01.3.1. There exists no relationship between extent of empowerment of women

beneficiaries through selected GSEUPs (i.e., IRDP and DWCRA) in general and family commitment.

The mean score on extent of empowerment through selected GSEUPs of all women beneficiaries studied was 465.7 (Table 52). The empowerment scores ranged from 198-267.

The mean score on family commitment was 51.8 (Table 52) in a range of scores from 18-60. There existed a significant correlation between these two variables at .01 level (Table 55). The 'r' values revealed a positive correlation significant at .01 level between family commitment to the IGA launched by women beneficiaries under selected GSEUPs in general and AEoW and PLSE respectively (Table 58).

Table 61 : Difference between Mean Scores on EoE of Women Beneficiaries by Family Commitment.

Group	Family Commitment	EoE		AEoW		PLSE	
		N	Mean	N	Mean	N	Mean
1	Low	29	215.94	29	66.89	29	73.49
2	Moderate	148	232.37	14.8	74.66	148	80.10
3	High	19	253.32	19	83.65	19	89.80
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
1 & 2		16.43	2.97**	7.77	3.44**	6.61	2.65*
1 & 3		37.38	4.87**	16.76	4.82**	16.31	4.95**
2 & 3		20.95	3.41**	8.99	3.00**	9.7	3.70**

* Significant at .05 level, ** Significant at .01 level

A comparison of mean scores on extent of empowerment through GSEUPs of women beneficiaries by family commitment revealed that low, moderate and high scores by family commitment differed from each other significantly at .01 level. The women beneficiaries whose family commitment was low differed significantly at .01 level from those whose family commitment were (i) high or (ii) moderate. Moreover those whose families were highly committed to the IGA under selected GSEUPs differed from those whose families were moderately committed to IGA under selected GSEUPs at .01 level of significance. Similarly beneficiaries whose families were highly committed to IGA were significantly different at .01 from those whose families were either moderately committed or with low commitment to IGA under selected GSEUPs (Table 61). The beneficiaries with families having low commitment to IGA were different from those with moderate level of commitment to IGA at .05 level. On the basis of computed 't' and r values the null hypothesis was rejected

Ho1.1.2 There exists no relationship between extent of empowerment of women beneficiaries through IRDP investment inclusive of subsidy made under IRDP

The range in investment inclusive of subsidy (institutional support) received under IRDP by women beneficiaries was ₹1600 to 21000 with a mean value of Rs.9135/- (Table 50). The computed coefficient of correlation between investment inclusive of subsidy on IGA under IRDP and the extent of empowerment was not significant and computed 'F' value was also not significant. Therefore the null hypothesis was accepted.

Ho1.2.2 There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and the investment support inclusive of subsidy made under DWCRA.

The mean value on investment support inclusive of subsidy by the beneficiaries of

DWCRA ranged from Rs.2000/- to 15000/- with a mean value of Rs.5145/- (Table 51). The computed 'r' and 'F' values were not significant. Hence, the null hypotheses was accepted.

Ho1.3.2. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and the investment inclusive of subsidy made under selected GSEUPs.

The computed 'r' and 'F' values were not found significant therefore the null hypothesis was accepted.

Ho1.1.3. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and investment exclusive of subsidy made under IRDP.

The computed 'r' and 'F' values between the two variables under study were not significant. The null hypothesis was accepted.

Ho1.2.3. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA investment exclusive of subsidy made under DWCRA.

The computed 'r' and 'F' values were not found significant. Hence the null hypothesis was accepted.

Ho1.3.3. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and the investment exclusive of subsidy made under selected GSEUPs.

The computed 'r' and 'F' values were not significant therefore the null hypothesis was accepted.

Ho1.1.4. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and their age.

The computed 'r' and 'F' values revealed no significant relationship. Hence the null hypothesis was accepted.

Ho1.2.4. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and their age.

The estimated 'r' and 'F' values were not significant on the strength of this observation the null hypothesis was accepted.

Ho1.3.4. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUP in general and their age.

The null hypothesis was accepted.

Ho1.1.5. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and age of family heads.

The mean age of family heads was 47.2 years. The computed coefficient of correlation value 'r' and F value between age of family heads and extent of empowerment of women beneficiaries were not significant.

Hence the null hypothesis was accepted.

Ho1.2.5. There exists no relationship between extent of empowerment through women beneficiaries of DWCRA and age of family heads.

The computed 'r' and 'F' values were not significant so null hypothesis was accepted.

Ho1.3.5. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and age of family heads.

The null hypothesis was accepted.

Ho1.1.6. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and their education level.

The computed 'r' and 'F' values in this case were not significant. Hence, the null hypothesis was accepted.

Ho1.2.6. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and their education level.

The mean value on education level the beneficiaries was 3.1 which revealed very low education. (Table 51). The computed coefficient of correlation was significant between extent of empowerment of beneficiaries of DWCRA and their education level at .01 level (Table 54) computed 't' value was significant at .01 level. The correlation coefficient arrived at between education level of beneficiaries and (i) EoE, (ii) PCPMRF, and (iii) PLSE were significant at .01 level (Table 57)

Table 62 Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Education Level.

Group	Education level of beneficiaries	EoE		AEoW		PCPMRF		PLSE	
		N	Mean	N	Mean	N	Mean	N	Mean
1	Moderate	82	230.31	82	72.51	82	76.95	82	80.84
2	More	16	257.52	16	83.11	16	84.57	16	89.84
Mean Contrast		Mean Difference	't' value						
1 & 2		10.01	3.61**	10.01	2.95**	7.62	3.73**	9.0	2.98**

** Significant at .01 level

The beneficiaries with moderate education level (upto class VII) differed significantly from those with more education level (above class VII) in their extent of empowerment (Table 62). The moderately educated beneficiaries differed significantly from those with more education in their EoE at .01 level. Similarly the beneficiaries with moderate education differed from those with more education in their AEoW, PCPMRF and PLSE. On the strength of 'r' and 't' values the null hypothesis was rejected.

Ho1.3.6. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and their education level.

The mean value on extent of empowerment of women beneficiaries of GSEUPs in general was 77.3 and the mean score on family commitment was 51.8 (Table 52). The computed product moment correlation between these variables was significant at .05 level of significance (Table 55). The correlation coefficients arrived at between education level of beneficiaries and (i) AEoW and (ii) PCPMRF were significant at .01 and .05 level of significant (Table 58)

Table 63 Difference between Mean Scores on EoE of Women Beneficiaries by Education level

Group	Education level of the beneficiary	EoE		AEoW		PCPMRF	
		N	Mean	N	Mean	N	Mean
1	Moderate	159	229	159	73.43	159	76.90
2	More	37	240	37	78.48	37	80.17
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
1 & 2		11	2.23*	5.05	2.39*	3.27	2.00*

** Significant at .05 level

The significant t values was at .05 level when mean difference in extent of empowerment of beneficiaries with moderate and more education level (Table 63). The moderately educated beneficiaries differed significantly from those with more education in their EoE at .05 level. In a similar way, the beneficiaries with moderate education differed from those with more education in their AEoW and PCPMRF at .05 level. Therefore the null hypothesis was rejected.

Ho1.1.7. There exists no relationship between extent of empowerment of women beneficiaries of IRDP and their family heads' education level.

The mean value on family heads' educational level was 3.8. The computed 'r' and 'F' values were not significant. Therefore null hypothesis was accepted.

Ho1.2.7. There exists no relationship between extent of empowerment women beneficiaries through DWCRA and their family heads' education

The computed 'r' and 'F' values between extent of empowerment of women beneficiaries through DWCRA and family heads' education were not significant. Therefore the null hypothesis was accepted.

Ho1.3.7. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and family heads' education level.

The computed 'r' and 'F' values were not found significant. Hence the null hypothesis was accepted.

Ho1.1.8. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and income of the beneficiaries from all sources.

The coefficient of correlation and 'F' values are not found significant.

Therefore the null hypothesis was accepted.

Ho1.2.8. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and income of the beneficiaries from all sources.

The computed coefficient of correlation between these two variables was significant at .05 level (Table 54). However the computed 'F' value was not significant. On the strength of computed 'r' value the null hypothesis was partially rejected.

Ho1.3.8. There exists no relationship between extent of empowerment at women beneficiaries in through selected GSEUPs in general and income of the beneficiaries from all sources.

The computed 'r' value was significant at .05 level (Table 55). But the analysis of variance revealed no significant association between the two variables under study.

On the strength of computed 'r' value the null hypothesis was partially rejected.

Ho1.1.9. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and their income from IGA under IRDP

The computed 'r' value was found to be significant between income of the beneficiaries from IGA under IRDP and PCPMRF ($r=.206^*$). 'F' value was not significant. Hence the null hypothesis was partially rejected.

Ho1.2.9. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and their income from IGA under DWCRA.

The mean income of beneficiaries from IGA through DWCRA was estimated at Rs.1034/- with the computed coefficient of correlation between extent of empowerment and income from IGA was significant at .05 level (Table 54). The coefficients and correlation computed between income from IGA under DWCRA, AEoW and PCPMRF were significant at .05 level and .01 level respectively (Table 57).

On the strength of 'r' and 't' values the null hypothesis was selected.

Table 64: Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Income from IGA under DWCRA

Group	Income of the beneficiaries from IGA under DWCRA	EoE		AEoW		PCPMRF	
		N	Mean	N	Mean	N	Mean
1	Low	20	219.04	20	68.47	20	73.49
2	Moderate	66	237.12	66	74.66	26	79.06
3	High	12	247.90	12	81.54	12	81.28
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
1 & 2		18.08	3.16**	6.19	2.29*	5.57	2.83**
1 & 3		28.86	2.69*	13.07	2.81*	7.79	2.63*
2 & 3		18.78	1.02	7.0	1.54	2.22	3.16**

* Significant at .05 level ** Significant at .01 level

A comparison of mean scores on extent of empowerment by income of DWCRA beneficiaries from their IGAs with institutional support revealed that beneficiaries with low income from IGA under GSEUPs differed significantly from those with moderate and high income at .01 level and .05 level of significance respectively (Table 64).

The computed 't' value revealed that the beneficiaries of low income group differed significantly with those of moderate and high income group beneficiaries in their EoE, AEOw and PCPMRF at .01 level. Similarly the beneficiaries with low income group differed significantly at .05 level with those of low and moderate and high income group in their PCPMRF. On the strength of 'r' and 't' values the null hypothesis was rejected.

Ho1.3.9. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and income of the beneficiaries from IGA under selected GSEUPs.

The computed 'r' value between extent of empowerment of women beneficiaries of selected GSEUPs in general and their income from IGA was significant at .05 level (Table 55).

The product Moment Correlation values between income from IGA launched under Selected GSEUPs and AEOw through GSEUPs PCPMRF and PLSE were significant at .01 level in the former and at .05 level in the case of the latter two attributes (Table 58).

Table 65 Difference between Mean Scores on EoE of all Beneficiaries by income from IGA selected under GSEUPs in general.

Group	Income of beneficiaries in IGA under GSEUPs	EoE		AEoW		PCPMRF		PLSE	
		N	Mean	N	Mean	N	Mean	N	Mean
1	Low	35	215.33	35	68.45	35	72.36	35	74.52
2	Moderate	134	234.18	134	74.83	134	78.30	134	81.05
3	High	27	242.60	27	79.88	27	80.31	27	82.41
Mean Contrast		Mean Difference	't' value						
1 & 2		18.85	3.89**	6.38	2.77**	5.94	2.84**	6.53	2.91**
1 & 3		27.27	3.89**	11.43	3.69**	7.95	3.25**	7.89	2.58**
2 & 3		8.42	1.40	5.05	1.98*	2.01	1.26	1.36	0.51

* Significant at .05 level, ** Significant at .01 level

The 't' values revealed that the mean difference in the extent of empowerment of beneficiaries with low income from IGA was significant at .01 level when compared with those belonging to moderate and high groups. Similarly the beneficiaries with moderate income differed significantly at .01 level from those with high income in their extent of empowerment (Table). The computed 't' values revealed that the low group by income from IGA differed significantly from those with moderate income and high income respectively in their EoE, AEoW, PCPMRF and PLSE (Table 65).

On the strength of these findings the null hypothesis was rejected.

Ho1.1.10. There exists no relationship between extent of empowerment and of women beneficiaries through IRDP and their incremental income. The computed 'r' and 'F' value were found to be not significant therefore the null hypothesis was accepted.

Ho1.2.10. There exists no relationship between extent of empowerment of women beneficiaries through DWCR and their incremental income

No significant relationship was found between incremental income of the beneficiary and EoE and its different attributes.

Table 66: Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Incremental Income

Group	Incremental income of the beneficiary	AEoW	
		N	Mean
1	Low	7	77.53
2	Moderate	82	72.80
3	High	9	84.80
Mean contrast		Mean Difference	't' value
1 & 2		4.73	.77
1 & 3		7.27	.94
2 & 3		12.0	2.36*

* Significant at .05 level

The computed 't' values revealed that the beneficiaries with moderate incremental group were significantly different from the beneficiaries with high income group at .05 level in their AEoW through IGA under GSEUPs (Table 66).

On the strength of the computed 'r' and 'F' values the null hypothesis was partially rejected.

Ho1.3.10. The exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and their incremental income.

The computed 'r' values revealed no significant correlation between AEoW through GSEUPs, PCPMRF and PLSE and incremental income of women beneficiaries through self employment ventures (IGA) under selected GSEUPs.

Table 67: Difference between Mean Scores on AEoW by Incremental Income

Group	Incremental income of the beneficiary	AEoW	
		N	Mean
1	Low	14	76.65
2	Moderate	158	73.04
3	High	24	81.90
Mean contrast		Mean Difference	't' value
1 & 2		3.61	1.10
1 & 3		5.25	1.32
2 & 3		8.86	3.35**

** Significant at .01 level

However, computed 't' values showed that the women beneficiaries who belonged to moderate category by incremental income were significantly different from those of high category in their AEoW through GSEUPs.

On the strength of the observations the null hypothesis was partially rejected.

H₀ 1.11. There exists no relationship between extent of empowerment of women beneficiaries through GSEUPs and their extent of involvement in IGA under IRDP.

The score of IRDP beneficiaries respondents on extent of involvement in IGA under IRDP ranged from 32 to 125 with mean score of 87.6 whereas mean score on extent of empowerment was 76.4 (Table 50). The coefficient of correlation between these two variables was significant at .01 level of significance (Table 53).

The computed 'r' values between selected attributes of EoE of women beneficiaries through IRDP and their extent of involvement (EoI) in self employment venture (IGA) under

IRDP revealed positive correlation between AEOw through GSEUPs and PLSE of women beneficiaries and EoI at .01 level of significance (Table 56).

Table 68 · Difference between Mean Scores on EOE of Women Beneficiaries through IRDP by Extent of Involvement in IGA under IRDP.

Group	Extent of Involvement	EoE		AEOw		PLSE	
		N	Mean	N	Mean	N	Mean
1	Low	16	212.94	16	65.88	16	72.26
2	Moderate	67	229.30	67	74.74	67	77.82
3	High	15	246.05	15	82.78	15	83.75
Mean Contrast		Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
1 & 2		17.3	2.73*	8.86	2.72*	5.56	1.75*
1 & 3		33.11	4.48**	16.9	4.50**	11.49	2.81**
2 & 3		16.15	2.78*	8.0	2.98**	5.93	1.84*

* Significant at .05 level ** Significant at .01 level

The computed 't' values between each of the groups by extent of involvement in IGA was significant. The beneficiaries with low extent of involvement in IGA under IRDP significantly differed from those moderate and high extent of involvement in their mean score in extent of empowerment at .05 level and .01 level respectively while beneficiaries who were moderately involved in IGA were significantly different from those who were highly involved in their empowerment level through IRDP.

The low group by EoI was found to differ in their AEOw and PLSE from those of high group at .01 level of significance. The women beneficiaries who exhibited low EoI in their IGA differed significantly from those who exhibited moderate EoI in AEOw and PLSE at .05 level of significance. The moderate scorers on EoI differed from high scorers in their AEOw at .01 level of significance and in their PLSE at .05 level of significance (Table 68).

On the strength of computer 'r' and 't' values the null hypothesis was accepted.

Ho1.2.11. There exists no relationship between extent of empowerment of women

beneficiaries through DWCRA and extent of their involvement in IGA under DWCRA.

The scores on extent of empowerment of women beneficiaries through DWCRA ranged from 50 to 125 with the mean score of 90.3 (Table 51). The computed correlation coefficient between extent of empowerment of beneficiaries through DWCRA and their involvement in IGA as beneficiaries of DWCRA was significant at .01 level of significance (Table 54). A significant relationship was also found between extent of involvement and AEoW, PCPMRF and PLSE at .01 level (Table 57).

Table 69 Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Extent of Involvement in IGA under DWCRA

Group	Extent of involvement	EoE		AEoW		PCPMRF		PLSE	
		N	Mean	N	Mean	N	Mean	N	Mean
1	Low	12	218.94	12	70.60	12	71.42	12	76.90
2	Moderate	60	226.32	60	70.59	60	76.60	16	79.13
3	High	26	261.51	26	84.35	26	85.01	26	92.14
Mean Contrast		Mean Difference	't' value						
1 & 2		7.38	.98	0.01	.00	5.18	2.89**	2.23	.58
1 & 3		43.51	5.16**	13.75	3.22**	13.59	7.14**	15.24	3.74**
2 & 3		35.19	5.90**	13.76	4.72**	8.41	4.84**	13.02	4.53**

** Significant at .01 level

The computed 't' values were found to be significant when mean differences in the extent of empowerment of beneficiaries with low and high and moderate and high extent of involvement in their IGAs through DWCRA were compared.

The score on extent of involvement was 90.3 and the mean score on EoE was 78.3. A significant difference at .01 level was observed between the groups. The beneficiaries, whose extent of involvement was low, differed significantly from beneficiaries with

moderate and high level of involvement group in their EoE, AEoW, PCPMRF and PLSE at .01 level (Table 69).

On the strength of 'r' and 't' values the null hypothesis was rejected.

Ho1.3.11. There exists no relationship between extent of empowerment of women beneficiaries through selected GSEUPs in general and their extent of involvement in IGA under selected GSEUPs.

The mean score on extent of involvement of beneficiaries of GSEUPs in general was observed to be 88.9 in the observed range of scores 32 to 125 (Table 52). There existed a correlation between these two variables (at .01 level of significance (Table 55).

The correlation coefficients computed between each of the selected attributes of EoE, namely, AEoW through GSEUPs, PCPMRF and PLSE and extent of involvement (EoI) of women beneficiaries in their IGAs under selected GSEUPs in general were found to be significant at .01 level (Table 58).

Table 70: Difference between Mean Scores on EoE of All Women Beneficiaries by Extent of Involvement

Group	Extent of involvement	EoE		AEoW		PCPMRF		PLSE	
		N	Mean	N	Mean	N	Mean	N	Mean
1	Low	30	215.87	30	67.82	30	74.10	30	73.95
2	Moderate	124	227.92	124	72.91	124	76.36	127	78.64
3	High	42	255.43	42	83.44	42	83.35	42	88.64
Mean Contrast		Mean Differ-ence	't' value						
1 & 2		12.05	2.70**	12.05	2.17*	2.26	1.61	4.69	1.97*
1 & 3		39.56	7.44**	39.56	5.68**	9.25	5.58**	14.69	5.22**
2 & 3		27.51	6.30**	10.53	5.12**	6.99	4.86**	10	4.57**

** Significant at .01 level

A comparison of mean scores on extent of empowerment of women beneficiaries through selected GSEUPs in general by extent of involvement of beneficiaries in IGA revealed that those with high level of involvement in IGA differed significantly at .01 level from those with moderate and low involvement at .01 level of significance. Similarly those with low extent of involvement in their IGA differed significantly at .01 level from those with moderate involvement in their extent of empowerment.

Moreover, women beneficiaries of high group by EoI were significantly different from those of low and moderate groups in their AEoW through GSEUPs, PCPMRF, PLSE and EoE at .01 level. Women beneficiaries of low and moderate groups by EoI differed from each other at .05 level of significance in their EoE and at .01 level of significance in their AEoW through GSEUPs and PLSE respectively (Table 70).

On the strength of 'r' and 't' values the null hypothesis was rejected.

Ho1.1.12. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and land holding of the family.

On the basis of computed 'r' and 'F' values, that were not significant the null hypothesis was not rejected.

Ho1.2.12. There exists no relationship between extent of empowerment of women beneficiaries through DWCRAs and current land holding of the family. The mean value of family land holding was .35 hectare and score on PCPMRF was 78.2. No significant relationship was found between EoE and land holding of the family. But the attributes of EoE showed significant results. The family land holding was correlated with PLSE ($r=.235$) (Table 57).

Table 71: Difference between Mean Scores on EoE of Women Beneficiaries through DWCRA by Land holding.

Group	Land holding	PCP MRF	
		N	Mean
1	Low	3	65.60
2	Moderate	90	78.46
3	High	5	80.95
Mean contrast		Mean Difference	't' value
1 & 2		12.86	5.66**
1 & 3		15.35	3.79*
2 & 3		2.49	0.69

* significant level at .05 level

The computed t test revealed that beneficiaries with low family land holding were differed significantly with those of having moderate and high level of land holding at .01 and .05 level in their PCPMRF

On the basis of 'r' and 't' values the null hypothesis was partially rejected.

H01.3.12. There exists no relationship between extent of empowerment of women beneficiaries of selected GSEUPs in general and current land holding of the family. The 'r' values between each of the selected attributes of EoE and current land holding of the family were not observed to be significant.

Table 72: Difference between Mean Scores on EoE of All Beneficiaries by Land holding.

Group	Land holding	PCP MRF	
		N	Mean
1	Low	19	71.88
2	Moderate	162	78.08
3	High	15	78.51
Mean contrast		Mean Difference	't' value
1 & 2		6.2	2.12*
1 & 3		6.63	1.79*
2 & 3		0.43	0.18

* significant level at .05 level

The 't' value computed to assess the significance in the mean differences on EoE and its selected attributes showed that the low group by current land holding differed from moderate and high groups in their PCPMRF at .05 level of significance (Table 72).

On the strength of computed 'r' and 't' values the null hypothesis was partially rejected.

Ho1.1.13. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and socio-economic status of the family.

The scores on socio-economic status of the family ranged from 6 to 29 with a mean score of 15.9 (Table 50). The computed coefficient of correlation between extent of empowerment of women beneficiaries and socio-economic status of the families was not found significant.

Table 73 : Difference between Mean Scores on EoE of Women Beneficiaries through IRDP by Socio-economic Status.

Group	Soci-economic status	EoE	
		N	Mean
1	Low	36	222.51
2	Moderate	62	233.07
Mean Contrast		Mean Difference	't' value
1 & 2		10.56	1.95*

* Significant at .05 level, ** Significant at .01 level

The estimated 't' values were found to be significant at .05 level when the mean differences on EoE of women beneficiaries through IRDP was compared by SES of their families. The women beneficiaries whose families belonged to low SES group differed from their counterparts whose families belonged to moderate SES group (Table 73).

On the basis of 'r' and 'F' values the null hypothesis was partially rejected.

H01.2.13. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and socio-economic status of the family.

The mean score on extent of empowerment of women beneficiaries through DWCRA was 78.3 in a range of scores from 50 to 98. The mean SES score was 15.6 revealing relatively low SES of the families (Table 51). The computed coefficient of correlation between extent of empowerment and family socio-economic status was found to be significant at .05 level of significance.

A significant correlation was found at .05 level between PCPMRF and PLSE.

Table 74: Difference Between Mean Scores on EoE of Beneficiaries through DWCRA by Socio-economic Status of the Family.

Group	Socio-economic status of the family	PCP MRF	
		N	Mean
1	Low	20	74.53
2	Moderate	78	79.14
Mean contrast		Mean Difference	't' value
1 & 2		4.61	2.05*

* Significant at .05 level

The computed 't' value revealed that the beneficiaries with moderate SES differed significantly with beneficiaries of low SES at .05 level in their PCPMRF (Table 74).

On the strength of estimated 'r' and 't' values the null hypothesis was rejected.

Ho1.3.13. There exists no relationship between extent of empowerment of women beneficiaries of selected GSEUPs in general and socio-economic status of the family

The scores on socio-economic status of the family ranged from 6 to 29. The mean SES score was estimated at 15.6 (Table 52). The computed coefficient of correlation between extent of empowerment of women beneficiaries and socio-economic status of the families was found to be significant at .01 level (Table 55). The calculated 't' values revealed that the women beneficiaries of low SES group differed insignificantly from those of moderate SES group in their EoE.

Product Moment Correlation values computed between SES of women beneficiaries' families and the selected attributes of EoE, namely, AEW and PCPMRF were observed to be significant at .05 level (Table 58). The computed 't' values revealed that the women beneficiaries whose families belonged to low group by SES differed significantly from those whose families belonged to moderate group by SES in their PCPMRF at .01 level of significance (Table 75).

Table 75: Difference Between Mean Scores on EoE of Beneficiaries Economic Status of the Family.

Group	Socio-economic status of the family	EoE		AEoW	
		N	Mean	N	Mean
1	Moderate	56	225.57	56	74.63
2	Low	140	234.53	140	78.67
Mean contrast		Mean Difference	't' value	Mean Difference	't' value
1 & 2		8.96	2.12*	4.31	2.93**

* Significant at .05 level, ** Significant at .01 level

On the strength of the computed 'r' and 't' values the null hypothesis was rejected.

Ho1.1 14. There exists no relationship between extent of empowerment of women beneficiaries through IRDP and years of married life.

The computed 'r' and 'F' values were not significant. Hence the null hypothesis was not rejected.

Ho1.2 14. There exists no relationship between extent of empowerment of women beneficiaries through DWCRA and years of married life.

The computed 'r' and 'F' values were not found significant. Hence, the null hypothesis was accepted.

Ho1.3 14. There exists no relationship between extent of empowerment of women beneficiaries of selected GSEUPs in general and years of married life.

The 'r' and 'F' values were not found to be significant. Hence the null hypothesis was not rejected.

4.4.2 HYPOTHESIS 2

To test the hypothesis 2 which states that, there exists no difference in the influence exerted by the selected situational, personal and family variables on the extent of empowerment of women beneficiaries through selected GSEUPs in specific and in general, three null hypotheses were framed. These are presented in the ensuing pages along with the findings.

Ho2.1 There exists no difference in the influence exerted by selected situational, personal and family variables, namely, family commitment, investment inclusive of subsidy, investment exclusive of subsidy, age and education level of women beneficiaries and family

heads respectively, income from all sources, income from IGA, incremental income, extent of involvement in IGA, land holding, SES and years of married life of the family and the extent of empowerment of women beneficiaries through IRDP

Table - 76: The table of F- to enter and the variable entered in the regression equation in stepwise Multiple Regression Analysis conducted in relation to IRDP beneficiary respondents under GSEUPs

Step number	Variable Entered	F - to enter
1.	Extent of involvement of the beneficiary in IGA under GSEUPs	16.706**
2.	Family commitment	17.406**
3.	Income of the beneficiaries from IGA under GSEUPs	14.019**

** significant at 01 level

Stepwise regression analysis was computed to the above hypothesis. The test of factors presented in Table 76 shows the order of the variables by their influence on the extent of empowerment of IRDP respondents. Extent of involvement of the beneficiary in IGA under GSEUPs, family commitment and income of the beneficiary from IGA under GSEUPs emerged out as significant variables while variables such as investment inclusive of subsidy and exclusive of subsidy, age of beneficiary and family heads, education level of beneficiary and family heads, income of beneficiary from all the sources, incremental income of beneficiary, land holding, SES and years of married life of the family were seen to be not significant in the presence of the former set of variables influencing the extent of empowerment of women beneficiaries through IRDP.

On the basis of these observations it was concluded that there existed a difference in the influence exerted by the variables on EoE of women beneficiaries through IRDP.

The null hypothesis was rejected.

Ho2.2. There exists no difference in the influence exerted by selected situational, personal and family variables, viz., family commitment investment inclusive of subsidy, investment exclusive of subsidy, age and education level of women beneficiaries and family heads respectively, income from all sources, income from IGA, incremental income, extent of involvement of beneficiary in IGA, land holding, SES and years of married life of the family on the extent of empowerment of women beneficiaries through DWCRA.

Table - 77: The Table for F - to enter and the Variables Entered in the Regression Equation in Stepwise Multiple Regression Analysis Conducted in Relation to EoE of DWCRA Women Beneficiaries

Step Number	Variables Entered	F-to enter
1.	Extent of involvement of the beneficiary in IGA under GSEUPs	35.749**
2.	Family Commitment	23.299**
3.	Education level of beneficiaries	17.521**
4.	Land holding	15.080**

** Significant at 01 level

Stepwise regression analysis was carried out to test the above hypothesis. The list of factors reveals the order of the variables by their influence on EoE of women beneficiaries through DWCRA. The variables such as extent of involvement of the beneficiary in IGA, family commitment, education level of the beneficiary and land holding of the family emerged out as significant variables while the remaining variables were observed to be not significant in the presence of the former set of variables in influencing EoE of women beneficiaries through DWCRA.

On the basis of these observations it was concluded that there existed a difference in the influence exerted by the variables on EoE of women beneficiaries through DWCRA (Table 77).

The null hypothesis was rejected

Ho2 3. There exists no difference in the influence existed by selected situational personal and family variables, namely, investment inclusive of subsidy, investment exclusive of subsidy, age and education level of women beneficiaries and family heads respectively, income from all sources, income from IGA, incremental income, extent of involvement in IGA, land holding, SES and years of married life of the family on EoE women beneficiaries of selected GSEUPs in general.

Table 78 The Table of F-to Enter and the Variables Entered in the Regression Equation in Stepwise Regression Analysis Conducted in Relation to All Women Beneficiaries

Step Number	Variables Entered	F-to enter
1.	Extent of involvement of the beneficiary in IGA under GSEUPs	52.703**
2	Family Commitment	40.325**
3.	Income of beneficiaries from IGA under GSEUPs.	31.169**

** Significant at .01 level

Stepwise regression analysis was computed to test the above hypothesis. The variables such as extent of involvement of the beneficiary in IGA under selected GSEUPs, family commitment and income of the beneficiary from IGA under selected GSEUPs emerged out as significant variables while remaining variables were observed to be not significant in the presence of the former set of variables in influencing EoE of women beneficiaries through selected GSEUPs in general. On the basis of these observations it was concluded that there existed a difference in the influence exerted by the variables on the EoE of women beneficiaries through selected GSEUPs in general (Table 78)

The null hypothesis was rejected.

4.4.3 HYPOTHESIS 3

Ho.3 There exists no difference between the extent of empowerment of women beneficiaries through IRDP and DWCRA.

The above null hypothesis was tested by applying 't' test. The computed 't' value was not significant thereby revealing the fact that the women beneficiaries of IRDP and DWCRA did not differ from each other significantly by their EoE through these programmes (Table 79).

On the strength of the computed 't' value the null hypothesis was not rejected.

Table 79: Difference between Mean Scores on EoE of Women Beneficiaries by the Specific GSEUP, namely, IRDP and DWCRA.

Group	Scheme	EoE		AEoW		PCPMRF		PLSE	
		N	Mean	N	Mean	N	Mean	N	Mean
1	IRDP	98	229.2	98	74.5	98	76.8	98	77.8
2	DWCRA	98	234.8	98	74.2	98	78.2	98	82.3
	Mean contrast	Mean Difference	't' value						
	1 & 2	5.6	1.43	0.3	0.25	1.4	1.10	4.5	1.31

4.4.4 HYPOTHESIS 4

Ho.4. There exists a difference in the extent of empowerment of women beneficiaries through selected GSEUPs in specific and in general and their counterparts who are non beneficiaries

To test the above hypothesis three null hypotheses as given in the ensuing paragraphs were framed.

Ho4.1. There exists no difference in the EoE of women beneficiaries through IRDP and non beneficiaries of IRDP.

The 't' test was applied to test and verify the above hypothesis. The computed 't' values were not significant (Table 80) In other words there was no significant difference in the mean EoE, AEoW and PLSE scores of beneficiaries through IRDP and non beneficiaries of IRDP.

Table 80: Difference between Mean score on EoE of IRDP Women Beneficiaries and Non-beneficiaries

Gp	IRDP	EoE		AEoW		PLSE	
		N	Mean	N	Mean	N	Mean
1.	Beneficiaries	98	76.17	98	74.5	98	77.91
2	Non beneficiaries	49	75.38	49	72	49	78.75
	Mean contrast	Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
	1 & 2	0.89	0.41	2.5	1.08	0.8	1.0

Hence the null hypothesis was not rejected

Ho.4.2. There exists no difference in the EoE of women beneficiaries through DWCRA and non beneficiaries of DWCRA.

The calculated 't' value was significant at .05 level Hence it was concluded that the women beneficiaries of DWCRA differed significantly from non beneficiaries of DWCRA

in their EoE. The 't' values revealed significant difference at .05 and .01 levels in the mean Attitude towards Empowerment of Women (AEoW) and Perceived Level of Self Esteem (PLSE) respectively of DWCRA beneficiaries and non beneficiaries (Table 81).

Table 81: Difference between Mean Scores on EoE of DWCRA Women Beneficiaries and Non-beneficiaries

Gp		EoE		AEoW		PLSE	
		N	Mean	N	Mean	N	Mean
1	Beneficiaries	98	156.49	98	74.2	98	82.9
2.	Non beneficiaries	49	146.69	49	69.4	49	77.29
	Mean Contrast	Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
	1 & 2	9.8	2.25*	4.8	2.08*	5	3.6**

* Significant at .05 level ** Significant at .01 level.

On the basis of the above findings the null hypothesis was rejected

Ho.4.3. There exists no difference in the EoE of women beneficiaries through the selected GSEUPs in general and non-beneficiaries of selected GSEUPs.

The 't' test was applied to test the hypothesis as above statistically. The computed 't' values were significant at .05 level when mean EoE scores were compared. The computed 't' values by attitude towards empowerment of women through GSEUPs and self esteem of women beneficiaries through selected GSEUPs in general were significant at .05 level (Table 82).

Table 82 : Difference between mean scores on EoE of Women Beneficiaries and Non-beneficiaries.

Gp		EoE		AEoW		PLSE	
		N	Mean	N	Mean	N	Mean
1	All beneficiaries	196	154.4	196	74.4	196	80.0
2	Non-beneficiaries of selected GSEUPs	98	148.7	98	70.7	98	78.0
	Mean Contrast	Mean Difference	't' value	Mean Difference	't' value	Mean Difference	't' value
	1 & 2	5.7	2.30*	3.7	2.31*	2	2.5**

* Significant at .05 level ** Significant at .01 level

On the strength of these findings the null hypothesis was rejected.

4.4.5 DISCUSSION OF FINDINGS IN RELATION TO HYPOTHESES TESTING

To what extent women beneficiaries of IRDP and DWCRA were empowered through Government Sponsored Economic Upliftment Programmes (GSEUPs)? Was there any difference amongst women beneficiaries in their extent of empowerment through GSEUPs? Could the differential level of empowerment, if any be explained by situational variables like family commitment, institutional support with subsidy and without subsidy? Was there any relationship between empowerment of women through selected GSEUPs and their personal and family variables? Was there any difference in extent of empowerment of women beneficiaries through selected GSEUPs? Were women beneficiaries of selected GSEUPs different from non beneficiaries in their extent of empowerment? These were some of the questions that formed the basis of analysis of data gathered in the present study.

It may be recalled here that the extent of empowerment of women beneficiaries through selected GSEUPs was measured in terms of three attributes, namely, attitude towards empowerment of women (AEoW) through GSEUPs, perceived changes in practices related to multiple role fulfilment (PCPMRF) and perceived level of self esteem (PLSE) of

women beneficiaries under study. The extent of empowerment of each woman beneficiary covered in the study was arrived at by summing up the normalised scores on these three attributes. In the case of non-beneficiaries the extent of empowerment was measured using only two attributes, namely, attitude towards empowerment of women through GSEUPs and perceived level of self esteem as the third attribute was not applicable. In addition to the situational variables cited above, personal and family variables like age and education level of women beneficiaries and family heads, income of beneficiaries, income from IGA under GSEUP, incremental income of beneficiaries, extent of involvement of women beneficiaries in IGA under GSEUP, land holding, socio-economic status and years of married life of the family were selected to understand the extent of empowerment of women beneficiaries attained through selected GSEUPs in specific (IRDP and DWCRA independently) and in general (both together)

The findings in relation to interrelationships of situational, personal and family variables with EoE of women beneficiaries through selected GSEUPs, namely IRDP and DWCRA are reported in sequence followed by all beneficiaries treated together under GSEUPs in general

4.4.5.1 SITUATIONAL VARIABLE

4.4.5.1.1 The Extent of Empowerment in relation to family commitment

Family commitment refers to the willingness and determination of the family to pursue certain behaviour acts which would lead to sustenance of IGA of women beneficiaries under GSEUPs and income generation from the same. The mean score earned by IRDP beneficiaries on family commitment was 50.5. A positive correlation was found between extent of empowerment and family commitment ($r = 0.358^{**}$). The computed 't' value revealed that the women beneficiaries whose family commitment towards IGA under GSEUPs was high differed in their EoE from those whose family commitment was low or moderate

The attributes of EoE i.e., AEOw ($r=.434^{**}$) and PLSE ($r=.286^{**}$) were also observed to be correlated with family commitment. The computed 't' values revealed that the beneficiaries with highly committed families were significantly different in AEOw and PLSE from those whose family revealed moderate or low commitment towards their IGAs in AEOw and PLSE

The mean score on family commitment of beneficiaries of DWCRAs respondents was observed as 53.3. A positive correlation was found between EoE and family commitment ($r=.223^{*}$). A comparison of mean scores between extent of empowerment (EoE) and family commitment revealed that women beneficiaries whose family commitment towards IGA under GSEUPs was high were significantly different in their EoE from those whose family commitment was moderate and low. Similarly the beneficiaries whose family commitment was low were significantly different in their EoE from the beneficiaries whose family commitment was moderate.

The computed 'r' values were also found significant between family commitment and AEOw ($r=.266^{**}$). The computed 't' values showed the difference in mean AEOw scores between the groups. The beneficiaries whose family commitment was high were significantly different in their AEOw from the beneficiaries whose family commitment was moderate or low. Also the beneficiaries whose family belonged to moderate family commitment category were significantly different in their AEOw from the beneficiaries whose families belonged to low family commitment. As beneficiaries moved from low to moderate, and moderate to high by their commitment to their IGA, their mean scores on EoE and AEOw too increased and each group was significantly different in EoE and AEOw from the other.

The mean family commitment score of beneficiaries of selected GSEUPs in general was 51.8. The computed 'r' values between family commitment and extent of

empowerment was significant ($r=.295^{**}$) and as family commitment increased EoE too increased and vice versa. The computed 'r' values revealed that beneficiaries whose family commitment to their IGA under selected GSEUPs was high were significantly different in their EoE from those whose family commitment was low and moderate. Also the beneficiaries whose family commitment was low were significantly different in their EoE from those whose family commitment was moderate. The beneficiaries with low, moderate and high family commitment were significantly different with each other in their AEW. The women beneficiaries whose families exhibited low commitment differed significantly in their PLSE from those whose families revealed moderate or high commitment to IGAs under GSEUPs. Beneficiaries of families with moderate commitment were different in their PLSE from those of families with high commitment to their IGAs.

It appears that, as family commitment to the IGAs of women beneficiaries under selected GSEUPs increased, the IGAs became strengthened. Along with this the scope for greater interactions of beneficiaries in economic, social, cultural, political and legal spheres increased. Apparently women beneficiaries became more confident in their IGAs as well as in themselves. As a result their attitude towards the potential of GSEUPs for women's development and empowerment too became more favourable. Their perception regarding self esteem too became more concrete. Further the families commitment seemed to step up the rate of empowerment of women beneficiaries. This implies the value of families concentrated and continuous group effort or commitment to the realisation of empowerment of women through GSEUPs. The relatively enhanced extent of empowerment of DWCRA beneficiaries over IRDP ones substantiates further the value of family commitment to attain women beneficiaries of IGA.

4.4.5.2 PERSONAL VARIABLES

4.4.5.2.1 Extent of Empowerment in relation to education level of women beneficiaries

The mean score on education level of DWCRA beneficiaries was 2.1 (primary

level). The 'r' value was found to be significant between extent of empowerment (EoE) and education level of the beneficiaries ($r=.340^{**}$). The computed 't' values revealed that the beneficiaries with moderate education level (upto class VII) differed significantly in their EoE from those with more education level (above class VII)

The coefficient of correlation worked out between education level of beneficiaries of DWCRA and AEOw, PCPMRF and PLSE showed significant correlations ($r=.297^{**}$, $r=.335^{**}$ and $r=.239^*$ respectively) The computed 't' values revealed that the beneficiaries exhibited differences in mean scores on AEOw, PCPMRF and PLSE when compared by education level of the beneficiaries. Moreover, the beneficiaries with moderate education level were significantly different in their AEOw, PCPMRF and PLSE from beneficiaries with more education level. In case of the beneficiaries of GSEUPs in general, the mean for education level was 2.5. The correlation coefficients arrived at between education level of all beneficiaries of GSEUPs in general and their EoE was significant ($r=.174^*$). The computed 't' values revealed significant differences in EoE of the beneficiaries with moderate and more education level.

A significant relationship was observed between education level of beneficiaries of GSEUPs in general and their AEOw ($r=.176^*$), PCPMRF ($r=.151^*$). The computed t values revealed that the beneficiaries with moderate education level were different from those with more education level in their AEOw and PCPMRF. The EoE of beneficiaries of DWCRA in specific and all beneficiaries of GSEUPs in general seemed to be influenced by their education level. With an increase in education level of beneficiaries, the EoE too recorded an upward trend. The education level of beneficiaries correlated positively with SES of the family, land holding of the family and education of family head. Families of beneficiaries with more education were bestowed with higher SES that it allowed them probably to interact with various spheres of activity and perform their multiple roles with greater authority and control. Moreover, the higher education level of family heads also probably

enabled more educated women beneficiaries to seek guidance and support from them and exercise proper management to their IGAs. As a result the women beneficiaries were able to generate more income from their IGAs which led to greater access and control over resources. This is substantiated by the significant positive correlation that existed between education level of beneficiaries, and their income from all sources and from their IGAs under DWCRA and GSEUPs in general. The more educated the women the more favourable were their attitude towards empowerment of women through GSEUPs, the more their PCPMRF and PLSE

4.4.5.2.2 Extent of Empowerment in relation to income of beneficiaries from all sources

The income of beneficiaries from all sources including that of IGA under GSEUP during the reference period in the study was treated as an independent variable. No significant correlation was found between income of the beneficiaries from all sources and EoE of IRDP beneficiaries and all beneficiaries of selected GSEUPs in general. A significant direct relationship was observed between these two variables in the case of beneficiaries of DWCRA ($r= .246^*$)

A significant correlation was also found between income from all sources and AEW ($r=.238^*$, $r= .143^*$) and PCPMRF ($r=.247^*$, $r=.182^*$) of beneficiaries of DWCRA and both GSEUPs in general respectively.

Apparently women beneficiaries whose income from all sources were more, were empowered to a greater extent in the case of DWCRA programme. Similarly with an increased income from all sources AEW and PCPMRF scores of beneficiaries of DWCRA and both GSEUPs pooled together also increased. It seemed that women beneficiaries of DWCRA and both GSEUPs pooled together got access to more resources and along with it gained more authority and control over resources as their income for all sources increased.

There existed a direct relationship between income from all sources and income from IGA, incremental income, education of beneficiaries and family heads, investment in IGA and SES of their families. Apparently increased income from all sources gave women beneficiaries to exercise decision making and control to a greater extent. This led to building confidence in management of resources and control of events. Subsequently the women beneficiaries empowerment also took place in a corresponding manner. Income of beneficiaries from all sources did not prove to be a significant factor influencing EoE in the presence of other factor in the case of beneficiaries of IRDP, DWCRA or both these GSEUPs pooled together.

4.4.5.2.3 Extent of Empowerment in relation to income of the beneficiaries from IGA under GSEUPs

Income is usually used as an indicator that reflects economic empowerment of beneficiaries of GSEUPs. The mean scores earned by the beneficiaries of IRDP on their income from IGA was Rs. 13007. A significant coefficient and correlation was found between income of the beneficiaries from IGA under IRDP and PCPMRF ($r=.206^*$). The difference between the groups was not observed to be significant in this case. The mean income earned by DWCRA beneficiaries from IGAs under GSEUPs was approximately Rs. 10347. The computed coefficient of correlation between income of DWCRA beneficiaries from their IGAs and their EoE was found to be significant ($r=.224^*$). In other words with an increase in income, the beneficiaries EoE too recorded an increase. The computed 't' values showed that the beneficiaries in the low group by income from IGA differed significantly from those in the moderate and high groups by income in their EoE.

This variable was also highly correlated with AEoW ($r=.213^*$) and PCPMRF ($r=.291^{**}$) The computed 't' values too revealed significant differences in EoE of women beneficiaries of different groups by income. The beneficiaries of low group by income from IGA differed significantly from those of moderate and high groups in their AEoW and

PCPMRF. DWCRA beneficiaries in the moderate income group were also significantly different in their PCPMRF from the beneficiaries of high income group.

The mean income earned by the beneficiaries in general was Rs. 11677.0. The computed 'r' value between income from IGA launched under selected GSEUPs and EoE of all beneficiaries was significant ($r=.168^*$). The 't' values revealed that the low group by income from IGA under GSEUPs differed in general in their mean EoE values from those with moderate and high income groups. The computed 'r' values were also found to be significant with AEoW ($r=.169^*$) and PCPMRF ($r=.225^{**}$). The computed 't' values revealed that the beneficiaries in the low group by income differed significantly in their AEoW, PCPMRF and PLSE from those beneficiaries in the moderate and high groups by income. Further analysis showed that the beneficiaries in the high income group were significantly differed from those who were in moderate income group in their AEoW. The income from IGA under GSEUPs like IRDP, DWCRA and so on are often used as indicators of development and empowerment of women. The EoE of women beneficiaries through IRDP and DWCRA and both treated together was explored in the present study through subjective measures like AEoW, PCPMRF and PLSE which were identified as indirect indicators of EoE. The mean income from IGA of IRDP beneficiaries, DWCRA beneficiaries and all beneficiaries of both selected GSEUPs in general were Rs. 13007.1, Rs. 10386.9, and Rs. 11677.0 respectively. The beneficiaries' income from IGA under IRDP, DWCRA and both GSEUPs in general seemed to be correlated with SES and the investment in IGAs. The main IGA undertaken by the beneficiaries under study was dairy farming. DWCRA beneficiaries, by and large, pursued one more IGA along with dairy farming with financial assistance from GSEUPs. IRDP women beneficiaries, though, were earning more income from IGA than DWCRA ones, seemed to have achieved empowerment in terms of one attribute, namely, PCPMRF. On the other hand, DWCRA beneficiaries and all beneficiaries of both the GSEUPs in general appeared to have attained higher EoE as well as more favourable AEoW and PCPMRF as the income from IGAs increased. Apparently the

home based IGA undertaken by women beneficiaries of IRDP at an individual level seemed to have contributed to bring forth changes in multiple role fulfilment and not in PLSE or in AEOW or EoE. DWCRA beneficiaries by virtue of group approach and opportunities for deliberation, cooperation and exposure to various spheres of activities beyond the boundaries of their homes appeared to have reached higher EoE as well as more favourable AEOW and higher PCPMRF along with generation of income from their IGAs. Similar observation was seen in relation to EoE, AEOW and PCPMRF of all beneficiaries of both GESUPs in general. However, income from IGA seemed to have no impact on PLSE in the case of beneficiaries of IRDP, DWCRA and both the GSEUPs in general. It appeared that income from IGA correlated to a greater extent with EoE and its attributes in the case of DWCRA beneficiaries and all beneficiaries of both GSEUPs in general rather than with those of IRDP beneficiaries. Income from IGA was observed to be an important determinant of EoE of all beneficiaries of GSEUPs in general and of IRDP in specific.

4.4.5.2.4 The Extent of Empowerment in relation to the incremental income of beneficiaries.

Incremental income referred to the increase in income in post assistance period as compared to pre assistance period. The mean incremental income earned by DWCRA beneficiaries was 5421.4. No significant correlation was found between EoE and incremental income of DWCRA beneficiaries.

The coefficient correlation was not found significant between incremental income of DWCRA beneficiaries and AEOW and PCPMRF. The computed value revealed that women beneficiaries who belonged to moderate group by incremental income were significantly different from those in the high category in their AEOW through GSEUPs.

In case of all beneficiaries in general, the mean incremental income earned by the beneficiaries was 6596.9. The 'r' value was not significant between EoE and incremental

income of the beneficiaries from IGA under GSEUPs. No significant 'r' values were observed in attributes of empowerment with this variable, but the 't' value showed significant result. The women beneficiaries who belonged to moderate category by incremental income were different from those who belonged to high category in their AEoW through GSEUPs.

No difference was observed in EoE or PCPMRF or PLSE when compared by incremental income of beneficiaries of IRDP, DWCRA or both the GSEUPs in general. Similarly no significant correlation was also observed between these variables. However difference was observed at significant levels in the AEoW of DWCRA beneficiaries and all beneficiaries of GSEUPs in general who belonged to moderate and high groups by incremental income. There existed no consistent pattern in AEoW of women beneficiaries when compared by incremental income. The beneficiaries whose incremental income was low seemed to have little opportunity to interact and develop their potentials and thereby get empowered. While those with high amounts of incremental income had more resources under control, the generation and management of which gave them greater opportunities for getting empowered and this was reflected in their higher mean AEoW scores. Incremental income correlated highly with income from IGA and income from all sources. Apparently as income from IGA and all sources increased, incremental income too increased.

4.4.5.2.5 Extent of Empowerment in relation to extent of involvement of the beneficiaries in IGA under GSEUPs

The extent of involvement of the beneficiaries in IGAs under GSEUPs was assessed in terms of their participation in decision making, in processes and actions related to management of IGA. The mean score on extent of involvement in IGA by beneficiaries of IRDP was 87.6. A positive correlation was observed between extent of involvement and extent of empowerment of women beneficiaries through selected GSEUPs ($r=.385^{**}$). The computed 't' values between each of the groups by extent of involvement in IGA was

significant. Women beneficiaries who exhibited low, moderate and high extent of involvement differed from each other in their EoE. The computed 'r' values between selected attributes of EoE of IRDP beneficiaries revealed positive correlation between extent of involvement of the beneficiary in IGA under GSEUPs and AEOw ($r=.426^{**}$) and PLSE ($r=.259^{**}$). The computed 't' values revealed that beneficiaries with low, moderate and high extent of involvement in their IGAs under IRDP significantly differed from each other in their AEOw and PLSE.

In case of beneficiaries of DWCRA the mean scores on extent of involvement was 90.3. A positive coefficient of correlation was found between EoE and extent of involvement of beneficiaries in their IGAs under GSEUPs ($r=.520^{**}$). The computed 't' values showed that the beneficiaries with high extent of involvement were significantly different in their EoE from those whose extent of involvement was low or moderate.

The 'r' values were also significant between extent of involvement in IGAs and AEOw ($r=.382^{**}$), PCPMRF ($r=.552^{**}$) and PLSE ($r=.409^{**}$). The computed 't' values revealed that the beneficiaries high group by their extent of involvement were different significantly from those beneficiaries of low and moderate groups in all the three attributes of empowerment of the present study, namely, AEOw, PCPMRF and PLSE. The 't' values were also found significant when comparison was made between mean scores on PCPMRF of beneficiaries with low and moderate extent of involvement in their IGAs.

The mean scores earned by all beneficiaries of GSEUPs in general on extent of involvement was 88.9. The computed 'r' value between EoE and extent of involvement of all beneficiaries in their IGAs was significant ($r=.462^{**}$). The computed 't' value revealed that low, moderate and high groups by extent of involvement differed significantly with each other in their EoE.

The 'r' values were also found significant between extent of involvement of all beneficiaries and AEoW (.401**), PCPMRF($r=.367^{**}$) and PLSE ($r=.347^{**}$). The computed 't' values revealed that women beneficiaries of high group by extent of involvement were significantly different from those of low and moderate groups in their AEoW, PCPMRF and PLSE. The difference between low and moderate groups by their extent of involvement in AEoW and PLSE were significant. While there existed no significant difference in PCPMRF of low and moderate groups by extent of involvement.

As the extent of involvement of beneficiaries in their IGAs launched under GSEUPs increased, their extent of empowerment increased. In other words, attitude towards empowerment of women through GSEUPs became more favourable, practices related to multiple role fulfilment changed to reveal greater empowerment and self confidence and self respect improved as women beneficiaries involvement and participation in their IGAs under GSEUPs increased. Women beneficiaries who were more involved in their IGAs were more positive about the utility of GSEUPs for economic, socio-cultural and politico legal empowerment of women. Similarly, those women who were taking keen interest and were actively involved in their IGAs were taking decisions pertaining to various spheres of activities within the home and in the community to a greater extent than before. Moreover, such women became less supportive of traditional roles of women and traditional customs and superstitious beliefs. As involvement in IGAs increased, women beneficiaries perceived changes in practices related to multiple role fulfilment reflecting authority and control over resources and events to a greater extent. This was more so in the case of DWCRA beneficiaries and of all beneficiaries of both the GSEUPs in general and not so in the case of IRDP beneficiaries. Apparently the choice of dairy, a traditional home based activity as an IGA by majority of IRDP beneficiaries might not have given opportunities for them to make changes in their practices related to multiple role fulfilment. On the other hand, the pursuit of non traditional IGAs like sericulture, carpet weaving, basket weaving, cane chair weaving, manufacture of handicrafts and the like along with dairy or otherwise by DWCRA

beneficiaries challenging opportunities for greater interactions, exposures, choice making and the like that changed their perspective on practices related to multiple role fulfilment. As a result their practices related to multiple role fulfilment revealed their developed and empowered state to a greater extent especially in the case of those who were more involved in their IGAs. It seemed that those who were more involved in their IGAs faced more challenges and became more refined and effective in dealing with such situations and events and this led to their empowerment to a greater extent. In a similar manner, women beneficiaries who were more actively involved in their IGAs, were more self confident and revealed higher self respect. Apparently, the more involved women beneficiaries dealt with deliberations pertaining to various facets of their IGAs like care and maintenance, production, marketing, utilisation of sale proceeds and further investment as well as the repayment of assistance on their own and with family support and commitment, that their empowerment occurred to a greater extent. Extent of involvement of beneficiaries in their IGAs under GSEUPs emerged out as the most important factor influencing extent of empowerment of women through GSEUPs

4.4.5.3 FAMILY VARIABLES

4.4.5.3.1 Extent of Empowerment in relation to family land holding

The mean family land holding by the beneficiaries of DWCRA was .35 ha. The computed product moment coefficient of correlation was not found significant between extent of empowerment and family land holding. But there existed a significant direct relationship with one of the attributes of EoE, namely PLSE ($r=.235^*$).

The computed 't' value revealed that DWCRA beneficiaries whose families belonged to low category by land holding differed significantly in PCPMRF from those of moderate and high groups by land holding. In case of all beneficiaries of selected GSEUPs in general (IRDP and DWCRA both together) the mean size of family land holding was 0.5 ha. No correlation was found between these two variables. The 't' value revealed that

beneficiaries of families who fell in the low category by landholding differed in their PCPMRF from those of moderate and high categories by landholding.

Apparently, as family land holding increased, one of the selected attributes, namely PLSE that served as an indirect measure of empowerment too recorded an increase. Land holding is a powerful symbol of social status and those families with more land holding were seen with more authority and power and were held with more respect by others. The women beneficiaries who were running their IGAs in such families too revealed higher PLSE. This was more so in the case of DWCRA beneficiaries than IRDP or all beneficiaries of both the schemes pooled together. This implies that families land holding affect the extent of empowerment of women beneficiaries through their PLSE. Women beneficiaries who were primarily from landless families were less empowered than others. Similar observations were made in the effect of land holding of the family on extent of empowerment of all beneficiaries. Land holding of the family was not seen to be an important factor influencing extent of empowerment of IRDP beneficiaries as well as of all beneficiaries in the presence of other variables. However land holding of the family emerged out as a significant variable affecting extent of empowerment of DWCRA beneficiaries.

4.4.5.3.2 Extent of Empowerment in relation to socio-economic status

The mean score on socio-economic status of the families of beneficiaries of IRDP was 15.9. The computed 't' values revealed no significant relationship between socio-economic status and EoE. However a trend towards a positive relationship could be seen. The computed 't' values revealed that the beneficiaries whose families belonged to moderate group by socio-economic status were significantly different from those whose families belonged to low socio-economic status in their EoE.

The mean scores achieved by the women beneficiaries of DWCRA on their families socio-economic status was 15.6. The computed 'r' values revealed that there was a positive correlation between socio-economic status and EoE ($r=.229^*$). The computed 'r' values showed there was direct relationship between socio-economic status, PCPMRF ($r=.234^*$) and PLSE ($r=.199^*$). The Computed 't' value revealed that the women beneficiaries whose families belonged to moderate group by socio-economic status differed significantly in PCPMRF from those whose families belonged to low socio-economic status.

The mean score on socio-economic status of the beneficiaries in general was 15.6. The computed product moment correlation coefficient between socio-economic status and EoE was found to be significant ($r=.195^{**}$). The computed 't' value revealed that the beneficiaries whose families belonged to moderate group socio-economic status differed significantly in their EoE from those whose families belonged to low socio-economic status in their EoE.

Socio-economic status was found to be significantly correlated with AEoW ($r=.162^*$) and with PCPMRF ($r=.178^*$). But the computed 't' values showed that beneficiaries whose families belonged to moderate group by socio-economic status were significantly different in their PCPMRF from those who belonged to low group by socio-economic status.

The higher the SES of the families the greater the extent of empowerment of beneficiaries. Apparently, those whose families were low in their SES were less empowered through GSEUPs. It implies that the SES of the family exerts an influence on the extent of empowerment of women through GSEUPs and vice versa. It is needless to mention that the GSEUPs are meant for people who belong to families below poverty line. This means that their SES would obviously be low. The women beneficiaries were empowered to some extent through GSEUPs in spite of relatively low SES of their families. The SES of the

family appeared to influence EoE of IRDP women beneficiaries though it did not seem to affect the individual attributes of EoE. In the case of DWCRA beneficiaries, their families' SES seemed to affect only one of the attributes of EoE, namely, PCPMRF even though the EoE, PCPMRF and PLSE revealed higher scores with an increase in the SES of the family. When all beneficiaries were pooled together, SES of their families appeared to have a direct relationship with EoE, AEOw and PCPMRF. However, the beneficiaries with families of higher SES were more empowered than those with families of lower SES as well as the former perceived more changes reflecting empowered state in their practices related to multiple role fulfilment than the latter group. SES of families did not seem to exert an influence on EoE of women beneficiaries in the presence of their factors.

The major predictors in the case of EoE of IRDP beneficiaries were seen to be extent of involvement of the beneficiaries in IGA under GSEUPs (IRDP). Family commitment to IGA of beneficiaries and income of beneficiaries from IGA under GSEUPs (IRDP) where as the major predictors in the case of EoE of DWCRA beneficiaries were observed to be extent of involvement of the beneficiaries in IGA under GSEUPs (DWCRA), family commitment, beneficiaries' education level and family land holding. In the case of all beneficiaries of both the selected GSEUPs (IRDP and DWCRA) pooled together, the major predictors of EoE emerged out were extent of involvement of the beneficiaries in IGA under respective GSEUPs, family commitment and income of the beneficiaries from IGA under GSEUPs.

4.4.6 THE EXTENT OF EMPOWERMENT IN RELATION TO THE BENEFICIARIES AND NON BENEFICIARIES OF IRDP AND DWCRA UNDER SELECTED GSEUPS

The computed 't' value revealed that there existed no difference between the beneficiaries of IRDP and DWCRA in their mean EoE. The difference between mean EoE of beneficiaries of these two GSEUPs were not observed by the selected attributes, i.e., AEOw, PCPMRF and PLSE too. Apparently there was no significant difference exerted by the specific GSEUPs under study on EoE of its women beneficiaries though EoE of women beneficiaries of IRDP was lower than that of DWCRA beneficiaries.

Extent of Empowerment in relation to the Beneficiaries and Non-beneficiaries of IRDP and DWCRA under selected GSEUPs

No significant difference was observed in the mean EoE of beneficiaries and non-beneficiaries of IRDP or in its attributes, namely, AEW, PCPMRF and PLSE. The IGA under IRDP seemed to make no impact on their EoE when compared with EoE of non-beneficiaries. This could be accounted by the predominance of dairy as an IGA under IRDP which could be seen as an IGA pursued by non-beneficiaries as well as a traditional home based IGA. It also could be due to individual approach. The beneficiaries of DWCRA were significantly different from the non-beneficiaries of DWCRA in their EoE and its attributes, namely AEW and PLSE. This could be attributed to the scope for deliberation in the group on IGAs launched under DWCRA by virtue of group approach of the programme. EoE of all beneficiaries of selected GSEUPs in general when compared with non-beneficiaries showed difference. Similarly in the attributes of EoE, namely, AEW and PLSE of all beneficiaries and non-beneficiaries marked difference was observed. The selected GSEUPs in general, and DWCRA in specific resulted in empowerment of women beneficiaries by virtue of the potential for group deliberation, individual involvement and family commitment amongst other factors