APPENDIX IV

Table 1 : Distributuion of Women Beneficiaries by Family Type, Marital Status, Family Head and Type of Household by Gender of Head

Family type	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Type of family						
Joint	28	28.57	18	18.36	46	23.46
Nuclear	70	71.42	80	81 53	150	76 53
If widowed and seperated						
a) single parent	12	12.24	5	5.10	17	8.67
b) single with children	6	6.12	-	-	6	3.06
c) NA	80	81.53	93	94.89	173	88.26
Family head						
a) Self	18	18.36	5	5.10	23	11.73
b) Husband	74	75.51	91	92.85	165	84.18
c) Other male family members	5	5.10	2	2.04	7	3.57
d) Other female family members	1	1.02	-	-	1	0.51
Circumstances of assuming family heads role						
a) Family deserted by husband	-	-	-	-	-	-
b) Husband died	15	15 30	5	5 10	20	10.20
c) Single/other family members expected to assume the the heads role	1	1.02	-	-	1	0.51
d) Husband employed outside	2	2.04	-	-	2	1.02
e) Family crisis (Husband in jail)	1	1.02	-	-	1	0.51
f) NA	79	80 61	93	94.89	172	87.75
Household by gender of head						
a) Female Headed	19	19.38	5	5.10	24	12 24
b) Male headed	79	80 61	93	94 89	172	87.75

Table 2 : Distribution of Beneficiaries According to Their Family size during Pre Loan Periods

Family size	IRDP N = 98		DWCRA N= 98		All Beneficiaries N = 196	
	N	%	N	%	N	%
Small family (1-3 members)	12	12 24	11	11 22	23	11.73
Medium family (4-6 members)	57	58.16	51	52.04	108	55.10
Large family (7-9 members)	21	21.42	29	29 59	50	25.51
Very large family more than (8 members)	8	8.16	6	6.12	14	7.14
Mean	5.64		5 79		5.71	
Sd	2.10		1 98		-	
Minimum	01		02		01	
Maximum	12		1 2		12	

Table 3: Distribution of Women Beneficiaries by Religion and Caste

Religion	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Hindu	71	72 44	60	61 22	131	66.83
Muslim	20	20 40	28	28 57	48	24.48
Christian	-	-	4	4 00	4	2.04
Sikh	7	7.14	6	6.12	13	6.63
Caste:						
General category	43	43.87	5	5 10	48	24.48
SC	27	27 55	24	24 48	51	26.02
ST	-	-	16	16 32	16	8.16
BC	27	27 55	43	43 89	70	35.71
OBC	1	1 02	10	10.20	11	5 61
B. Caste						
General category	43	43 84	5	5.10	48	24.48
BC/OBC	28	28 57	53	54 08	81	41.32
SC/ST	27	27 55	40	40.81	67	34 18

Table 4 Villagewise Caste Brakeup

	IRDP											DWCRA						
	Shanti-puri	Chatt-arpur	Bhamr-ola	Devana	Danpur	Sirauli-kala	Darau	Sajna	Bhanga	Faujimal-kota	Simla - Pistaur	Chakar-pur	Reta	Jaganna-thpur	Mudiakala	Bahadur-gunj	Berheni	Bhattpuri
Domi-nent	Thakur	Jat	Thakur	Thakur	Thakur	Shekh	Pathan	Kurmi	Kurmi	Jat	Punjabi	Thakur	Banjare	Shekh	Shekh	Kurmi	Buksha	Buksha
For-ward	Brahmins	Kayest	Braahm-ins	Brahm-ins	Brahmi-ns	Pathan	Shekh	Thakur	Kayast	Thakur	Kayast	Jatsikh	-	Pathan	Pathan	Kayast	Buksha	Brahmins
Back-ward	Black-smith Carpent-er	Ansar	Rai	Carpent-er	Carpent-er	Rai	Ansari	Bher	Barbar	Carpen-ter Mali	Gujar	Black-smith	Banjare	Rai	Black smith Carpenter	Carpent-er	Buksha Carpen-ter	Buksha
Most Back-ward	-	-	Fakeer	Chamar	-	-	Fakeer	Kurmi	-	Bengali	-	Aheer	-	-	-	-	Buksha	-
Sche-dule	Balmaki	Cham-ar	Sweep-er	Sweep-er	Sweep-er	Jatav	Chamar sweeper	Jatav Chamar	Cham-ar Jalave	Bengali sweeper	Bengali	Sweeper Chamar Jatave	Chamar sweeper	Sweeper Chamar	Sweeper Chamar	Chamar Balmukhi	Buksha	Mazhabi Sikh

Table 5 : Distribution of Beneficiaries by Investment Inclusive of Subsidy in IGA under Selected GSEUPs

Amount (Rs)	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
< Rs. 5000	29	29.6	13	13.3	42	21.4
Rs 5001 - 9000	21	21.4	49	50.0	70	35.7
Rs 9001 - 13000	25	25.5	3	3.06	28	14.3
> Rs 13001	23	23.5	6	6.1	29	14.8
Nil investment	-	-	27	27.6	27	13.8
Total	98	100	98	100	196	100

Table 6: Distribution of Women Beneficiaries by Total Investment Exclusive of Subsidy Component

Total investment - Subsidy	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
< 5000	42	41.8	52	53.1	93	47.4
5001 - 10,000	29	29.6	14	14.31	43	21.9
10001-15000	22	22.4	5	5.1	27	13.8
> 150001	3	3.1	-	-	3	1.5
No loan	2	2.02	27	-	30	15.30
Total	98	100	98	100	196	100
Mean	6887.8		3428.7		5158.2	
SD	4238.6		3089.3		4085.5	

Table 7. Distribution of Women Beneficiaries (IRDP) by IGAs Under Ongoing Ventures

IGA	IRDP N=98	
	N	%
Dairy	61	62.24
Stitching /Tailoring	3	3.06
Pumpset	2	2.04
Grocery shop	2	2.04
Carpet weaving	1	1.02
NA (Discontinued)	29	29.59
Total	98	100

Table 8· Distribution of Women Beneficiaries (DWCRA) by IGAs Under Ongoing Ventures

IGA	IRDP	N=98
	N	%
Dairy	32	32.65
Cane weaving	10	10.20
Sericulture	9	9.10
Resha Russi Handicrafts	6	6.12
Basket Weaving	4	4.08
Grain processing and preservation	1	1.02
Dari and Dairying	9	9.18
Resh Russi Handicrafts and Dairying	6	6.12
Stitching, Knitting and Dairying	4	4.08
Sericulture, poultry and Dairying	4	4.08
Basket Weaving and Dairying	3	3.06
Cane weaving, Stitching and Dairying	2	2.04
Cane weaving and Dairying	2	2.04
Grain processing and preservation and Dairying	2	2.04
NA	4	4.08
Total	98	100

Table 9: Dıstrıbutıuon of Women Beneficiarıes by Dıscontinued IGA and Reasons for Discontınuation

IGA	IRDP N=29		DWCRA N=4		All Beneficiaries N=33	
	N	%	N	%	N	%
Dairy	26	89.65	-	-	26	78.78
Carpet/Dari/chadder weaving	2	6.89	-	-	2	6.06
Grocery shop	1	3.44	-	-	1	3.03
Dairying and grain processing/Handicrafts/cane chair weaving/ stitching	-	-	4	100	4	12 12
Total	29	100	4	100	33	100
Reasons	N=29		N=4		N=33	
Death of live stock	18	62 06	-	-	18	54.54
Poor returns	13	44.82	-	-	13	39.39
No local market	2	6 89	4	100	6	18.18
No supply of raw material and equipment	2	6.89	4	100	6	18.18
Total	35	20.68	8	200	43	130.30

Table 10 Distribution of Women Beneficiaries by Problems in Running IGA

Problems	IRDP, N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1 **Related to asset**						
- Care, maintenance and operation	42	42 85	34	34 69	76	38 77
- Poor quality / poor breed	35	35 71	32	32 65	67	34 18
- No supply of asset	7	7 14	5	5 10	12	6.12
- Diseases in assets	2	2 04	70	71 42	72	36 73
2. Problems related to raw material						
- High price	20	20 40	46	46 93	66	33 69
- Poor quality	22	22 44	51	52 04	73	37 24
- Irregular supply	6	6 12	59	60 20	65	32 65
- Inadequate supply	7	7.14	60	61 22	67	34 18
- No supply at all	2	2 04	46	46 93	48	24 48
- Not available locally	2	2 04	18	18 36	20	10 20
3. Problems related to management and operation						
- Lack of support	21	21 42	61	62 24	82	41 83
- Tired by the end of the day	42	42 85	62	63,26	104	53 06
- Quality Control	9	9 18	60	61 22	69	35 20
- Marketing	5	5 10	65	66 32	70	35 71
- Lack of demand	1	1 02	57	58 16	58	29.59
- Products sold at very nominal rates	-	-	41	41 83	41	20 91
- Less profit	-	-	5	5 10	5	2.55
4. Problems related to middleman						
- Exploitation	23	23 46	52	53 06	75	38 26
- Irregular supply	18	18 36	58	59 18	76	38 77
- High Commission	23	23 46	58	59 18	81	41 32
- Low Price	17	17 34	61	62 24	78	39 79
- Delayed payment	12	12 24	58	59 18	70	35 71
5.Problem related to working capital						
- Inadequacy of working capital	38	38 77	83	84 69	121	61 73
- No sale of product	17	17 34	24	24 48	41	20 91

6. Problems related to care and maintenance						
- Could not handle and care	8	8 16	12	12 24	20	10 20
- Lack of competency in upkeep	14	14 28	11	11 22	25	12 75
- Maintenance of asset, lack of knowledge	32	32 65	26	26 53	58	29 59
- No service centre available locally	43	43 87	41	41 83	84	42.85
- No prompt service	54	55 10	41	41.83	95	48.46
- Don't know whom to approach	47	47 95	28	28 57	75	38.26
7. Problem related to skill						
- Lack of fine skill	21	21 42	16	16.32	37	18.87
- No training	40	40 81	8	8 16	48	24 48
- Incomplete training	-	-	29	29 59	29	14 79
- Irrelevant training	-	-	15	15 30	15	7.65
- Need for refresher course	-	-	24	24 48	24	12.24
8. Problems related to production						
- Cannot predict demand	12	12 24	14	14 28	26	13 26
- Cope with demand	24	24 48	19	19 38	43	21.93
- Lack of product movement	3	3 06	9	9 18	12	6 12

Table 11: Distribution of Women Beneficiaries by Heads of Expenditure on Ongoing IGAs

Items	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
Veterinary service	51	52.03	47	47.95	98	49.79
Servicing	3	3 06	-	-	3	1.53
Repair work	1	1.02	-	-	1	0.51
Discontinued LSIGA	29	29.59	4	4.08	33	16.83
NA/NR	14	14 28	47	47.95	61	31.12
Total	98	100	98	100	196	100

Table 12 : Distribution of Women Beneficiaries According to the Utilization of Surplus Income by their Increased Household Consumption

	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
1)Increased consumption						
Clothing	61	62 24	79	80 61	140	71 42
Food	59	60 20	90	91 83	149	76 02
Marriage expenses	25	25 51	19	19 38	44	22 44
To clear off loan for IGA	24	24 48	2	2 04	26	13 26
2) Bond & Shares						
Bonds	20	20 40	-	-	20	10 20
Shares	-	-	1	1 02	1	0.51
LIC	15	15 30	8	8 16	23	11 73
Saving account	27	27 55	56	57 14	83	42 34
3) Human Resource Development						
Fees on formal education	24	24 48	41	41 83	65	32 65
Vocational education	-	-	-	-	-	-
Both for bosy and girls	21	21 42	40	40 81	61	31.12
NA	53	54 08	17	17 34	70	35 71
4) Investment in farming						
Bullocks	3	3 06	-	-	3	1 53
Bullock cart	2	2 04	5	5 10	7	3 57
Seed	16	16 32	6	6 12	22	11 22
Farm implements/ hiring machinery	15	15 30	5	5 10	20	10 20
Hiring pumpset	9	9 18	7	7 14	16	8 16
Hiring Tractor	10	10 20	14	14 28	24	12 24
Hiring Motor	1	1 02	-	-	1	0 51
Hiring Talla pump	2	2 04	-	-	2	1 02
5) For Jewellery						
Silver	16	16 32	28	28 57	44	22 44
Gold	20	20 40	26	26 53	46	23 46
6) Ways of reinvestment in LSIGA						
Mulck cattle	13	13 26	11	11 22	24	12 24
Sewing machine	9	9 18	10	10 20	19	9 69
Chaff cutter	15	15 30	12	12 24	27	13.77
Milk cans	7	7 14	-	-	7	3.57
Hand pump	3	3 06	-	-	3	1 53
Cattle shed	2	2 04	-	-	2	1 02
Welding machine	-	-	1	1 02	1	0 51
Grocerry goods for sale	1	1 02	-	-	1	0 51
Loom	1	1 02	-	-	1	0 51
Grain storage bins	-	-	2	2 ,04	2	1 02
7) Investment in real estate:						
Housing	13	13 26	5	5 10	18	9 18
Land	4	4 08	1	1 02	5	2 55
Renovation of house	11	11 22	8	8 16	19	9 69

Table 13: Distribution of Women Beneficiaries by their Incremental Income

Incremental income	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
< 0	23	23.5	14	14.28	37	37.75
Upto Rs. 10,000	37	37.8	54	55.1	91	46.40
10001 - 20000	27	26.6	24	24.48	51	26.02
20001 - 30000	7	7.1	5	5.1	12	6.10
30001 - 40000	2	2.0	-	-	2	1.00
> 40001	2	2.0	1	1.0	3	1.50
Total	98	100	98	100	196	100
Mean	7772.4		5535.27		6653.83	
SD	13648.6		9663.1		11853.3	

Table 14: Distribution of Women Beneficiaries by their Extent of Involvement in IGA Under GSEUPs.

Extent of involvement	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
< 40	2	2.0	-	-	2	1.0
40.1 - 60	7	7.1	6	6.1	13	6.6
60.1 - 70	15	15.3	9	9.2	24	12.2
70.1 - 90	33	33.7	43	43.9	76	38.8
90.1 - 110	26	26.5	13	13.3	39	19.9
> 110	15	15.3	27	27.6	42	21.4
Total	98	100	98	100	196	100

Table 15 Distribution of beneficiaries by their extent of their involvement

Activities	Extent of involvement														
	IRDP N =98					DWCRA N=98					All Benmeficiaries N = 196				
	76-100% N/%	51-75% N/%	26-50% N/%	1-25% N/%	None N/%	76-100% N/%	51-75% N/%	26-50% N/%	1-25% N/%	None N/%	76-100% N/%	51-75% N/%	26-50% N/%	1-25% N/%	None N/%
Decisions to seek loan under GSEUP	25 25 51	5 5 10	26 26 53	19 19 38	23 23 46	12 12 24	5 5 10	40 40 81	10 10 20	31 31 63	37 18 87	10 5 10	66 32 67	29 14 79	54 27 55
Process of processing application form	39 39 79	14 14 28	22 22 44	12 12 24	11 11 22	16 16 32	09 9 18	46 46 93	12 12 24	15 15 30	55 28 06	23 11 73	68 34 69	24 12 24	26 13 26
Processes of filling application form	45 45 91	13 13 26	25 25 51	13 13 26	2 2 04	17 17 34	10 10 20	45 45 91	11 11 22	15 15 30	62 31 63	23 11 73	70 35 71	24 12 24	17 8 67
Process of submitting application form	42 42 85	10 10 20	22 22 44	18 18 36	6 6 12	17 17 34	8 8 16	44 44 89	11 11 22	18 18 36	59 30 10	18 9 18	66 33 69	29 14 79	24 12 24
Identification of IGA	34 34 69	09 9 18	23 23 46	14 15 30	18 18 36	15 15 30	8 8 16	45 45 91	10 10 20	20 20 40	49 25 0	17 8 67	68 34 69	24 12 24	38 19 38
Process of followup of application for loan	35 31 71	18 18 36	21 21 42	6 6 12	18 18 36	9 9 18	9 9 18	50 51 02	8 8 16	22 22 44	44 22 44	27 13 77	71 36 22	14 7 14	40 20 40
Selection of asset/ product traded/ service given	16 16 32	5 5 10	33 33 67	11 11 22	33 33 67	6 6 12	6 6 12	49 50	12 12 24	25 25 51	22 11 22	11 5 61	82 41 83	23 11 73	58 29 59
Pricing of units sold under IGA (output/ product/service)	17 17 34	5 5 10	27 27 55	16 16 32	33 33 67	4 4 08	8 8 16	47 47 95	12 12 24	27 27 55	21 10 71	13 6 63	74 37 75	28 14 28	60 30 61
Utilization of loan amount	7 7 14	8 8 16	39 39 79	16 16 32	28 28 57	4 4 08	4 4 08	52 53 06	13 13 26	25 25 51	11 5 61	12 6 12	91 46 42	29 14 79	53 27 04
Utilization of output of IGA	4 4 08	6 6 12	38 38 77	18 18 36	32 32 65	2 2 04	2 2 04	48 48 91	15 15 30	31 31 63	6 3 06	8 4 08	86 43 87	33 16 83	63 32 14
Utilization of profit from IGA	4 4 08	6 6 12	41 41 83	19 19 38	28 28 57	1 1 02	4 4.08	45 45 91	16 16 32	32 32 65	5 2 55	10 5 10	86 43 87	35 17 85	60 30 61
Decision on making for loss	3 3 06	5 5 10	35 35 71	21 21 42	34 34 69	1 1 02	2 2 04	43 43 31	19 19 38	33 33 67	4 4 02	7 3 57	78 39 79	40 20 40	67 34 18
Procurement decisions related to raw materials/ products	2 2 04	6 6 12	37 37 75	18 18 36	35 35 71	-	2 2 04	42 42 85	19 19 38	35 35 71	2 1 02	8 4 08	79 40 30	37 18 87	70 35 71
Holding storage of raw materials / products	4 4 08	6 6 12	32 32 65	15 15 30	41 41 83	-	2 2 04	41 41 83	20 20 40	35 35 71	4 2 04	8 4 08	73 37 24	35 17 85	76 38 77

Purchase decisions related to raw material / products	6 6 12	7 7 14	27 27 55	18 18.36	40 40 81	2 2.04	2 2 04	40 40 81	20 20.40	34 34 69	8 4.08	9 4 59	47 23 97	38 19 38	74 37 75
Product storage decisions	6 6 12	3 3 06	31 31 63	18 18 36	40 40 81	-	1 1 02	33 33 67	23 23 46	41 41 83	6 3 06	4 2.04	64 32 64	41 20 91	81 41 32
Decision related to manufacturing a product of IGA	5 5 10	6 6 12	30 30.61	13 13 26	44 44 89	-	3 3 06	37 37 75	22 20 40	36 36 73	5 2 55	9 4 59	67 34 18	35 17 85	80 40 81
Decisions related to production/ operation of IGA	3 3 06	5 5 10	30 30 61	14 14 28	46 46 93	-	3 3 06	36 36 73	21 21 42	38 38 77	3 1 53	8 4 08	66 33 67	35 17 85	84 42 85
Employment of workers on IGA related decisions	6 6 12	5 5 10	28 28 57	12 12 24	47 47 95	-	2 2 04	38 38 77	21 21 42	37 37 75	6 3 06	7 3 57	66 33 67	33 16 83	84 42 85
Decisions on participation of other family members in IGA	3 3 06	6 6 12	25 25 51	18 18 36	46 46 93	-	2 2 04	41 41 83	19 19 38	36 36 73	3 1 53	8 4.08	66 33 67	37 18 87	82 41 83
Decisions related to their involvement in production activities	4 4 08	2 2 04	25 25 51	18 18 36	49 50	-	1 1 02	41 41 83	19 19 38	37 37 75	4 2 04	3 1 53	66 33 67	37 18 87	86 43 87
Decisions related to extension of IGA	3 3 06	3 3 06	23 23 46	20 20 40	49 50	-	1 1 02	41 41 83	18 18 36	38 38 77	3 1 53	4 2 04	64 32 65	58 29 59	87 44 38
Decision of repayment of loan	4 4.08	5 5.10	27 27 55	18 18 36	44 44 89	-	1 1 02	42 42 85	17 17.34	38 38 77	4 2 04	6 3 06	69 35 20	35 17 85	82 41 83
Decision related to further loan	5 5 10	4 4 08	29 29.59	16 16 32	44 44 89	-	1 1 02	41 41 83	16 16 32	40 40 81	5 2 55	5 2 55	70 35 71	32 16 32	84 42 85
Decisions of care and maintenance of asset	5 5 10	3 3 06	24 24 48	16 16 32	50 51 02	1 1 02	2 2.04	42 42 85	16 16 32	37 37 75	6 3 06	5 2 55	66 33 67	32 16 32	87 44 38

Most respondents gave more than one reply

Table 16 : Distribution of Women Beneficiaries by Family Commitment

Range of scores	IRDP N=98		DWCRA N=98		All Beneficiaries N=196	
	N	%	N	%	N	%
20 - 30	-	-	1	1 02	1	0.51
31 - 40	9	9.18	3	3 06	12	6.12
41 - 50	32	32.65	23	23 46	55	28.06
51 - 60	57	58.16	71	72.44	128	65.30
Mean	50.4		53.3		51.8	
SD	6.04		6.4		6.4	
Minimum	32.0		18.0		18.0	
Maximum	60		60		60	

Table 17 Distribution of Respondents by family commitment towards IGAs under Selected GSLUPs

Statement	IRDP N=98						DWCRA N=98						Total N=196					
	Agree		Undecided		Disagree		Agree		undecided		disagree		Agree		Undecided		Disagree	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
1 Benenficiary cut down on her house work time	11	11 2	2	2 0	85	86 73	3	3 1	1	1 02	94	95 91	14	7 14	3	1 53	179	91 32
2 Adult family members spend less time in social activities	12	12 2	8	8 2	78	79 6	7	7 1	3	3 1	88	89 8	19	9 69	11	5 61	166	84 69
3 Husband get information on IGA to upgrade it	25	25 5	8	8 2	65	66 3	23	23 4	3	3 1	72	73 5	48	75 51	11	5 61	137	69 89
4 Husband work overtime	41	41 8	10	10 2	47	48	35	35 7	6	6.1	57	58 2	76	38 77	16	8 16	104	53 06
5 Other females look after household chores	29	29 6	4	4	65	66 3	20	20 4	5	5 1	73	74 5	49	25 0	9	4 59	138	70 40
6 Children spend less time on play	39	39 8	8	8 2	51	52 04	29	29 6	9	9 2	60	61 2	68	34 69	19	9.69	111	56 63
7 Adults not visit the doctor unless very sick	25	25 5	4	4	69	70 4	15	15 3	6	6 1	77	78 6	40	20 40	10	5 10	146	56 63
8 Adult male members give up spare time	31	31 6	6	6 1	61	62 2	8	8 1	10	10 2	80	81 6	39	70 91	16	8 16	141	71 93
9 Beneficiary work overtime to carry on service oriented IGA (tailoring)	14	14 2	6	6 1	78	79 6	5	5 1	7	7 1	86	87 8	19	9 69	13	6 63	164	83 67
10 Husband attend to repair and maintenance of asset	21	21 4	6	6 1	71	72 4	14	14 3	4	4 1	80	81 6	35	17 85	10	5 10	151	77 04
11 Beneficiary learn more about IGA	15	15 3	8	8 2	75	76 5	3	3 1	5	5 1	90	91 8	18	9 18	13	6 63	165	84
12 Family grew own vegetables	50	51 0	-	-	48	49	64	65 3	1	1 0	33	33 7	114	58 16	1	0.81	81	41 32
13 Beneficiary avoid wastage of time	11	11 2	6	6 1	81	82 7	7	7 1	-	-	91	92 9	18	9 18	6	3.06	172	87 75
14 Beneficiary be prompt in completing orders as per schedule	6	6 1	7	7 1	85	86 7	3	3 1	2	2 0	93	94 9	9	4 59	9	4 59	178	60 71
15 Beneficiary pursue and not get discouraged by delays in release of loan receipt of raw material and payments etc	18	18 4	12	12 2	68	69 3	2	2 0	7	7 1	89	90 8	20	10 20	19	9 69	157	80 10
16 Benenficiary look for new buyers of their products	22	22 4	6	61	70	71 4	4	4 1	6	6 1	88	89 8	26	13 26	12	6 12	158	80 61
17 Benenficiary eliminate middleman	5	5 1	4	4 1	89	90 8	3	3 1	7	7 1	88	89 8	8	4 08	11	5 61	177	90 30
18 Beneficiary remain responsible for IGA started and attend to it	3	3 1	2	2 0	93	94 9	4	4 1	4	4 0	90	91 8	7	3.57	6	3 06	183	93 36
19 Beneficiary promptly repay instalments to qualify for additional oan support	1	1 0	3	3 1	94	95 9	3	3 1	5	5 1	90	91 8	4	2 04	8	4 08	184	93 87
20 Beneficiary seek assistance to select good quality asset	8	8 2	5	5 1	85	86 73	7	7 1	3	3 1	88	81 8	15	7.65	8	4 08	173	88 26

Table 18 Distribution of Respondents by Attitude towards Empowerment of Women through Selected GSEUPs

Statement	IRDP N=98						DWCRA N=98						Total N=196					
	Agree		Undecided		Disagree		Agree		undecided		disagree		Agree		Undecided		Disagree	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
1. Participation of women in GSEUP loan scheme would bring out the managerial skills in them	7	7 1	9	9.2	82	83 7	5	5 1	6	6 1	87	88 8	12	16 12	15	7.65	169	86 22
2 Women beneficiaries of GSEUP scheme would not be capable generation of income from self employment for a long period (over years)	36	36 7	6	6 1	56	57 14	15	15 3	11	11 2	72	73 46	51	26 02	17	8 67	128	65 30
3 GSEUP like DWCRA would lead to betterment of womens economic position	13	13 3	8	8 2	77	78 6	9	9 2	15	15 3	74	75 5	22	11 22	23	11 73	151	77 04
4 Women beneficiaries of GSEUP would be able to raise the consumption level of their house-holds for a short period	28	28 6	12	12 2	58	59 8	11	11 2	21	21 4	66	67 3	39	19 89	33	16 83	124	63 26
5 DWCRA/IRDP would not given opportunity its beneficiary women to learn to handle their income	25	25 5	7	7 1	66	67 3	12	12 2	10	10 2	76	77 6	37	18 87	17	8 67	142	72 44
6 Self Employed women under GSEUP would make decisions over money they earn	8	8 2	6	6 1	84	85 7	7	7 1	10	10 2	81	82 7	15	17 65	16	8 16	165	84 18
7 GSEUP would be given an opportunity to women to be a partner in supporting family	8	8 2	4	4 1	86	87 8	7	7 1	9	9 2	82	91 83	15	7 65	13	6 63	168	86 71
8 Women beneficiaries of GSEUP would not be able to plan investment on their own	25	25 5	9	9 2	64	65 3	15	15 3	9	9 2	74	75.51	40	20.40	18	9 18	138	70 40
9. Due to participation in GSEUP women beneficiaries would gain access to more resources to generate income	20	20 4	14	14 3	64	65 3	11	11 2	22	22 4	65	66 3	31	5 81	36	18 36	129	65 81
10 GSEUP (IRDP/DWCRA) would build little capacity in women to raise funds	36	36 7	16	16 3	46	46 9	17	17 3	32	32 7	49	50	53	27 04	48	24 48	95	48 46
11 Women beneficiaries would be unable to build their selected IGA through necessary contacts	36	36 7	17	17 3	45	45 9	26	26 5	36	36 7	36	36 7	62	31 63	53	27 04	81	41 32
12 GSEUP like DWCRA/IRDP would enable women to build capacity to undertake variety of IGAs in due course of time	23	23 5	16	16 3	59	60 2	19	19 4	33	33 7	46	46 9	42	21.42	49	25 0	105	53 57
13 Women beneficiaries of GSEUP would make little/no contribution to rural economic development	45	45 9	12	12.2	41	41 83	53	54 0	14	14 2	31	31 6	98	50 0	26	13 26	72	36 73

14 Women beneficiaries of GSEUP would become confident in her skill and knowledge to start her own income generation activity	16	16 3	11	11 2	71	72 4	15	15 3	14	14 2	69	70 4	31	15 81	25	12 75	140	71 42
15 Participation of women in GSEUPs, would lead to little / no increase in family assets	43	43 9	5	5 1	50	51 2	50	51 2	17	17 3	31	31 6	93	47 44	22	11 22	81	41 32
16 Women beneficiary of GSEUP would not gain freedom to spend her earnings according to her desire	26	26 5	3	3 0	69	70 4	28	28 5	14	14 3	56	57 1	54	27 55	17	8 67	125	63 77
17 Women beneficiaries of GSEUP would plan the use of her income to the benefit of the family	9	9 2	3	3 0	86	87 8	5	5 1	4	4 0	89	90 8	14	7 14	7	3 57	175	89 28
Statements related to SOCIO-CULTURAL Empowerment																		
1 Comunity members would appreciate a successful beneficiary to participate in village functions	14	14 3	10	10 2	74	75 5	12	12 2	13	13 3	73	74 5	26	13 26	23	11 73	147	
2 Women beneficiaries of GSEUP would remain within socio-cultural barriers like covering head with pallu or saree	52	53 1	8	8 2	38	38 8	69	70 4	1	1 0	28	28 6	121	61 73	9	4 59	66	33 67
3 Community would accept successful women beneficiary who come out of traditional norms like covering head with pallu	42	42 9	10	10 2	46	46 9	63	64 28	2	2 0	33	33 7	105	53 57	12	6 12	79	40 30
4 Women beneficiary of GSEUP would earn social respect from their family members	5	5 1	6	6 1	87	88 8	13	13 2	7	7 1	78	79 6	20	10 20	13	6 63	165	84 18
5 Community would continue to look with suspicion women who work late hours/travel late hours even though they have been beneficiaries of IRDP/DWCRA	37	37 8	5	5 1	56	57 1	28	28 6	24	24 5	46	46 9	65	32 65	29	14 79	102	52 04
6 Participation in GSEUP would give women potential to bring forth change in customs that are deep rooted in tradition	23	23 5	19	19 4	56	57 1	25	25 5	29	29 6	44	44 9	48	24 48	48	24 48	100	51 02
7 Participation in GSEUP would enable women to exercise their rights	29	29 6	16	16 3	53	54 1	14	14 3	35	35 7	49	50	43	21 93	51	26 02	102	52 04
8 Community would rarely (not) seek/ guide women beneficiaries of GESUP	47	48	12	12 2	39	39 8	42	42 9	27	27 6	29	29 6	132	67 34	39	19 09	68	34 69
9 First generation of women of IrDP would lack courage to come out of societal norms for fear of social stigma or social ostracisation	53	54 1	10	10 2	35	35 7	53	54 1	30	30 6	15	15 3	106	54 03	40	20 40	50	25.51
10 Women beneficiaries of GSEUP would be able to do much to change the low status of women	28	28 6	12	12 2	58	59.2	20	20.4	22	22 4	56	57 1	48	24.48	34	17 34	114	58 16

11 Women beneficiary of GSEUP would be able to undertake official interactions with government / non-government institutions	47	48	16	16 3	35	35 7	41	41 8	25	25 5	32	32.7	88	44 89	41	20 91	67	34 18
12 GSEUPs would develop self respect in women beneficiary	14	14 3	11	11 2	73	74 5	15	15 3	15	15 3	68	69 4	29	14 79	26	13 26	141	71 93
13 Women beneficiary would develop respect and empathy for women counterparts in society	13	13 3	19	19 4	66	67 3	8	8 1	26	26 5	64	65 3	21	10 71	45	22 95	130	66 32
14 Women beneficiary of GSEUP unable to set their own agenda/goals	32	32 7	25	25 5	41	41 83	30	30 6	25	25 5	43	43 9	62	31 63	50	25 51	84	42 85
15 Women beneficiary of GSEUP would be imcompetent to give leadership other less fortunate women in the community	49	50	20	20 4	29	29 6	36	36 7	33	33 7	29	29 6	85	43 36	53	27 04	58	29 59
16 Women beneficiary of GSEUP would have limited knowledge to deal with cultural issues	54	55 1	15	15 3	29	29 6	44	44 9	29	29 6	25	25 5	98	50 0	44	22 44	54	27 55
17 Women beneficiary of GSEUP would passive acceptance of traditional roles	23	23 5	15	15 3	60	61 22	16	16 3	28	28 5	54	55 1	39	19 89	43	21 93	114	58 16
18. Women beneficiary of GSEUP surpass societal norms that inhibit their upward mobility in social structure	17	17 3	26	26 5	55	56 1	12	12 2	37	37 8	49	50	29	14 79	63	32 14	104	53 06
Statement related to politico-legal empowerment																		
1 Women beneficiary of GSEUP would lack insight into their rights as beneficiaries	55	56 1	19	19 4	24	24 5	49	50	13	13 3	36	36 7	10 4	53 06	32	16 32	60	30 61
2 Women beneficiary would develop competency to select local leader of panchayat	22	22 4	12	12 2	64	65 3	25	25 5	17	17 3	56	57 1	47	23 97	29	14 79	120	61 22
3 Women beneficiary would develop a desire to find a place in local governance (gram panchayat)	32	32 7	25	25 5	41	41 8	28	28 6	17	17 3	53	54 0	60	30 61	42	21 42	94	47 95
4 Women beneficiary would lack skill in planning her campaign in gram panchayat elections	50	51 0	19	19 3	29	29 6	35	35 7	21	21 4	42	42 8	85	43 36	40	20 40	71	35 71
5 Women beneficiary would lack awareness on human rights	55	56 1	11	11 2	32	32 7	43	43 9	32	32 7	23	23 5	98	50	43	21 93	55	28 06
6. Women beneficiary would be alert to identify societal issues that need political will to solve	40	40 8	19	19 4	39	39 8	33	33 1	31	31 6	34	34 7	73	38 26	50	25.51	73	37 24
7 Women beneficiary would be passive no action to exploitation by political leaders	34	34 7	11	11 2	53	54 0	41	41 8	10	10 2	47	48 0	75	38 26	21	10 71	100	51 02
8 Women beneficiary would know their civil rights	34	34 7	21	21 4	43	43.9	29	29 6	26	26 5	43	43 9	63	32.14	47	23 97	86	43.87

9. Women beneficiary would be in a position to assess community resources for development planning	27	27.6	24	24.5	47	48	23	23 5	27	27.6	48	49	50	25 51	51	26.02	95	48.46
10. Women beneficiary would have little capacity to chalk out long term perspective plans for development	42	42 9	18	18.4	38	38 8	37	37 8	33	33.7	28	28 6	79	40.3	51	26 02	66	33 67
11. Women beneficiary would lead people to solve their problems on their own	13	13.3	14	14 3	71	72 4	22	22.4	25	25.5	51	52.0	35	17 86	39	19 89	122	62 24
12. Women beneficiary would be able to guide women regarding the legal machinery to project their interests as consumers	27	27.6	25	25 5	46	46.9	23	23 5	34	34 7	41	41 8	50	25 51	59	30 10	87	44 38
13. Women beneficiary would lack confidence to stand for elections in their community	38	38 8	15	15 3 1	45	45 9	39	39 8	26	26.5	33	33 71	77	39 28	41	20 91	78	39.79
14 Women beneficiary would support women with ideologies of development and women's cause int heir community	20	20.4	23	23 5	55	56 1	29	29.6	35	35 7	34	34 7	49	25 0	58	29 59	89	45 40
15 Women beneficiary would make efforts to learn about their rights	16	16.3	20	20 4	62	63 2	10	10.2	26	26 5	62	63 26	26	13.26	46	23 46	124	63 26

Table 19 Distribution of Women Beneficiaries by Perceived Changes in Multiple Fulfilment

Impact statement	IRDP N=98						DWCRA N=98						All Beneficiaries N=196					
	Beneficiaries		Spouse		Family head		Beneficiaries		Spouse		Family head		Beneficiaries		Spouse		Family head	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Gainfull employment	5	5 10	16	16 32	77	78 57	1	1 02	20	20 40	77	78 57	6	3 06	36	16 36	154	78 57
Participation in investment related decision making	6	6 12	41	41 83	51	52 04	7	7 14	38	38 77	53	54 08	13	6 63	79	40 30	104	53 06
Participation in decision making bodies in village Mahila Mandal, Panchayat	16	16 32	50	51 02	32	32 65	18	18 36	49	50	31	31 63	34	17 34	99	50 5	63	32 4
Participation in decision making at home	10	10 20	46	46 93	42	42 85	12	12.24	47	47 95	39	39 79	22	11 22	93	47 44	81	41 32
Participation in giving leadership for development work	18	18 36	59	60 20	21	21 42	19	19 38	57	58 16	22	22 44	37	18 87	116	59 18	43	21 93
Participation in presenting women's problem at offices at taluka /district	18	18 36	54	55 10	26	26 53	22	22 44	58	59 18	18	18 36	40	20 40	112	57 14	44	22 44
Participation in lodging grievences at Panchayat office etc	16	16 32	52	53 06	30	30 61	22	22 44	54	55 10	22	22 44	38	19 38	106	54 08	52	26 53
Decision making related to use of income earned i e allocation of income earned	8	8 16	45	45 91	45	45 91	7	7 14	50	51 02	41	41 83	15	7 65	95	48 46	86	43 87
Participation in management of IGA	1	1 02	39	39 79	58	58 18	1	1 02	30	30 61	67	68 36	2	1 02	69	35 20	125	63 77
Participation in management of children's future	2	2 04	43	43 87	53	54 08	2	2 04	34	38 77	62	63 26	4	2 04	77	39 28	115	58.67
Participation in management of family's farming	5	5 10	43	43 87	50	51 02	2	2 04	31	31 63	65	66 32	7	3 57	74	37 75	115	58 67

Participation in management of family's income what to buy, how much to save where to invest	4	4 08	41	41 83	53	54 08	3	3 06	32	32 65	63	64 28	7	3 57	73	37.24	116	59 18
Participation in political life	25	25 51	40	40 81	33	33 67	40	40 81	45	45 91	13	13 26	65	32 65	80	43 36	46	23 46
Participation in management of local school	28	28 57	46	46 93	24	24 48	43	43 87	46	46 93	9	9 18	71	36 22	92	46 93	33	16 83
Participation in management of local health care service	31	31 63	42	42 85	25	25 51	42	42 85	45	45 91	11	11 22	73	37 24	87	44 38	36	18 36
Participation in local fund raising institutions	24	24 48	38	38 71	36	36 73	33	33 67	45	45 91	20	20 40	57	29 08	83	42 34	56	28 57
Employment status	7	7 14	16	16 32	75	76 53	1	1 02	27	27 55	70	71 42	8	4 08	43	21 93	145	73 97
Social status	7	7 14	20	20 40	71	72 44	1	1 02	29	29 59	68	69 38	8	4 08	49	25 00	139	70 91
Social status in neighbourhood	8	8 16	24	24 48	66	67 34	-	-	36	36 73	62	63 26	8	70 91	60	30 61	128	65 30
Control on money, income	12	12 24	21	21 42	65	66 32	-	-	25	25 51	73	74 48	12		46		138	
Participation in farm labour	16	16 32	34	34 69	48	48 97	13	13 26	35	35 71	50	51 02	29	14 28	69	35 20	98	50 0
Participation in wage labour outside	28	28 57	32	32 65	38	38 77	18	18 36	38	38 77	42	42 85	46	23 46	70	35 71	80	40 81
Participation in personal grooming	35	35 71	26	26 53	37	37 75	37	37 75	31	31 63	30	30 61	72	36 73	57	29 08	67	34 18
Decision making related to family planning	28	28 57	34	34 69	36	36 73	29	29 59	44	44 89	25	25 51	57	29 08	78	39 79	61	31 12
Belief in traditional customs	34	34 69	33	33 67	31	31 63	41	41 83	39	39 79	18	18 36	75	38 26	72	36 73	49	25 00
Belief in traditional roles of women	25	25 51	35	35 71	38	38 77	41	41 83	39	39 79	18	18 36	66	33 67	74	37 75	56	28 57
Belief in superstitions	40	40 81	28	28 57	30	30 61	48	48 97	33	33 67	17	17 34	88	44 89	61	31.12	47	23 97

Indebtation of the family	43	43 87	26	26 53	29	29 59	42	42 85	29	29 59	27	27 55	85	22 95	55	28 06	56	28 57
Credit worthiness of the family	11	11 22	31	31 63	56	57.14	11	11 22	34	34 69	53	54 08	22	11.22	65	32 65	109	55 61
No of workers	9	9 18	34	34 69	55	56 12	5	5 10	33	33 67	60	61 22	14	7 14	67	34 18	115	58 67
Overall consumption level of the family	2	2 04	19	19 38	77	78 57	2	2 04	25	25 51	71	72 44	4	2 04	44	22 44	148	75 51
Social status of family	2	2 04	18	18 36	78	79 59	2	2 04	29	29 59	67	68 36	4	2 04	47	23 97	145	73 97
Self confidence	3	3 06	16	16 32	79	80 61	1	1 02	19	19 38	78	79 89	4	2 04	35	17 85	157	80 10
Self respect	3	3 06	19	19 38	76	77 55	-	-	18	18 36	80	81 53	3	1 53	37	18 87	156	59 59
Ability to meet emergency situation	3	3 06	28	28 57	67	68 36	1	1 02	28	28 57	69	70 40	4	2 04	56	28 57	136	69 38
Ability to move papers at offices	9	8 16	37	37 75	52	53 06	3	3 06	27	27 55	68	69.38	12	6 12	64	32 65	120	61 22
Sympathy with self	4	4 08	43	43 87	51	52 04	-	-	27	27 55	71	72 44	4	2 04	70	31 71	122	62 24
Apathy in life condition	3	3 06	40	40 81	55	56 12	-	-	28	28 57	70	71 42	3	1 53	68	34 69	125	63 77
Family's financial security	2	2 04	24	24 48	72	73 46	1	1 02	29	29 59	68	63 38	3	1 53	53	27 04	140	71 42
Personal financial security (savings) (Any others)	3	3 06	22	22 44	73	74 48	-	-	28	28 57	70	78 65	3	3 06	50	51 02	143	145 9
Family income	4	4 08	13	13 26	81	82 65	1	1 02	21	21 42	76	77 55	5	5 02	34	34 69	157	160 20
Personal income	3	3 06	13	13 26	82	83 61	1	1 02	20	20 40	77	78.11	4	4 08	33	33 67	159	162 24

Table 19a: Distribution of Women Beneficiaries by Scores on Practices Related to Multiple Role Fulfilment

PCPMRF	IRDP N=98		DWCRA N=98		Total N=196	
	N	%	N	%	N	%
51 -60	1	1.02	-	-	1	0.51
61 - 70	1	1 02	-	-	1	0.5
71 - 80	4	4.08	7	7.14	11	5.61
81 - 90	18	18.36	20	20.40	38	19.38
91 - 100	39	39.79	25	25.51	64	32.65
101 - 110	29	29.59	33	33.67	62	31.63
111 - 120	5	5.10	11	11.22	16	8.16
> 121	1	1.02	2	2.04	3	1.53

Table 20 Distribution of Respondents of Selected GSEUPs by Self Esteem

Statement	IRDP N=98						DWCRA N=98						Total N=196					
	Agree		Undecided		Disagree		Agree		undecided		disagree		Agree		Undecided		Disagree	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
I Feel I																		
1. Would feel affraid or anxious while entering a room where other people have already gathered and are talking	40	40 8	7	7.14	51	52 04	34	34 7	3	3 1	61	62 2	74	37 75	10	5 10	112	57 14
2 Would feel ignored	27	27 6	13	13 3	58	59 1	18	18 3	11	11 2	69	70 4	45	22 95	24	12 24	127	64 79
3 Would feel every body likes me	17	17 3	10	10 2	71	72 4	2	2 0	11	11 2	85	86 7	19	9 69	21	10 71	156	59 59
4 Would think, would be able to convince people of what I believes in	20	20 4	16	16 3	62	63 2	11	11 2	13	13 2	74	75 5	31	15 81	29	14 19	136	69 38
5 Would think that most of my friends are better looking then me	27	27 6	13	13 3	58	59 2	19	19 4	18	18 4	61	62 2	46	74.48	31	15 81	119	60 71
6 Would find it very simple to take decisions in every day life	10	10 2	2	2 0	86	87 8	10	10 2	2	2 0	86	87 75	20	10.2	4	2 04	172	87 75
7 Would like myself	4	4 1	3	3 1	91	92 9	3	3 0	4	4 1	91	9 29	7	3 57	7	3 57	182	92 85
8. Would continuously be working over possible problems	1	1 0	4	4 1	93	94 9	4	4 1	1	1 0	93	94 9	5	2 55	5	2 55	186	94 89
9. Would find it very difficult to make new friends	45	45 9	10	10 2	43	43 9	34	34 7	7	7 1	57	58 2	79	40 3	17	8 67	100	51 02
10 Would be successful in handling social interaction	22	22 4	11	11 2	65	65 3	14	14 3	10	10 2	74	75.5	36	18 36	21	10 71	139	70 91
11. Would be constantly under the fear of failing	40	40 8	9	9.2	49	50	43	43 9	7	7 1	48	49	83	42 34	16	8 16	97	49 48
12 Would be confused	34	34.7	12	12 2	52	53.1	50	51	2	2 0	46	46 9	84	42 85	14	7 14	98	50
13 Would think plans will meet with considerable success	17	17 3	18	18 4	63	64 3	11	11 2	17	17 3	70	71 4	28	14 28	35	17 85	133	67 85
14 Would wish I would be more intelligent	52	53 1	2	2 0	44	44 9	49	50	9	9 2	40	40 8	101	51 53	11	5 61	84	42 85
15 Would flourish in my business	30	30 6	12	12 2	56	57 1	12	12 2	22	22 4	64	65 3	42	21.42	34	17 34	120	61 22
16 Would consider myself low in status	46	46 9	8	8 2	44	44 9	24	24 5	23	23 5	51	52 0	70	35 71	31	15 81	95	48 46

Table 21 : Distribution of respondents by their extent of empowerment in IGA under GSEUPS

Empowerment (AEOW)	IRDP N = 98		DWCRA N = 98		All Beneficiaries N = 196	
	N	%	N	%	N	%
Attitude towards Empowerment of Women through GSEUPs (AEoW)						
Low	14	14 3	15	15 3	30	15.3
Moderate	69	70 4	65	66 3	132	67.3
High	15	15 3	18	18.4	34	17 3
Mean	74 53		74 25		74 39	
Sd	11 86		13 30		12 57	
Percieved changes in practices related to multiple role fulfilment (PCPMRF)						
Low	17	17 3	21	21 4	36	18 4
Moderate	67	68.4	61	62 2	127	64 8
High	14	14 3	16	16 3	33	16 8
Mean	76.84		78 20		77 52	
Sd	8.78		9 01		8 90	
Perceived level of Self Esteem (PLSE)						
Low	13	13 3	17	17 3	41	20 9
Moderate	67	68 4	55	56.1	112	57.1
High	18	18 4	26	26 5	43	21 9
Mean	77 83		82.31		80 07	
Sd	11 56		14 23		13 12	
Extent of Empowerment						
Low	17	17 34	16	16 32	33	16.83
Moderate	67	68 36	64	65 30	131	66 83
High	14	14 28	18	18.36	32	16 32
Mean	229.2		234.76		231 98	
SD	24 74		30 51		27 85	

Table 22: Mean characteristics of Beneficiary and Non Beneficiary respondents

	CHARACTERISTICS	IRDP		DWCRA		All Beneficiaries	
		Beneficiary N = 98	Non Beneficiary N = 49	Beneficiary N = 98	Non Beneficiary N = 49	Beneficiary N = 196	Non Beneficiary N = 98
1	Family Commitment	50.4	49.8	53.3	52.8	51.8	50.9
2	Age of the beneficiary	42 0	40.9	38.9	38.5	40 4	39 7
3	Age of the family head	46 5	46.6	44.2	39 5	45 3	43 0
4	Educational level of the beneficiary	2.9	3.3	2.1	1.2	2 5	2 3
5	Educational level of family head	4.6	5.3	2.9	2 5	3 8	3.9
6	Current land holding of the family	0.6	0.68	0 4	0.20	0.5	0 44
7	Socio economic status of the family	15.9	19.4	15 3	12 6	15.6	16 0
8	Year of married life	25.7	26.4	22.6	21.7	24 2	24 1
9	Annual income of beneficiaries from all sources	8111.5	8627 3	6187 1	6221.8	7149 3	7424 6
10	Economic empowerment	40.9	40.9	41.6	39.6	41.3	40.2
11	Socio-cultural Empowerment	39.2	38.5	38.5	35.8	38 9	37 1
12	Politico-legal Empowerment	31.8	29.0	31.4	29.0	31.6	29 0
13	Overall Empowerment	74.5	72 0	74 2	69 4	74.4	70.7
14	Self Esteem	37.4	37.81	39.5	37.1	38 4	37 5
15	Husbands age	38.3	45 3	41.3	41 3	39 8	43 3
16	Land holding	0.7	0 8	0.4	0.2	0.5	0.5
17	Family size	6 5	6.7	6.2	5.4	6.3	6.1