

ABSTRACT

This study was designed to ascertain and measure the extent of empowerment of women beneficiaries through Government Supported Economic Upliftment Programmes (GSEUPs) to alleviate poverty. A number of GSEUPs are introduced from time to time to draw economically poor into the main stream of national economic development. Some of these programmes have women as special targets. As beneficiaries of GSEUPs they would get access to money resources, assets, managerial and technical skills, training and information. These inputs are aimed at building income generation capacity and as a result the women beneficiaries get an opportunity for self employment and income generation. Two GSEUPs selected for study were Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA). Under the former programme there is a special target set up for rural women while the latter focuses on women and children in rural areas.

The concept of empowerment of women has drawn the attention of researchers in recent years. For the present study, the term empowerment was defined as the power / quality / strength which results from the development of an individual to bring forth changes in self and others. The state of empowerment in women beneficiaries of GSEUPs might bring forth changes in their attitude towards empowerment of women through GSEUPs, practices related to their multiple role fulfilment and perception of self esteem.

OBJECTIVES OF THE STUDY

The specific objectives drawn to give directions to this investigation were:

- (i) Ascertain the baseline characteristics of women beneficiaries of selected GSEUPs under investigation.
- (ii) Develop scales pertaining to selected attributes that would appropriately measure extent of empowerment of women beneficiaries through GSEUPs.

- (iii) Construct a scale to ascertain commitment of families of women beneficiaries to IGA under selected GSEUPs.
- (iv) Measure the extent of empowerment of selected non beneficiaries of GSEUPs under study and compare with that of respondent women beneficiaries.
- (v) Ascertain the interrelationships between empowerment of women beneficiaries through GSEUPs and the selected situational, personal and family variables.

Method of Procedure

Empowerment manifests in attitude, opinion and behaviour. Three instruments, namely, Attitude Scale (AS), Practice Scale (PS) and Self esteem Scale (SS) were developed to measure each of the selected attributes / components of empowerment and arrive at differential empowerment levels of women beneficiaries of selected GSEUPs. Attitude Scale focused on measuring the attitude of women beneficiaries towards empowerment (economic, socio-cultural and politico-legal) of women through selected GSEUPs (AEoW). Practice Scale attempted to assess women beneficiaries' perceived changes in practices related to multiple role fulfilment (PCPMRF) as another indicator of their empowerment through selected GSEUPs. Each of the three selected attributes formed components of Extent of Empowerment. Self esteem Scale focused on ascertaining women beneficiaries' perceived level of self esteem (PLSE) as a third measure of their empowerment through selected GSEUPs. Each of the these selected attributes formed components of Extent of Empowerment. The scores on each of three scales were normalised. The sum of performance of women beneficiaries on all the three scales - AS, PS and SS - measured their extent of empowerment.

The sample of the study comprised of women beneficiaries of Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA), the two selected GSEUPs under investigation. Multistage purposive sampling technique was adopted for the selection of location of study (villages). The

location of study, eleven villages of Rudrapur block and seven villages of Bazpur block, were selected through purposive sampling technique and 196 women beneficiaries were selected through purposive accidental sampling technique from the chosen villages. From each of the location of study, a sample of non beneficiaries of the GSEUPs in question totalling to fifty per cent of selected beneficiaries in that village was selected bearing in mind the fact that they should be comparable with beneficiaries in their baseline characteristics.

Major Findings of the Study

Majority of the women beneficiaries and family heads were middle aged, i.e. 34 to 55 years old (52.55%) followed by younger and older groups. Mean age of all beneficiaries was 40.4 years while that of the family heads was 45 years. The women beneficiaries of DWCRA and their family heads were relatively younger than those of IRDP. All the beneficiaries under study were married women with a nominal proportion being widowed and separated in both IRDP and DWCRA programmes. The various parameters considered to arrive at SES score of the beneficiary families were occupation, land holding, caste, education, socio politico participation, possession of goods, housing and household size. Sum of the scores earned on all the parameters reflected SES of beneficiaries' families. The largest proportion of DWCRA beneficiaries fell under lower middle SES category while largest proportion of IRDP beneficiaries fell in lower SES category. The mean annual family incomes 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 case of beneficiary families of IRDP and DWCRA schemes respectively.

Approximately 44 per cent beneficiaries were assisted during the year 1990-91, 27.55 per cent during 1991-92 and remaining in the year 1992-93. Fifty per cent each of

IRDP women beneficiaries availed of either only one dose of loan or both first and second doses of loans. In the case of DWCRA programme, all beneficiaries studied received financial assistance in the form of revolving fund while 72 per cent made use of loan and subsidy along with revolving fund. The mean expenditure of IRDP and DWCRA group was estimated to be Rs. 4170.05 and Rs. 2668.5 during the reference period while for all beneficiaries the corresponding value was Rs. 4231.45. In the case of ongoing ventures the mean annual expenditure on IGAs under IRDP was estimated to be Rs. 5948.45 whereas the corresponding value in the case of DWCRA was Rs. 2783.3. The mean expenditure on ongoing IGAs for all beneficiaries was computed to Rs. 8209. Scheme wise analysis showed that a little more women under IRDP (91 per cent) than DWCRA (85 per cent) sought loan for IGA under primary sector, the same being predominantly for raising milch cattle. The mean amount of investment inclusive of subsidy for all women beneficiaries was Rs. 7191 while for IRDP and DWCRA were Rs. 9237 and Rs. 5145 respectively. On the other hand, mean investment exclusive of subsidy in IRDP was Rs. 6887.8, DWCRA Rs. 3428.7 and for total sample Rs. 5158.2. Mean amount of loan availed of by all women beneficiaries worked out to be Rs. 4644.2, while mean loan amount awarded to IRDP women beneficiaries was Rs. 6154.6 in contrast to mean loan amount of Rs. 3133.8 awarded to DWCRA women beneficiaries. Mean financial input from other sources for IRDP, DWCRA and for all beneficiaries were Rs. 759.7, Rs. 259.2 and Rs. 509.4 respectively. The increase in employment and income generation of women beneficiaries in the post financial assistance period was more pronounced in the case of respondents drawn from DWCRA than IRDP. About 99 per cent revealed income generation under DWCRA as compared to 87 per cent under IRDP in the post financial assistance period against 63 and 71 per cents under DWCRA and IRDP respectively in the pre-financial assistance period. The mean annual income of all the respondents of IRDP and DWCRA in pre financial assistance period were Rs. 8111.50 and Rs. 6187 respectively as compared to Rs. 15884 and Rs. 11608.50 respectively of post financial assistance period thereby revealing an increase in mean income in the latter period. The corresponding values for all

women beneficiaries were Rs.7149 in the pre and Rs 13746 in the post financial assistance periods. The mean annual income of women beneficiaries from IGA under GSEUP alone was observed to be Rs. 13007 and Rs 10387 in the case of those under IRDP and DWCRA respectively. The total sample mean annual income from IGA was Rs. 11677. About 66.34 per cent of IRDP and 92.85 per cent of DWCRA respondents were running their IGAs at a profit while 102 per cent respondents of IRDP were in loss.. The mean incremental income in the case of IRDP, DWCRA and all the beneficiaries were Rs. 7772.4, Rs. 5535.27 and Rs.6653.83 respectively. It was observed that in nearly 50 per cent of the cases the family members, husbands and the respondents (beneficiaries) themselves jointly took decision on the use of income from IGA. About one-fourth reported that they had access to and control over the income earned from their IGAs and decisions pertaining to its use were made by themselves and in a few cases the income was handed over to male head. The extent of involvement of women beneficiaries in IGAs under GSEUPs by scheme and by total was comparable. However, more women beneficiaries of DWCRA showed high involvement in IGA under GSEUPs than those of IRDP. The family commitment towards IGA under GSEUPs was more or less the same by scheme. Women beneficiaries of IRDP and DWCRA did not reveal remarkable difference in the mean scores on their family's commitment to their IGAs under GSEUPs.

EoE of women beneficiaries of IRDP was correlated with extent of involvement of beneficiaries in IGA under IRDP ($r=.385^{**}$) and family commitment ($r=.358^{**}$). Women beneficiaries of IRDP who were categorised in the high group by family commitment to IGA showed higher EoE than those of low and moderate groups. Each of the three groups, namely, low, moderate and high by extent of involvement of beneficiaries in their IGAs under IRDP were different from each other in their EoE. As extent of involvement increased, EoE too increased. Beneficiaries of IRDP whose families belonged to low SES group differed in their EoE from those whose families belonged to moderate SES group. Variables like education level and age of beneficiaries and family heads, income from IGA, income of beneficiaries from all sources, incremental income of beneficiaries, and

IGA, income of beneficiaries from all sources, incremental income of beneficiaries, and family land holding of IRDP beneficiaries appeared to have no influence on their EoE. EoE of women beneficiaries of DWCRA was correlated with income of beneficiaries from IGA under GSEUPs, ($r = .224^*$), income of beneficiaries from all sources ($r = .246^*$), extent of involvement of beneficiaries in IGA under GSEUPs ($r = .520^{**}$), education of beneficiaries ($r = .340^{**}$), socio-economic status of beneficiaries' families ($r = .229^*$) and family commitment ($r = .223^*$). EoE of DWCRA beneficiary respondents was found to be influenced by their family commitment and extent of involvement. Their EoE increased with an increase in their family commitment to their IGAs and with an increase in their involvement in their IGAs under GSEUPs. Education level of beneficiaries and income from IGA also seemed to exert an influence on their EoE. However, age of beneficiaries and their family heads, education level of family heads, incremental income, years of married life, and investment in their IGAs seemed not to affect their EoE. EoE of all women beneficiaries of GSEUPs in general was found correlated with income of beneficiaries from IGA under GSEUPs ($r = .168^*$), extent of involvement of beneficiaries in IGA under GSEUPs ($r = .462^{**}$), education of beneficiaries, ($r = .174^*$), socio-economic status of families ($r = .195^{**}$) and family commitment ($r = .295^{**}$). EoE of all women beneficiaries was found to be dependent on their family commitment towards IGAs started under GSEUPs, their education level, their involvement and income from IGA and their family's SES. However, age of beneficiaries and family heads, education level of family heads, investment in IGAs, their income from all sources or incremental income and years of married life did not appear to influence their EoE.

Amongst the various factors studied, extent of involvement of beneficiaries in their IGAs emerged out as the most influential factor in relation to EoE of women beneficiaries through GSEUPs in specific and in general. Family commitment of the beneficiaries to their IGAs emerged out an important variable that accounted for differential levels of empowerment of women beneficiaries through GSEUPs in the case of IRDP and DWCRA in specific and in the case of all beneficiaries in general. The third most influential variable

in specific and in the case of all beneficiaries in general. The third most influential variable that affected empowerment of women beneficiaries was income of beneficiaries from IGA under GSEUPs in the case of IRDP beneficiaries as well as of all beneficiaries of both the GSEUPs in general. On the other hand, education level of beneficiaries emerged in the third position in regard to its influence on empowerment of DWCRA women beneficiaries under study. With reference to EoE of DWCRA beneficiaries family land holding was found to be the next most influential factor. EoE of women beneficiaries through GSEUPs did not seem to be different when compared by the two selected GSEUPs, namely, IRDP and DWCRA under investigation. EoE of women beneficiaries of DWCRA in specific and both GSEUPs in general were found to be higher than that of non beneficiaries of GSEUPs thereby revealing the fact that the selected GSEUPs in general and DWCRA in specific contributed to their empowerment. However EoE of IRDP beneficiaries and non beneficiaries were comparable and participation of women under IRDP did not appear to influence their EoE in comparison to that of their non beneficiary counterparts.

The findings from this study can be seen in relation to its implications for designing future researches in the area of women's development and empowerment through GSEUPs or in assessing impact of GSEUPs on women. Further, the findings are of special significance and value in chalking out the action programmes to orient and educate potential segment of women who can avail of financial support under GSEUPs to launch their IGAs through which employment and income generation are possible. In addition, these findings can also be used as guidelines to plan strategies at the national, state or local level by government or non government bodies to expedite the process of empowerment of the less fortunate women.