

CHAPTER III

METHODOLOGY

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This chapter contains information on the various aspects of the plan of investigation. The problem, research design and tool for data collection are briefly stated. The theoretical and conceptual model of empowerment process, the variables of the study and the model showing hypothesized relation among the variables in the study of empowerment of women are explained. Operational definitions and the procedure followed for the development of the instrument for gathering relevant data are presented. The procedure for the collection of data and the plan for statistical analysis are also described.

The major purpose of the study was to assess the extent of empowerment of women beneficiaries through Government Sponsored Economic Upliftment Programmes (GSEUPs). The study focused on women beneficiaries of two selected GSEUPs, viz., Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA) during the period 1990-1993. Research questions were mainly concerned with relationship between the selected dependent and independent variables. Moreover, the difference in extent of empowerment of women beneficiaries through selected GSEUPs and non-beneficiaries was also explored. Descriptive survey method coupled with experimental design (after only) with control group was thought to be the best that would serve the purpose of the study. Of the various techniques for data collection, interview method was employed to gather relevant data in this investigation. The main reasons for adopting this technique were to establish rapport with the respondents so as to gain their confidence and full co-operation and to ensure completely filled in authentic data sheets. In addition, it has the advantages as pointed out by Gorden (1969).

- (i) It permits the investigator to obtain desired information quickly.

- (ii) It permits the investigator to be sure that respondents interpret questions properly.
- (iii) It allows greater flexibility in the process of questioning.
- (iv) Much more control can be exercised over the context within which questions are asked and answers given.
- (v) Information can be more readily checked for its validity on the basis of non-verbal cues by the respondents.

3.1 VARIABLES

The interview schedule was developed to solicit information relative to the fourteen variables under study. In the following discussion the dependent variables and the rationale for selecting the fourteen independent variables are highlighted.

3.1.1 DEPENDENT VARIABLE

3.1.1.1 Extent of Empowerment of Women Beneficiaries through GSEUPs (EoE)

Extent of empowerment was the dependent variable in the present study which was measured through three selected attributes, namely,

- (i) attitude towards empowerment of women through GSEUPs (AEoW),
- (ii) perceived changes in practices related to multiple role fulfilment (PCPMRF) and
- (iii) perceived level of self esteem (PLSE)

Each of these three attributes were treated as components of the dependent variable of the study, namely, the extent of empowerment of women beneficiaries through GSEUPs. The concept of empowerment of women through GSUEPs for the purpose of this

investigation was defined as the power / quality / strength which results from the development of the potential of an individual to bring forth changes in self and others. Empowerment manifests itself in attitude, opinion and behaviour acts. The three attributes identified as measures of empowerment of women beneficiaries for the present study included 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). Mariner (1992) stated that empowerment means to give power, to authorise and to commission. As women become empowered, they become change agents who influence decisions and actions which affect organisations, institutions and communities. In a more general sense, it is power that stems from new knowledge and skills acquired, action taken, and inner strength gained from an educational experience. This empowerment can begin with, or can be initiated by individuals, and can be played out in the near environment of the home or in the community at large. The Cornell Empowerment Group (1989) defined empowerment as “an intentional ongoing process centered in the local community, and invoked mutual respect and group participation”; Chaudhary (1986), Regina (1991), Judy (1992), Beyer (1993) and Melvin (1993) have conceptualised empowerment. The underlying idea in all the various conceptualisations is that empowerment is a power / strength / capacity which brings forth change in individuals. This change may be in attitudes or in behaviour towards economic, political, legal, social roles or in self esteem.

Incremental income generated through GSEUPs is commonly used as an indicator or measure of women beneficiaries' empowerment irrespective of whether they have access to and control over it. In reality incremental income may not lead to women's empowerment if it accrued to other male members other than the women beneficiaries of the scheme. In other words, it might not be legitimate to assume that women would become 'empowered' or 'developed' by virtue of their being beneficiaries of GSEUPs. At times it might so happen that even though they might be recipients of loan, they might not be having access and control over it. Hence indirect measures, namely, attitude towards

empowerment of women through GSEUPs, perceived changes in practices related to multiple role fulfilment and perceived level of self esteem were identified as indicators of empowerment. Each one of these three attributes was treated as a component of the dependent variable of the present investigation and its relationship with selected independent variables was explored individually. The rationale in selecting these attributes as components of the dependent variable of extent of empowerment of women beneficiaries through GSEUPs is described in the ensuing pages.

3.1.1.1.1 Attitude towards empowerment of women through GSEUPs (AEoW)

Attitude towards empowerment of women through GSEUPs was identified as an indirect measure of extent of empowerment of women beneficiaries of the selected GSEUPs under investigation. Since the initiation of Five Year Plans by Government of India, both government and non government organisations were directing concerted efforts to achieve family well being through extension of credit and financial assistance under various poverty alleviation programmes. In recent years women are specifically targetted under development schemes since the 'trickle down' effect did not materialise in the family welfare oriented schemes for poverty alleviation in the earlier Five Year Plans (India, 1995). The emphasis shifted from welfare to development to empowerment with passage of time.

The present investigation envisaged to study extent of empowerment of women beneficiaries through selected GSEUPs. It was theorised that a beneficiary's attitude towards empowerment of women through GSEUPs could be used as an indirect measure of the extent of their empowerment, on the premise that if as beneficiaries of GSEUPs they had gained access to and control over resources and thereby power, authority or ability to control and change events, situations and directions, then they would have a favourable mental disposition towards empowerment of women through GSEUPs and vice versa.

Moreover, it was observed that not much efforts had gone into studying the attitude

of women beneficiaries of GSEUPs towards empowerment of women through them (i.e., GSEUPs). Hence the attitude towards empowerment of women through GSEUPs was identified as an indirect measure of empowerment of women beneficiaries of GSEUPs and included as a component of the dependent variable in the study.

3.1.1.1.2 Perceived Changes in Practices Related to Multiple Role Fulfilment (PCPMRF)

Empowerment leads to a change in behaviour (Seitz, 1992). It results in an ability to bring forth changes in events, resource use patterns, resource availability and so on. Government chalked out various schemes under which financial assistance was provided to women to start income generation whereby they could gain access to and control over more resources

Perceived changes in practices related to multiple role fulfilment by women beneficiaries of GSEUPs was identified as another indirect measure of extent of empowerment of women beneficiaries through GSEUPs on the premise that those who were empowered would be in greater control over the various roles they assumed in day to day life and vice versa. Further, the investigator could come across very little research efforts wherein the changes in practices of women beneficiaries of GSEUPs related to their role fulfilment were ascertained as an indirect measure of the extent of their empowerment.

Hence, perceived changes in practices of women beneficiaries related to multiple role fulfilment was studied as a measure of empowerment and included as a component of the dependent variable in relation to the selected independent variables of the study.

3.1.1.1.3 Perceived Level of Self Esteem (PLSE)

Self esteem was defined in the present study as self worth as well as respect for oneself that a woman beneficiary of GSEUP experienced Geitel (1980), Baver (1960) and Coopersmith (1967) reported the relationship between self esteem and other family and

personal variables. Coopersmith (1967) further stated that self esteem indicates the extent to which the individual believes himself to be capable, significant, successful and worthy. Gibb (1968) studied juniors in a large mid western university and explored the association between self actualization and such characteristics as education level of parents, number of siblings and type of family. Foulds' (1970) found that participation in certain education programmes was associated with growth of self. Sands (1971) reported on the relationship between age and self actualization. According to Brooker (1975) self actualization is the process of reaching one's full potential of becoming all that one is capable of becoming. Zimmerman (1979) studied relationship between selected background characteristics and self actualization. But correlation was found between number of siblings and degree of self actualization. Petrovsky (1985) conceptualised self esteem as human desire to maximally reveal and develop one's personal potentials.

However, self esteem was not explored by researchers as a measure of empowerment of women through government sponsored schemes and its relationship with other variables was also not explored much. In the present study perceived level of self esteem was used as a third component of extent of empowerment on the premise that empowered women would exhibit higher levels of self esteem and vice versa.

3.1.2 INDEPENDENT VARIABLES

The impact of fourteen independent variables on extent of empowerment of women beneficiaries through GSEUPs was explored. These variables are presented under three heads, viz., (1) situational (2) personal and (3) family.

3.1.2.1 Situational Variables

The situational variables comprised of (i) extent of family commitment toward income generating activity (IGA) of women beneficiaries under GSEUP and (ii) and (iii) investment on IGA inclusive and exclusive of subsidy.

3.1.2.1.1 Extent of family commitment

Family commitment for the present investigation was defined as willingness and determination of the family to pursue certain behaviour acts which would lead to sustenance of IGA of women beneficiaries under GSEUPs. Foote (1975) explained that commitment is a psychological channelising of behaviour to follow a consistent line of action. Kiesler and Sakumura (1966) defined commitment as the pledging or binding of the individuals to behaviour acts. Kanter (1968) suggested that commitment is a consideration which arises at the interaction of organizational requisites and personal experience. Becky and Ladewig (1990) emphasized the importance of personal and family variables to differentiate men and women manifesting varying levels of commitment to work. George (1983) stated that there existed no relationship between commitment of families to energy consumption oriented goals and level of future goal attainment. Further analysis revealed that a significant positive relationship existed between homemakers' eco-consciousness and sacrifices in abundant living and traditional life style. A significant positive relationship was also observed between eco-consciousness of homemakers and sacrifices in level of living. Sobol 1963, Haller and Rosenmary (1971), Hoffman and Nye (1971), and Safilios (1971) measured work commitment to study its interrelation to work at different stages of family life cycle at different financial conditions and female attitude towards work. Loflis (1963), Royston and Judy (1980) and Fiedler (1993), studied characteristics of committed individuals. However, relationship between family commitment towards IGA of women beneficiaries of GSEUPs and their extent of empowerment as assessed through the three selected measures of indicators of empowerment was not explored much.

3.1.2.1.2 Investment inclusive of subsidy and exclusive of subsidy

Investment either in the form of credit and / or revolving fund with or without subsidy along with financial input from other sources to support IGA were included as variables to assess its influence on EoE and each attribute that measured independently the

extent of empowerment of women beneficiaries of selected GSEUPs. The total financial inputs on IGA from the initial period to the time of study in terms of loan, subsidy and other additional financial inputs in subsequent years for machinery / assets, raw materials, workshed and so on to initiate and sustain the IGA under GSEUPs were gathered to arrive at investment with and without subsidy. Manimekalai and Rajendran (1993) reported that in the first phase, a comparatively lower per capita subsidy, credit and investment were made as compared to second phase. The per capita relationship amongst subsidy, credit and investment were approximately in the ratio of 1: 2: 3 respectively. The target level investment per family was reported to be Rs.12000 during 1994-95 and Rs.14000-15000 during 1995-96 (India, 1995).

The investment with and without subsidy on IGA and its relationship with the selected measures of empowerment were not explored much. Therefore, it was felt essential to incorporate these variables in the present investigation.

3.1.2.2 Personal Variables

Personal variables of the study included age and education level of the beneficiaries as well as those of family head's income of beneficiaries from all sources, income from IGAs under GSEUPs, incremental income and extent of involvement of beneficiaries in IGAs under GSEUPs.

3.1.2.2.1 Age of beneficiaries and family heads

The age of beneficiaries and family heads were taken as independent variables for the present investigation. Any one between the age of 18 to 45 years is eligible to become a beneficiary under IRDP and DWCRA. Menon and Prema (1969) and Sinha (1996), in their study, "motivational pattern of rural women for their participation in training programme", reported that the majority of the respondents under study were young, and age did not seem to have much effect on prestige and innovation. Bland (1982) reported that occupational commitment is directly related to age. George (1983) reported that there

was no significant relationship between family commitment to energy conservation oriented goals and age of the homemaker's husband. However, a significant positive correlation was computed between homemaker's age and the willingness and determination of the families to make sacrifices in abundant living to attain goals. Families of old homemakers were significantly different from those of middle aged and young homemakers in relation to sacrifices in abundant living. Moreover, families of old homemakers differed significantly from those of middle aged and young homemakers in regard to sacrifices in level of living. Thus age seemed to have been studied in relation to various behaviour acts. However, from the literature surveyed it was observed that the relationship between age and the measures of empowerment of the present study were not investigated much. Therefore, it was thought appropriate to explore the relationship between age and EoE through the three selected measures of empowerment of women beneficiaries of selected GSEUPs.

3.1.2.2.2 Education level of beneficiaries and family heads

Education level was studied in terms of formal education of beneficiaries and their family heads. Menon and Prema (1969) reported education was the most important factor which significantly influenced the motives like economic security and innovation. George (1983) reported that negative correlation was found to exist between overall extent of commitment to energy conservation oriented goals and education level of homemakers and husbands. Since education level influences other variables, it seemed logical to study the association between education and the selected measures of empowerment too. Hence education as a variable was taken under study.

3.1 2.2.3 Income of beneficiaries from all sources, from IGA under selected GSEUPs and incremental income

Income of women beneficiaries comprised of income generated by them during a given period of time. The economic impact was assessed in terms of women's employment effects produced by income and employment of the women associated with income

generating activities. The average income of the women rose from T.K. 1161.00 before starting the specified activity to T.K. 5771.00 in the year ending (ILO, 1982-83). Report of training programme conducted by Rao et al (1990) on income generation activities showed that income was found to be the highest contributing factor in changing the attitude of the trainees. Gautam and Singh (1991) studied the economic status of beneficiaries of IRDP before and after implementation of IRDP. Before implementation of IRDP, the income for female beneficiaries was Rs. 1181.00 per year. After receiving the asset under IRDP the average income increased from Rs.1200.00 to Rs.5913.00 per annum. Sinha (1995-1996) reported that the DWCRA beneficiaries earned Rs. 300-400 per month from income generating activities like candle making, block printing, bamboo basket weaving, budia and papad making, vegetable production and masala making. Economic impact of income generating activities can be seen through these studies. To what extent income of women beneficiaries of GSEUPs leads to their empowerment is little explored. Income of women beneficiaries in terms of current income (post financial assistance income) from all sources, income from IGA under GSEUPs, and incremental income during a given period of time were studied. To study the impact of income from all sources, income generated from IGAs under GSEUPs and incremental income over a given period of time on extent of empowerment, these variables were included in the present investigation.

3.1.2.2 4 Extent of involvement of beneficiaries in IGA

Extent of involvement of beneficiaries in IGA was assessed in terms of their participation in decision making, in processes and actions related to IGA. Sangwan et al. (1993) investigated the extent of participation of woman beneficiaries in decision making in relation to IGA and found out that about one-third of the respondents were fully involved, a little less than that were partially involved and more than two-fifth were not at all participating in decision making and taking actions related to IGA. Rangnekar (1992) observed variation in the extent and involvement of women, their perception, knowledge and views between region and socio-economic strata. Verma et al (1991) reported that animal husbandry was predominantly a female affair in case of farmers of medium and

low socio-economic status. On an average a woman allocated 3.5 hours per day for dairy trade. Rangnekar et al (1994) studied the involvement of women in decision making in management of animals, sale of milk / animals, decision making in various related aspects, perception of dairy production knowledge and awareness of animal husbandry.

However, the relationships between selected measures of empowerment and extent of involvement of women beneficiaries in IGA under selected GSEUPs were not seen to be explored much. Thus it was assumed worthwhile to study the relationship between the extent of involvement of women beneficiaries in IGA under GSEUPs and measures of empowerment under investigation.

3.1.2.3 Family Variables

Family variables of the study comprised of landholding, socio-economic status and years of married life.

3.1.2.3.1 Land holding

Land holding of rural families reflect their economic position and often is used as a proxy for income of the family. The target group under IRDP and DWCRA consists of landless as well as marginal and small farmers having land holdings up to 2.5 acres and 2.5 to 5 acres respectively (India, 1995). Field survey (AICRP, 1995) showed that land holding had positive relationships with dairy production and family income which in turn affected directly the status of the family in general and women beneficiary in particular. However, the relationship between family land holding and the measures of extent of empowerment of women through GSEUPs was little explored. Hence the need to explore the inter-relationship between the same was felt in the present study

3.1.2.3.2 Socio-economic status (SES)

Socio-economic status of the family was measured in terms of family land holding, education, caste, household occupation, possession of durable goods, type of house,

features of the household and socio-political participation of the family members (Venkataramaiah and Sethurao, 1990). SES as a variable is used in the context of selected dependent variable by some researchers. Sirohi (1986) found that socio-economic status influenced the preference for joint family system. High as well as medium socio-economic status group did not prefer joint family system and the respondents of low socio-economic status group preferred it.

The review of literature showed that inter-relationship between the selected measures of extent of women's empowerment and socio-economic status of the family was little explored. Thus it was included as a variable.

3.1.2.3.3 Years of married life

The target group of DWCRA and IRDP were generally married women (India, 1995). Number of years of married life is likely to enhance experience and confidence of women in household production and income generation activities. Dairy production was found to be a popular IGA undertaken by women beneficiaries of selected GSEUPs. The literature survey showed that 90 per cent beneficiaries under IRDP opted for milch animal and women were the sole caretakers of dairy production (Block Office Rudrapur, 1996). Thus income based traditional activities were seen to be preferred under GSEUP. Relationship between years of married life and energy consumption related goals was explored by George (1983) and the study revealed an overall negative relationship between the two variables.

However, inter-relationship between selected measures of empowerment of women through GSEUPs and years of married life was not explored much. Therefore years of married life was included as a variable.

3.2 A MODEL SHOWING HYPOTHESISED RELATIONSHIP AMONG VARIABLES IN THE STUDY OF EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GSEUPs

Empowerment was identified as power / strength / capacity which results from the development of the potential of an individual to bring forth changes in self and others. Empowerment manifests in attitude, opinion and behaviour. For the present investigation empowerment was defined as power / strength / capacity which women beneficiaries gained due to their involvement in IGA under GSEUP. Their empowerment would be manifested in their (i) attitude towards women's empowerment through GSEUPs, (ii) practices related to their multiple role fulfilment and (iii) perception regarding self esteem. An earmark in women gaining access to financial resources for their development and subsequent empowerment was special targeting of poor women to receive credit and / or revolving fund to start self employment under government sponsored schemes like Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA) and the like. The present exploratory research was initiated to assess empowerment of women beneficiaries through Government Sponsored Economic Upliftment Programmes (GSEUPs) like IRDP and DWCRA and to identify the relationship that existed between empowerment of women beneficiaries and the selected independent variables of the study. Since empowerment manifests in attitude, opinion and behaviour indicators of empowerment are attitude and behaviour that would facilitate changes in self and others. The present study was based on the premise that the extent of empowerment of women beneficiaries can be ascertained from their attitude towards empowerment of women through GSEUPs, perceived changes in practices related to their multiple role fulfilment and perceived level of self-esteem.

Women are expected to become empowered due to their access to credit, availability of credit and financial assistance and control over resources arising from IGA launched under GSEUP. Their participation in GSEUPs and their status as beneficiaries

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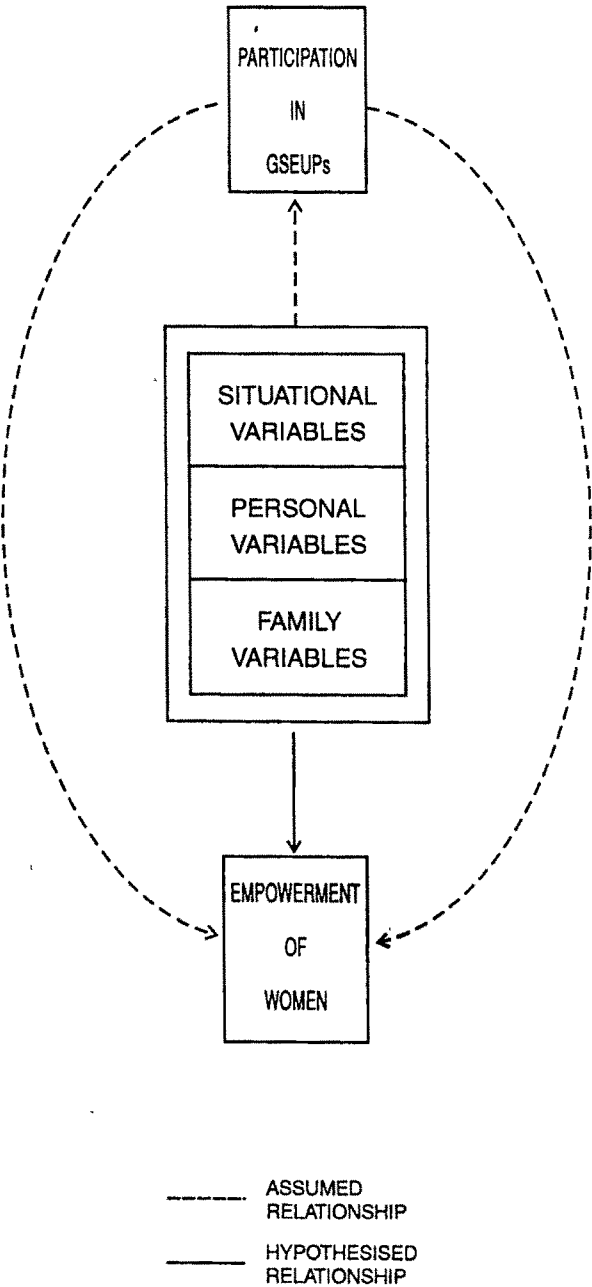


PLATE 'A'

under GSEUPs are influenced by criteria set up by government which are related to selected personal and family variables like age of beneficiary, land holding and economic position amongst others. The participation of women beneficiaries in GSEUPs is assumed to be influenced by the selected situational, personal and family variables amongst other factors.

It was hypothesised that there exists a relationship between selected situational, personal and family variables and extent of empowerment. Further the difference in extent of empowerment of women beneficiaries through IRDP and DWCRA was also studied. They might differ in extent of empowerment from their counterparts in the community who are non beneficiaries. The difference in extent of empowerment of beneficiaries and non-beneficiaries was also investigated to gain insight into extent of empowerment of women through GSEUPs.

As beneficiaries of GSEUPs, women get access to credit and technical skill training which enable them to start employment and income generation. Once they are gainfully employed, their entry into main stream of economic development starts and they get exposed to outside world which leads to changes in them. Thus women by virtue of their being beneficiaries of GSEUPs would have access to, availability of and control over resources not only under GSEUPs, but also those arising from their income generating activity (IGA) under GSEUPs. Women beneficiaries of GSEUPs are likely to exhibit differential levels of empowerment.

3.3 OPERATIONAL DEFINITIONS

3.3.1 ECONOMIC EMPOWERMENT is defined as that quality (power / strength / capacity) which results from the development of women's potential for increased employment and income generation and their participation in household and rural economy. Thus economic empowerment arising from enhanced employment can lead to authority, access to and control over resources.

3.3.2 SOCIO-CULTURAL EMPOWERMENT is defined as that quality (power / strength / capacity) which results from the development of women's potential to act as change agents who bring forth changes not only in themselves but also in others, to result in a new socio-cultural order conducive for women's development as potential human resource. This would result in their increased ability to move from passive acceptance of life situation to one of active determination thereby raising their status in the society.

3.3.3 POLITICO-LEGAL EMPOWERMENT is defined as that quality (power / strength / capacity) which results from the development of leadership qualities, civic responsibility and awareness regarding their rights, duties and responsibilities as individuals in their own right and as members of social groups like family, community, political party, local administrative units like panchayats and so on.

3.3.4 SELF ESTEEM is defined as self worth as well as respect for oneself.

3.3.5 GOVERNMENT SPONSORED ECONOMIC UPLIFTMENT PROGRAMMES (GSEUPs) refer to those programmes sponsored by central / state government for economic upliftment of people under which special target for women may / may not be earmarked. For the present study, such identified programmes included Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA).

3.3.6 EXTENT OF EMPOWERMENT refers to the power / quality / strength / capacity which results from the development of the potential of an individual to bring forth changes in self and others. Empowerment manifests itself in attitude, opinion and behaviour acts. The three attributes identified as measures of extent of empowerment of women beneficiaries for the present study included 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).

3.3.6.1 Attitude towards Empowerment of Women through GSEUPs refers to the mental disposition of an individual towards GSEUPs as a means to develop the potential of

women to culminate in their economic, socio-cultural and politico-legal empowerment.

3.3.6.2 Perceived Changes in Practices Related to Multiple Role Fulfilment (PCPMRF) refers to the perception of women beneficiaries regarding the impact of their status as beneficiaries of GSEUPs in their practices (behaviour acts) related to their multiple role fulfilment revealing their state of empowerment. In other words, it reflects their empowerment due to impact of their status as self employed women through GSEUPs on their multiple role fulfilment.

3.3.6.3 Perceived Level of Self Esteem (PLSE) refers to the perception of an individual towards one's own self worth as well as self respect. In the present study PLSE reflects the empowerment of self through GSEUPs.

3.3.7 CREDIT is loan or financial assistance extended in units of currency, i.e., rupees, for any productive economic purpose such as to start an income generating activity with a promise to repay it with or without interest within a stipulated period of time.

3.3.8 EMPLOYMENT GENERATION refers to employment generated in terms of human days of economic productive work for self and others.

3.3.9 INCOME GENERATION ACTIVITY (IGA) refers to any economic productive activity, product or service oriented, taken up with a potential for incremental income under GSEUP.

3.3 10 WOMEN BENEFICIARIES refers to the female member of a ^afamily who has received benefit of credit plus subsidy and / or revolving fund under selected GSEUPs. Women beneficiaries hither from are referred to as women beneficiaries, beneficiaries or respondents or beneficiary respondents or respondent beneficiaries

3.3.11 FAMILY HEAD refers to a person who is the main income earner and supporter of the family.

3.3.12 INCOME FROM IGA refers to gross money income earned by beneficiary from IGA under GSEUPs during the reference period of one year.

3.3.13 PERSONAL INCOME refers to income generated by beneficiary from IGA under GSEUPs and other sources during the reference period of one year.

3.3.14 INCREMENTAL INCOME refers to the increase in terms of currency effected in income of beneficiaries in post financial assistance period in comparison to pre financial assistance period.

3.3.15 CONTROL OVER RESOURCES refers to the authority enjoyed by beneficiaries in the allocation of material and non material resources by virtue of its ownership or otherwise.

3.3.16 INSTITUTIONAL SUPPORT means the managerial, technical and financial assistance women beneficiaries got from lending institutions and implementing institutions like Banks and DRDA to support self employment ventures or IGA under selected GSEUPs.

3 3.17 INVESTMENT INCLUSIVE OF SUBSIDY refers to financial assistance in terms of loan and/or revolving fund inclusive of subsidy component along with financial input from other sources to support IGA under GSEUP.

3.3 18 INVESTMENT EXCLUSIVE OF SUBSIDY refers to financial assistance in terms of loan and/or revolving fund without subsidy component along with financial input from other sources to support IGA under GSEUP.

3 3 19 FAMILY COMMITMENT TO IGA refers to the willingness and determination of the family to pursue certain behaviour acts which would lead to sustenance of beneficiary's IGA. It also refers to willingness and determination to make sacrifices in selected spheres

of life which when pursued consistently would enable them to sustain their IGA under GSEUPs.

3.3.20 EXTENT OF INVOLVEMENT refers to the extent of participation of beneficiaries in their IGAs under GSEUPs by way of decision making and action to initiate, maintain and sustain IGA.

3.4 INTERVIEW SCHEDULE

The objective drawn for the study guided the development of an appropriate interview schedule. It was constructed after reviewing literature extensively. The first section of the schedule comprised of questions to gather background information of the sample while the second section dealt with details on financial assistance and its utilization to generate income, present status of IGA and reasons to discontinue IGA. Section three mainly dealt with income and expenditure pattern of ongoing IGAs, details on utilisation of surplus income from IGA, contribution of women beneficiaries to family income through IGA and so on. Information was also gathered on extent of involvement of beneficiary in IGA and problems faced in relation to IGA. Section four consisted of scales to measure attitude towards empowerment of women through GSEUPs, perceived changes in practices related to multiple role fulfilment, perceived level of self esteem and family commitment to IGA of women beneficiaries (Appendix III).

3.4.1 INSTRUMENTS TO ASCERTAIN SELECTED MEASURES OF EMPOWERMENT, namely, ATTITUDE TOWARDS EMPOWERMENT OF WOMEN THROUGH GSEUPS, PERCEIVED CHANGES IN PRACTICES RELATED TO MULTIPLE ROLE FULFILMENT AND PERCEIVED LEVEL OF SELF ESTEEM AND FAMILY COMMITMENT TO IGA.

The objective of assessing the extent of empowerment of women beneficiaries through GSEUPs required development of scales to measure selected indicators or attributes of empowerment, 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 covered under the study. A standardised scale was developed to measure AEoW. PLSE was measured using the scale validated by Mayuri (1989). PCP MRF was assessed using a scale developed in the present study. A scale to measure family commitment to IGA was also developed according to standard procedure. Thus an Attitude Scale (AS) to measure AEoW, Practices scale (PS) to assess PCPMRF, Self esteem Scale (SS) to measure PLSE and a Commitment Scale (CS) to measure family commitment to beneficiary's IGA under GSEUP were developed in the present study.

3.4.1.1 Item Collection

The content of the scales comprised of statements called items. The most important factor considered in collection and framing the items was that it should be related to concepts under study, namely, AEoW through GSEUPs, PCP MRF and family commitment to IGA.

The items were developed on the basis of extensive literature survey, personal discussion with guide and the beneficiaries of the programmes, the suggestions from professional colleagues and original ideas of the investigator. Items were then edited. The AS comprised of 182 items covering three areas of empowerment - economic, socio-cultural and politico-legal, PS comprised of 43 items and CS had 66 items.

The criteria suggested by Thurston and Clane (1929); Likert (1932), Edwards (1957) and Seltz (1967) were borne in mind while framing and editing the statements. These criteria were :

1. The statement should be brief, clear and straight forward.
2. The statement should be as simple as possible
3. The statement should be such that persons with different views so far as the particular

attitude is concerned, can endorse or reject it in accordance with agreement or disagreement with the attitude.

- 4 The statement should be expression of desired behaviour rather than expression of facts.
5. No statement should have double, negative or other confusing expression.
6. Double barrel statement should be avoided.
7. The statement should be worded such that the modal reaction to some is more towards one end of the scale and to others more in the middle or towards other end.

4.1.2 CONTENT VALIDITY OF THE SCALES

Content validity of two scales, viz., AS, SS and CS, was established by administering these to a panel of twelve judges. The judges were requested to check each item in terms of the relevance of each with reference to the concept in question, clarity of the statements and the direction of the attitude as expressed by each statement. If a statement favoured empowerment of women through GSEUPs, it is positive and vice versa. The judges were also asked to check whether ideas were repeated. The operational definition of each concept and the objectives of the study were also furnished to the judges. The judges' responses were coded and tabulated and screening of the items were done on the basis of the following criteria:

1. Any item reported as clear by all the judges was to be included in the scale.
2. The item on which seventy per cent or more of the judges showed agreement in regard to category it fitted the best was to be included in the scale
3. The items on which seventy per cent or more of the judges showed agreement on the direction of the attitude were to be considered for inclusion
4. Any item found repeated by any of the judges were to be discarded

Initially AS had 182 statements of which only 94 statements satisfied the above criteria, SS had 42 statements of which only 29 statements satisfied the above criteria, and CS had 66 items of which only 45 satisfied the criteria (Appendix II, Table 1.1).

3.5 PILOT STUDY

Pilot study was conducted on a sample of forty families chosen through purposive sampling method from the villages Shantipuri, Simla Pistaur, Devaria, Mudiakala, Ri-ta, Berheni and Chattarpur of Nainital district. The interview schedules were administered on 20 women beneficiaries each of IRDP and DWCRA programmes. Minor changes were made in the interview schedule on the basis of the pilot study.

The data on attitude towards empowerment of women through GSEUPs, perceived changes in practices related to multiple role fulfilment, perceived level of self esteem and family commitment were gathered using AS, PS, SS and CS respectively. The responses on each of these scales were scored, coded and subjected to statistical analysis for establishing the reliability of the instruments and for constructing the final instruments (Appendix II, Table 1.2).

3.5.1 RELIABILITY OF THE INSTRUMENTS

To ascertain the reliability of the instruments the following procedure was adopted.

3.5.1.1 Scoring the Responses on the Instruments

The responses on each scale were ascribed scores. A three point scale with responses, namely, 'agree', 'uncertain' and 'disagree' was used to measure the attitude towards empowerment of women through GSEUPs. The data were quantified by assigning scores three through to one to response categories of 'agree', 'uncertain' and 'disagree' respectively for statements reflecting favourable attitude and scoring pattern was reversed in the case of statements reflecting unfavourable attitude. On the PS, indulgence in behaviour acts that reflected empowered state were scored three to one in case of response

categories 'increased', 'same' and 'decreased' respectively. Scoring pattern was reversed in the case of statements that reflected practices showing an unempowered state. On the other hand, a three point scale marked 'agree', 'uncertain', and 'disagree' was used to ascertain perceived level of self esteem of the respondents. The scores 3, 2 and 1 were ascribed to 'agree', 'uncertain' and 'disagree' in the case of positive statements that reflected self esteem and scoring pattern was reversed in the case of negative statements. Similarly, items that reflected behaviour acts which revealed commitment were scored 3, 2 and 1 for 'follow', 'uncertain' and 'not follow' responses respectively and scoring pattern was reversed for items that reflected no commitment. In each of the scales, the sum of scores measured the concept under question. Responses of beneficiaries were scored and Split Half technique was employed to establish reliability of the scales.

3.5.1.2 Split-half Technique

In the case of each of the scales developed, the whole scale was divided into two halves, using odd numbered items for one half and even numbered items for the other half. Scores of the beneficiaries were totalled for odd and even halves. Coefficient of correlation computed with the help of Pearson Product Moment formula served as a measure of reliability of the self correlation of the half tests. The reliability of the whole scale was established by using Spearman Brown Prophecy formula

$$r_{rel} = (2r)/(1+r)$$

where, r_{rel} stands for the reliability coefficient and r for the correlation coefficient. All the four scales and the subscales of AS exhibited commendable reliability coefficient (r_{rel}) values (Appendix II Table 1.3).

3.5.1.3 Item Analysis

Item analysis was then carried out in the case of AS and CS to see whether the

items were differentiating the high and low scores. All items having a 't' ratio of 1.27, 1.06 and 1.26 were included in the final scales of AS, SS and CS respectively.

3.6 SAMPLE SELECTION

The population of the study comprised of women beneficiaries under selected GSEUPs, namely, IRDP and DWCRA for financially weaker sections operated by District Rural Development Agency (DRDA). The beneficiaries of these programmes during the period 1990-1993 were identified as the sub population from whom the sample was to be drawn.

Multistage purposive sampling technique was utilised to select the locale of the study. Two blocks, namely, Rudrapur and Bazpur of Nainital district were selected for the study as IRDP was implemented in Rudrapur block whereas DWCRA was implemented in Bazpur block during 1990-93 period. These blocks were purposively chosen, since the investigator was familiar with this area and it was easily accessible as well Appendix I, 1.0, 1.1). Moreover, these blocks were analogous to each other and hence there was not much difference in its geographical characteristics. Both were under tarai region (Census, 1991).

A cluster of villages around different Nyaya Panchayats from the two blocks were identified for the selection of beneficiaries of IRDP and DWCRA programmes respectively. Five Nyaya Panchayats of Rudrapur, i.e., Darau, Narayanpur, Bara and Bandia and three Nyaya Panchayats of Bazpur block, i.e., Surkara, Berheni and Chatarpur were purposively selected as these had large number of beneficiaries (Appendix I 1.2)

A list of all women beneficiaries registered in the two selected blocks under IRDP and DWCRA respectively during the year 1990-91, 1991-92 and 1992-93 was prepared from the records available from the block offices. The list contained 475 women beneficiaries of IRDP and 368 of DWCRA. From the list of beneficiaries thus prepared, a sample of 98 women beneficiaries each of IRDP and DWCRA respectively were selected

through purposive accidental sampling method. Women beneficiaries selected as sample of the study formed the experimental group and control group consisted of non-beneficiaries amounting to 50 per cent of the sample beneficiaries of IRDP and DWCRA schemes respectively for the purpose of ascertaining the difference in EoE of beneficiaries and non-beneficiaries of selected GSEUPs. Thus 49 non-beneficiaries each totalling to 98 were selected purposively so as to obtain a comparable group as that of the beneficiary women under investigation.

3.7. FIELD DATA COLLECTION PROCEDURE

Data on the name of the beneficiary and her husband, caste category of the beneficiary, scheme under which loan facility was availed of, amount of loan and subsidy sanctioned under IRDP during the reference period of 1990-93 were gathered from secondary sources. Similarly, a list of villages and number of groups formed in each village, number of beneficiaries in each group, type of trade identified by the group and amount of revolving fund, loan and subsidy utilised during the reference period were collected from Bazpur block office records for women beneficiaries under DWCRA. Under DWCRA there were 19 groups in 19 villages under the three Nyaya Panchayats selected.

Primary data were gathered through personal interviews during August 1996 to January 1997. Questionnaire was administered on women beneficiaries and non-beneficiaries who formed the sample of the study. Prior to data collection women beneficiaries were explained the purpose of the study. The respondents were also requested to extend their whole hearted co-operation for the successful completion of the study and to bear with the investigator throughout the interview. One interview schedule was filled in 2-3 sittings.

3.7.1 SOLICITING DATA PERTINENT TO IGA UNDER GSEUPs

First of all, detailed information regarding baseline data of women beneficiaries

and their families like family composition, family income and beneficiary income in pre and post financial assistance period and so on were recorded. Information on loan scheme and its utilization to generate income, beneficiaries' motives to seek financial assistance under GSEUP, reasons for selecting particular IGA, status of IGA, income and expenditure of on-going and discontinued IGAs in the active period, utilization of surplus income, percentage of income contributed to family consumption and so on were also collected from the beneficiaries. Apart from this, extent of family and institutional support were also ascertained. Data were also solicited on problems faced in running the IGA under GSEUPs.

3.7.2 ATTRIBUTES TO MEASURE EXTENT OF EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GSEUPS AND FAMILY COMMITMENT TO IGA UNDER GSEUPS.

After the section pertaining to baseline data on beneficiaries, their families and detailed information about IGA under GSEUP, the interview schedule comprised of four scales, viz., Attitude Scale (AS), Practices Scale (PS), Self esteem Scale (SS) and Commitment Scale (CS). The statements in each of the scales, namely, AS, PS, SS and CS were read out to each subject to express their reactions towards each statement in terms of response categories provided taking care to be uniform in tone and stress given to word/s in the items of the scales. The scoring pattern as described earlier was followed in the case of responses on each of these scales. The range of scores possible on AS was 50 to 150, PS 43 to 126, SS was 16 to 48 and CS 20 to 60. The summated scores were interpreted such that the higher the score on AS, the more favourable the attitude towards empowerment of women through selected Government Sponsored Economic Upliftment Programme and vice versa; the higher the score on PS, the more the perceived changes in practices related to multiple role fulfilment revealing greater empowerment after becoming beneficiaries of GSEUPs and vice versa; the higher the score on SS, the more the perceived level of self esteem and vice versa and the higher the score on CS the more the family commitment towards IGA of women beneficiaries under GSEUP and vice versa.

3.8 ANALYSIS OF DATA

3.8.1 CATEGORIZATION OF THE SAMPLE FOR THE PURPOSE OF ANALYSIS

The following variable of the study was categorised arbitrarily as under for the purpose of analysis and tabulation.

3.8.1.1 Family Variables

3.8.1.1.1 Land holding

- (i) Landless - No land
- (ii) Marginal- 0.1 to 1.0 ha
- (iii) Small - 1.1 to 2.0 ha

THE REMAINING VARIABLES WERE CATEGORISED AS FOLLOWS

The attributes of empowerment and extent of empowerment of women beneficiaries, family commitment, extent of involvement of beneficiary, investment on IGA inclusive and exclusive of subsidy, age and education level of beneficiaries and family heads, income of women beneficiaries from all sources, income from IGA, incremental income of women beneficiaries, extent of involvement of beneficiaries in their IGAs, years of married life and socio-economic status, were categorised using mean values of the entire sample as well as the sample of IRDP and DWCRA programmes respective standard deviation values with reference to each variable were taken into consideration for categorizing the beneficiaries. Thus mean plus standard deviation or more ($\bar{X} + \sigma$ or more) formed the high group, mean minus standard deviation or less ($\bar{X} - \sigma$ or less) formed the low group and mean minus standard deviation to mean plus standard deviation ($\bar{X} - \sigma$ to $\bar{X} + \sigma$) formed the moderate group as the case might be.

3.8.2 DEPENDENT VARIABLES

3.8.2.1 Extent of empowerment (EoE) of women beneficiaries through GSEUPs

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.2.1.1 Attitude towards empowerment of women through GSEUPs (AEoW)

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.2.1.2 Practices related to multiple role fulfilment (PCPMRF) of women beneficiaries

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.2.1.3 Perceived level of self esteem (PLSE)

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3 INDEPENDENT VARIABLES

3.8.3.1 Situational Variables

3.8.3.1.1 Family commitment

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3.1.2 Investment on IGA inclusive of subsidy

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3.1.3 Investment on IGA exclusive of subsidy

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3.2 Personal Variables

3.8.3.2.1 Age of beneficiaries and family heads

- | | |
|-------------|--|
| (i) Young | $\bar{X} - \sigma$ or less |
| (ii) Middle | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |

(iii) Old $\bar{X} + \sigma$ or more

3.8.3 2.2 Education level of beneficiaries and family heads

Less = $X - \sigma$ or less

Moderate = $X - \sigma$ to $X + \sigma$

More = $X + \sigma$ or more

3.8.3.2.3 Income of beneficiaries from all the sources

(i) Low $\bar{X} - \sigma$ or less

(ii) Moderate $\bar{X} - \sigma$ to $\bar{X} + \sigma$

(iii) High $\bar{X} + \sigma$ or more

3.8.3 2.4 Income of beneficiaries from IGA under GSEUPs

(i) Low $\bar{X} - \sigma$ or less

(ii) Moderate $\bar{X} - \sigma$ to $\bar{X} + \sigma$

(iii) High $\bar{X} + \sigma$ or more

3.8.3.2.5 Incremental income of beneficiaries

(i) Low $\bar{X} - \sigma$ or less

(ii) Moderate $\bar{X} - \sigma$ to $\bar{X} + \sigma$

(iii) High $\bar{X} + \sigma$ or more

3.8.3.2.6 Extent of involvement of beneficiaries in IGA under GSEUPs

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3.3.1 Socio-economic status (SES)

- | | |
|---------------|--|
| (i) Low | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) High | $\bar{X} + \sigma$ or more |

3.8.3.3.2 Years of married life

- | | |
|-------------------|--|
| (i) Less/younger | $\bar{X} - \sigma$ or less |
| (ii) Moderate | $\bar{X} - \sigma$ to $\bar{X} + \sigma$ |
| (iii) More /older | $\bar{X} + \sigma$ or more |

3.9 STATISTICAL ANALYSIS OF DATA

Frequencies, percentages and means were computed in relation to base line data. Correlation matrices between dependent and independent variables were prepared by scheme, namely, (IRDP and DWCRA) and in general for all women beneficiaries of the study.

'F' test between each independent variable and each dependent variable for each group of sample was computed. Wherever 'F' value was significant 't' test was computed. Stepwise regression analysis was carried out to ascertain the order in the influence exerted

by independent variable on the dependent variable EoE by each scheme and for all beneficiaries.

The level of significance required for judging the association between the variables under study was 0.05 level of probability.