

CHAPTER V

SUMMARY AND CONCLUSION

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5.1 SUMMARY

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. The analysis of the measures of empowerment centered upon its relationship with selected independent variables of the study. The concern of governments for the development of women at national and global level is visible through the shift in emphasis in the various GSEUPs from welfare to development to empowerment. Empowerment is an intentional ongoing process which involves change. Change may be in attitudes, customs, behaviour, lifestyles or in any sphere of development

5.1.1 EMPOWERMENT PROCESS THROUGH GSEUPs

To give women access to and control over financial resources, credit is viewed as a powerful tool. 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. Enhanced income would enable them to improve their level of living. Moreover their entry into mainstream of economic development along with men would expose them to outside world. They would get ample opportunities for decision making and implementation of their decisions. Women's active participation in GSEUPs are

initiated to lead to their development and empowerment. 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.

Under IRDP the beneficiaries are extended credit and subsidy subject to a maximum permissible limit for the ownership of assets with which employment and income could be generated at an individual's level. On the other hand, DWCRA envisages employment and income generation of women beneficiaries through group approach and extension of financial assistance in the form of working capital or revolving fund. In the former an interest is charged on the loan component and the beneficiaries are required to repay the capital and interest through a series of installments. Under DWCRA, the beneficiaries are required to replace the revolving fund utilised for income generation from the income earned through self employment venture or income generating activity (IGA) launched with financial assistance received. In other words, the poor women whose families are below poverty line are given access to monetary resources for self employment and income generation so as to bring them into the main stream of economic development and social accounting system. This path is chosen to achieve their development and improve their status and thereby their empowerment.

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.

5.1.2 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.

5.1.3 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. 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 three selected attributes formed components of Extent of Empowerment. The scores on each of these 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 extent to which women beneficiaries revealed power / quality / strength to bring forth changes in self and others as evidenced through AEW, PCPMRF and PLSE that resulted from the development of their inherent potentials through their participation in self employment venture or income generating activity - (IGA), was called the extent of empowerment.

An instrument to measure family commitment to IGA of women beneficiaries of GSEUPs was also developed. Moreover, an arbitrary scale to assess extent of involvement of women beneficiaries in their IGAs under selected GSEUPs was also prepared. The instruments were validated prior to its use in the pilot study. On completion of pilot study, the reliability of these instruments were established. The scales revealed commendable degree of reliability. The three scales AS, PS and SS that measured each of the three selected attributes of empowerment had fifty items, forty two items, and sixteen items respectively that were chosen after item analysis. The commitment scale (CS) to measure family commitment had twenty items in it. The arbitrary scale that measured extent of involvement of women beneficiaries in their IGA had twenty five statements.

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). Thus from the list of districts in which IRDP and DWCRA were ongoing, Nainital district was purposively selected. Rudrapur and Bazpur blocks were chosen for IRDP and DWCRA respectively from Nainital district through purposive sampling technique. The village wise list of women beneficiaries of IRDP and DWCRA during 1990-93 period was collected from fourteen villages of Rudrapur and twelve villages of Bajpur blocks respectively. 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 village, 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 like age and education of respondents (women beneficiaries) and family heads, family land holding, socio economic status, years of married life and family size.

In addition to furnishing base line data, the respondents (women beneficiaries of IRDP and DWCRA) reported on details regarding financial assistance received, details on IGA launched under GSEUP, problems faced by them, extent of involvement in IGA, AEoW, PCPMRF, PLSE and family commitment to IGA of women beneficiaries launched under selected GSEUPs.

5.1.4 MAJOR FINDINGS OF THE STUDY

5.1.4.1 BASE LINE CHARACTERISTICS

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 mean number of years of married life of women beneficiaries of IRDP and DWCRA were 25.7 and 22.63 years respectively against 24.2 years of the total sample. By and large, women beneficiaries were with little education. In general women lagged behind their men in this aspect. The largest proportion of women beneficiaries under study belonged to dominant caste (41.32 per cent) in their villages followed by schedule, backward, forward and most backward castes. Women beneficiaries, by and large, belonged to landless (53.06%) or marginal (27.55 %) farm households. Mean land holding of the families of women beneficiaries of IRDP and

DWCRA were 0.65 and 0.35 ha respectively against the mean of 0.35 ha of the total sample. Recipient women of institutional credit / financial assistance under GSEUPs belonged to families whose mainstay came from either farming (42.9 per cent), petty business (42.9 per cent), or unskilled labour (39.79 per cent).

5.4.2 SOCIO-ECONOMIC STATUS (SES)

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 mean SES score of 15.9 of IRDP beneficiaries' families was marginally better than that of DWCRA (14.9) beneficiaries. Moreover, the mean scores revealed that it fell in the range of scores for lower middle SES category. Negligible proportion of families of beneficiaries under IRDP, DWCRA as well as total belonged to upper middle SES with none belonging to upper SES category. The largest proportion of DWCRA beneficiaries fell under lower middle SES category while largest proportion of IRDP beneficiaries fell in lower SES category.

5.4.3 FAMILY INCOME

Annual family income of the applicant is a vital criterion considered in the sanction of financial support under selected GSEUPs, namely, IRDP and DWCRA. All those below poverty line, i.e. with Rs 11000 or less per annum as income, are eligible to become beneficiaries of the scheme. Only one fourth of the beneficiaries' families under IRDP and DWCRA had an annual income equal to or below Rs 11000, i.e., below poverty line in pre-financial assistance period. However, in post financial assistance period the corresponding percentage of families were remarkably less, i.e., about 5 per cent under IRDP and 2.04 per cent under DWCRA schemes thereby substantiating the utility of GSEUPs to lead to upward mobility of beneficiary families above poverty line. 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.

5.4.4 FINANCIAL ASSISTANCE UNDER SELECTED GSEUPS AND FINDINGS RELATED TO IGAs

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. The proportion of women beneficiaries awarded financial support during the corresponding periods varied in the case of IRDP and DWCRA programmes. 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. Seven women beneficiaries availed of both first and second doses of loan while the remaining took only first dose. The most quoted motivating factor to seek financial assistance under IRDP was enhancement of family income while the corresponding factor for DWCRA was enhancement of family consumption. Around 95 per cent respondents of IRDP and DWCRA were self motivated to seek financial assistance while husbands, village elders and sarpanch were found to play prominent role as motivators. Husbands (91.32 per cent), neighbours (78.06 per cent) and Sarpanch (66.83 per cent) were the main sources of information on GSEUPs to women beneficiaries. Lead Bank, non government organisations (NGOs), village level workers (VLWs), Extension Officers (EOs) and Block Development Officers (BDOs) seemed to play minor role as source of information and in publicity and awareness generation about IRDP and DWCRA.

Annual expenditure incurred on IGA inclusive of installments paid towards clearing the loan was estimated from the expenditure on individual items during the reference period of one year. While one sixth and one fourth of the beneficiaries under IRDP and DWCRA respectively incurred no expenditure on their IGAs, DWCRA beneficiaries spent Rs. 2500 or less on their IGAs. The largest proportion under IRDP in contrast to this, spent Rs. 2501 to Rs. 5000 on an average on their IGAs during the year under reference. 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.

IGA under primary sector was preferred by majority of the women beneficiaries irrespective of the scheme under which they received financial assistance. 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. Potential to get financial support, potential to earn income, emulation of other women, traditional activity and local infrastructure were the most prominent factors considered in the selection of IGA as reported by declining proportion of beneficiaries.

Investment in IGA under GSEUPs comprised of financial assistance received under the respective programmes by way of loan, subsidy, revolving fund, and/or credit and financial inputs from other sources. Investment inclusive and exclusive of subsidy which is a gift to the beneficiary were estimated in the study. 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 IRDP beneficiaries invested nearly double the amount invested by those of DWCRA in their IGAs.

Self employment ventures launched under GSEUPs were successful and ongoing for 5 years or more in the case of nearly 83 per cent beneficiaries. Approximately 30 per cent IRDP beneficiaries and 4.08 per cent DWCRA beneficiaries discontinued their IGAs primarily due to poor quality asset or death of asset.

The major problems of women beneficiaries under IRDP were related to management and operation of IGA (64.28 per cent), asset (55 per cent), skill in IGA (40.81 per cent), working capital (38.77 per cent) and loan sanction and release (28.57 per cent), while those of women beneficiaries under DWCRA were related to working capital (84.69 per cent), raw material (79.59 per cent), skill (67.34 per cent) operation and management of asset (66.32 per cent) and middlemen (62.24 per cent). In case of beneficiaries in general, the major problems in declining order were related to management and operation of IGA (65.30 per cent), working capital (61.73 per cent), skills in IGA (54 per cent) and raw materials (51 per cent). Other less quoted problematic issues by all beneficiaries included those related to asset, middle men, quality control, loan seeking procedure and sanction and release of loan.

5.4.5 EMPLOYMENT AND INCOME GENERATION UNDER SELECTED GSEUPs.

Women are specially targeted under IRDP and DWCRA, the two GSEUPs selected for investigation in the present study. The benefits accrued to women beneficiaries in

terms of employment and income generation due to their participation in selected GSEUPs were noticeable.

The proportion amongst all women beneficiaries without any gainful employment in the post financial assistance period was less by more than four times than that in the pre financial assistance period. In other words, while 7 per cent did not generate any income, ninety two per cent of the total beneficiaries were engaged in one or the other income generating activity in the post financial assistance period as compared to 32 per cent without any income in pre financial assistance period. This indicated the positive impact of GSEUPs on employment and income generation amongst its women beneficiaries.

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.

About 84 per cent women beneficiaries each under IRDP and DWCRA revealed either no income or income less than Rs. 11000 per annum in the pre financial assistance period. In the post financial assistance period the corresponding values were 36.73 and 51.02 per cent under IRDP and DWCRA respectively. While approximately 72 per cent of all women beneficiaries of both the GSEUPs together revealed either income less than Rs 11000 or no income at all in the pre financial assistance period, only 43 per cent were found to be so in the post 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 1.02 per cent respondents of IRDP were in loss. Nearly 80 per cent of all beneficiaries reported profit. However, in the case of 17 per cent, the IGA was not ongoing. The major use made of surplus income irrespective of the scheme was for consumption purpose (IRDP - 60.24 per cent, DWCRA - 91.83 per cent and all beneficiaries - 77.04 per cent. The access to financial assistance gained through credit and revolving fund resulted in incremental incomes of respondents under study. Except 44 per cent of women beneficiaries who reported either no change or decrease, the remaining irrespective of GSEUPs reported an increase in their income in the post assistance period. The largest proportion (46 per cent) of the entire sample recorded an incremental income of Rs. 10,000 or less per annum. Nearly one fourth of IRDP and DWCRA beneficiaries studied revealed an incremental income falling in the range of Rs. 10001 to Rs. 20,000 in post assistance period. 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.

About 26 per cent of all beneficiaries reported an incremental income of over 100 per cent in the post assistance period. The proportion of respondents reporting greater than cent per cent incremental incomes over pre assistance income was more under IRDP than those under DWCRA programme.

514.6 ACCESS TO AND CONTROL OVER INCOME FROM IGAs

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.

5.14.7 EXTENT OF INVOLVEMENT

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 mean score on extent of involvement of women beneficiaries of DWCRA was higher than that 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. However, families of DWCRA beneficiaries were marginally more committed towards their IGAs than those of the beneficiaries of IRDP. More women beneficiaries revealed low family commitment than high family commitment to their IGAs irrespective of the GSEUPs under which they belonged.

5.14.8 PROFILE OF HIGH AND LOW SCORING IRDP RESPONDENTS ON EMPOWERMENT

A comparison of 27 beneficiaries of IRDP who earned high and low scores on EoE revealed that those who scored high on EoE in contrast to those who scored low had older family heads with more education. High scorers on empowerment in comparison to low scorers were characterised by larger investment in IGA, higher income from all sources as well as from IGA under IRDP, their families revealed higher SES, marginally more land holding, longer married life and higher commitment to their IGAs. They were involved in their IGAs to a greater extent than their counterparts. On the other hand, IRDP

beneficiaries who were low empowerment scorers in comparison to high scorers were characterised by family heads with lower education level and younger in age. Their investment in IGA inclusive as well as exclusive of subsidy was relatively less. Moreover, their income from all sources, IGA and incremental income were also lesser than high scorers. Their families' SES was lower than their counterparts and they had families who were less committed to their IGAs. They too were less involved in their IGAs.

5.14.9 PROFILE OF HIGH AND LOW SCORING DWCRA RESPONDENTS ON EMPOWERMENT

The high scorers of DWCRA in comparison to low scorers were older with more education. Investment in IGAs of high scorers was slightly more and they were involved in their IGAs to a greater extent than their counterparts. Their families showed marginally higher commitment to their IGAs. As a result, their income from IGAs as well as their incremental incomes were higher. Their families revealed higher SES. In contrast to high scorers low scorers on extent of empowerment were younger with functional literacy level. They were characterized by younger family heads with less education, less landholding, lower SES and less family commitment to their IGAs. The low scorers were less involved in their IGAs as compared to high scorers. Their incomes from all sources as well as from IGA were also less.

5.14.10 PROFILE OF HIGH AND LOW SCORING RESPONDENTS OF GSEUP₃ IN GENERAL ON EMPOWERMENT

Profile of all women beneficiaries was prepared by pooling the beneficiaries under IRDP and DWCRA together. The high empowerment scorers amongst all beneficiaries in contrast to low scorers were characterised by older family heads with more education. Their families had higher commitment to their IGAs, larger land holding, and longer years of married life. In addition, higher investment and involvement in IGAs were more. As a result, they earned more income from their IGAs. This led to greater incremental income.

too. On the other hand, low scorers were younger with less education and had younger family heads who had less education too. Their families' land holding, years of married life and commitment to their self employment ventures was also less. Their investment in IGAs was less, so also their involvement in their IGAs. They earned lower income than their counterparts.

514.11 EXTENT OF EMPOWERMENT (EoE) IN RELATION TO THE VARIABLES IN THE STUDY

514.11.1 EoE of Women Beneficiaries of IRDP

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 family land holding of IRDP beneficiaries appeared to have no influence on their EoE.

AEoW was correlated with extent of involvement of beneficiaries in IGA under IRDP ($r=.426^{**}$) and family commitment ($r=.434^{**}$). PCPMRF correlated with income of beneficiaries from IGAs under GSEUPs ($r=.206^{*}$) and investment inclusive of subsidy ($r=.232^{*}$). PLSE was correlated with extent of involvement of beneficiaries in IGA under GSEUPs, ($r=.259^{**}$) and family commitment ($r=.286^{**}$). The high group by family commitment revealed more favourable AEoW and higher PLSE than low and moderate

groups. Similarly, the respondent beneficiaries of IRDP who were more involved in their IGAs achieved higher extent of empowerment.

As the extent of involvement of beneficiaries in IGA under GSEUPs, family commitment, income of beneficiaries from IGA under GSEUPs, and investment inclusive of subsidy increased, extent of empowerment of women beneficiaries of IRDP too increased.

514.11.2 EoE of Women Beneficiaries of DWCRA

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 (.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.

AEoW of beneficiaries of DWCRA was correlated with income of beneficiaries from IGA under GSEUPs ($r=.213^*$), income of beneficiaries from all sources ($r=.238^*$), extent of involvement of beneficiaries in IGA under GSEUPs ($r=.382^{**}$), education level of beneficiaries ($r=.297^{**}$) and family commitment ($r=.266^{**}$). The DWCRA beneficiary respondents who were characterised by families with higher commitment to their IGAs

and higher extent of involvement in their IGAs were more favourable in their attitude towards empowerment of women through GSEUPs than those with lower family commitment and lesser involvement in IGAs under GSEUPs

Women beneficiaries of DWCRAs who had moderate education were more favourable in their AEW than those with low education. Those respondents under DWCRAs whose income from IGA fell in the moderate or high groups revealed more favourable AEW than those in the low group. The incremental income of women beneficiaries of DWCRAs seemed to influence their AEW as evidenced through better mental disposition of those with higher incremental income towards empowerment of women through GSEUPs than others. AEW of women beneficiaries of DWCRAs was found to be dependent on their extent of involvement in their IGAs under GSEUPs - those with higher extent of involvement revealing more favourable AEW.

PCPMRF was correlated with income of beneficiaries from IGA under GSEUPs ($r=291^{**}$), income of beneficiaries from all sources ($r=.247^{*}$), involvement of beneficiaries in IGA under GSEUPs ($r=552^{**}$), education of beneficiaries ($r=.335^{**}$), and socio-economic status of beneficiaries' family ($r=234^{*}$). PCPMRF was found to be dependent on education level of beneficiaries - those with moderate education showing more empowered state in fulfilling their multiple roles than those with low education. Income from IGA appeared to influence PCPMRF. As income of beneficiaries from IGA increased they became more empowered as evidenced through their changed practices related to multiple role fulfilment. Similarly, the PCPMRF of DWCRAs beneficiaries were found to be influenced by their extent of involvement in their IGAs. Land holding and SES of the family too exerted an influence on PCPMRF of the beneficiary respondents of DWCRAs.

PLSE was found to be correlated with extent of involvement of the beneficiaries in

IGA under GSEUPs ($r=.409^{**}$), education of beneficiaries ($r=.239^*$), family land holding ($r=.235^*$) and socio-economic status of beneficiaries' families ($r=.199^*$). PLSE was found to be dependent on education level of beneficiaries, their involvement in IGA and income from IGA under GSEUPs, their family's land holding and SES. Those with lower values in each of these variables showed lower PLSE than others

As income of the beneficiaries from IGA under GSEUPs, income from all sources, incremental income, involvement of beneficiaries in IGA under GSEUPs, education of beneficiaries, families' land holding and socio-economic status increased, extent of empowerment of DWCR women beneficiaries too increased

5.4.11.3 EoE of all women beneficiaries of GSEUPs in general

EoE of all beneficiaries 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.

Different attributes/components of EoE of all beneficiaries in general were also found correlated with different variables AEW was correlated with income of beneficiaries from IGA under GSEUPs, ($r=.169^*$), income of beneficiaries from all sources ($r=.143^*$), extent of involvement of beneficiaries in IGA under GSEUPs ($r=.401^{**}$), education of beneficiaries ($r=.151^*$), socio-economic status of beneficiaries'

families ($r=.162^*$) and family commitment ($r=.332^{**}$). Family commitment, education level of beneficiaries, income from IGA, incremental income and involvement in IGA seemed to influence AEoW of all women beneficiaries. Those whose family commitment to their IGAs was more, revealed a more favourable AEoW. Similar observation was true in relation to the other variables that were found to affect AEoW of women beneficiaries of selected GSEUPs in general.

PCPMRF was correlated with income of beneficiaries from IGA under GSEUPs ($r=.225^{**}$), income of beneficiaries from all sources ($r=.182^*$), involvement of beneficiaries in IGA under GSEUPs ($r=.367^{**}$), education of beneficiaries ($r=.151^*$), and socio-economic status of beneficiaries' families ($r=.178^*$). PCPMRF was affected by education level of beneficiaries and their family's SES - those with moderate education and SES being more empowered with the result that their PCPMRF was at a higher level than that of those with low education level and low SES. Income from IGA and family land holding seemed to influence PCPMRF - those in the low groups by income from IGA and family land holding were with less PCPMRF than others. As extent of involvement of beneficiaries increased, they revealed more empowerment as revealed by their perceived changes in practices related to their multiple role fulfilment.

PLSE was also found to be correlated with involvement of beneficiaries in IGA under GSEUPs ($r=.347^{**}$) and family commitment ($r=.243^{**}$). PLSE, another component of EoE was found to be dependent on family commitment to their IGAs, education level of beneficiaries, income from IGA and extent of involvement in their IGAs. The women beneficiaries who were at a higher level with reference to these independent variables revealed a higher PLSE thereby substantiating the impact of these on their PLSE. Income of beneficiaries from IGAs under GSEUPs, income of beneficiaries from all sources, extent of involvement of beneficiaries in IGAs under GSEUPs, education of beneficiaries and family commitment influenced extent of empowerment of beneficiaries.

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 reference to the selected 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 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.

5.2 CONCLUSION

Women beneficiaries of selected GSEUPs, by and large, belonged to families in lower middle and lower SES categories. Though the selected GSEUPs, namely, IRDP and

DWCRA were geared to raise families above poverty line, and thus, members from families below poverty line were eligible for financial assistance by way of loan and subsidy and/or revolving fund, the present study revealed that women beneficiaries in large numbers belonged to families above poverty line. Women beneficiaries were engaged in varied IGAs under selected GSEUPs with variety in IGAs pursued being more in the case of DWCRA beneficiaries. The most popular IGA pursued by most of the beneficiaries was traditional homebased IGA of dairy which belonged to primary sector. Most of the DWCRA beneficiaries ran more than one IGA with financial support under GSEUPs. Most DWCRA beneficiaries pursued a second IGA that fell in the secondary sector. Women beneficiaries earned differential incomes from their IGAs. IGAs launched under selected GSEUPs were ongoing for 5 to 7 years in the case of most of the beneficiaries.

Women beneficiaries exhibited differential levels of empowerment. Family commitment to IGAs of beneficiaries was associated with EoE of women beneficiaries of IRDP, DWCRA and both GSEUPs in general. Family commitment was also directly related to AEoW of beneficiaries of IRDP, DWCRA and both GSEUPs in general. Further as family commitment to beneficiaries' IGAs increased PLSE of IRDP and all beneficiaries of both GSEUPs in general recorded an increase. IRDP beneficiaries with families in the high commitment group revealed higher EoE, AEoW than those with families in the moderate or low commitment groups.

DWCRA beneficiaries with families in the low, moderate and high commitment categories differed from each other in their EoE and AEoW with those in the higher categories revealing higher levels of EoE and AEoW.

Women beneficiaries of both GSEUPs in general revealed that those families which showed low commitment were inclined to be empowered to a lesser extent than the

others in terms of EoE, AEoW, PCPMRF and PLSE.

Investment inclusive or exclusive of subsidy seemed to have no influence on EoE or any of its components, namely, AEoW, PCPMRF and PLSE. Similarly age of the beneficiaries and family heads had no association with EoE or any of its components.

Education level of beneficiaries was directly associated with EoE, AEoW, PCPMRF and PLSE of DWCRA beneficiaries and with EoE, AEoW and PCPMRF of all beneficiaries of both GSEUPs in general. As education level increased mean EoE, AEoW, PCPMRF and PLSE of DWCRA beneficiaries too increased. Similarly those with more education revealed EoE, AEoW and PCPMRF to a greater extent than those with moderate education amongst all beneficiaries. However education level of family heads was not associated with EoE of women beneficiaries.

Income of beneficiaries from all sources was directly related to EoE, AEoW and PCPMRF of DWCRA beneficiaries and AEoW and PCPMRF of all beneficiaries of both GSEUPs in general. However no difference was seen in EoE between high, moderate and low groups by income from all sources in the case of selected GSEUPs in specific or in general. Income of beneficiaries from IGA under GSEUPs was associated with EoE, AEoW and PCPMRF of DWCRA and all beneficiaries of both GSEUPs in general, while the same was associated with only PCPMRF in the case of IRDP beneficiaries. The beneficiaries in low group by income from IGA were empowered to a greater extent in terms of EoE, AEoW and PCPMRF in the case of DWCRA and all beneficiaries as well as in terms of PLSE in the case of all beneficiaries of both GSEUPs in general. Those with moderate income from IGA were different from those with high income from IGA in PCPMRF and AEoW in the case of DWCRA beneficiaries in specific and all beneficiaries of both GSEUPs in general respectively.

On the other hand, incremental income of beneficiaries was not associated with EoE of beneficiaries of selected GSEUPs in specific or in general. Incremental income did not influence EoE, PCPMRF or PLSE of women beneficiaries. However those beneficiaries with moderate incremental income revealed less favourable attitude towards empowerment of women through GSEUPs than those with high incremental income in the case of DWCRA in specific and both GSEUPs in general.

Extent of involvement of beneficiaries in their IGAs under selected GSEUPs in specific and in general was directly associated with EoE and each of the three attributes or components of EoE, namely, AEoW, PCPMRF and PLSE in the case of DWCRA and all beneficiaries while the same was directly associated with EoE, AEoW and PLSE in the case of IRDP beneficiaries. The high group by extent of involvement was remarkably different from low and moderate groups in EoE of beneficiaries of selected GSEUPs in specific and in general. The high group exhibited higher AEoW and PLSE, than the low and moderate groups in the case of IRDP and DWCRA as well as all beneficiaries of both GSEUPs in general. On the other hand, the low group by extent of involvement revealed lower EoE, AEoW, PLSE than moderate group of IRDP beneficiaries and all beneficiaries of selected GSEUPs in general. PCPMRF was more in the case of beneficiaries of moderate group than low group by extent of involvement in IGAs under DWCRA. As extent of involvement of beneficiaries in their IGAs recorded an increase, they attained higher levels of empowerment.

Land holding of the family was not associated with EoE or its attributes except in the case of DWCRA where there existed a direct relationship between family land holding and perceived level of self esteem of DWCRA beneficiaries. However those in the low group by family land holding were less empowered in terms of PCPMRF than those in the moderate or high groups in the case of DWCRA and all beneficiaries of both GSEUPs in general.

Socio-economic status of the family was associated with EoE of DWCRA beneficiaries and all beneficiaries of selected GSEUPs in general. PCPMRF increased with an increase in SES in the case of DWCRA beneficiaries and all beneficiaries of both GSEUPs in general while similar observation was true in the case of AEoW and SES of all beneficiaries and PLSE and SES of DWCRA beneficiaries. EoE of beneficiaries of low SES group was lower than that of moderate group in the case of IRDP and all beneficiaries of both GSEUPs in general. The beneficiaries of low SES families revealed lower PCPMRF than those of moderate families in the case of DWCRA and both GSEUPs in general.

Years of married life was not associated with EoE or any of its components, namely, AEoW, PCPMRF and PLSE of beneficiaries of selected GSEUPs in specific as well as in general.

A hierarchical order in the factors studied in relation to their influence on EoE of women beneficiaries of IRDP, DWCRA and both GSEUPs in general was found to exist. Extent of involvement of beneficiaries in their IGAs and family commitment to IGAs of beneficiaries emerged out as major predictors of EoE of beneficiaries through selected GSEUPs in specific and in general while income of beneficiaries from IGAs emerged out as the next major predictor in the case of EoE of women beneficiaries of IRDP and both GSEUPs in general. In the case of EoE of DWCRA beneficiaries, education level of beneficiaries and family landholding were seen to be next major predictors in sequence.

The selected GSEUPs, namely, IRDP and DWCRA did not appear to be significantly different in exerting an influence on EoE or any of its attributes / components of its beneficiaries.

The beneficiaries of DWCRA and both GSEUPs in general were remarkably different and they were empowered to a greater extent in terms of EoE, AEoW and PLSE than its non beneficiary counterparts.

5.3 IMPLICATIONS OF THE STUDY

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.

5.3.1 FUTURE RESEARCH

The present endeavour led to the development and/or adaptation of scales, namely, Attitude Scale to measure attitude towards empowerment of women through GSEUPs, and Practice Scale to measure pursuits of behaviour acts and beliefs that reflect practices related to multiple role fulfilment and self esteem scale as indirect indicators or attributes of empowerment on the premise that empowerment through GSEUPs could be reflected in (i) the attitude in regard to utility of GSEUPs for empowerment of women, (ii) changes in behaviour acts, opinion and beliefs regarding self and others and superstitious beliefs related to multiple role fulfilment and (iii) perceived levels of self esteem. A commitment scale to assess family commitment to the IGA of beneficiaries of selected GSEUPs was developed in the study. The same instruments might be adopted to study empowerment of women beneficiaries of GSEUPs as those of the present study as well as other GSEUPs in

other parts of the state as well as the country. The scales may be adapted to study the perception regarding empowerment attained through GSEUPs by beneficiaries in economic, socio-cultural and politico-legal spheres instead of studying attitude towards empowerment of women through GSEUPs. Comparative studies could be conducted to gain insight into extent of empowerment of urban and rural women through GSEUPs.

The scales may be adapted to study empowerment of women through other national development projects like literacy mission and local endeavours by government and non government bodies.

5.3.2 ACTION PROGRAMMES

The study showed that the identification of women beneficiaries did not meet with the criteria set up by government in all cases. Moreover, it also brought to lime light the areas where women beneficiaries faced difficulties or problems in their efforts to become empowered or developed through the programmes under study. The minimal role played by key implementing bodies also emerged out of the study.

The need for orienting staff of implementing bodies of GSEUPs about the guidelines for selection of beneficiaries and the assistance to be provided to women beneficiaries of GSEUPs to enable them to benefit to the maximum through selection, establishment and sustenance of appropriate IGAs emerged from the study. This requires development of competencies and knowledge base in the officers and functionaries at district, taluka / block and grass root level

The observation that women beneficiaries revealed abysmal knowledge about the details of GSEUPs brings to limelight the need for orientation of potential target group of women regarding GSEUPs

Further, the study showed that the role played by implementing agencies of GSEUPs was inadequate. Hence the implementing agencies of GSEUPs like District Rural Development Agency (DRDA) and lead banks need to be geared towards providing ample publicity and awareness generation programmes to enable knowledgeable target group make choices regarding IGA, loan scheme, supplier of assets, training programme and so on

The findings showed that incremental income was not at all related to extent of empowerment and its components. Further income generated from IGA did not reveal an association with extent of empowerment and all indicators / components of empowerment. This implies the need to use indirect indicators as proposed in the present study to assess the impact of GSEUPs on empowerment of its women beneficiaries. This is further substantiated by the observation made in the present study that many a time women beneficiaries did not have complete control and authority on the income generated from IGA / self employment venture launched under GSEUPs

The extent of empowerment of women beneficiaries of DWCRA programme, who also availed of credit facility along with the facility of revolving fund and ran more than one IGA simultaneously, was found to be higher than IRDP beneficiaries who generated higher incomes than the former through their IGAs. Moreover, the study revealed that the IGAs of most DWCRA beneficiaries belonged to primary and secondary sector while that of IRDP beneficiaries belonged to primary sector. The beneficiaries of IRDP were observed to be recipients of benefits with an individual approach while the latter had group approach and scope for deliberation in group. Moreover, financial assistance under IRDP did not seem to lead to empowerment of its women beneficiaries in comparison to that of non beneficiaries. It is necessary to take cognizance of these findings and make necessary changes in IRDP. It should be made mandatory to form groups for women to become eligible for financial assistance under any GSEUP. Findings related to AEoW that more women beneficiaries exhibited more favourable attitude towards economic empowerment

of women through GSEUPs than towards socio-cultural and politico-legal empowerment throws light on the need for promoting such IGAs that would bring them out of the boundaries of their homesteads to handle varied situations. Greater emphasis therefore needs to be given to non traditional activities that offer challenges to women and thereby lead to the development of their potentials to greater heights to reach an empowered state as measured in the present study.

The study revealed that many women from families above poverty line who were beneficiaries under selected GSEUPs were genuinely interested in economic independence and empowerment. This drives home the need to expand the scope of GSEUPs to bring under its purview women from families above poverty line too. However those above poverty line may be extended financial assistance at higher costs and on merits of the case.

Extent of involvement of women beneficiaries in IGA under GSEUPs emerged out as the most important predictor of extent of empowerment followed by family commitment to IGA in the case of IRDP, DWCRA and both these GSEUPs in general. This implies the need for creation of infrastructure and efficient technologies to reduce temporal and physical inputs of women beneficiaries into daily chores so as to enable them to divert more time and effort along with affective and cognitive components into their IGAs. Similarly, measures to enhance family commitment need to be adopted. Of special importance in this context would be integration of family heads and spouses of potential target women into the orientation / publicity / awareness programmes for them. Moreover, income from IGA under GSEUPs emerged as another important variable affecting EoE in the presence of other variables studied. This finding substantiates the need to strengthen infrastructure, managerial, marketing and technical skills, quality of assets apart from other factors to facilitate sustenance of IGA and generation of more employment and income generation from their IGAs. Management and consultancy cells, trouble shooting units, marketing units and the like should be set up locally to enable women beneficiaries seek help and guidance as and when needed to run their IGA more profitably.