APPENDIX - II

II. 1. Scales utilised in pilot study

- A Attitude scale
- B Self esteem scale
- C Commitment scale
- D Practice Scale

I. 1. ATTITUDE SCALE

The following statements are related to attitude towards empowerment of women beneficiaries through Government Sponsored Economic Upliftment Programmes (GSEUPs) like IRDP and DWCRA. There is no right or wrong answer. Keeping this in mind, indicate your agreement or disagreement in relation to each statement by encircling the appropriate letter

A = Agree U = Uncertain

D = Disagree

ł	Participation of women in GSEUPs would bring out the managerial skills in them.	Α .	. U	D	
2	Women beneficiaries of GSEUPs would have some income generation from self employment	A .	υ	D	
3	GSEUPs like IRDP/DWCRA would lead to betterment of women's economic position	A	บ	D	
4	Women beneficiaries of GSEUPs would be able to raise the consumption level of their house holds.	Α	U	D	
5	GSEUPSs would not give the opportunity to its beneficiaries women to learn to handle their income	A	U	D	
6	Women beneficiaries of GSEUPs would be incompetent to start income generating activity	A	Ü	D	
7	Self employed women under GSEUPs would make decisions over money they earn	A	U	D	
8	Women beneficiaries of GSEUPs would plan the use of her income to the benefit of the family	A	U	D	
9	GSEUPs would give an opportunity to women to be a partner in supporting family.	A	U	D	
10	Women beneficiaries of GSEUPs would need male support to handle their IGA	A	U	D	
11	Women beneficiaries of GSEUPs would be able to plan investment on their own	A	Ü	D	
12	Women beneficiaries of GSEUPs would find it difficult to raise money in times of need (emergencies)	Α	U	D	
13	GSEUPs would enable women to build capacity to undertake variety of IGA's in due course of time	۸	U	D	
14	Women beneficiaries of GSEUPs would not have command over resources generated	Α	U	D	
15	Due to participation in GSEUPs women beneficiaries would gain access to more resources to generate income	A	Ū	D	

			_		
16	GSEUPs (IRDP/DWCRA) would build little capacity in women to raise funds	۸	U	D	
17	Women beneficiaries would find it difficult to decide independently about the IGA	۸	U	D	
18	Women beneficiaries of GSEUPs (IRDP / DWCRA) would be equal to their spouses in decision making related to money matters	A	U	D	
19	GSEUPs like IRDP/DWCRA would give little/ no ability to women beneficiaries to judge the advantages and disadvantages of different of IGAs	Α	U	D	
20	Women beneficiaries of GSEUPs would be unable to decide the resources required for selected IGA	۸	U	D	
21	Women beneficiaries of GSEUPs would be unable to build their selected IGA through necessary contacts	Α	U	D	
22	Women beneficiaries of GSEUPs would make little/no contribution to rural economic development	Α	U	D	
23	Women beneficiaries of GSEUPs would become confident in their skill and knowledge to start their own income generation activity	A	U	D	
24	Participation of women in GEUPs, would lead to little/no increase in family assets	A	U	D	
25	Woman beneficiaries of GSEUPs would not gain freedom to spend her earnings according to her desire	A	U	D	
26	Women beneficiaries of GSEUPs would continue to be exploited at the work site, banks etc	A	U	D	
27	Family members would support women beneficiaries attend actively in Mahila Mandals	Α	υ	D	
28	Community members would appreciate a successful beneficiaries to participate in village functions	A	U	D	
29	Women beneficiaries of GSEUPs would cross socio-cultural barriers like covering head with pallu of sarce	Α	U	D	
30	Community would accept successful women beneficiaries who come out of traditional norms like covering head with pallu	A	Ū	D	
31	Women beneficiaries of GSEUPs would earn social respect from their family members	Α	Ū	D	
32	Successful women beneficiaries of GSEUPs would be respected by their community members	Α	U	D	
33	Social recognition of beneficiaries of GSEUPs as individuals would remain the same in the post IGA period as the pre IGA period,	۸	Ü	D .	
34	Familial roles (looking after children, cooking etc.) of women beneficiaries would remain the same in the post loan period as in pre financial assistance time	. ^	U	D	
35	Participation in GSEUPs would not enable women to become equally powerful as male counterparts, in major family decision making	٨	U	D	

36	Women beneficiaries of GSEUPs would remain shy in interacting with people outside their community	A	IJ	D	
37	Women would find it difficult to travel to neighbouring towns/cities even though they have been beneficiaries of GSEUPs	A	U	D	
38	Community would continue to look with suspicion at women who work late hours / travel even though they have been beneficiaries GSEUPs	۸	U	D	
39	Participation in GSEUPs would given women potential to bring forth change in customs that are deep rooted in tradition	۸	U	D	
40	Participation in GSEUPs would enable women to exercise their rights	۸	U -	D	
41	Community would look upon women beneficiaries of GSEUPs for guidance	۸	U	D	
42	Women beneficiaries of GSEUPs would be able to do much to change the low status of women	A	U	D	
43	First generation of women beneficiaries of GSEUPs would lack courage to come out of societal norms for fear of social stigma or social ostracisation	Λ		D	
44	Participation of women in GSEUPs would have little to do with their upward mobility in social status	Λ	U	D	
45	Women beneficiaries of GSEUPs might not change their attitude towards accepted norms of behaviour	Λ	IJ	D	
46	Women beneficiaries of GSEUPs would have little knowledge regarding community goals	۸	U	D	
47	Further development of women beneficiaries of GSEUPs would be blocked by societal norms	Α	U	D	
48	Women beneficiaries of GSEUPs would ignore the societal norms that come in their growth	A	U	D	
49	The community would continue to criticize women beneficiaries of GSEUPs for taking initiative in IGA	Α	IJ	D	
50	The community would continue to criticize women beneficiaries of GSEUPs for her independence in decision making to travel alone, work late hours and so on	A	U	D	
51	Women beneficiaries of GSEUPs would be able to undertake official interactions with government / non government institutions	۸	[]	D	
52	GSFUPs would develop self respect in women beneficiaries	۸	U	D	
53	Women beneficiaries would find it difficult to tolerate gender discrimination in society	۸	U	D	
54	Women beneficiaries would develop respect and empathy for women counterparts in society	۸	IJ	D	
55	Women beneficiaries of GSFUPs would be unable to change power structure in their homes	۸	[1	D	
56	Women beneficiaries of GSEUPs would be unable to set their own agenda / goals	Α	U	D	

57	Women beneficiaries of GSEUPs would be incompetent to give leadership other less fortunate women in the community	Α	U	D	
58	Women beneficiaries of GSEUPs would have limited knowledge to deal with cultural issues	Α	U	D	
59	Women beneficiaries of GSEUPs would continue passive acceptance of traditional roles	۸	IJ	D	
60	Women beneficiaries of GSEUPs would surpass societal norms that inhibit their upward mobility in social structure	۸	U	D	
61	Participation in GSEUPs would have little effect in changing attitude of women beneficiaries	۸	U	D	
62	Participation in women in GSEUPs would have little effect inchanging attitude of men towards women	۸	U	D	
63	Women beneficiaries would encourage processes of change leading to equality of gender	۸	U	D	
64	Women beneficiaries of GSEUPs would lack insight into their rights as beneficiaries	A	U	D	
65	Women beneficiaries of GSEUPs would realise fulfilling their responsibilities as beneficiaries is important for the success of GSEUsP and their development	Α	U	D	
66	Women beneficiaries of GSEUPs would lack competency to suggest modifications in strategies of its implementation to achieve greater involvement of women	Α	U	D	
67	Women beneficiaries of GSEUPs would be able to do little to create their place in decision making bodies	٨	Ü	D	Ĺ
68	Women beneficiaries of GSEUPs would accept authority of male members without questioning in spite of its harm on their development	A	U .	D	
69	Women beneficiaries would develop competency to select local leader of panchayat	۸	U	D	
70	Women beneficiaries would have little time to participate in gram panchayat activities	A	Ü	D	
71	Women beneficiaries would develop a desire to find a place in local governance (gram panchayat)	A	IJ	D	
72	Women beneficiaries would lack skill in planning her campaign in gram panchayat elections	A	U	D	
73	Women beneficiaries would be competent to draw political agenda (agenda for women devt and rural devt) on their own	Λ	U	D	Addition of the control of the contr
74	Women beneficiaries would lack awareness on human rights	Λ	IJ	D	
75	Women beneficiaries would lack exposure on political scene of the community and nation at large	Λ	11	D	
76	Women beneficiaries would be alert to identify societal issues that need political will to solve	٨	U	D	
77	Women beneficiaries would be sensitive to exploitation by political leaders	۸	[]	D	

78	Women beneficiaries would know their civil rights	A	U	D	
79	Women beneficiaries would be in a position to assess community resources for development planning	Α	U	D	
80	Women beneficiaries would have little capacity to chalk out long term perspective plans for development	A	U	D	
81	Women beneficiaries would lead people to solve their problems on their own	A	U	D	
82	Women beneficiaries would expect some one else to solve her problems.	A	u	D	
83	Women beneficiaries would have little knowledge about her rights as a citizen	A	υ	D	
84	Women beneficiaries would be able to enlighten others on their rights as consumers	Λ	U	D	
85	Women beneficiaries would be able to guide women regarding the legal machinery to protect their interests as consumers	Ā	υ	D	
86	Women beneficiaries would have little competence to seek redress of grievances in marital disharmony	A	U	D	
87	Women beneficiaries would have the political will to oppose child marriage	A	υ	D	
88	Women beneficiaries would lack confidence to stand for elections in their community	Ā	Ü	D	
89	Women beneficiaries would support women with ideologies of development and women's cause in their community	A	Ü	D	
90	Women beneficiaries would lack ability to identify women leaders in their communities who would stand by their interests	A	U	D	
91	Women beneficiaries would be unable to make judgements in elections	Α	Ū	D	
92	Women beneficiaries would be able recognize the value of their right to exercise their votes in local elections	Α	U	D	
93	Women beneficiaries would abstain from exercising their votes in electing people to any governing bodies	A	U	D	
94	Women beneficiaries would make efforts to learn about their rights	A	Ū	Ď	
****	Grand total (EE+SE+PE)			*	

1.2 SELF ESTEEM SCALE

The following statements are related to the opinion about oneself i.e. the competence with which one can deal with situations in life. There is no right or wrong answer. Bearing this in mind, please indicate your agreement or disagreement in relation to each statement.

	ircling the appropriate letter against each				
1	Would find it very difficult to start conversation	A	U	D	
2	Would feel afraid or anxious while entering a room where other people have already gathered and are talking	Λ	U	D	
3	Would not need constant approval from others	۸	U	D	
4	Would feel ignored	۸	U	D	
5	Would find it hard to talk infront of a group	۸	U	D	
6	Would be very confident in making decisions	٨	U _.	D	
7	Would think they have been more a success than failure	Α	U	D	
8	Would feel every body likes one (you)	٨	U	D	
9	Would need the help of others to solve problems	Α	U	D	
10	Would think one can achieve the things one wants	Α	U	D	
11	Would feel (you are) is good for nothing	A	IJ	D	
12	Would think one (you) would be able to convince people of what one (you) believes in	A	IJ	D	
13	Would think that most of one's (your) friends are better looking then oneself (yourself)	Α	U	D	
14	Would find it very simple to take decisions in every day life	Λ	U	D	
15	Would have the strength to act according to what is right	۸	U	D	
16	Would like oneself (yourself)	Α	U	D	
17	Would continuously be working over possible problems	A	U	D	
18	Would think plans will meet with considerable success	A	U	D	
19	Would be helpiess	Α	U	D	
20	Would be afraid that other people would dislike self	A	U	D	
21	Would make worth while contribution in group conversation	Λ	U	D	
22	Would find it very difficult to make new friends	Α	U	D	
23	Would have a feeling there are a few things one (you) could do well	Α	U	D	
24	Would be successful in handling social interaction	Α	Ü	D	
25	Would be constantly under the fear of failing	Α	IJ	D	
26	Would be confused	٨	U	D	
27	Would wish one (you) would be more intelligent	A	U	D	
28	Would flourish in one's (your) business	۸	IJ	D	
29	Would consider oneself low in status Total Score	۸	U	D	
	I OLGI SCOTC				j i

1.3 COMMITMENT SCALE

The following section aims at finding out what you and your family were willing and determined to do to sustain the income generating activity for which loan support was obtained under GSFUPs. There is no right or wrong answer. Please indicate the extent of willingness showed to follow these lines of action, if by doing so you and your family could sustain the IGA started by encircling the appropriate response category.

F = Followed
U = Uncertain
NF = Not followed

1	Husband use free time to buy raw material for IGA	F	U	NF	
2	Beneficiaries cut down on her house- hold work time	F	U	NF	
3	Adult family members spend less time in social activities	ŀ	1).	NF	
4	Husband get information on IGA to upgrade it	F	IJ	NI	
5	Husband visit bank to follow up	ŀ	U	NF	
6	Husband cut down on items like drinks, beedi, gambling etc	l	U	NF	
7	Children spend less time on play	F	Ü	NF	
8	Husband look after IGA in the evening and / or morning hours	F	U	NF	
9	Beneficiary cut down on social visits	ŀ	U	NF	
10	Husband work overtime	Γ	U	NF	
11	Beneficiary work hard	F	U	NF	
12	Other females look after household chores	1	U	NF	
13	Family visit city less often	ľ	U	NF	
14	Family spend leisure time at IGA of beneficiary	ŀ	IJ	NF	
15	Family visit PHC in times of sickness	F	U	NF	
16	Adults not visit the doctor unless very sick	ľ	U	NF	
17	Husband give up spare time	F	U	NF	
18	Adult male members give up spare time	F	U	NF	
19	Family cut down on household expenditure	I	U	NF	
20	Family cut down on savings	1	IJ	NI.	
21	Lamily reduce expenditure on festival occasions local activities and the like	ŀ	1)	NF	
22	Husband market the products on IGA	ı	1.3	NI	
23	Beneficiary visit market/supplier to sell / handover products of LISA	1	Į;	NF	
24	Benchesary work ovetime to carry on service oriented IGA (tailoring)	1	IJ	NF	
25	Family members cut down leisure to assist beneficiary in service oriented IGA (tailoring)	1	U	Nŀ	

,

26	Husband attend to repair and maintenance of asset	ľ	U	NF
27	Beneficiary attend to repair and maintenance of asset	F	Ü	NF
28	Beneficiary undergo training in IGA	ŀ	IJ	NF
29	Husband participate in training programme IGA	I	U	NF
30	Beneficiary learn more about IGA	1	U	NF
31	Family grow own vegetables	F.	IJ	NF
32	Beneficiary avoid wastage of time	Γ	Ū	NF
33	Family work hard to achieve deadlines	r	IJ	NF
34	Keep raw material now continuous though available space is less	ŀ	U	NF
35	Beneficiary be prompt in completing orders as per schedule	ı	U	NF
36	Beneficiary pursue and not get discouraged by delays in release of loan, receipt of raw material and payments etc	ŀ	U	NF
37	Family remain consistent in extending assistance to IGA even when it is not doing well	Ī	U	NI.
38	Beneficiary look for new buyers of their products	ł	U	NF
39	Family introduce quality control measures	F	U	NF
40	Beneficiary eliminate middlemen	ì	U	Nŀ
41	Beneficiary seek assistance to select good quality asset	Γ	U	NF
42	Beneficiary remain responsible for IGA started and attend to it	F	U	NF
43	Beneficiary promptly repay installments to qualify for additional loan support	F	U	NF
44	Beneficiary remain alert to monitor progress of IGA	I'	IJ	NF
45	Beneficiary learn to manage running IGA smoothly and efficiently	ľ	U	NF

.

1.4 PRÀCTICE SCALE

Impact of IGA respond to each item to indicate the items specified in the post loan period due to IGA	σſ
beneficiary. Encircle the relevant letter from I, S and D.	

I = Increased
S = Same

	D = Decreased				
1	Impact of IGA on perceived changes in practices	related to	o mul	tiple role fulfilment	
	l) Gamfull employment · Increased Same Decreased	1	\$ 2	D I	
2	participation in investment related decision making	I	s	D	
3	Participation in decision making bodies in village Mahila Mandal, Panchayat	I	s	D	
4	Participation in decision making at home	I	s	D	
5	Participation in giving leadership for development work	I	s	D	
6	Participation in representing women's problem at offices at taluka / district	I	S	D	
7	Participation in lodging grievances at panchayat office etc	I	s	D	
8	Decision making related to use of income earned - i.e allocation of income carned.	1	s	D	
9	Participation in management of IGA	I	s	D	
10	Participation in management of children's future	I	S	D	
11	Participation in management of family's farming	I	8	D	
12	Participation in management of family's income . what to buy, how much to save, where to invest.	I	S	D	
13	Participation in local political life.	I	S	D	
14	Participation in management of local school	I	S	D	
15	Participation in management of local health care services	I	S	D	
16	Participation in local fund raising	1	s	а	
17	Employment status	I	S	D	
18	Social status	i	S	D	
19	Social status in neighbourhood	I	8	D	
20	Control on money, income	I	S	D	
21	Participation in farm labour	l	S	D	
22	Participation in wage labour outside	ı	S	D	
23	Participation in personal grooming	I	S	D	
					, ,

24	Decision making related to family planning	I	S	D
25	Belief in traditional customs	1	S	D
26	Belief in traditional roles of women	1	s	D
27	Belief in superstitions	i	S	D
28	Indebtation of the family / self	1	S	Ð
29	Credit worthiness of the family / self	J	S	D
30	Number of workers	I	S	D
31	Overall consumption level of family / self	I	S	D
32	Social status of family / self	I	S	D
33	Self confidence	I	s	D
34	Selfrespect	1	S	D
35	Ability to meet emergency situations	I	s	D
36	Ability to move papers at offices	1	S	D
37	Sympathy with self	1	s	D
38	Apathy in life condition	I	S	D
39	Family's financial security (savings)	I	S	D
40	Personal financial security (savings)	I	S	D
1	Any other specify			
41	Family income	1	s	D
42	Personal mcome	I	s	D
	Total score			

1.5 Reliability of items on attitude scale, self esteem scale and commitment scale

Attitude scale			lf esteem scale	Commitment scale		
Item No	Rehability on 94 item Item No Rehability on 29 item scale scale		Rehability on 29 item scale	Item No	Rehability on 45 iter scale	
1*	2 14	1	0 88	1	0 68	
2*	2 88	2*	2 40	2*	2 88	
3*	2 32	3	0 39	3*	2 88	
4*	2 32	4*	2 43	4*	3 12	
5*	2 87	5	0	5	0 68	
6	-1 56	6	0 76	6	0 28	
7*	1 81	7	0 64	7*	4 25	
8•	1 58	8*	2.67	8	0 68	
9*	1 70	9	0 32	9	0 76	
10	-2 03	10	0 64	10*	3 85	
11*	2 55	11	-0 40	11	0	
12	0 93	12*	1 23	12*	1 58	
13*	2 58	13*	1 01	13	0	
14	0 75	14*	1 11	14	0	
15*	4 06	15	0	15	0 34	
16*	2 95	16*	2 33	16*	3 64	
17	0 39	17*	1 70	17	1 04	
18	0 34	18*	3 35	18*	2 37	
19	0 76	19	0.61	19	1 23	
20	-1 23	20	0 37	20	-0 94	
21*	1 37	21	O	21	0 31	
22*	1 29	22*	1 23	22	0 61	
23*	2 36	23	0.81	23	1 13	
24*	3 77	24*	1 06	24*	1 40	
25*	1 76	25*	3 87	25	0 68	
26	1 07	26*	5 12	26*	171	
27	1 05	27*	3 87	27	0	
28*	1 29	28*	1 32	28	0 .	

29*	5 80	29*	1 62	29	1 02
30*	3 66	-	-	30*	2 37
31*	1 43	-		31*	1 26
32	0 37	- 1		32◆	1 71
33	0 37	•	-	33	1 11
34	0 37	~	ı ••	34	0 93
35	0 30	-	•	35*	1 58
36	-0 35	-	-	36*	1 45
37	0 31		•	37	0 77
38*	1 43	-	-	38*	2 95
39*	1 45	-	-	39	0 95
40*	2 41	-	-	40*	1 58
41*	1 37	-	~	41*	1 58
42*	3 5	-	-	42*	1 58
43*	2 45	-	•	43*	1 58
44	0 27	-	-	44	1 11
45	-0 49	-	•	45	1 17
46	l 21	-	-	-	-
47	2 09	-	•	-	-
48	0 23	-	•	•	-
49	-0 99	-	*	•	~
50	-1 04	-	-	•	-
51*	2 59	-	•	-	-
52*	2 09	-	-	•	-
53	0 42	-	•	•	-
54*	1 67	-	-	-	-
55	0 67	-	-	~	*
56*	3 0	-	•	-	-
57*	3 19	-	-	•	•
58*	1 58	-	-	•	-

59*	2 32	•	-	-	•
60*	2.88	-	•		-
61	0 60	•	-	-	-
62	0 69		•	-	•
63	0 25	•	-	-	-
64*	1.31	•	-	-	-
65	0.45	•	₩	•	-
66	0.59	* 1	•	•	•
67	0 67		•	-	-
68	0.67	-	-	-	-
69*	1 29	-	•	•	-
70	0 32	-	•	-	-
71*	1 37	-	•	-	-
72*	1 27	-	-	-	•
73	0.17	•	-	•	-
74*	2 30	•	•	-	-
75	0 93	•		•	•
76*	2 70	•	-	•	-
77*	3 07	-	•	-	-
78*	1 65	•	-	-	•
79*	2 11	-	-	-	-
80*	1 35	-	-	-	-
81	-0 65	•	-	•	-
82*	2 11	~	•	•	-
83	-0 73	•	-		-
84	0 73	-	*	•	-
85*	1 88	•		-	-
86	-0 87	•		•	-
87	-0 87	-	-	•	-
88*	2 37	•	•	-	•

.

89* 90	1 50 0	<u>-</u>	-	_	-	
91	0	-	-	-	-	
92	0 37	- 1	-	-	-	
93	0	-	-	-	-	
94*	1 81	*	•	•	•	

[•] Item included in the final scale

•

1.6 Serial number of items selected from scales tested in pilot study Item Numbers 1, 2, 3, 4, 5 7, 8, 9, 11, 13, 15, 16, 21, 22, 23, 24, 25, 28, 29, 30 31, 38, 39, 40, 41, 42, 43, 51, 52, 54, 56, 57, 58, 59, 60, 64, 69, 71, 72, 74, 76, 77, 78, 79, 80, 82, 85, 88, 89, 94 ٨ Attitude Scale Sum of all above numbers The reliability coefficient of AS = 0.92В Self esteem (PLSE) 2, 4, 8, 12, 13, 14, 16, 17, 18, 22, 24, 25, 26, 27, 28, 29 The rehability coefficient = 0 910 C Commitment Scale Item Numbers * 2, 3, 4, 7, 10, 12, 16, 18, 24, 26, 30, 31, 32, 35, 36, 38, 40, 41, 42, 43 The rehability coefficient = 0.89 Item Numbers D Practice Scale 1 to 43 The reliability coefficient of Practice Scale = 0.96