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**PERCEPTION OF EMPOWERMENT BY  
THE MEMBERS OF WOMEN SELF-HELP  
GROUPS IN GOAT FARMING IN  
THRISSUR DISTRICT**

**V. KAVITHA**

**Thesis submitted in partial fulfilment of the  
requirement for the degree of**

**Master of Veterinary Science**

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**2005**

**Department of Extension  
COLLEGE OF VETERINARY AND ANIMAL SCIENCES  
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## DECLARATION

I hereby declare that the thesis entitled **“PERCEPTION OF EMPOWERMENT BY THE MEMBERS OF WOMEN SELF-HELP GROUPS IN GOAT FARMING IN THRISSUR DISTRICT”**, is a bonafide record of research work done by me during the course of research and that this thesis has not previously formed the basis for the award to me of any degree, diploma, associateship, fellowship or other similar title, of any other University or Society.

Mannuthy

17.8.05

*Kavitha V*  
**V. KAVITHA**

## CERTIFICATE

Certified that the thesis entitled **“PERCEPTION OF EMPOWERMENT BY THE MEMBERS OF WOMEN SELF-HELP GROUPS IN GOAT FARMING IN THRISSUR DISTRICT”** is a record of research work done independently by **Dr. V. Kavitha**, under my guidance and supervision and that it has not previously formed the basis for the award of any degree, fellowship or associateship to her.



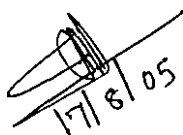
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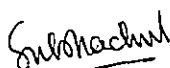
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## CERTIFICATE


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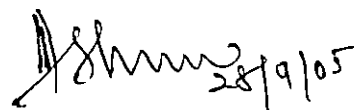
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Kavitha.V  
**V. KAVITHA**

***Dedicated to***  
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**LIST OF ABBREVIATIONS**

SHG	=	Self-Help Group
NGO	=	Non-Government Organization
NABARD	=	National Bank for Agriculture and Rural Development
CBOs	=	Community Based Organizations
NHG	=	Neighbourhood Group
ADS	=	Area Development Society
CDS	=	Community Development Society
TANWA	=	Tamil Nadu Women in Agriculture
ESE	=	Economic and Social Empowerment
TNCDW	=	Tamil Nadu Corporation for Development of Women

## ***Introduction***

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## 1. INTRODUCTION

“Nothing, arguably, is as important today in the political economy of development as an adequate recognition of the political, economic, and social participation and leadership of women” (Sen, 1999). One faulty assumption behind the rural development and animal husbandry programmes during the first two and a half decades of development planning in India was that the benefits of development would ultimately be shared by all sections and whatever benefits extended to men or to the family as reckoning unit would also pervade to the women resulting in better status and gender equality. Even the poverty alleviation programmes which aimed at improving the status of women through employment and income generation neither addressed the gender discrimination nor attempted to tackle the gender conflicts and increased burden faced by the rural women. State planners projected these economic projects as supplementary to family resources, without touching the power imbalance between men and women in the family (Ravishankar and Pargunan, 2002). The poor women continued to depend on money lenders and informal credit markets to meet their economic and social needs because of easy access, flexibility of repayment schedule and non-requirement of collateral.

The repeated acknowledgement that economic intervention is a necessary but not sufficient condition for women’s development led to the empowerment approach that recognizes the triple roles of women and aims at empowering them through greater self-reliance and internal strength, while seeking to meet both strategic and practical gender needs. The women self-help group (SHG) movement by several non-government organizations (NGOs) has emerged in the early nineties in this context, as a powerful instrument for the socio-economic transformation of poor women.

The SHGs are small informal groups those enable women to come together, discuss and analyze their issues and problems and reap economic

benefit out of mutual help, solidarity and joint responsibility (Anand, 2002). The group-based approach enables the members to accumulate capital by way of small savings and helps them to get access to formal credit facilities. The steps taken by National Bank for Agriculture and Rural Development (NABARD) for implementing the linkage programme of the SHGs with the formal credit institutions have strengthened this approach. The groups function as thrift and credit societies whose members pool savings and relend within the group on rotational or need basis. Regular meetings of the members strengthen the relationship among the members through sharing of experiences and informal discussions. Issues on gender and social problems also get a platform for discussion. SHGs operate under the principles of self help, mutual trust and cooperation to achieve the goal of empowerment.

SHGs are thus 'people participative' bodies and they are the ideal vehicles for the socio-economic empowerment of poor women. Women's empowerment is not an one-way process, where some activists and experts go and empower others. It is a multidimensional and integrative process, which enhances women's ability to change those structures and ideologies that keep them subordinate. This process enables them to gain more access to resources and decision making, more control over their own lives and greater autonomy. SHGs empower women and train them to take active part in the socio-economic progress and make them sensitized, self-made and self-disciplined. The group approach removes the social limitations and inculcates a greater confidence in the minds of rural women. The empowerment of women through SHGs would lead benefits not only to the individual women but also to the family and community as a whole through collective action. Thus the formation of SHGs is not an end in itself but a means to facilitate the process of empowerment.

The revolution in participatory development in the early and mid nineties inspired the Government of Kerala to initiate 'Kudumbashree'. Kudumbashree is a multifaceted programme organized by Government of Kerala and NABARD in cooperation with Panchayati Raj institutions through Community Based

Organizations (CBOs) of poor women based on self-help strategy backed by thrift-linked credit. The project was inaugurated on May 17, 1998 and started functioning from April 1, 1999.

Kudumbashree aims at the empowerment of women, by giving them the central place in the programmes meant for their benefit. The three tier CBOs set up helps in effective convergence of the programme. The lower most tier constitutes the Neighbourhood Group (NHG) consisting of 20-40 women members selected from the poor families. The second tier is the Area Development Society (ADS) which is formed at ward level by federating 8-10 NHGs. At the Panchayat level, a Community Development Society (CDS), a registered body under the Charitable Societies Act is formed by federating various ADSs. The aspirations of the poor women along with their genuine demands voiced out in the NHG meetings form the 'micro-plans'; and are scrutinized and prioritized to form 'mini-plans' by judicious prioritization process at the level of CDS. The 'CDS plan' is formed which is also the 'anti-poverty sub-plan' of the Local Self Government. The women empowerment is the major concern and prime priority activity for the mission. Every activity of the project is intended towards this ultimate goal.

The micro enterprises in animal husbandry sector have considerable potential as sustainable income generating activities for the rural women in SHGs. Especially, goat farming as a micro enterprise has special advantage for women since the management of goats is comparatively less labour and input intensive. The projects in goat farming are being implemented successfully by some SHGs under Kudumbashree in Thrissur district. However, studies on the empowerment aspect of women in this venture have not yet been undertaken.

In this context, it is imperative to look into the aspects as, 'Do the members of the women SHGs in goat farming feel empowered in matters relating to themselves as well as the community? What all opportunities do they avail in



the empowerment process? Meanwhile, what are all the threats faced by them? How do they feel about the effectiveness of functioning of their own groups?’

The present study has been devised to address these issues. The findings of the study are expected to serve as valuable feedback to the policy makers of the SHG strategy and shall help to improvise appropriate strategies for enhancing the efficiency and sustainability of SHGs to carry forward the empowerment process of rural women. Beyond uncovering the empowerment prospects of SHG movement, the study unearths the intricacies involved in the empowerment process. The study assumes significance in this context.

#### OBJECTIVE OF THE STUDY

1. To analyse the members’ perception of empowerment through participation in the women SHGs.
2. To explore the members’ perception of the effectiveness of functioning of the women SHGs.
3. To analyse the opportunities and threats associated with empowerment through microfinance in goat farming as perceived by the members of women SHGs.

#### LIMITATIONS OF THE STUDY

1. The research worker, obviously, did not have any means to assess the genuineness and honesty of the responses.
2. Any attempt to generalize the findings of the present study should take into account the fact that the study was confined to the women SHGs engaged in goat farming, operating under Kudumbashree in Thrissur district.

## ***Review of Literature***

## 2. REVIEW OF LITERATURE

The review of some of the relevant studies is presented under the following subheads.

2.1 Concept of empowerment

2.2 Concept of SHG

2.3 Dimensions of effectiveness of functioning of SHG - Concept

2.4 Women empowerment through participation in SHGs

2.5 Effectiveness of functioning of SHGs

2.6 Empowerment process – Opportunities and Threats

2.7 Relationship between profile of respondents and empowerment

2.8 Relationship between profile of respondents and effectiveness of functioning of SHGs

### 2.1 CONCEPT OF EMPOWERMENT

Batilwala (1994) defined empowerment as the process by which the powerless gain greater control over resources (physical, human, intellectual, financial) and over ideology (beliefs, values and attitudes).

Sherin (1999) operationalised empowerment as the extent to which the SHG members have authority to get involved in decision making and implementing the programme.

According to Saravanakumar (2000), empowerment of women means freedom to use their physical and mental capabilities to the fullest for their own well being as well as that of society.

Sunil (2000) operationalised empowerment as all those activities, initiatives and interventions carried out by the SHG in identifying and diagnosing the members' problems; finding out and prioritizing alternative solutions; developing, executing, monitoring and evaluating plan of action; and taking decisions on all the above aspects in a collective and participatory manner utilizing all the available internal and external resources.

Ambrose (2001) stated that empowerment is not merely a feel of greater extrinsic control, but also grows intrinsic capacity, greater self-confidence and an internal transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology.

Jayalekshmi (2001) defined empowerment as the ability of rural women to manage her own life through acquisition of power, status and self-confidence and improvement of employment opportunities and earning power.

According to Sekhar and Rao (2001), empowerment of women is based on equality between sexes, is a long drawn, conscious and continuous process comprising enhancement of skills, capacity building, gaining self-confidence and meaningful participation in decision making.

According to Chauhan and Bansal (2002), empowerment means giving legal and moral power to an individual in all spheres of life – social, economic, political, psychological, religious and spiritual – which are essential for the survival and overall development of mankind.

Das (2002) stated that economic empowerment is that conscious state of womanhood where she would find herself equipped to stand against all odds impinged upon her by the 'outside' practical world.

According to Palmurugan (2002), perceived empowerment level refers to the understanding of an individual about the growth and attainment by realizing their innate potentials, sensitizing their rights and privileges, being aware of supply and services available by government/other agencies and striving for development politically, economically, psychologically and socially with adequate accessibility, all moving towards the empowerment.

Rani *et al.* (2002) defined empowerment as a multifaceted process which encompasses many aspects – enhancing awareness, increasing access to resources-economic, social and political, but of which an equally important component is the mobilization and organization of women into groups, because these groups form the basis for solidarity, strength and collective action.

Reddy (2002) stated that empowerment is an ongoing process and not an end by itself. The processes involved in empowering are growth in people's awareness and confidence, ability to articulate problems, gaining access to resources and public facilities and negotiating over relations between different social groups.

According to Siwal (2002), empowerment is a process of awareness and capacity building leading to grater participation, greater decision making power and control, and to transformative action.

According to Soundari (2002), empowerment that means 'becoming powerful' is a process by which individuals, groups and communities are able to take control of their circumstances and achieve their own goals. It enables them to work towards helping themselves and others to maximize the quality of their lives.

According to Agarwal (2003), women's empowerment is operationally concerned with the genuine empowerment through education, ideas, through consciousness, through mobilization and participatory approach to improve their lives in a practical way, which would ensure a sustainable future for rural India.

According to Lillykutty (2003), empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent decisions in matters that affect them and their nation.

Gaur (2004) defined empowerment as a concept that encompasses women's political empowerment, economic independence and social upliftment, empowering women presupposes a positive change in the perception of our society.

Goyal (2004) defined empowerment as the process of gaining control over self, resources and decision making power.

According to Meenambigai (2004b), empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence which implies access to and control over production resources; the second component of empowerment is knowledge and awareness; the third is self-image and the final is autonomy.

According to Ramkumar (2004), women empowerment refers to the self-determination and self-confidence that allow them to play an active role in society.

Renganathan (2004) defined empowerment as an active, multi-dimensional process which enables women to realize their full potential and power in all spheres of life.

Sinha (2004) defined empowerment as a process of change by which individuals or groups gain power and ability to take control over their lives.

Chaturvedi (2005) defined empowerment as the process of enabling or authorizing individual to think, behave, take action and control work in an autonomous way.

## 2.2 CONCEPT OF SHG

According to D'Souza (1999), SHGs are basically small informal groups, characterized by voluntary membership, a democratic and consultative structure of governance, economic participation of the members, autonomy, education and training and the concern for the poor.

Gurumoorthy (2000) stated that SHG is a viable organized set up to disburse micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

According to Paul (2002), SHGs are voluntary associations of women/men residing in a given area, formed democratically and without any political association.

According to Rani *et al.* (2002), SHGs are organizations of the poor, which form an informal alliance for a common goal to be achieved collectively. As a result of group activities, the women are able to protect themselves from all types of exploitation.

According to Rao (2002), SHG is a small economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group's decision.

Reddy (2002) defined SHG as an organization of about 15 to 20 poor women of same socio-economic background voluntarily joining together to improve their economic and social conditions collectively.

According to Soundari (2002), SHGs are voluntary small groups, which are usually formed by women. SHGs come together for mutual assistance in satisfying a common need, overcoming a common life-disrupting problem and bringing about desired changes.

Asokhan and Nirmala (2003) stated that SHGs or Thrift and Credit Groups are mostly informal groups whose members pool savings and relend within the group on rotational or need basis.

Narayanasamy *et al.* (2003) defined SHG as a group or association of individuals with common economic needs who undertake a systematic economic activity, participate directly in decision making and share benefits on an equitable basis.

According to Pouchepparadjou *et al.* (2003), SHGs are the 'voluntary' associations of rural women to attain collective goals that could be economic, social or both.

Sarangi (2003) defined SHG as a viable organized set up to disburse micro credit to the rural women and encourage them to enter into entrepreneurial activities.

According to Selvi *et al.* (2003), SHG is a small, economically homogenous and affinity group of rural poor who voluntarily agree to contribute to a common fund to be lent to its members as per group awareness, social and economic empowerment in the way of democratic functioning.

Meenambigai (2004a) defined SHG as a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs.

Vadivoo and Sekar (2004) defined SHG as a homogenous gathering of persons usually not more than 20-25 individuals who join on a voluntary basis in order to undertake the economic activity such as thrift and credit or use of common asset on a basis of equality nurturing trust.



### 2.3 DIMENSIONS OF EFFECTIVENESS OF FUNCTIONING OF SHG – CONCEPT

Sherin (1999) operationalised transparency as the extent to which the activities of the group are open and clear to the members of the group and accountability as the extent to which the member feels answerable on the performance and achievement of group goals.

According to Meera (2001), transparency is the extent to which the working of the group is clear and known to the members of the group, equity refers to how far the group approach minimizes or removes the inequalities in the distribution of inputs, credit, resource and outputs among its members and accountability is the extent to which members are responsible and answerable for their action or achievement of objectives as decided upon.

According to Reji (2002), the level of equity reflects how far the members are treated equally in the group, in opportunities and sharing of benefits.

### 2.4 WOMEN EMPOWERMENT THROUGH PARTICIPATION IN SHGs

Zimmerman and Rappaport (1988) reported a strong correlation between SHG participation and self-confidence, self-efficacy, civil responsibility, and political efficacy of members.

Citron *et al.* (1999) found that participation in SHG activities was instrumental in reducing family burden, loneliness, and guilt-feeling, and at a macro-level, SHG members' advocacy activities could affect government policies.

Lalitha and Seethalakshmi (1999) carried out a study on the women beneficiaries of milch cattle programmes in Nilakkotai block in Dindigul district,

Tamilnadu. They did a comparative analysis of the knowledge level about dairy technology and economics on dairying among three categories of respondents viz., SHG members, milk cooperative society members and IRDP beneficiaries managing dairy farms of their own. The knowledge level as well as the dairy income of the SHG members was found to be higher when compared with the other groups.

In a comparative study of SHGs under the government, non-government and quasi-government organizations in Thrissur district, Sherin (1999) reported that in the functional SHGs, 82.69 per cent of the respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes, while only 55.17 per cent of the respondents of non-functional SHGs claimed that they had been similarly empowered. Further, it also revealed that empowerment had a positive and highly significant relationship with sustainability.

Saravanakumar (2000) carried out a study in Erode district in Tamil Nadu in order to assess the effectiveness of Tamilnadu Women in Agriculture (TANWA) trained women in empowering fellow farmwomen. Results showed that 52.11 per cent of the trainees had medium level of perceived empowerment, 30.99 per cent had high and 16.90 per cent had low levels of perceived empowerment. Further, the study also revealed that the trainees were having medium level of economic independence (60.56 per cent) and involvement in SHGs (74 per cent).

Meera (2001) carried out a study in Ulloor panchayat of Thiruvananthapuram district to study the performance of samatha SHGs in the empowerment of rural women. Results revealed that majority of the samatha production unit respondents were in the high category (73.33 per cent) with respect to empowerment index, whereas, 20 per cent of the respondents were in medium category and 6.67 per cent of the respondents were in low category.

Mok (2001) opined that participation in SHGs certainly help members to empower themselves.

Puhazhendhi and Satyasai (2001) conducted a study in 223 SHGs functioning in 11 States to evaluate the performance of SHGs with respect to social and economic empowerment. Economic and Social Empowerment (ESE) indices were computed using scoring technique during the pre-SHG and post-SHG periods. Results revealed that the impact of SHGs was relatively more pronounced on the social aspects than on the economic aspects, the score value of the former being 74 in the post-SHG period as against 40 in the pre-SHG period, while in the case of the economic aspects it was 52 and 40 respectively. The values of overall index were 65 and 40 in the post-SHG and pre-SHG periods respectively.

Palmurugan (2002) carried out a study in Sarcar samakulam block of Coimbatore district. The four TANWA SHGs constituting 74 members in the block were studied. Results revealed that majority (83.79 per cent) of the farm women had medium to high level of perceived empowerment followed by 16.21 per cent with low level of perceived empowerment.

Paul (2002) opined that SHGs empower the grass root female labour force in the unorganized sector through information, awareness, education, skill training, saving linked credit programmes and capacity building.

Rani *et al.* (2002) carried out a study to find out the difference in the empowerment of women before and after participation in 50 SHGs of slum areas of Tirupati municipality. They concluded that participation in the SHGs enriched the empowerment of women in house management, leadership, economic, health and sanitation aspects.

Rao (2002), after reviewing various studies on SHGs concluded that the SHGs helped in improving the socio-economic conditions of members.

Soundari (2002) carried out a study in 36 women SHGs in Dindigul district, Tamilnadu to measure the empowerment of rural Dalit women. Results revealed that among the social, economic, political, educational and psychological empowerments, the mean empowerment score was highest for educational empowerment (74.62) and lowest for social empowerment (67.73).

Thomas (2002) carried out a study in three women SHGs of Perumade Development Society in Anakkara Watershed in Kerala State to measure the empowerment of the group members. Results revealed that before becoming the members of SHGs, the respondents had not participated in community activities, public meetings and training programmes. But after becoming members of SHGs, 100 per cent of them participated in community activities, 83 per cent in public meetings and 95 per cent in training programmes.

Ganapathy *et al.* (2003) conducted a study in Bhuvanagiri block of Cuddalore district, Tamilnadu, to identify the socio-economic impact of micro finance on women SHG members. They concluded that the selected women SHG members actively participated in all aspects related to home and society and they were able to provide monitory support to increase their living standards and were also able to increase their managerial and communication skills by means of their income generation activities.

The impact of selected women SHGs in Kanpur Dehat district, U.P. on the socio-economic status of members was analysed by Jain *et al.* (2003). It was found that majority (75.6 per cent) of the respondents were taking loan for dairying activities. Almost half of the respondents (44.4 per cent) had high level participation in group action followed by 30 per cent and 25.6 per cent having medium and low levels of participation respectively.

In a case study on selected women SHG members in Alichikudi and Melamanagudi villages of Bhuvanagiri block in Chidambaram Taluk, Tamilnadu, Prabhu *et al.* (2003) assessed the empowerment level of SHG members. They

found that the members had the ability to influence decisions in all aspects regarding households and societal power relations. Thus, the members had benefited by enhancing their income and employment which resulted in their empowerment.

Purushothaman and Kavaskar (2003) analysed the socio-economic impact of SHG on its members in two women SHGs of Orathur village in Chidambaram Taluk, Tamilnadu. The socio-economic impact was measured under five dimensions, viz., area, production, income, credit and marketing. The socio-economic impact was found to be high for all the dimensions except production.

Ramasubramanian *et al.* (2003) analysed the changes in socio-economic status of beneficiaries brought about by participation in selected SHGs in Coimbatore district. The members were involved in various income generating activities including goat rearing. A significant change was found in outside contact and social participation of women beneficiaries after becoming SHG members.

Sivakumar *et al.* (2003) carried out a study to identify the role of TANWA in women empowerment. One SHG functioning under TANWA and another which was not linked to any NGO in Keerapalayam block were studied. It was found that TANWA SHG members had undergone training before and after the establishment of their group regarding account keeping, depositing money, getting loan from micro financing institutions and utilization of the availed loan money for further income generation. But the group not linked to the NGO had not undergone any training. The study concluded that the SHG members linked with TANWA were more benefited compared to the other group by generating their income and increasing their ability in taking decisions related to financial and cultural aspects.

Srinivasan and Sathiyarayanan (2003) analysed the growth phase of 25 selected women SHGs in Keerapalayam block of Chidambaram Taluk,

Tamilnadu. They concluded that proper capacity building training to the SHG members, evaluation of bye-laws, proper lending policies and supply of timely credit were essential to attain empowerment through microfinance.

Vengatesan and Govind (2003) analysed the socio-economic impact of SHGs on women members of Tamilnadu Corporation for Development of Women (TNCDW) project. The overall socio-economic index was measured in terms of area, production, information, credit, marketing, knowledge, attitude, adoption and asset creation. The study showed that as for the dimensions of production, credit, marketing, knowledge, attitude and adoption, most of the respondents fell in the medium level category, while for the other dimensions, majority belonged to the high level category.

## 2.5 EFFECTIVENESS OF FUNCTIONING OF SHGs

Sherin (1999) carried out a study in Thrissur district in which 81 respondents from functional and non-functional SHGs promoted by non-government, government and quasi-government agencies were studied. Results revealed that promptness and regularity of attendance was high in the functional non-government SHG (88.89 per cent), medium in quasi-government and government SHGs (88.89 and 50 per cent respectively), and low in all non-functional SHGs. Further, it also revealed that promptness and regularity of attendance had a positive and highly significant relationship with the sustainability. In the functional category of SHGs, 84.61 per cent of the respondents were very clear about the rules, regulations and procedures for various group operations, while in the non-functional SHGs, only 55.17 per cent were very clear and 31.04 per cent were not sure of the group norms. In the functional SHGs, 92.31 per cent of the respondents reported that all group transactions were open and clear to all group members, while in the non-functional SHGs, 44.82 per cent of the respondents reported that group transactions were open and clear only to dominant members. The study also

revealed that group transactions had a positive and highly significant relationship with the sustainability.

Saravanakumar (2000) in his study on SHGs, found that majority (70.43 per cent) of the members were having high level of favourable attitude towards the group action whereas 25.35 per cent had medium level of favourable attitude and only 4.22 per cent were having less favourable attitude towards the group action.

Sreedaya (2000) analysed the performance of selected SHGs engaged in vegetable production in Thiruvananthapuram district. It was found that majority of the respondents were in the high category for the variables group cohesion, group interaction, group leadership, interdependence of members, team spirit and group cooperation, while for the variables need satisfaction, accountability and equity, majority were in the medium category.

## 2.6 EMPOWERMENT PROCESS-OPPORTUNITIES AND THREATS

Jayalekshmi (2001) analysed the constraints experienced by the rural women engaged in agribusiness in three SHGs in Thiruvananthapuram district. Procedural difficulties faced for getting the society registered was ranked as the first constraint followed by delay in getting funds on time from funding agency, lack of time due to domestic work and lack of proper marketing systems.

Jha (2001) reported the benefits of women SHGs. The benefits were inculcation of spirit of self-effort and self-reliance among women, enabling a forum for women to exchange ideas and experiences, providing opportunities to women in productive work, fostering spirit of cooperation among women, promoting awareness, providing opportunities to acquire skills and instilling confidence.

Meera (2001) in her study, analysed the constraints encountered by samatha SHG members related to working of the group. The constraint that

ranked first was lack of forward and backward linkages for easy marketing followed by family problems, lack of effective leadership, wrong selection of group activities, drop out of members due to marriage and employment, hesitation to take up innovative schemes, lack of adequate officials for supervision, lack of initiative and interest at desired level among members, lack of cooperative deal among the members in performing task and improper repayment of loans.

Kumaran (2002) conducted a study to analyse the benefits perceived by the women SHG members in 15 SHGs in Pune district, Maharashtra. Results revealed that economic independence (100 per cent) followed by promotion of social solidarity among members (98.9 per cent), promotion of saving habit (96.7 per cent), freedom from the debt trap (92.2 per cent), promotion of employment (91 per cent) and generation of assets (65.6 per cent) were the benefits perceived by the women SHG members.

Paul (2002) reported the benefits of SHGs for women as, thrift habit among women was developed, SHG members had developed skills relating to efficient management of funds, groups initiated learning and served as forums for sharing of ideas and skills, exploitation by the non-institutional source was averted, repayment through peer-group pressure was assured, consumption and production requirements of the women were fulfilled, microcredit provided to rural women by SHGs, interest earning shared collectively, women became articulate and self expressive through interaction, attitude change towards progressive outlook and development planning, women acted as leaders of the group, account keepers and decision makers, women's mobility increased due to participation in training and study tours, the SHGs functioned as platforms for raising social issues and helped in grass root level planning with active involvement of the people.

Himachalam and Shankara (2003) in their study on women entrepreneurship development in small scale sector in the context of



globalization, opined that severe competition from the units managed by male entrepreneurs, non-availability of raw material, financial constraints, problems of managerial deficiency, lack of technical know-how, economic and social risks, sense of inferiority in women fostered by custom, lack of specialized training, lack of sufficient infrastructure facilities and lack of proper encouragement from the government were the problems faced by women entrepreneurs.

Naik (2003) reported that family discouragement, social barriers, caste and religion, lack of self-confidence and risk bearing capacity, psychological factors, lack of practical knowledge, financial problem, marketing problem, problems of middlemen and lack of information were some of the problems faced by women entrepreneurs.

Narayanasamy *et al.* (2003) in their study, analysed the strengths, weaknesses, opportunities and threats of SHGs in networking with cooperatives. The strengths reported were security of access to funds, ideological affinity and proximity, enhanced capacity, access to technical know-how and access to production and investment credit. Paucity of cooperation among the SHGs was the weakness noted. The opportunities were guidance, conducive atmosphere, possibility of meeting the credit requirements of all the members and easy access to welfare schemes. Tendency to lose informality and flexibility, tendency to develop dependency culture, tendency to be dominated by vested interests and tendency to lose their core values like transparency, openness, group decision making and participatory management were the threats experienced by the SHGs.

Nirmala and Soundary (2003) carried out a study in rural areas of Pondicherry region to analyse the benefits received by the SHG respondents. It was found that the SHG micro-credit had resulted in socio-economic development of the respondents mainly through increased social participation, skill improvement, and better access to credit and higher income.

In a case study of a SHG in Vellore district of Tamilnadu, Saravanan *et al.* (2003) analysed the strengths, weaknesses, opportunities and threats experienced by the members. The strengths reported were proper coordination between members, homogeneity of the members in their occupation, improvement in economic and social status and good support from family members. Lack of self-confidence due to illiteracy was the weakness noted. The opportunities were good support from banks and non-government organizations and training on entrepreneurial skills. Casteism, illiteracy and non-availability of security to get additional loans from banks were the threats experienced by the respondents.

Goyal (2004) in his study on women entrepreneurship and empowerment, opined that shortage of finance, inefficient management and sale, shortage of raw material, stiff competition, high cost of production, low mobility, family responsibilities, social attitudes, low ability to bear risk, lack of education, low need for achievement, inadequate infrastructure, shortage of power, lack of technical know-how and other social and economic constraints were some of the problems encountered by women entrepreneurs.

Meenambigai (2004a) reported the benefits received by the women SHG members. The benefits were inculcation of spirit of self-effort and self-reliance among women, enabling a forum for women to exchange ideas and experiences, providing opportunities to women in productive work, fostering spirit of cooperation among women, promoting awareness, providing opportunities to acquire skills and instilling confidence.

Nirmala *et al.* (2004) carried out a study to analyse the benefits and problems experienced by 134 SHG members in rural Pondicherry. The benefits enjoyed by the respondents after joining SHGs were participation in social services and organized action, access to new skill and training, better access to credit facilities, increased income, better status and decision making power within the family and society and reduced work load. The problems were loan

not received on time, difficulty in getting raw materials, labour problem, marketing problems, competition from mechanized and better quality products, low price and profit, lack of transport facilities, non-cooperation of the group members, irregular work, non-availability of common workshed and distance of market.

Vadivoo and Sekar (2004) reported the benefits and constraints perceived by the SHG members. The benefits were development of saving habit among the poor, access to large quantum of resources, window for better technology/skill upgradation and access to various promotional assistance. The constraints were lack of banking data disaggregated by gender and lack of an adequate analytical framework for integrating women into credit analysis. The suggestions offered by SHG members to overcome the constraints were sharing of domestic work and child care, support and encouragement from the family members and reduction in membership fee.

## 2.7 RELATIONSHIP BETWEEN PROFILE OF RESPONDENTS AND EMPOWERMENT

Hunt and Kasynathan (2001) reported a direct relationship between access to credit and rise in the status of women in South Asia, both within the families and communities.

Jayalekshmi (2001) found that age of the SHG members was positively and significantly correlated with their empowerment.

Meera (2001) reported that education and training were the variables that had a positive and highly significant relationship with self-confidence of samatha SHG members in Thiruvananthapuram district.

Palmurugan (2002) reported a positive and significant relationship between decision making behaviour of farmwomen in SHGs and their perceived empowerment level. Also, the age and farming experience of the respondents

had a negative and significant relationship with their decision making behaviour and perceived empowerment level.

Rani *et al.* (2002) carried out a study to find out the difference in the empowerment of women before and after participation in 50 SHGs of slum areas of Tirupati municipality. Results revealed that the empowerment of women in leadership qualities in age group of 31-40 was higher than that of the other two groups (21-30 & 41-50). A positive correlation was observed between the educational status and empowerment. Also, various kinds of training empowered the participants in house management, leadership, economic and health and sanitation aspects.

Rao (2002) concluded that the major factors which helped empowerment through SHGs were socio-economic homogeneity of the group, small size, functionality, participation, voluntary mode, non-political nature and similarities of needs and problems of group members.

Siwal (2002) opined that training is an important mechanism for enhancement of women's participation in decision making.

Soundari (2002) carried out a study in 36 women SHGs in Dindigul district, Tamilnadu to measure the empowerment of rural Dalit women. Results revealed that the middle age members were having highest mean empowerment scores (357.25) when compared to low (351.99) and high age members (348.09). Also, dalit women with high participation in training programmes were found to be empowered significantly higher than women with low participation.

The study conducted by Nirmala and Soundary (2003) on selected SHGs in rural Pondicherry indicated that further education, relevant training and experience were important to raise the rate of return of SHG credit of the respondents.

According to Goyal (2004), there exists a positive relationship between entrepreneurship and empowerment of women.

Ramkumar (2004) opined that education is a tool for empowerment of women that identifies the innate potentials and channelizes them in the right direction.

On reviewing various case studies, Sinha (2004) reported a positive correlation between credit availability and women's empowerment.

## 2.8 RELATIONSHIP BETWEEN PROFILE OF RESPONDENTS AND EFFECTIVENESS OF FUNCTIONING OF SHGs

Sreedaya (2000) in her study on selected SHGs engaged in vegetable production in Thiruvananthapuram district, reported that age, educational status and social participation of SHG members had a positive and significant relationship with their interdependence. The study found that members' perception about SHGs and their social participation had a positive and significant relationship with team spirit. Also, the educational status, cosmopolitaness and social participation of SHG members had a positive and significant relationship with group cooperation. There was a negative and significant relationship between the age of SHG members and group leadership, whereas, the age and social participation had significant and positive relationship with transparency. A positive and significant relationship of accountability in group functioning with age and educational status was observed. Social participation of members and equity had a significant and positive relationship.

Reji (2002) carried out a study in 30 SHGs in Nilambur block, Malappuram district. Results revealed that the group effectiveness had strong and significant correlations with the equity, transparency and accountability of group functioning.

## ***Materials and Methods***

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### 3. MATERIALS AND METHODS

The methodology used in this study is presented under the following headings.

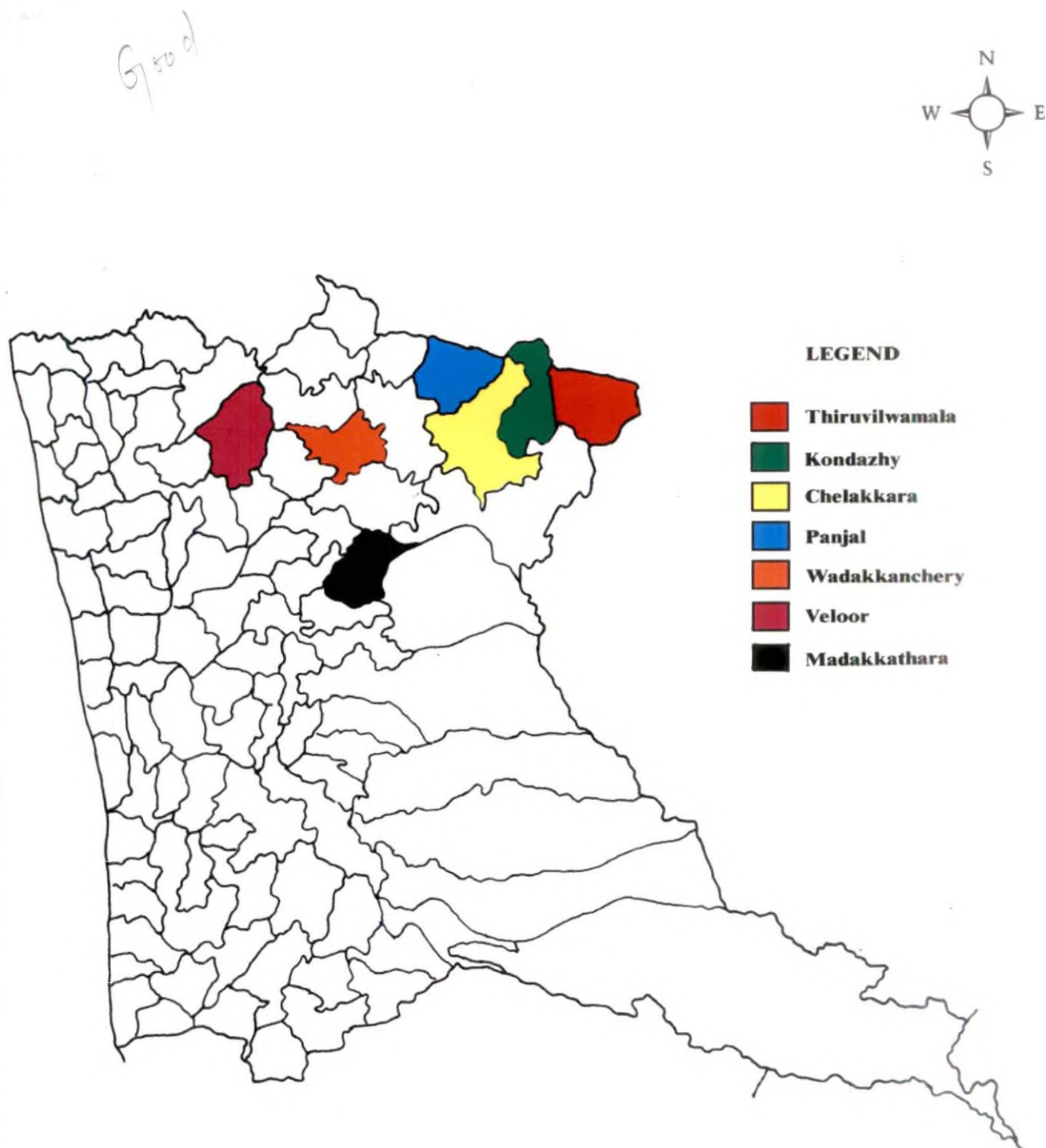
- 3.1 Locale and respondents of the study
- 3.2 Data collection
- 3.3 Variables of the study
- 3.4 Operationalisation and measurement of variables
- 3.5 Statistical methods used

#### 3.1 LOCALE AND RESPONDENTS OF THE STUDY

The members of women SHGs engaged in goat farming for atleast one year, operating under Kudumbashree in Thrissur District were studied. At the time of data collection, the members comprised a total of 300 in 30 SHGs. Among them, 150 were selected for the study using proportionate stratified random sampling.

The list of respondents selected from the various SHGs is given below.

Sl. No.	Name of the SHGs	Name of the Panchayats	No. of members engaged in goat farming	No. of members selected
1.	Dhanashree	Chelakkara	8	4
2.	Kripa		6	3
3.	Akshaya	Kondazhy	10	5
4.	Anaswara		15	8
5.	Deepam		5	2
6.	Dhanashree		10	5
7.	Gokulam		10	5
8.	Krishna Kripa		10	5
9.	Sarga		10	5
10.	Sneha		20	10
11.	Yamuna	Madakkathara	6	3
12.	Navami	Panjal	10	5
13.	Souhrida		10	5



**Fig.1. Map of Thrissur showing the gram panchayats covered under the study.**



14.	Soubhagya		10	5
15.	Surabhi		10	5
16.	Udayashree	Thiruvilwamala	10	5
17.	Indira Priyadarsini	Velloor	10	5
18.	Janani		12	6
19.	Akshaya	Wadakkanchery	10	5
20.	Akshaya		10	5
21.	Arunodayam		8	4
22.	Kunkumasree		10	5
23.	Pulari		10	5
24.	Sangamam		10	5
25.	Sargam		10	5
26.	Souhrida		10	5
27.	Suprabhatham		10	5
28.	Surya		10	5
29.	Udayam		10	5
30.	Ushus		10	5
		Total	300	150

### 3.2 DATA COLLECTION

The data were collected mainly through questionnaire method. However, interviews were also conducted whenever necessary.

### 3.3 VARIABLES OF THE STUDY

Based on the objectives of the study, review of literature and discussion with subject matter specialists, the following variables were selected for the study.

#### I. Profile of respondents

1. Age
2. Marital status
3. Type of family
4. Number of children
5. Literacy

6. Educational status
7. Major occupation
8. Subsidiary occupation
9. Working experience in SHGs
10. Training exposure
11. Herd size of goats
12. Knowledge of goat farming
13. Attitude towards group activity

## II. Perception of empowerment

1. Economic empowerment
2. Social empowerment
3. Psychological empowerment
4. Informational and technological empowerment

## III. Perception of effectiveness of group functioning in terms of quality of,

1. Official procedures
  - (i) Discipline
  - (ii) Accountability
  - (iii) Transparency
  - (iv) Equity
2. Interpersonal relationship
3. Entrepreneurial activities

## IV. Perception of opportunities and threats.

### 3.4 OPERATIONALISATION AND MEASUREMENT OF VARIABLES

#### 3.4.1 Profile of Respondents

##### 3.4.1.1 Age

Age of the respondent was operationally defined as the number of years of age completed by the respondent at the time of study. Based on the age, the respondents were categorized as follows.

##### Category

Young (Below 35 years)

Middle aged (35-45 years)

Old (Above 45 years)

##### 3.4.1.2 Marital Status

It meant whether the respondent was married, unmarried, widow or divorcee at the time of the study. Based on this, four categories were formed.

##### Category

Married

Unmarried

Widow

Divorcee

##### 3.4.1.3 Type of Family

It meant whether the respondents belonged to nuclear family or joint family. Based on this, two categories were drawn.

##### Category

Nuclear family

Joint family

#### ***3.4.1.4 Number of Children***

It referred to the number of children the respondents had at the time of data collection. Based on this, five arbitrary categories were formed.

##### Category

No children

One child

Two children

Three children

More than three children

#### ***3.4.1.5 Literacy***

It meant whether the respondents were able to read and write. Based on this, two categories were drawn.

##### Category

Literate

Illiterate

#### ***3.4.1.6 Educational Status***

It was operationally defined as the extent of formal education possessed by the respondent in terms of primary school education, middle school education, high school education, collegiate and others at the time of the study. Based on this, six categories were formed.

##### Category

No formal education

Primary school educated (1-4)

Middle school educated (5-7)

High school educated (8-10)

Collegiate

Any other

#### ***3.4.1.7 Major Occupation***

This was operationalised as the activity or vocation on which the respondents spent most of the time for the major source of income. Based on this, the respondents were placed under four categories as mentioned below.

##### Category

No major occupation

Agriculture

Labour

Animal husbandry

#### ***3.4.1.8 Subsidiary Occupation***

This was operationalised as the vocation or activity in which the respondents were engaged for supplementary income. Accordingly, the respondents were classified into four categories as below.

##### Category

No subsidiary occupation

Agriculture

Labour

Animal husbandry

#### ***3.4.1.9 Working Experience in SHGs***

It referred to the number of years the respondents had worked in SHGs. Based on this, the respondents were placed under three categories as mentioned below.

Category

1- 3 years

3-5 years

Above 5 years

**3.4.1.10 Training Exposure**

It meant the number of trainings undergone by the respondents in goat farming.

The categories of respondents derived were as follows.

Category

No training attended

Attended one training

Attended more than one training.

**3.4.1.11 Herd Size of Goats**

It meant the number of goats owned by the respondent at the time of the study. The respondents were classified into three categories as follows.

Category

Owned small herd (Below 3)

Owned medium herd (3 to 7)

Owned large herd (Above 8)

**3.4.1.12 Knowledge of Goat Farming**

English and English (1958) defined knowledge as “body of understood information possessed by an individual or by a culture”.

In the present study, knowledge was operationally defined as the body of understood information possessed by the respondents about goat farming.

A knowledge test was developed to measure the SHG members' knowledge of goat farming. Items for the test were framed after referring to literature and discussing with subject matter specialists. Initially the test comprised of 40 items, which were either open type questions, or in dichotomous or multiple choice format. For the final selection, the items were subjected to relevancy rating by a panel of ten subject matter specialists in the College of Veterinary and Animal Sciences, Mannuthy.

The judges were asked to rate the relevancy of the items on a four point continuum viz., very relevant, relevant, somewhat relevant and not relevant with scores 4, 3, 2 and 1 respectively.

The midpoint of the four point continuum ranging from 10 to 40, the minimum and maximum possible scores respectively, was found out and this was assumed to be the cut off point for the final selection of items. The midpoint being 25, the items having scores above this were selected for inclusion in the final questionnaire. Thus the final knowledge test comprised of 37 items (Appendix-A).

The data were collected using structured questionnaires, distributed in person at the time of data collection. The summation of scores for the correct answers over all the items for a particular respondent indicated her knowledge score.

Based on the knowledge scores obtained, the respondents were classified into three categories.

Category

High [Above (Mean + S.D.)]

Medium [(Mean + S.D.) to (Mean – S.D.)]

Low [Below (Mean – S.D.)]

**3.4.1.13 Attitude towards Group Activity**

Attitude towards group activity was operationalised as the respondents' attitude towards team work in women SHGs.

A scale to measure the attitude towards group activity developed by Srinath (1998) was adopted with verbal modifications to suit the situation. The terms 'farm women' and 'agriculture' were modified as members of women SHG and goat farming respectively. The scale consisted of six statements out of which four were positive and two were negative. The respondents were asked to indicate their agreement or disagreement towards the statements. Accordingly, the statements were rated on a three point continuum viz., agree, undecided and disagree with scores five, three and one respectively for positive statements. The scoring pattern was reversed for negative statements. The attitude score for each respondent was the sum of the scores assigned to all the statements by the respondent.

Based on the attitude scores obtained, the respondents were categorized as follows.

<u>Category</u>	-	<u>Score</u>
High		28 to 30
Medium		25 to 27
Low		22 to 24



### 3.4.2 Perception of Empowerment

In the present study, empowerment was operationally defined as the process by which one acquires power to exert control over the economic, social, psychological and technological aspects in one's life.

Economic empowerment was operationally defined as the extent to which the members of the SHGs have gained power to have access to economic resources and control over economic activities such as management of income, expenditure and satisfaction of material needs.

Social empowerment was operationally defined as the extent to which the members of the SHGs have gained power to improve their status both in the family and society.

Psychological empowerment was operationally defined as the extent to which the members of the SHGs have gained power through enhancement of their inner/mental strength.

Informational and technological empowerment was operationally defined as the extent to which the members of the SHGs have gained power through acquiring more information and technologies.

An arbitrary scale was developed to measure the perception of empowerment of women SHG members. Items for the test were identified after referring to literature and discussing with experts. Initially, the test comprised of 59 items; 12 under economic empowerment, 17 under social empowerment, 22 under psychological empowerment and eight under informational and technological empowerment. For the final selection, the items were subjected to relevancy rating by a panel of fifteen judges comprising of seven subject matter specialists from the Kerala Agricultural University, three experts from Veterinary College and Research Institute, Namakkal, two from Madras Veterinary College, two from Gandhigram Rural Institute and one from Rajiv Gandhi College of

Veterinary and Animal Sciences, Pondicherry. The judges were asked to rate the relevancy of the items on a four point continuum viz., very relevant, relevant, somewhat relevant and not relevant with scores of 4, 3, 2 and 1 respectively.

The midpoint of the four point continuum ranging from 15 (minimum possible scores ) to 60 (maximum possible scores) was 38 which was assumed to be the cut off point for the final selection of items. The items having scores above this were selected. The final scale comprising of 54 items was administered to the women SHG members, who were asked to rate the statements on a two point continuum viz., agree and disagree with scores two and one respectively (Appendix-A). The summation of scores for all the items of a particular respondent indicated the respondent's score. The mean score of the respondent was calculated using the formula,

$$\text{Mean score of the respondent} = \frac{\text{Score of the respondent}}{\text{No. of items}}$$

Based on the mean scores obtained, the respondents were classified into three categories.

Category

High [Above (Mean + S.D.)]

Medium [(Mean + S.D.) to (Mean – S.D.)]

Low [Below (Mean – S.D.)]

Also, the mean score of the item was calculated using the formula,

$$\text{Mean score of the item} = \frac{\text{Score of the item}}{\text{No. of respondents}}$$

Further, the mean scores of the major domains were worked out using the formula,

$$\text{Mean score of the major domain} = \frac{\text{Sum of the scores of all the items under the domain}}{\text{Number of items in the domain}}$$

The major domains were ranked based on the mean scores.

### 3.4.3 Perception of Effectiveness of Group Functioning

In the present study, effectiveness of group functioning was operationally defined as the effectiveness of group activities in terms of the quality of official procedures comprising of discipline, accountability, transparency and equity; quality of interpersonal relationship and that of entrepreneurial activities.

Official procedures meant the formal and mandatory/prescribed procedures in the group functioning.

(i) Discipline was operationally defined as the orderliness and regularity with which the official procedures were carried out by the group.

(ii) Accountability was operationally defined as the extent to which the members were responsible to the group for its functioning.

(iii) Equity was operationally defined as the extent to which the members of the group were treated equally in terms of participation in the group activities and benefits received.

(iv) Transparency was operationally defined as the extent to which the decisions, status and activities of the group were open and clear to the members.

Interpersonal relationship meant the extent of association/attachment between the members of the group.

Entrepreneurial activities meant the activities related to the micro enterprise of goat farming.

As per the norms of Kudumbashree, the criteria for micro enterprise are,

1. the one incurring a capital investment of Rs.5,000/- to 2,50,000/-.
2. it may be an individual or group attempt.
3. the entrepreneur should get a profit of atleast Rs.1,500/- per month.
4. expecting an annual turnover of Rs.1 Lakh to 10 Lakhs.
5. the entrepreneur himself or herself should be the manager, owner as well as worker in the enterprise.

A scale was developed to measure the SHG members' perception of the effectiveness of functioning of their own groups. Items for the test were identified after referring to literature and discussing with experts. Initially the test comprised of 54 items; 25 on official procedures, 17 on interpersonal relationship and 12 on entrepreneurial activities. For the final selection, the items were subjected to relevancy rating by a panel of ten judges comprising of one District Mission Coordinator and two Assistant District Mission Coordinators from Kudumbashree, Thrissur; five community organizers from Kudumbashree Office, Thrissur and two subject matter specialists from the Kerala Agricultural University. The judges were asked to rate the relevancy of the items on a four point continuum viz., very relevant, relevant, somewhat relevant and not relevant with scores 4, 3, 2 and 1 respectively.

The midpoint of the four point continuum ranging from 10 (minimum possible scores ) to 40 (maximum possible scores ) was 25. The items with scores above this were selected. The final scale comprised of 54 statements out of which twenty eight were positive and twenty six were negative (Appendix-A).

The scale was administered to the women SHG members, who were asked to rate the items on a two point continuum viz., agree and disagree with scores two and one respectively for positive statements. The scoring pattern was reversed for negative statements. The score for each respondent was the sum of the scores assigned to all the statements by the respondent. The mean score of the respondent was calculated using the formula,

$$\text{Mean score of the respondent} = \frac{\text{Score of the respondent}}{\text{Number of items}}$$

Based on the mean scores obtained, the respondents were classified into three categories.

Category

High [Above (Mean + S.D.)]

Medium [(Mean + S.D.) to (Mean – S.D.)]

Low [Below (Mean – S.D.)]

Also the mean score of each item was calculated using the formula,

$$\text{Mean score of the item} = \frac{\text{Score of the item}}{\text{Number of respondents}}$$

Further, the mean scores of the major domains were worked out using the formula,

$$\text{Mean score of the major domain} = \frac{\text{Sum of the scores of all the items under the domain}}{\text{Number of items in the domain}}$$

The major domains were ranked based on the mean scores.

### 3.4.4 Perception of Opportunities and Threats

In the present study, opportunities were operationally defined as the factors which enhanced the empowerment process through microfinance in goat farming, as perceived by the members of women SHGs.

Threats were operationally defined as the factors which impeded the empowerment process through microfinance in goat farming, as perceived by the members of women SHGs.

The data regarding the perceived opportunities and threats were collected from the respondents through open end interviews in single interview sessions.

The respondents were asked to indicate both the opportunities availed and threats faced by them in the empowerment process in SHGs. Subsequently, the perceived opportunities and threats were ranked based on the frequencies with which they were reported.

## 3.5 STATISTICAL METHODS USED

Statistical procedures and tools such as frequency analysis, estimation of percentages, mean, standard deviation, Kendall's tau-b rank order correlation, Spearman's Rank order correlation, Mann-Whitney U test and Chi-square test were used in this study.

The details of tests used are as following,

1. Intercorrelations of respondents' perception of empowerment, perception of effectiveness of group functioning, knowledge of goat farming and attitude towards group activity - Kendall's tau-b rank order correlation.
2. Relationship of age, working experience in SHGs and herd size of goats with members' perception of empowerment - Spearman's rank order correlation.

3. Relationship of the training exposure, literacy and type of family with the members' perception of empowerment - Mann-Whitney U test
4. Association of the members' perception of empowerment with their educational status, marital status, major occupation and subsidiary occupation - Chi-square test.

## ***Results***

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## 4. RESULTS

In this chapter, the results of the study are presented under the following subheads.

### 4.1 Profile of respondents

### 4.2 Perception of empowerment

### 4.3 Perception of effectiveness of group functioning

### 4.4 Perception of opportunities and threats

### 4.5 Intercorrelations of perception of empowerment, perception of effectiveness of group functioning, knowledge of goat farming and attitude towards group activity

### 4.6 Association between profile of respondents and respondents' perception of empowerment

## 4.1 PROFILE OF RESPONDENTS

### 4.1.1 Age

Table 1. Distribution of respondents based on age

n=150

Sl. No.	Age	Frequency (f)	Percentage
1	Young (Below 35)	57	38
2	Middle aged (35-45)	66	44
3	Old (Above 45)	27	18
	Total	150	100

Table 1 shows that most of the respondents (44 per cent) were of middle age, followed by young age group (38 per cent). The respondents belonging to old age group were 18 per cent.

#### 4.1.2 Marital Status

Table 2. Distribution of respondents based on marital status

n=150

Sl. No.	Marital status	Frequency (f)	Percentage
1	Married	124	82.67
2	Unmarried	14	9.33
3	Widow	9	6
4	Divorcee	3	2
	Total	150	100

It can be observed from Table 2 that 82.67 per cent of the respondents studied were married followed by those unmarried (9.33 per cent). Widows and divorcees were six per cent and two per cent respectively.

#### 4.1.3 Type of Family

Table 3. Distribution of respondents based on type of family

n=150

Sl. No.	Type of family	Frequency (f)	Percentage
1	Nuclear family	137	91.33
2	Joint family	13	8.67
	Total	150	100

It is evident from Table 3 that majority of the respondents (91.33 per cent) were from nuclear family and 8.67 per cent were from joint family.

#### 4.1.4 Number of Children

Table 4. Distribution of respondents based on number of children

n=150

Sl. No.	Number of children	Frequency (f)	Percentage
1	No children	24	16
2	One child	20	13.33
3	Two children	79	52.67
4	Three children	26	17.33
5	More than three children	1	0.67
	Total	150	100

Table 4 reveals that most of the respondents (52.67 per cent) had two children followed by those with three children (17.33 per cent). 16 per cent of the respondents had no children and 13.33 per cent had only one child. Only 0.67 per cent of the respondents had more than three children.

#### 4.1.5 Literacy

Table 5. Distribution of respondents based on literacy

n=150

Sl. No.	Literacy	Frequency (f)	Percentage
1	Literate	140	93.33
2	Illiterate	10	6.67
	Total	150	100

Table 5 shows that 93.33 per cent of the respondents were literate and those illiterate were 6.67 per cent.

#### 4.1.6 Educational Status

Table 6. Distribution of respondents based on educational status

n=150

Sl. No.	Educational status	Frequency (f)	Percentage
1	No formal education	10	6.67
2	Primary school educated (1-4)	17	11.33
3	Middle school educated (5-7)	27	18.00
4	High school educated (8-10)	89	59.33
5	Collegiate	7	4.67
6	Any other	-	-
	Total	150	100

Table 6 reveals that most of the respondents (59.33 per cent) had high school education, followed by those with middle school education (18 per cent) and primary school education (11.33 per cent). Among the respondents, 6.67 per cent had received no formal education, whereas, 4.67 per cent had collegiate education.

#### 4.1.7 Major Occupation

Table 7. Distribution of respondents based on major occupation

n=150

Sl. No.	Major occupation	Frequency (f)	Percentage
1	No major occupation	37	24.67
2	Agriculture	1	0.67
3	Labour	64	42.66
4	Goat rearing	48	32.00
	Total	150	100

Table 7 depicts that as for the major occupation, most of the respondents (42.66 per cent) were labourers followed by those engaged in goat rearing (32

per cent) and 24.67 per cent had no major occupation. Only 0.67 per cent of the respondents had agriculture as their major occupation.

#### 4.1.8 Subsidiary Occupation

Table 8. Distribution of respondents based on subsidiary occupation

n=150

Sl. No.	Subsidiary occupation	Frequency (f)	Percentage
1	No subsidiary occupation	47	31.33
2	Agriculture	-	-
3	Labour	1	0.67
4	Goat rearing	102	68
	Total	150	100

Table 8 shows that as for the subsidiary occupation, majority of the respondents (68 per cent) were engaged in goat rearing followed by those with no subsidiary occupation (31.33 per cent). Only 0.67 per cent were labourers.

#### 4.1.9 Working Experience in SHGs

Table 9. Distribution of respondents based on working experience in SHGs

n=150

Sl. No.	Working experience in SHGs	Frequency (f)	Percentage
1	1- 3 years	25	16.67
2	3-5 years	112	74.67
3	Above 5 years	13	8.66
	Total	150	100

The data in Table 9 shows that majority of the respondents (74.67 per cent) had a working experience of three to five years. Those with one to three years of experience were 16.67 per cent and 8.66 per cent had an experience of above five years.

#### 4.1.10 Training Exposure

Table 10. Distribution of respondents based on exposure to training

n=150

Sl. No.	Training attended	Frequency (f)	Percentage
1	No training attended	144	96
2	Attended one training	6	4
3	Attended more than one training	-	-
	Total	150	100

The data in Table 10 indicates that majority of the respondents (96 per cent) had not received any training. Four per cent had attended one training. None of the respondents had attended more than one training.

#### 4.1.11 Herd Size of Goats

Table 11. Distribution of respondents based on the size of goat herd

n=150

Sl. No.	Herd size	Frequency (f)	Percentage
1	Small (below 3)	36	24
2	Medium (3-7)	102	68
3	Large (above 8)	12	8
	Total	150	100

Data in Table 11 reveals that majority of the respondents (68 per cent) had medium sized herd, while 24 per cent had small sized herd. Only eight per cent had a large herd.

#### 4.1.12 Knowledge of Goat Farming

Table 12. Distribution of respondents based on knowledge of goat farming

n=150

Sl. No.	Knowledge of goat farming	Frequency (f)	Percentage
1	Low (Below 25.2)	13	8.67
2	Medium (31.42 – 25.2)	113	75.33
3	High (Above 31.42)	24	16
	Total	150	100

Mean = 28.31

S.D. = 3.11

The data in Table 12 depicts that majority of the respondents (75.33 per cent) had medium level of knowledge of goat farming. The knowledge level of 16 per cent of the respondents was high and 8.67 per cent had low knowledge.

#### 4.1.13 Attitude towards Group Activity

Table 13. Distribution of respondents based on attitude towards group activity

n=150

Sl. No.	Attitude towards group activity	Frequency (f)	Percentage
1	Low (22 to 24)	11	7.33
2	Medium (25 to 27)	42	28
3	High (28 to 30)	97	64.67
	Total	150	100

On analysis of data pertaining to attitude towards group activity, it was found that majority of the respondents (64.67 per cent) expressed high level of favourableness and 28 per cent, medium level of favourableness. Only 7.33 per cent of the respondents had low level of favourableness (Table 13).

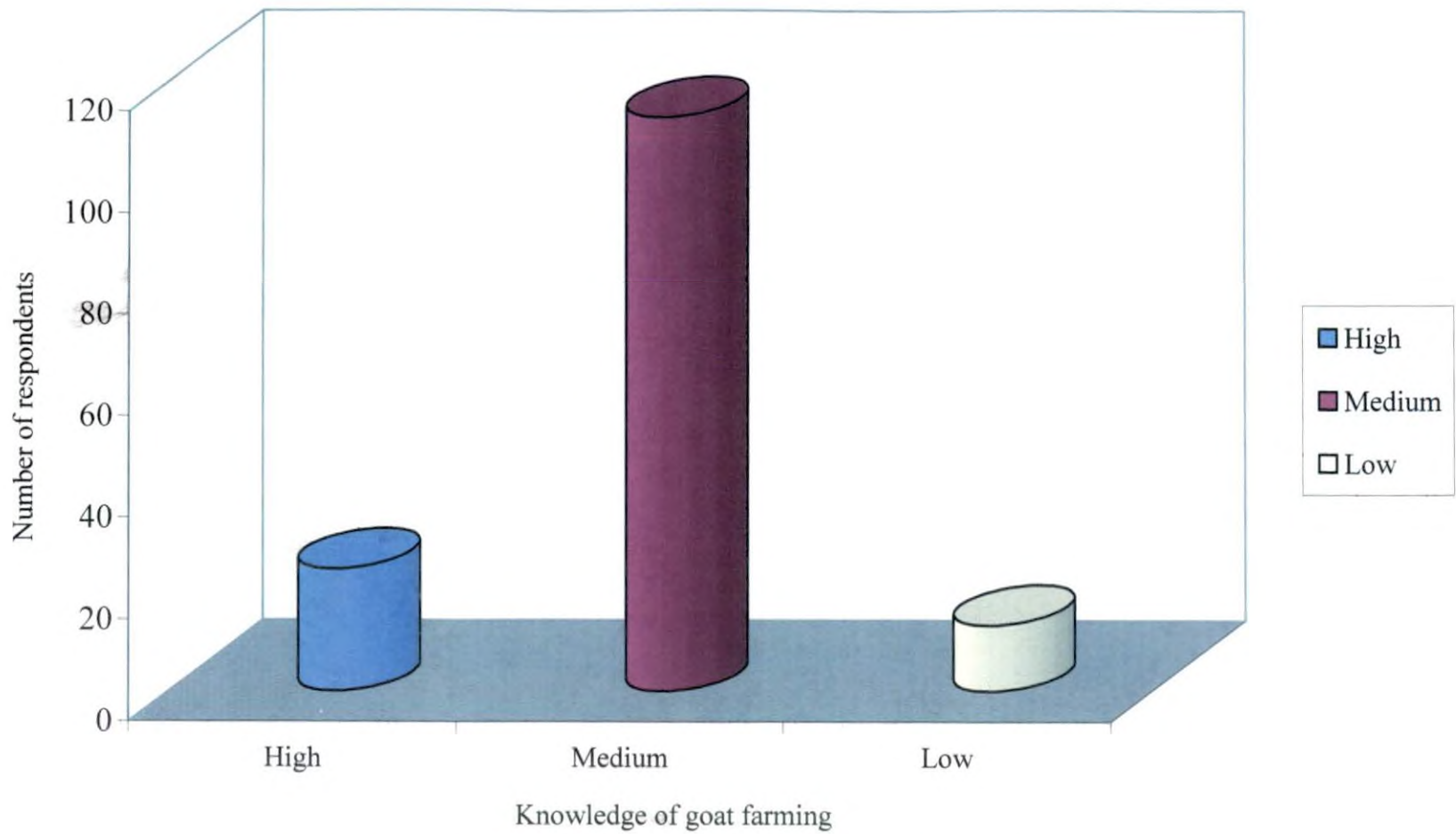


Fig.2.Distribution of respondents based on knowledge of goat farming



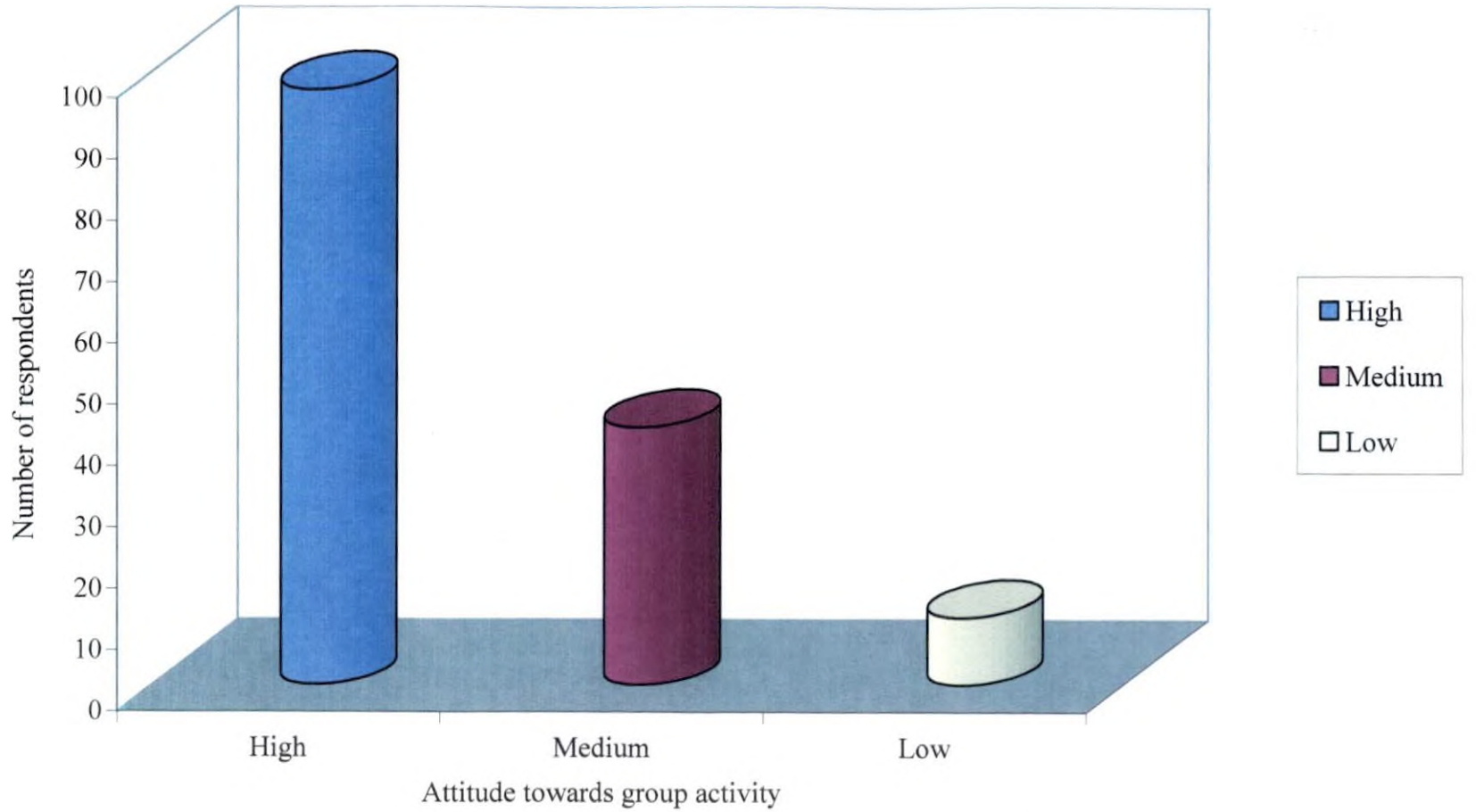


Fig.3.Distribution of respondents based on attitude towards group activity

## 4.2 PERCEPTION OF EMPOWERMENT

Table 14. Distribution of respondents based on perception of empowerment

n=150

Sl. No.	Perception of empowerment	Frequency (f)	Percentage
1	Low (Below 1.83)	23	15.33
2	Medium (1.99 to 1.83)	92	61.33
3	High (Above 1.99)	35	23.34
	Total	150	100

Mean = 1.91

S.D. = 0.08

Table 14 reveals that as for the perception of empowerment, majority of the respondents (61.33 per cent) had medium level of empowerment. The empowerment level of 23.34 per cent of the respondents was high and 15.33 per cent had low empowerment.

Table 15. Perception of empowerment of respondents in various domains of empowerment

Sl. No.	Domains of empowerment	Mean score	Rank
1	Psychological empowerment	1.93	I
2	Social empowerment	1.92	II
3	Economic empowerment	1.91	III
4	Informational and technological empowerment	1.86	IV

The data in Table 15 indicates that about the members' perception of empowerment, the domain of psychological empowerment scored first with a mean score of 1.93 followed by social empowerment (1.92), economic empowerment (1.91) and informational and technological empowerment (1.86).

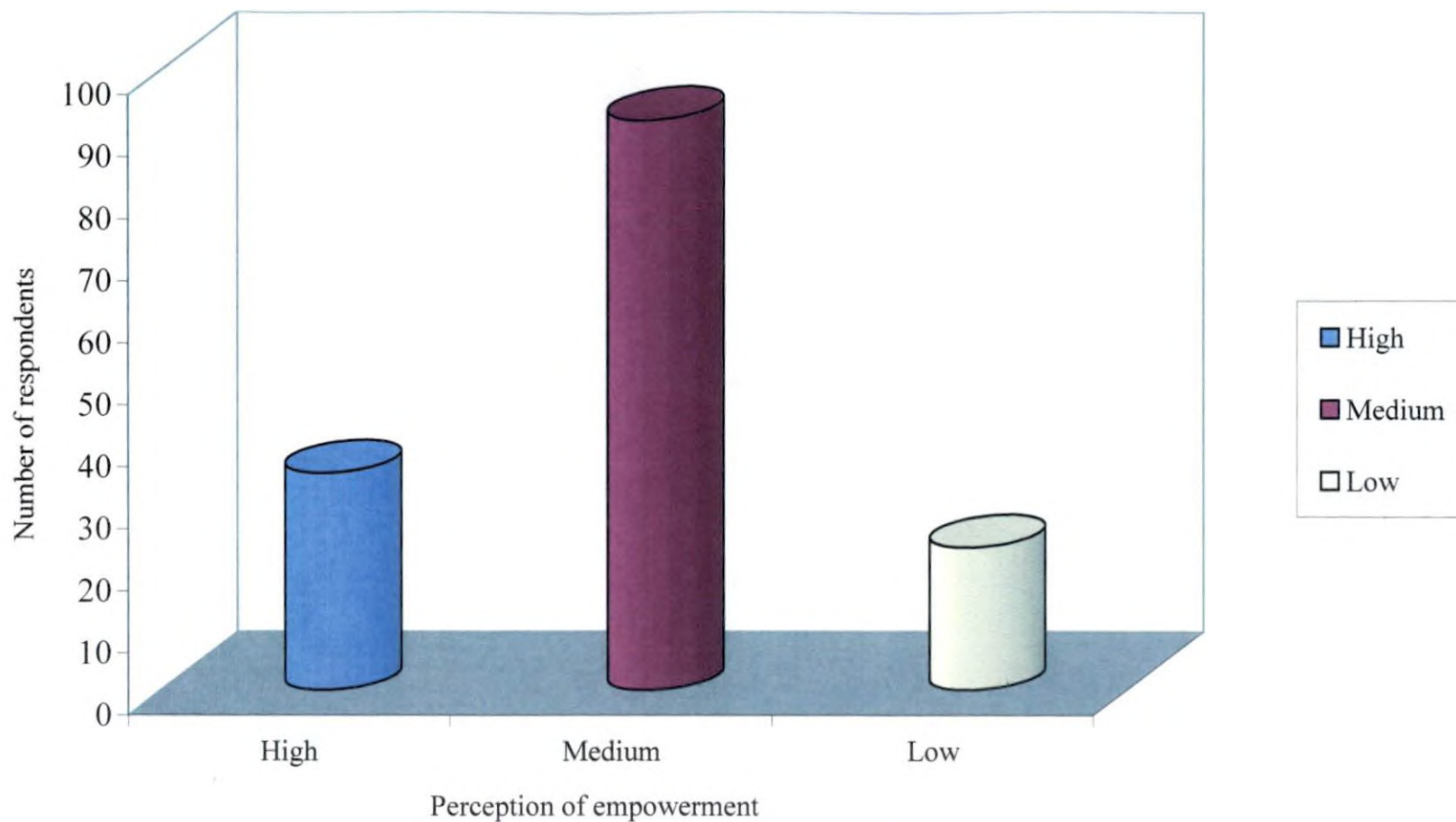
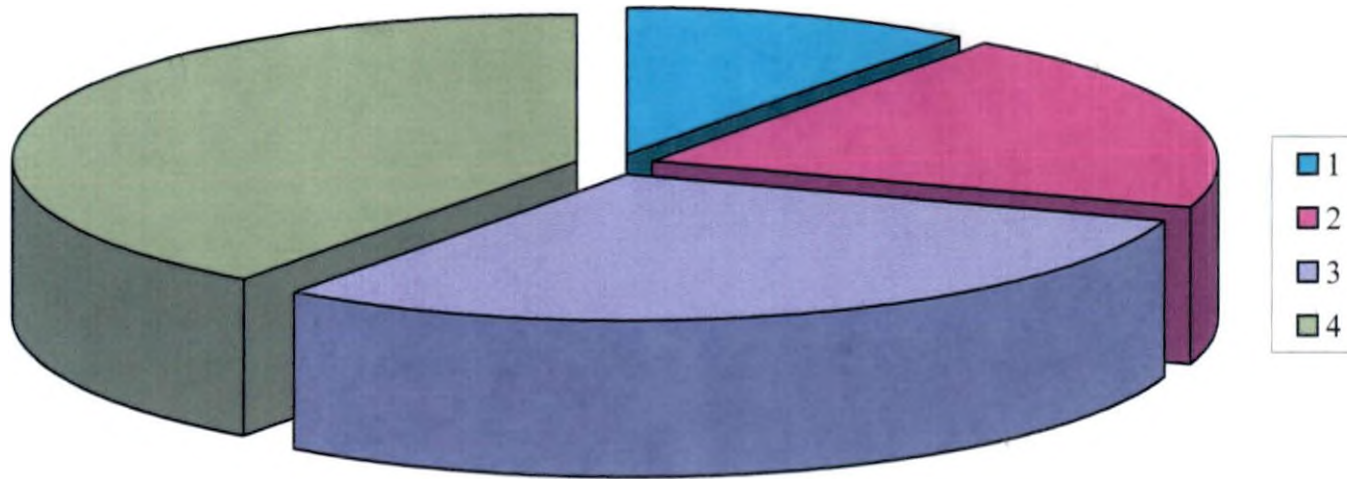


Fig.4.Distribution of respondents based on perception of empowerment



1. Informational and technological empowerment
2. Economic empowerment
3. Social empowerment
4. Psychological empowerment

Fig.5.Perception of empowerment of respondents in various domains of empowerment

#### 4.3 PERCEPTION OF EFFECTIVENESS OF GROUP FUNCTIONING

Table 16. Distribution of respondents based on perception of effectiveness of group functioning

n=150

Sl. No.	Perception of effectiveness of group functioning	Frequency (f)	Percentage
1	Low (Below 1.86)	21	14
2	Medium (1.96 to 1.86)	114	76
3	High (Above 1.96)	15	10
	Total	150	100

Mean = 1.91

S.D. = 0.05

As evident from Table 16, majority of the respondents (76 per cent) perceived the effectiveness of functioning of their groups as medium, whereas, 14 per cent perceived low level of effectiveness. High level of effectiveness of group functioning was perceived by 10 per cent.

Table 17. Members' perception of effectiveness of functioning of SHGs in various domains of group functioning

Sl. No.	Domains of group functioning	Mean score	Rank
1	Official procedures	1.96	I
2	Interpersonal relationship	1.93	II
3	Entrepreneurial activities	1.76	III

Table 17 shows that as for the members' perception of effectiveness of group functioning, the domain of official procedures scored first with a mean score of 1.96 followed by interpersonal relationship (1.93) and entrepreneurial activities (1.76).

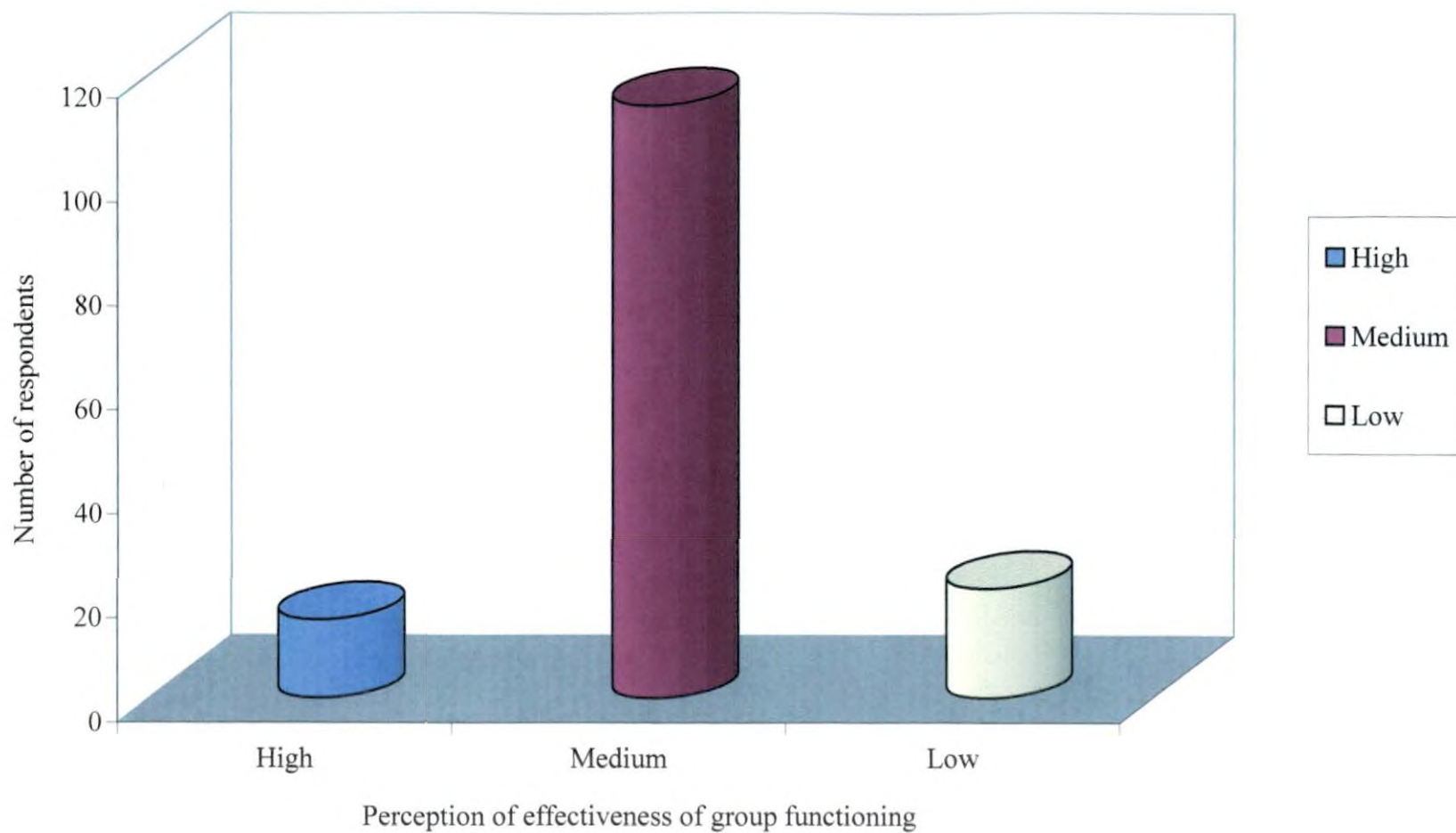
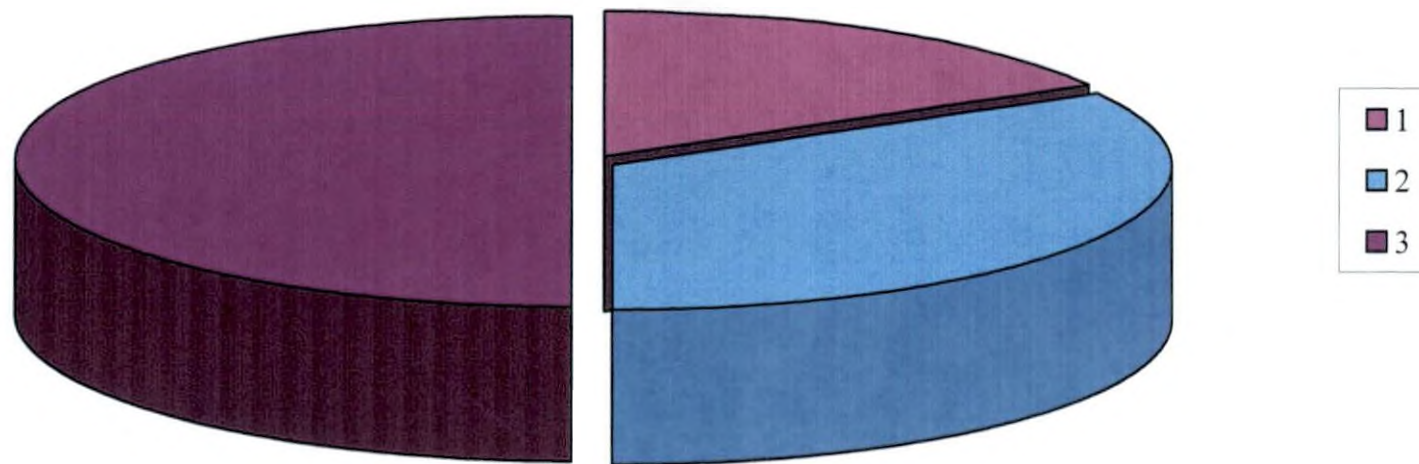


Fig.6.Distribution of respondents based on perception of effectiveness of group functioning



1. Entrepreneurial activities
2. Interpersonal relationship
3. Official procedures

Fig. 7. Members' perception of effectiveness of functioning of SHGs in various domains of group functioning

#### 4.4 PERCEPTION OF OPPORTUNITIES AND THREATS

##### 4.4.1 Perceived Opportunities

Table 18. Distribution of respondents based on opportunities perceived

n=150

Sl. No.	Perceived opportunities	Frequency (f)	Percentage (%)	Rank
1	Earn income	79	52.66	1
2	Better education for children	32	21.33	2
3	Acquire and use property as I wish	29	19.33	3
4	Utilize self-employment avenues	27	18	4
5	Visit various places outside the residential locality	20	13.33	5
6	Less dependence on money lenders	19	12.66	6
7	Get loans during emergency	19	12.66	6
8	More social interactions	18	12.00	7
9	Improve the physical facilities at home	17	11.33	8
10	Decision making in major household affairs	17	11.33	8
11	Spend money as I like	14	9.33	9
12	Repay loans in time	14	9.33	9
13	Have better nutrition and health care facilities for my family and myself	10	6.67	10
14	Save money	9	6	11
15	Move more freely within the residential locality	8	5.33	12
16	Efficient problem solving at home and outside	8	5.33	12
17	Learn improved methods in goat farming	8	5.33	12
18	Raise voice against injustice	7	4.67	13
19	Mass media exposure	6	4	14
20	Effective participation in local institutions	4	2.67	15



21	Awareness of various supportive organizations and institutions	4	2.67	15
22	Cooperation of family members	3	2.00	16
23	Participate in political activities	2	1.33	17
24	Get more information regarding government schemes, policies and rules and regulations	2	1.33	17
25	Assume leadership position in team work	1	0.67	18
26	Avoid domestic and public harassment	1	0.67	18
27	Have more participation in community development	1	0.67	18
28	Adopt improved methods in goat farming	1	0.67	18
29	Provide advice and guidance on scientific goat farming	1	0.67	18
30	Get more access to market and market information	1	0.67	18
31	Independent decision making regarding breeding, feeding and disease control of goats	1	0.67	18

The data in Table 18 reveals that the opportunities perceived by the members of women SHGs viz., earn income (52.66 per cent), better education for children (21.33 per cent) and acquire and use property as I wish (19.33 per cent) received the first, second and third ranks respectively in terms of the frequency of reporting by the respondents.

#### 4.4.2 Perceived Threats

Table 19. Distribution of respondents based on threats perceived.

n=150

Sl. No.	Perceived threats	Frequency (f)	Percentage (%)	Rank
1	Lack of cooperation from husband and family members	80	53.33	1
2	Lack of grazing land	75	50.00	2
3	Inability to procure good quality goat breeds	65	43.33	3
4	Dog nuisance	64	42.67	4
5	Unfavourable attitude of society	62	41.33	5
6	Inability to find market for goat's milk and kids	59	39.33	6
7	Lack of access to training in goat farming	51	34	7
8	Lack of mutual trust among group members	47	31.33	8
9	Lack of time	41	27.33	9
10	Lack of space for rearing goats	32	21.33	10
11	Problems in availing good quality feed for goats	12	8	11
12	Political intervention	11	7.33	12
13	Inability to cope with disease problems in goats	10	6.67	13
14	Lack of knowledge in goat farming	8	3.33	14
15	Lack of veterinary aid	5	5.33	15
16	Financial constraints	2	1.33	16

The data in Table 19 depicts that the threats perceived by the members of women SHGs viz., lack of cooperation from husband and family members (53.33 per cent), lack of grazing land (50 per cent) and inability to procure good quality goat breeds (43.33 per cent) received the first, second and third ranks respectively in terms of the frequency of reporting by the respondents.

#### 4.5 INTERCORRELATIONS OF PERCEPTION OF EMPOWERMENT, PERCEPTION OF EFFECTIVENESS OF GROUP FUNCTIONING, KNOWLEDGE OF GOAT FARMING AND ATTITUDE TOWARDS GROUP ACTIVITY

Table 20. Kendall's tau-b intercorrelations of respondents' perception of empowerment, perception of effectiveness of group functioning, knowledge of goat farming and attitude towards group activity

Sl. No.	Variables	Perception of empowerment	Perception of effectiveness of group functioning	Knowledge of goat farming	Attitude towards group activity
1.	Perception of empowerment	-	-0.020	-0.166**	0.104
2	Perception of effectiveness of group functioning	-0.020	-	-0.021	0.265**
3	Knowledge of goat farming	-0.166**	-0.021	-	-0.077
4	Attitude towards group activity	0.104	0.265**	-0.077	-

\*\* Significant at 1 per cent level

Table 20 shows that the members' perception of empowerment had significant negative correlation with their knowledge of goat farming ( $r_b = -0.166$ ). The perception of effectiveness of group functioning was significantly and positively correlated with the attitude towards group activity ( $r_b = 0.265$ ).

#### 4.6 RELATIONSHIP BETWEEN PROFILE OF RESPONDENTS AND RESPONDENTS' PERCEPTION OF EMPOWERMENT

Table 21. Rank order correlation of age, working experience in SHGs and herd size of goats with SHG members' perception of empowerment

Sl. No.	Profile of respondents	' $r_s$ ' values
1.	Age	0.061
2.	Working experience in SHGs	-0.031
3.	Herd size of goats	-0.342*

\* Significant at 1 per cent level

The relationship of age, working experience in SHGs and herd size of goats with members' perception of empowerment was found out using Spearman's rank order correlation.

Table 21 shows that the members' perception of empowerment had no significant relationship with their age and working experience in SHGs. Further, it also reveals that there was a negative and significant relationship between the herd size of goats and the members' perception of empowerment ( $r_s = -0.342$ ).

Table 22 Relationship of training exposure, literacy and type of family with members' perception of empowerment

Sl. No.	Profile of respondents	'U' value	'Z' value
1.	Training exposure	237.500	-1.881*
2.	Literacy	496.000	-1.550**
3.	Type of family	807.500	-0.559

\* Significant at 10 per cent level

\*\* Significant at 20 per cent level

The relationship of the training exposure, literacy and type of family with the members' perception of empowerment was found out using Mann-Whitney U test and the results are given in Table 22.

It is evident from Table 22 that the perception of empowerment of the category of respondents who had previous training exposure was stochastically higher than the other category of respondents who had no training exposure.

Further, the table also reveals that the perception of empowerment of the category of respondents who were illiterate was stochastically higher than the other category of respondents who were literate.

Table 23. Association of members' perception of empowerment with the educational status, marital status, major occupation and subsidiary occupation

n=150

Sl. No.	Profile of respondents	Chi-square value
1.	Educational status	10.25981 <sup>NS</sup> at d.f 8
2.	Marital status	8.86032 <sup>NS</sup> at d.f 6
3.	Major occupation	8.494004 <sup>NS</sup> at d.f 6
4.	Subsidiary occupation	7.171921 <sup>NS</sup> at d.f 4

NS- Non-significant

The association of the members' perception of empowerment with their educational status, marital status, major occupation and subsidiary occupation was found out by Chi-square test and the results are given in Table 23. It can be seen that there was no significant association existing between the members' perception of empowerment and their educational status, marital status, major occupation and subsidiary occupation.

## ***Discussion***

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## 5. DISCUSSION

The results of the study are discussed under the following headings.

- 5.1 Profile of respondents
- 5.2 Perception of empowerment
- 5.3 Relationship between profile of respondents and perception of empowerment
- 5.4 Perception of effectiveness of group functioning
- 5.5 Perception of opportunities and threats

### 5.1 PROFILE OF RESPONDENTS

The analysis of the profile of respondents has brought out some valid findings regarding the family background, occupation, educational status, knowledge of goat farming as well as their attitude towards group activity.

The finding that most of the respondents were married, belonged to nuclear family and had two children indicated that the respondents had domestic responsibilities and family obligations. Most of the respondents studied were middle aged, whereas, only a few were old. Obviously, this is because of the organizational policy that prefers selecting women of middle age group as members of SHGs.

The study indicates that most of the respondents were literate and had acquired high school education. This finding reflects the high literacy rate and educational status among women in general, in Kerala. Saravanan *et al.* (2003), in their study, observed that illiteracy was one of the threats experienced by the SHG respondents. It is worth noting that three-fourth of the respondents had medium knowledge of goat farming and more number of respondents fell in the

high category than low. This finding goes along with that of Lalitha and Seethalakshmi (1999) who reported that the SHG members had high level of knowledge in dairying. Moreover, three-fourth of the respondents had 3-5 years of experience in SHGs and almost two third had highly favourable attitude towards group activity. This finding is similar to that of Saravanakumar (2000).

The finding that most of the respondents had medium sized herd with three to seven goats inferred that goat farming was resorted to as a micro enterprise. Though goat farming had the status of major subsidiary occupation, most of the respondents had not received any training in goat rearing. This points out to the need of organizing training programmes for the members to enable them make more profit out of the enterprise. The findings of various studies have emphasized the importance of training in empowering the women SHG members (Meera, 2001; Rani *et al.*, 2002; Siwal, 2002; Soundari, 2002 and Nirmala and Soundary, 2003).

Also, the findings regarding the literacy, educational status, respondents' knowledge of goat farming as well as their attitude towards group activity indicates that the SHGs had enough potential to be developed into successful entrepreneurial units, provided adequate training is imparted to the members.

## 5.2 PERCEPTION OF EMPOWERMENT

It is noticeable that as for the perception of empowerment, more than half of the respondents belonged to the medium category and the number of respondents in the high category exceeded that in the low category. This infers that there was a fairly good attempt on the part of SHGs in achieving its ultimate goal of empowerment through microfinance in goat farming. Similar finding was reported by Saravanakumar (2000), Meera (2001) and Palmurugan (2002).

It could be observed that the respondents had the strongest perception of being empowered in the psychological aspects followed by social aspects, whereas, that of economic aspects stood behind. This denotes that the members



had a feel of greater intrinsic capacity, that is an internal transformation of their consciousness that enabled them to overcome external barriers for accessing resources or changing traditional ideology (Ambrose, 2001). Another valid conclusion which may be drawn from the above finding is that improvement in economic aspects is a necessary but not sufficient condition for empowerment. The paramount need for training is emphasized by the finding that the members perceived least empowered in informational and technological aspects. Puhazhendhi and Satyasai (2001) reported that the impact of SHGs was relatively more pronounced on the social than on the economic aspects. The finding is in contrast with that of Soundari (2002) who reported that SHG members' mean empowerment score was highest for educational empowerment and lowest for social empowerment.

### 5.3 RELATIONSHIP BETWEEN PROFILE OF RESPONDENTS AND PERCEPTION OF EMPOWERMENT

The significant negative relationship of the members' perception of empowerment with their literacy and knowledge of goat farming may be attributed to the personality trait of the less literate and less knowledgeable members to perceive themselves empowered out of whatever benefits they received due to their participation in SHGs. As disclosed by some of the illiterate members to the research worker, they had started learning reading and writing Malayalam, after joining the SHGs. Participation in group could protect them from exploitations of various kinds. Also, the group served as an ideal forum for safe ventilation of their problems and apprehensions. However, the empirical question raised by this finding calls for further investigation.

The possible explanation for the significant negative relationship between the members' perception of empowerment and the herd size of goats is that the respondents might have found it difficult to sustain a large herd due to lack of infrastructural facilities and inadequate resources.

The significant positive relationship of members' perception of empowerment and training exposure is consistent with the finding of Soundari (2002) who reported that dalit women with high participation in training programme were found to be empowered significantly higher than women with low participation. In this context, it is worth mentioning the opinion of Siwal (2002) that training is an important mechanism for enhancement of women's participation in decision making and also that of Rani *et al.* (2002) that various kinds of training empowered the participants in leadership, economic and health and sanitation aspects.

#### 5.4 PERCEPTION OF EFFECTIVENESS OF GROUP FUNCTIONING

About the SHG members' perception of effectiveness of group functioning, more than three-fourth of the respondents belonged to medium category indicating that they were satisfied with the quality of functioning of their groups.

The functioning of the group in terms of official procedures was perceived most effective by the members followed by that of interpersonal relationship and entrepreneurial activities. Probably, the members were contended with the orderliness, regularity, accountability, equity and transparency with which the official procedures were carried out by the group. The finding that the functioning of the group in terms of entrepreneurial activities was perceived least effective, calls for serious attention since quality of entrepreneurship is considered as the major factor behind successful running of any enterprise. This finding underlines the need for providing training to the members in the goat farming enterprise.

Another observation of the present study, which deserves attention, is the positive correlation between the members' perception of effectiveness of group functioning and their attitude towards group activity. It is quite natural that the

favourable attitude of the respondents towards group approach would eventually lead them to think high of the performance of their group and vice versa.

## 5.5 PERCEPTION OF OPPORTUNITIES AND THREATS

The perceived opportunities availed and threats faced by the members after joining the SHGs bring out the factors which enhanced and those impeded the empowerment process.

More than half of the members recognized the opportunity to earn income of their own. Nearly one fourth of the members reported that they could provide their children with better education. Acquisition and use of property and access to self-employment avenues were also reported as opportunities by some of the respondents. The working of SHGs as informal banks of poor women with thrift and credit operations and linkage banking might have imparted the feeling of economic security among the members which might have inturn strengthened their access to and control over resources. This finding is in line with those of Jha (2001), Kumaran (2002), Paul (2002), Nirmala and Saoundary (2003), Meenambigai (2004a), Nirmala *et al.* (2004) and Vadivoo and Sekar (2004).

It is worth noticing that lack of cooperation from family members was considered as the most serious threat. Also, more than one-third of the respondents felt that unfavourable attitude of the society was a threat for them. This might be because of the conventional gender role assumptions and power equations both in the family and society, which could prevent the small scale enterprise developing into large-scale, profitable and sustainable enterprise. The finding highlights the need for organizing gender sensitivity training both at the family and community levels. However, most of the threats reported pertained to the respondents' lack of access to resources required for goat rearing such as lack of grazing land, good quality goat breeds, lack of marketing facilities, lack of training, lack of space for rearing goats, unavailability of good quality feed and lack of veterinary aid. This finding implies that there should be concerted efforts

and action on the part of the authorities concerned to ensure the SHG members' adequate access to the required resources. Information, especially, that of recommended technologies in goat rearing being one of the important resources, the need for training in this aspect should not be left out. Political intervention and lack of cooperation between members were also found to hamper the empowerment process. Similar finding was reported by Jayalekshmi (2001), Meera (2001), Naik (2003), Goyal (2004) and Nirmala *et al.* (2004). This points out that unless training is given to the group members in leadership and group dynamics, their empowerment will not take place in the strict sense, as mutual distrust among the members go against the very purpose of group approach.

## ***Summary***

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## 6. SUMMARY

This is a study on the perception of empowerment by the members of women SHGs in goat farming, operating under Kudumbashree, in Thrissur district. The study has attempted to analyse the members' perception of empowerment through participation in women SHGs, their perception of effectiveness of functioning of their own groups and the opportunities and threats associated with empowerment process, perceived by them. Among the members of SHGs engaged in goat farming for atleast one year, 150 members were selected through proportionate stratified random sampling. The data were collected through structured questionnaire and interviews. Statistical tools and procedures such as frequency analysis, estimation of percentage, mean, standard deviation, Kendall's tau-b rank order correlation, Spearman's rank order correlation, Mann-Whitney U test and Chi-square test were used for analyzing the data.

Most of the respondents studied were middle aged, married, belonging to nuclear family and having two children. Except a few, all were literate and more than half of the respondents were high school educated. Three-fourth of the respondents had medium knowledge of goat farming. Majority of the respondents had a working experience of three to five years in SHGs and almost two-third had highly favourable attitude towards group activity. Most of the respondents had medium sized herd with three to seven goats and had not received any training in goat rearing. Goat rearing was the major occupation for one-fourth of the respondents, whereas, it was resorted to as a subsidiary occupation by more than half of the respondents.

As for the members' perception of empowerment, more than half of the respondents belonged to the medium category. The respondents had the strongest perception of being empowered in the psychological aspects. With regard to

members' perception of effectiveness of group functioning, more than three-fourth of the respondents fell in the medium category. The functioning of the group in terms of quality of official procedures was perceived as most effective by the members. Regarding the opportunities and threats, more than half of the respondents perceived the opportunity to earn income, whereas, lack of cooperation from family members was perceived as the most serious threat.

Intercorrelations of perception of empowerment, perception of effectiveness of group functioning, knowledge of goat farming and attitude towards group activity were worked out using Kendall's tau-b rank order correlation. Significant positive correlation was observed between perception of effectiveness of group functioning and attitude towards group activity. The members' perception of empowerment had a significant negative correlation with their knowledge of goat farming.

The relationship of age, working experience in SHGs and herd size of goats with members' perception of empowerment was found out using Spearman's rank order correlation. A significant negative relationship was found between the members' perception of empowerment and the herd size of goats maintained by them.

Relationship of training exposure, literacy and type of family with members' perception of empowerment was found out using Mann-Whitney U test. The perception of empowerment of the respondents having previous training exposure was higher than those with no training exposure. Also, the perception of empowerment of the illiterate members was higher than that of literate members.

## IMPLICATIONS

Based on the findings of the study, the following broad implications were drawn.

1. Periodical training programmes in goat farming should be organized for the members to improve and update their knowledge and skills in goat farming.
2. Training in entrepreneurship is essential to develop the entrepreneurial skills of members.
3. It is essential to establish an efficient marketing network for Kudumbashree products along with developing a research and development wing to identify the market demands, enhance the quality of the products and provide market information to the entrepreneurial units.
4. Well worked out gender sensitization programmes should be organized both at family and community levels.
5. Organization should take necessary steps to ensure that the members procure adequate resources and infrastructure facilities required for smooth running of the enterprise.
6. There is need for organizing training in group dynamics so as to inculcate in the members the right attitude towards group approach and convince them of the strength of collective wisdom and action.
7. There should be an inbuilt monitoring and evaluation mechanism for impact assessment of the projects. This in turn will help to identify the reasons for success/failure of entrepreneurial activities.



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## ***Appendices***

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**APPENDIX - A**  
**KERALA AGRICULTURAL UNIVERSITY**  
**COLLEGE OF VETERINARY AND ANIMAL SCIENCES, MANNUTHY**  
**DEPARTMENT OF EXTENSION**

**QUESTIONNAIRE**

**PERCEPTION OF EMPOWEMENT BY THE MEMBERS OF WOMEN SELF-  
 HELP GROUPS IN GOAT FARMING IN THRISSUR DISTRICT**

**PART I**

**PROFILE OF RESPONDENT**

Respondent No.

Respondent's status:

Name of the SHG :

Panchayat :

Ward :

Year of starting of SHG :

Year of starting of goat rearing enterprise:

1. Name of the respondent :

2. Age :

3. Marital status

a. Married ☐

b. Unmarried ☐

c. Widow ☐

d. Divorcee ☐

4. Family details

Sl. No.	Names of family members	Relationship with respondent	Age	Sex	Occupation

## 5. Literacy

a. Literate ☐b. Illiterate ☐

## 6. Educational status

1. Primary school educated (1-4) ☐2. Middle school educated (5-7) ☐3. High school educated (8-10) ☐4. Collegiate ☐5. Any other (specify) ☐

## 7. Occupation

1. Major :

2. Subsidiary :

## 8. Working experience in SHGs :

## 9. Training exposure

1. Number of trainings attended :

2. Types of trainings attended :

## 10. Herd size of goats

1. Buck :

2. Does :

3. Kids :

## 11. Knowledge of goat farming

Please tick mark (✓) the right answer

1.	Name one locally adaptable goat breed	Correct (1) ----- Incorrect (0)
2.	The average weight of a kid at 6 months of age is .....	Correct (1) ----- Incorrect (0)
3.	What all measures can be adopted for identification of goats?	Correct (1) ----- Incorrect (0)
4.	The floor of the goat shed should be made of	a) Concrete (0) b) Wood (1)

5.	The breeding bucks should be housed	Individually in stalls (1) ----- Along with does (0)
6.	It is ideal to have separate shed for pregnant does, kids and sick animals	True (1) ----- False (0)
7.	If the doe falls sick or dies soon after kidding what arrangement will you make for feeding the newborn kids?	Correct (1) ----- Incorrect (0)
8.	Concentrate mixture and fodder may be offered to kids	a) From second week onwards (1) b) After 1 month only (0) c) After 3 months only (0)
9.	Milk feeding to kids can be completely stopped after the third month	True (1) ----- False (0)
10.	If the placenta does not fall within ----- hours after kidding, veterinary aid should be sought	Correct (1) ----- Incorrect (0)
11.	How will you aid the newborn kids to respire smoothly?	Correct (1) ----- Incorrect (0)
12.	Is it an ideal practice to ligate the navel cord of newborn kids and swab it with tincture iodine?	Yes (1) ----- No (0)
13.	Is it essential to feed the adult stock with concentrates if adequate quantity of good quality forage is available to them?	Yes (0) ----- No (1)
14.	Name some feedstuffs which can be used as ingredients while preparing concentrate mixture for goats	Correct (1) ----- Incorrect (0)
15.	Which form of concentrate feed would you prefer for goats?	Pelleted (1) ----- Dry mash (0)
16.	Name some palatable leaves ideal for feeding goats	Correct (1) ----- Incorrect (0)
17.	Hay and silage can be fed to goats	True (1) ----- False (0)
18.	It is ideal to feed pregnant and milch goats with concentrates in addition to roughages	True (1) ----- False (0)
19.	How will you recognize a goat in heat?	Correct (1) ----- Incorrect (0)

20.	Ideal age at first mating for does is .....	Correct (1) ----- Incorrect (0)
21.	The gestation period in goats is ..... days	Correct (1) ----- Incorrect (0)
22.	A buck can be used for service at an age of .....	Correct (1) ----- Incorrect (0)
23.	How will you recognize that the doe is about to kid?	Correct (1) ----- Incorrect (0)
24.	Does can be taken for breeding when they first return to heat after kidding	True (0) ----- False (1)
25.	If natural service is to be followed the ratio of buck to does should be preferably	a) 1:20 (1) b) 1:50 (0) c) 1:70 (0)
26.	Which among the following is the ideal method of milking in goats?	a) Thumbing (0) b) Stripping (0) c) Full hand milking (1)
27a.	Is it necessary to feed the newborn kids with colostrum (first milk) soon after birth?	Yes (0.5) ----- No (0)
b.	If yes, what is the advantage of feeding colostrum?	Correct (0.5) ----- Incorrect (0)
28	Age of first deworming in kids .....	Correct (1) ----- Incorrect (0)
29.	What all measures will you take to eradicate external parasites in goats?	Correct (1) ----- Incorrect (0)
30.	If goats are exposed to cold, they are susceptible to diseases like .....	Correct (1) ----- Incorrect (0)
31a.	Is it necessary to vaccinate goats against any diseases?	Yes (0.5) ----- No (0)
b.	If yes, against what all diseases ?	Correct (0..5) ----- Incorrect (0)
32.	Does should not be vaccinated during the first three months of pregnancy	Yes (1) ----- No (0)

33.	Kids should not be vaccinated before three months of age	True (1) ----- False (0)
34.	Goat is more tolerant to hot climate than other farm animals	True (1) ----- False (0)
35.	How often the goats are to be dewormed?	Correct (1) ----- Incorrect (0)
36.	How can the does in advance pregnancy be protected from cold and chilly weather?	Correct (1) ----- Incorrect (0)
37.	Is hoof trimming an ideal practice in goats?	Yes (1) ----- No (0)

## 12. Attitude towards group activity

Tick mark (✓) the phrase against each statement which best expresses your honest opinion on each of the statements

Sl. No.	Statements	Agree	Undecided	Disagree
1.	Group activity envisages significant improvement in the economic condition of members.			
2.	Group activity can solve many problems faced by the members, in goat farming			
3.	Group activity promotes mutual cooperation among members.			
4.	Group activity can improve the knowledge of members due to better contact with extension officers and other farm women engaged in goat farming.			
5.	In reality, no farm women is interested in group activity.			
6.	The SHG has nothing new to others.			

## PART II

### PERCEPTION OF EMPOWERMENT

Tick mark (✓) the phrase against each statement which best expresses your honest opinion on each of the statements

Sl. No.	Statements	Agree	Disagree
<b>1</b>	<b>Economic empowerment:</b>		
	Out of participation in the SHG, I have gained more power to		
	1) Earn income of my own		
	2) Save money as I decide		
	3) Spend money as I like		
	4) Get loans in times of need		
	5) Repay loans in time		
	6) Rely less on money lenders		
	7) Make use of self-employment opportunities		
	8) Improve the physical facilities at home (drinking water, toilet, household equipments, electrification, maintenance of house etc.)		
	9) Have better nutrition and health care facilities for my family and myself.		
	10) Ensure better education for my children.		
	11) Acquire property		
	12) Use property as I wish		
	13) To take decisions regarding financial matters (purchase of lands, building of house)		
<b>2.</b>	<b>Social empowerment</b>		
	Participation in the SHG has enabled me to		
	14) Move more freely within the residential locality		
	15) Move more freely to various places outside the residential locality		
	16) Take decisions on major household affairs (eg: education of children)		
	17) Solve problems in the household and those outside more efficiently		
	18) Express my feelings, opinions and views boldly on different issues at home		
	19) Plan and manage household affairs more efficiently		
	20) Have increased sharing of household work by other members of the family		
	21) Interact and establish good relationship with others		
	22) Have wider social contacts (contact with development personnel, authorities in local bodies, extension agents etc.)		



	23)	Have more social participation (participation in meetings, exhibitions, associations, trainings, campaigns etc.)		
	24)	Have effective participation in local institutions(eg: gram sabha)		
	25)	Participate in political activities (to contest elections, take part in political campaigns, vote in election etc.)		
	26)	Assume leadership position in team work		
	27)	Resist injustice		
	28)	Avoid domestic and public harassment		
	29)	Have more exposure to mass media		
	30)	Have more participation in community development activities (eg: cleaning of public places, construction of roads, etc.)		
<b>3</b>	<b>Psychological empowerment</b>			
	Participation in the SHG has made me			
	31)	More positive in outlook		
	32)	More self confident		
	33)	More thoughtful		
	34)	Less lonely		
	35)	More dynamic		
	36)	More introspective		
	37)	More empathetic		
	38)	More responsible		
	39)	More determined		
	40)	More decisive		
	41)	More risk taking		
	42)	More innovative		
	43)	More contented with life		
<b>4</b>	<b>Informational and technological empowerment</b>			
	After joining the SHG, I have			
	44)	Learned improved methods in goat farming		
	45)	Acquired new skills		
	46)	Adopted improved methods in goat farming		
	47)	Become confident to provide advice and guidance on scientific goat farming		
	48)	Got more access to market and market information		
	49)	Come to know about various supportive organisations and institutions		
	50)	Got more information regarding government schemes, policies and rules and regulations		
	51)	Become aware of many innovations which can make my work less tiring and easier		
	52)	More self sufficient in managing the goat rearing enterprise		
	53)	Been motivated to go forward with goat rearing enterprise		
	54)	Become more independent in decision making regarding breeding, feeding and disease control of goats		

**PART – III****PERCEPTION OF EFFECTIVENESS OF  
FUNCTIONING OF SHG**

Tick mark (✓) the phrase against each statement which best expresses your honest opinion on each of the statements.

Sl. No.	STATEMENT	Agree	Disagree
1	<b>OFFICIAL PROCEDURES</b>		
	<b>(I) DISCIPLINE</b>		
	1) The weekly meetings are held without fail.		
	2) The members do not preplan the date, time, and place for the meetings.		
	3) The members' attendance in the meetings is insisted.		
	4) The members who do not repay loans in time are not fined.		
	5) The members are bound to follow the rules and regulations of SHG.		
	6) The minutes of the meetings are not recorded.		
	7) The members have to contribute thrift savings in the meetings.		
	8) The group records and registers are not maintained properly.		
	<b>II) ACCOUNTABILITY</b>		
	9) The president and secretary take the responsibility for timely remittance of thrift to the bank.		
	10) Money transactions are not promptly recorded in the registers by the president and secretary.		
	11) The health volunteer takes care of the health aspect of the group members' families.		
	12) The income generation volunteer is not responsible for the collection of thrift from the members.		
	13) The infrastructure volunteer is answerable to the members for meeting their basic infrastructure needs such as housing sanitation, drinking water and drainage.		

	14)	The members are not liable to uphold group decisions.		
	15)	All of us are obliged to carry out the group tasks		
	<b>III)</b>	<b>EQUITY</b>		
	16)	There are biases in the disbursement of credit to members.		
	17)	All the members take part actively during discussions in the meetings.		
	18)	A lion's share of the benefits received by the group goes to the influential members.		
	19)	All of us have equal freedom to express our opinions and ideas in the meetings		
	20)	The group decisions are not reached through consensus among the members.		
	<b>IV)</b>	<b>TRANSPARENCY</b>		
	21)	The policies, rules and regulations of the group are clear to all the members.		
	22)	Group plans and activities are not open to all the members.		
	23)	Decisions on selection of beneficiaries for credit, amount of loan, rate of interest and repayment schedule are made by the group democratically and transparently.		
	24)	All of us do not have clear idea about the thrift and credit status of the group.		
	25)	We have access to the group's registers, accounts and records.		
2		<b>INTERPERSONAL RELATIONSHIP</b>		
	26)	Rivalry between members adversely affects the group functioning.		
	27)	The members are willing to help each other in times of crisis		
	28)	The members lack mutual trust		
	29)	The members discuss their problems among each other in group meetings.		
	30)	Experiences, skills and information are not shared among the members.		
	31)	Conflict among members is resolved through discussions		
	32)	The communication between the members is weak		

	33)	The members provide moral support to each other in relieving personal tension and anxiety.		
	34)	The leaders of the group take decisions without consulting the members.		
	35)	Members persuade each other for regular contribution of thrift and prompt repayment of loans		
	36)	The members do not cooperate with each other in group activities.		
	37)	Leaders are sensitive to the members' needs.		
	38)	Some members do not want to remain in the group.		
	39)	The members motivate each other for the adoption of innovations		
	40)	The members do not work together in procuring raw materials (animals, feed, drug, etc.)		
	41)	A friendly atmosphere prevails in the group		
	42)	The members encourage each other for better performance.		
3	<b>ENTREPRENEURIAL ACTIVITIES</b>			
	43)	The members are not able to cope with the disease problems in goats.		
	44)	Goat farming provides means of livelihood for the members		
	45)	The members do not adopt scientific goat management practices.		
	46)	The members face no problems in availing good quality feed for the goats		
	47)	The members are not able to procure goat breeds of good quality.		
	48)	The members manage to get the necessary veterinary aid for the animals.		
	49)	The members are not able to find market for goat's milk and meat.		
	50)	The group has succeeded in getting the animals insured		
	51)	The members have not attended knowledge and skill upgradation training in goat farming.		
	52)	The members can take adequate measures for the prevention and control of diseases in goats.		

	53)	We find goat farming a sustainable micro enterprise.		
	54)	We are not getting necessary support from the local institutions and input supplying agencies to pursue goat farming		

#### **PART – IV**

#### **PERCEPTION OF OPPORTUNITIES AND THREATS**

As you know, the micro enterprise in goat farming in SHGs is meant for women empowerment. In this empowerment process, what all opportunities have you availed?

Please reveal some of the threats encountered, which you found hamper the empowerment process.

## APPENDIX - B

ചോദ്യാവലി

Respondent No.

Respondent's status:

സ്വയം സഹായ സംഘത്തിന്റെ പേര് -  
 സ്ഥലം -  
 പഞ്ചായത്ത് -  
 വാർഡ് -  
 സംഘം പ്രവർത്തനമാരംഭിച്ച തീയതി -  
 ആദ്യ വളർത്തൽ തുടങ്ങിയ തീയതി -

- I.
1. പേര് :
  2. വയസ്സ് :
  3. വിവാഹിതയാണോ?  
 1. ആണ് ☐ 2. അല്ല ☐ 3. വിധവ ☐ 4. വിവാഹമോചിത ☐

4. കുടുംബ വിവരങ്ങൾ :

നമ്പർ	കുടുംബാംഗങ്ങളുടെ പേര്	നിങ്ങളുമായുള്ള ബന്ധം	വയസ്സ്	ആൺ/പെൺ	തൊഴിൽ/വിദ്യാഭ്യാസം

5. മലയാളം വായിക്കാനും എഴുതാനും അറിയാമോ?

1. അറിയും ☐ 2. അറിയില്ല ☐

6. വിദ്യാഭ്യാസ നിലവാരം

1. പ്രൈമറി സ്കൂൾ (1 മുതൽ 4 വരെ ക്ലാസ്സുകൾ) ☐
2. മീഡിയർ സ്കൂൾ (5 മുതൽ 7 വരെ ക്ലാസ്സുകൾ) ☐
3. ഹൈസ്കൂൾ (8 മുതൽ 10 വരെ ക്ലാസ്സുകൾ) ☐
4. കോളേജ് ☐
5. മറ്റെന്തെങ്കിലും യോഗ്യത ☐

7. തൊഴിൽ

1. പ്രധാന തൊഴിൽ :
2. ഉപതൊഴിൽ :

8. സ്വയം സഹായ സംഘങ്ങളിലെ തൊഴിൽ പരിചയം :

9. ഗ്രൂപ്പിൽ ചേർന്നതിനു ശേഷം നിങ്ങൾക്ക് എന്തെങ്കിലും പരിശീലനം ലഭിച്ചിട്ടുണ്ടോ?

1. ഉണ്ട് ☐

2. ഇല്ല ☐

ഉണ്ടെങ്കിൽ ലഭിച്ച പരിശീലനങ്ങളുടെ എണ്ണം :

പരിശീലന വിവരങ്ങൾ

പരിശീലന നമ്പർ	വിഷയം	പരിശീലനം ലഭിച്ച സ്ഥലം

10. വളർത്തുന്ന ആടുകളുടെ വിവരങ്ങൾ :

1. ആൺ .....

2. പെൺ .....

3. കുട്ടികൾ .....

4. ആകെ .....

5. ജനുസ്സ്

നാടൻ ☐

സങ്കരയിനം ☐

11. ആടുവളർത്തലിലുള്ള പരിചയം :

12. ആടുകളെ തീറ്റുന്ന രീതി :

1. മേയാൻ വിടുന്നു. തീറ്റയൊന്നും നൽകുന്നില്ല ☐

2. മേയാൻ വിടുന്നു. ഒപ്പം തീറ്റയും നൽകുന്നു ☐

13. നൽകുന്ന തീറ്റയുടെ സ്വഭാവം

1. വിപണിയിൽ ലഭിക്കുന്ന സമീകൃത തീറ്റ ☐

2. സ്വന്തമായി ഉണ്ടാക്കുന്ന തീറ്റ ☐

14. വിപണനം

1. പാൽ

അളവ് : .....

a) വിട്ടുവശ്യത്തിനു ഉപയോഗിക്കുന്നത് : .....

b) വിൽക്കുന്നത് : ..... വില : .....

2. ആട്ടിൻകുട്ടികൾ

a) വിൽക്കുന്നുണ്ടോ?

1. ഉണ്ട് ☐

2. ഇല്ല ☐

b) ഉണ്ടെങ്കിൽ

പ്രായം ..... വില .....

3. ആട്ടിൻ കാട്ടം ശേഖരിക്കൽ :

ആഴ്ചയിൽ ..... അളവ് വില .....

മാസത്തിൽ ..... അളവ് വില .....

II. താഴെ കൊടുത്തിരിക്കുന്ന ചോദ്യങ്ങൾ ശ്രദ്ധാപൂർവ്വം വായിച്ച് ഉത്തരമെഴുതുക/ മാർക്ക് ചെയ്യുക. ☒

1. നിങ്ങളുടെ സ്ഥലത്തു വളർത്താൻ പറ്റിയ ഒരു ആട്ടിനത്തിന്റെ പേര് .....

2. ആറു മാസം പ്രായമായ ഒരു ആട്ടിൻകുട്ടിയുടെ ശരാശരി തൂക്കം .....

3. ആടുകളെ തിരിച്ചറിയാൻ നിങ്ങൾക്ക് ഉപയോഗിക്കാവുന്ന മാർഗ്ഗങ്ങളെന്തൊക്കെയാണ്?

4. ആട്ടിൻകുട്ടിന്റെ തറയുണ്ടാക്കാൻ പറ്റിയത്

1. കോൺക്രീറ്റ് ☐

2. തടി ☐

5. മുട്ടനാടുകളെ പാർപ്പിക്കേണ്ടത്

1. ഒറ്റക്ക് കൂടുകളിൽ ☐

2. പെണ്ണാടുകൾക്കൊപ്പം ☐

6. ഗർഭമുള്ള ആടുകൾ, രോഗമുള്ള ആടുകൾ, ആട്ടിൻകുട്ടികൾ എന്നിവയെ പ്രത്യേകം പാർപ്പിക്കുകയാണ് നല്ലത്.

ശരി ☐

തെറ്റ് ☐

7. പ്രസവം കഴിഞ്ഞയുടനെ തള്ളയാടിനു രോഗം വരികയോ ചത്തു പോകുകയോ ചെയ്താൽ ആട്ടിൻകുട്ടികൾക്കു പാൽ നൽകാൻ നിങ്ങൾ എന്താണു ചെയ്യുക?

8. സമീപ്യത തീറ്റയും പച്ചച്ചുല്ലും ആട്ടിൻകുട്ടികൾക്ക് നൽകിത്തുടങ്ങേണ്ടത് എപ്പോൾ?

1. രണ്ടാഴ്ച പ്രായമാകുന്നതു മുതൽ ☐

2. ഒരു മാസം പ്രായമായതിനു ശേഷം മാത്രം ☐

3. മൂന്നു മാസം പ്രായമായതിനു ശേഷം മാത്രം ☐

9. ആട്ടിൻകുട്ടികൾക്ക് മൂന്നു മാസം പ്രായമായാൽ പാൽ നൽകുന്നത് നിർത്താവുന്നതാണ്.

1. ശരി ☐

2. തെറ്റ് ☐



10. പ്രസവശേഷം ..... മണിക്കൂറുകൾക്കുള്ളിൽ മറുപിള്ള വീണില്ലെങ്കിൽ ഡോക്ടറുടെ സഹായം തേടേണ്ടതാണ്.
11. പ്രസവിച്ചയുടനെ ആട്ടിൻകുട്ടികൾക്ക് ശ്വാസോച്ഛ്വാസം എളുപ്പമാക്കാൻ എന്താണു ചെയ്യേണ്ടത്?
12. പ്രസവിച്ചയുടനെ ആട്ടിൻകുട്ടികളുടെ പൊക്കിൾക്കൊടിയുടെ അഗ്രഭാഗത്ത് റ്റിൻക്ചർ അയഡിൻ പുരട്ടുന്നത് ശരിയായ രീതിയാണോ?
1. ആണ് ☐ 2. അല്ല ☐
13. നല്ലയിനം പച്ചപ്പുല്ല് ആവശ്യത്തിനു ലഭ്യമാണെങ്കിൽ മുതിർന്ന ആടുകൾക്ക് പുല്ലിനു പുറമേ സമീകൃത തീറ്റ നൽകേണ്ടത് അത്യാവശ്യമാണോ?
1. ആണ് ☐ 2. അല്ല ☐
14. ആടുകൾക്കായി വീട്ടിൽ നിങ്ങൾ സ്വയം തീറ്റയുണ്ടാക്കുമ്പോൾ എന്തൊക്കെ തീറ്റയിനങ്ങൾ ചേർക്കും?
15. ഏതു തരത്തിലുള്ള തീറ്റയാണ് ആടുകൾക്ക് നിങ്ങൾ നൽകുക?
1. ഗുളിക രൂപത്തിലുള്ളത് ☐
2. പൊടി രൂപത്തിലുള്ളത് ☐
16. ആടുകൾക്ക് തിന്നാനിഷ്ടമായ ചില ഇലകളുടെ പേര് പറയാമോ?
17. വയ്ക്കോലും പതപ്പെടുത്തിയ പുല്ലും (സൈലേജ്) ആടുകൾക്ക് തീറ്റയായി നൽകാവുന്നതാണ്.
1. ശരി ☐ 2. തെറ്റ് ☐
18. ഗർഭമുള്ള ആടുകൾക്കും കുറവ ആടുകൾക്കും പുല്ലിനുപുറമെ സമീകൃത തീറ്റയും നൽകുന്നത് നല്ലതാണ്.
1. ശരി ☐ 2. തെറ്റ് ☐
19. ആടുകളിലെ മരി (പുളി) ലക്ഷണങ്ങൾ എന്തൊക്കെയാണ്?

20. പെണ്ണാടുകളെ ആദ്യമായി ഇണചേർക്കേണ്ട പ്രായം ?
21. ആടുകളിലെ ഗർഭകാലം ?
22. മുട്ടനാടീനെ ഇണചേർക്കേണ്ട പ്രായം ?
23. ആട് പ്രസവിക്കാറായി എന്ന് നിങ്ങളെങ്ങനെ അറിയും ?
24. പ്രസവശേഷമുണ്ടാകുന്ന ആദ്യത്തെ മദി (പുളപ്പ്) യിൽ ആടുകളെ ഇണ ചേർക്കാവുന്നതാണ്
1. ശരി ☐ 2. തെറ്റ് ☐
25. ഒരു മുട്ടനാടുമായി ഇണ ചേർക്കാവുന്ന പെണ്ണാടുകളുടെ എണ്ണം
1. 20 ☐ 2. 50 ☐ 3. 70 ☐
26. താഴെപ്പറയുന്നവയിൽ ശരിയായ കുറവരീതി ഏതാണ് ?
1. തള്ളവിരലും ചുണ്ടുവിരലും ഉപയോഗിച്ചു കുറയ്ക്കുന്ന രീതി ☐
2. മുഴുവൻ കൈയും ഉപയോഗിച്ചു കുറയ്ക്കുന്ന രീതി ☐
27. a) പ്രസവിച്ചയുടനെ ആട്ടിൻകുട്ടികൾക്ക് കന്നിപ്പാൽ നൽകേണ്ടതുണ്ടോ?
1. ഉണ്ട് ☐
2. ഇല്ല ☐
- b) ഉണ്ടെങ്കിൽ അതു കൊണ്ടെന്താണു പ്രയോജനം ?
28. ആട്ടിൻകുട്ടികളെ ആദ്യമായി വിരയിളക്കേണ്ടതെപ്പോൾ?
29. ആടുകളുടെ തൊലിപ്പുറത്തെ പരാദങ്ങളെ (ചെളി, പേൻ) അകറ്റാൻ നിങ്ങൾ എന്താണു ചെയ്യുക ?
30. തണുത്ത കാലാവസ്ഥയിൽ ആടുകൾക്കുണ്ടാകുന്ന രോഗങ്ങളെന്തൊക്കെയാണ് ?

31. a) ആടുകൾക്ക് ഏതെങ്കിലും രോഗത്തിനെതിരായി പ്രതിരോധകുത്തിവയ്പ് നൽകേണ്ട ആവശ്യമുണ്ടോ ?

1. ഉണ്ട് ☐

2. ഇല്ല ☐

b) ഉണ്ടെങ്കിൽ അത്തരം ഒരു രോഗത്തിന്റെ പേരു പറയാമോ ?

32. ഗർഭകാലത്തെ ആദ്യത്തെ മൂന്നു മാസങ്ങളിൽ ആടുകൾക്ക് പ്രതിരോധകുത്തിവയ്പ് നൽകുവാൻ പാടില്ല

1. ശരി ☐

2. തെറ്റ് ☐

33. മൂന്നു മാസം പ്രായമാകാത്ത ആട്ടിൻകുട്ടികൾക്ക് പ്രതിരോധകുത്തിവയ്പു നൽകാൻ പാടില്ല.

1. ശരി ☐

2. തെറ്റ് ☐

34. മറ്റ് വളർത്തുമൃഗങ്ങളെ അപേക്ഷിച്ച് ആടുകൾക്ക് ഉഷ്ണം (ചൂട്) സഹിക്കുവാനുള്ള കഴിവ് കൂടുതലാണ്.

1. ശരി ☐

2. തെറ്റ് ☐

35. മുതിർന്ന ആടുകളെ വിരയിളക്കാൻ നീങ്ങൾ അനുവർത്തിക്കുന്ന രീതി?

36. പ്രസവമടുത്ത ആടുകളെ തണുത്തകാലാവസ്ഥയിൽ എങ്ങനെ പരിരക്ഷിക്കും ?

37. ആടുകളിൽ കുളമ്പ് ചെത്തി ശരിപ്പെടുത്തുന്നത് ഒരി നല്ല ശ്രമിയായ രീതിയാണോ?

1. ആണ് ☐

2. അല്ല ☐

**III. താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ശ്രദ്ധാപൂർവ്വം വായിച്ചതിനുശേഷം അനുയോജ്യമായ ഉത്തരത്തിനു നേരെ (✓) മാർക്ക് രേഖപ്പെടുത്തുക.**

ക്രമ നമ്പർ	പ്രസ്താവന	സമ്മതി ക്കുന്നു	തീരുമാന മില്ല	സമ്മതി ക്കുന്നില്ല
1.	കൂട്ടായ പ്രവർത്തനം ആടുവളർത്തലിലേർപ്പെട്ടിരിക്കുന്ന സ്ത്രീകളുടെ സാമ്പത്തിക സ്ഥിതി മെച്ചപ്പെടുത്താൻ ഉദ്ദേശിച്ചുള്ളതാണ്.			
2.	ആടുവളർത്തലുമായി ബന്ധപ്പെട്ട സ്ത്രീകളുടെ മിക്ക പ്രശ്നങ്ങൾക്കും പരിഹാരം കാണാൻ കൂട്ടായ പ്രവർത്തനത്തുനുകഴിയുന്നുണ്ട്.			
3.	കൂട്ടായ പ്രവർത്തനം ആടുവളർത്തലിലേർപ്പെട്ടിരിക്കുന്ന സ്ത്രീകളിൽ പരസ്പര സഹകരണം വളർത്താൻ പര്യാപ്തമാണ്			
4.	വിജ്ഞാന വ്യാപന ഉദ്യോഗസ്ഥരുമായും ആടുവളർത്തലിലേർപ്പെട്ടിരിക്കുന്ന സ്ത്രീകളുമായും ഉള്ള സമ്പർക്കത്തിലൂടെ അറുവു വർദ്ധിപ്പിക്കുവാൻ കൂട്ടായ പ്രവർത്തനത്തിന് കഴിയുന്നുണ്ട്.			
5.	വാസ്തവത്തിൽ ആടുവളർത്തലിലേർപ്പെട്ടിരിക്കുന്ന സ്ത്രീകൾക്കാർക്കും കൂട്ടായ പ്രവർത്തനത്തിൽ താൽപര്യമില്ല.			
6.	മറ്റുള്ളവരെ സംബന്ധിച്ചിടത്തോളം സ്വയം സഹായ സംഘങ്ങൾക്ക് പ്രത്യേകിച്ച് പുതുക്കയൊന്നുമില്ല.			

IV. താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ശ്രദ്ധാപൂർവ്വം വായിച്ചതിനുശേഷം അനുയോജ്യമായ ഉത്തരത്തിനു നേരെ (✓) മാർക്ക് രേഖപ്പെടുത്തുക.

ക്രമ നമ്പർ	പ്രസ്താവന	യോജി കുന്നു	യോജി കുന്നില്ല
	ഗ്രൂപ്പിൽ ചേർന്നതിനു ശേഷം, താഴെപ്പറയുന്ന കാര്യങ്ങൾ ചെയ്യാൻ നിങ്ങൾക്ക് കൂടുതൽ പ്രാപ്തി കൈ വന്നിട്ടുണ്ടോ?		
1.	ഞാൻ സ്വന്തമായി വരുമാനം ഉണ്ടാക്കാറുണ്ട്		
2.	എന്റെ ഇഷ്ടാനുസരണം സമ്പാദിക്കാറുണ്ട്		
3.	എന്റെ ഇഷ്ടത്തിനൊത്ത് ചിലവാക്കാറുണ്ട്		
4.	ആവശ്യപ്പെട്ടതിൽ വായ്പ ലഭിക്കാറുണ്ട്		
5.	വായ്പ സമയത്ത് തന്നെ തിരിച്ചടയ്ക്കാറുണ്ട്		
6.	പണം പലിശയ്ക്ക് നൽകുന്ന വ്യക്തികളെ കൂടുതലായി ആശ്രയിക്കാറുല്ല		
7.	സ്വയം തൊഴിൽ അവസരങ്ങൾ ഉപയോഗിക്കാറുണ്ട്		
8.	വീട്ടിലെ സൗകര്യങ്ങൾ വർദ്ധിപ്പിക്കാറുണ്ട് (കുടിവെള്ളം, വീട്ടു സാധനങ്ങൾ, വൈദ്യുതി, കക്കൂസ്, വീട് നന്നാക്കൽ എന്നിവയിൽ ശ്രദ്ധിക്കാറുണ്ട്)		
9.	കുടുംബാംഗങ്ങൾക്കും, എനിക്ക് കൂടുതലുള്ള ആരോഗ്യ സംരക്ഷണത്തിലും പോഷകാഹാര കാര്യത്തുലും ശ്രദ്ധിക്കാറുണ്ട്		
10.	എന്റെ കുട്ടികൾക്ക് നല്ല വിദ്യാഭ്യാസം ലഭിക്കുന്നുവെന്ന് ഉറപ്പു വരുത്താറുണ്ട്		
11.	സ്വന്തമായി സ്വത്ത് സമ്പാദിക്കാറുണ്ട്		
12..	എന്റെ ഇഷ്ടപ്രകാരം സ്വത്ത് ഉപയോഗിക്കാൻ സ്വാതന്ത്ര്യമുണ്ടായിട്ടുണ്ട്		
13.	പണമിടപാടുകളെ സ്ഥലം വാങ്ങൽ, വിടുണ്ടാക്കൽ എന്നിവയിൽ തീരുമാനമെടുക്കാറുണ്ട്		
14.	വീടിനടുത്തുള്ള സ്ഥലങ്ങളിൽ സ്വതന്ത്രമായി സഞ്ചരിക്കാൻ സാധിക്കുന്നു		
15.	പുറത്ത് കൂടുതൽ സ്ഥലങ്ങൾ സന്ദർശിക്കുവാൻ സാധിക്കുന്നു		

ക്രമ നമ്പർ	പ്രസ്താവന	യോജി കുന്നു	യോജി കുന്നില്ല
16.	വീട്ടിലെ പ്രധാനകാര്യങ്ങളിൽ തീരുമാനമെടുക്കുവാൻ സാധിക്കുന്നു (കുട്ടികളുടെ വിദ്യാഭ്യാസം)		
17.	വീടിനകത്തെയും പുറത്തെയും പ്രശ്നങ്ങൾ പരിഹരിക്കാൻ കഴിയുന്നു.		
18.	വീട്ടിൽ എന്റെ അഭിപ്രായങ്ങളും, നിലപാടുകളും, വികാരങ്ങളും പ്രകടിപ്പിക്കാൻ സാധിക്കുന്നു.		
19.	വീട്ടുകാര്യങ്ങൾ കൂടുതൽ നന്നായി തീരുമാനിക്കാനും, നടപ്പിലാക്കാനും കഴിയുന്നു.		
20.	വീട്ടുജോലികൾ വീട്ടിലെ മറ്റ് അംഗങ്ങളുമായി ചേർന്ന് ചെയ്തു വാൻ സാധിക്കുന്നു.		
21.	മറ്റുള്ളവരോട് കൂടുതൽ നന്നായി പെരുമാറാനും, നല്ല ബന്ധം സ്ഥാപിക്കുവാനും കഴിയുന്നു.		
22.	സമൂഹത്തിൽ കൂടുതൽ ആളുകളുമായി ഇടപഴകാൻ സാധിക്കുന്നു (പഞ്ചായത്തധികാരികൾ, മറ്റു സ്ഥാപനങ്ങളിലെ ഉദ്യോഗസ്ഥർ, സാമൂഹ്യപ്രവർത്തകർ മുതലായവർ)		
23.	യോഗങ്ങൾ, ചർച്ചകൾ, പ്രദർശനം, പരിശീലനം എന്നിവയിൽ കൂടുതൽ പങ്കാളിത്തം ഉറപ്പാക്കാൻ സാധിക്കുന്നു.		
24.	ഗ്രാമസഭ പോലുള്ള പഞ്ചായത്ത് സ്ഥാപനങ്ങളിൽ കൂടുതൽ പങ്കാളിത്തം ഉണ്ട്.		
25.	രാഷ്ട്രീയ കാര്യങ്ങളിൽ (ഇലക്ഷൻ, പാർട്ടി പ്രവർത്തനങ്ങൾ, വോട്ട് ചെയ്യാൻ) കൂടുതലായി പങ്കെടുക്കുന്നു.		
26.	കൂട്ടായ പ്രവർത്തനങ്ങളിൽ നേതൃസ്ഥാനം ഏറ്റെടുക്കുന്നു.		
27.	അധർമ്മത്തെ എതിർക്കുന്നു.		
28.	വീട്ടിലും സമൂഹത്തിലും പീഡനങ്ങൾ ഒഴിവാക്കുവാൻ സാധിക്കുന്നു.		
29.	പത്രം, ടി.വി., സിനിമ മുതലായ മാദ്ധ്യമങ്ങൾ കൂടുതലായി ഉപയോഗിക്കുന്നു.		
30.	പൊതുസ്ഥലങ്ങൾ വൃത്തിയാക്കൽ, റോഡു നിർമ്മാണം തുടങ്ങിയുള്ള വികസന പരിപാടികളിൽ കൂടുതലായി പങ്കെടുക്കുന്നു.		

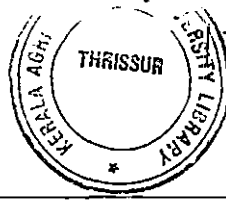
ക്രമ നമ്പർ	പ്രസ്താവന	യോജിക്കുന്നു	യോജിക്കുന്നില്ല
31.	കൂടുതൽ ശുഭാപ്തി വിശ്വാസമുണ്ട് (നല്ല രീതിയിൽ കാര്യങ്ങൾ നടക്കുമെന്ന വിശ്വാസം)		
32.	കൂടുതൽ ആത്മവിശ്വാസമുണ്ട്		
33.	കൂടുതൽ ചിന്തിക്കുന്നു		
34.	ഒറ്റപ്പെടൽ കുറവാണ്		
35.	കൂടുതൽ ചുരുചുറുക്കുന്നുണ്ട്		
36.	കൂടുതലായി സ്വയം മനസ്സിലാക്കാനുള്ള കഴിവുണ്ട്		
37.	മറ്റുള്ളവരുടെ മനസ്സ് മനസ്സിലാക്കാനുള്ള കഴിവ് കൂടുതലുണ്ട്		
38.	കൂടുതൽ ഉത്തരവാദിത്വ ബോധമുണ്ട്		
39.	കൂടുതൽ നിശ്ചയ ദാർഢ്യമുണ്ട്		
40.	തീരുമാനമെടുക്കാനുള്ള കഴിവ് കൂടുതലുണ്ട്		
41.	കൂടുതലായി സാഹസിക പരീക്ഷണങ്ങൾക്ക് മുതിരാറുണ്ട്		
42.	പുതിയ കാര്യങ്ങളോട് കൂടുതൽ താൽപര്യമുണ്ട്		
43.	ജീവിതത്തിൽ കൂടുതൽ സംതൃപ്തിയുണ്ട്.		
44.	സംഘത്തിൽ ചേർന്നതിനു ശേഷം ഞാൻ ആടുവളർത്തലിലെ മെച്ചപ്പെട്ട രീതികൾ പഠിച്ചു.		
45.	അതിൽ വൈദഗ്ദ്ധ്യം നേടി.		
46.	കൂടുതൽ മെച്ചപ്പെട്ട ആടുവളർത്തൽ രീതി ഞാൻ പ്രാവർത്തികമാക്കുന്നു.		
47.	ശാസ്ത്രീയ ആടുവളർത്തലിൽ ഉപദേശം നൽകാൻ എനിക്കു കഴിയും.		
48.	വിപണിയേക്കുറിച്ചും, വിപണിയിലെ ചലനങ്ങളെക്കുറിച്ചും അറിയുവാൻ സാധിക്കുന്നു.		
49.	സംഘങ്ങളോട് ചേർന്ന് പ്രവർത്തിക്കുന്ന സംഘടനകളെക്കുറിച്ചും സ്ഥാപനങ്ങളെക്കുറിച്ചും അറിയുവാൻ സാധിച്ചു.		
50.	സർക്കാരിന്റെ പദ്ധതികളെയും, നയങ്ങളെയും കുറിച്ചുള്ള വിവരങ്ങൾ ലഭിച്ചു.		

ക്രമ നമ്പർ	പ്രസ്താവന	യോജി കുന്നു	യോജി കുന്നില്ല
51.	എന്റെ ജോലിഭാരം കുറയ്ക്കാനും എളുപ്പമാക്കാനും ഉപകരിക്കുന്ന പുതിയ ചില വിദ്യകളെപ്പറ്റി മനസ്സിലാക്കാൻ കഴിഞ്ഞു.		
52.	ആടുവളർത്തൽ ഒരു സ്വയം തൊഴിലായി ഏറ്റെടുത്ത് നടത്താൻ ഞാൻ സ്വയം പ്രാപ്തനാണ്.		
53.	ആടുവളർത്തൽ നടത്തിക്കൊണ്ടു പോകുവാൻ എനിക്ക് പ്രചോദനം ലഭിച്ചു.		
54.	ആടുകളുടെ തീറ്റ, രോഗനിയന്ത്രണം, വംശവർദ്ധന എന്നിവയിൽ തീരുമാനമെടുക്കുവാൻ എനിക്ക് കൂടുതൽ സ്വാതന്ത്ര്യമുണ്ടായിട്ടുണ്ട്.		

V. നിങ്ങളുടെ ഗ്രൂപ്പിന്റെ പ്രവർത്തനത്തെപ്പറ്റി അറിയുവാനുള്ള ചില പ്രസ്താവനകളാണ് താഴെ ചേർത്തിരിക്കുന്നത്. ഓരോ പ്രസ്താവനയും ശ്രദ്ധാപൂർവ്വം വായിച്ചതിനുശേഷം അനുയോജ്യമായ ഉത്തരത്തിനു നേരെ (✓) മാർക്ക് രേഖപ്പെടുത്തുക.

ക്രമ നമ്പർ	പ്രസ്താവന	യോജി കുന്നു	യോജി കുന്നില്ല
1.	ആഴ്ചകൾതോറും കൃത്യമായി യോഗങ്ങൾ കൂടാറുണ്ട്.		
2.	അംഗങ്ങൾ, യോഗത്തിന്റെ സ്ഥലം, സമയം, ദിവസം എന്നിവ നേരത്തേ തീരുമാനിക്കാറില്ല.		
3.	അംഗങ്ങളുടെ ഹാജർ പൂർണ്ണമാകണമെന്ന് നിർബന്ധിക്കാറുണ്ട്.		
4.	ലോണുകൾ കൃത്യസമയത്ത് അടയ്ക്കാത്തവർ ഫൈൻ കൊടുക്കേണ്ടതില്ല.		
5.	എല്ലാ അംഗങ്ങളും സ്വാശ്രയസംഘങ്ങളുടെ നിയമങ്ങൾ പാലിക്കേണ്ടതുണ്ട്.		
6.	യോഗതീരുമാനങ്ങൾ എഴുതി വയ്ക്കാറില്ല.		
7.	ആഴ്ചയോഗങ്ങളിൽ വെച്ച് അംഗങ്ങൾ സമ്പാദ്യത്തുക നൽകേണ്ടതുണ്ട്.		
8.	സംഘങ്ങളുടെ രജിസ്റ്ററുകളും റെക്കോഡുകളും കൃത്യമായി സൂക്ഷിക്കാറില്ല.		
9.	കൃത്യമായി പണം ബാങ്കിൽ അടയ്ക്കുന്ന ജോലി പ്രസിഡന്റും, സെക്രട്ടറിയും നിർവഹിക്കുന്നു.		





ക്രമ നമ്പർ	പ്രസ്താവന	യോജിക്കുന്നു	യോജിക്കുന്നില്ല
10.	പണമിടപാടുകൾ, സെക്രട്ടറിയും, പ്രസിഡന്റും റജിസ്റ്ററുകളിൽ കൃത്യമായി രേഖപ്പെടുത്തുന്നില്ല.		
11.	സംഘാഗങ്ങളുടെ കുടുംബങ്ങളുടെ ആരോഗ്യനില നോക്കേണ്ട ഉത്തരവാദിത്വം ആരോഗ്യവോളണ്ടിയർ നിർവ്വഹിക്കുന്നുണ്ട്.		
12.	അംഗങ്ങളിൽ നിന്നു പണം പിരിച്ചെടുക്കാനുള്ള ജോലി ആദായം വർദ്ധിപ്പിക്കാനുള്ള വാളണ്ടിയർ ചെയ്യുന്നില്ല.		
13.	അടിസ്ഥാന സൗകര്യങ്ങളായ വീട്, കുടിവെള്ളം എന്നിവ അംഗങ്ങൾക്ക് ലഭ്യമാക്കുന്നതിനുള്ള ഉത്തരവാദിത്വം ഇതിനായുള്ള വോളണ്ടിയർ ഏറ്റെടുക്കുന്നു.		
14.	സംഘ തീരുമാനങ്ങൾ ഉയർത്തിപ്പിടിക്കുവാൻ അംഗങ്ങൾ ബാധ്യസ്ഥരല്ല.		
15.	എല്ലാ അംഗങ്ങളും സംഘപ്രവർത്തനങ്ങൾ ചെയ്യാൻ കടപ്പെട്ടിരിക്കുന്നു.		
16.	അംഗങ്ങൾക്ക് വായ്പ കൊടുക്കുന്നതിൽ പക്ഷപാതം കാണിക്കാറുണ്ട്.		
17.	എല്ലാ അംഗങ്ങളും യോഗത്തിന്റെ ചർച്ചയിൽ സജീവമായി പങ്കെടുക്കാറുണ്ട്.		
18.	ആനുകൂല്യങ്ങളുടെ കൂടുതൽ ഭാഗവും സ്വാധീനമുള്ള അംഗങ്ങളിലേക്ക് പോകുന്നു.		
19.	യോഗങ്ങളിൽ തങ്ങളുടെ അഭിപ്രായങ്ങളും നിർദ്ദേശങ്ങളും പറയാൻ എല്ലാ അംഗങ്ങൾക്കും ഒരുപോലെ സ്വാതന്ത്ര്യമുണ്ട്.		
20.	സംഘതീരുമാനങ്ങൾ എടുക്കുന്നത് എല്ലാ അംഗങ്ങളുടേയും അഭിപ്രായം കണക്കിലെടുത്തിട്ടല്ല.		
21.	സംഘത്തിന്റെ നയങ്ങൾ, മാർഗ്ഗരേഖ നിയമങ്ങൾ, നിർദ്ദേശങ്ങൾ എന്നിവ എല്ലാ അംഗങ്ങൾക്കും അറിയാം.		
22.	സംഘത്തിന്റെ പദ്ധതികളും പ്രവർത്തനങ്ങളും എല്ലാവർക്കും അറിവുള്ളതല്ല.		

ക്രമ നമ്പർ	പ്രസ്താവന	യോജി ക്കുന്നതുക	യോജി ക്കുന്നില്ല
23.	ലോൺ കൊടുക്കാനുള്ള അംഗങ്ങളെ തിരഞ്ഞെടുക്കൽ, കൊടുക്കേണ്ട വായ്പ, പലിശനിരക്ക്, പണം തിരിച്ചടയ്ക്കേണ്ട കാലയളവ് എന്നിവ സംഘാഗങ്ങൾ എല്ലാവരും ചേർന്ന് ജനാധിപത്യപരമായി തീരുമാനിക്കുന്നു.		
24.	സംഘത്തിന്റെ സമ്പാദ്യം, കടം എന്നിവയുടെ തുകയേപ്പി അംഗങ്ങൾക്ക് കൃത്യമായി ധാരണയില്ല.		
25.	അംഗങ്ങൾക്ക് സംഘത്തിന്റെ അക്കൗണ്ടുകൾ, രജിസ്റ്ററുകൾ എന്നിവ പരിശോധിക്കാം.		
26.	അംഗങ്ങൾ തമ്മിലുള്ള വിരോധം സംഘപ്രവർത്തനത്തെ ബാധിക്കുന്നു.		
27.	പ്രതിസന്ധിയിൽ അംഗങ്ങൾ പരസ്പരം സഹായിക്കാൻ തയ്യാറാകുന്നു.		
28.	അംഗങ്ങൾക്ക് പരസ്പരം വീശ്വസമില്ല.		
29.	അംഗങ്ങൾ തങ്ങളുടെ പ്രശ്നങ്ങൾ യോഗങ്ങളിൽ പരസ്പരം ചർച്ച ചെയ്യുന്നു.		
30.	അനുഭവങ്ങൾ, കഴിവുകൾ, അറിവുകൾ എന്നിവ അംഗങ്ങൾ പരസ്പരം പങ്കുവെയ്ക്കുന്നില്ല.		
31.	അംഗങ്ങൾ തമ്മിലുള്ള എതിർപ്പ് ചർച്ചകൾ വഴി പരിഹരിക്കുന്നു.		
32.	അംഗങ്ങൾ തമ്മിൽ ആശയവിനിമയം കുറവാണ്.		
33.	വ്യക്തിപരമായ പല ഉത്കണ്ഠകളും (ടെൻഷൻ) ഇല്ലാതാക്കാൻ അംഗങ്ങൾ പരസ്പരം സഹായിക്കാറുണ്ട്.		
34.	സംഘത്തിന്റെ ലീഡർ മറ്റുള്ളവരുമായി ചർച്ചചെയ്യാതെ തീരുമാനങ്ങളെടുക്കുന്നു.		
35.	സമ്പാദ്യത്തുക മൂടങ്ങാതെ നൽകുവാനും വായ്പ കൃത്യസമയത്ത് അടച്ചു തീർക്കുവാനും അംഗങ്ങൾ പരസ്പരം പ്രേരിപ്പിക്കാറുണ്ട്.		
36.	സംഘപ്രവർത്തനത്തിന് അംഗങ്ങളുടെ ഇടയിൽ സഹകരണം കുറവാണ്.		
37.	ഗ്രൂപ്പ് ലീഡർ അംഗങ്ങളുടെ ആവശ്യങ്ങൾ പരിഗണിക്കാറുണ്ട്.		

ക്രമ നമ്പർ	പ്രസ്താവന	യോജിക്കുന്നു	യോജിക്കുന്നില്ല
38.	ചില അംഗങ്ങൾക്ക് സംഘത്തിൽ തുടരാൻ താത്പര്യമില്ല.		
39.	പുതിയ വിദ്യകൾ പരിശീലിക്കാനും, പ്രയോഗിക്കാനും അംഗങ്ങൾ പരസ്പരം പ്രോത്സാഹിപ്പിക്കുന്നുണ്ട്.		
40.	അസംസ്കൃത വസ്തുക്കൾ, മറ്റ് സാധനങ്ങൾ (തീറ്റ, മരുന്ന) എന്നിവ നേടാൻ അംഗങ്ങൾ ഒന്നിച്ച് പ്രവർത്തിക്കുന്നുണ്ട്.		
41.	സംഘത്തിൽ സൗഹാർദ്ദപരമായ ഒരു അന്തരീക്ഷമാണുള്ളത്.		
42.	പ്രവർത്തനങ്ങൾ മെച്ചപ്പെടുത്താൻ അംഗങ്ങൾ പരസ്പരം പ്രോത്സാഹിപ്പിക്കുന്നു.		
43.	ആടുകളുടെ രോഗങ്ങൾ കൊണ്ടുണ്ടാകുന്ന പ്രശ്നങ്ങൾ പരിഹരിക്കാൻ അംഗങ്ങൾക്ക് സാധിക്കുന്നുണ്ട്.		
44.	ആടു വളർത്തൽ അംഗങ്ങൾക്ക് ജീവിതമാർഗ്ഗമാണ്.		
45.	അംഗങ്ങൾ ശാസ്ത്രീയമായ ആടുപരിപാലനരീതി അവലംബിക്കുന്നുണ്ട്.		
46.	ആടിന് നല്ല തീറ്റ കൊടുക്കുവാൻ അംഗങ്ങൾക്ക് ബുദ്ധിമുട്ടില്ല.		
47.	നല്ല ഇനം ആടുകളെ കിട്ടാൻ അംഗങ്ങൾ ബുദ്ധിമുട്ടുന്നു.		
48.	ആടുകൾക്ക് വേണ്ട വൈദ്യസഹായം നേടാൻ അംഗങ്ങൾക്ക് കഴിയുന്നു.		
49.	ആടിൻ പാലിനു മാംസത്തിനും വിപണി കണ്ടെത്താൻ അംഗങ്ങൾ ബുദ്ധിമുട്ടുന്നു.		
50.	മൃഗങ്ങളെ ഇൻഷുർ ചെയ്യാൻ അംഗങ്ങൾക്ക് സാധിച്ചിട്ടുണ്ട്.		
51.	ആടുവളർത്തലിനെ സംബന്ധിച്ച് അറിവും, സാങ്കേതിക പരിജ്ഞാനവും കിട്ടുന്ന പരിശീലനങ്ങളിൽ അംഗങ്ങൾ പങ്കെടുത്തിട്ടില്ല.		
52.	ആടുകളിലെ രോഗങ്ങൾ തടയാനും നിയന്ത്രിക്കാനും ഉള്ള മാർഗ്ഗങ്ങൾ അവലംബിക്കാൻ അംഗങ്ങൾക്കു കഴിയുന്നുണ്ട്.		
53.	ആടുവളർത്തൽ സുസ്ഥിരമായ ചെറുകിട വ്യവസായമാണ്.		
54.	ജില്ല/ബ്ലോക്ക്/വാർഡ് തലങ്ങളിൽ നിന്നും കൂടാതെ മറ്റ് സംഘടനകളിൽ നിന്നും ആടുവളർത്തൽ തുടരാനുള്ള ഒരു സഹായവും ലഭിക്കുന്നുണ്ട്.		



# **PERCEPTION OF EMPOWERMENT BY THE MEMBERS OF WOMEN SELF-HELP GROUPS IN GOAT FARMING IN THRISSUR DISTRICT**

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## ABSTRACT

The objectives of the study were to analyse the members' perception of empowerment through participation in women SHGs, to explore the members' perception of effectiveness of functioning of their own groups and to analyse the opportunities and threats associated with empowerment through microfinance in goat farming as perceived by the members. Among the members of SHGs engaged in goat farming for atleast one year, operating under Kudumbashree in Thrissur district, 150 members were selected through proportionate stratified random sampling. The data were collected through structured questionnaire and interviews.

Three-fourth of the respondents had medium knowledge of goat farming and almost two-third had highly favourable attitude towards group activity.

As for the members' perception of empowerment, more than half of the respondents were in the medium category. The respondents had the strongest perception of being empowered in the psychological aspects. About the members' perception of effectiveness of group functioning, more than three-fourth of the respondents fell in the medium category. The functioning of the group in terms of quality of official procedures was perceived as most effective by the members. Opportunity to earn income was perceived by more than half of the respondents, whereas, lack of cooperation from family members was perceived as the most serious threat.

Intercorrelations of perception of empowerment, perception of effectiveness of group functioning, knowledge of goat farming and attitude towards group activity were worked out using Kendall's tau-b rank order correlation. Significant positive correlation was observed between perception of effectiveness of group functioning and attitude towards group activity. The members' perception of empowerment had significant negative correlation with their knowledge of goat farming.

A significant negative relationship was found between the members' perception of empowerment and the herd size of goats maintained by them. The perception of empowerment of the respondents having previous training exposure was higher than those with no training exposure. Also, the perception of empowerment of the illiterate members was higher than that of literate members.