



**PERFORMANCE OF SAMATHA SELF HELP
GROUPS IN THE EMPOWERMENT OF
RURAL WOMEN IN ULLOOR PANCHAYAT**

BY

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THESIS
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2001

DECLARATION

I hereby declare that this thesis entitled "**Performance of Samatha self help groups in the empowerment of rural women in Ulloor Panchayat**" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title, of any other university or society.

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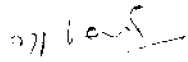


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Introduction

CHAPTER I

INTRODUCTION

“To awaken the people it is the women who must be awakened. Once she is on the move, the family moves, the village moves, nation moves”

- Jawaharlal Nehru.

Nearly half of the available human resource in India, as in other countries is women. It has been estimated that women contribute about 30 per cent of labour force, yet they receive only ten per cent of the income and own less than one per cent of the property. The total population of women is 495.74 million, of which 75 per cent are living in rural areas (Census, 2000). Rural women constitute majority of the India's poor and suffer most acutely due to decline in social values and environmental degradation. Gender bias has been observed in all systems and presents a major obstacle to achieving sustainable development. In comparison with men, rural women have to face lots of problems. Problems faced by rural women include poverty, illiteracy, poor participation in decision making, limited access to resources, input and credit, inadequate skill and technical competency. In spite of the international recognition of these problems, they are still often neglected in development efforts.

Since impoverishment is an outcome of a range of vulnerabilities that place people under tremendous hardships, change can only be brought through people-centered sustainable development. The need of the hour is mainstreaming the rural women into the social fabric. This continuous

process is often referred to as empowerment. Empowerment of women is a concept much talked about, deliberated upon and debated in various fora these days.

In Kerala with the launching of the people's plan campaign the government has tried to create an environment in which women's, especially rural women's concerns are properly reflected, articulated and seriously addressed. As part of this effort many policy instruments have been set forth. Ten per cent of the people's plan fund is set aside for women development projects.

National Bank for Rural Development (NABARD) gave a new approach called microfinance, through the introduction of Self Help Groups (SHGs) and linking them with banks in February 1992. Samatha groups were formed based on this approach of NABARD. The social outlook and active effort of Kerala Shastra Sahitya Parishad (KSSP) was an inspiring factor in the creation of these groups. Samatha group formation was done by Panchayat officials through the people's plan campaign. The first Samatha Group was formed in Idayakode region in Ulloor panchayat in Thiruvananthapuram district on 7th January 1998 and was named the 'Samatha' meaning social and economic equality. These are self help groups aimed at empowering the rural poor women to identify, prioritise and meet their own basic needs. The success of one group was an inspiration for the formation of more such groups. About 135 groups originated within Ulloor panchayat itself and the tremendous success of these groups encouraged the officials of both KSSP and local self government to form such groups for rural women initially in other panchayats like Kunnathukal, Thiruvallom.

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Pallichal, Vembayam etc and later in other districts and the process is fast spreading.

Samatha groups ensure secure savings to the members, provides mutual self-help networks, assists with income generation, provides access to emergency loans, initiates group based activities and also gives access to government programmes. It is reported to be an alternative and reliable source of credit in emergencies (Unnikrishnan, 1999).

The present study is designed to analyse the functioning of Samatha groups in the empowerment of rural women. The specific objectives of the study were :

1. To analyse the structure and functions of Samatha groups
2. To study the group characteristics
3. To study the performance of Samatha groups in the empowerment of members.
4. To study the profile characteristics of members.
5. To identify problems faced by the Samatha groups and suggestions for improvement.

Scope of the study

Scientific studies on the performance of Samatha groups are very much essential to reorient these women development programmes on the basis of objective assessment. This research aims at studying the performance of Samatha groups in the empowerment of rural women with the main motto of

eliminating bottle necks in the present set up of Samatha groups. This will also help in strengthening the Samatha groups that are to be started in future. The result of the study, it is hoped, will also help planners, policy makers and administrators to strengthen Samatha groups as a potential means of empowering rural women and bringing them to mainstream of development.

1.1 Limitations of the study

The concept of Samatha groups came into prominence only during the last three years. As the present study was undertaken as a part of the requirement for the post graduation programme of the student researcher, there were constraints of time and money. Therefore only a few randomly selected Samatha groups were included in the study. So it may not be possible to generalise the findings of the study for the entire state. In spite of these limitations, every effort was made by the researcher to carry out the study as systematic and objective as possible.

1.2 Presentation of the study

The report of the study has been spread out under five chapters. The first chapter deals with introduction, wherein the statement of the problems, the objectives, the scope and the limitations of the study are discussed. The second chapter covers the review of the studies related to the present study. The third chapter refers to the details of methodology used in the process of investigation. The fourth chapter deals with the result of the study obtained and also the discussion on the result in detail. The fifth and final chapter presents the summary of the study and the suggestions for future research. The references, appendices and abstract of the thesis are given at the end.

*Theoretical
Orientation*

CHAPTER II

THEORETICAL ORIENTATION

A review of the existing literature on a topic helps the researcher to develop the theoretical frame work of the study and assess the nature and quantum of research studies already undertaken in the area of research. Keeping this in view an attempt is made to review the related literature. The main objective of this chapter is to portray in broad outlines the conceptual frame of references that has been used for the study. This will provide a theoretical basis for the empirical investigation. It also assists in evaluating one's own research efforts by comparing them with the related efforts of others. The literature that appeared relevant are presented under the following heads.

- 2.1 Problems faced by rural women
- 2.2 Concept of empowerment
- 2.3 Dimensions of empowerment
- 2.4 Concept of Self Help Groups
- 2.5 Concept of Samatha groups
- 2.6 Group characteristics
- 2.7 Profile characteristics
- 2.8 Marketing of products
- 2.9 Perception of officials about SHG's
- 2.10 Constraints faced by the members
- 2.11 Conceptual framework of the study

2.1 Problems faced by rural women

In terms of every set of indices of development and socio-economic status, women have fared worse than men, in all regions and in all strata of the population.

Rural women have to face a host of problems like poverty, poor participation in decision making, limited access to resources, input and credit, inadequate skill and technical competency (Sanadhya and Intodia, 1999).

While low income and lack of basic services are the two main reasons of poverty, not being able to choose from a range of options also makes women vulnerable. Their lack of choice begins with denial of opportunities for education, modern technology and skills, employment and marriage options, child bearing decisions etc. Being uneducated, rural women are unaware of their rights to basic services and alternatives. Economically weak, they cannot afford to demand or pay for a safer or desirable service. Being unskilled, they are hardly in any position to organize and collectively bargain with local authorities for their rights.

2.2 Concept of empowerment

The meaning of the term empower as given in the Chambers Twentieth Century Dictionary (1983) is to give power, to authorize, to enable and permit.

Hornby (1974) explains 'empower' as to give a power or authority to act.

The synonyms of empowerment as given by Roget (1972) are confer a privilege, license, authorize, obligate and accredit.

According to Devadas *et al.* (1989) the concept of empowerment is also related to the concept of freedom. Freedom refers to the absence of constraint in choice and action. Empowerment is a multidimensional process which enables individuals to realize their full identity and powers in all spheres of life. Empowerment may be presumed to consist of greater access to knowledge and resources, greater autonomy in decision-making, greater ability to plan one's life and ability to overcome the restrictions and constraints imposed by customs, beliefs and practices if they constrain the action.

Hersey and Blanchard (1988) viewed power as a concept which is closely related to the concept of leadership. Power is one of the means by which a leader influences the behaviour of the followers.

John (1990) defined power as the capacity to ensure the outcome one wishes to prevent those one does not wish. Power in the social connotation is the capacity to bring about certain intended consequences in the behaviour of others.

Empowerment is not a new concept. What is new is the surfacing of the power of one's own strength among her own women and sharing ideas, knowledge and positive self image with others. Empowerment becomes a way of enabling others to achieve their fullest development.

Scott and Jafe (1991) opined that empowerment means increasing competitiveness and profitability by enhancing the value of the contribution of the people in the organization, work group or team.

Srinath (1992) observed that the empowerment approach aims at equipping the rural people with ways and means of improving their conditions.

Empowerment is creating circumstances where people can use their facilities and abilities at maximum level in pursuit of common goals both human and profit oriented. Empowerment may reveal sources of managerial talent which were previously unrecognized, creating circumstances in which that talent can flourish (Orbaldeston, 1993).

According to Carver (1995), empowerment is encouraging and allowing individuals to take personal responsibility for improving the way they do their jobs and contribute to the goals. It requires the creation of a culture which both encourages people at all levels to feel they can make a difference and help them to acquire the confidence and the skill to do so.

According to Clutterbuck (1995) empowerment is finding new ways to concentrate power in the hands of the people who need to get the job done, putting authority, resources and rights at the most appropriate level for each task.

Sengupta (1998) observed that empowerment gives the people of a community the ability and opportunity to take part in decision making process with regard to the socio economic and political issues affecting

their existence. Empowerment of the deprived begins with their ability to voice their opinion through the process of consensual politics and dialogue.

According to Ahmed (1999), empowerment also enables women groups to shape themselves as social activists by trying to check malpractice and discrimination in the implementation of different schemes in the system.

Jayasri (1999) opined that empowerment by exercising one's own rights is the only way by which the society can sustain itself.

Vecrabhadraiah and Fami (1999), conceptualized empowerment in terms of personal assertions and confidence, ability to protect themselves as women, attaining economic independence, ownership of productive assets, ability to handle capital and assets and provide leadership in both women and community related issues at all levels.

According to Shivamurthy (1999), empowerment in the context of rural women entails gradually increasing control of poor women over the entire economic process and not merely as producers of some products and area where they live and work.

3 Dimensions of Empowerment

2.3.1 Leadership propensity

Parry (1972) reported that leaders played an important role in developing political consciousness and mobilizing people and community they represent.

Desai (1995) found that leadership is an important ingredient in the level and form of community participation.

Riddell and Robinson (1995) observed that frequent objectives of group approach is to try to develop effective leadership among poor.

Ban (1997) reported that a participatory approach requires changes in the leadership styles and culture of extension agency.

Noor (1998) refers leadership as the process of influencing people towards achieving the desired goals. The leader motivates people to behave in the most desired way.

Parvathy (2000) reported that leadership propensity had positive and significant relationship with extent of participation of rural women in Agricultural development projects under people's plan.

2.3.2 Self confidence

Muthayya and Kannan Gnana (1973) found a positive relationship between self confidence and job satisfaction.

According to Pandiyaraj (1978) self confidence is the belief of an individual in his or her own abilities.

Joseph (1983), Nizammudeen (1996) and Sangeetha (1997) reported that a good majority of the respondents belonged to high group with respect to self confidence.

Varma (1996) reported that self confidence was positively and significantly correlated with attitude of farmers towards rice cultivation

Patil and Swamy (1999) in their study on factors responsible for differential perception of usefulness of National Agricultural Extension

Project (NAEP) by extension personnel of Department of Agriculture revealed that Self Confidence was negatively correlated with perception.

2.3.3 Employment generation

Mencher (1980) observed that even though wage rates are high in Kerala, number of days for which employment available for agricultural labourers are less.

Padmanabhan (1981) found that the average period of unemployment in a year for men labourers was 138.87 days.

Santhanam *et al.* (1982) inferred in their study that about 30 per cent of the respondents in Kerala were unemployed for more than 181 days. Those employed for less than 120 days in a year in Kerala was 18 per cent.

Chauchen and Sharma (1990) observed that dairy farming by the landless and poor farmers also substantially contributed to their family income and it provided gainful employment to large proportion of work force, most significantly in rural areas.

Prasad and Krishna (1995) revealed that the direct employment generation programme are more suitable for creating additional employment opportunities than the assets creation programme.

Lakshmi (2000) reported that indebtedness of farmers and orientation towards incentives were positively and significantly correlated with employment generation.

2.3.4 Increase in income

Surendran (1981) reported that 78 per cent got increased income, 11 per cent purchased new utensils, 5 per cent improved the existing house, 5 per cent changed their dressing pattern and 22 per cent invested in savings as a result of their participation in Toda Welfare Scheme.

Gowda and Jayaramaiah (1990) in their study on impact of watershed development, found that the extent of increase in annual gross income of farmers was due to the implementation of watershed development programmes.

Sankaran (1997) concluded that increased income was the directly perceived impact of Integrated Watershed Development Programme.

Lakshmi (2000) reported a positive and significant relationship between economic motivation and increase in income.

2.3.5 Decision making

Rexlin and Subramanian (1990) found that 26.00 per cent of small farm women and 33.00 per cent of big farm women were consulting their husbands for decision making on farm practices.

Ravichandran (1992) reported that the extent of participation of farm women in making self-decisions on farm production activities was 27.00 per cent and 35.00 per cent in farm investment activities. The extent of participation of them in making joint decisions on farm production activities was 73.00 per cent, while they influenced 65.00 per cent investment activity.

Mohanty (1994) observed that as far as the purchase of farm equipments and animals were concerned, majority of the decisions were taken either by husband alone (35.25 per cent) or by husband and wife jointly (36.25 per cent).

Monica and Talukdar (1997) reported that majority (63.34 per cent) of the women entrepreneurs possessed high decision making ability followed by medium and low by equal per cent (18.33) in each category respectively.

Kumari (1998) quoted that majority of the farm women respondents took independent decisions.

Seethalakshmi (1999) found that majority of the farm women (93.33 per cent) made joint decisions by having consultation with family members for farm and home activities. Five per cent of the respondents had independent decisions and 1.67 per cent had joint decisions but having consultation with other than family members.

2.4 Concept of Self Help Groups.

NABARD (1995) 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.

Singh (1995) conceptualized SHG as an informal association of individuals which come together voluntarily for the promotion of economic and /or social objectives.

Dwaraki *et al.* (1996) described a self help credit group as an unregistered body of people, preferably the disadvantaged who willingly contribute an agreed sum of money which would be lent at a price for a short period as fixed by the group itself.

Krishnamoorthy (1996) defined SHG as an organisation formed by people for pooling their resources to help each other.

Roul (1996) defined SHG as an institutional framework for individuals or households who have agreed to co-operate on a continuing basis to pursue one or more objectives.

Karmakar (1998) defined SHG as an informal group of people where members pool their savings and re-lend within the group on rotational basis.

Thomas (1998) defined SHG as a homogenous group of rural poor voluntarily formed to save small amounts out of their earnings which is convenient to all the members and agreed upon by all to form a common fund for the group to lend its members for meeting their production and emergent credit needs.

2.5 Concept of Samatha Groups

According to Unnikrishnan(1999), 'Samatha' means social and economic equality.

Samatha banks lend interest free and security free loans to the members.

Manjula (1999), opined that Samatha groups have succeeded in bringing rural women, to the main stream of development. It has helped

rural women in employment generation, boosted their self confidence and thus empowered these women.

2.6 Group characteristics

2.6.1 Group interaction

Diedrich and Dye (1972) opined that perception of similarity is an important factor that affect interaction.

Norman *et al.* (1988) stated that groups can be effective in increasing and improving the pattern of farmer participation in the technology development process.

It was reported, based on the experience of working with Ecuadorian cassava farmer's associations, that the farmer-to-farmer technology transfer approach has proven to be a very effective form of extension (Centro International de Agricultura Tropical, 1989).

Muller (1997) reported that social participation and training showed a positive correlation with group interaction in effective groups.

Sreedaya (2000) reported that planning, production and marketing aspect of vegetables were found to be positively and significantly correlated with group interaction.

2.6.2 Group cooperation

Rao (1989) pointed out that the essential element of group action is the co-operation between the members of the group and which can be achieved only by a dedicated leadership.

Gautam and Shimla (1990) opined that the problem of non-functioning of, Development of Women and Children in Rural areas (DWCRA) groups in Himachal Pradesh was due to lack of co-operative zeal among members of the group.

Bardhan (1993) revealed that co-operation works better in small groups with similarity of needs, clear boundaries and shared norms and patterns of reciprocity.

Muller (1997) reported a positive and significant relationship between social and extension participation and group co-operation.

Sreedaya (2000) opined that cosmopolitaness and high social participation would influence farmer's behaviour and as a result they show more co-operation with the members of their group.

2.6.3 Group leadership

According to Murray and Charles (1957) leadership is something a person does, not something he has. Leadership is something that emerges, that grows and that is achieved.

According to Hollrieggen (1983) leaders do not flourish in vacuum. The essence of leadership is followership. Leadership implies that followers must consent to being influenced. They must suspend their judgement and allow another person to make decisions in the specific situations. This leader relationship involves psychological or economic exchange. Leaders gain their authority over a group-by-group consensus alone.

Hussain (1992) reported that lack of sustained group leadership was one reason for failure of earlier group approaches.

Muller (1997) found a significant and positive relationship between group leadership and variables like, District Rural Development Agency (DRDA) visit, training and information source utilization.

Sreedaya (2000) reported that the leadership of Kerala Horticulture Development Programme (KHDP) SHGs functions in a better way than Intensive Vegetable Development Programme (IVDP) SHGs due to the concept of master farmers.

2.6.4 Transparency

O' Brien (1997) is of the opinion that good governance involving participation and transparency were essential for sound development.

Sreedharan (1997) maintained that transparency in business operation and the overall conduct of group activities should be ensured.

Cambessus (1998) observed that increasing transparency of government operation decreases the chances for corruption and enhances public accountability.

FAO (1999) observed that transparency has to be built into management functions in farmers organisations, no matter whether leadership is shared or not.

Sreedaya (2000) is of the opinion that transparency is one of the effective ways to ensure fair and equitable delivery of goods and services to the people.

2.6.5 Need satisfaction

According to Maslow's need priority model, needs form hierarchy. A higher order need cannot become an active motivating force until the preceding lower order need is essentially satisfied (Maslow, 1943).

Shaw (1971) opined that groups that fail to satisfy the needs of individual group members, usually disintegrate.

Shaw (1993) opined that a self help group can be sustainable only if it serve purposes important to its members.

Muller (1997) found that training gives the members of the group more knowledge leading to achievement of group goals and hence increased need satisfaction.

Sreedaya (2000) reported that as the people are more experienced and more success oriented they are able to tackle their problems more wisely and try to satisfy their needs.

2.6.6 Interdependence of members

Wilson (1978) opined that for a group to form, not only must the individuals stand for a common goal, but also this goal must be one that requires interdependence among members to be attained.

Hussain (1992) opined that interdependence of group members is a very important character affecting group cohesiveness.

Muller (1997) reported that if the members feel that they can work independently, they should be removed from the group and the members

who are willing to work with interdependence alone need be retained as a member of the group.

Sreedaya (2000) observed that higher age, educational status and social participation might have created a better awareness among the members about their role in the group and they try to help each other for the prosperity of the group.

2.6.7 Team spirit

According to Benhis (1985) for a group to be functional and useful, it must be established in such a way that individual and combined effort always lead towards the desired goal.

According to Larson (1989) the members of a competent team should collaborate effectively.

Mukherjee (1997) reported that some people in community have individualistic approach and do not easily get involved in community efforts. Participatory group approach depends largely on collective activities, initiatives and efforts.

Sreedaya (2000) reported that members who had high perception about the group will try to maintain a cohesion within the group and develop team spirit.

2.6.8. Accountability

According to Larson (1989) the effectively functioning group is characterized by clear roles and accountabilities.

Mishra and Mishra (1998) observed that participation brings accountability.

Hansari (1998) reported that participatory approaches aim to develop teams which has greater accountability while taking actions in identification and solving of problems.

FAO (1999) observed that group should be fully accountable to its members. There should be a system of keeping of accounts and keeping of minutes and decisions to arrive to ensure necessary transparency in group activities.

Sreedaya (2000) reported a positive correlation between accountability and educational status and experience in vegetable cultivation.

Surendran (2000) reported that there is high level of accountability in quasi governmental groups compared to governmental and non governmental organization (NGO) groups.

2.6.9 Equity

Adam's Theory of Equity says that people are motivated to maintain fair relationship with others and will try to rectify unfair relationships by making them fair (Adam and Rosenbaum, 1962).

Hay (1995) observed that equity means people enjoying equitable access to opportunities. Development without equity means a restriction of choices of many individuals in society.

Fernandez (1998) reported that for the sustainability of SHGs, the equity should be ensured.

Sreedaya (2000) found that to develop a sense of equity among members, participation either as a member or as an office bearer is required.

2.7 Profile characteristics of Samatha Members

2.7.1 Age

Jayalekshmi (1996) stated that age has a non-significant relationship with the entrepreneurial behaviour of rural women.

Muller (1997) found that in effective groups age was negatively and significantly correlated with participation in group activities.

Varma (1997) stated that age is a significant factor that can influence the attitude of farm women towards starting their own enterprises in agriculture and allied areas.

Parvathy (2000) found that age had a negative correlation with perception of rural women about people's plan.

Sreedaya (2000) found that age had a negative and significant relationship with group interaction.

2.7.2 Education

Seema (1986) found that educational status has contributed significantly to variation in role performance of farm women.

Jayalekshmi (1996) found that education was positively and significantly related to the entrepreneurial behaviour of farm women.

Muller (1997) stated that in effective groups the educational status of the respondent showed a positive correlation with group co-operation.

Parvathy (2000) found out that educational status of rural women was positively and significantly correlated with self- confidence.

2.7.3 Cosmopolitaness

Ferreira *et al.* (1983) in their study indicated that cosmopolite farmers were more inclined to adopt new technology.

Gangadharan (1993) reported a positive and significant relationship between cosmopolitaness and extent of adoption of improved agricultural practices by pepper growers of Idukki District.

Jayalekshmi (1996) indicated that rural women with cosmopolitaness will be more innovative, risk taking and will have a competitive spirit which improve their decision making and managerial ability.

Muller (1997) found out a negative and significant relationship between cosmopolitaness and group leadership of women.

2.7.4 Social participation

Sharma and Singh (1970) stated that social participation was significantly related to the extent of participation in decision making.

Jayalekshmi (1996) reported that social participation motivated rural women in starting their own enterprise by utilizing their available resources.

Varma (1996) in a study on a multidimensional analysis of self employment among farm women revealed that social participation had a

positive and significant relationship with attitude towards self employment.

Thomas (1998) observed that a positive and significant correlation exists between social participation and participation of farm women in watershed development programmes.

Parvathy (2000) in a study on participation of women in agricultural development programmes under people's plan, reported a positive and significant relationship between social participation and perception of women.

2.7.5 Extension participation

Gangappa (1975) found that farmers participation in extension activities yielded a positive influence on the adoption behaviour.

Ramagowda and Siddaramaiah (1987) reported that extension participation was positively and significantly related with innovativeness of farmers in adopting MR-301 paddy variety.

John (1991) found that mere membership in groups itself had enhanced the extension participation of the members and he found that extension participation has positive and significant influence on adoption of pepper cultivation practices.

Muller (1997) reported a positive and significant relationship between extension participation and group decision making.

2.7.6 Achievement motivation

Mc Clelland (1961) stated that achievement motivation is the desire to do well, not so much for the sake of the social negotiation or prestige level, but to attain an inner feeling of personal accomplishment.

Seema (1986) reported no significant relationship between achievement motivation and participation in implementing decision by farm women.

Thomas (1998) found that achievement motivation had a non significant effect on extent of participation of women in watershed development programmes.

Sreedaya (2000) reported a positive and significant relationship between achievement motivation and need satisfaction of farmers.

Parvathy (2000) observed a positive and significant relation between achievement motivation and perception of rural women towards people's plan.

2.7.7 Economic motivation

Shanthy (1996) reported that earning money to meet day to day requirements is the prime motive of women labourers in rice farming and hence economic motivation has emerged as the most contributing variable to managerial efficiency of those farm women.

Sivaprasad (1997) found that economic motivation is an important character that persuades people to adopt improved practices that are proven worthy.

Thomas (1998) reported that the more one is motivated by economic ends, the more he will try to adopt the practices which are aimed at increasing sustainable returns.

Parvathy (2000) found that economic motivation was found to have a positive and significant correlation with extent of participation of rural women in people's plan programmes.

2.7.8 Credit Orientation

Nizamudeen (1996) observed that credit orientation behaviour of Kuttymulla growers had prompted them towards the successful adoption of the cultivation practices.

Sindhu (1997) reported a non-significant relationship between credit orientation and conceptual skill of cut flower growers.

Sreedaya (2000) observed a positive and non-significant relationship between credit orientation and planning, production and marketing aspects of vegetable farmers of KIHP and IVDP SHGs.

2.7.9 Training

Ataboug (1986) states if women are well trained in agriculture, nutrition and health practices as well as in vocational skills, good quality food and good health will be available to farmers, rural income will increase and development will be achieved.

Punjabi and Sadhu (1988) opined that modernization of agriculture, land reforms and other measures which are part of rural development programmes should include training of women to adopt new technologies.

Thomas (1998) reported that training was positively and significantly related with farm women's role perception.

Parvathy (2000) observed that training undergone under peoples plan helped rural women to acquire more information about agricultural development programmes under people's plan resulting in better perception and positive attitude towards people's plan.

2.7.10 Perception about SHGs

According to Kuppuswamy (1964) perception is a process of becoming aware of objects or events or characteristics by means of sensory operations.

Theodorson and Theodorson (1970) defined perception as the selection, organisation and interpretation by an individual of specific stimuli in a situation according to the prior learning activities, interest, experience etc.

Morgan (1986) defined perception as whatever experienced by a person.

Sreedaya (2000) reported a positive relationship between perception of farmers about SHGs and transparency. The farmers high perception about SHGs means their positive attitude towards the functioning of SHGs and about its members.

2.8 Marketing of products

Rae (1977) stated that marketing management consists of price determination, choice of market channels, storage decisions, transportation

decisions and use of marketing intelligence in the case of crop management.

Bucket (1981) stated that successful market is one of the key functions of management and at the operational stage it is necessary to make use of every opportunity to market to the best advantage, market may be negotiated and produce has to be selected in right condition at the right market.

Harsh *et al* (1981) pointed out that marketing has become much more complex with more marketing options now available to farmers and more people involved in marketing process.

Massie (1987) viewed marketing management as regulating the level, timing and characteristic of demand for one or more product of the team and it consists of planning, organising, controlling and implementing of marketing programmes and strategies.

Sreedaya (2000) reported a positive and significant correlation between experience in vegetable cultivation and planning, production and marketing aspects of vegetables.

2.9 Perception of officials about SHGs

Mitchel (1978) stated that perception is that factor which shakes and produces what we actually experience.

According to Rao and Narayana (1986) avoiding perceptual distortion is one of the techniques to develop perceptual skills.

Sudha (1987) in her study on lab to land programme found that about 55 per cent of non-tribal and 75 per cent of tribals belong to high perception categories.

Schneider (1988) reported that members perception of group action will lead to fulfillment of personal objectives and is one of the conditions for the viability of farmers groups.

Meera (1995) found that two groups of farmers differed significantly with respect to mean utility perception scores for important agricultural practices.

Bhatia and Rajendran (1996) opined that perception becomes fuller, more accurate and more serviceable as a result of one's increasing experience.

Sreedaya (2000) opined that most of the officials of KIIDP and IVDP were high perceivers of self help groups.

2.10 Constraints faced by the members

According to Webster's Third New International Dictionary, to constrain is to check, especially from free or easy indicator or to force by structure or limitation imposed by nature, one self, circumstances or exigencies.

Parameswaran (1973) revealed that lack of knowledge, poor efficiency, unsustainability of soil and lack of conviction among the farmers were the important reasons for the non adoption of package programme of cotton by the farmers of Coimbatore district.

Shaw (1977) pointed out problems of co-ordination, deindividuation in groups and pressures towards uniformity as some of the constraints in group approach.

Douglas (1979) stated that group constraints are those factors which were in existence before the group and will exert some form of limiting effect upon it.

Sherwani (1983) opined that one of the most common problem faced by women was the dual role she had to play at the domestic front and work floor.

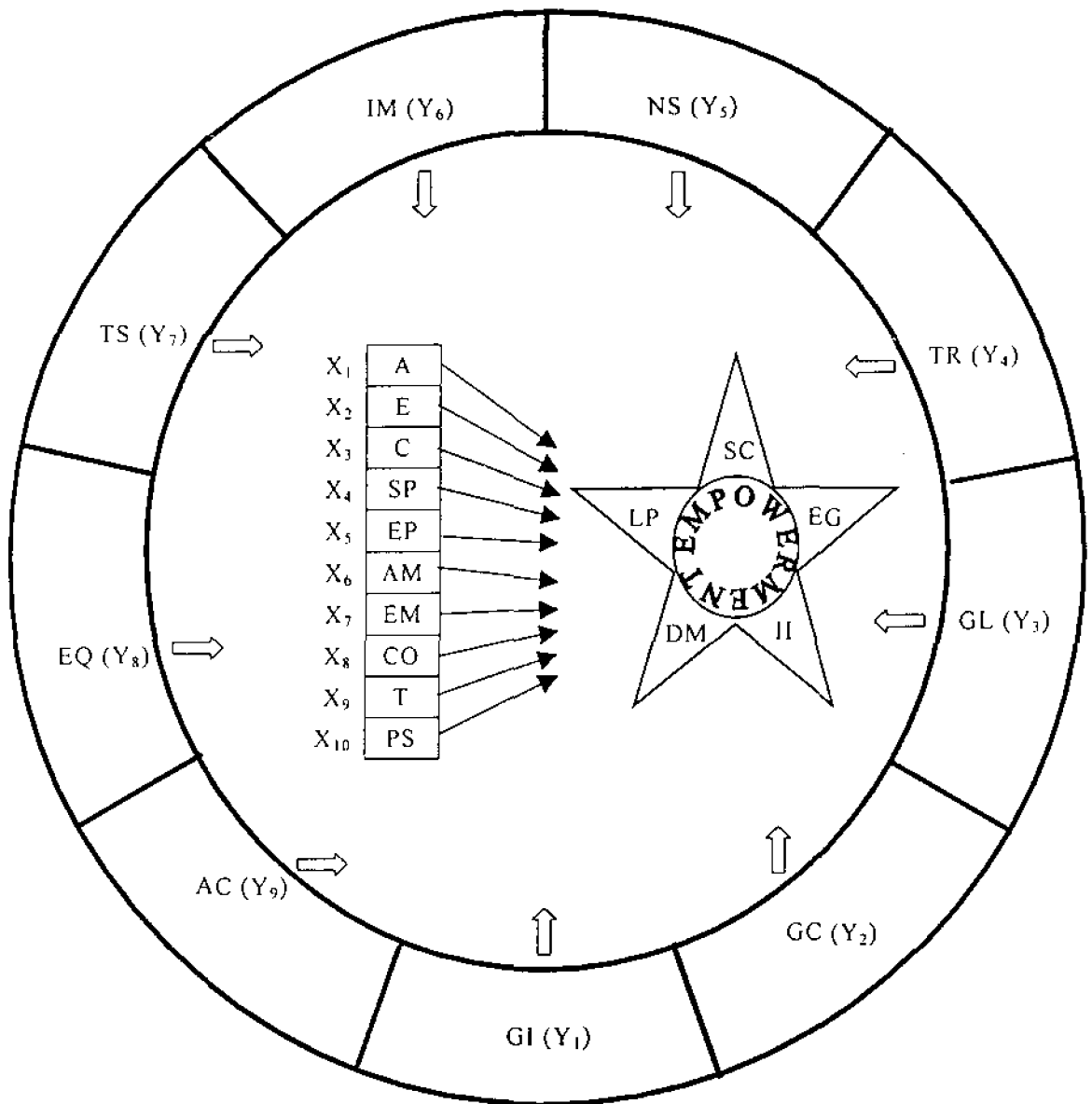
Parvathy (2000) reported that the major constraint perceived by the rural women was political interference in the selection of beneficiaries under people's plan.

2.11 Conceptual framework of the study

The main objective of the conceptual framework being developed in this study is to provide an abstract view of the respondent's leadership propensity, self confidence, employment generation, increase in income, decision making ability and group characteristics of Samatha groups. It also provides an abstract view of the profile characteristics and their interaction with dependent variables

It is assumed that group characteristics have an indirect influence on the profile characteristics and dependent variables, as individuals are actually a part of the group. It is a fact that the dependent variables are influenced by the profile characteristics of the members. These facts are intricately associated with each other and hence, a holistic view of all these contributing factors only would give a clear picture of the dependent variables.

Fig. 1 CONCEPTUAL FRAMEWORK OF THE STUDY



X ₁	A	-	Age
X ₂	E	-	Education
X ₃	C	-	Cosmopolitaness
X ₄	SP	-	Social participation
X ₅	EP	-	Extension participation
X ₆	AM	-	Achievement motivation
X ₇	EM	-	Economic motivation
X ₈	CO	-	Credit orientation
X ₉	T	-	Training
X ₁₀	PS	-	Perception about Samatha groups

Y ₁	GI	-	Group interaction
Y ₂	GC	-	Group cooperation
Y ₃	GL	-	Group leadership
Y ₄	TR	-	Transparency
Y ₅	NS	-	Need satisfaction
Y ₆	IM	-	Interdependence of members
Y ₇	TS	-	Team spirit
Y ₈	EQ	-	Equity
Y ₉	AC	-	Accountability

LP	-	Leadership propensity
SC	-	Self confidence
EG	-	Employment generation
II	-	Increase in income
DM	-	Decision making

Methodology

CHAPTER III

METHODOLOGY

The methodology followed in the study is presented under the following heads.

- 3.1 Research design
- 3.2 Locale of the study
- 3.3 Sampling procedure
- 3.4 Operationalisation and measurement of group variables
- 3.5 Operationalisation and measurement of dependent variables
- 3.6 Operationalisation and measurement of independent variables
- 3.7 Perception of officials about Samatha groups
- 3.8 Constraints faced by the members of Samatha groups
- 3.9 Suggestions of members and officials for improving Samatha groups
- 3.10 Methods used for data collection
- 3.11 Statistical tools used for the study

3.1 Research Design

This study was conducted adopting an ex post facto research design. Ex post facto research is systematic empirical enquiry in which the scientist does not have direct control over the independent variables because their

manifestations have already occurred or because they are inherently not manipulatable.

Inferences about relations among variables are made without direct interventions from concomitant variations of independent and dependent variables. In this research study, since the manifestations of the independent variables had already occurred there was no scope for the manipulations of any variable, ex-post facto research design was resorted to.

3.2 Locale of study

This study was conducted at Ulloor panchayat in Thiruvananthapuram district of Kerala. Ulloor panchayat was selected as the locale of the study for the following reasons.

1. Samatha groups were first formed in Ulloor panchayat
2. Ulloor Panchayat is one among the top panchayats with maximum Samatha groups.
3. Performance of the production units of Samatha groups in Ulloor panchayat is commendable (Manjula, 1999).

3.3 Sampling procedure

There are 135 Samatha groups scattered over Ulloor panchayat. Of these there are groups that restrict their activities to provide loan to individual members (Samatha banks) and there are also groups that utilize their savings to start some production activities (Production units or groups) .In Ulloor there are 66 production units. From these four major production areas are identified namely bakery units (30), processing units (food processing) (8), garment making units (8), soap making units (6). From each selected production area

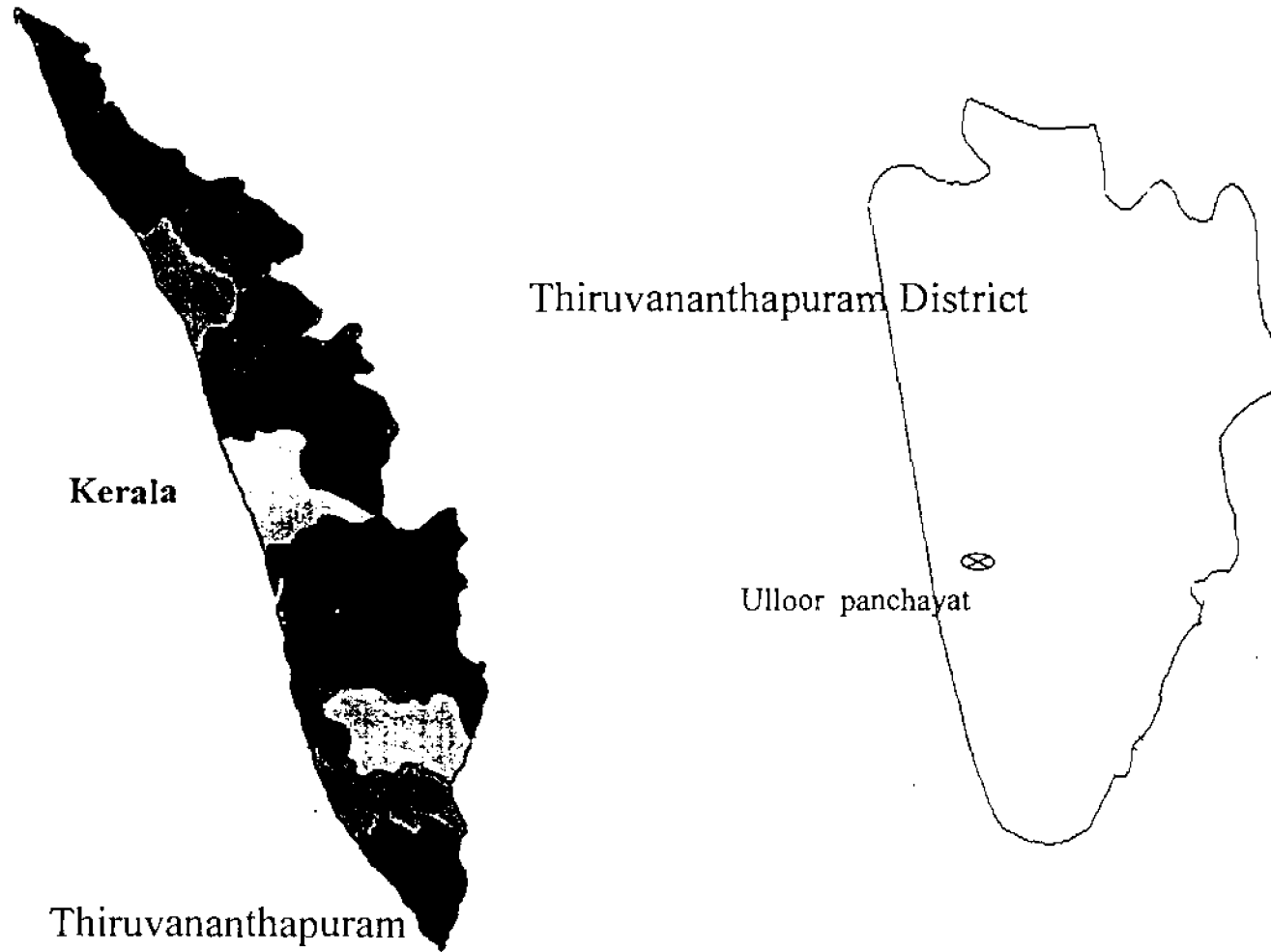


Fig 2 . Map showing the study area in Thiruvananthapuram district

12 Samatha groups were selected applying probability proportionate to size. Thus seven bakery units, two processing units (food processing), two garment making units and one soap making unit were chosen.

Two control groups were also selected, one comprising of members of Samatha banks and the other comprising of rural women who are not members of any group. Map showing the study area is furnished in Figure 2.

Selection of Sample

Two sets of respondents were selected for the study.

1. Members of Samatha groups
2. People's representatives and officials associated with the functioning of Samatha groups.

To represent the first category, ten members were selected randomly from the twelve selected groups comprising a total of 120 respondents.

In the second category a total of 30 respondents including peoples representatives and officials associated with the functioning of the groups were selected.

Two control groups one consisting of 15 respondents from Samatha banks and the second category consisting of 15 respondents who do not participate in group activities were randomly selected.

Samatha banks were selected to observe if there is any significant difference between Samatha production units and Samatha banks with respect to the variables taken for the study.

The second control group was selected so as to categorise the respondents into high group and low group and compare them with production units with respect to the dimensions of empowerment.

3.4 Operationalisation and measurement of group variables

Selection of group characteristics

Based on the objectives of the study, review of literature, discussion with experts and the pilot study conducted by the researcher, 20 group characteristics were identified along with their operational definitions and sent to 30 judges for eliciting their relevancy on a five point continuum ranging from 'most relevant' to 'least relevant' (Appendix I). The judges were drawn from the officials of Kerala Shastra Sahitya Parishad, Agricultural Scientists and experts from the field.

Response	Score
Most relevant	5
More relevant	4
Undecided	3
Less relevant	2
Least relevant	1

The total scores obtained for each group characteristics were worked out. The variables having a relevancy score of 75 per cent and above were selected. Thus the group characteristic selected for the study were:

1. Group interaction
2. Group cooperation

3. Group leadership
4. Transparency
5. Need Satisfaction
6. Interdependence of members
7. Team spirit
8. Accountability
9. Equity

3.4. Operational definitions of selected group variables

3.4.1 Group interaction: refers to the tendency of members to mix freely with each other without inhibition.

3.4.2 Group Cooperation is operationally defined as the tendency of the group members to work and interact with each other striving towards the achievement of group goals.

3.4.3 Group leadership refers to the effectiveness of the leaders in changing the attitude of members to maintain the group stable and enhance the success of the group.

3.4.4 Transparency is the extent to which the working of the group are clear and known to the members of the group.

3.4.5 Need satisfaction: It is operationally defined as achieving individual members necessities by the group within a specified time.

3.4.6 Interdependence of members: It refers to the extent to which members depend on each other for the successful functioning of the group.

3.4.7 Team spirit: It refers to the coordinated efforts; both physical and mental aspects of the members, in order to achieve the best possible results derived by the group.

3.4.8 Equity: Refers to how far the group approach minimizes or removes the inequalities in the distribution of inputs, credit, resources and outputs among its members.

3.4.9 Accountability: Refers to the extent to which members are responsible and answerable for their action or achievement of objectives as decided upon.

The above nine group characteristics were measured by applying the schedule developed by the researcher for the study. The schedule of group cooperation comprises of nine statements, the schedules of group interaction, group leadership, need satisfaction and interdependence of members comprises of five statements each and the schedules of transparency, accountability, team spirit and equity comprise of four statements each. Group cooperation, group leadership, transparency and accountability were measured in a three point continuum as 'always', 'sometimes' and 'never'. Positive statements carry scores of 'two', 'one' and 'zero' and negative statements carry scores of 'zero', 'one' and 'two' respectively. Group interaction, need satisfaction, team spirit, interdependence of members and equity were measured on a five point continuum ranging from 'strongly agree' to 'strongly disagree'. The scoring pattern ranged from 'four' to 'zero' for positive statements and 'zero' to 'four' for negative statements. Summation of each schedule form the score of the respective components of the respondents.

Calculation of group characteristic score

To find the group component score of each group (group characteristic values) the component scores of each individual is calculated by dividing the obtained component score by maximum score possible for that group component. This is then multiplied by ten to get the group characteristic value. The group characteristic values range from 2 to 10. Summation of the group characteristic values of the group gives the group characteristic score.

3.5 Operationalisation and measurement of dependent variables

3.5.1 Leadership propensity

Leadership propensity refers to the ability of Samatha member to influence others for the attainment of goals.

The variable was measured using the procedure developed by Surendran (2000). The schedule included five statements and responses were obtained in a three point continuum *viz.*, 'always', 'sometimes' and 'never'. The scoring pattern was 'two', 'one' and 'zero' for positive statements and 'zero', 'one' and 'two' for negative statements respectively. The maximum possible score was 10 and the minimum possible score was zero.

3.5.2 Self Confidence

Self Confidence refers to the degree of faith a samatha member has in her own powers, abilities and resourcefulness to perform any activity.

The variable was measured by using the scale designed by Pandiyaraj (1978). The scale consist of eight items. The respondents were asked to give their responses in a five point continuum ranging from 'strongly agree' to 'strongly disagree'. The scoring procedure followed was 'five', 'four',

'three','two','one' and 'zero' for positive statements and vice versa for negative statements. The maximum score possible was 40 and the minimum score possible was 8.

3.5.3 Employment generation

It refers to the extent to which the activities of Samatha group generated additional employment opportunities.

In this study, employment generation was measured by considering the number of mandays of employment generated per year as members of Samatha group. The scoring procedure developed by Lakshmi (2000) was used to measure this impact. The possible score range is 0 to 3.

Sl. No.	Employment generated in terms of no. of Mandays/year	Score
1	Nil	0
2	Upto 30 days	1
3	30-60 days	2
4	More than 60 days	3

3.5.4 Increase in income

Increase in income refers to the increase in total earnings of the family per annum, including income from agriculture and allied sectors, self employment and agri based enterprises as a result of being a member of samatha self help groups.

The measurement of increase in income was done by asking the respondents to state the increase in total income after the implementation of Samatha Self Help Groups.

The scoring procedure developed by Lakshmi (2000) was used to measure this variable, with modification. The possible score range is 4 to 16.

Sl. No.	Increase in income in terms of rupees/annum	Score
1	Upto Rs. 1000/-	1
2	Rs. 1000/- to Rs. 2000/-	2
3	Rs. 2000/- to Rs. 3000/-	3
4	Above Rs. 3000/-	4

3.5.5 Decision making

In this study, decision making pattern was referred as the nature of participation of Samatha respondent in making decisions on Samatha activities and family.

A Samatha member may take independent decisions or consult her husband or family members or people other than family members to take decisions. The scale developed and adopted by Ravichandran (1992) was used in this study with suitable modifications. The possible score range is 6 to 18.

Type of decisions	Score
Independent decisions	3
Joint decisions with family members or husband	2
Joint decisions with other than family members	1

Calculation of Empowerment index

For each of the five dimensions of empowerment namely Leadership propensity, Self confidence, employment generation, increase in income and decision making, a score is obtained by dividing the obtained score of the respondent by maximum possible score for each of the dimensions. Summation of this gives the empowerment index value of the individual. Based on the empowerment index value of the respondents, they are classified into low, medium and high classes.

3.6 Operationalisation and measurement of independent variables

Based on the objectives, review of literature, discussion with experts and observation made by the researcher, a list of 30 personal and socio-psychological characteristics were framed along with their operational definitions and sent to 30 judges for eliciting their relevancy on a five point continuum ranging from 'most relevant' to 'least relevant' (Appendix III). The judges were drawn from among the officials of Kerala Shastra Sahitya Parishad, experts and Scientists of Kerala Agricultural University.

The scores were assigned as follows :

Response	Score
Most relevant	5
More relevant	4
Undecided	3
Less relevant	2
Least relevant	1

The total score obtained for each character was worked out. The variables having a score of 75 per cent and above were selected. Thus the personal, socio-psychological characteristics selected were :

Age

Educational status

Achievement motivation

Cosmopolitanness

Social participation

Extension participation

Economic motivation

Credit orientation

Training

Perception about Samatha groups

Operational definitions and measurement scales of selected independent variables

3.6.1 Age

Age has been operationalised as the number of completed years of the respondent at the time of enquiry and the chronological age was taken as the measure.

3.6.2 Educational status

It was referred to the educational qualification of the respondents. The sub-items were illiterate, functionally literate, primary education, middle education, secondary education and collegiate education. Illiterate was an individual who do not know to read and write, whereas functionally literate can read and write. Primary education referred to formal schooling upto 5th standard. Middle

education referred to the education in the school from 6th to 8th standard. Secondary education meant the education from the 9th standard upto plus two level. Collegiate education referred to diploma or degree after schooling. The scale developed by Mansingh (1993) was followed. The maximum possible score range is 1 to 6.

Category	Score
Illiterate	1
Functionally literate	2.
Primary education	3
Middle education	4
Secondary education	5
Collegiate education	6

3.6.3 Cosmopolitaness

Refers to the tendency of the Samatha members to be in contact with outside village on the belief that all the needs of an individual cannot be met within his own village.

Scoring procedure developed by Desai (1981) and used by Nelson (1992) with slight modification was adopted in the study. The scoring procedure was as follows :

Frequency of visit	Scores
2 or more times in a week	5
Once in a week	4
Once in 15 days	3
Once in a month	2
Occasionally	1
Never	0

Purpose of visit	Scores
All visits relating to Samatha groups	5
Some visits relating to Samatha groups	4
Personal or domestic matters	3
Entertainment	2
Other purpose	1
No purpose	0

Cosmopolitaness score of an individual was obtained by adding the scores obtained by her in both aspects. The possible cosmopolitaness score range from 0 to 10.

3.6.4 Social participation

Sadamate (1978) defined social participation as participation of individual in various formal social institutions either as a member or as an office bearer.

In this study, social participation was measured using the scale developed by Kamarudeen (1981) and later used by John (1991). This scale was having two dimensions namely membership in organisations and participation in organisational activities. The scores were assigned as follows :

1. For membership in organisation

No membership in any organisation	–	0
Membership in each organisation	–	1
Office bearer in each organisation	–	2

2. Frequency of participation

Never attending any of the meetings	–	0
Sometimes attending meetings / activities	–	1
Regularly attending meetings	–	2

The scores obtained by a respondent on the above two dimensions were summed up across each item for all the organisations which gave the social participation score. The maximum possible score range from 0 to 20.

3.6.5 Extension participation

It was operationally defined as the extent of participation by a group member in various extension programmes / activities conducted in the area, during the previous year. Extension participation was measured using the procedure followed by John (1991). The participation of each respondent in extension programme whenever conducted during the previous year was used to arrive at extension participation score.

Frequency	Score
Always attend	2
Sometimes attend	1
Never	0

The maximum possible score range from 0 to 12.

3.6.6 Achievement motivation

It refers to the striving of the respondent to do good work and attain a sense of accomplishment. Achievement motivation was measured using the scale developed by Singh (1970) and modified by Manohari (1988). The scale consists of seven statements. The responses were collected on a five point continuum as shown below.

Response	Scores
Strongly agree	5
Agree	4
Undecided	3
Disagree	2
Strongly disagree	1

The total score of each respondent was worked out by summing up the scores on all the items. The possible score range is 7 to 35.

3.6.7 Economic motivation

It is operationally defined as an individual's orientation towards maximum economic gains.

It was measured using a scale developed. Supe (1969) and modified by Nanjaiyan (1985).

The scale consists of six statements of which include both positive and negative statements. A dichotomous pattern of response (agree, disagree) was followed. The scoring procedure was as follows.

Purpose of visit	Agree	Disagree
Positive statement	2	1
Negative statement	1	2

The total score was obtained by summing up the weightages on individual's responses. Maximum score is 12 and the minimum is 6.

3.6.8 Credit orientation

Refers to the orientation to avail credit by the respondent.

It was measured using the scale developed by Beal and Sibley (1967) with suitable modifications. The scale consisted of five items. The first and last items were measured in 'yes' or 'no' response with scores 'two' and 'one' respectively. The second item was measured on a four-point continuum as 'very difficult', 'difficult', 'easy' and 'very easy' with scores 'one', 'two', 'three' and 'four' respectively. The third item was measured on a four point continuum as 'very badly', 'badly', 'fairly' and 'very fairly' with scores 'one', 'two', 'three' and 'four' respectively. Summation of the scores on all the items was the credit orientation score of the respondent.

3.6.9 Training

It is operationally defined as the number of trainings in various production activities undergone by the respondent during the last three years.

The scoring procedure followed by Ponmani (1993) was used with slight modifications. The possible scores range from zero to three.

Trainings undergone in production activities	Score
No training	0
One training	1
Two training	2
Three or more trainings	3

3.6.10 Perception about Samatha Groups

Refers to the recognition of the stimuli and the interpretation about Samatha Groups by the respondent.

It was measured by applying the schedule developed by the researcher for the purpose. The schedule consists of six statements, out of which five were positive and one was negative, reflecting the respondents perception about Samatha groups. The respondents were asked to give their responses in a five point continuum as 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. The scoring pattern of 'five', 'four', 'three', 'two' and 'one' were assigned respectively for positive statements and reversed for negative statements. Total score over all the six statements was the respondents score on perception about Samatha groups.

3.7 Perception of officials about Samatha Groups

Rao and Narayana (1986) defined perception as a process by which people organize and interpret, experience, process and use stimulus materials in the environment so that they satisfy their needs.

It was measured by applying the schedule developed by the researcher for the purpose. The schedule consisted of 10 statements comprising of 8 positive and 2 negative statements reflecting the respondent's perception about Samatha Groups. The respondents were asked to give their responses in a five point continuum as 'strongly agree' to 'strongly disagree' and scoring pattern was 'five' to 'one' for positive statements and was reversed in the case of negative statements. Total score of all the statements was the respondents score on the perception about Samatha Groups.

3.8 Constraints faced by the members of Samatha Groups

In the present study constraints is operationised as difficulties or problems experienced by both Samatha members and officials related to the group.

A list of possible constraints, while undertaking the programme was prepared after consulting the Samatha members, Key resource persons and implementing officers. More number of constraints were added from review of literature and information available from different sources. These constraints were presented in the interview schedule as simple and clear statements. The two categories of respondents (Samatha members and officials) were asked to respond to these constraints on a five point continuum as 'very important', 'important', 'neither important nor unimportant', 'less important' and 'least important' with scores 4, 3, 2, 1 and 0 respectively. The over all mean score for each constraint was worked out for the two categories of respondents separately and ranking was done.

3.9 Suggestions for improvement of Samatha groups

Open-ended questions were included in the schedule for Samatha members and questionnaires for officials, to indicate the suggestions for improvement of Samatha groups.

3.10 Methods used for data collection

The data were collected using the pre tested interview schedule prepared for the study. The interview schedule prepared in English was translated into Malayalam before administering to the respondents.

To study the perception of officials about Samatha groups, two separate questionnaire were prepared and administered.

3.11 Statistical tools used for the study

The collected data were analysed using the following tools.

Mean

The respondents were classified into low and high groups for the variables selected based on the mean scores.

Percentage

To make simple comparison percentage analysis was done.

Correlation analysis

To find out the relationship between the variables, simple correlation analysis was used.

Anova

To find out the significant difference between the groups with respect to the different variables.

*Results and
Discussion*

CHAPTER IV

RESULTS AND DISCUSSION

This chapter deals with the results obtained in this study and discussion based on the results.

Keeping the objectives in view, the findings as well as the discussion on them are presented. The result and discussion are presented under the following subheadings.

- 4.1 Structure and functioning of Samatha groups
- 4.2 Distribution of respondents (Samatha production units) based on group characteristics
- 4.3 Distribution of group characteristic values of Samatha production units
- 4.4 Distribution of group characteristic scores of Samatha production units
- 4.5 Categorisation of respondents (Samatha production units) based on dependent variables
- 4.6 Classification of respondents (Samatha production units) based on Empowerment Index
- 4.7 Distribution of respondents (rural women without group activities) based on dependent variables
- 4.8 Distribution of respondents (Samatha production units) based on independent variables

- 4.9 Distribution of respondents (rural women without group activities) based on independent variables
- 4.10 Relationship of independent variables with dependent variables (Samatha production units)
- 4.11 Comparison of Samatha groups with respect to independent, group and dependent variables
- 4.12 Marketing of products
- 4.13 Perception of Officials including people's representatives about Samatha groups
- 4.14 Constraints encountered by Samatha members and Officials related to the working of Samatha groups
- 4.15 Suggestions of Samatha members and officials for improving Samatha groups
- 4.16 Empirical model of the study

4.1 Structure and functioning of Samatha groups

a. Membership : A constant membership of 20 or 25 members is required for the formation of Samatha Group. The membership composition should have homogeneity in terms of socio-economic status i.e., people having almost similar problems and the membership composition should have homogeneity in terms of socio-economic status i.e., needs, so that there is cohesiveness. Women should preferably be the residents of the same area for easy conduction of meetings. Meetings are held weekly. The members should strictly adhere to the byelaws of the group.

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b. Representatives : A group attains official status with appointment of representatives. The representatives are President, Secretary and Treasurer. The election of representatives is done democratically based on the majority opinion and usually in the presence of a key resource person. Literacy, sincerity, service mentality, punctuality etc. are the criteria. The duty of the representatives is to maintain accounts, call meetings, bank work and different institutions to access development project assistance. The posts are rotated every 6 to 12 months so that power does not get concentrated in one person. After the election, all meetings are chaired by the President. The representative can be removed from their posts, if majority found their functioning improper. Reports of the weekly meetings are presented in the consecutive weeks.

c. Registration : The groups are registered at the district office of registration under the Charitable Societies Act.

Functions of Samatha groups

The scheme envisages successful creation of groups which are socially viable or groups possessing low financial capital but having a social capital in their network of relationship. Each of these groups get involved in raising savings, deciding the amount of loan including the rate of interest, schedule of payments, recovery, sanctions for non compliance and establishment of common fund. Each group encourage the need to save regularly and acquire the habit of thrift. Such groups are initially intended to be set up through intervention – with the idea of thrift and credit to be explained over time. Weekly meetings are designed to be

participated in and regularly monitored by the interveners. Weekly thrift programme has been designed with specific amount to be collected from each member by the Secretary/Treasurer. Money thus collected is deposited in the Bank account of the group. Loans will then be advanced for specific income generating activities as also for non income generating activities at the interest rate as decided in advance by the groups and to be collected along with thrift/saving on weekly basis. In a period of six to nine months that SHG is able to access loan from bank for purpose of further income generation activities. The group will take loan from the bank and shall give the same to the individual. Different kinds of production units like bakery, processing, garment making, soap making, book binding etc. are functioning in this Ulloor panchayat. Thus the functions of Samatha groups is not limited to banking alone, but has now spread to different production activities also.

4.2 Distribution of respondents (Samatha production units) based on group characteristics

The perusal of Table 1, revealed that majority of the respondents were in the high category for all the group variables. Maximum number of respondents in the high category was observed for the variable team spirit (63.33 %), followed by group interaction (61.66 %), group cooperation and equity (57.5 %). Coordinated efforts and increased interaction of the group members is required for group goal achievement. Hence increased team spirit and interaction among members.

Table 1 Distribution of respondents (Samatha production units) based on group characteristics

(n = 120)

Sl. No.	Characteristics	Category	Score	Frequency	Percentage
1	Group interaction	Low	< 12.25	46	38.44
		High	≥ 12.25	74	61.66
2	Group co-operation	Low	< 24.23	51	42.50
		High	≥ 24.23	69	57.50
3	Group leadership	Low	< 11.44	57	47.50
		High	≥ 11.44	63	52.50
4	Transparency	Low	< 9.07	59	49.16
		High	≥ 9.07	61	50.84
5	Need satisfaction	Low	< 18.31	53	44.16
		High	≥ 18.31	67	55.84
6	Interdependence of members	Low	< 18.60	49	40.84
		High	≥ 18.60	71	59.16
7	Team spirit	Low	< 14.36	44	36.66
		High	≥ 14.36	76	63.34
8	Equity	Low	< 14.54	51	42.50
		High	≥ 14.54	69	57.50
9	Accountability	Low	< 9.15	54	45.00
		High	≥ 9.15	66	55.00

4.3 Distribution of group characteristic values of Samatha production units

Table 2, reveals that Group 2 has the highest group characteristic values for all the group variables namely Group interaction (8.07), Group cooperation (8.73), Group leadership (6.96), Transparency (7.01), Need satisfaction (7.72), Interdependence of members (9.01), Team spirit (9.03), Equity (8.70), Accountability (8.29). Group 2 is a bakery unit.

The members of the group interact and cooperate with each other during their production activities. The functioning of the group is clear to the members. The need of the members are satisfied. The members are mutually dependent, with a we feeling and are accountable and responsible to the group. This may be the reason for the high group characteristic values.

Group 7 has the lowest values for the group characteristics namely Group leadership value (3.78), Transparency (3.23), Need satisfaction (3.01), Team spirit (3.59) and Accountability(3.01)

Group 12 has the lowest values for the group characteristics namely Group interaction(4.21), Group cooperation(3.96) and Interdependence of members(3.51). Equity value is lowest for Group 6.

The poor group characteristic values of these Groups may be due to lack of interest ,wrong choice of group activity or poor leadership .

Table 2. The group characteristic values of Samatha production units ($n = 120$)**Groups**

Group characteristic values	1	2	3	4	5	6	7	8	9	10	11	12
Group interaction	7.28	8.07	5.96	5.38	7.01	4.36	4.49	6.78	5.96	5.35	5.05	4.21
Group cooperation	7.36	8.73	5.49	4.96	6.96	4.01	4.23	6.48	5.06	5.23	4.38	3.96
Group leadership	6.78	6.96	5.98	4.11	5.01	3.93	3.78	5.23	4.78	4.96	3.99	4.93
Transparency	5.96	7.01	4.99	5.76	5.23	3.76	3.23	5.00	5.68	4.32	3.79	3.50
Need satisfaction	6.90	7.72	3.53	4.05	4.96	3.25	3.01	4.75	4.00	3.98	4.23	3.76
Interdependence of members	7.93	9.01	4.96	5.01	8.12	4.23	3.95	6.98	4.29	4.01	3.73	3.51
Team spirit	8.23	9.03	5.96	4.98	7.25	3.93	3.59	8.01	4.70	5.01	4.65	3.93
Equity	7.43	8.70	4.72	4.35	5.78	3.50	3.01	6.73	4.36	5.00	4.30	3.71
Accountability	6.93	8.29	3.67	3.60	5.96	4.31	3.01	5.01	4.12	4.28	4.53	3.98

Fig 3

Comparison of Group interaction values

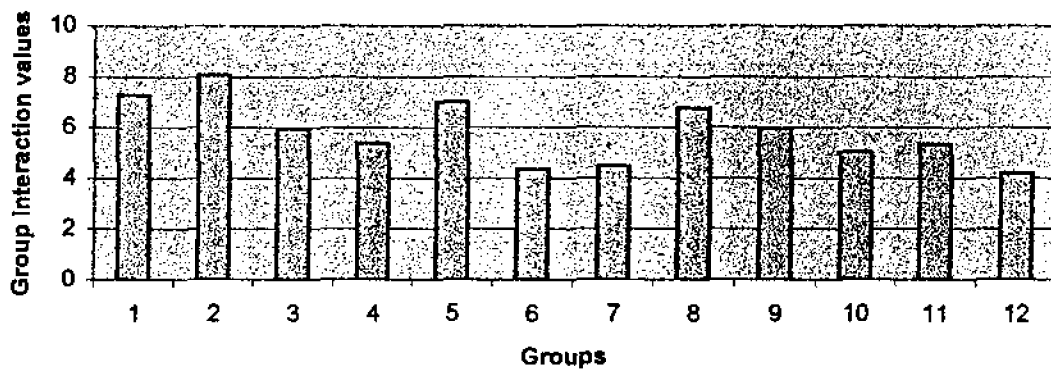


Fig 4

Comparison of Group Cooperation values

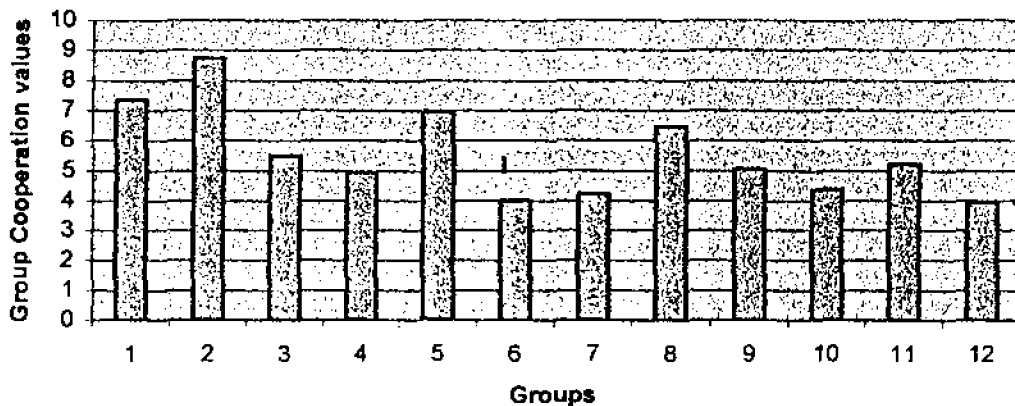


Fig 5

Comparison of Group Leadership values

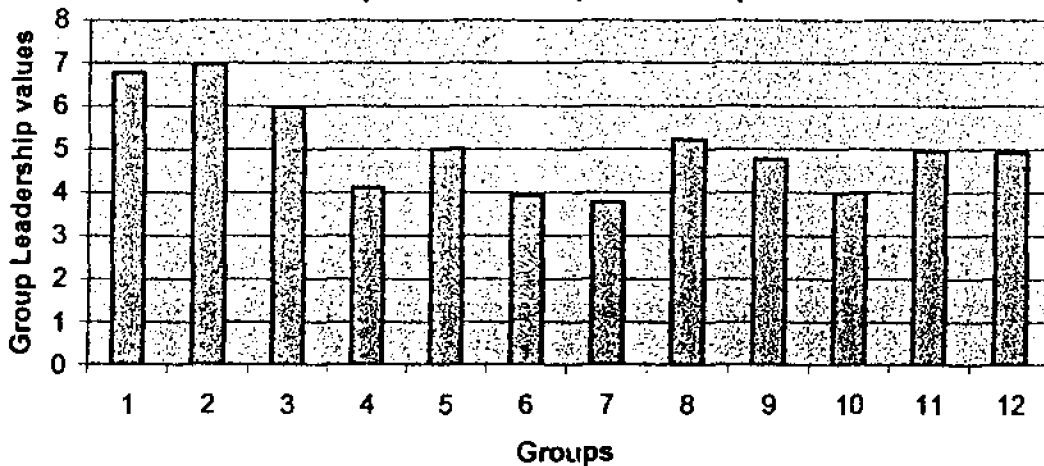


Fig 6

Comparison of Transparency values

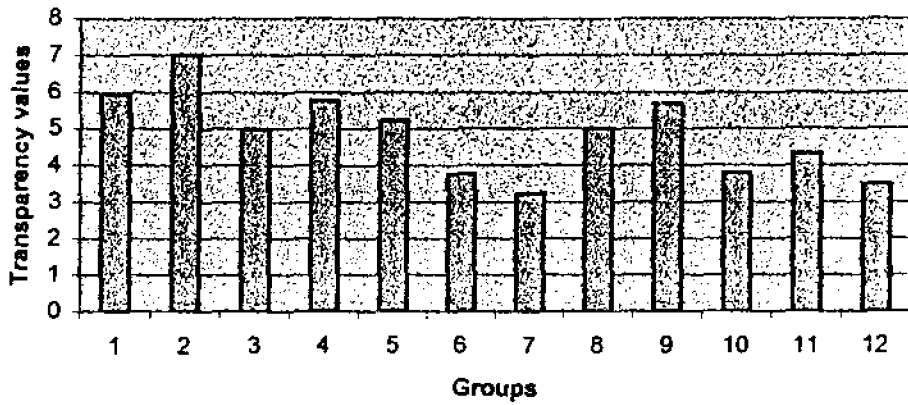


Fig 7

Comparison of Need satisfaction values

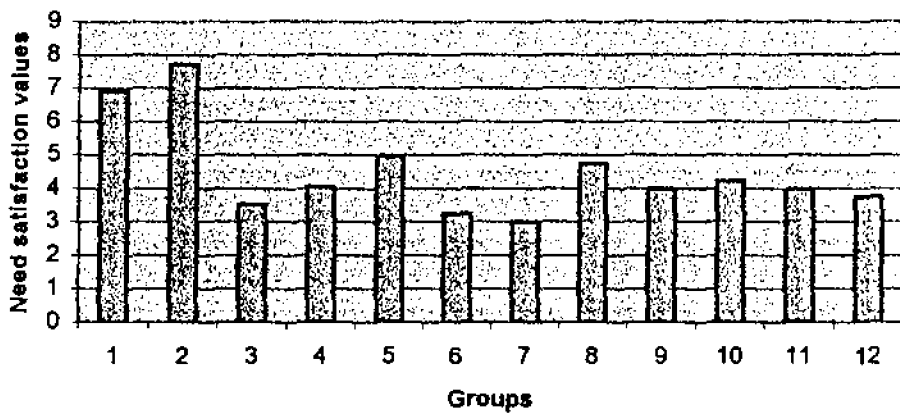


Fig 8

Comparison of values of Interdependence of members

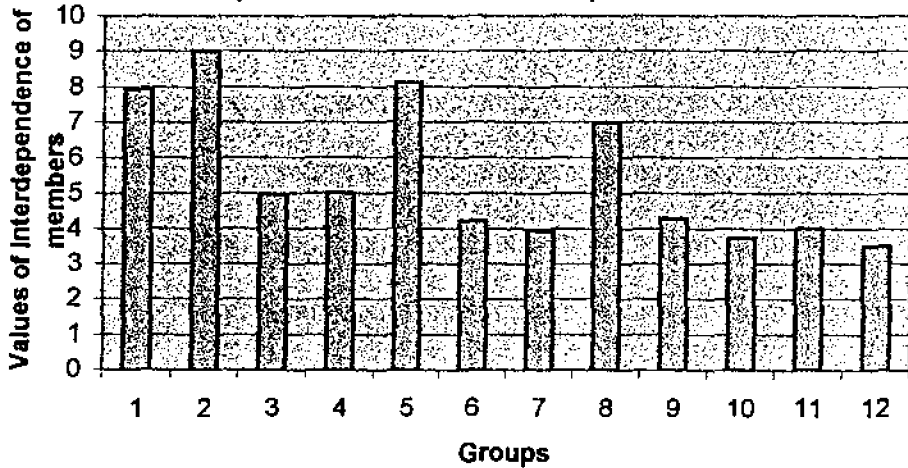


Fig 9

Comparison of Team spirit values

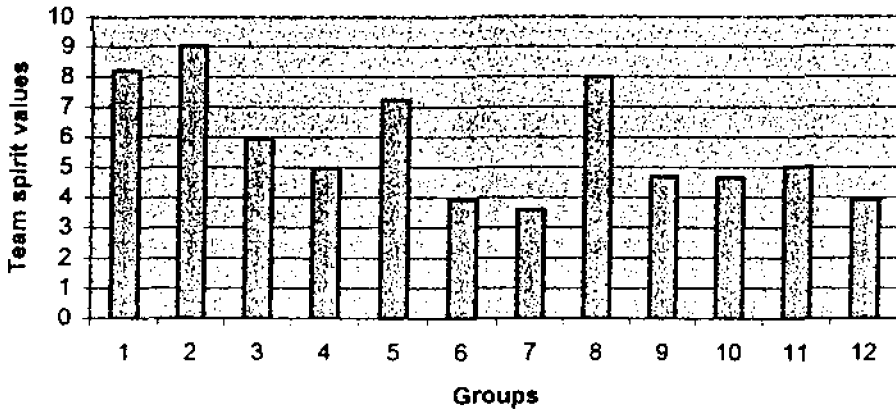


Fig 10

Comparison of Equity values

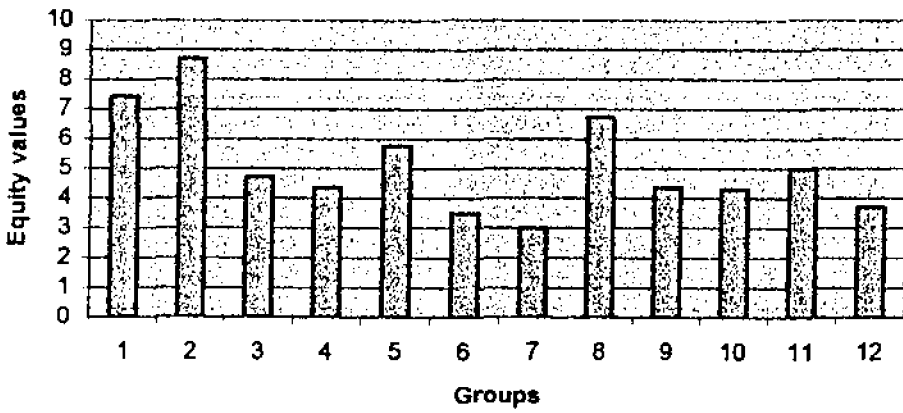


Fig 11

Comparison of Accountability values

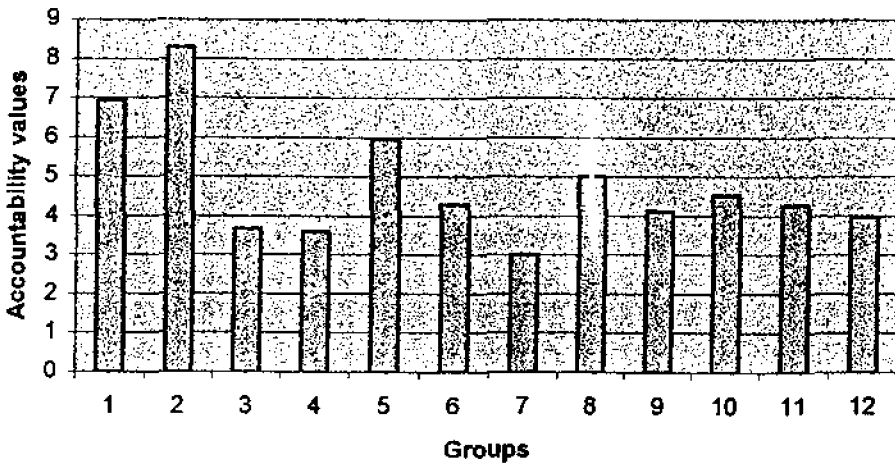
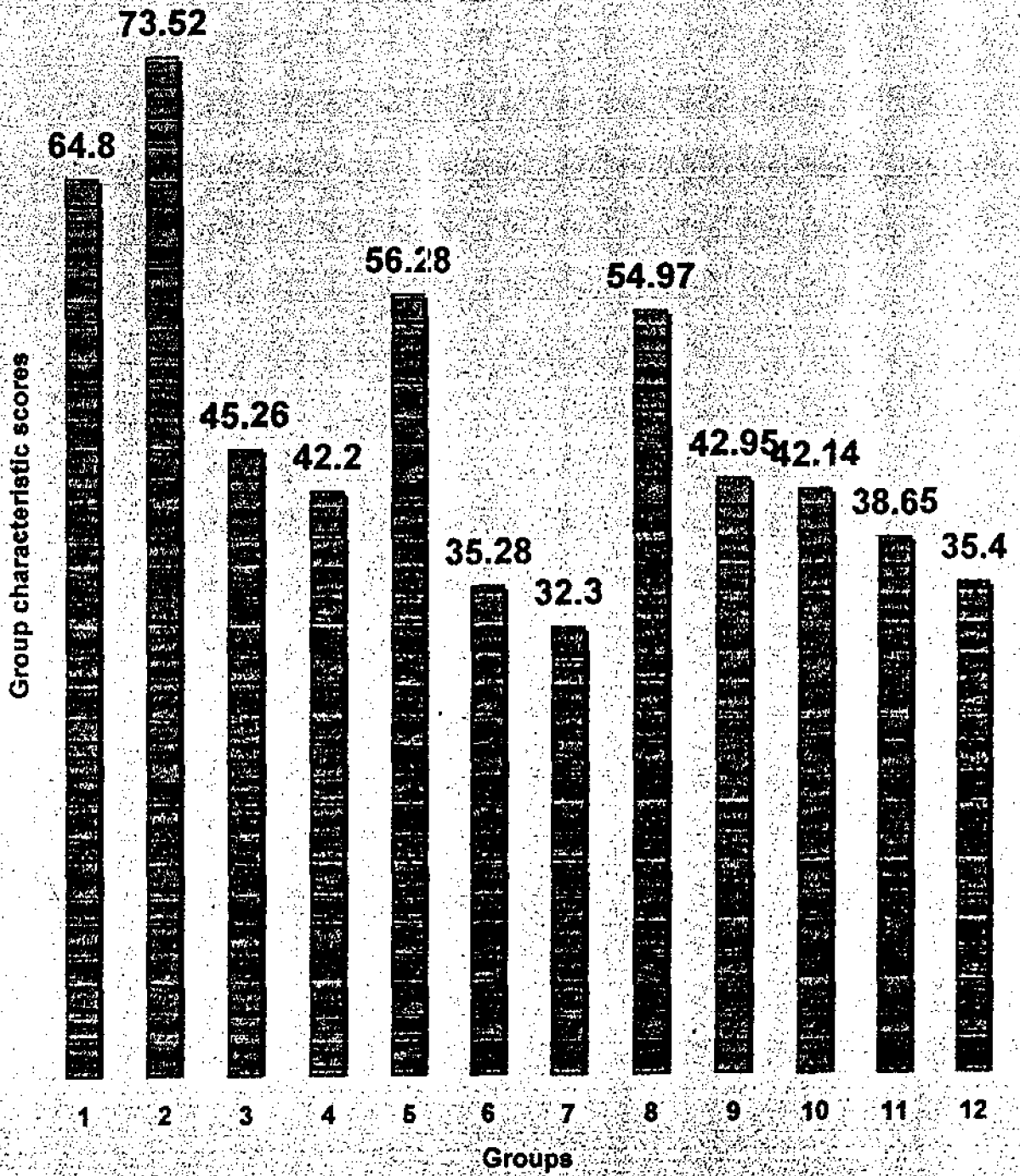


Table 3. Group characteristic scores of samatha production units ($n = 120$)

Group number	Group characteristic scores
1	64.80
2	73.52
3	45.26
4	42.20
5	56.28
6	35.28
7	32.30
8	54.97
9	42.95
10	42.14
11	38.65
12	35.40

Fig 12

Comparison of Group characteristic scores



4.4 Distribution of Group characteristic scores of Samatha production units

It is evident from Table 3 that Group 2 has the highest group characteristic score (73.52) followed by Group 1 (64.80) and Group 5 (56.28). The lowest group characteristic score is for Group 7 (32.30).

The high group characteristic scores of Group 1 and 2 may be due to their right choice of group activities, with locally available resources which creates interest in the group members to actively participate in the activities of the group. This inturn will inspire the members to strive for goal achievement.

4.5 Categorisation of respondents (Samatha production units) based on dependent variables

It is evident from the Table 4 and Fig. 13 that majority of the respondents were in the high category of all the variables.

Maximum number of respondents in the high category was observed for the variable self-confidence (75.73 %) followed by decision making (69.16 %), leadership propensity (67.5 %), increase in income (62.5 %) and employment generation (61.66 %).

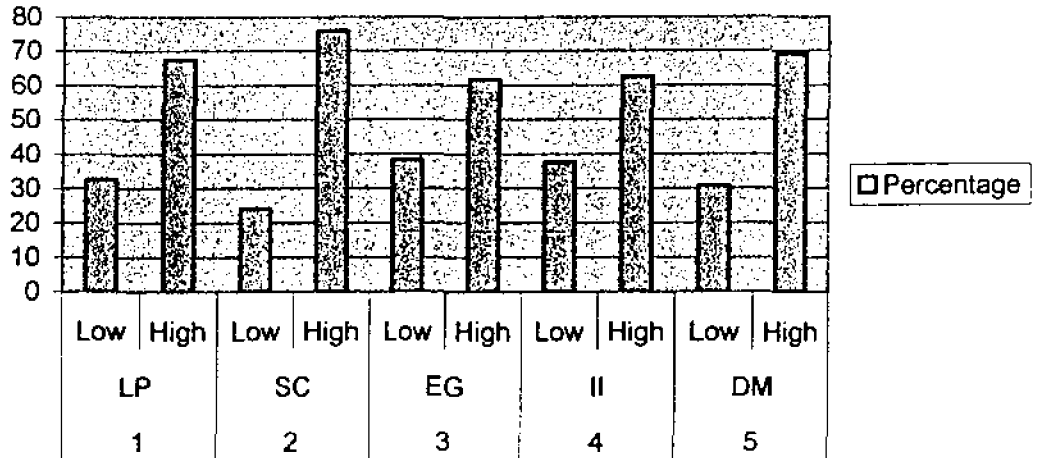
Participation in the production units increases the degree of faith that the Samatha member has in her own abilities and resourcefulness to perform any activity, thus increasing her self confidence . Income generating activities would give them access to resources and income, leading to enhanced decision making.

Table 4 Distribution of respondents (Samatha production units) based on dependent variables

(n = 120)

Sl. No.	Characteristics	Category	Score	Frequency	Percentage
1	Leadership propensity	Low	< 10.09	39	32.50
		High	≥ 10.09	81	67.50
2	Self confidence	Low	< 30.61	29	24.17
		High	≥ 30.61	91	75.83
3	Employment generation	Low	< 2.25	46	38.33
		High	≥ 2.25	74	61.67
4	Increase in income	Low	< 9.51	45	37.50
		High	≥ 9.51	75	62.50
5	Decision making	Low	< 11.77	37	30.83
		High	≥ 11.77	83	69.17

Fig 13 Categorisation of respondents of Samatha production units with respect to Empowerment dimensions



LP-Leadership propensity

SC-Self confidence

EG-Employment generation

II-Increase in income

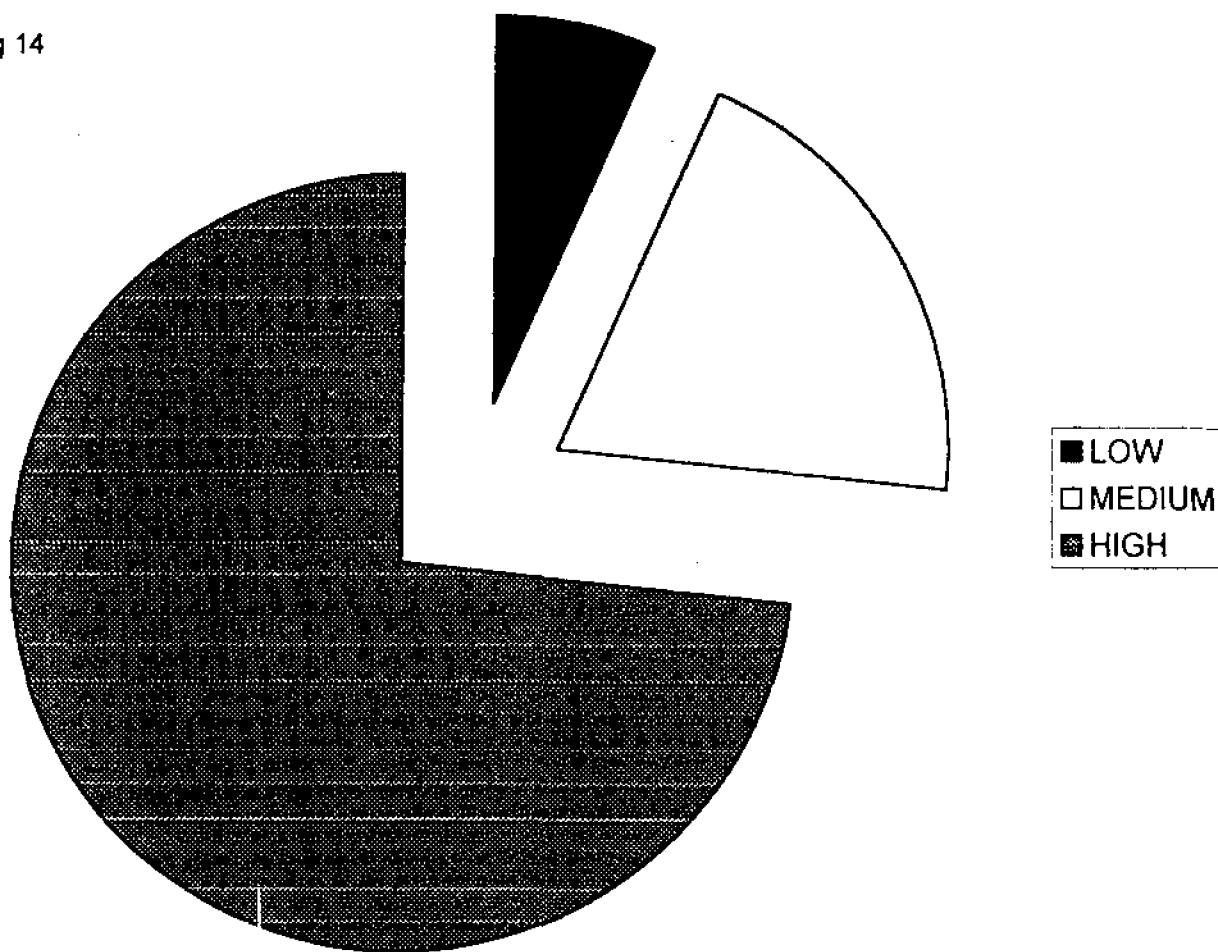
DM-Decision making

Table 5. Classification of respondents (Samatha production units) based on empowerment index

Sl. No.	Category	Score range	Frequency	Percentage
1.	Low	0.38 – 2.05	8	6.67
2.	Medium	2.05 – 3.72	24	20.00
3.	High	3.72 – 5.00	88	73.33

**PIE DIAGRAM SHOWING THE DISTRIBUTION OF
RESPONDENTS BASED ON THEIR
EMPOWERMENT INDEX**

Fig 14



4.6 Classification of respondents (Samatha production units) based on Empowerment Index

A perusal of Table 5 and Fig. 15, reveals that majority of the respondents were in the high category (73.33 %) with respect to Empowerment Index, where as 20 per cent of the respondents were in the medium category and 6.67 % of the respondents were in the low category.

Samatha production units organized the members to undertake production activities to earn their livelihood. This direct involvement of members strengthened these women in decision making and also boosted their self confidence . Hence the higher Empowerment Index values.

4.7 Distribution of respondents (rural women without group activities) based on dependent variables

It is evident from Table 6 and Fig. 14, that majority of the respondents were in the low category for all the dependent variables.

Maximum number of respondent in the low category was observed for the variables employment generation and increase in income (73.33 %) followed by leadership propensity and decision making (66.66 %) and self confidence (60 %)

Most of the rural women without group activities do not participate in any income generating activities, hence low employment generation and less increase in income .These women are not exposed to opportunities to make decisions ,has less interaction with others so has less leadership abilities and confidence levels.

Table 6 Distribution of respondents (rural women without group activities) based on the dependent variables

(n = 15)

Sl. No.	Characteristics	Category	Score	Frequency	Percentage
1	Leadership propensity	Low	< 5.8	10	66.67
		High	≥ 5.8	5	33.33
2	Self confidence	Low	< 19.93	9	60.00
		High	≥ 19.93	6	40.00
3	Employment generation	Low	< 0.53	11	73.33
		High	≥ 0.53	4	26.67
4	Increase in income	Low	< 0.52	11	73.33
		High	≥ 0.52	4	26.67
5	Decision making	Low	< 7.9	10	66.67
		High	≥ 7.9	5	33.33

Fig15

**Categorisation of Rural women without group activities
with respect to Empowerment dimensions**

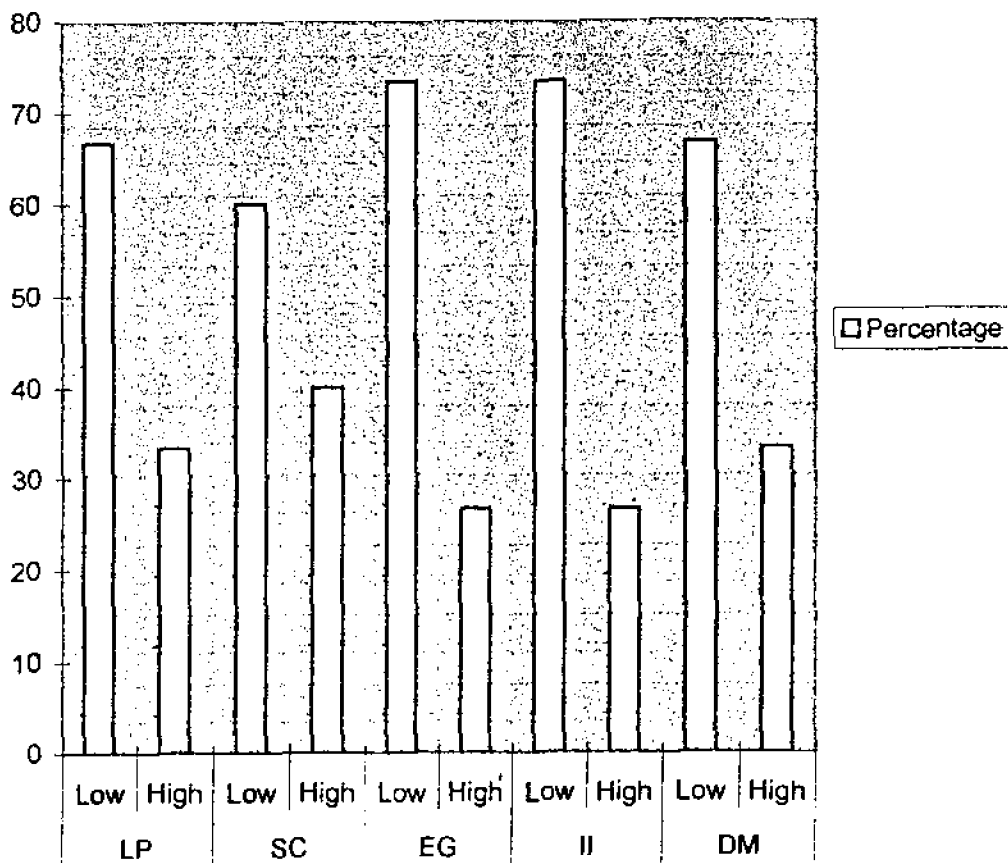


Table 7 Distribution of respondents (Samatha production units) based on independent variables

(n = 120)

Sl. No.	Characteristics	Category	Score	Frequency	Percentage
1	Age	Low	< 36.17	65	54.16
		High	≥ 36.17	55	45.84
2	Education	Low	< 4.30	56	46.67
		High	≥ 4.30	64	53.33
3	Cosmopolitaness	Low	< 4.25	54	45.00
		High	≥ 4.25	66	55.00
4	Social participation	Low	< 11.26	47	39.17
		High	≥ 11.26	73	60.83
5	Extension participation	Low	< 4.70	51	42.50
		High	≥ 4.70	69	57.50
6	Achievement motivation	Low	< 23.17	57	47.50
		High	≥ 23.17	63	52.50
7	Economic motivation	Low	< 10.25	55	45.84
		High	≥ 10.25	65	54.16
8	Credit orientation	Low	< 9.26	49	40.83
		High	≥ 9.26	71	59.17
9	Training	Low	< 1.32	52	43.33
		High	≥ 1.32	68	56.67
10	Perception about Samatha groups	Low	< 24.40	30	25.00
		High	≥ 24.40	90	75.00

4.8 Distribution of respondents (Samatha production units) based on independent variables

The perusal of Table 7, revealed that majority of the respondents were in the high category for the variables education, cosmopolitaness, social participation, extension participation, achievement motivation, economic motivation, credit orientation, training and perception about Samatha groups. Majority of the respondents were in the low category for the variable age.

Maximum number of respondents in the high category was observed for the variables perception about Samatha groups (75 %), social participation (60.83 %), credit orientation (59.16 %) and extension participation (57.5 %).

The participation in the production activities resulted in increased economic and social independence of the Samatha members. This may be the reason for the higher perception of the Samatha members about the group. Involvement in the activities of production groups improved their social and extension participation and oriented them to better credit sources.

4.9 Distribution of respondents (rural women without group activities) based on independent variables

The perusal of Table 8, reveals that majority of the respondent were in the low category for all the variables except education, for which the majority is in the high category.

Maximum number of respondents in the low category was observed for the variables training (86.66 %), perception about Samatha group,

Table 8. Distribution of respondents (rural women without group activities) based on independent variables

(n=15)

Sl. No	Characteristics	Category	Score	Frequency	Percentage
1.	Age	Low	< 36.6	8	53.33
		High	≥ 36.6	7	46.67
2.	Education	Low	< 3.8	7	53.33
		High	≥ 3.8	8	46.67
3.	Cosmopolitaness	Low	< 2.46	9	60.00
		High	≥ 2.46	6	40.00
4.	Social participation	Low	< 6.4	8	53.33
		High	≥ 6.4	7	46.67
5.	Extension participation	Low	< 2.46	8	53.33
		High	≥ 2.46	7	46.67
6.	Achievement motivation	Low	< 6.7	10	66.67
		High	≥ 6.7	5	33.33
7.	Economic motivation	Low	< 6.6	11	73.33
		High	≥ 6.6	4	26.67
8.	Credit orientation	Low	< 6.5	11	73.33
		High	≥ 6.5	4	26.67
9.	Training	Low	< 0.13	13	86.67
		High	≥ 0.13	2	13.33
10.	Perception about samatha groups	Low	< 9.4	11	73.33
		High	≥ 9.4	4	26.67

economic motivation and credit orientation all with 73.33 per cent. Maximum number of respondents in the high category was observed for education (53.33 %).

As these rural women does not participate in any self employment ventures they are not involved in any training programmes and have very low perception about Samatha groups. They lack interest in economic gains.

4.10 Relationship of dependent variables with independent variables

Leadership propensity

It is evident from Table 9 that 3 variables education, achievement motivation and economic motivation had positive and highly significant correlation with leadership propensity. Cosmopolitaness and perception about Samatha groups also had a positive and significant correlation. Age had a negative and highly significant correlation with leadership propensity.

With the increase in educational level the person realizes the importance of leading a group to success hence the positive relationship. Meeting people outside the village exposes the members to new ideas that inspires to lead the group. High perception about ones group energises the group members to push the group to better stability. This may be the reason for the positive relationship between cosmopolitaness, achievement motivation, economic motivation and perception about Samatha groups with leadership propensity.

Table 9. Correlation coefficient (r) between independent variables and dependent variables (Samatha production units)

(n = 120)

Sl. No	Characteristics	Leadership propensity	Self confidence	Employment generation	Increase in income	Decision making
1.	Age	-0.6987**	-0.6111	-0.3869*	-0.3120*	0.3379*
2.	Education	0.7172**	0.6287**	0.5054**	0.0173	0.3289*
3.	Cosmopolitaness	0.3050*	0.1542	0.1546	0.1700	0.5607**
4.	Social participation	0.0340	0.0547	0.1291	0.2234	0.1206
5.	Extension participation	0.0349	0.1308	0.0870	0.1828	0.1131
6.	Achievement motivation	0.7648**	0.1106	0.5447**	0.1989	0.0941
7.	Economic motivation	0.7130**	0.0238	0.6688**	0.3550	0.1022
8.	Credit orientation	0.0575	0.0890	0.0717	0.1024	0.1255
9.	Training	0.1338	0.7025**	0.5815**	0.3771*	0.0174
10.	Perception about samatha group	0.3794*	0.1082	0.0868	0.2395	0.3533*

* - Significant at 5 % level

** - Significant at 1 % level

With increase in age, the members loose interest in group activities and in leading the group, hence the negative relationship of age with leadership propensity.

Self confidence

A perusal of Table 9 shows that education and training are the only two variables that had a positive and highly significant relationship with self confidence.

Education brings a greater knowledge and better awareness , thus instilling confidence among the members. This may be the reason for the positive relationship.

Training exposes the members to better skills in order to take up various activities. Thus the self confidence of the members will naturally be improved.

Employment generation

It is evident from the Table 9 that education, achievement motivation, economic motivation and training had a positive and highly significant relationship with employment generation.

Education makes them realize the importance of having a job and improving the quality of life. A person who is more motivated economically and having a will to achieve something in life will naturally go in for better employment opportunities. With improved skills, acquired through training a person will have better choice for different jobs. Hence the positive relationship of these variables with employment generation.

Increase in income

A perusal of Table 9 shows that training had a positive and significant relationship with increase in income whereas age had a negative and significant relationship with it.

As age increases the work efficiency of individuals reduce their chances for gainful employment, hence there is no increase in income. Thus the negative relationship.

Training improves skill of members to do any particular work, leading to employment and increase in income and hence the positive relationship.

Decision making

It is evident from Table 9 that variable cosmopolitaness had a positive and highly significant relationship with decision making and age, education and perception about Samatha groups had a positive and significant relationship with decision making.

If a person gets a chance to go out frequently and interact with different kinds of people, she will be exposed more to the various spheres of life, so she will have a greater ability in making appropriate decisions.

With increase in age and education, experience as well as knowledge increases. So it is logical to think that the decision making ability also increases.

4.11 Comparison of Samatha groups with respect to independent ,group, dependent variables.

The results in Table 10, Table 11 and Table 12 reveals that the group mean score of Samatha banks is less than that of the other four production groups for all the variables.

Table 10. Comparison of Samatha groups based on independent variables

		Age	Education	Cosmopolitaness	Social participation	Extension participation	Achievement motivation	Economic motivation	Credit orientation	Training	Perception about samatha group
Group Mean	1. Bakery	37.37	4.14	4.13	11.94	5.46	22.71	10.26	9.10	1.37	24.53
	2.Processing	35.75	4.75	4.35	12.40	5.90	24.05	10.62	9.65	1.60	25.45
	3. Garment making	34.75	4.35	4.05	11.25	5.10	23.40	10.45	9.35	1.40	24.85
	4. Soap making	33.90	4.40	4.20	11.24	5.42	23.80	10.50	9.90	1.36	25.40
	5. Samatha banks	33.36	4.33	3.00	9.50	3.93	22.07	9.27	9.00	0.53	21.20
CD	1 vs 2	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	3	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	NS	NS	0.78 ^s	1.55 ^s	0.89 ^s	NS	0.80 ^s	NS	0.40 ^s	1.62 ^s
	2 Vs3	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	NS	NS	0.94 ^s	1.86 ^s	1.07 ^s	NS	0.96 ^c		0.43 ^s	1.86 ^s
	3 Vs 4	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	NS	NS	0.98S	1.63S	1.01 ^s	NS	0.83 ^s	NS	0.48 ^s	1.95 ^s
	4 Vs5	NS	NS	1.12S	2.25S	1.28 ^s	NS	1.50 ^s	NS	0.58 ^s	2.33 ^s

NS - Non significant S - Significant

Table 11. Comparison of Samatha groups with respect to group characteristics

		Group interaction	Group co-operation	Group leadership	Transparency	Need satisfaction	Interdependence of members	Team spirit	Equity	Accountability
Group Means	1. Bakery	12.66	24.01	12.46	9.06	18.23	18.68	14.19	14.41	9.13
	2.Processing	14.30	24.35	12.00	9.60	18.75	19.25	14.05	14.20	9.23
	3. Garment making	13.90	24.80	12.95	9.35	18.75	19.75	14.85	14.65	9.25
	4. Soap making	13.20	23.80	12.20	9.30	18.70	18.80	14.00	14.50	9.20
	5. Samatha banks	8.80	22.00	9.40	8.80	17.20	17.07	11.85	14.07	8.93
CD	1 vs 2	NS	NS	NS	NS	NS	NS	NS	NS	NS
	3	NS	NS	NS	NS	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	1.53 ^s	NS	1.14 ^s	NS	0.89 ^s	0.83 ^s	1.48 ^s	NS	NS
	2 Vs 3	NS	NS	NS	NS	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	1.84 ^s	NS	1.37 ^s	NS	1.07 ^s	1.00 ^s	1.96 ^s	NS	NS
	3 Vs 4	NS	NS	NS	NS	NS	NS	NS	NS	NS
	5	2.89 ^s	NS	1.26 ^s	NS	1.16 ^s	0.70 ^s	1.78 ^s	NS	NS
4 Vs 5	2.28 ^s	NS	1.63 ^s	NS	1.28 ^s	1.19 ^s	1.32 ^s	NS	NS	

NS - Non significant ^s - Significant

Table 12. Comparison of Samatha groups with respect to dependent variables

		Leadership propensity	Self Confidence	Employment generation	Increase in income	Decision making
Group Means	1. Bakery	10.13	31.13	2.43	9.18	12.16
	2. Processing	10.80	32.00	2.75	9.89	12.65
	3. Garment making	10.20	32.00	2.50	8.95	12.20
	4. Soap making	10.30	31.10	2.30	9.00	12.50
	5. Samatha banks	8.73	24.20	0.53	7.00	9.06
CD	1 vs 2	NS	NS	NS	NS	NS
	3	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS
	5	0.87 ^s	2.00 ^s	0.36 ^s	1.15 ^s	1.23 ^s
	2 Vs 3	NS	NS	NS	NS	NS
	4	NS	NS	NS	NS	NS
	5	1.04 ^s	2.40 ^s	0.43 ^s	1.30 ^s	1.48 ^s
	3 Vs 4	NS	NS	NS	NS	NS
	5	0.99 ^s	2.40 ^s	0.47 ^s	1.38 ^s	1.43 ^s
	4 Vs 5	1.24 ^s	2.87 ^s	0.51 ^s	1.65 ^s	1.77 ^s

NS - Non significant ^s - Significant

Fig 16

Comparison between Group mean scores of Leadership propensity

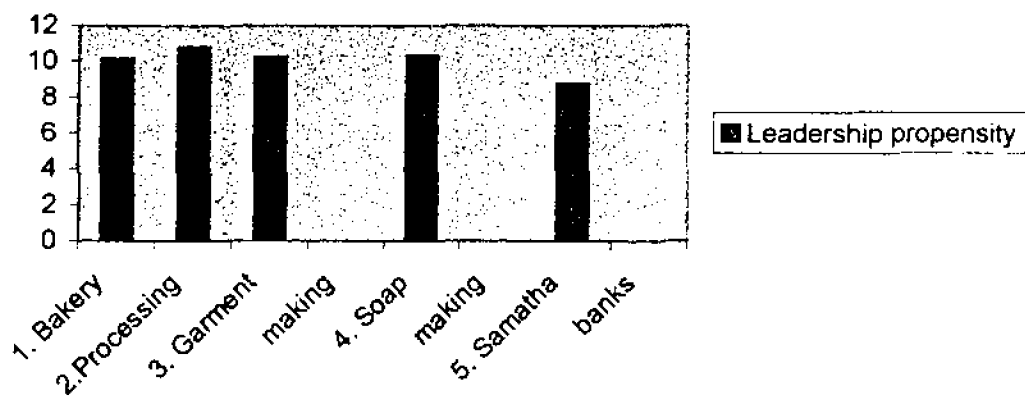


Fig 17

Comparison between Group mean scores of Self confidence

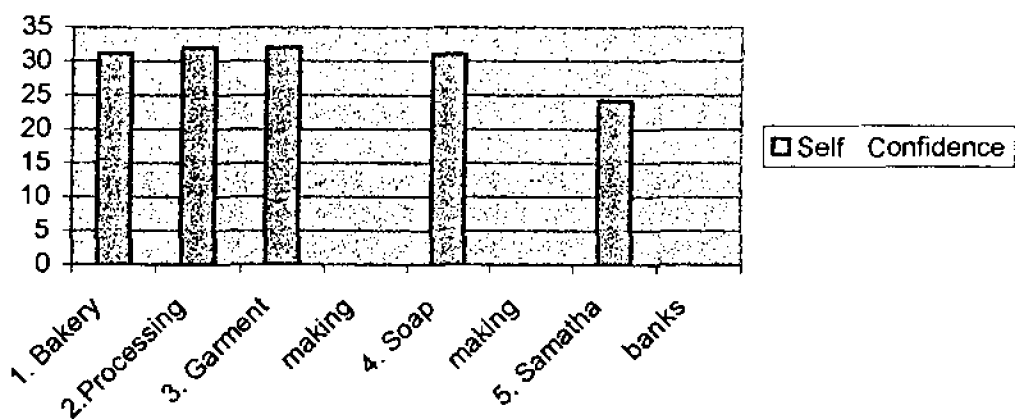


Fig 18

Comparison between Group mean scores of Employment generation

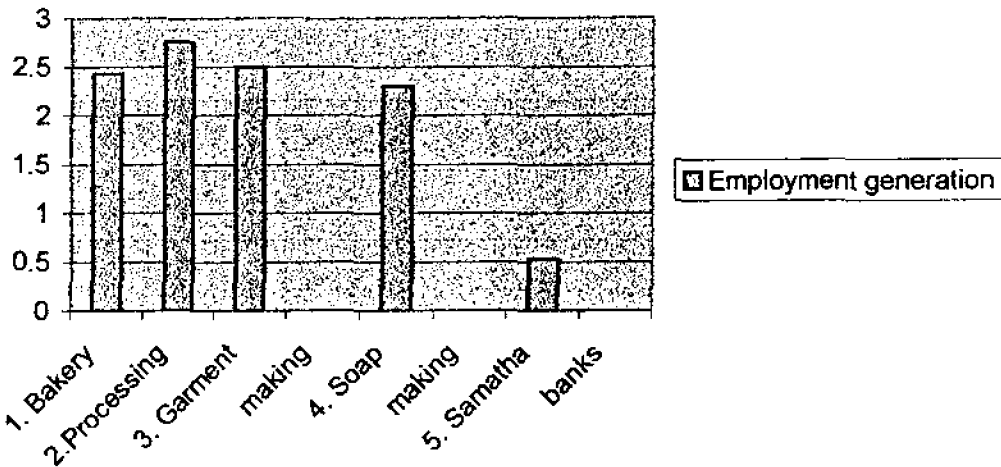
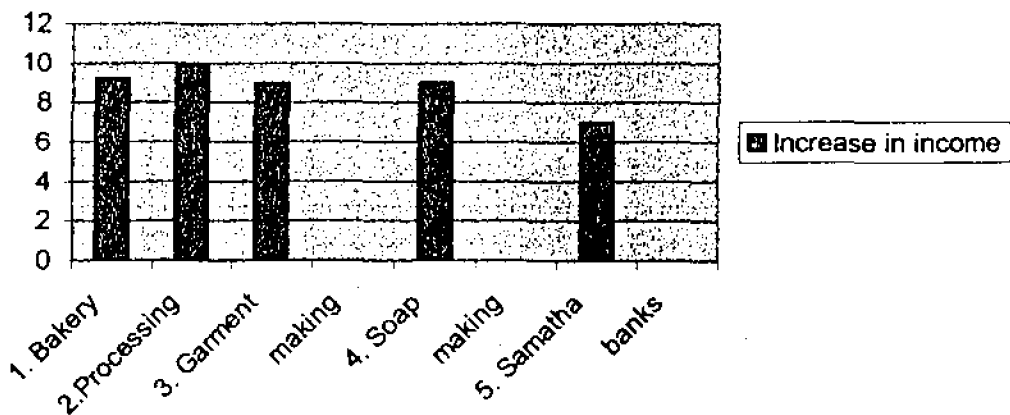
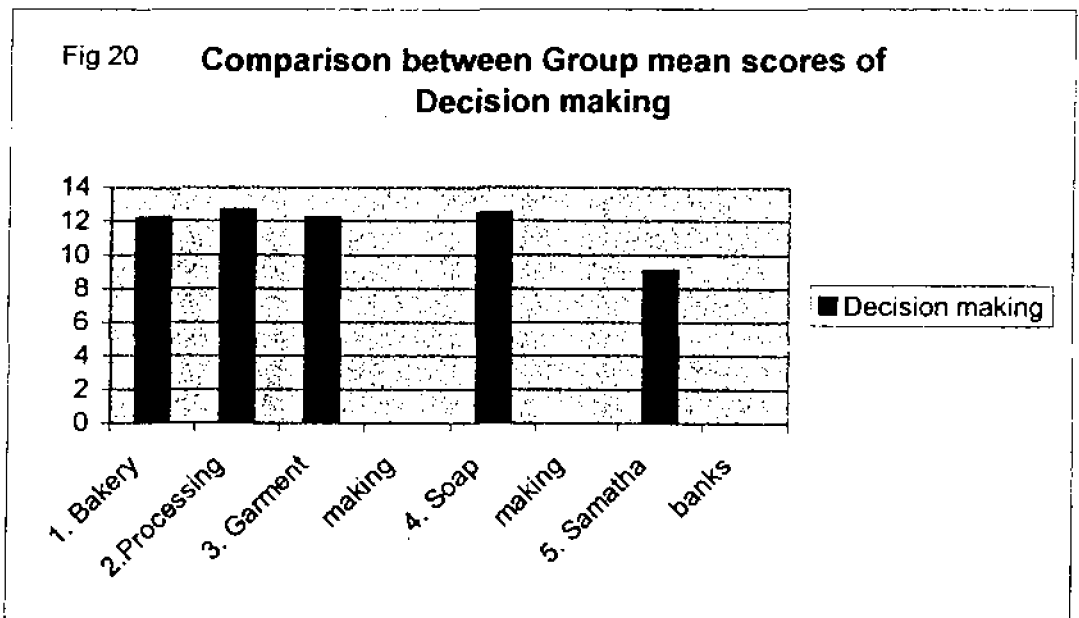


Fig 19

Comparison between Group mean scores of Increase in income





Significant difference was observed between Samatha banks and other groups regarding all the independent variables except age, education and achievement motivation.

Compared to the banking activities that are carried on within the groups, the production activities gives the members more opportunity to move out and participate socially. They are also trained regarding the production activity they carry out. The production groups are more motivated to attain their goal compared to Samatha banks.

It can be observed that except group co-operation, transparency and accountability all the other variables show significant differences between the Samatha banks and other production groups involvement in all stages of their activity. This may be the reason behind the difference in group characteristics shown by Samatha banks and other production units.

Regarding all the dependent variables that are the dimensions of empowerment, samatha banks showed significant difference compared to the production groups. This may be because as part of their production activities the members of the group interact more with the outside world, learn better skills thus boosting their self capabilities.

4.12 Marketing of Products

The major problem faced by Samatha production groups is marketing. Though all the members cooperate well in the preparation, processing and packaging activities in the production units, most of them are not willing to sell the products. There are no output units for the marketing of products. Hence door to door sales is resorted to. Social

situations and outlook of the rural people proposes restrictions on these rural women from within the family to engage in selling activities.

There is lack of enthusiasm and initiative from the members, officials and people's representatives in setting up sales counters or shops for the sale of their products. Besides there is no forward or backward linkages for easy marketing of products.

Though door to door sales brings profit to the groups, it could have been increased by establishing a group sales counter. During festive occasions, sales is conducted in fairs and melas. In these fairs there is great demand for the Samatha products.

If this problem of marketing is properly looked into and solved by the authorities concerned, the Samatha production units in the long run would be able to establish marketing of their products.

4.13 Perception of officials including people's representatives about Samatha groups

It can be inferred from the Table 13 that most of the officials were high perceivers of Samatha groups. The mean score for each of the perception statement was calculated. The score above the mean score was categorized as high and the score below the mean score was categorized as low.

Ninety per cent of the officials were high perceivers for the statement "Samatha groups is one of the best programmes implemented for the development of rural women" and "Samatha groups introduced credit system for the rural poor women who formerly had no access to credit".

Table 13 Perception of officials (including people's representatives) about samatha groups

Sl. No.	Characteristics	Category	Frequency	Percentage
1.	Samatha groups boost the self confidence of rural women	Low	13	43.32
		High	17	56.68
2.	Samatha groups help to achieve sustained livelihood to members	Low	10	33.32
		High	20	66.68
3.	The Samatha groups introduced credit system for the poor rural women who formerly had no access to credit	Low	3	10.00
		High	27	90.00
4.	Self employment through Samatha groups cannot be taken up due to lack of literacy and skill	Low	16	53.32
		High	14	46.68
5.	Samatha group enhances the income of women on a sustainable and profitable basis by starting income generating activities	Low	5	16.68
		High	25	83.32
6.	Samatha groups develop interdependence and mutual trust among its members	Low	4	13.32
		High	26	86.68
7.	In Samatha group the group members are not involved in a decision making	Low	19	63.32
		High	11	36.68
8.	Samatha groups play an important role in providing training for skill improvement	Low	7	23.32
		High	23	76.68
9.	Samatha groups develop a 'we feeling' among the members	Low	4	13.32
		High	26	86.68
10.	Samatha groups is one of the best programmes implemented for the development of rural women	Low	10	33.34
		High	20	66.66

The least perceived statement is "In Samatha group the group members are not involved in decision making".

4.14 Identification of the important constraints as perceived by Samatha members and officials related to the working of the group

The constraints encountered by the Samatha members and officials are furnished in Table 14.

Constraints encountered by Samatha members related to the working of the group.

The constraints encountered by Samatha members while undertaking the programmes were listed in Table 14. The constraint that ranked first was 'Lack of forward and backward linkage for easy marketing' (3.23) followed by 'Family problem' (3.09) and so on.

The major constraint experienced by the Samatha members is difficulty in marketing of their produce. The main reason for this is lack of local demand for the goods. There are no licensed shops for the Samatha goods and door to door sales is difficult for the women due to family restrictions.

Social control being a prominent feature of the rural society, these rural women find it difficult to spare their time of household activities for Samatha. So spending time for Samatha activities creates tensions in the family.

Some of the groups find their leaders very dominant giving little space for the opinions and decisions of the members. This may indirectly result in selection of group activities without taking into consideration the resources and skill available to them.

Table 14 Constraints encountered by Samatha members and officials related to the working of the group

Sl. No.	Constraints	Samatha members		Officials	
		Mean score	Rank	Mean score	Rank
1.	Lack of effective leadership	2.96	III	1.96	IX
2.	Improper repayment of loans	2.19	X	2.13	VIII
3.	Hesitation to take up innovative schemes	2.68	VI	3.56	III
4.	Family problems	3.09	II	1.80	X
5.	Lack of initiative and interest at desired level among members	2.60	VIII	3.38	IV
6.	Drop out of members due to marriage and employment	2.73	V	2.59	VII
7.	Lack of forward and backward linkage for easy marketing	3.23	I	3.93	I
8.	Lack of adequate officials for supervision	2.65	VII	3.60	II
9.	Lack of co-operative deal among the members in performing tasks	2.43	IX	3.19	V
10.	Wrong selection of group activities by groups based on skill, aptitude and other conditions at initial stages	2.87	IV	2.80	VI

Drop out of members due to marriage, reluctance in taking up new group activities, lack of supervising officials, lack of interest and co-operation among members and poor loan repayment are the other constraints identified.

Constraints encountered by officials related to the working of the group

The officials also ranked the constraint 'Lack of forward and backwark linkage for easy marketing as first' (3.93) followed by 'Lack of adequate officials for supervision' (3.60) and so on.

The member of officials and key resource personnel who are involved with the working of the Samatha groups in very limited. This inadequacy of staff badly affects the group especially follow up activities. The Samatha women are also hesitant in taking up new schemes as they feel that it is risky. Most of the members also loose the initial interest on the group activity as it reaches the carrying on stage. The tensions and problems between the families may be a reason for the lack of co-operation among members.

Wrong selection of group activities, dropout of members due to marriage and employment, improper repayment of loans, lack of effective leadership and family problems are the other constraints that have been identified.

4.15 Suggestions of Samatha members and officials for improving the Samatha group

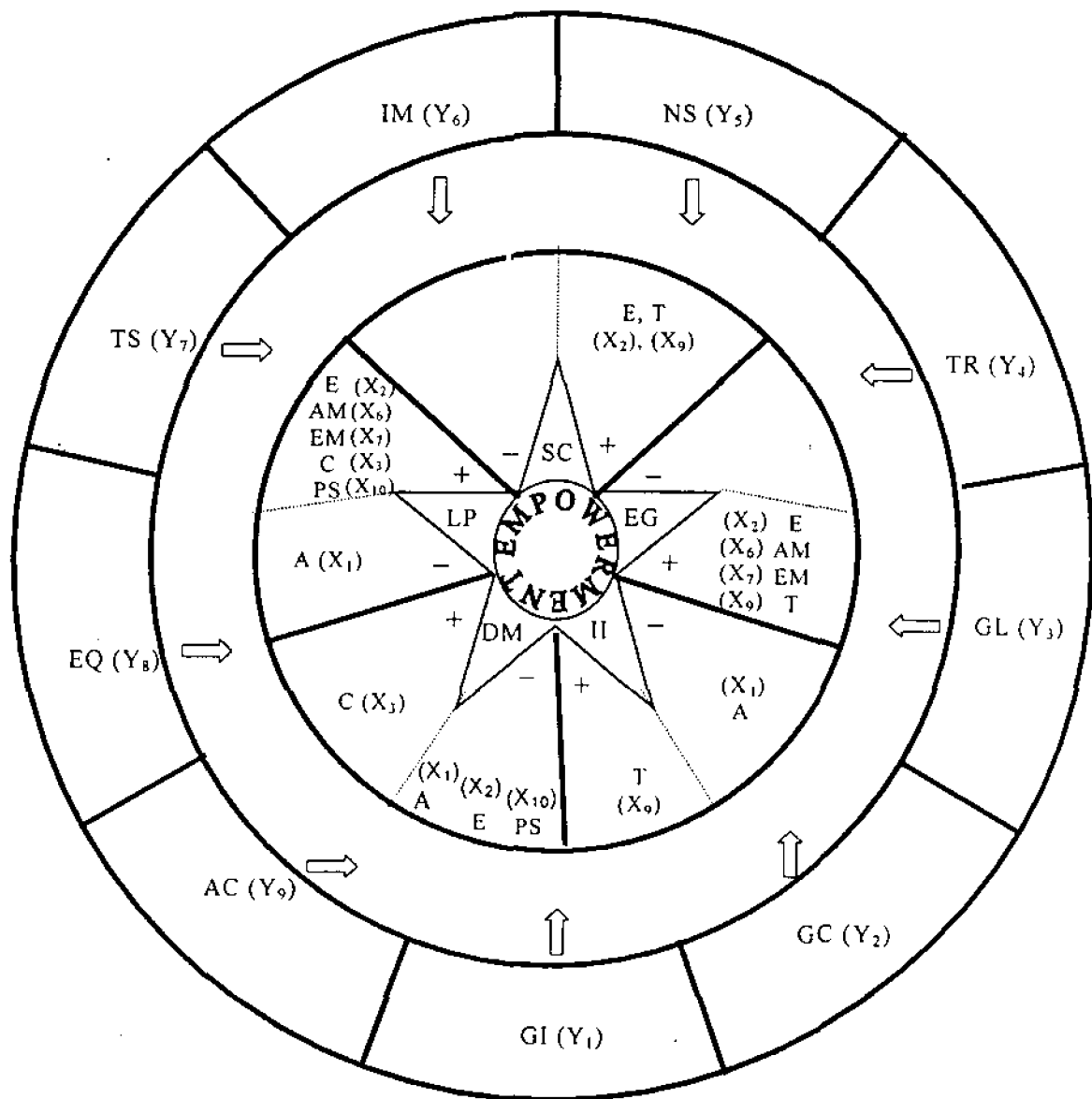
1. The group should be allowed to choose freely the activities of their own interest.

2. Involve women extension functionaries as NGO's and panchayat officials to help the functioning of the group.
3. Make provisions to market the produce through melas / fairs.
4. Appropriate training should be imparted to the group for selected activities.
5. Form supply and marketing societies to carryout marketing of group produce.
6. Sincere efforts should be made by group members to improve group cohesiveness, team spirit, co-operation among members, mutual trust.
7. Impart leadership training to group co-ordinators.
8. Divide the various functions in group to different group members equally.
9. Frequent supervision of groups by officials responsible for the implementation of the scheme should be made compulsory.
10. Provide group discussions and group meetings to inculcate the strength in group members to overcome hesitation and impatience to take up innovative schemes.
11. Increase the number of key resources personnel's and officials involved in the programme.
12. The officials should have the discretion to change the group or its activities which are non-functional.

4.16 Empirical model of the study

The Fig. 21, diagrammatically represents the results of the relationship of leadership propensity, self confidence, employment

Fig. 21 EMPIRICAL FRAMEWORK OF THE STUDY



X ₁	A	- Age
X ₂	E	- Education
X ₃	C	- Cosmopolitaness
X ₄	SP	- Social participation
X ₅	EP	- Extension participation
X ₆	AM	- Achievement motivation
X ₇	EM	- Economic motivation
X ₈	CO	- Credit orientation
X ₉	T	- Training
X ₁₀	PS	- Perception about Samatha groups

Y ₁	GI	- Group interaction
Y ₂	GC	- Group cooperation
Y ₃	GL	- Group leadership
Y ₄	TR	- Transparency
Y ₅	NS	- Need satisfaction
Y ₆	IM	- Interdependence of members
Y ₇	TS	- Team spirit
Y ₈	EQ	- Equity
Y ₉	AC	- Accountability

LP	- Leadership propensity
SC	- Self confidence
EG	- Employment generation
II	- Increase in income
DM	- Decision making

generation, increase in income and decision making with independent variables and also the indirect relationship with group characteristics.

In Fig. 21, the outer most ring represents the nine group characteristics and the block arrows representing their indirect relationship with dependent and independent variables. The inner circle represents the classification of the ten independent variables based on the type of relationship with dependent variables. The inner star represents Empowerment, the five wings of the star showing the five dimensions of empowerment.

Regarding the group characteristics they have only an indirect influence on the independent and dependent variables.

Education, achievement motivation, economic motivation, cosmopolitaness and perception about Samatha groups were positively and significantly related to leadership propensity where as age showed a negative relationship. Only education and training showed a positive relationship with self confidence. Regarding employment generation, education, achievement motivation, economic motivation and training showed a positive relationship with the variable. Training was the only variable that had a positive relationship with increase in income and age had a negative relationship with the variable. Regarding decision making, cosmopolitaness showed a positive relationship whereas age, education and perception about Samatha group showed a negative relationship.

Summary and Conclusion

CHAPTER V

SUMMARY AND CONCLUSION

Samatha groups are self help groups formed to conscientize rural women about their own situation and to empower rural women with respect to their educational, social, psychological and economic aspects by the initiation of income generating activities.

The underlying intension of the study is to analyse the performance of Samatha groups taking into consideration the production units.

The specific objectives of the study were

1. To analyse the structure and functions of Samatha groups.
2. To study the group characteristics.
3. To study the performance of samatha groups in the empowerment of rural women
4. To study the profile characteristics of members.
5. To identify problems faced by the Samatha groups and suggestions for improvement.

The study was conducted in Ulloor panchayat of Thiruvananthapuram district during the month of April, may and June 2000 . From the lists of different Samatha production units in Ulloor panchayat, four major units were identified. Based on probability proportionate to size, 12 groups were selected and 10 respondents selected at random from these groups.

There were two categories of respondents. As the first category, 10 members were selected from the above 12 selected groups comprising a total of 120 respondents. The second category consisted of 30 respondents including officials and peoples representatives associated with the functioning of the groups. Two control Groups consisting of 15 respondents from Samatha groups without production units (Samatha Banks) and 15 respondents who do not participate in group activities were randomly selected.

The dependent variables for the study were the Dimensions of empowerment *viz.*, leadership propensity, self confidence, employment generation, income generation and decision making. The group characteristics of Samatha groups were also taken for the study. The independent variables for the study were age, education, cosmopolitaness, social participation, extension participation, achievement motivation, economic motivation, credit orientation, training and perception about samatha groups.

The independent variables and group characteristics were selected after relevancy rating by the judges comprising of officials of Kerala Shastra Sahitya Parishad, Agricultural scientists and experts from the field.

All the independent and dependent variables were measured with the help of available measurement procedures. The schedule for group characteristics was developed by the researcher for the purpose.

The data were collected using pre-tested and structural interview schedule prepared for the purpose. The statistical tools used were mean, percentage, correlation analysis and analysis of variance.

Findings

1. A Samatha group consists of 20 – 25 members, homogeneous in terms of socio – economic status. The group attains official status with appointment of President, Secretary and Treasurer.
2. The Samatha groups encourage the members to save regularly and acquire the habit of thrift. Money collected from the members are advanced for production and consumption purposes of individual members as well as the group as a whole.
3. Some of the groups are involved in different production activities like bakery, processing (food processing), garment making, soap making, book binding etc.
4. Among the respondents of Samatha production units, the number of respondents in the high group were found for all of the five dependent variables whereas among the rural women without group activities, the number of respondents were seen in the low group for all dependent variables.
5. Maximum number of respondents in the high category was observed for the variable self – confidence (75.83 %) followed by decision making (69.17 %).
6. Majority of the Samatha production unit respondent (73.33 %) were found to have higher empowerment index values.

7. Group characteristic score was found to be highest for Group 2 (73.52) followed by Group I (64.80) and the least for Group 7 (32.30).
8. Maximum number of respondents in the high category for the group characteristics was observed for the variable team spirit (63.3 %) followed by group interaction (61.66 %).
9. Number of respondents in the high category was observed for all the independent variables except age which was in the low category for Samatha production unit members whereas for the rural women without group activities all the independent variables were in the low group.
10. The result of the correlation analysis indicated that the dependent variable leadership propensity is positively and significantly correlated with education, achievement motivation, economic motivation, cosmopolitaness and perception about Samatha groups and negatively correlated with age.
11. Simple correlation analysis revealed that education and training were the only two independent variables that is positively and significantly correlated with the dependent variable and group leadership. group interaction and team spirit were the group characteristics having a positive and significant relationship with self confidence.
12. Education, achievement motivation, economic motivation and training were the independent variables that are positively and significantly correlated with employment generation and among group characteristics

need satisfaction and team spirit showed a positive and significant correlation with employment generation.

13. Training showed a positive and significant correlation with increase in income whereas age had a negative and significant correlation. Team spirit, group cooperation and need satisfaction were found to be positively and significantly correlated with increase in income.
14. The result of the correlation analysis indicated that the dependent variable decision making is positively and significantly correlated with cosmopolitaness, age, education and perception about Samatha groups.
15. The result of the analysis of variance revealed that the group mean score of Samatha banks is less than that of the other four units for all the variables.
16. Significant difference was observed between Samatha banks and other production units regarding all the independent variables except age, education achievement motivation.
17. It was observed that except group co-operation, transparency and accountability all the other group characteristics showed significant difference between Samatha banks and Samatha production units.
18. Regarding all the dependent variables that are dimensions of empowerment namely leadership propensity, self confidence, employment generation, increase in income and decision making, Samatha banks showed significant difference compared to the production groups.
19. Most of the officials had high perception about Samatha groups. A great majority (90%) of officials agreed that the Samatha

groups introduced credit system for the poor rural women who had no access for credit.

20. Both Samatha members and officials ranked the constraint, Lack of forward and backward linkage for easy marketing as the major constraint faced by Samatha groups followed by

Implications of the study

The following implications and recommendations emerge out of the findings of the present study :

This study would open up new avenues of research resources in studying in detail about the Samatha groups in other parts of the state.

The relationship established in the present study between the selected independent, group and dependent variables could serve as guidelines to the officials and extension personnel in formulating and implementing strategies for effective functioning of Samatha groups.

Suggestions for future research

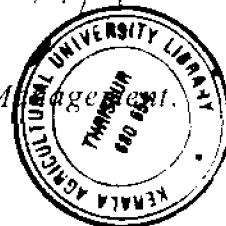
The present study helps only in the revelation of the Samatha groups in Ulloor panchayat of Thiruvananthapuram district. An extensive cross-sectional research can be undertaken to probe the state of Samatha groups in the entire Kerala state.

A detailed indepth research involving the time utilization of the farm family women is of paramount importance as they play an important role in the production activities as well as decision making in the prevailing situation.

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Appendices

APPENDIX – 1
KERALA AGRICULTURAL UNIVERSITY

Dr. N. P. Kumari Sushama
Associate Professor

Department of Agricultural Extension
College of Agriculture
Vellayani, P.O, Thiruvananthapuram
Pin – 695 522

Dated 21st May 2000

Dear Sir / Madam,

Miss Meera, M. J. (99-11-60) M.Sc (Ag.) student of this department has taken up a research study on “**Performance of Samatha self help groups in the empowerment of rural women in Ulloor Panchayat**” under my guidance. She has identified some of the profile and group characteristics based on review of literature, discussion with experts and pilot study. These are listed in the Annexures along with their operational definition.

Considering your vast experience I request you to offer your valuable rating about the relevancy of each variable for inclusion by putting a tick mark in the appropriate mark in the appropriate column. Kindly add any other variable, if considered appropriate to the list with necessary comments. I would be thankful, if you can send the same to the student through the self addressed stamped envelope enclosed at the earliest.

With regards,

Yours sincerely,

Sd/-

Dr. N. P. Kumari Sushama

Annexure

List of Variables

(Kindly put a ✓ Mark)

Sl No.	Variables	Most relevant	More relevant	Un decided	Less relevant	Least relevant
1.	Age -refers to the number of calendar years completed by the farmer respondent at the time of interview					
2.	Education - refers to the informal and formal learning achieved by the respondent					
3.	Occupational status - defined as the position of the group member which acts as a source of income in which he spends major part of his time and attention.					
4.	Annual income – refers to the total earning of all the member of the family of the respondent for one year.					
5.	Martial status – Single / Married					
6.	Family size – defined as the number of members in the family.					
7.	Occupational skill – the practical ability to perform an activity or work					
8.	Economic independence - refers to the freedom of the individual to take a stand of her own related to her finances					
9.	Extension participation – refers to the participation of individuals in various extension activities					
10.	Level of aspiration - defined as the individuals desire or need to acquire better in life					

11.	Economic motivation – refers to the extent to which a farmer is oriented towards profit maximization and relative value he places on monetary gains					
12.	Credit orientation – refers to the orientation to avail credit by the respondent.					
13.	Self reliance – refers to the extent to which a personal relies on self for his future.					
14.	Innovativeness – refers to the degree to which the respondent was relatively earlier in adopting new ideas					
15.	Risk orientation – refers to the degree to which the farmer is oriented towards encountering risk and uncertainty in adopting new ideas in farming.					
16.	Achievement motivation – refers to the striving of farmers to do good work and attain a sense of accomplishment.					
17.	Mass media exposure – refers to the extent to which farmer is exposed to different mass media channels					
18.	Market perception – refers to the degree of perception of farmers about different marketing channels.					
19	Attitude towards group approach – refers to the degree of favourableness or unfavourableness of the farmers towards group approach.					
20.	Cosmopolitaness – refers to the tendency of the farmers to be in contact with outside village on the belief that all the needs of an individual cannot be satisfied within his own village.					

21.	Scientific orientation – refers to the degree to which farmer is oriented to the use of scientific methods in decision making.					
22.	Extension contact – refers to the degree of contact of farmers with different extension agencies.					
23.	Entrepreneurial behaviour – refers to the ability of the member to exploit opportunities and initiate activities to increase income					
24.	Discipline – refers to the degree to which the member of the group confirms to self discipline in group activities.					
25.	Social participation – refers to the participation of individuals in various formal social institutions either as a member or as an officer bearer.					
26.	Perception about samatha groups – refers to the recognition of the stimulus and interpretation about samatha groups					
27.	Training – defined as the number of training which the group member has undergone for the success of their group work					
28.	Indebtedness – defined as the total debt in terms of money, a group member owes, at the time of survey, to various money lending sources					
29	Caste – refers to the hierarchy of a group member whether belong to upper / backwards / schedule caste					
30.	Material possession – defined as the money value of the materials possessed by the group member					

Annexure

List of Variables

(Kindly put a ✓ Mark)

Sl No.	Variables	Most relevant	More relevant	Un decided	Less relevant	Least relevant
1.	Group cooperation - it is operationally defined as the tendency of group member to associate and work with other member of the group in striving towards the achievement of goals.					
2.	Group interaction – refers to the tendency of individual to mix freely with each other without inhibition.					
3.	Transparency – refers to the extent to which the activities of the group are open and clear to the members of the group.					
4.	Group leadership – refers to the effectiveness of leaders in promoting the stability and success of the group					
5.	Team spirit – refers to the extent to which joint action behaviour is exhibited by group members through coordinated efforts to achieve common goals.					
6.	Interdependence of members – is defined as the extent to which members are dependent on each other for the effective functioning of the group.					
7.	Feeling of oneness – is a feeling existing between members so that they will be considered as one unit.					

9.	Group cohesion – refers to the degree to which the group member are affiliated to one another and are motivated to remain in the group.					
10.	Group motivation – is defined as the goal directing behaviour of individual members so as to influence mutually in achieving group goals.					
11.	Member's interest – defined as the extent of interest exhibited by group members in the activities of the group.					
12.	Group security – defined as the tendency exhibited by the members for avoiding failure, economic crisis, resource crisis etc. towards the success of the group					
13.	Group size – defined as the number of members in the group at the time of study.					
14.	Accountability – refers to the extent to which the members are answerable for performance of responsibility over achievement of objectives as agreed upon					
15.	Group norms –defined as the extent of clarity respondent had about rules, regulation and procedures					
16.	Group homogeneity – defined as the similarity of the members of the group with respect to needs, motives and socio economic status.					
17.	Need satisfaction – defined as achieving individual member's need and requirements by group within a stipulated time.					

18.	Involvement in decision making – defined as the frequency with which group members were involved in generation of ideas, evaluation of opinion and making of choice from among options.					
19.	Autonomy – defined as the degree to which the group has freedom an independence in the direction and scheduling of its activities.					
20.	Equity – refers to how far the group approach minimises or eliminates inequalities in the distribution of production inputs and outputs among the members.					

APPENDIX -II

KERALA AGRICULTURAL UNIVERSITY
Department of Agricultural Extension, College of Agriculture, Vellayani

“Performance analysis of samatha self help groups in the empowerment of rural women in Ulloor Panchayat”

INTERVIEW SCHEDULE

Date :

1. Name of the respondent

2. Age

3. Educational status

No. Level of Education

1. Illiterate

2. Functionally literate

3. Primary education

4. Middle education

5. Secondary education

6. Collegiate education

4. Achievement motivation

Please indicate your agreement or disagreement to the following statement

SA – Strongly agree, A-agree, UD – Undecided, DA – Disagree, SDA – Strongly disagree, SDA – Strongly disagree

Sl. No.	Statement
1.	One should enjoy work as much as play
2.	One should work hard at everything one undertakes until she is satisfied with the results
3.	One should succeed in her occupation even if one has been neglectful of her family
4.	One should have determination to achieve certain things in life.
5.	Work should come first even if one cannot get rest
6.	Even when ones interest are in danger one should concentrate on her obligation to others
7.	One should set difficult goals for one self and try to reach them

5. Cosmopolitaness

Sl. No. a. Frequency of visit

1.	Twice or more in a week	5
2.	One in a week	4
3.	Once in 15 days	3
4.	Once in a month	2
5.	Occasionally	1
6.	Never	0

b. Purpose of visit

1.	All visits relating to samatha groups	5
2.	Some visits relating to samatha groups	4
3.	Personal or domestic matters	3
4.	Entertainment	2
5.	Other purpose	1
6.	No purpose	0

6. Social participation

Please indicate whether you are a member or office bearer in any of the following organizations if so, indicate the frequency of participation

Sl. No.	Organisation	Members in organisation			Frequency of participation in meeting / activities		
		No member	Member	Office bearer	Regularly	Sometimes	Never
1.	Panchayat						
2.	Co-operative society						
3.	Women's club						
4.	Socio-cultural organization						
5.	Any other (specify)						

7. Extension participation

Please indicate your frequency of participation in the following extension activities.

Sl. No.	Extension activity	Attended when ever conducted	Sometimes attended	Never attended
1.	Campaigns			
2.	Seminars			
3.	Fairs / melas			
4.	Group discussions			
5.	Demonstrations			
6.	Any other (specify)			

8. Economic motivation

Please indicate your agreement or disagreement to the following statement

A – Agree DA – Disagree

Sl. No.	Statement	A	DA
1.	One should work hard for economic profit		
2.	Though everything in life cannot be achieved through money, it is a critical factor for good living		
3.	All I want from my job is to make just a reasonable living for my family		
4.	I would work hard without rest in order to earn maximum money for the family		
5.	In addition to my routine practices I like to take up some other enterprises to earn more money		
6.	Self employment is important to me to earn reasonable amount and not to be dependent on anybody		

9. Credit orientation

Please indicate your response in the appropriate columns

Sl. No.	Items				
1.	Do you think a member like you should borrow from samatha banks for consumption purpose	Yes		No	
2.	In your opinion how difficult it is to secure credit from samatha banks	VD	D	E	VE
3.	How a member is treated when he goes to secure credit from banks / co-operative societies	VB	B	F	VF
4.	There is nothing wrong in taking credit from institutional productive enterprises	SA	A	DA	SDA
5.	Have you taken credit in the last two years for productive purposes	Yes		No	

10. Training participation

Sl.No.	No training	One training	Two training	Three and more trainings

11. Perception about samatha group

Please give your degree of agreement or disagreement about each of the following statement

Sl. No.	Statement	SA	A	UD	DA	SDA
1.	Samatha group help to achive sustained livelihood to members					
2.	Samatha groups help to raise the status of rural women					
3.	For a rural woman samatha groups lead to employment generation					
4.	For a rural woman samatha group lead to income generation					
5.	Self employment through samatha groups cannot					
6.	Samatha groups in one of the best programmes implemented for the development of rural women					

Group characteristics

12. Group interaction

Please indicate your response to the following statements

Sl. No.	Statement	SA	A	UD	DA	SDA
1.	The members of my group give suggestions freely					
2.	Agrees with each other					
3.	Seems indifferent					
4.	Asks for information freely					
5.	Disagree with each other					

13. Group co-operation

Please indicate the extent of agreement or disagreement with these statements

A – Always, M – Most of the time, S – Sometimes, R – Rarely, N – Never

Sl. No.	Statement	A	M	S	R	N
Do your group member co-operate with each other						
1.	In taking decisions					
2.	In planning group activities					
3.	In sharing information					
4.	In procuring raw materials					

5.	In enhancing production of group					
6.	In marketing produce					
7.	In getting financial aid for the group					
8.	In maintaining books and accounts					
9.	In maintaining a harmonious situation in the group					

14. Group leadership

Indicate your response to the following statement in the appropriate columns

A – Always, ST – Sometimes, N – Never

Sl. No.	Statements	A	ST	N
1.	Does your leader take lead role in the functioning of the group?			
2.	Does your leader try to get more and more information for effective group action?			
3.	Does your leader try to get more and more information for effective group action			
4.	Does your leader try to motivate the members of the group?			
5.	Does the members of your group accept your leader's opinion			

15. Transparency

Sl. No.	Statements	A	ST	N
1.	Whether venue and time of group meeting is announced earlier			
2.	Whether the members of the group have a clear idea about the activities of the group			
3.	Whether the group discusses the details of the various aspects of the functioning of the members			
4.	Whether the reports of evaluation is open to all			

16. Need satisfaction

Indicate your extent of agreement or disagreement with the following statement

SA – Strongly agree, A – Agree, UP – Undecided, DA – Disagree, SDA – Strongly disagree.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	The membership in the samatha group is a means of livelihood time					
2.	I feel some degree of acceptance by others as a member of this group					
3.	I feel satisfied in working in this group					
4.	I am dissatisfied with functioning of the group					
5.	I wish to change the membership from this group as my needs are not at all satisfied					

17. Interdependence of members

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	The members of samatha group are independent to each other in providing valuable information for the group					
2.	Our group goals cannot be achieved interdependently					
3.	I cannot achieve desired goals if I work independently					
4.	The members of my group are dependent on each other for accomplishment of group task					
5.	The interdependence of members of samatha group is inevitable for the group's success					

18. Team spirit

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	More production can be achieved by working as a team					
2.	Members can overcome the constraints faced more effectively as a team than at individual level					
3.	Activities with the co-ordination and support of different members are executed successfully					
4.	Members are ready to forgo their personal interest while working in a group					

19. Accountability

Sl. No.	Statements	A	ST	N
1.	Do you have a system to audit the accounts by an external agency			
2.	Are the members bound to implement the group activities			
3.	Whether the detailed report on activities and achievements of members will be presented in the group for discussion			
4.	Do you have any procedure system to monitor the activities of members and group activities			

20. Equity

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	Do you agree that the members of the group have equal opportunity in planning?					
2.	Do you agree that the decisions made are largely influenced by the elite and representatives?					
3.	Do you agree that the profit got is shared equally by all the members of the group?					
4.	Do you agree that the major portion of the financial assistance received is grabbed by influential members or representatives of groups.					

21. Leadership propensity

Please indicate your response to the following statement in appropriate columns

A – Always, ST – Sometimes, N – Never

Sl. No.	Statements	A	ST	N
1.	Do you lead meetings and discussions?			
2.	Are you available to others at any time to extent necessary help to them			
3.	Do you guide and influence others in taking decisions?			
4.	Do you feel others are convinced by you			
5.	Do you think that you can change the attitude of others			

22. Self confidence

Please indicate your response to the following statements in appropriate columns

SA – Strongly agree, A – Agree, UD – Undecided, DA – Disagree, SDA – Strongly disagree

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	I feel no obstacle can stop me from achieving my final goals					
2.	I am generally confident in whatever I do					
3.	I am bothered by the feeling that I cannot compare with others					
4.	I am not interested to do things at my own initiative					
5.	I usually workout things for myself rather than get someone to show me					
6.	I get discouraged easily					
7.	Life is a struggle, for me most of the time					
8.	I find myself worrying about something or others					

23. Employment generation

(Please indicate how much employment is generated)

Sl. No.	Employment generated in terms of number of man days / year	
1.	Nil	
2.	30 days	
3.	30 – 60 days	
4.	More than 60 days	

24. Increase in income

Sl. No.	Item	Upto Rs.1000/-	Rs.1000/- to 2000/-	Rs.2000/- to 3000/-	Above Rs.3000/-
1.	Income from agriculture				
2.	Income from other activities (House hold, temporary jobs)				
3.	Income from self employment with the help of samatha banks				
4.	Income from samatha production units				

25. Decision making

Sl. No.	Item	Independent decisions	Joint decisions members or husband	To set decisions with other than family members
1.	Planning of activities			
2.	Obtaining credit			
3.	Starting enterprises			
4.	Regarding children			
5.	Participation in samatha activities			
6.	Participation in soil activities			

Table 26. Perception of officials (including people's representatives) about samatha group

Sl No	Characteristics	Category	Frequency	Percentage
1.	Samatha groups boost the self confidence of rural women			
2.	Samatha groups helps to achieve sustained livelihood to members			
3.	The samatha groups introduced credit system for the poor rural women who formerly had no access to credit			
4.	Self employment through samatha groups cannot be taken up due to lack of literacy and skill			
5.	Samatha group enhances the income of women on a sustainable and profitable basis by starting income generating activities			
6.	Samatha groups develop interdependence and mutual trust among its members			
7.	In samatha group the group members are not involved in decision making			
8.	Samatha groups play an important role in providing training for skill improvement			
9.	Samatha groups develop a 'we feeling among the members			
10.	Samatha groups is one of the best programmes implemented for the development of rural women			

27. Constraints encountered by samatha members and officials related to the working of the group

Sl. No.	Constraint	Samatha members		Officials	
		Mean score	Rank	Mean score	Rank
1.	Lack of effective leadership				
2.	Improper repayment of loans				
3.	Hesitation to take up innovative schemes				
4.	Family problems				
5.	Lack of initiative and interest at desired level among members				
6.	Drop out of members due to marriage and employment				
7.	Lack of forward and backward linkage for easy marketing				
8.	Lack of adequate officials for supervision				
9.	Lack of co-operative deal among the members in performing tasks				
10.	Wrong selection of group activities by groups based on skill, aptitude and other conditions at initial stages				

**PERFORMANCE OF SAMATHA SELF HELP
GROUPS IN THE EMPOWERMENT OF
RURAL WOMEN IN ULLOOR PANCHAYAT**

BY

MEERA, M.J.

**ABSTRACT OF THE THESIS
submitted in partial fulfilment of the
requirement for the degree
MASTER OF SCIENCE IN AGRICULTURE
Faculty of Agriculture
Kerala Agricultural University**

**Department of Agricultural Extension
COLLEGE OF AGRICULTURE
Vellayani - Thiruvananthapuram**

2001

ABSTRACT

The study was carried out in Ulloor panchayat of Thiruvananthapuram district of Kerala among four major Samatha production units identified. Twelve groups were selected based on probability proportionate to size from among the four major production units. The study aimed to analyse the performance of characteristics and profile characteristics of members, to study the structure and functions of Samatha groups, perception of officials (including people's representatives) about Samatha groups, constraints faced by members and officials and suggestions for improvement.

The respondents consisted of 120 members selected from the 12 production units, out of the four major units identified. The second category of respondents included officials and people's representatives associated with the working of Samatha groups. Two control groups consisting of 15 respondents from Samatha banks and 15 respondents of rural women who are not members of any group.

The dependent variables for the study were the dimensions of empowerment namely leadership propensity, self confidence, employment generation, income generation and decision making. The group characteristics were also studied. The independent variables included the profile characteristics of members. Correlation analysis was done to find out the relationship between the dependent variables and the independent and group characteristics.

Group characteristics score of the Samatha production units was found out for each of the groups. Group 2 and Group 1 had the highest scores respectively and the Group 7 had the lowest score.

Empowerment index of the Samatha production unit respondents were found out and the respondent were classified into three group namely Low, Medium and High. Majority of the respondents were found to have high Empowerment Index values.

Comparison of Samatha production units and rural women without group activities was done with percentage analysis which showed that respondents of production units were in the high group with respect to the dimensions of empowerment whereas the rural women without group activities were in the low group.

To compare Samatha production units and Samatha Banks, analysis of variance was done, which revealed that there is no significant difference between the production units with respect to or most of the variables and all of the dimensions of empowerment (dependent variables). The analysis of perception of officials about Samatha groups revealed that all of them had fairly high perception about Samatha groups. The major constraint felt by both members and officials was difficulty in marketing of products.