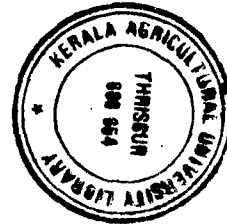


**EMPOWERMENT OF RURAL WOMEN
THROUGH SELF HELP GROUPS -
AN ACTION RESEARCH**

171943

By
JAYALEKSHMI. G.



THESIS
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
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KERALA AGRICULTURAL UNIVERSITY

DEPARTMENT OF AGRICULTURAL EXTENSION
COLLEGE OF AGRICULTURE
VELLAYANI
THIRUVANANTHAPURAM

2001

DECLARATION

I hereby declare that this thesis entitled "Empowerment of rural women through self help groups – An action research" 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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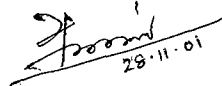
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CERTIFICATE

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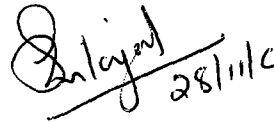

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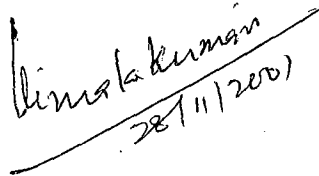
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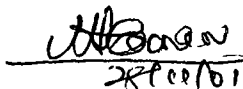
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INTRODUCTION

INTRODUCTION

Women over the years have to face the worst form of humiliation and discrimination from those quarters which were once considered a safe heaven for them. Women constitute half of the world's population but continue to be deprived of the opportunities for equality in development. Despite their contribution in primary sectors, they were not viewed as being within the production system or being the economic contributor to their families. As a result the role of women in the primary activities and rural economy has been marginalised even though they have been involved in more labour intensive work. Due to the socio economic constraints women's potential for development remained far from fully utilized and they have been pushed further back into the social hierarchical system.

Women have only very limited access to the vital resources and control over income, credit, land, education, decision making, training and information, Rural women have the management skill of running a home but the difficulty however is that these skills are not recognised in the formal sense and thus it is difficult to translate them into business sense. They are also found to lack formal management skills and are illiterates or have not much schooling.

It is customary to note that the so called backwardness that was once prevailing, seems to continue inspite of technology explosion in recent years. Even though this trend has been pinpointed many a times no substantial

improvement was contributed. This may be due to the failure on the part of rural women to realise such a voluminous flow in their path to development. Large scale efforts were not been made to highlight the pivotal role to be played for the overall development of Indian women.

Economic growth has been inadequate to generate the surpluses necessary to address poverty comprehensively and sustainably on the sole basis of changes and social welfare programmes accordingly. It is therefore indispensable to generate a structural attack on poverty with strategy that assists the poor in developing a self help capacity through mobilising their own productive potential.

Women are more active community members, reliable micro enterprise and farm managers, disciplined savers, credit worthy clients of financial intermediaries, efficient house hold food security managers and their propensity to invest savings into longer term family welfare is higher than that of men. For these reasons high quality growth policies must be of acute necessity considering the women's productive potential.

The status of any given section of population in a society is ultimately connected with its economic position which itself depends on rights, role and opportunities for participation in economic activities. The economic status of women is now accepted as an indicator of a society's stage of development. Patterns of women's activity are greatly affected by social attitudes and social institutions which stem from ideology concerning basic components of status in any given period.

When one speaks of rural development he is certainly addressing the development of all sections of the rural society - men, women youth and children of different age groups and performing various occupations. In every society women play a very crucial role. Whenever women have been given a chance, they have not only excelled in all areas but also have played an important role in the development of the country as a whole. To accelerate the overall growth and prosperity of the nation it is very important to create opportunities for socio economic development of women in rural India. Women from rural areas have a little say in the social and economic activities as they have less exposure to outside world. Obviously they do experience some gender specific problems in addition to social, situational and psychological problems.

It is often said that the mainstream services have not reached rural women because they are not organized. Government is taking adequate steps to provide the basic literacy to women but that alone may not be sufficient to empower women. What is needed is organising the women into viable groups and exposing them to the components of various development programmes and women's share in them.

The attack on poverty among rural women has a strong social dimension requiring action on a wide range of issues and problems. This brings out the need to depend upon the capabilities and strengthening of

community based organizations and non governmental organizations for designing and implementing programmes for rural women. This can help in better targeting of the poor women and creating an enabling environment in the community for sustainable development. Also the goals of poverty reduction and empowerment of women can be effectively achieved if women could be organized into groups for community participation as well as for ascertainment of their rights.

The initial approach of the government was to focus women as targets of welfare policies in the social sector. In the five year plans upto 1974, the stress was on welfare orientation as far as women's issues were concerned. In the fifth plan (1974-78) there was a shift in the government's, approach from welfare to development. In the sixth plan there was a separate chapter on women's development with a definite thrust on health education and employment. The seventh plan aimed at raising their economic and social status and bringing them into the main stream of national development. The eighth plan (1992-97) realised the need to develop special programmes for the empowerment of women through income generating activities i.e. economic upliftment of women.

Need of the study

Women's importance in agriculture is of significance to agricultural research and extension. It is generally assumed that farm managers and decision makers are men who will pass information to their wives if they need it. Researchers need to identify and understand women's role in the society and to generate technologies appropriate for women. Priority attention is expected to be given to women for correcting the gender related imbalances in

expected to be given to women for correcting the gender related imbalances in education health, nutrition and employment. More importantly it is necessary to reduce their state of dependency to increase their strength by encouraging their homogeneous grouping into optimal sizes, providing thereby a mechanism for participating in developmental activities and in demanding and receiving benefits from it.

People's participation is becoming the central issue of our time. People today have an impatient urge to participate in the events and processes that shape their lives. Women are the major force behind people's participation and are becoming increasingly active in their communities, governments and in the international arena. The present study was undertaken with the prime aim of designing a suitable mechanism for the sustainable development of women through self help groups with the following specific objectives.

- i) To conscientize rural women about their own situation and
- ii) To empower rural women with respect to their educational, social, psychological and economic aspects by the initiation of income generating activity through self help groups.

Limitations of the study

No human effort is free from limitations. This study is no exception to this general thinking. As this study was a single researcher investigation undertaken as a part of the requirement for a Doctoral degree programme it has all the limitations of time and other resources. These limitations determined the restricted selection of village and rural women's groups for the study and also forced to restrict the sample size. Since the study

envisages an indepth detailed analysis with careful time consuming observation over a period of time for recording the periodic changes it is restricted to three groups. The results of the group study may not be generalized to all area since the action programme will have to be changed depending upon the changing socio economic and edaphic situations.

The success of this action research programme depends on the active co-operation of various agencies and participating farmers and hence the control of the researcher over the experimental programme was not complete. Inspite of these limitations it is expected that the findings of this study would certainly provide definite clues in evolving suitable strategies in the direction of group action of women and in formulating suitable developmental schemes for rural development.

Presentation of the study

The report of the study has been presented under five chapters. The first chapter deals with introduction, where in the statement of the problem, objectives, scope and limitations of the study are discussed. The second chapter covers the review of theories and related studies in the light of the present investigation. The third chapter deals with the methodology used in the study followed by presentation of results and its discussion in the fourth chapter. Chapter five gives a summary of the study followed by references and appendices.

THEORETICAL ORIENTATION

THEORETICAL ORIENTATION

In this chapter an attempt is made to give an orientation to the concepts pertaining to the study and to link whatever research findings that exist in the area of study with the research problem. For the same, a probe into the past research studies have been attempted. This helps to give a proper orientation to the study and also to locate the problems on a theoretical perspective. The literature that appeared relevant is presented under the following heads.

2.1 Definitions, concepts and related studies on empowerment

2.2 Definition and concept of group, self help group and women's group

2.3 Group characteristics influencing empowerment

2.4 Personal, socio-psychological and economic variables influencing empowerment.

2.5 Constraints experienced by rural women

2.6 Concept of action research

2.7 Conceptual model for the study

2.1 Definitions, concepts and related studies on empowerment

2.1.1 Definitions of empowerment.

Synonyms of empowerment by Roget (1972) are confer a privilege, license, authorize, obligate and accredit

Hornby (1974) empower means given power or authority to act.

According Webster (1974) empower means to give power, to authorize to enable and to permit, while forth.

Griffen (1987) defined empowerment as a process of awareness and capacity building leading to greater participation, to greater decision making power and control and to transformative action.

According to Rappaport (1987) empowerment conveys both a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights.

According to Devadas *et al.* (1988) empowerment is equipping one to improve her / his living conditions. It does not identify power of women in terms of domination over other but in terms of the capacity of women to increase their ability to gain control over the crucial material and non-material resources and thus minimise their risks.

Mc Ardle (1989) defined empowerment as the process whereby decisions are made by the people who have to wear the consequences of those decisions.

Korten (1989) described the process of empowerment as one which ensures that local resources are locally controlled and control being broadly shared among the community members.

According to FAO (1990) empowerment approach recognises the triple role of women namely production, reproduction and community management which manifests itself through the formation and organisation of groups.

Srinath (1994) defined empowerment as the acquisition of power, status and self confidence, the opportunity to develop a sense of autonomy and ability to manage one's own life.

According to Ackerly (1995) women empowerment is a change in the context of women's life that enable her increased capacity to lead a fulfilling human life. It is a positive change in the women's life circumstances - family status, health, educational level, experiential knowledge and by internal qualities such as self awareness and self confidence.

According to Pinto (1995) empowering is development of skills and abilities of people to enable them to manage better, have a say in or negotiate with existing development delivery systems.

According to Stoner and Freeman (1995) empowerment is the act of delegating power and authority to a subordinate so that the goals of manager can be accomplished.

In the present study empowerment is defined as the ability of rural woman to manage their own lives through the acquisition of power, status and self confidence and improvement of employment opportunities and earning power.

2.1.2 Related studies on empowerment

Sandy (1973) concluded that a major contribution to production is a necessary but not a sufficient condition for the development of high female status and the control over value added products and strategic resources is vital to women's status.

Heggade (1982) stated that women's participation in economic decision making was a vital means by which their economic dependency and social inequality could be removed, their participation in decision making resulted in increasing the employment opportunity for women, increasing the produce and income level of the community, reducing the exploitative elements in the economic system, co-operativizing the production, marketing and distribution.

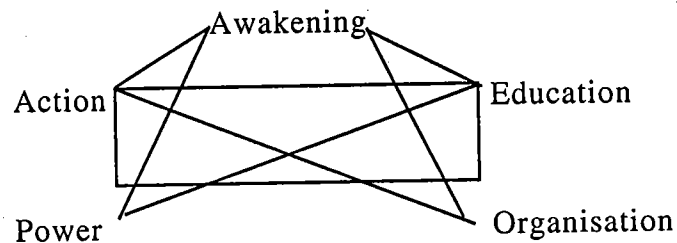
According to Parker (1983) the findings of the series of surveys conducted by the Rural Innovation Centre on factors affecting rural entrepreneurship in Botswana revealed that more women than men are resident in the villages and women were already more involved in income generating activities and were more interested in starting a production activity.

Bertell (1985) stated that there is a need for a new frame work or development of women where the values of women are seriously taken into account and they articulate their own needs. Research is seen as a main area through which rural women's, views can be expressed with action research acting as a tool for consciousness raising and mobilization.

Gopalan (1985) stated that Mahila Samajams (women groups) provided a good organisational base for economic activities for the women in the community. It played a crucial role in shifting the orientation of women and highlighting the central position of the grass roots organisation in improving the employment conditions of women. Welfare oriented organisations can form the basis for more economically oriented activities.

According to Janmathi (1987) collective action, entrepreneurship development and integration of social inputs are by and large the missing links in the implementation of development programmes for eg. DWCRA for women.

Sithalakshmi and Thangamani (1987) stated that the elements of women's development include



Sharma and Thakur (1988) stated that fish farming by women may prove to influence even the other non-farming communities as a dependable source of self employment and high income without affecting their day to day domestic and vocational chores.

Devadas *et al.* (1989) defined empowerment as the state of mind or attitude of a person. An empowered women has a positive self image and takes an active part in decision making related to herself and her household. She is conscious about herself and has knowledge about self. She helps empowering her children regardless of her sex.

Ganguly (1990) stated that agrobased industries provided an excellent nexus in promoting integrated development of agriculture and industry and in transferring a stagnant rural economy into a dynamic and buoyant economy. It provided local entrepreneurship, generated employment and also checked the concentration of economic power through diffusion of ownership of means of production.

Himachalam (1990) expressed that there should be suitable organisational arrangements for disseminating information about appropriate technology to the prospective entrepreneurs and the entrepreneurs should be given proper training in the technology to be adopted.

Gengaji and Setty (1992) expressed that the only meaningful approach to enhance the economic and social status of women is through enabling them and facilitating them through self employment and income generating activities.

Muthukrishnan (1993) expressed that entrepreneurial requisites are to be achieved primarily through motivation, skills acquired and workable planning and a know how in the area engaged and of course the strength to mobilise finance needed to sustain the growth.

Kaushik *et al.* (1994) stated that women should be motivated to form co-operatives so that they can avail better facilities for training, finance, health care, family planning and common care of infants and children.

Oakley (1994) stated that the informal networks such as NGO's women's groups, co-operatives and rural unions have taken a lead in promoting a participatory form of extension, which if its influence continues to grow, could bring greater benefits to small holders and the rural poor than the more traditional, top-down official systems.

Srinath (1994) found that Matsyamahilavedi could help conscientize women about their situation and also show them how women can improve through collective action and emerge as a model for resource mobilization and empowerment.

Vijayakhader (1994) stated that after proper training and demonstration rural women changed their attitude towards mushroom cultivation and have shown very positive attitude towards its cultivation. Spawn multiplication can be done by women as a co-operative venture and mushroom cultivation can be undertaken at household level as an income generating activity.

According to Pradhan (1995) broiler farming is a self employment programme, and was favourably adopted by the people having small land holding in villages as well as in towns in Tripura. Constant and close follow up by the KVK scientists ultimately proved the viability of the enterprise in the state compared with any other small scale enterprise for gainful employment with minimum investment and short duration.

Premavathi (1997) stated that government is taking adequate steps to provide the basic literacy to women but it alone may not be sufficient to empower the women .What is needed is organizing the women into viable groups and exposing them to the components of various development

programmes and women's share in them. Again this could be achieved by organising appropriate training programmes by the Department of Agriculture and Social Welfare.

2.2 Definitions and concept of group, self help group and women's group

Smith (1940) defined social group as a unit consisting of a plural number of separate organism (agents) who have a collective perception of their unity and who have the ability to act and / or are acting in a unitary manner towards their environment.

According to Bales (1950) a small group is defined as any number of persons engaged in interaction with one another in a single face-to-face meeting or series of such meetings in which each member receives some impression or perception of each other member distinct enough so that he can, either at the time or in later questioning, give some reaction to each of the others as an individual person, even though it be only to recall that the other was present.

Sherif and Sherif (1956) defined group as a social unit which consists of a number of individuals who stand in (more or less) definite status and role relationships to one another and which possess a set of values or norms of its own regulating the behaviour of individual, members, atleast in matters of consequence to the group.

Hare (1962) gives an analytical definition of group maintaining that there are five characteristics which separate a group from a collection of people. According to him the members of the group are in interaction with

one another. They share a common goal and set of norms which give direction and limits to their activity. They also develop a set of roles and a net work of interpersonal attraction, which serve to differentiate them from other groups.

Cartwright and Zander (1968) defined group as a collection of individuals who have relations to one another that make them interdependent to some significant degree i.e., a group refers to a class of social entities having in common the property of interdependence among their constituent members.

Mc David and Harari (1968) defined that a socio-psychological group is an organised system of two or more individuals who are interrelated so that the system performs some function, has a standard set of role relationships among its members and has a set of norms that regulate the function of the group and each of its members.

Chitambar (1973) defined group as a unit of two or more people in reciprocal interaction or communication with each other.

Bhatnagar and Dahama (1985) defined group as an aggregation of two or more persons among whom there is an established pattern of interaction.

Verhagen (1987) defines a self help group (organisation) as an institutional frame work for various individuals or households who have agreed to co-operate on a continuing basis to pursue one or more objectives.

According to Gautam and Shimla (1990) under DWCRA scheme women are organised in to small groups under the leadership of a group

organiser, who acts as the liaison person of such groups, women improve their participation in various programmes of rural development and economic well-being. With this, women improve their earnings, acquire, new skills, reduce daily work load and have better accessibility to credit other inputs of development.

Rao (1990) opined that considering women as a crucial resource for national development, the need for collective organizations of women producers / workers and unions etc. is to promote the dual objectives of development and social strength.

Sen and Rani (1990) suggested that in order to bring about the rural women into the national mainstream more effectively, a strategy may be evolved by which they can be organised into groups with economic, objectives and provided with greater access to institutions controlling credit, market and processing etc. and provided with technological and extension support towards improving their techniques of production.

Hussain (1992) in his study on group management in rice production defined group as two or more farmers having close interaction with a collective behaviour, common interest and avocation in terms of paddy cultivation.

Rao (1993) opined that in DW CRA programme besides offering the benefits of economics of scale, the group approach by tapping the strength members brings about a sense of common awareness and oneness of purpose, thereby minimising the opportunity for exploration.

Rajakutty and Sarkar (1994) opined that DWCRA is a movement to awaken the rural women to realise their potential, to be aware of their rights, to rise up to meet the challenges of life through self-help and collective action, to enable them to become socially and economically independent so that they get their rightful place in the society and feel empowered.

Sood (1994) stated that income generating activities suited to their skills, aptitudes and local conditions undertaken by women's group will make them economically sound.

According to Ghosh (1995) rural women will gain a feeling of self confidence by being a member of a women's group. Women themselves change fundamentally when they are members of a strong functional women's group. This results because difference between weakness and strength lies in well built cohesive organisation.

According to KHDP (1995) self help group means a group of about 20 farmers who are cultivating fruits and vegetables and whose farms are in the neighbourhood and not scattered in the different wards of panchayats. They come together and join as a group on voluntary basis with the purpose of improving their income level by carrying out the cultivation of fruits and vegetables.

Singh (1995) self help group is defined as a set of persons with common interest and having interpersonal relations who agree to share risks and benefits through self designed rules and reciprocity in behaviour.

According to Nehru and Jayachithra (2000) a self help group consists of 15-20 farmers who voluntarily join together on neighbourhood principle.

Around 10-15 self help groups join to form a field centre catering to the needs of 200-300 self help group member farmers.

In the present study self help group is defined as a group consisting of 10-20 rural women who came forward on a voluntary basis having close interaction with each other and working towards achieving a common goal.

2.3 Group characteristics influencing empowerment

2.3.1 Group interaction

Israel (1956) opined that interaction facilitates goal achievement.

Thibaut and Kelley (1959) said that “By interaction is meant that they emit behaviour in each others presence, they create products for each other, or they communicate with each other. In every case that we would identify as an instance of interaction there is atleast the possibility that the actions of each person affect the other”.

Beal (1962) reported that group productivity can be increased through efforts both of the entire membership and individual members to improve their human relation skills to foster both group interaction and also by continued evaluation of progress towards goals and of the means used to attain such progress.

Hare (1962) pointed out that members of the group are in interaction with one another they share a common goal and set of norms, which give direction and limits to their activity. They also develop a set of roles and

network of interpersonal attraction, which serve to differentiate them from other groups.

Collins and Guetzkow (1964) remarked that interaction enhances conformity of opinion. Truax (1968) indicated that interaction generates understanding.

Sprott (1970) noticed the degree of interaction between members as making the difference between a group and a collectively.

Bochner (1975) pointed out that interaction serves to spread information.

Shaw (1977) defined group as two or more persons who are interacting with one another in such a manner that each person influence and is influenced by each other person.

2.3.2 Interpersonal communication

Katz and Khan (1966) generally concluded that in a well functioning system, interpersonal communication must flow both ways freely and that informal communication bypasses and parallels the formal hierarchical pattern.

Cohen (1967) stated that group has to develop effective communication arrangements among members so that, information indicative of adaptation, and maladaptation of system parts could be made available to all members.

Reddy and Sahay (1971) found that key leaders exhibited more intense interpersonal communication than ordinary leaders.

Kunju (1972) used sociometric technique to identify the interpersonal communication patterns in the farmer's discussion groups in Kerala and emphasised the need for strengthening the farmers discussion groups so that they will play the role expected of them.

According to Van Blackenburg (1976) in most rural areas of developing countries, the social disparities could be minimised through maximising interpersonal communication.

Rao and Reddy (1980) found that majority of the contact farmers had appreciable interpersonal communication behaviour compared to their fellow farmers.

2.3.3 Group motivation

French (1941) found that organised groups were more highly motivated than unorganised groups, as indicated both by observer's ratings and by group members questionnaire responses.

Cartwright and Zander (1968) views that group goals can induce motivational forces upon group members.

Zander (1968) identified two group oriented motives : the desire for group success and the desire to avoid group failure. These group oriented, motives are reflected in tendencies on the part of the group member to engage

in activities that he perceives will enhance group success and / or will increase the probability that the group will not fail.

Rao *et al.* (1971) in their study on the motivational pattern of farmers towards the adoption of high yielding varieties of wheat, reported a hierarchy of motives with economic motives obtaining the first rank followed by national welfare, innovativeness, self actualization, prestige, security, affiliation and dominance in the descending order.

Secord and Backman (1974) reported that the members of a group are motivated both co-operate and compete.

Szilagyi and Wallace (1980) opined that the level of group motivation consists of setting attainable goals, reinforcing goal attainment, providing freedom of action, and providing sufficient structure for concerted action for goal accomplishment.

Sanjeev (1987) obtained the motivational pattern of farmers trained in Krishi Vigyan Kendras as chiefly economic motive followed by innovativeness, prestige motive, affiliation motive, self actualization and finally achievement motivation.

Anilkumar (1988) reported economic motive as the most important motive influencing the farmers in the participation in Agro-forestry programme. Affiliation motive, self esteem, recognition, safety and self actualization were the other motives in the descending order.

Neog (1991) suggested that the behavioral attributes of individual member such as knowledge attitude, beliefs and motives towards role, to

himself and towards other members are the basic factor that influence the behaviour of the individual in the group.

Reddy and Ramaiah (1993) concluded that the incentives of status, power, good physical conditions, opportunities of participation and good social conditions helped in inculcating motivation in the village Extension officers.

2.3.4 Interpersonal trust

Gibbs (1964) suggested that there were two contrasting climates - defensive and supportive. In a group where supporting climate is dominant in the members, interpersonal liking between the members will be more - which helps the members to develop openness and trust between them. This enables the group for higher group performance.

Vraa (1974) opined that warmth and hostility were emotional climates in a group which affect the interpersonal trust between members in a group.

Fisher (1980) emphasised that interpersonal trust involves objectives that are shared by, or common to all participants.

John (1991) found that both liking, towards others and trust in others develop over a period of time due to constant interaction with the members. He found that interpersonal liking toward others leads to the development of faith or confidence in them.

Vipinkumar (1994) defined interpersonal trust as the degree to which communicator trusts the other farmers as well as the faith, other farmers have in him, as perceived by the communicator.

2.3.5 Need satisfaction

Katz (1944) revealed that relative to larger groups smaller groups were more cohesive, members were more satisfied and individual members assumed more importance.

Hare (1952) found that as the group size increased, member satisfaction decreased.

Thibaut and Kelley (1959) in their exchange theory of groups assumes that the existence of the group is based solely upon the participation and satisfaction of individuals in the group.

Collins *et al.* (1964) and Mc Grath and Altman (1966) found that a members satisfaction is affected by

- a) The status of the group - its successfulness, its tasks achievements, its prestige.
- b) The interpersonal relations within the groups the attractiveness of other group members, their attitude toward him, their attitude towards belonging to the group.
- c) The members role within the group, its prestige, communication centrality, power, significance, interest.

- d) The direct rewards and benefits received from membership.
- e) The group atmosphere, as determined by such factors as leadership style, group size, group imposition and
- f) The nature and desirability of conflicting membership on activities.

Shaw (1977) opined that groups that fail to satisfy the need or needs of individual group members usually disintegrate.

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

2.3.6 Group goal achievement

Freeman (1936) pointed out that individuals join groups in order to achieve common goals.

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

Szilagy and Wallace (1980) opined that if the group agrees on the purpose and direction of its activities, this will serve to bind the group together and structure interaction patterns towards successful goal accomplishment.

Hussain (1992) suggested that group goal achievement is the extent of members involvement in achieving the group goal. If there is full involvement their group goals will be achieved without any difficulty.

Sitalekshmi and Jyothimani (1994) suggested that understanding common goals of the groups, by the members contributes a great deal to the realization of the same by working together.

2.3.7 Group cohesiveness

Festinger (1950) defined group cohesiveness as the resultant of all the forces acting on the members to remain in the group.

Back (1951) concluded that in a highly cohesive group, homogeneity is sought either with or through the process of mutual persuasion and influence.

Sehachter *et al.* (1951) found that cohesion is directly related to the degree of members influence on each other, and the direction of influence determine the productivity of a group. High cohesion groups will be more successful than low cohesion groups in increasing or reducing productivity.

Seashore (1954) found that the greater the cohesion, the greater the influence the group will have over the behaviour of members and subsequently group performance.

Taylor (1958) concluded that group cohesion or solidarity increases with each succeeding objective or goal the group reaches. The greater the solidarity of a group, the more capable it is to withstand outside pressure and to triumph over incipient and internal factions.

Hare (1962) in an intensive study of group cohesiveness in industrial work groups, indicated that members of high cohesive groups exhibited less anxiety than members of low cohesive work groups.

Zander and Cartwright (1967) opined that a cohesive group might be characterised as one in which all the members work together for a common goal.

Cohen *et al.* (1980) opined that group cohesion is increased in proportion to the status of the group relative to other group in the system.

Santhanam *et al.* (1990) defined group cohesiveness as the forces that hold a group together. He opined that cohesiveness is based upon the attraction that the members of the group feel for each other and cohesiveness induces pressures towards uniformity and conformity leading to group thinking.

Ghosh (1995) opined that group cohesiveness refers to the ability of the group members to relate emotionally to each other and to the given task so as to integrate with each other effectively for achieving the common goals.

2.3.8 Group co-operation

Deutsch (1949) in his study of co-operative and competitive groups found that co-operative groups engaged in more specialized activities, were more productive and had higher morale than the competitive groups.

Balu (1954) found that co-operative atmosphere was better than competitive atmosphere for groups. He found that productivity reduced for competitive groups and he claimed that anxiety over productivity led to behaviours which interfered with group effectiveness.

Schutz (1955) found that the better performance of the compatible groups relative to the incompatible groups varied with the co-operation requirements of the task, the greater the co-operation requirements of the task, the greater the difference between the performance level of the compatible and the incompatible groups.

George (1969) reported that group management inculcated a sense of co-operation among the farmers of Andoorkonam where FACT conducted a demonstration on joint cultivation of rice.

Secord and Backman (1974) suggested that persons who co-operate with each other would have more interpersonal liking and trust.

Sharma (1979) defined co-operation as a form of social interaction where in two or more persons work together to gain a common end.

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) opines that the problem of non-functioning DWERA groups in Himachal Pradesh was due to lack of co-operative zeal among members of the group.

Bardhan (1993) is of the view that co-operation works better in small groups with similarity of needs and clear boundaries and shared norms and patterns of reciprocity. In such communities, monitoring is easier and the social sanctions are easier to implement through reputation mechanisms and multiplier relationships to face-to-face communities.

2.3.9 Group decision making

Ziller (1957) found that the decisions made by group-centered decision making groups were more risky than decision made by leader centered groups.

Singh and Singhal (1969) defined participation in decision making as social and emotional involvement of a person in a group situation which encourages him to contribute to group goals and share responsibility in group activity.

Shaw (1977) opined that when one member is provided with additional information which is relevant to the groups task, his influence upon the groups decision depends upon the extent to which his information is accepted as valid by the other group members.

Heggade (1982) stated that women's participation in economic decision making was a vital means by which their economic dependency and social inequality could be removed. Their participation in decision making resulted in increasing the employment opportunity for women, increasing the produce and income level of community, reducing the exploitative elements in the economic system, co-operativizing the production, marketing and distribution.

2.3.10 Group leadership

Bass and Norton (1951) found that as group size increased, mean leadership scores decreased, however the relative variance of leadership ratings tended to increase with discussion group size. From this, it can be

inferred that a leader is more likely to emerge in larger groups than in smaller groups.

Hepple (1959) defined group leadership as the role and status of one or more individuals in the structure and functioning of group organisation which enables these groups to meet a need or purpose, that can be achieved only through the co-operation of the members of the group.

Fiedler (1967) opined that a task oriented leader is more effective when the group task situation is either very favourable or very unfavourable for the leader, whereas a relationship oriented leader is more effective when the group task situation is only moderately favourable or unfavourable for the leader.

Lindsey and Aronson (1975) opined that group leadership which shows consideration of the needs of followers, while also insisting as discipline and emphasising task achievement, is most successful in achieving the twin criteria of superior performance and high morale.

Harikumar (1990) reported that the success of group farming programmes depends on effective farm leaders.

Neog (1991) reported that prevalence of common felt needs among group members is the basic requisite of group farming success and it is significantly associated with dynamic leadership.

Halthi and Haimann (1992) in their study on the reason for the failure of informal group called 'Murialu' in Karanataka found that the only problem

with this informal group is that there is no leader generally to co-ordinate the activities of the group, making it difficult to develop into a more permanent and dynamic force to play a more effective role.

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

Sithalekshmi and Jyothimani (1994) opined that the leadership role played by the group organiser is of great importance in making DWCRA group active.

2.4 Personal, socio-psychological and economic variables influencing empowerment

2.4.1 Age

Deb *et al.* (1968) reported that the rationality in decision making was not associated with young age.

Sharma and Singh (1970) reported that women belonging to middle age participated in farm operations more than others.

Singh and Chander (1983) reported that age was found to exercise non-significant effect on women's participation in decision making.

Rexlin (1984) revealed that age of farm women is positively and significantly correlated with their participation in decision making.

2.4.2 Educational status of the respondent

Déan *et al.* (1958) found that rationality in decision making is positively correlated with the amount of education.

Dubey *et al.* (1982) concluded that participation of rural women in decision making regarding animal husbandry practices remained mostly the same irrespective of their educational level and herd size.

Singh and Chander (1983) reported that education was found to exercise non-significant effect on women's participation.

2.4.3 Educational status of the family

Arya (1963) observed that families with high educational status took decisions consulting their wives.

Deepali (1979) found that the family education profile was positively related with the degree of participation of rural women in agricultural operations.

2.4.4 Occupation

Sengupta (1960) studied main occupation as a variable for adoption and concluded that adoption is correlated with efficiency in farming and main occupation is correlated with adoption in turn.

Seema (1986) found that occupation is non-significantly related with the role performance of farm women.

Jayalekshmi (1996) found a non-significant relationship between occupation and entrepreneurial behaviour of rural women.

2.4.5 Annual income

Deb *et al.* (1968) revealed that rationality of farmers was related to farm income.

Sundararajan (1972) stated that farmers belonging to high income group consulted their family members in all major decisions.

Sawer (1973) found that involvement of women in decision making was negatively associated with income.

Thangaraju (1979) while comparing the characteristics of trained and untrained sericulturists found that there was no significant difference between trained and untrained groups with respect to their annual income.

Singh and Chander (1983) reported that income was found to exercise non-significant effect on womens participation in decision making.

Seema (1986) found that annual income is non-significantly related with the role performance of farm women.

Viju (1985), Baadgaonkar (1987), Aziz (1988) found that a positive and significant relationship with annual income and extent of adoption of improved agricultural practices.

Porchezhian (1991) found a non significant relationship with annual income and entrepreneurial behaviour of farmers.

2.4.6 Land holding

Dean *et al.* (1958) found that rationality in decision making was positively correlated with size of holding.

Sawer (1973) observed that women's participation in decision making was negatively associated with farm size.

Dubey *et al.* (1982) concluded that participation of rural women in decision making regarding animal husbandry practices remained almost the same irrespective of land holding and herd size.

2.4.7 Social participation

Sharma and Singh (1970) stated that social participation is not a discriminating factor in the extent of participation of women.

Ferreira *et al.* (1983) found that all farmers with high social participation tend to adopt more of the improved farm technology.

Govind (1984) reported that social participation of farm women gave significant and negative association with the extent of involvement in farm activities.

2.4.8 Mass media contact

Raghavacharyalu (1983) analysed that mass media contact influenced the entrepreneurial behaviour of small farmers.

Renukaradhya (1983) found a significant relationship between media participation of trained farmers with their level of economic performance.

Saradmoni (1983) opined that women in land owning households are aware of the radio programmes for farmers and listen to them. But they would follow the suggestions only if they felt they were beneficial to them.

Bhagat and Mathur (1989) in their study on 'Mass media and farm women' indicated that about 25 per cent of women had low media exposure whereas 26 per cent had high mass media exposure and rest were categorised as having medium mass media exposure.

Porchezian (1991) found that mass media contact is non-significantly related with the entrepreneurial behaviour of farmers.

Priya Varma (1996) found that mass media contact of farm women is positively and significantly correlated with their attitude towards self employment.

2.4.9 Information seeking behaviour

Supe (1971) indicated that written words had positive and significant association with rational behaviour in decision making process of improved practices.

Kaur (1982) found that majority of women found the lessons useful and liked, the content 'Fruits' and vegetables preservation (60.40 per cent), 59 per cent liked 'Food Science' and 56 per cent 'liked' Home Management printed lessons.

Jayalekshmi (1996) found that information seeking behaviour is positively and significantly correlated with entrepreneurial behaviour of rural women trained in mushroom cultivation.

2.4.10 Cosmopolitaness

Ambastha and Singh (1975), Vijayaraghavan and Subramaniam (1981) found positive and significant correlation between cosmopolitaness and information input and output indices of farmers.

Ferreira *et al.* (1982) in their study indicated that cosmopolite farmers were more inclined to adopt new technology.

Siddaramaiah and Rajanna (1984) found that farmers with high cosmopolitaness had significantly higher gain in knowledge about agricultural aspects.

Surendran (2000) in his study on participatory group approach for sustainable development of agriculture found that NGO groups have high cosmopolitaness compared to quasi governmental and governmental groups.

2.4.11 Attitude towards self employment

Allport (1935) defined attitude as a mental and / or neural state of readiness, organised through experience exerting a directive or dynamic influence upon the individuals response to all objects and situation with which it is related.

Thurstone (1946) attitude is the degree of positive or negative effect associated with some psychological object towards which people can differ in varying degrees.

Krech and Crutchfield (1948) defined attitude as an enduring organisation of motivational, emotional, perception and cognitive process with respect to some object of an individuals world.

Kuppuswamy (1964) stated that attitudes are learned in the course of life experience which makes the individual behave in characteristic ways towards persons, objects, issues to which they get related.

Dilic (1969) studied the general attitude of youth towards rural way of life and concluded that country to traditional views youth have considerable subjective attachment to agricultural profession.

Dahama (1970) opined that attitudes are learned responses and since they are always found in relation to objects, ideas and persons, they play an important role in determining human behaviour.

Lekshminarayanan (1978) found that agricultural students had favourable attitude towards agriculture whereas non-agricultural students had unfavourable attitude towards agriculture.

Shanmugham (1980) found that school going rural boys had more favourable attitude towards agriculture than school going rural boys.

Shilaja (1990) reported that majority of the farm women possessed a favourable attitude towards mixed farming.

Natarajan and Vijayaraghavan (1991) reported that in general rural boys had a favourable attitude towards agriculture.

Pradeepkumar (1993) found that almost all the respondents had more favourable attitude towards self employment in agriculture and allied fields and this was showed almost equally by male and female category.

Jayalekshmi (1996) found that attitude towards self employment in positively and significantly correlated with entrepreneurial behaviour of rural women.

2.4.12 Level of aspiration

English and English (1958) defined level of aspiration as the standard by which a person judges his own performance as a success or failure or being upto what he expects of himself.

Chauhan (1976) reported positive and significant correlation between level of aspiration and adoption of scientific technology.

Sushama *et al.* (1981) reported positive and significant correlation between level of aspiration and adoption behaviour.

Sanoria and Sharma (1982) reported positive and significant relationship between level of aspiration and adoption behaviour.

Seema (1986) found that level of aspiration had no significant relationship with the role performance of farm women.

2.4.13 Credit orientation

Porchezian (1991) found that farmers who had high degree of credit orientation are high in entrepreneurial behaviour.

Seema (1997) found that credit orientation is positively and significantly correlated with entrepreneurial behaviour in the case of unemployed graduates.

2.4.14 Self esteem

Leonard *et al.* (1973) established that persons high in self esteem make second vocational choices that are consistent about as often as they make choices that are inconsistent.

Arther (1977) has expressed a positive relationship between self esteem and the tendency to aspire vocations with high prestige.

Fairly strong correlation was found between self esteem during high school and later educational and occupational attainment by Batchman and O' Marcy (1977).

Seema (1997) found that self esteem is positively and significantly correlated with entrepreneurial behaviour in the case of undergraduate and post graduate students.

2.4.15 Perceived knowledge of the technology

Deepali (1979) revealed that there was positive relationship between level of knowledge of rural women in farm practices and their degree of participation in agricultural operations.

Meera (1981) found a significant difference in the level of knowledge about improved agricultural practices between trained and untrained farm women.

Devi and Reddy (1984) reported that knowledge in management and role expectation and role performance of rural women in farm activities have no relation.

Shilaja (1990) found that knowledge of crops of farm women in progressive village was positively and significantly related with mixed farming productivity.

Jayalekshmi (1996) found that perceived knowledge of technology is positively and significantly correlated with entrepreneurial behaviour of rural women.

Priya Varma (1996) found that knowledge is positively and significantly correlated with attitude of farm women towards self employment in agriculture and allied fields.

2.5 Constraints experienced by rural women

Malyadri (1985) indicated that selection of beneficiaries is not properly examined, less number of training institutes, inadequate supply of

raw materials and lack of marketing facilities hindered the performance of TRYSEM programme.

Lack of capital, limited risk bearing capacity, lack of honesty, poor coordination, lack of interest and lack of publicity were identified as important problems by Rexlin (1984).

Rao (1989) reported that coons are not available, loan amount is inadequate, lengthy loan procedure, no technical guidance from bank officials, no financial assistance for plant protection were the major problems experienced by farmers while availing benefits of crop loan system.

Shripathi (1989) reported that duration of the training and content of training were not satisfactory to the rural youth trained for self employment activities.

Singh (1989) identified some of the problems like inappropriate identification of locations, non-availability of raw materials and marketing support, lack of publicity, lack of post training facilities and improper monitoring in the implementation of TRYSEM programme for rural employment generation.

Bheemappa *et al.* (1990) while studying adoption behaviour of dairy project beneficiaries under IRDP noticed that lack of knowledge (100.00 per cent), inadequate veterinary facilities (87.00 per cent), no irrigation facilities (85.00 per cent) less land resources (80.83 per cent), lack of operating capital (66.67 per cent) and non availability of fodder (63.33 per cent) were the important problems.

Mane (1990) reported the major constraints experienced by the beneficiaries after taking the benefits of IRDP scheme and some of them were inadequate amount of loan (55.07 per cent) poor assets provided (50.72 per cent) and inadequate fodder in summer (31.16 per cent).

Singh and Sharma (1990) observed that lack of finance (84.00 per cent), lack of knowledge of improved practices (81.70 per cent), high cost of HYV seeds (75.09 per cent) and lack of irrigation facilities (61.00 per cent) were the constraints experienced by contact and non-contact farmers.

Praveenkumar (1992) in his study on effectiveness of IRDP - Dairy complexes on beneficiaries reported insufficient loans, corruption in purchasing of animals, lack of follow-up action, inadequate training as the major difficulties.

Krishna Srinath and Fernando (1993) pointed out that inadequacy of loan amount under IRDP, low quality of equipment provided under the scheme, lack of awareness of insurance and time lag in attending insurance claims were the problems in respect of fisherman.

Swarukar and Choukan (1993) concluded that lack of practical training, timely non-availability of inputs, poor communication and poor economic conditions were the difficulties experienced by the farmers.

Snehalatha (1994) in her study observed that lack of co-operation among group members, mismanagement stipulated time were the major problems of the rural women.

Suresh and Jayaramaiah (1995) reported the important constraints of troubles in animal husbandry and employment programmes as being employment not available to all members of the family. (100.00 per cent), employment not available throughout the year (100.00 per cent), low wage rate, untimely nature of employment (95.04 per cent) and kind of component provided is not sufficient (74.38 per cent).

Priya Varma (1996) reported that lack of financial assistance was ranked as the most important constraint of farm women in doing self employment.

2.6 Definition and concept of action research

Fallon (1983) explained action research as to take action as a result of research findings. Action research as originally conceived, followed the scientific method quite closely during the research phase. According to the organisational development action research model, action is taken as indicated by the initial data collected and this action in turn generates new data to be collected and acted on.

Goode and Hatt (1983) summarises action research as a part of programme aimed at changing existing conditions, whether slum conditions race tensions and prejudice or the effectiveness of an organisation.

Bennet (1985) added that action research is a form of research where action is both an outcome of the research and a part of the research process. It aims to tackle problem which have relevance to theory and to report the findings to sponsors, scientists and practicing professionals via reports and professional journals. Action research thus has three task masters - the sponsor, the behavioral science practitioner and the scientific community.

According to Best and Khan (1986) action research is focused on immediate application, not on the development of theory or in general application. It has placed its emphasis on a problem in a local setting. Its findings are to be evaluated in terms of local applicability not universal validity.

According to Ramirez (1986) action research is considered as a set of decisions taken collectively on how to systematically gather information towards some theoretical and practical objective. Reality in this type of research is made dynamic by the interaction and communication process among people who themselves are the subjects of research. The research study in itself is secondary to the interaction and communication process of participating groups as well participating individuals within the group.

Rao *et al.* (1987) defined action research as the process of systematically collecting research data about an ongoing system relative to some objective, goal or need of that system, feeding these data back into the

system, taking actions by altering selected variables within the system on the data and on the hypothesis and evaluating the results of actions by collecting more data.

Subramaniam (1987) reported that action research makes full use of the available materials on fundamental and applied researches and utilises their results in finding out their correct application under field conditions, after making such modifications as may be warranted by the local situation.

METHODOLOGY

METHODOLOGY

This chapter deals with the methodology employed for the study and are presented under the following subheadings.

3.1 Locale of the study

3.2 Action programme and group mobilization stages

3.3 Measurement of variables

3.4 Identification of constraints

3.5 Data collection procedure

3.6 Statistical tools used in the study

3.7 Conceptual model for the study

3.1 Locale of the study

The present study was confined to Thiruvananthapuram district, the capital of Kerala State. Thiruvananthapuram district was selected since this district stands first in the southern zone with 98 women's self help groups (Progress Report - Rural Development Commissionerate 96-97) (Page46). Kalliyoor panchayat in Nemom block was selected since this panchayat has no women's self help groups to its credit (Progress Report - DRDA 96-97).

Distribution of women's group in southern districts of Kerala

Sl. No.	Name of district	No. of group (Target fixed)	SC / ST members
1.	Thiruvananthapuram	98	400
2.	Kollam	98	301
3.	Pathanamthitta	58	182
4.	Alappuzha	84	54
5.	Kottayam	77	88
6.	Idukki	59	104
7.	Ernakulam	94	225

3.2 Action programme and group mobilization

An action programme was developed considering the objectives of the study and the personal, socio- psychological and economic variables identified. A series of programmes were adopted.

As a first step the rural women of Kalliyoor panchayat were organised with the help of panchayat officers and Village Extension Officer. A series of meetings were convened to make these rural women aware of the potentials and possibilities of

agriculture related self employment avenues. As a part of the general awareness / conscientization programme, these meetings emphasised the importance of groups , group formation and their importance in starting income generating activities. They were made aware of the possibilities of income generating vocations and also about the credit facilities given by various financial institutions in starting such enterprise. They were exposed to Entrepreneurship Development Programmes as well.

Based on the Vikasana Rekha (Perspective Plan) of Kalliyoor panchayat, three viable projects were identified and based on the needs and potentials of rural women, they were organised into three groups. The members of the group consisted of rural women who came forward voluntarily, who had enough leisure time and prepared to take up such enterprise. The vocational preference of the members thus joined were also taken into consideration. The three groups thus selected were

1. Group 1 - Rural women to be trained in fruit and vegetable preservation consisting of 10 members belonging to SC/ST population.
2. Group 11 - Rural women to be trained in bakery products consisting of 10 members belonging to backward caste.
3. Group 111 - Rural women to be trained in bakery and curry powder consisting of 20 members belonging to SC/ST population.

Further a series of institutional trainings were arranged at College of Agriculture, Vellayani. for imparting skills in the vocations which they preferred. This

was to facilitate effective conduct of practical sessions which were needed for the processing units. The Home science department of the college offered the needed technical back up for the conduct of these empowerment sessions. The training lasted for a period of about one month. Apart from the technical skills, the participants of the training programme were exposed to managerial skills needed for running the units, including accounting procedures.

After completion of empowerment programmes the three groups were registered under Co-operative societies act as

1. Group 1 Aiswarya fruit and vegetable preservation harijan womens industrial co-operative society. *Vellayani*
2. Group 11 Thriveni weaning food and bakery products womens industrial co-operative society, Kakkamoola, Kalliyoor
3. Group 111 Pratibha swayamseva sangham , Keleswaram, Peringamala

The registrations helped the group members in getting loans and other benefits easily for starting income generating activities on the technologies in which they were trained. The groups were enlightened on the potential credit facilities from institutions such as Kerala State Women's Development Corporation , District Industries Centre , Grama panchayat etc. Necessary linkages with these institutions were established by making suitable proposals in

the form of viable projects. Initial capital for starting the units were raised by each groups through shares thus creating more sense of involvement.

The groups were given necessary support continuously by the researcher while starting the units in order to help them overcome the situational constraints that emerged under field conditions.

Initially as a marketing strategy to win the competition of the sales of the processed foods , door to door delivery system was adopted by all the three groups.

However after building up necessary rapport with the customers , arrangements were made with big shops for the display and sale of the products.

In order to ensure the quality of the products and to check the hygiene of the production units, experts from the Department of Home science of the college used to visit all the production units regularly.

A system was streamlined for monitoring the functioning of the group by convening regular meetings of the members at fortnightly intervals. These meetings reviewed the overall functioning of the group and discussed the emerging problems and necessary decisions were arrived at.

3.3 Measurement of variables

3.3.1 Selection of dimensions of empowerment, group characters and personal, socio-psychological and economic variables

Based on the objectives, review of literature, discussion with experts and observations made by the researcher, a list of dimensions of empowerment, group characters and personal socio-psychological and economic variables were framed along with their operational definitions and sent to 70 judges for eliciting their relevancy in a three point continuum ranging from most relevant to least relevant. About 50 judges responded and from among 50, 40 responses were received as complete and taken for analysis. The judges were drawn from the field of Agricultural Extension of Kerala Agricultural University and other research institutions. The scores were assigned as follows.

Response	Score
Most relevant	2
Relevant	1
Least relevant	0

The total score obtained for each variable were worked out and according to expert opinion, variables having index value above 70 were selected, except for the variable age which was included based on the recommendation of

advisory committee considering the situational importance.(Mean scores
Appendix – II)

The dimensions thus selected are

- i. Decision making ability
- ii. Risk taking ability
- iii. Self confidence
- iv. Management orientation
- v. Achievement motivation
- vi. Initiative
- vii. Economic motivation
- viii. Innovativeness

The group characters selected are

- i. Group interaction
- ii. Interpersonal trust
- iii. Group decision making
- iv. Group motivation
- v. Group cohesiveness
- vi. Interpersonal communication
- vii. Group goal achievement

viii. Group co-operation

ix. Need satisfaction

x. Group leadership

The personal socio-psychological and economic variables selected are

i. Age

ii. Educational status of the respondent

iii. Educational status of the family

iv. Occupation

v. Annual income

vi. Land holding

vii. Social participation

viii. Mass media contact

ix. Information seeking behaviour

x. Cosmopolitaness

xi. Attitude towards self employment

xii. Level of aspiration

xiii. Credit orientation

xiv. Self esteem

xv. Perceived knowledge of the technology

3.3.2 Operationalization and measurement of personal, socio-psychological and economic variables

Age

In the present study, age is defined as the number of calendar years completed by the rural woman at the time of interview.

This was measured by directly asking the respondent the number of years she has completed at the time of investigation.

The categorisation is as follows.

Category	Age group
Young	18-30
Middle	31-50
Old	Above 50

Educational status of the respondent

It is defined as the level of formal education attained by the respondent.

Education was measured using the scoring procedure followed by Trivedi (1963). The scoring system used was as follows

Category	Score
Illiterate	0
Can read only	1
Can read and write	2
Primary level	3
Middle school	4
High school	5
College and above	6

Educational status of the family

It is defined as the level of formal education attained by the members of the family.

Trivedi (1963) developed a scoring system for measuring different levels of education which he had followed in his socio-economic status scale.

Ray (1967) measured the family educational status by averaging the total educational status with the effective family size. Here the effective family size refers to the size of the family excluding members below the age of five.

The same procedure used by Ray (1967) was followed in this study. The scoring system used was as follows

Category	Score
Illiterate	0
Can read only	1
Can read and write	2
Primary school level	3
Middle school level	4
High school level	5
College level	6

Occupation

Occupation is defined as the position of the family which acts as a source of income in which she spends major part of her time and attention.

The respondents are categorized as below.

Category	Score
Self employed	6
Professional	5
Farming	4
Governmental	3
Labourers	2
Anyother	1

Land holding

Land holding refers to the total land owned by the rural woman.

This variable was measured by directly asking the respondents the total land possessed by them.

The respondents were categorised as given below

Land holding	Score
5 - 10 cents	1
11 - 15 cents	2
16 - 20 cents	3
21 - 25 cents	4
26 - 30 cents	5
Above 30 cents	6

Annual income

Annual income is defined as the total earnings of the family for one year. This was obtained by adding the income earned by all adult members of the family and income from land for one year.

The scoring procedure adopted was as follows

Category	Score
Rs. 10, 000 - 15, 000	1
Rs. 15, 001 - 20, 000	2
Rs. 20, 001 - 25, 000	3
Rs. 25, 001 - 30, 000	4
Above 30, 000	5

Information seeking behaviour

It is defined as the extent to which a rural women is seeking information from different communication sources.

Information seeking behaviour in the present study was measured using the scale adopted by Jayalekshmi (1996). Here the respondents were asked to

indicate the frequency with which they have contact with the various information sources and the following scoring pattern was adopted.

Always	-	3
Sometimes	-	2
Never	-	1

The sum of the scores obtained on various information sources gives the total information seeking behavior score.

Mass media contact

Mass media contact is operationally defined as the extent to which a rural woman is exposed to different mass media communications such as Radio, Newspaper and Television.

In the present study, mass media contact was measured using the scale adopted by Jayalekshmi (1996). The respondents were asked whether they have contact with the various mass media, and the following scoring procedure was adopted.

Yes	1
No	0

If yes, to indicate the frequency, the following scoring procedure was adopted.

Always	2
Sometimes	1

The score obtained for each item was summed up to arrive at the individuals total score for mass media contact.

Social participation

Social participation refers to the extent and nature of participation of a rural woman in various activities of social organisations.

The following scoring pattern was adopted.

	Score
Member in each organisation	1
Office bearer in each organisation	2

The score was multiplied by the number of organisations to arrive at the total score.

Cosmopolitanness

Cosmopolitanness is operationalized as the degree to which a rural woman is oriented to her immediate outside social system.

In this study the respondents were asked whether they have visited the neighbouring village. The responses were collected in a dichotomous pattern 'Yes' of 'No' to which score of 1 and 0 were assigned respectively. To measure the frequency of visit the following scoring pattern was used (Appendix III).

Frequency	Score
Most frequently	3
Frequently	2
Sometimes	1
Never	0

The purpose of visit was also considered in measuring cosmopolitanness. If the visit is for personal purpose, a score of 2 and for entertainment a score of 1 was given. The individual score on cosmopolitanness was calculated by summing up the scores of all the three aspects explained above.

Level of aspiration

Level of aspiration is operationally defined as the rural women's overall assessment of her concern for wishes and hopes for the future or for the fears and worries about the future in her own reality world.

In this study, the level of aspiration was measured using the self-anchoring striving scale developed by Cantril (1965). A figure of ladder with 9 steps as given in the scale is reproduced below. The respondents were asked to indicate the step in the ladder which they felt as standing at present (at the time of study, where they were 5 years ago and where they would stand 5 years from now (from the period of the study).

9	Top (Best possible)
8	
7	
6	
5	Middle (Neutral)
4	
3	
2	
1	Bottom (Worst)

The score assigned was identical to the step mentioned by the respondent for the three time periods, and all these scores were summed up. The score thus worked out was taken as the level of aspiration score of the individual.

Credit orientation

Credit orientation is operationally defined as the favourable and positive attitude of an individual rural women towards obtaining credit from institutional sources for self employment.

This was measured using the scale adopted by Seema (1997). The scale consists of four statements of which two were positive and two negative. The response was collected in a five point continuum ranging from scores 5 to 1. The possible score range varied from 4 to 20.

Self esteem

Self esteem was measured using a standardised instrument used by Thomas and Sanandaraj (1983), adopted by Seema (1997) with minor modification. The inventory was constructed making use of self reporting method. All the items in the inventory are self evaluative and or self descriptive statements (Appendix III). The items are expected to tap the self evaluation of the subjects from a wide variety of behavioural domains including social, physical and emotional aspects. The responses were collected in a five point continuum with scores ranging from 5 to 1. The scoring procedure was reversed for negative statements. The possible score varied from 20 to 100.

Attitude towards self employment

Attitude towards self employment is operationally defined as the degree of positive or negative feeling of rural women towards self employment.

In the present study, attitude towards self employment was measured using the scale developed by Pradeepkumar (1993). The scale consists of 10 statements (Appendix III). The respondents were asked to state their agreement or disagreement to each of the statements and a score of 1 and 0 were given

respectively in the case of positive and negative statements. The scores obtained for each item were summed up to arrive at the individuals score for attitude towards self employment.

Perceived knowledge of the technology

It is defined as a thorough knowledge and understanding of the rural woman about the technology so that she can put the technology into practice.

Shankaraiah and Singh (1967) measured knowledge of farmers on improved methods of vegetable cultivation based on teacher made test as suggested by Anastasi (1961).

Nair (1969) also measured knowledge level of farmers on recommended package of practice using teacher made test with multiple choice questions.

In the present study a teacher made test with multiple choice question was used to measure the knowledge of rural woman on the technology in which they are trained.

Questions were framed after discussion with experts in the respective field in which the rural women are trained. In the case of rural women trained in fruit and vegetable preservation, 50 questions were asked to the respondents in a dichotomous pattern ie. True/False. In the case of rural women trained in bakery products (for the other two groups) 24 questions each were asked as above (Appendix III).

Operationalization and measurement of group characteristics

This part includes measurement of variables used in the study along with their operational definitions.

Group interaction

It is defined as the tendency of a member to get in touch with other member of her group and freely mix with them without observing any formality and inhibition.

This dimension was measured using an arbitrary index based on Bales Interaction Process Analysis scoring sheet originally used by Bales (1950). The index consists of 10 items of which eight were positive and two were negative(Appendix III). The response categories for each item were given in a five point continuum ranging from strongly agree to strongly disagree as follows.

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

The scoring was reversed in the case of negative statements. The scores obtained for each statement were summed up to arrive at the individual's total score. The score ranges from 0 to 50.

Group co-operation

It is defined as the tendency of group members to associate and work with other members of the group in striving towards achievement of group goals.

This was measured using the scale adopted by John (1991) with slight modification. Eight areas were identified in which co-operation was required in group situation. Based on this the members were asked to what extent their group members co-operate in these areas. The scale consisted of eight statements (Appendix III) representing areas of co-operation and the respondents were asked to give their responses in a five point continuum as follows.

Response	Score
Always	5
Most of the time	4
Sometimes	3
Rarely	2
Never	1

The scores obtained for each statement were summed up to arrive at the individual's score on group co-operation. The score ranges from 0 to 40.

Interpersonal trust

It is defined as a reflection as to how a member of the group views other members in terms of faith or confidence.

In the present study interpersonal trust was measured by modifying the scale developed by Christopher (1969) for this purpose. The modified scale consisted of 10 statements of which 7 statements were negative and 3 were positive (Appendix III). The respondents were asked to give their responses in a five point continuum as follows.

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

The scoring was reversed in the case of negative statements. The scores obtained for each statement were summed up to arrive at the individual's total score of interpersonal trust. The score ranges from 0 to 50.

Group decision making

It is defined as the process of arriving at an opinion by the group either by consensus or by a majority vote of the members for the betterment of the group.

Group decision making was measured by modifying the index developed by Seema (1986) to suit the present study.

The index consists of 8 statements of areas on decision making in group context (Appendix III). Out of the 8 statements seven were positive and one negative. The response were collected in a five point continuum as follows

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

The score was reversed in the case of negative statements. The scores obtained for each statement were summed up to arrive at the individual's total score of group decision making. The score ranges from 0 to 40.

Group motivation

It is defined as the goal directing behaviour of individual members so as to influence mutually in achieving group goals.

Group motivation was measured using an arbitrary scale by combining achievement motivation scale developed by Singh (1974) and Economic motivation scale developed by Supe (1971).

The modified scale consists of 9 statements of which 6 statements were from achievement motivation scale and 3 statements were from economic motivation scale (Appendix III). For each statement there were five alternative responses to each item. The respondent has to check one of the alternatives for each item. The alternatives were given a score ranging from 1 to 5 for negative statements and 5 to 1 for positive statements. The scores obtained for each statement were summed up to arrive at the individuals score for group motivation.

Interpersonal communication

It is defined as the communication skill of members which helps the members to express their ideas in the group and in turn to know the ideas of other members.

Interpersonal communication is measured using the communication skill rating scale developed by Pareek and Singh (1966). The scale consists of seven

statements (Appendix III) of which responses were collected on a five point continuum ranging from always to never as follows

Response	Score
Always	5
Frequently	4
Nearly half the time	3
Sometimes	2
Never	1

The scores obtained for each statement were summed up to arrive at the individual's score for interpersonal communication. The score ranges from 0 to 35.

Group cohesiveness

It is defined as the closeness exhibited by members in the group and it results by action of forces which act on members to remain in the group.

Group cohesiveness is measured using an arbitrary index used by Vipinkumar (1994) with slight modification. The index consists of eight statements of which two are negative and six are positive (Appendix III). The

respondents were asked to give their responses on a five point continuum as follows.

Response	Score
Always	5
Most of the time	4
Sometimes	3
Rarely	2
Never	1

Scoring pattern was reversed in the case of negative statements. The scores obtained for each statement were summed up to arrive at the individual's score for group cohesiveness. The score ranges from 0 to 40.

Group goal achievement

It is defined as the extent of the achievement of the group goals by the members of the group.

Group goal achievement was measured using the index developed by Muller (1997). The index consists of 8 statements. The respondents were asked to record their responses in a five point continuum ranging from strongly agree to strongly disagree (Appendix III). The scores were assigned as follows.

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

The scores obtained for each treatment were summed up to arrive at the individual's score in group goal achievement. The score ranges from 0 to 35.

Need satisfaction

It is defined as achieving individual members need and requirements by the group within a stipulated time.

Based on Mastow's hierarchy of needs, an arbitrary index was developed for the present study. The index consisted of eleven statements out of which two are negative and nine are positive (Appendix III). The respondents were asked to cite their responses on a five point continuum as follows.

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

The scores obtained for each statement were summed up to arrive at the individual's score for need satisfaction. The score ranges from 0 to 55.

Group leadership

It is defined as the role and status of one or more individual in a group which enables the group to meet the group goals.

In the present study group leadership is measured using the procedure adopted for measuring leadership behaviour by Shilaja (1981) with suitable modifications. The modified scale consists of 9 statements relating to the roles played by a leader in the group (Appendix III).

The respondents were asked to record their responses in a five point continuum ranging from always to never. The scoring procedure followed is given below

Response	Score
Always	5
Frequently	4
Nearly half the time	3
Sometimes	2
Never	1

The scores obtained for each statement were summed up to arrive at the individuals score of group leadership. The score ranges from 0 to 45.

Operationalization and measurement of components of empowerment

Empowerment

In the present study empowerment is defined as the ability of rural women to manage her own life through the acquisition of power, status and self confidence and improvement of employment opportunities and earning power.

Decision making ability

Decision making ability is defined as the degree to which a rural woman justifies the selection of most effective means from among the available alternatives on the basis of scientific criteria for achieving maximum economic profit. This component was measured using the decision making scale originally developed by Nandapurkar (1982) and modified by Porchezian (1991). The scale consists of seven items, response categories for each item were 'not considered', 'considered after consultation with others' and 'decision taken independently' for which scores given were 0, 1 and 2 respectively (Appendix III). By summing up the scores, over the seven items the decision making score for the respondent was obtained. The score ranges from 0 to 14.

Risk taking ability

It is defined as the degree to which a rural woman is oriented towards risk and uncertainty and have courage to face the problems in starting an income generating activity. Risk taking ability was measured using the scale developed by Supe (1969), modified by Gangadharan (1993).

The scale consists of six statements of which the fifth statement is negative (Appendix III). The responses were measured on a five point continuum as follows.

Response	Score
Strongly agree	7
Agree	5
Undecided	4
Disagree	3
Strongly disagree	1

The scoring was reversed in the case of negative statement. The scores obtained for each statement were summed up to arrive at the individuals total score of risk taking ability. The score ranges from 0 to 42.

Self confidence

It refers to the extent of feeling of a rural woman about her own powers, abilities and resourcefulness to perform any activity which she desires to undertake. This component was measured using the scale developed by Basavanna (1971) and modified by Prasad (1983). The scale consists of ten statements (Appendix III). The respondents were asked to state their agreement or disagreement to each of the statements and scores of 1 and 0 were assigned respectively considering whether the statement is positive or negative. The summation of the scores obtained by an individual indicated her level of self confidence. The score ranges from 0 to 10.

Management orientation

Management orientation refers to the degree to which a rural woman is oriented towards scientific management comprising of planning, production and marketing in their production unit. Management orientation was measured using the scale developed by Samantha (1977) with slight modification in the statements. The scale consists of fifteen statements, five statements each for planning, production and marketing orientation (Appendix III). In each group positive and negative statements were mixed retaining at the same time a more or less psychological order of the statements. The respondents were asked to state their agreement to each of the statements, and scores of 1 and 0 were assigned respectively considering whether statement is positive or negative. The possible score range is 0 - 15.

Achievement motivation

It refers to the desire for excellence of a rural woman to attain a sense of personal accomplishment. Achievement motivation was measured using the scale developed by Singh (1970) and modified by Manohari (1988). The scale consists of seven statements (Appendix III). The response were measured on a five point continuum as follows.

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

Total score for each respondent was worked out by summing up the scores on all the items. The possible score range is 7 - 35.

Initiative

It is defined as the capacity of rural woman to come forward on her own to take up some activity. Initiative was measured using an arbitrary scale developed for the purpose. The scale consists of six statements (Appendix III). The respondents were asked to state their agreement or disagreement to each of the statements and a score of 1 and 0 were assigned respectively for agreement and disagreement. In the case of negative statements the scoring pattern was reversed. Scores for each respondent was obtained by summation of the score for all the six statements. The score ranges from 0 to 6.

Economic motivation

It refers to the occupational excellence in terms of profit making and relative value placed on economic ends by rural woman. Economic motivation was measured using the economic motivation scale developed by Supe (1969), adopted by Gangadharan (1993). The scale consists of five statements (Appendix III). The responses were measured on a five point continuum as follows.

Response	Score
Strongly agree	7
Agree	5
Undecided	4
Disagree	3
Strongly disagree	1

The scores obtained for each statement were summed up to arrive at the individual's score for economic motivation. The score ranges from 0 to 35.

Innovativeness

Innovativeness is defined as the degree to which a rural woman is relatively earlier in adopting new ideas. This component was measured using the scale developed by Moullik (1965) with slight modification in the scoring pattern. The scale consists of three statements with scores 3, 2 and 1 respectively (Appendix III). The respondents were asked to tick any one of the statements. The score obtained for each individual gives the innovativeness score of that individual.

Identification of constraints

Various researchers have used different methods to identify constraints. Notable among them are given below.

Samad (1979) identified constraints in the proper functioning of the coconut package programme using the cumulative index technique.

Ramanathan (1987) developed a constraint index for measuring the constraints in the adoption of high yielding cassava varieties.

Sajeevchandran (1989) identified constraints in the adoption of recommended agricultural practices under the pepper development programme by asking the respondents to speak out the constraints on a priority basis and based on the frequencies of the pooled constraints they were numerically ranked.

In the present study constraint is operationalized as the difficulties experienced by the rural women during and after the implementation of income generating activity.

After discussion with a cross section of women's groups in different parts of Thiruvananthapuram district and based on the experience and observations of the researcher, 10 problems affecting the rural women were listed. The rural women were asked to rank these items from 1 to 10 by making an overall comparison with regard to the intensity of the constraints. Those items which the rural women did not consider as constraint were put in rank XI. A score of 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 and 0 were given to I to XI ranks respectively. The frequencies of the respondents ranking each constraint in each ranks were found out and multiplied with the corresponding score values to obtain the total score value. The constraint with higher score value was considered as the most serious one followed by others in the order of decreasing score values.

3.5 Data collection procedure

An interview schedule including all aspects mentioned above was prepared in English and translated to Malayalam for collecting data from the respondents.

The data were collected before and after the introduction of the income generating activity at definite intervals as follows.

- i. Before the introduction of the income generating activity
- ii. Six months after the introduction of the income generating activity
- iii. One year after the introduction of the income generating activity
- iv. One and a half years after the introduction of the income generating activity

3.6 Statistical Tools used in the study

3.6.1 Development of an index to assess empowerment

An index was developed to describe empowerment of rural women(Y) using the component characters viz decision making ability , risk taking ability , self confidence , management orientation, achievement motivation , initiative economic motivation and innovativeness as follows

$$Y = W_1X_1 + W_2X_2 + \dots + W_8X_8$$

Where $W_i = 1/S_i^2$, $i=1,2,\dots,8$ is the weight assigned to the i th character and S_i^2 is the estimate of variance for this character

$i=1,2,3,\dots,8$ are the component characters (Appendix). Similarly an index was developed to describe group characteristics with its component characters viz group interaction , interpersonal trust, group decision making , group motivation, group cohesiveness, interpersonal communication , group goal achievement, group co-operation, need satisfaction and group leadership. (Appendix)

3.6.2 Simple Percentage

After grouping the respondents into various categories as low and high (based on mean score) with respect to various variables considered for the study, simple percentage was worked at to find out the percentage distribution of the selected rural women in these categories

3.6.3 Analysis of Variance

ANOVA, is a powerful test of significance when comparisons across more than two categories are involved. In this study ANOVA was utilized to test the significance of difference among the four phases for empowerment and group characteristics of three groups using pooled data.

3.6.4 Correlation Analysis

To study the relationship between personal sociopsychological variables and empowerment, the relationship between personal sociopsychological variables and group characteristics, correlation analysis was done.

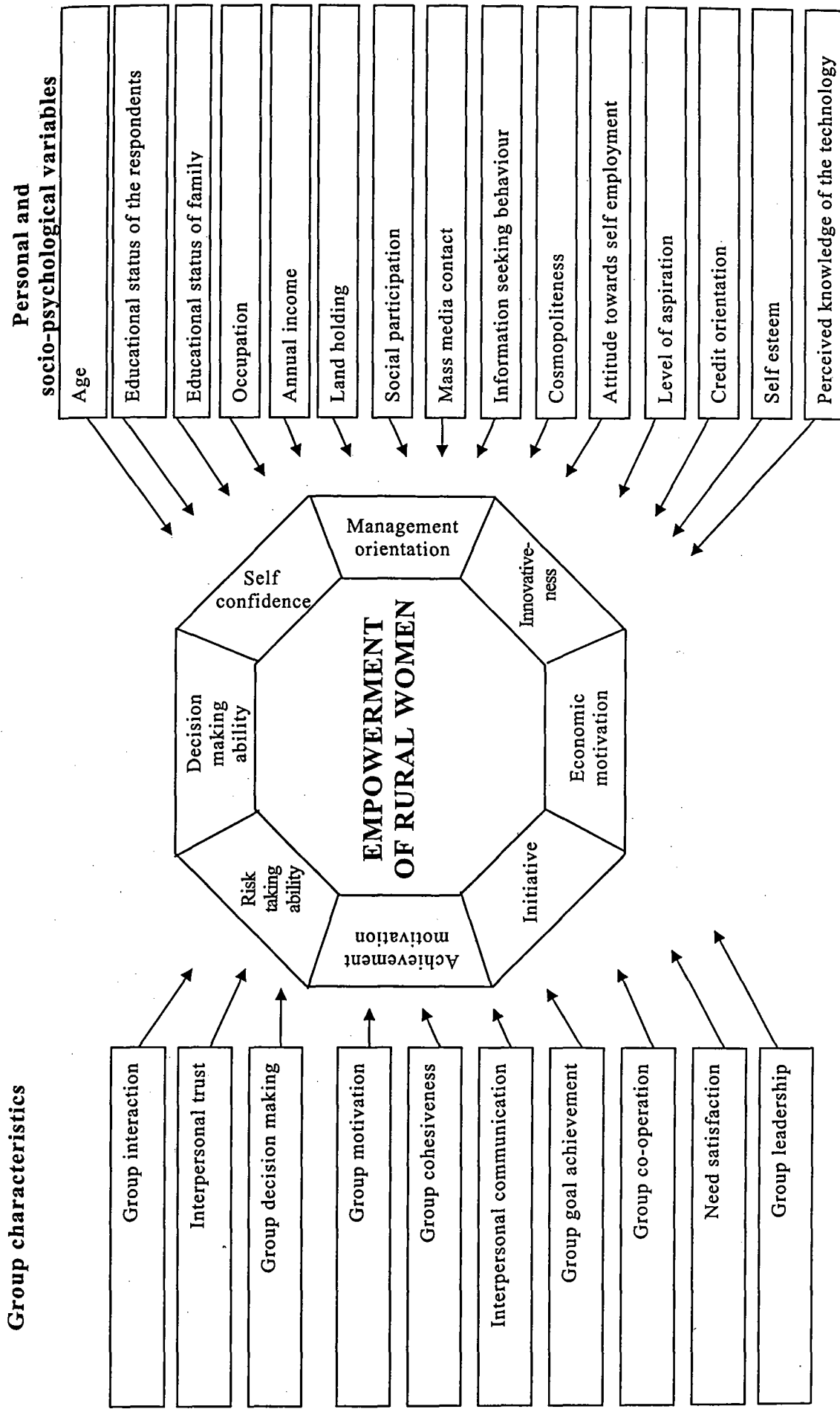


Figure 1 CONCEPTUAL MODEL OF THE STUDY

RESULTS AND DISCUSSION

RESULTS AND DISCUSSION

Keeping the objectives of the study in view, the results and discussion are presented in the following sections.

4.1 Creation of test environment.

4.2 Profile of rural women.

4.3 Description of differences in empowerment dimensions of the three groups.

4.4 Description of differences in group characteristics of the three groups.

4.5 Relationship between personal sociopsychological variables and empowerment.

4.6 Relationship between personal sociopsychological variables and group characteristics.

4.7 Constraints experienced by rural women.

4.8 Self help group model

4.9 Empirical model for the study

4.1 Creation of test environment

Creation of test environment

As an essential step of this action research the test environment was created by conscientization , formation , and stabilization of the three rural women groups . These three groups were assisted to take up gainful employment and income generating enterprises in agricultural sector. The variables identified for the study were tested among the members of these three groups created for the study.

4.2 Profile of rural women

The profile characteristics of the respondents under study are presented in Table 1, 2 and 3.

4.2.1 Age

It could be seen from Table 1 and 3 that 70 percent of rural women belonged to the middle age group and 30 percent of the rural women belonged to young age group. None of the respondents belonged to the old age group. It could also be seen from Table 2 that 70 percent of the rural women belonged to young age group and 30 percent belonged to middle age group. This may be due to the fact that most of the employment generating programmes are specifically targeted for people belonging to young age group. Also in this present scenario of unemployment, people belonging to young and middle age group are coming forward to take risks for their economic development which will finally lead to their empowerment. The finding of this study is in agreement with Bisht and Sharma(1991).

4.2.2 Educational status of the respondents

Results presented in Table 1,2 and 3 revealed that in group I, 50 percent of the rural women have education of high school level and 50 percent below high school level. In the case of group II and III 70 percent have education of high school level and 30 percent below high school education. It is noticed that all the respondents have education above middle school level. Kerala is a state with total literacy and education up to primary level is free and compulsory, and females are given equal opportunity with that of male, and hence this result.

Table 1 Profile of rural women (Group I)

n = 10

Sl. No.	Variables	Mean	Category	Score	Percentage
1.	Age	32.7	Young	3	30
			Middle	7	70
2.	Educational status of the respondent	4.3	High	5	50
			Low	5	50
3.	Educational status of the family	4.7	High	6	60
			Low	4	40
4.	Occupation	2.4	High	2	20
			Low	8	80
5.	Annual income	17300	High	7	70
			Low	3	30
6.	Land holding	6 cents	High	3	30
			Low	7	70
7.	Social participation	2.1	High	10	100
8.	Mass media contact	7.6	High	9	90
			Low	1	10
9.	Information seeking behaviour	15.6	High	9	90
			Low	1	10
10.	Cosmopolitaness	3.9	High	10	100
			Low	-	-
11.	Attitude towards self employment	5.4	High	9	90
			Low	1	10
12.	Level of aspiration	9.5	High	10	100
			Low	-	-
13.	Credit orientation	6.9	High	10	100
			Low	-	-
14.	Self esteem	53.5	High	10	100
			Low	-	-
15.	Perceived knowledge of the technology	22.7	High	10	100
			Low	-	-

4.2.3 Educational status of the family

In the case of group II, it could be noticed from Table 3 that educational level of 80 percent of rural women's family is above high school level and 20 percent below high school education. In the case of group I, 60 percent falls above high school level and 40 percent below high school education. In the case of group II, 70 percent belonged to high school level and 30 percent below high school education. Educational status of the children of rural women is high compared to the respondents and hence slight increase is noticed in the family educational status.

4.2.4 Occupation

It is evident from Table 1,2 and 3 that the respondents from all the three groups belonged to the labourer category. It is noticed by the researcher that most of the respondents(rural women) are part time agricultural labourers in the College of Agriculture Vellayani. After discussion with the respondents it is clear that for economic security they are interested in doing self employment activities. The respondents however satisfied with part time occupations, they are not fully satisfied with what they are getting. Probably this situation would have prompted them to involve in the self help group activities in order to make both ends meet.

4.2.5 Annual income

It is clear from Table 1,2 and 3 that annual income of the respondents(all groups) under study ranges from 10,000- 25000. In particular group I is high with regard to annual income compared to other groups. Probably this may be

Table 2 Profile of rural women (Group II)

n = 10

Sl. No.	Variables	Mean	Category	Score	Percentage
1.	Age	34.7	Young	7	70
			Middle	3	30
2.	Educational status of the respondent	3.9	High	7	70
			Low	3	30
3.	Educational status of the family	4.4	High	8	80
			Low	2	20
4.	Occupation	2.2	High	1	10
			Low	9	90
5.	Annual income	13350	High	3	30
			Low	7	70
6.	Land holding	7.9	High	4	40
			Low	6	60
7.	Social participation	2.2	High	9	90
			Low	1	10
8.	Mass media contact	8	High	5	50
			Low	5	50
9.	Information seeking behaviour	17.1	High	3	30
			Low	7	70
10.	Cosmopolitaness	3.6	High	4	40
			Low	6	60
11.	Attitude towards self employment	5.4	High	10	100
			Low	-	-
12.	Level of aspiration	8.1	High	10	100
			Low	-	-
13.	Credit orientation	7.8	High	5	50
			Low	5	50
14.	Self esteem	56.4	High	10	100
			Low	-	-
15.	Perceived knowledge of the technology	13.8	High	10	100
			Low	-	-

due to the reason that the group members are inculcated with the phenomena of earning more income since majority of them are hailing from far below the poverty line by virtue of their social setup.

4.2.6 Land holding

With regard to land holding it is clear from Table 1,2 and 3 that all the respondents possess land ranging from 5-10 cents. Mean value of group II is higher compared to other groups.

4.2.7 Social participation

With regard to social participation, for group I and group II, all the respondents have high social participation whereas in the case of group II, 90 percent have high social participation and 10 percent were with low social participation. In Kerala, majority of the rural women have membership in two or more social organizations of the local area and they frequently attend the meeting of these organizations. As a result of this they will have interaction with other members of the organization. This might be the reason for high social participation score.

4.2.8 Mass media contact

It could be seen from Table 1, 2 and 3 that 90 percent of the respondents of group I and II have high mass media contact and 10 percent with low mass media contact. In the case of group II, 50 percent of the respondents have high mass media contact and 50 percent have low mass media contact. Because of the high literacy rate most of the households subscribe for at least one newspaper and every family possess radio or television and naturally their

Table 3 Profile of rural women (Group III)

n = 10

Sl. No.	Variables	Mean	Category	Score	Percentage
1.	Age	26.3	Young	3	30
			Middle	7	70
2.	Educational status of the respondent	4.7	High	7	70
			Low	3	30
3.	Educational status of the family	3.9	High	7	70
			Low	3	30
4.	Occupation	2.2	High	1	10
			Low	9	90
5.	Annual income	16650	High	4	40
			Low	6	60
6.	Land holding	4.95	High	6	60
			Low	4	40
7.	Social participation	1.3	High	10	100
			Low	0	0
8.	Mass media contact	7.35	High	9	90
			Low	1	10
9.	Information seeking behaviour	14.45	High	10	100
			Low	0	-
10.	Cosmopolitaness	1.75	High	7	70
			Low	3	30
11.	Attitude towards self employment	4.25	High	10	100
			Low	0	-
12.	Level of aspiration	10.65	High	9	90
			Low	1	10
13.	Credit orientation	8.3	High	9	90
			Low	1	10
14.	Self esteem	64.15	High	10	100
			Low	0	-
15.	Perceived knowledge of the technology	14.65	High	6	60
			Low	4	40

mass media contact will be high. The findings of the study is in line with that of Supe (1971). Saradmoni (1983) opined that women in land owning house holds are aware of the radio programmes for farmers and listen to them.

4.2.9 Information seeking behaviour

A critical review of Tables 1,2 and 3 shows that in the case of group III, cent percent of the respondents have high information seeking behaviour and 90 percent of the respondents in group I have high information seeking behaviour and 10 percent with low information seeking behaviour. In the case of group II, only 30 percent of the respondents have high information seeking behaviour and 70 percent of the respondents have low information seeking behaviour. This may be due to the reason that the members of group II might be far away from the sources of information along with their chances in meeting and contacting others because of the backwardness of the area.

4.2.10 Cosmopolitaness

With regard to cosmopolitaness, cent percent of the respondents in group I have high cosmopolitaness. In the case of group II 40 percent of the respondents have high cosmopolitaness and 60 percent of the respondents have low cosmopolitaness whereas in the case of group III 70 percent showed high cosmopolitaness and 30 percent recorded low cosmopolitaness. Villages are not self contained enough to meet all the requirements of rural women.

4.2.11 Attitude towards self employment

A critical review of Table 1, 2 and 3 shows that group II and III have cent percent of the respondents with high attitude towards self-employment. In the case of group I, 90 percent of the respondents have high attitude towards self-employment and 10 percent were with low attitude towards self-employment. In this present context of extreme unemployment the only alternative for income generation is to take up self-employment where initial investment is less and can be taken up with the available resources. The enterprises selected for the three groups needed only less investment during their starting phase. The findings of the study is in line with that of Jayalekshmi (1996).

4.2.12 Level of aspiration

It could be seen from the Table 1, 2 and 3 that cent percent of rural women in group I and II have high level of aspiration. Whereas in group III 90 percent of rural women have high level of aspiration and 10 percent of rural women have low level of aspiration. High level of aspiration is an indicator of development and this requires free initiation on the part of the respondent only. That is to say that if one has a positive attitude and high level of aspiration naturally the development will be more. From the Table it could be eulogized that the group III has not freely utilized the time to increase their level of aspiration. This may be due to the busy nature with their family affairs and domestic preoccupations.

4.2.13 Credit orientation

The distribution pattern of the respondents based on their credit orientation revealed that in the case of group I cent percent of the respondents have high credit orientation. In the case of group II 50 percent of the respondents have high credit orientation and 50 percent of the respondents have low credit orientation. In the case of group III 90 percent of the respondents have high credit orientation whereas 10 percent have low credit orientation. Since credit orientation is an important precursor, all the three groups have a fairly good representation.

4.2.14 Self esteem

With regard to self-esteem cent percent of the respondents in all the groups have high self-esteem. Arther (1977) has expressed a positive relationship between self-esteem and the tendency to aspire vocations with high prestige. Also Seema (1997) found that self-esteem is positively and significantly correlated with entrepreneurial behaviour in the case of under graduate and post graduate students.

4.2.15 Perceived knowledge of technology

With regard to perceived knowledge of technology, cent percent of respondents in group I and II have high knowledge level whereas in the case of group III 60 percent of the respondents have high knowledge level and 40 percent of the respondents have low knowledge level. The high knowledge level of the respondents may be because of the training they have attended in the field in which they started there self employment activity. Training

helped them in possessing knowledge and in developing skills and also in improving managerial skills. The findings of the study is in line with that of Jayalekshmi (1996) and Priyavarma (1996).

4.3 Description of differences in empowerment dimensions of the three groups

Empowerment was measured taking into account the eight dimensions of empowerment which is presented below:

4.3.1 Decision making ability

It is evident from the Table 4 that decision making ability differs with respect to groups as well as phases. In the case of group I and II a sudden increase was noticed in the decision making ability score in last phase. But in the case of group III, a gradual increase was noticed in all the phases. The mean score for decision making ability is maximum for group III. It was noticed that from among different informations which the group gathered and also the opinion collected from other groups, the process of arriving at a rational decision was more for group III. The findings of the study is in agreement with that of Heggade (1982), where women's participation in economic decision making was a vital means by which their economic dependency and social inequality could be removed.

4.3.2 Risk taking ability

It is evident from Table 5 that the mean score for risk taking ability is maximum (27.1) for group I. There is significant difference between phases for all the groups. In case of group III, the score was high in the initial stage, when compared to other groups. But the final score is maximum for group I.

Dimensions of empowerment of all groups over different phases

Table 4 Decision making ability

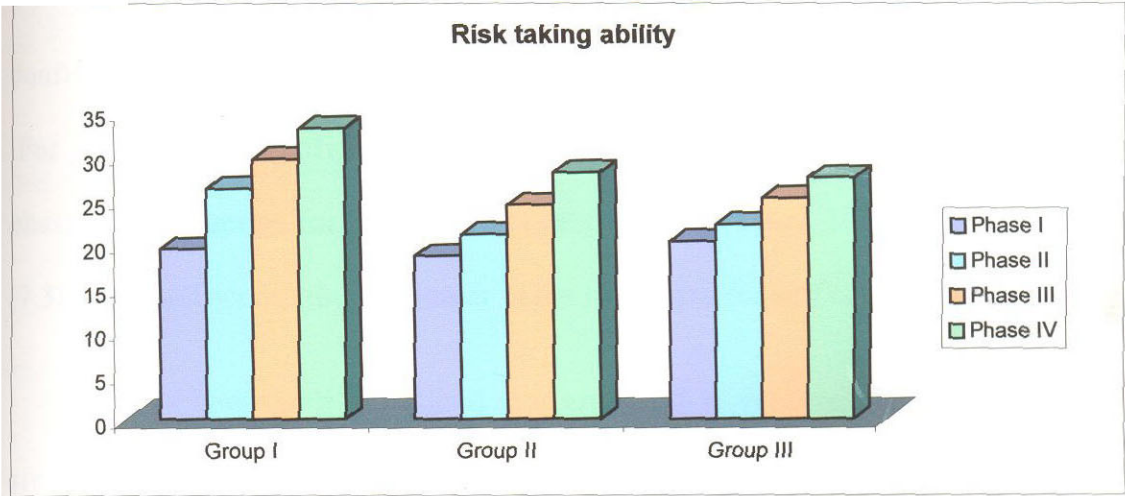
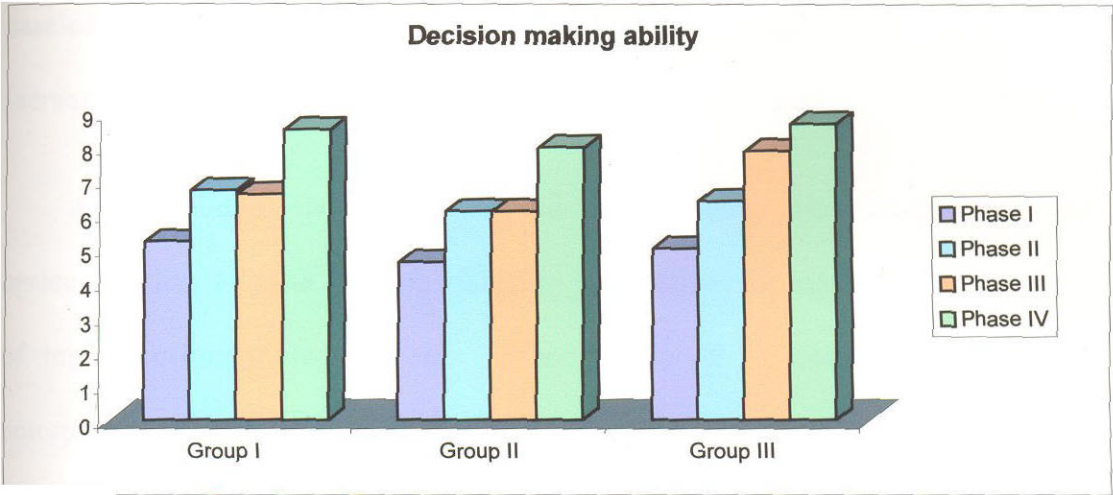
Phases	Mean score		
	Group I	Group II	Group III
Phase I	5.2	4.6	5.0
Phase II	6.7	6.1	6.4
Phase III	6.6	6.1	7.9
Phase IV	8.5	8.0	8.7
Mean	6.75	6.2	7.0

CD for phases 0.633, groups 0.548, Interaction 1.097

Table 5 Risk taking ability

Phases	Mean score		
	Group I	Group II	Group III
Phase I	19.4	18.6	20.3
Phase II	26.3	21.1	22.2
Phase III	29.6	24.4	25.2
Phase IV	33.1	28.1	27.5
Mean	27.1	23.05	23.8

CD for phases 1.93, groups 1.67, Interaction 3.35



Here a gradual increase in the score for group III and a sudden increase in the case of group I was noticed. Also in the case of group II there was gradual increase in the risk taking ability scores in different phases.

An individual who is involved in an enterprise connected with agriculture has to face various risks like uncertainty in market facilities, lack of inputs, climatic factors etc. Since group II is having two types of enterprises, chances of risk (failure) for them is less. In order to achieve their objectives, they are willing to take risk with confidence. Closely related results were reported by Perumal *et al.* (1990) and Jayalekshmi (1996).

4.3.3 Self Confidence

The results presented in Table 6 shows that with regard to self confidence there is significant difference between phases for group I and III. For group II self confidence score remains the same in the second and third phases. Mean score for self confidence for group I and II remains the same (7.3), group III scored the maximum in the last phase for self confidence (9.3).

This is because it is noticed that group III is venturesome and also they are dealing with different enterprises, the chances of risk is less and hence have more self confidence compared to the other two groups.

4.3.4 Management Orientation

It is evident from the Table 7 that management orientation differs significantly with respect to different phases. Highest score for management orientation is for group III (14.7). Also the mean score for management orientation is maximum for group III (12.75). Management means getting

Table 6 Self confidence

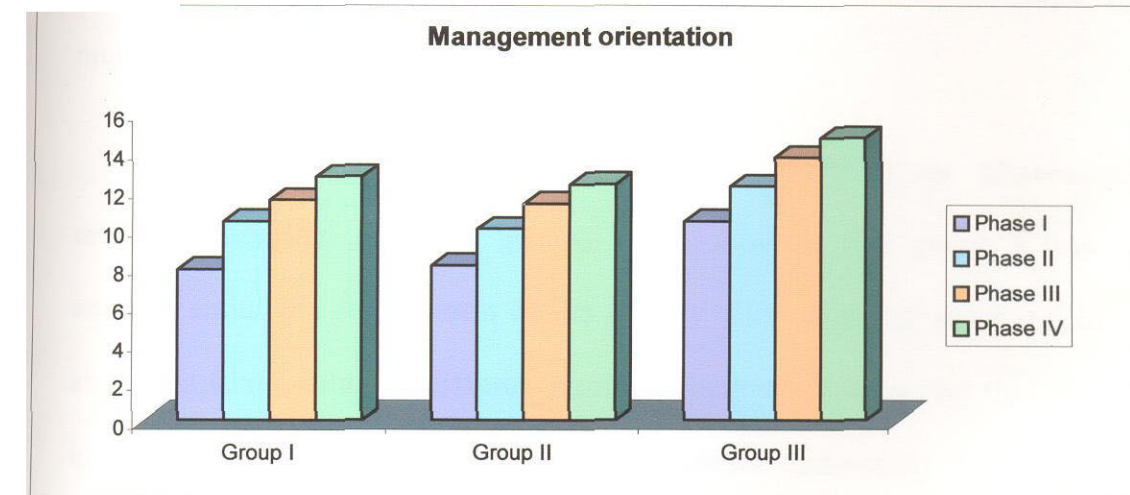
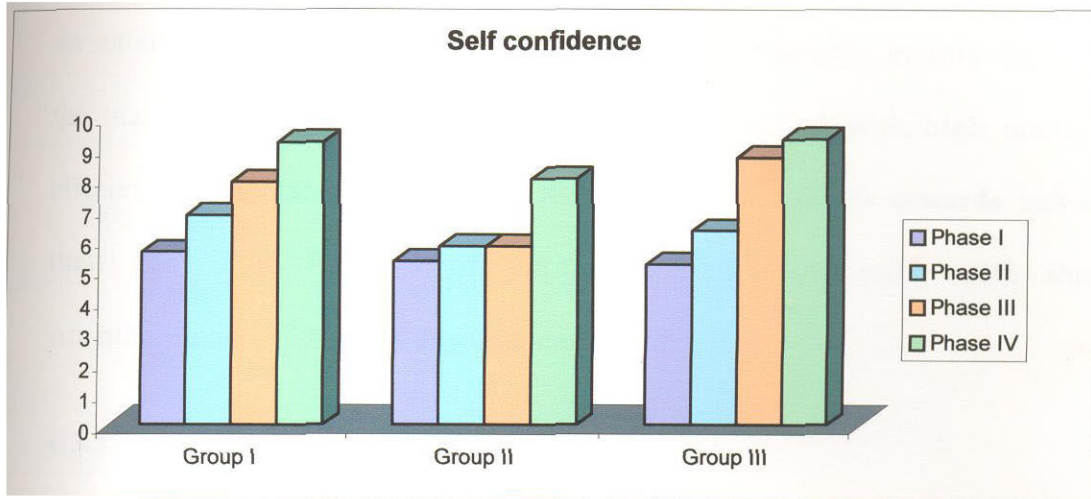
Phases	Mean score		
	Group I	Group II	Group III
Phase I	5.6	5.3	5.2
Phase II	6.8	5.8	6.3
Phase III	7.9	5.8	8.7
Phase IV	9.2	8.0	9.3
Mean	7.37	6.22	7.37

CD for phases 0.698, groups 0.605, Interaction 1.21

Table 7 Management orientation

Phases	Mean score		
	Group I	Group II	Group III
Phase I	7.9	8.1	10.4
Phase II	10.4	10.0	12.2
Phase III	11.5	11.3	13.7
Phase IV	12.7	12.3	14.7
Mean	10.63	10.43	12.75

CD for phases 0.7013, groups 0.6073, Interaction 1.214



things done and it is considered as one of the most important factor in making an enterprise profitable. Progress, prosperity and success mainly depends on the managerial role played by women. An individual with high managerial efficiency can effectively utilize the available resources towards achieving their goal. The findings of the study is in conformity with that of Anantharaman (1991) and Jayalekshmi (1996).

4.3.5 Achievement Motivation

The results presented in Table 8 revealed that with regard to achievement motivation, group I scored the maximum in Phase IV (32.4). Also the mean score for achievement motivation is maximum for group I. A significant increase can be noticed in all the phases for achievement motivation for all the groups.

From the formation of the group itself (different phases where researcher worked with the group) it was noticed that group I was more anxious about the registration of the society, they collected more information about the functioning of different groups which itself indicated that they have high achievement motivation. The respondents under study has a desire to attain a personal sense of accomplishment. The findings of the study is in line with that of Nandapurkar (1982).

4.3.6 Initiative

With regard to initiative, the results presented in the Table 9 revealed that the highest mean score for initiative is for group III (4.55). In the first phase initiative score was less for group III when compared with other groups. But in

Table 8 Achievement motivation

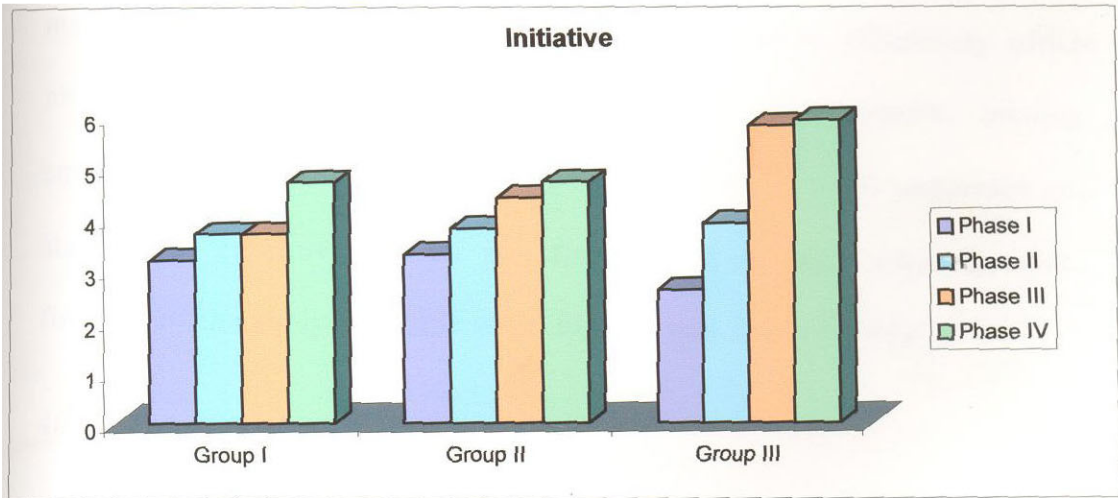
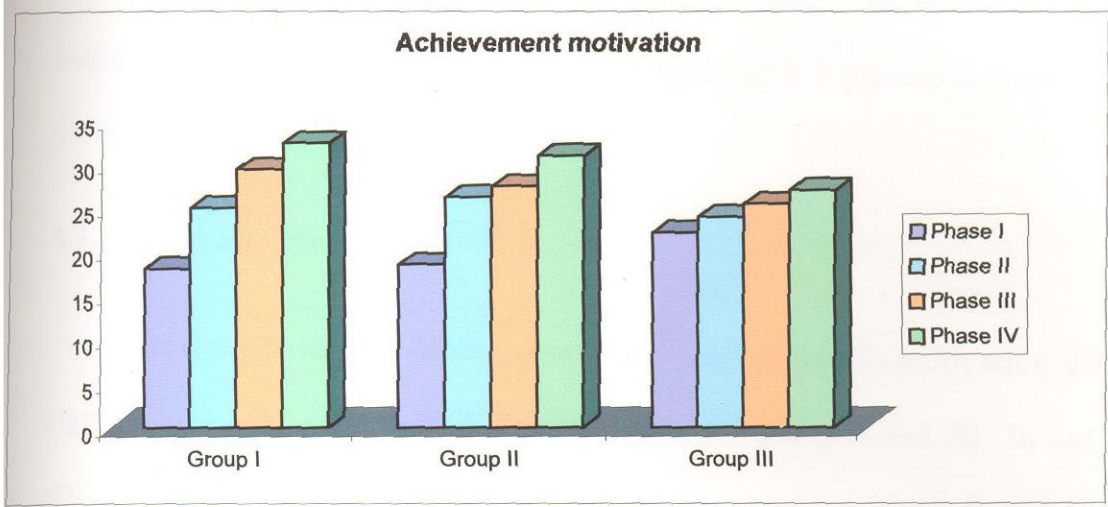
Phases	Mean score		
	Group I	Group II	Group III
Phase I	18.0	18.5	22.2
Phase II	25.0	26.3	24.0
Phase III	29.4	27.5	25.5
Phase IV	32.4	31.0	27.1
Mean	26.2	25.825	24.7

CD for phases 1.26, groups 1.094, Interaction 2.18

Table 9 Initiative

Phases	Mean score		
	Group I	Group II	Group III
Phase I	3.2	3.3	2.6
Phase II	3.7	3.8	3.9
Phase III	3.7	4.4	5.8
Phase IV	4.7	4.7	5.9
Mean	3.825	4.05	4.55

CD for phases 0.362, groups 0.314, Interaction 0.628



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the last phase it is high for group III (5.9). Here a sudden increase in the score is noticed in the third and fourth phase. For group I and II a gradual increase in the scores is noticed in all the four phases.

4.3.7 Economic Motivation

The results in the Table 10 revealed that economic motivation differs significantly with regard to different phases for group I and III. In case of group II, there is a gradual increase in the score but in phase II and III the score remains the same. In the fourth phase the score is highest for group I (30.7).

Haggen (1964) described entrepreneur as an economic man who tries to maximize profit by innovations. His main aim is to effectively utilize his physical and financial resources for making more wealth, income and employment. More over economic gain might be the most important goal for starting an enterprise which can finally lead to their empowerment. The findings of the study is in line with Sharma and Singh (1994).

4.3.8 Innovativeness

It is evident from the Table 11 that there is a gradual increase in the innovativeness score for all the three groups in all the four phases. The mean score for innovativeness is maximum for group I(2.37) .Mean score for group II and III were the same (2.2).

Table 10 Economic motivation

Phases	Mean score		
	Group I	Group II	Group III
Phase I	20.7	19.8	26.4
Phase II	30.4	30.4	28.3
Phase III	34.1	30.4	30.9
Phase IV	37.6	32.8	34.4
Mean	30.7	28.35	30.0

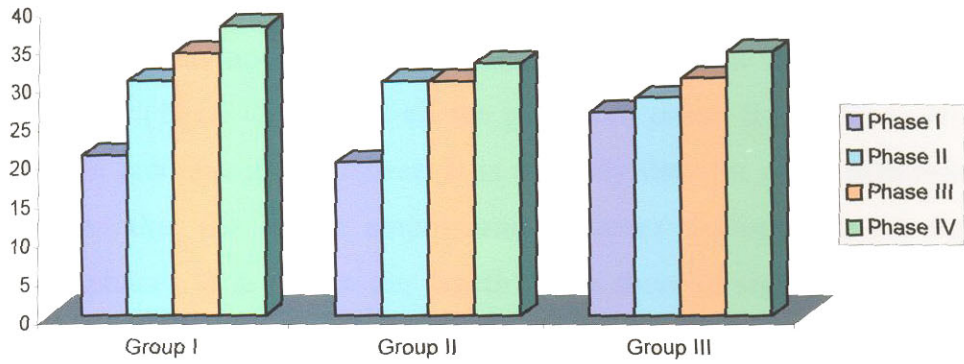
CD for phases 1.69, groups 1.46, Interaction 2.93

Table 11 Innovativeness

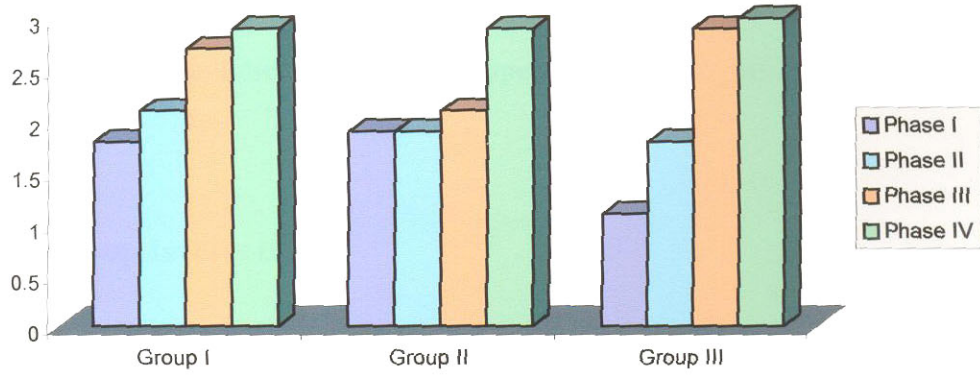
Phases	Mean score		
	Group I	Group II	Group III
Phase I	1.8	1.9	1.1
Phase II	2.1	1.9	1.8
Phase III	2.7	2.1	2.9
Phase IV	2.9	2.9	3.0
Mean	2.37	2.2	2.2

CD for phases 0.282, groups 0.244, Interaction 0.488

Economic motivation



Innovativeness



4.3.9 Empowerment

Taking into account all the eight dimensions of empowerment the total score for empowerment for all the three groups in different phases was worked out. It was noticed that the mean empowerment score was maximum for group III (101.77). But for all the groups in phase II and phase III, there is not much increase in the scores. It is not only that not much difference was noticed, but that the mean empowerment scores declined for all the three groups in phases II & III. In the fourth phase there is significant increase in the empowerment scores (Table 12).

4.4 Description of differences in group characters of the three groups over different phases

Group characteristics were measured taking into account the ten group characteristics, viz., group interaction, interpersonal trust, group decision making, group motivation, group cohesiveness, interpersonal communication, group goal achievement, group co-operation, need satisfaction and group leadership.

4.4.1 Group interaction

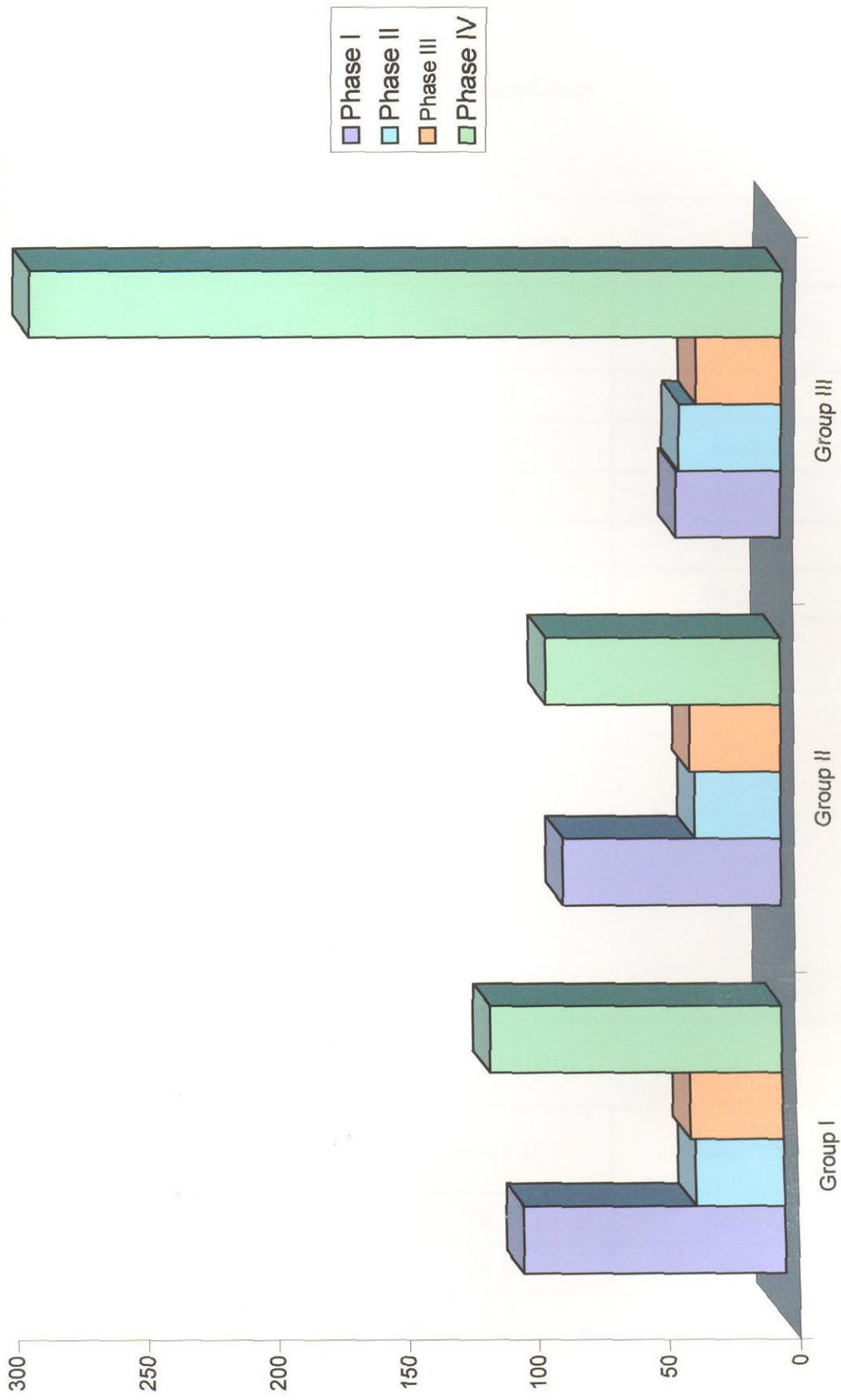
It is evident from Table 13 that group interaction differs with respect to the four phases. It can be noticed that the mean score for group interaction is high for group III (34.25). Also from phase I itself it is clear that the score for group interaction is high for group III. It is noticed that members of group III freely mix with each other. This may be the reason for the high group interaction score. Muller (1997) supported the study.

Table 12 Empowerment

Phases	Mean score		
	Group I	Group II	Group III
Phase I	100.48	85.29	40.7
Phase II	34.05	33.88	39.7
Phase III	35.88	35.97	33.46
Phase IV	113.71	92.00	290.66
Mean	71.038	61.79	101.177

CD for phases 2.06, groups 1.79, Interaction 3.58

Empowerment



Group characters of all the groups over different phases

Table 13 Group interaction

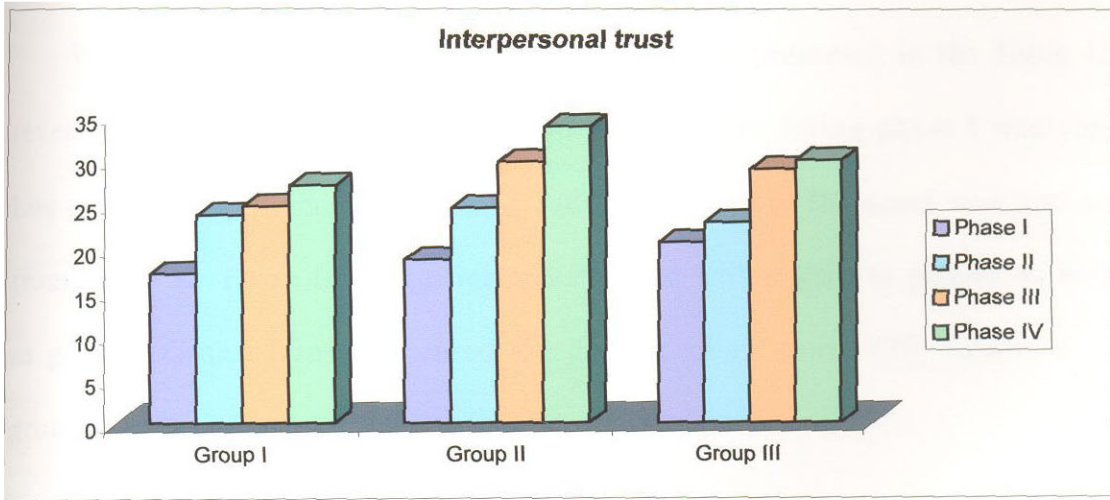
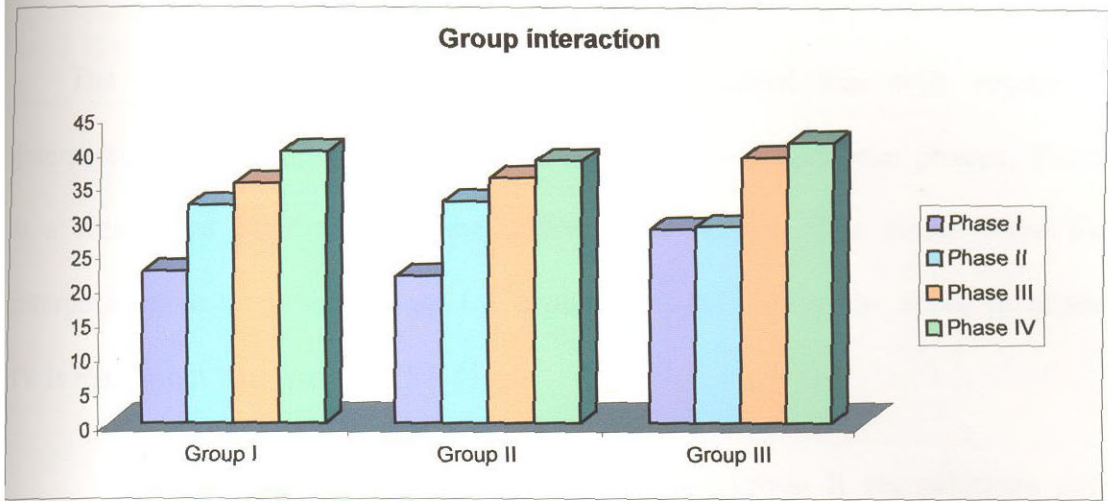
Phases	Mean score		
	Group I	Group II	Group III
Phase I	22.1	21.4	28.3
Phase II	31.8	32.4	28.7
Phase III	35.1	35.9	38.9
Phase IV	39.7	38.4	41.1
Mean	32.17	31.77	34.25

CD for phases 1.42, groups 1.23, Interaction 2.46

Table 14 Interpersonal trust

Phases	Mean score		
	Group I	Group II	Group III
Phase I	17.1	18.7	20.7
Phase II	23.8	24.6	23.0
Phase III	24.8	29.8	29.0
Phase IV	27.2	33.8	30.0
Mean	23.22	26.72	25.7

CD for phases 1.60, groups 1.38, Interaction 2.77



4.4.2 Interpersonal Trust

The results presented in the Table 14 indicated that with regard to interpersonal trust there is a positive increase in the scores over phases. There is a significant difference in the scores over phases. The mean score for interpersonal trust is maximum for group III (26.72) also the score in phase IV is maximum for group II (33.8).

It is noticed that some of the members of group II are relatives and naturally it will increase the trust among the group as they know each other very well.

4.4.3 Group Decision making

With regard to group decision making the data presented in the Table 15 revealed that in the case of group I and II the scores during phase I was very low compared to other phases i.e., a sudden increase in the score was noticed from phase II. There is significant difference with regard to phases as well as groups. Group I and III scored the highest mean scores (29) followed by group II (27).

4.4.4 Group Motivation

It is evident from the Table 16 that there is significant increase in the group motivation score over phases. All the three groups scored same mean score for group motivation (20). The maximum score during phase IV is for group I (26.7).

Motivation can be external as well as internal for all members. It differs from individual to individual as well as from groups to groups. Group

Table 15 Group decision making

Phases	Mean score		
	Group I	Group II	Group III
Phase I	18.5	17.2	22.5
Phase II	30.14	29.9	24.7
Phase III	31.5	30.7	34.7
Phase IV	35.9	33.4	36
Mean	29.07	27.8	29.47

CD for phases 1.13, groups 0.983, Interaction 1.96

Table 16 Group motivation

Phases	Mean score		
	Group I	Group II	Group III
Phase I	14.4	14.3	18
Phase II	20.4	19.2	19.6
Phase III	22.1	21.7	21.1
Phase IV	26.7	24.8	22.7
Mean	20.9	20.0	20.35

CD for phases 1.27, groups 1.10, Interaction 2.21

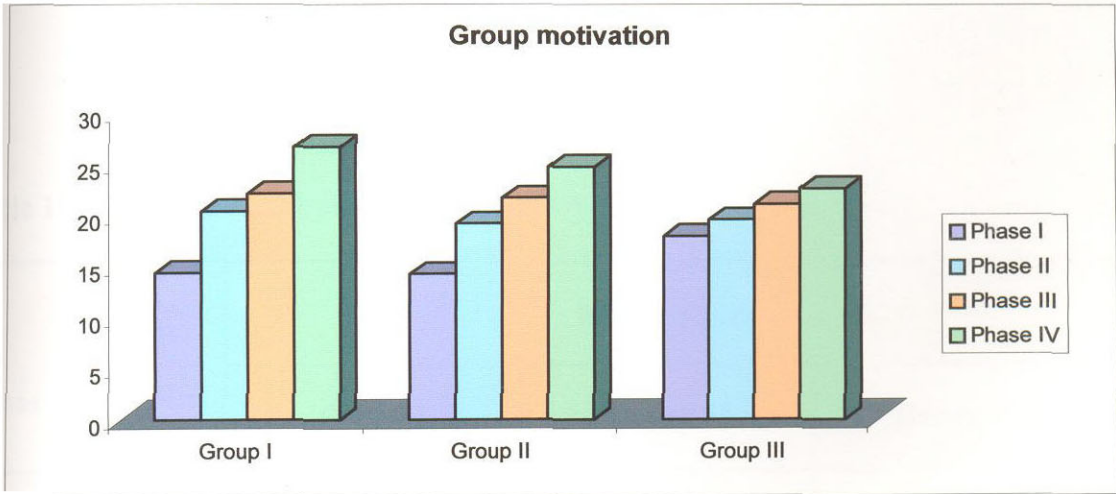
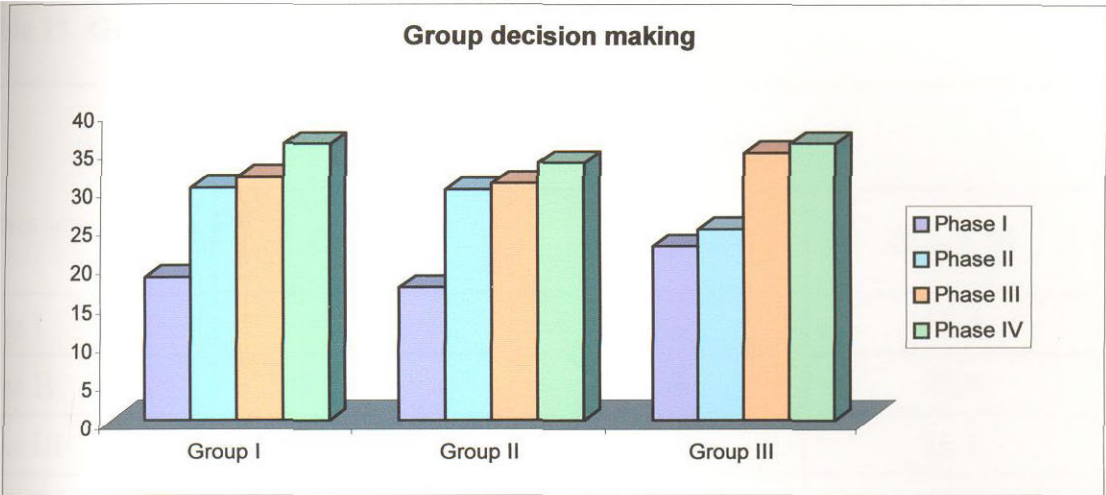


Table 17 Group cohesiveness

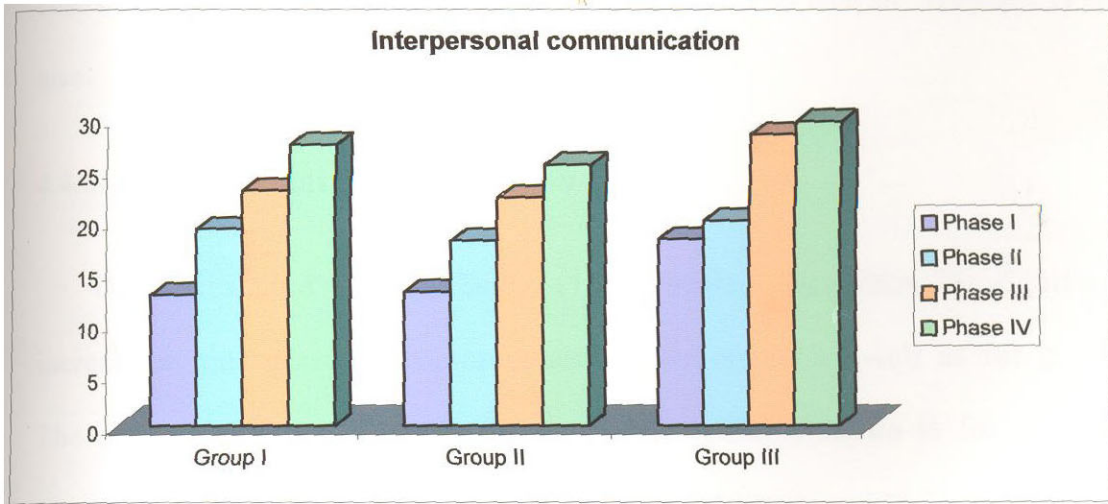
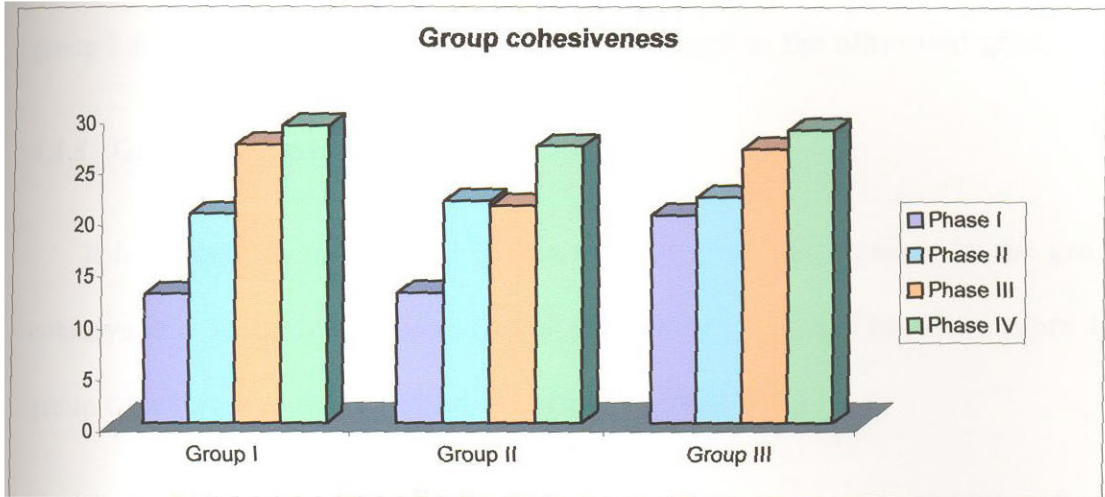
Phases	Mean score		
	Group I	Group II	Group III
Phase I	12.5	12.6	20.2
Phase II	20.3	21.6	22.0
Phase III	27.1	21.1	26.7
Phase IV	29.0	27.0	28.6
Mean	22.22	20.57	24.37

CD for phases 1.37, groups 1.19, Interaction 2.38

Table 18 Interpersonal communication

Phases	Mean score		
	Group I	Group II	Group III
Phase I	12.8	13.1	18.2
Phase II	19.2	18.1	20.0
Phase III	23.0	22.3	28.4
Phase IV	27.4	25.5	29.7
Mean	20.6	19.75	24.07

CD for phases 1.59, groups 1.37, Interaction 2.75



I scored more for group motivation, this may due to the fact that members of group I are more economically backward compared to the other two groups.

4.4.5 Group Cohesiveness

It is evident from Table (17) that there is a sudden increase in the group cohesiveness score from phase II and for group I and II. The mean score for group cohesiveness is maximum for group III (24).

Cohesive groups work better than other groups and also their needs are satisfied more easily than other groups. The findings of the study is in line with that of Muller(1997).It could be concluded that group action efforts had created tremendous impact on the respondents to have better group cohesiveness. This finding of the study is in line with that of Hussain (1992) also.

4.4.6 Interpersonal Communication

Data presented in the Table (18) revealed that there is significant increase in interpersonal communication over phases as well as for groups. The maximum mean score for interpersonal communication is for group III (24.07). In the fourth phase group III had the highest score (29.7).

4.4.7 Group goal achievement

The data presented in Table (19) revealed that with regard to group goal achievement there is a positive increase in the scores over different phases. The mean score for group goal achievement is maximum for group III (24.4) .

Table 19 Group goal achievement

Phases	Mean score		
	Group I	Group II	Group III
Phase I	13.5	12.3	15.1
Phase II	18.3	18.6	19.43
Phase III	29.2	28.3	28.43
Phase IV	31.1	30.6	30.2
Mean	23.02	22.45	24.4

CD for phases 1.089, groups 0.943, Interaction 1.88

Table 20 Group co-operation

Phases	Mean score		
	Group I	Group II	Group III
Phase I	16.6	15.1	24.8
Phase II	30.4	31.3	26.8
Phase III	32.5	31.8	33.7
Phase IV	35.5	34.0	35.3
Mean	28.75	28.05	30.15

CD for phases 1.16, groups 1.01, Interaction 2.02

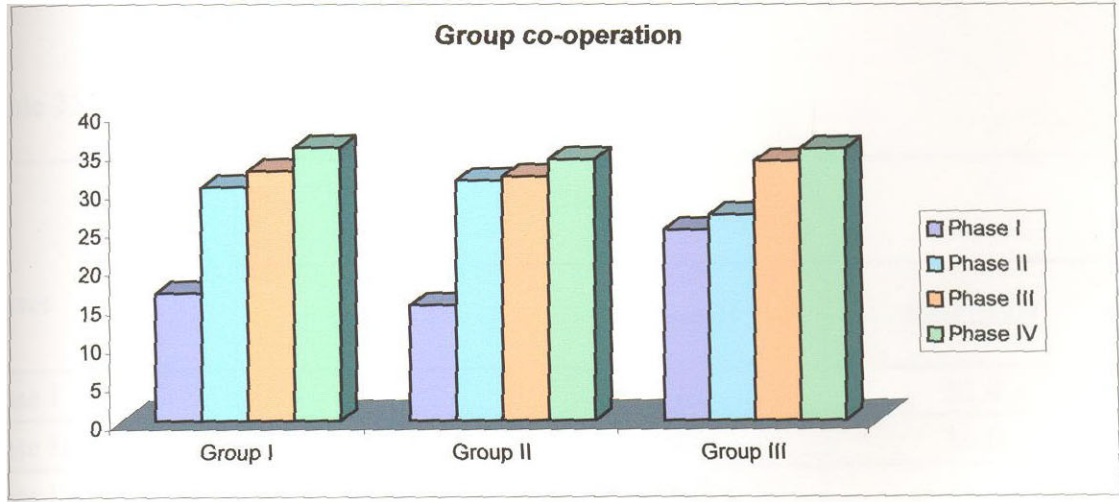
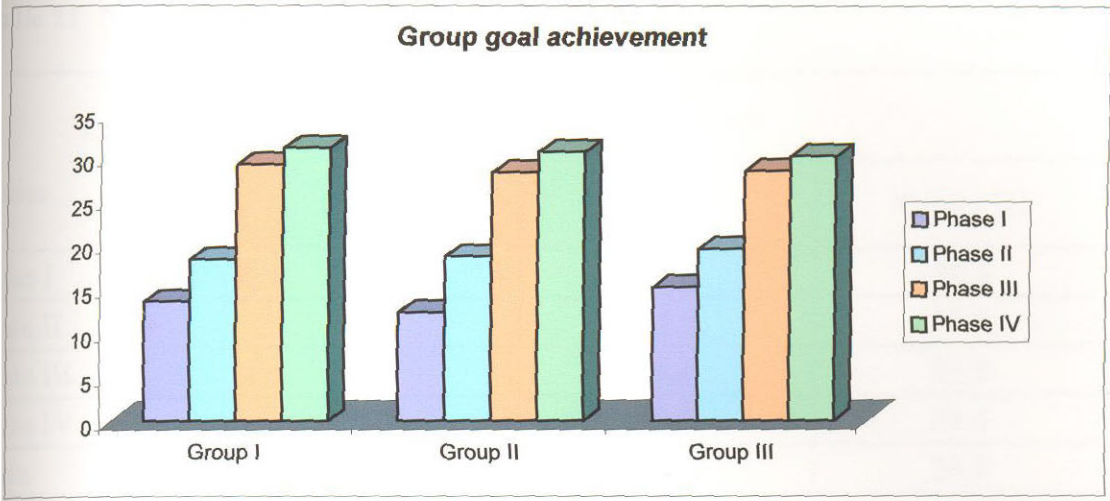


Table 21 Need satisfaction

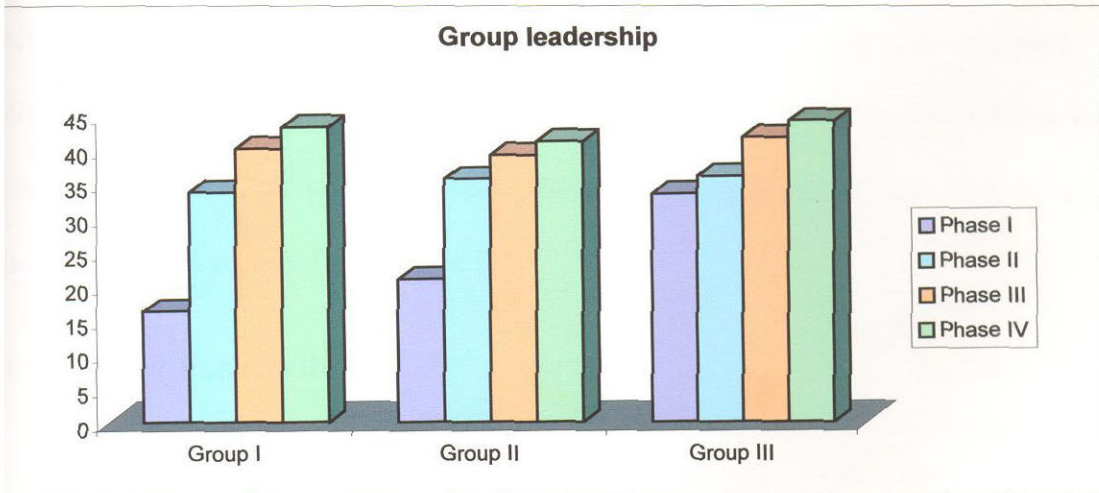
Phases	Mean score		
	Group I	Group II	Group III
Phase I	17.7	15.1	24.5
Phase II	24.0	22.7	26.0
Phase III	26.5	26.6	27.7
Phase IV	30.6	30.5	29.4
Mean	24.7	23.72	26.9

CD for phases 1.057, groups 0.916, Interaction 1.83

Table 22 Group leadership

Phases	Mean score		
	Group I	Group II	Group III
Phase I	16.2	20.9	33.4
Phase II	33.7	35.6	36.0
Phase III	40.0	39.0	41.6
Phase IV	43.1	41.0	44.0
Mean	33.25	34.12	38.75

CD for phases 1.83, groups 1.59, Interaction 3.18



Similar trend was noticed in the achievement motivation scores. Since each individual in group III have high achievement motivation score, naturally their group goal achievement score also increased. Findings of the study is in line with that of Nandapurkar (1982).

4.4.8 Group Co-operation

It is evident from the Table (20) that there is a sudden increase in the group co-operation scores for all the three groups at phase II .The mean score for group co-operation is maximum for group III (30.15).

This may be due to the training and classes given to the groups which were handled by experts in the field. Classes were given as how to work effectively in groups for achieving their goals. Groups were also exposed to different case studies. This helped in developing a co-operation among the members and a positive attitude which was responsible for the sudden increase in the scores from phase II.

4.4.9 Need Satisfaction

Data presented in the Table 21 revealed that with regard to need satisfaction there is a positive and significant increase over phases as well as for groups. The mean score for need satisfaction is maximum for group III (26.9).

Need satisfaction is the achievement of individual members needs and requirements over a stipulated period of time. The self help group (group III) is sustainable because it serves the purposes important to its members

compared to the other groups. The results of the study is in line with that of Shah (1993).

4.4.10 Group Leadership

The results presented in the Table 22 revealed that with regard to group leadership there is a positive and significant increase over phases as well as for groups. Maximum mean score for group leadership is (38.75) for group III. The maximum score in the last phase is also for group III (44). Leadership is the role and status of one or more individuals in a group which enables the group to meet the group goals. According to Sitalekshmi and Jyothimani (1994) leadership role played by the group organizer is of great importance in making DWCRA group active

4.5 Relationship between personal sociopsychological variables and empowerment

The relationship between personal sociopsychological variables and empowerment are presented below (Table 23).

4.5.1 Age

A glance at Table 23 revealed that age is positively and significantly related to empowerment. The findings of the study is in the line with that of Seema (1986), where age is significantly related with role performance of farm women in decision making. Also, the findings of the study is in line with that of Porchezian (1991) who reported that age is positively and significantly correlated with entrepreneurial behaviour of farmers.

Table 23 Relationship between personal sociopsychological variables and empowerment

Sl. No.	Variables	Correlation coefficient 'r'
1.	Age	0.4158**
2.	Educational status of respondent	0.2226
3.	Educational status of family	0.4390**
4.	Occupation	0.1093
5.	Annual income	0.0656
6.	Land holding	0.3201*
7.	Social participation	0.6743**
8.	Mass media contact	0.1163
9.	Information seeking behavior	0.4398**
10.	Cosmopolitaness	0.7651**
11.	Attitude towards self employment	0.5264**
12.	Level of aspiration	0.4513**
13.	Credit orientation	0.3105*
14.	Self esteem	0.6324**
15.	Perceived knowledge of the technology	0.5180**

* Significant at 5 percent level of probability.

**Significant at 1 percent level of probability

4.5.2 Educational status of respondent

The result presented in Table 23 revealed that educational status of the respondent is not related with empowerment positively. The findings of the study is in line with that of Singh and Chander (1983).

4.5.3 Educational status of family

It is evident from Table 23 that family educational status is positively and significantly correlated with empowerment. Majority of respondents comes from the family with high educational status. Educated parents always aspire their children to have higher education. They influence their children and provide maximum support both moral and financial. This will help in creating confidence in them. The findings of the study is in line with that of Jayalekshmi (1996).

4.5.4 Occupation

It is evident from the Table 23 that there exists no relationship between occupation and empowerment. The findings of the study is in concurrence with that of Jayalekshmi (1996) who reported a non significant relationship between occupation and entrepreneurial behaviour of rural women.

4.5.5 Annual Income

A glance at Table 23 revealed that there exists no relationship between annual income and empowerment. The findings of the study is in line with that of Singh and Chander (1983) who reported that income was found to exercise non significant affect on women's participation in decision making.

4.5.6 Land Holding

Data presented in Table 23 revealed that there exists a positive and significant relationship between land holding and empowerment. Dean *et al.* (1958) found that rationality in decision making was positively correlated with size of holding.

4.5.7 Social participation

It was revealed from Table 23 that there exists a positive and significant relationship between social participation and empowerment. This may be due to the fact that majority of rural women were members in one or other organizations in the local area which helped them to come into contact with members of other organizations to clarify their doubts about new projects and programmes which can be taken up in rural area and also to share their experience. The findings of the study is in concurrence with that of Jayalekshmi (1996).

4.5.8 Mass media contact

Data presented in Table 23 revealed that there exists no relationship between mass media contact and empowerment. According to Porchezian (1991) mass media contact is non significantly related with entrepreneurial behaviour of farmers.

4.5.9 Information seeking behavior

A glance at Table 23 revealed that information seeking behavior is positively and significantly related to empowerment. Since the rural women

are trained to start an income generating activity, they have to collect information from different sources (information about production and marketing). These informations are collected from neighbours, other institutions etc. The findings of the study is in line with the research conducted by Supe (1971).

4.5.10 Cosmopolitaness

The results presented in Table 23 revealed that cosmopolitaness is positively and significantly related to empowerment. Cosmopolitaness helped the rural women to collect information about what is happening outside their social system. This motivated them to become members in organizations outside the social system in order to collect information that is useful for upgrading their own enterprise. Rural women with cosmopolitaness will be more innovative, risk taking and will have a competitive spirit which in turn would improve their decision making and managerial ability. This finding is in line with that of Jayalekshmi (1996).

4.5.11 Attitude towards self employment

A glance at Table 23 revealed that attitude towards self employment is positively and significantly correlated with empowerment. This might be due to the reason that the enterprises selected for self employment are suitable for rural industrialisation as they make use of skills and resources. Rural industries helps the growth of these societies and thereby economic upliftment. Processed food and fruit preparations have tremendous export potential. This finding derived support from the research results reported by Pradeepkumar (1993).

4.5.12 Level of aspiration

The data presented in Table 23 indicated that there exists a negative and significant relationship between level of aspiration and empowerment. The findings of the study is in line with that of Seema (1986).

4.5.13 Credit orientation

It is evident from Table 23 that there exists a negative but significant relationship between credit orientation and empowerment.

4.5.14 Self esteem

The result presented in Table 23 revealed that there exists a negative but significant relationship between self esteem and empowerment.

4.5.15 Perceived knowledge of the technology

The data presented in Table 23 revealed that there exists a positive and significant relationship between perceived knowledge of the technology and empowerment. The high level of education and training might have increased the level of knowledge of rural women about the technology. Training helps in imparting knowledge and in improving the skills required for the profitable running of an enterprise are thereby for their empowerment. The findings of the study is in concurrence with that of Nandapurkar (1982), Sethy (1982) and Jayalekshmi (1996).

4.6 Relationship between personal socio-psychological variables and group characteristics

4.6.1 Age

The data presented in Table 24 revealed that age is positively and significantly correlated with group characterisation. The findings of the study is in line with that of Singh and Chander (1983).

4.6.2 Educational status of the respondent

It is evident from Table 24 that educational status of the respondent is non significantly related with group characteristics. The findings of the study derived support from the research findings of Singh and Chander (1983).

4.6.3 Educational status of the family

A critical review of Table 24 revealed that family educational status is positively and significantly correlated with group characteristics.

4.6.4 Occupation

It is clear from Table 24 that there exists no relationship between occupation and group characteristics.

4.6.5 Annual income

The data presented in Table 24 revealed that there exists a non-significant relationship between annual income and group characteristics. The findings of the study is in concurrence with that of Singh and Chander (1983).

Table 24 Relationship between group characteristics and sociopsychological variables

Sl. No.	Variables	Correlation coefficient 'r'
1.	Age	0.3855*
2.	Educational status of respondent	0.2017
3.	Educational status of family	0.4263**
4.	Occupation	0.1149
5.	Annual income	0.0174
6.	Land holding	0.1987
7.	Social participation	0.6101**
8.	Mass media contact	0.1098
9.	Information seeking behavior	0.2990
10.	Cosmopolitaness	0.7193**
11.	Attitude towards self employment	0.4924**
12.	Level of aspiration	0.3070
13.	Credit orientation	0.3574*
14.	Self esteem	0.6473**
15.	Perceived knowledge of the technology	0.6609**

* Significant at 5 percent level of probability.

** Significant at 1 percent level of probability.

4.6.6 Land holding

A glance at Table 24 revealed that there exists a non significant relationship between land holding and group characteristics.

4.6.7 Social participation

The data presented in Table 24 revealed that there exists a positive and significant relationship between social participation and group characteristics. The basic theme behind group approach is bringing about social action for the problems faced by the group. Further more group approach has an inbuilt phenomenon of forming group organization in which the members have active participation. Hence there were enough reasons for the improvement in social participation by the respondents under study.

4.6.8 Mass media contact

A critical review of Table 24 shows that there exists no relationship between mass media contact and group characteristics.

4.6.9 Information seeking behaviour

It is evident from Table 24 that information seeking behaviour is non significantly related with group characteristics.

4.6.10 Cosmopolitaness

The data presented in table 24 revealed that cosmopolitaness is positively and significantly related with group characteristics. Group approach helped the respondents to develop cosmopolitaness. The

intervention of group approach brought in lot of changes in their traditional way of life. The change occurring in the components of a system will initiate chain reaction in other subsystems complimenting and supplementing and arriving at an equilibrium. The findings of the study is in line with that of Hussain (1992).

4.6.11 Attitude towards self employment

It is evident from Table 24 that there exists a positive and significant relationship between attitude towards self employment and group characteristics. This may be due to the fact that the respondents would have developed confidence in the group management efforts. The results of diffusion studies on the components of knowledge, attitude and practice established that there was cause-effect relationship between attitude and behaviour. The findings of the study is line with that of Jayalakshmi (1996).

4.6.12 Level of aspiration

The results presented in Table 24 revealed that there exists no relationship between level of aspiration and group characteristics. The findings of the study is in concurrence with that of Seema (1986).

4.6.13 Credit orientation

The data presented in Table 24 revealed that credit orientation is positively and significantly related with group characteristics.

4.6.14 Self esteem

The results presented in Table 24 revealed that self esteem is positively and significantly related to group characteristics.

4.6.15 Perceived knowledge of the technology

It is evident from Table 24 that perceived knowledge of the technology is positively and significantly related with group characteristics. Knowledge level of the respondents increased tremendously due to their exposure to group approach. The constant and intensive education programmes and the classes taken by experts in the field would have enriched the respondents with necessary knowledge. Amutham *et al.* (1981) reported that due to the impact of community nutrition efforts there was a great improvement in the nutritional knowledge and dietary practices of home makers, confirmed the findings of this study.

4.7 Constraints experienced by the rural women.

The results presented in Table 25 revealed that procedural difficulties faced for getting the society registered as the major constraint (ranked first) with a score of 307, followed by delay in getting funds on time from finding agency with a score of 285.

Lack of time because of domestic work was ranked third with a score of 248 followed by lack of proper marketing system with a score of 245.

Table 25 Constraints experienced by rural women

Sl. No.	Rank Score	I (11)	II (10)	III (9)	IV (8)	V (7)	VI (6)	VII (5)	VIII (4)	IX (3)	X (2)	XI (1)	XII (0)	Total
1	Procedural difficulties faced for getting the society registered	18 (198)	5 (50)	4 (36)	2 (16)	1 (7)	0 (0)	0	0	0	0	0	0	307
2	Delay in getting funds on time from funding agency	15 (165)	40 (40)	2 (18)	3 (24)	4 (28)	1 (6)	0	1 (4)	0	0	0	0	285
3	Lack of time. because of domestic works	12 (132)	3 (30)	2 (18)	1 (8)	2 (14)	5 (30)	0	3 (12)	0	2 (4)	0	0	248
4	Lack of proper marketing system	13 (143)	2 (20)	3 (27)	1 (8)	2 (14)	0	4 (20)	1 (4)	2 (6)	1 (2)	1 (1)	0	245
5	Delay in getting inputs	13 (143)	1 (10)	2 (18)	2 (16)	1 (7)	2 (12)	5 (25)	0	1 (3)	2 (4)	0	1	238
6	Decisions taken by leaders sometimes not accepted by other members	10 (110)	2 (20)	1 (9)	0	2 (14)	0	4 (20)	2 (8)	2 (6)	1 (2)	2 (2)	4	191
7	Fear of failure when external leadership is withdrawn	12 (132)	2 (20)	3 (27)	2 (16)	1 (7)	0	2 (10)	3 (12)	1 (3)	4 (8)	1 (1)	0	236
8	Heterogeneity among group members	8 (88)	4 (40)	2 (18)	3 (24)	2 (14)	4 (24)	1 (5)	2 (8)	4 (12)	0	0	0	233
9	Less scope for unanimous decision	7 (77)	3 (30)	2 (18)	1 (8)	2 (14)	0	3 (15)	4 (16)	2 (6)	3 (6)	1 (1)	2	191
10	Lack of maintenance of proper records	12 (132)	2 (20)	3 (27)	1 (8)	2 (14)	1 (6)	3 (15)	2 (8)	3 (9)	1 (3)	0	0	242
11	No proper leadership	7 (77)	2 (20)	3 (27)	1 (8)	0	0	2 (10)	4 (16)	2 (6)	4 (12)	2 (2)	3	178

Lack of ability for maintenance of proper records followed by delay in getting inputs were ranked fifth and sixth with scores of 242 and 238 respectively.

Fear of failure when external leadership is withdrawn, was ranked seven with a score of 236 and heterogeneity among group members was ranked eight with a score of 233. Both "Decisions taken by the leaders sometimes not accepted by their members" and "Less scope for unanimous decision" were ranked nine with a score of 191.

4.8 Self help group model

Based on the experiences of the researcher as well as the findings of the study, a self help group model was developed. The model consists of four sub systems viz.

- i) Group formation
- ii) Group action
- iii) Facilitation
- iv) Evaluation

I Group formation stage consists of:

- a) Bench mark survey
- b) Problem identification
- c) Concientization
- d) Selection of groups
- e) Identifying the leaders
- f) Registration of the groups
- g) Identifying the roles.

II Group action stage consists of:

- a) Identifying technology
- b) Training in selected technologies
- c) Production Unit
- d) Linkage with financial institutions

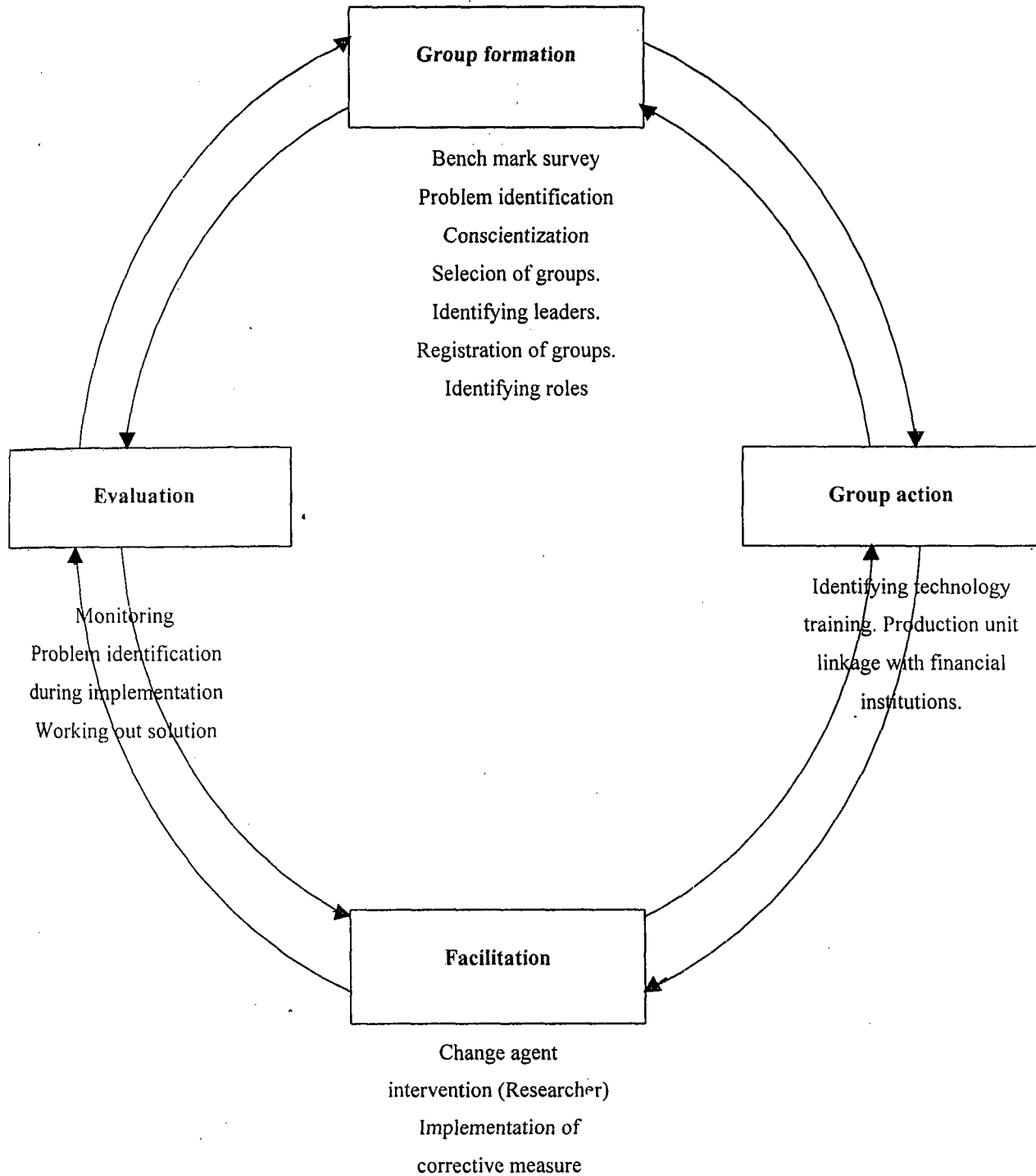
III Facilitation

- a) Change agent intervention
- b) Implementation of corrective measures

IV Evaluation

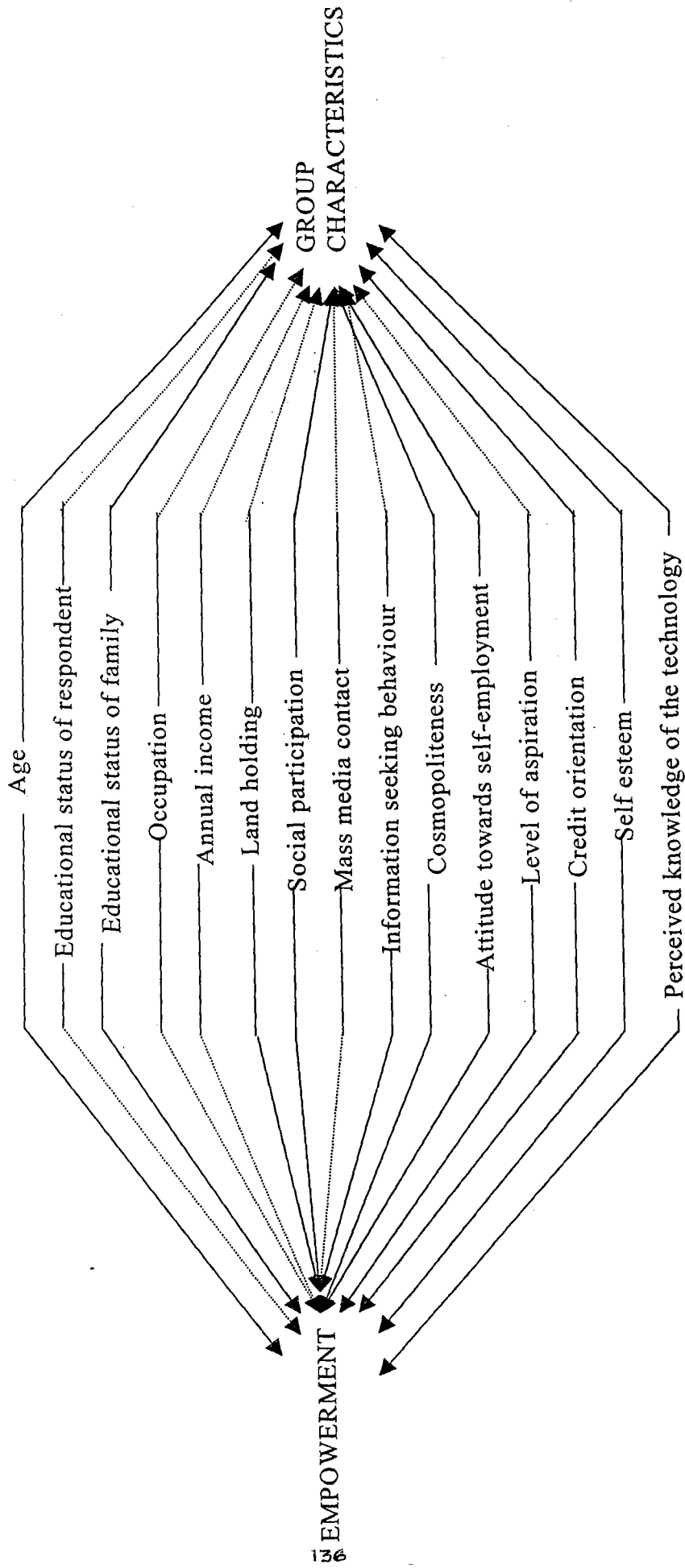
- a) Monitoring the work
- b) Problem identification during implementation
- c) Working out solution

4.8 Self help group model



EMPIRICAL MODEL FOR THE STUDY

PERSONAL, SOCIO-PSYCHOLOGICAL VARIABLES





Discussion about group formation



Prayer before the inauguration of the bakery unit



Inauguration of preservation unit



Panchayat president addressing the group



First sale of bakery unit



First sale – Fruit and vegetable preservation unit



Bakery unit – prepared cake exhibited



Inauguration of bakery unit – view of the audience

SUMMARY



SUMMARY

Women's importance in agriculture is of significance to agricultural research and extension. It is generally assured that farm managers and decision makers are men who will pass information on to their wives if they need it. Researchers need to identify and understand women's role in the society and to generate technologies appropriate for women. Priority attention is expected to be given to women for correcting the gender related imbalances in education , health , nutrition and employment. More importantly it became necessary to reduce their state of dependency to increase their strength by encouraging their homogenous grouping into optional sizes, providing there by a mechanism for participating in development and in demanding and receiving benefits from it. People's participation is becoming the central issue of our time. People today has an impatient urge to participate in the event and process that shapes their lives. Women are the major force behind peoples participation in the life of society today. They play a leading role in the emergence of groups, organization and movements world wide and are becoming increasingly active in their communities, governments and in the international area. The present study was undertaken with the main objective 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 through self help groups.

Thiruvananthapuram district was purposively selected for the study since this district stands first in the southern zone with 98 women self help groups. Also the population of SC/ST members is higher in this district compared to other southern 137

districts. Rural women of Kalliyoor panchayat were organized and a series of meetings were convened, various experts in the field took classes on importance of groups, group formation etc. the groups were registered under co-operative societies act.

Group I – Rural women trained in fruit and vegetable preservation, consists of 10 members belonging to SC/ST population.

Group II – Rural women trained in bakery and weaning food, consists of 10 members belonging to backward community.

Group III - Rural women trained in bakery and curry powder, consists of 20 members belonging to SC/ST population.

These rural women's were trained under the direct supervisions of the researcher and started income generating activity.

A list of dimensions of empowerment, group characteristics, personal, socio-psychological variables were sent to judges for their opinion and those variables having scores above 70 percent were selected.

Eight dimensions of empowerment were selected – decision making ability, risk taking ability, self confidence, management orientation, achievement motivation, initiative, economic motivation and innovativeness. Ten group characteristics were selected- Group interaction, Interpersonal trust, Group co-operation, Need satisfaction, Group decision making, Group motivation, Group cohesiveness, Interpersonal communication, Group goal achievement and Group leadership. Personal, sociopsychological variables namely age, educational status of the respondent and family, occupation, annual income, land holding, social

participation, mass media contact, information seeking behaviour cosmopolitaness. Attitude towards self employment level of aspiration, credit orientation, self esteem and perceived knowledge of the technology. An interview schedule including all aspects mentioned above was prepared and data were collected at four phases.

- i) Before the introduction of income generating activity(phase I).
- ii) Six months after the introduction of income generating activity(phase II).
- iii) One year after the introduction of income generating activity(phase III).
- iv) One and a half years after the income generating activity(phase IV).

Statistical analysis namely percentage analysis, analysis of variance, correlation analysis etc were done.

Profile of rural women indicates that 70 percent of rural women in group I&III belonged to middle age, 30 percent belonged to young age. Thirty percent of rural women in group II belonged to middle age and 70 percent were from young age. Seventy percent of rural women in group II&III have educational status of high school level whereas 50 percent in group I have educational status of high school level. Sixty percent in group I, 80 percent in group II and 70 percent in group III have family educational status of high school level. With regard to social participation cent percent in group I&II have high social participation and only 90 percent in group II have high social participation. Ninety percent of rural women in group I&III have high mass media contact whereas 50 percent of rural women in group II have high mass media contact. Cent percent of

rural women in group II have high information seeking behaviour, 90 percent in group I have high information seeking behaviour and 50 percent in group II have high information seeking behaviour. Cent percent of rural women in group I have high cosmopolitanness whereas 70 percent in group III and 40 percent in group II have high cosmopolitanness. Cent percent of rural women in group II&III and 90 percent in group I have high attitude towards self employment. With respect to level of aspiration, cent percent of rural women in group I&II and 90 percent in group III have high level of aspiration. Cent percent of rural women in group I, 90 percent in group III and 50 percent in group II have high credit orientation. Cent percent of rural women in all the three groups have high self esteem. With regard to perceived knowledge of technology cent percent of rural women in group I&II have high knowledge level and 60 percent in group III have high level of knowledge.

The results of correlation analysis indicated that age is positively and significantly correlated with empowerment and group characteristics. Educational status of the respondents is not related with empowerment and group characteristics and is negative. Family educational status is positively and significantly correlated with empowerment and group characteristics. There is no relationship between occupation and empowerment, occupation and group characteristics. Annual income is negatively and non significantly related with empowerment. Also annual income is non significantly related with group characteristics. Land holding is significantly related with empowerment but non significantly related with group characteristics. Social participation is positively and significantly related with empowerment and group characteristics. Information seeking behaviour is significantly related with empowerment, non significantly with group characteristics. Both cosmopolitanness and attitude towards self employment are positively and significantly correlated with

empowerment and group characteristics. Level of aspiration is significantly and positively correlated with empowerment whereas negatively and non significantly related with group characteristics. Credit orientation, self esteem and perceived knowledge of the technology are positively and significantly correlated with empowerment and group characteristics.

The results of the ANOVA revealed that with regard to the dimensions of empowerment for the three group over four phases, it is noticed that decision making ability differs with respect to groups as well as phases and the mean score for decision making ability is maximum for group III. With regard to risk taking ability, the mean score is maximum for group I and there is significant difference between phases for all the groups.

Mean score for self confidence is maximum for group I and II, also there is significant difference between phases for group I and III. Group III scored the maximum in the last phase for self confidence. Management orientation differs significantly with respect to different phases. Highest score for management orientation is for group III. With regard to achievement motivation group I scored the maximum in phase IV. Also mean score for achievement motivation is maximum for group I. A significant increase is noticed in all the phases for all the groups. With regard to initiative the highest mean score for initiative is for group III. Economic motivation differs significantly with regard to different phases for group I and III. In the case of group II, there is a gradual increase in the score but in phase II and III the score remains the same. In the case of innovativeness

there is a gradual increase in the score for all the three groups in all the four phases. The mean score is maximum for group I.

Taking into account all the eight dimensions of empowerment the total score for empowerment for all the three groups in different phases was worked out and it was noticed that the mean empowerment score was maximum for group III and there is significant increase in the empowerment scores in the last phase.

With regard to the group characters of all the three groups over different phases, it was noticed that group interaction differs with respect to all the four phases, also the mean score for group interaction is high for group III. With respect to interpersonal trust, there is a positive increase in the scores over phases. The mean score is maximum for group III. Group decision making score is highest for group I and III. There is significant difference with regard to phases as well as groups. There is a sudden increase in the group cohesiveness score for group I and II from phase II. The mean score for group cohesiveness is maximum for group III. There is significant increase in the interpersonal communication over phases as well as for groups. The maximum mean score for interpersonal communication is for group III. With regard to group goal achievement, there is a positive increase in the scores over different phases. The mean score is maximum for group III. There is a sudden increase in the group co-operation scores for all the three groups from phase II. The mean score for group co-operation is maximum for group II. With regard to need satisfaction there is a positive and significant increase over phases as well as for groups, the mean score is

maximum for group III. There is a positive and significant increase in the group leadership score over phases and for groups. Maximum score is for group III.

With regard to the constraints experienced by the rural women, following are the constraints in the descending order, Procedural difficulties faced in getting the society registered, delay in getting funds on time from the funding agency, lack of time due to domestic work, lack of proper marketing system, lack of maintenance of proper records, delay in getting inputs, fear of failure when external leadership is withdrawn, heterogeneity among group members, less scope for unanimous decision and no proper leadership.

Implications of the study

The study brings to focus how rural women can be empowered i.e. by the formation of their groups (self help groups) and identifying various technologies appropriate for the area for income generating activity and to promote the involvement of rural women in development and in transfer of technology. The study helped rural women to understand how to work better in groups maintaining a harmonious and homogeneous relationship and better working environment. The importance of group approach and the economic gain in income generating activities was also stressed. For women groups to be empowered areas like decision making, risk bearing ability, management especially in marketing management were given much importance. Also the group characteristics like group cohesiveness, group leadership, group motivation, group co-operation etc. should be given top priority. The personal and socio-psychological aspects like self esteem, level of aspiration,

educational status, positive attitude towards credit and knowledge of the technology be considered.

The relationship established in the study between personal socio-psychological variables and empowerment and also personal socio-psychological variables and group characteristics serve as a guideline for extension personnel for manipulating the characteristics of rural women to start more income generating activity and their upliftment. The problems identified helps the researcher in taking steps to overcome it and to strengthen the extension services in areas where these people concentrate.

Suggestions for further research

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- i. Research of similar type with inclusion of more socio-psychological, economic and political factors in different social systems spread over larger geographical situation may be attempted.
- ii. The impact of group management approach on other agricultural enterprises including poultry, piggery, agriculture, apiculture, pisciculture, etc. may be assessed.
- iii. Work can be conducted with rural women belonging to specific age group
- iv. Work can be conducted with rural women's group with varying group sizes (number of members) to study the group characteristics effectively
- v. Work can be conducted with rural women of different educational level.

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APPENDICES

APPENDIX - I

**KERALA AGRICULTURAL UNIVERSITY
COLLEGE OF AGRICULTURE**

Dr. M. Mohammed Hussain,
Associate Professor

Dept. of Agrl. Extension,
Vellayani, Dated 5-3-1998

To

Dear Sir / Madam,

Miss Jayalekshmi, G. Ph.D. student, of this department under my guidance is undertaking a research study entitled 'Empowerment of Rural Women Through Self Help Groups - An Action Research;'. She is trying to identify the components of empowerment. In this connection she has collected few components and given in Annexure I. A list of personal and socio-psychological variables which are likely to influence 'empowerment' are also given as Annexure II. Another list of group characteristics relevant to the study (intervening variables) is given as Annexure III.

In view of your professional experience and expertise, you have been identified as a judge for rating the relevancy in a five point continuum of 'Most relevant', 'More relevant' 'undecided', 'less relevant' and 'least relevant' by showing a (✓) mark in the appropriate column. If you feel that any more important variables are left out kindly add the same with your judgment.

I request you kindly spare some of your valuable time to go through these components of empowerment and variables and give your valuable responses. Thanking you in advance for your kind contribution for completing this portion of her research work.

With regards.

Yours Sincerely,

Dr. M. Mohammed Hussain,
Associate Professor,
Dept. of Agrl. Extension
College of Agriculture, Vellayani

ANNEXURE - I

DIMENSIONS OF EMPOWERMENT

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
1	Decision making ability					
2	Risk taking ability					
3	Self confidence					
4	Political participation					
5	Management orientation					
6	Self reliance					
7	Overall modernity					
8	Competition orientation					
9	Achievement motivation					
10	Initiative					
11	Economic motivation					
12	Innovativeness					
13	Change proneness					
14	Value orientation					
15	Sociability					

Empowerment

Ability of rural women to manage her own life through the acquisition of power, status and self confidence and improvement of employment opportunities and earning power.

ANNEXURE - II

Personal, social psychological and economic variables

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
1	Age - defined as the number of calendar years completed by the rural women at the time of interview					
2	Religion - refers to the religion to which the rural women belongs					
3	Caste - refers to the caste hierarchy of rural women, whether belongs to upper / backward / scheduled caste					
4	Family size - defined as the specific number of members in the family living together					
5	Family type - refers to the single type (nuclear) family or joint family					
6	Family occupation - defined as the position of the family which acts as a source of income in which the family members spends major part of her time and attention.					
7	Occupation of the respondents - defined as the position of the family which acts as a source of income in which she spends major part of her time and attention					
8	Educational status of the respondent- refers to the levels of formal education attained by the respondent					
9	Educational status of the family - refers to the level of formal education attained by the members of the family					
10	Family economic status - refers to the position of the respondents family with reference to income from agriculture / job / business, houses owned, property owned and material possession					
11	Annual income - refers to the total earning of the family from farm and other sources					

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
12	Material possession - defined as the money value of the materials possessed by the rural woman.					
13	Land holding - refers to the total land owned by the rural woman					
14	Indebtedness - refers to the total debt in terms of cash, a rural woman owes at the time of interview at the time of interview to various money lending sources.					
15	Social participation - refers to the extent and nature of participation of rural woman in various activities of social organisation					
16	Mass media contact - defined as the extent to which a rural woman is exposed to different mass media communications such as radio, newspaper, television					
17	Information seeking behaviour - defined as the extent to which the rural woman is seeking information from different communication sources.					
18	Fatalism - defined as the degree to which a rural woman perceives a lack of ability to control her future					
19	Level of aspiration - refers to the rural women's overall assessment of her concern for wishes and hopes for the future or for the fears and worries about the future in her own reality world					
20	Cosmopolitaness - defined as the degree to which a rural woman is oriented to her immediate outside social system					

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
21	Attitude towards self employment - defined as the degree of positive or negative feeling of rural woman towards self employment					
22	Market perception - referred to the capacity or tendency of an individual rural woman to identify the market trend to sell the produce for greater returns					
23	Credit orientation - defined as the favourable and positive attitude of an individual rural woman towards obtaining credit from institutional sources for self employment					
24	Deferred gratification - refers to the postponement of immediate benefits, of short range rewards in order to secure more long range goals and the resulting satisfaction					
25	Persuasiveness - refers to the ability of a rural woman to influence by arguments, by reasons, by inducements or to with over other person to accept something to be true, credible essential, commendable or worthy					
26	Gregariousness - refers to the habit of a rural woman in making friends easily, being talkative, taking part in discussion and other social activities assuming leadership etc.					
27	Finances for self employment - refers to whether the rural woman had adequate financial support for taking up self employment ventures or not					
28	Self esteem - refers to the respondents sense of personal adequacy or inadequacy and a sense of having achieved (or not achieved) need satisfaction in the past					
29	Morale - refers to the mental state of the individual with regard to spirit and confidence					

ANNEXURE - III

INTERVENING VARIABLES (GROUP CHARACTERISTICS)

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
1	Group decision making - defined as the process of arriving at an opinion by the group either by consensus or by a majority vote of the members for the betterment of the group.					
2	Group co-operation - defined as the tendency of group members to associate and to work with other members of the group in striving towards achievement of group goals.					
3	Feeling of oneness - defined as the feeling existing between members so that they will be considered as one unit.					
4	Interpersonal trust - defined as a reflection as to how a member of the group views other members in terms of faith or confidence.					
5	Team spirit - defined as the spirit of unity existing between members of a group which enables the members to work as a team for the successful functioning of the group.					
6	Group norms - defined as to adhering the prescribed standards and expected roles of members, within the group as prescribed by the group.					
7	Members interest - defined as the extent of interest exhibited by the group members in the activities of the group.					
8	Group cohesiveness - defined as the closeness exhibited by members in the group and it results by action of forces which act on members to remain in the group.					
9	Interpersonal liking - defined as the degree of affection of an individual with other members of the group to which she belongs.					

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
10	Participation in group activities - defined as the extent of involvement or participation of members in group activities and in sharing responsibilities so as to achieve effective group functioning.					
11	Group leadership - defined as the role and status of one or more individual in a group which enables the group to meet the group goals.					
12	Need satisfaction - defined as achieving individual members needs and requirements by the group within a stipulated time.					
13	Group goal achievement - defined as the extent of the achievement of the group goals by the members of the group.					
14	Group interaction - defined as the tendency of a member to get in touch with other members of her group and freely mix with them without observing any formality and inhibition.					
15	Interdependence of members - defined as the extent to which members are dependent on each other for the effective functioning of the group.					
16	Manageable group size - defined as the size of group which a leader can effectively manage for achievement of group goals.					
17	Group competition - defined as competitive nature exhibited by members of a group in achieving the objective of each task in a better way.					
18	Harmonious relationship - defined as the smooth and polished relationship existing between members of the group.					
19	Group motivation - defined as the goal directing behaviour of individual members so as to influence mutually in achieving group goals.					

Sl. No.		Most relevant	More relevant	Undecided	Less relevant	Least relevant
20	Interpersonal communication - defined as the communication skill of members which helps the members to express their ideas in the group and in turn to know the ideas of other members.					
21	Group security - defined as the tendency exhibited by members for avoiding failure, economic crisis, resource etc. towards the success of the group.					
22	Group homogeneity - defined as the homogeneous or similar nature of the members existing in a group.					
23	Group conformity - defined as a tendency to go along with the group to act in ways consistent with the majority.					
24	Group loyalty - defined as the extent to which each members of the group are devoted towards achievement of group goals.					
25	Members interest - defined as the extent of interest exhibited by the group members in the activities of the group.					

APPENDIX II

RELEVANCY SCORE OF SELECTED DIMENSIONS OF EMPOWERMENT

	Per cent score
Decision making ability	97.1
Risk taking ability	88.5
Self confidence	95.7
Management orientation	75
Achievement motivation	92.8
Initiative	88.57
Economic motivation	90
Innovativeness	91

RELEVANCY SCORE OF SELECTED GROUP CHARACTERISTICS

Group interaction	83
Interpersonal trait	87.6
Group decision making	89.2
Group motivation	86.1
Group cohesiveness	87.6
Interpersonal communication	80
Group goal achievement	84.6
Group co-operation	87.6
Need satisfaction	84.6
Group leadership	92

**RELEVANCY SCORE OF SELECTED PERSONAL SOCIO
PSYCHOLOGICAL VARIABLES**

Age	67.1
Educational status of respondent	87.1
Educational status of family	76
Occupation	84
Annual income	85.7
Land holding	80
Social participation	85.7
Mass media contact	88.5
Information seeking behaviour	88.5
Cosmopolitaness	80
Attitude towards self employment	92.8
Level of aspiration	84.2
Credit orientation	81.4
Self esteem	84.2
Perceived knowledge of the technology	85

APPENDIX - III
DEPARTMENT OF AGRICULTURAL EXTENSION
COLLEGE OF AGRICULTURE, VELLAYANI, THIRUVANANTHAPURAM

Empowerment of Rural Women Through Self Help Groups - An Action Research

Interview schedule

PART - A

1. Name and address of the respondent

2. Age

3. Religion / caste

4. Educational status of the respondent

Illiterate, read only, can read and write, primary school, middle school, high school, college and above.

5. Educational status of the family

Name	Age	Ednl. status	Occupation	Income	Relationship with respondent

6. Occupation

Self employed

Professional

Farming

Govt.

Labourer

Any others

7. Annual income

Income from agriculture

Income from self employment

Income from other sources

Total Rs.

8. Landholding

Cultivated land

Waste land

Garden land

Total

9. Social participation

Sl. No.	Organization	Member	Office bearer
1.	Village panchayats		
2.	Women's groups (Mahila Samajams)		
3.	Farmers discussion groups		
4.	Radio Rural Forum		
5.	Village co-operative societies		
6.	Others		

10. Mass media contact

Sl. No.	Particulars	Yes / No	If yes Always / sometimes
1.	Do you listen to radio ?		
2.	Do you read newspapers or listen to someone reading a newspaper ?		
3.	Do you see television ?		
4.	Do you read leaflets related to agriculture ?		
5.	Do you read farm magazines ?		
6.	Do you see films ?		
7.	Do you visit exhibitions ?		
8.	Others if any ?		

11. Information seeking behaviour

Please state through which of the following sources you seek information regarding new practices, new technologies enterprises etc.

	Always /	Sometimes /	Never
1. Newspaper			
2. Business publications / bulletins			
3. Radio			
4. Relatives			
5. Extension officers / other officers			
6. Scientists			
7. T. V.			
8. Any other			

To get information regarding starting a new venture which source you would consult

	Always /	Sometimes /	Never
Attending discussion group			
Listening to radio / TV			
Talking to neighbours			
Attending agricultural scientists / other technocrat officers			
Sending letters to research station			
Corresponding with various organisations			
Others			

12. Level of aspiration

There is a picture of a ladder. The top of the ladder represents the best possible life for you, the bottom the worst possible life for you and the middle neutral. After reading the following questions carefully, please select a number from the ladder.

1. Where on the ladder do you feel you personally stand at present ()
2. Where on the ladder would you were 5 years ago ()
3. Where on the ladder you think you would be five years from now ()

9
8
7
6
5
4
3
2
1

Top (Best possible life)

Middle (Neutral)

Bottom (Worst possible life)

13. Credit orientation

Indicate your response by putting a tick mark in appropriate alternatives.

1. Do you think that borrowing is

Very essential / good / tolerable / must be avoided / sin

2. Only when no other alternatives SA A UD DA SDA

are open, you would avail credit

3. You would be ready to avail credit

even when there is risk involved

4. You would invest only the capital

within your means if at all you

start an enterprise

14. Cosmopolitaness

Have you ever visited the neighbouring village / town

Yes / No

If yes, how often do you visit the town

Most frequently / Frequently / Sometimes / Rarely

Purpose of visit

Professional / Personal / Entertainment

15. Self esteem

Some statements are given below. Indicate how much you agree with the statements.

Sl. No.	Statements	SA	A	UD	DA	SD A
1.	I have a very satisfactory home					
2.	Most people are better liked than I am					
3.	If I have something to say I usually say it					
4.	I find it very difficult to talk in front of a group					
5.	I can usually take care of myself					
6.	I have a good opinion of my self					
7.	When I am with a group of people I often have trouble thinking about the right things to talk about					
8.	I often feel that my life is not very useful					
9.	My parents understand me well					
10.	I often feel ashamed of myself					
11.	I prefer to do things that are novel and difficult					
12.	I am fully confident of my abilities					
13.	I find it hard to make talk when I meet new people					
14.	Things are all mixed up in my life					
15.	I can make up my mind and stick to it					
16.	I often wish I were someone else					
17.	I am not doing well in life as I would like to do					
18.	On the whole I am satisfied with myself					
19.	I get upset easily at home					
20.	I am never shy					
21.	I often get discouraged in life					
22.	There are many times when I would like to leave home					
23.	I am able to do things as well as most other people					

16. Attitude towards self employment

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	Self employment is of much importance during the present period of extreme unemployment					
2.	Self employment is an independent profession as it offers freedom					
3.	Self employment helps one to become self sufficient in life					
4.	Self employment is desirable since one need not expect any sanction from any official					
5.	Since there are ample technologies one can make self employment easily					
6.	For an unemployed woman self employment is a sure profession facing the vagaries of life					
7.	There is no necessity for an educated unemployed woman to go for self employment as government jobs are meant for her					
8.	It is unwise to select self employment as it needs more physical and mental efforts					
9.	Sound family background is a necessity for selecting self employment					
10.	Agriculture is the basis for other industries so selecting self employment in agriculture is always worthy.					

17. Perceived knowledge of the technology

Knowledge test I (Please indicate your agreement/ disagreement to the following statements)

1. Weights and measures are of importance in baking.
2. Fat is an important ingredient in baking.
3. Gluten which is present in the flour will make the baked products stiff and of good quality.
4. Flour used for baking should be fine powder.
5. Baking soda and alkalie are the main ingredients of baking powder.
6. Charred sugar when added to cake will reduce its keeping quality.
7. Baked products should be sliced immediately after baking.
8. The weight of flour used for baking is important in determining the weight of baked products.
9. Do not open oven to check whether baking is complete.
10. Baked products are not good for health.
11. Baking soda is chemically sodium bisulphate.
12. Baking mix prepared with baking powder should be used immediately.
13. Aluminium vessels are more suitable for baking.
14. In baking heat regulation is of importance.
15. Protein loss is more in baking.
16. Different types of protein rich foods can be prepared by baking.
17. For preparing cakes and biscuits, sugar and fat should be beaten well to form cream.
18. Cake will not be soft if cake mix is dry.
19. If we use more baking powder, the baked product will be soft and tasty.
20. Baking is an expensive one.
21. For bread to become soft and smooth, baking powder is added.
22. For preparing sweets, the consisting of sugar syrup is of no use.
23. It is better to use thick and flat vessels for preparing sweets.
24. One can increase income by starting self employment in bakery and confectionary.

26. Fruits rich in pectin are suitable for preparing marmalade.
27. All fruits are not good to prepare fruit syrup.
28. Fruits and vegetables kept in refrigerator will not lose its shape, taste and colour.
29. FPO is a certificate given for quality in fruit and vegetable preservation.
30. ISI certificate is given to all quality products.
31. Any fruit can be used for preparing jam.
32. Any type of utensils can be used for preparing jam.
33. Only common salt is to be added for preservation of pickles.
34. Pickles can be used after removing the fungus which is sometimes seen and the top of pickles.
35. Vinegar is available in market in different names.
36. There should be separate room and facilities for fruit and vegetable processing.
37. Hand gloves should be used while fruit processing
38. Utensils used for processing should be washed and dried in sun.
39. Pectin present in fruits is of no use in preparing jelly.
40. Fully ripen fruits are good for preparing jelly.
41. Fruit juice is not essential for preparing vine.
42. 1-2 hrs is needed for preparing vine.
43. Jelly should be bottled immediately after preparation.
44. Juicy fruits are good for preparing candy.
45. Processed foods can be marketed only after getting trade mark.
46. Jam can be bottled after it is cool.
47. Quickest way of tomato preservation is preparation of soup.
48. Squash should be bottled immediately after preservation.
49. Jam should be filled hot and should be sealed immediately.
50. Unhygienic preservation of food products is not good for health.

Knowledge test II (Please indicate your agreement/ disagreement to the following statements)

1. Fully ripen fruits are good for making squash.
2. For preparing squash, sugar will be mixed with fruit juice and to be boiled.
3. While filling squash in bottles, it should be filled upto neck.
4. Salt and vinegar are two preservatives usually available in houses.
5. Citric acid should be added for preparing lime squash.
6. Vinegar is prepared by fermenting fruits.
7. Fruits and vegetables will not be putrified by the action of bacteria, yeast and fungus.
8. Vine is prepared by fermentation.
9. Even though nutmeg is having medicinal value it is not good for making pickles.
10. Tasty jelly can be prepared from the rind of jack fruit.
11. Rind of passion fruit is good for preparing jelly and pickles.
12. Canning and waxing are two methods of fruit preservation.
13. Fruit drinks contains minerals and vitamins.
14. For long term preservation of fruits it is better to make syrup out of them.
15. Preservatives can be used for preserving fruit drinks.
16. There are simple instruments for fruit preservation.
17. Vine is an alcoholic drink prepared from fruits.
18. Any type of water can be used for fruit preservation.
19. Chemicals should not be used for purification of water.
20. Water contains several minerals.
21. Hard water is best to prepare drinks.
22. Food products should not be preserved in polythene bags.
23. It is better to keep vine in plastic bottles.
24. All fruits can be used to prepare marmalade.
25. There is nutrient loss when vegetables are dried in sun.

PART - B

Components of empowerment

Decision making ability

Please tell whether you have taken decision for each of the following. If yes is the decision taken on your own or in consultation with others.

Decision criteria	Not considered	Considered after consultation with others	Considered independently
To start an income generating activity			
To get loans			
To try new practices			
To meet extension workers or any organisations			
To subscribe for magazines			
To attend training			

Risk taking ability

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	A rural women should start more enterprises to avoid greater risks involved in a single enterprise					
2.	A rural women should rather take more of a chance in making more profit than to be content with a smaller but less profit					
3.	A rural women who is willing to take a greater risk than an average one usually do better financially.					
4.	It is good to take risks when one knows that chance of success is fairly high					
5.	It is better not to try new ideas unless others have done it with success					
6.	Trying an entirely new method involves risk but it is worthy					

Self confidence

Sl. No.	Statements	Agree / Disagree
1.	I have fear of failing in everything I want to accomplish	
2.	I feel insecure within myself	
3.	I can face a difficult situation without worry	
4.	I am hesitant about starting a new venture	
5.	I frequently feel unworthy about myself	
6.	I am confident that I can adjust readily to new situations	
7.	I am usually discouraged when the opinions of others differ from my own	
8.	Several times I have given up the decision of doing a business because I thought of too little of my ability	
9.	I find it hard to keep my mind on a task / job	
10.	I have enough faith in my ability	

Management orientation

Please state your agreement or disagreement to each of the statements below.

a)	Statements	Agree / Disagree
	1) It is not necessary to think ahead the cost involved in starting a business	
	2) One need not consult any expert / organisation for planning	
	3) It is possible to make profit through production plan	
	4) It is not necessary to make prior decision about starting a new business	
	5) The cost involved in the production should be assessed before starting the enterprise.	

b)	Production orientation	Agree / Disagree
	1) Timely production ensures more profit	
	2) One should use those raw materials for production one likes	
	3) Scientific methods in production involves high cost	
	4) For scientific production one should have proper knowledge about the technology	
	5) Training is essential for starting a business	
c)	Marketing orientation	
	1) Market news is not useful for a rural women	
	2) One can get good price by grading her produce	
	3) One should sell the produce to the nearest market irrespective of price	
	4) One should purchase inputs from the shop where ones relatives purchase	
	5) One should start those business which have more market demand	

Achievement motivation

Here are some statements. Please give your degree of consensus to each of the following statements.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	One should enjoy work as much as play					
2.	One should work hard at everything undertakes until she is satisfied with the result					
3.	One should succeeded in her occupation even if one has been neglectful of her family					
4.	One should have determination and driving ambition to achieve certain things in life even if these qualities make one unpopular					
5.	Work should come first even if one cannot get rest					
6.	Even when one's interests are in danger, one should concentrate on her job and forget her obligation to others					
7.	One should set difficult goals for one self and try to reach them.					

Initiative

Please state the degree of agreement or disagreement to each of the statements below

Sl. No.	Statements	Agree / Disagree
1.	I will start a new venture only if somebody prompts me	
2.	I am ready to join a training course which will equip me to start self employment	
3.	I will take the initiative to form a self help group to acquire loan from government to start a business	
4.	I will go and collect information about the financial assistance given to women to start an enterprise	
5.	Even though I am provided with all the facilities I will not volunteer to take up an enterprise	
6.	It is only because of my own effort I have acquired sufficient knowledge to start an enterprise	

Economic motivation

Here are some statements. Please give your response in the five point continuum.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	A rural women should work hard for economic profit					
2.	The most successful entrepreneur is one who makes profit					
3.	An entrepreneur should try a new idea which may earn more money					
4.	An entrepreneur must earn his / her living					
5.	The most important thing in life cannot be defined in economic terms					
6.	It is difficult to make good start unless one provide them with economic assistance.					

Innovativeness

When would you prefer to start a new venture / business (tick only one statement)

1. As soon as the knowledge about the technology / enterprise is acquired
2. After seeing the success of other rural women
3. I prefer to wait for sometime until my friends have completed their enterprise successfully.

PART - C

Group interaction

Please indicate the extent of agreement or disagreement with the following statements (SA - strongly agree, A - agree, UD - undecided, DA - disagree, SDA - strongly disagree).

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	The members of my group are friendly towards each other					
2.	Agrees with each other					
3.	Gives suggestions freely					
4.	Gives opinion freely					
5.	Asks for information freely					
6.	Asks for opinion freely					
7.	Asks for suggestions freely					
8.	Disagree with each other					
9.	Seems unfriendly					

Interpersonal trust

Indicate extent of agreement or disagreement with the following statements.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	In important matters I never rely on my group members					
2.	Much of our tension and anxiety are reduced if we trust our group members					
3.	It is impossible to get accurate information from my group members					
4.	If I don't watch out, my group members will invariably take advantage of me.					
5.	I hesitate to give responsibility to others even if they are willing to take it, because it is difficult to trust them.					
6.	To have good relations, one should conceal one's dislikes or disagreements with group members					
7.	Listening to other group members with genuine interest encourages them to express themselves more freely.					
8.	The moment you begin to treat the group members in a friendly way, they begin to take advantage of it.					

Group decision making

Indicate the extent of agreement or disagreement on the following statements.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	The decisions taken by my group are always put to practice					
2.	I participate on decision making in the planning of group activities					
3.	I participate in decision making regarding procurement of raw materials					
4.	I participate in decision making to increase production of our group					
5.	I participate in taking decisions regarding price of our produce					
6.	I accept fully the decisions taken by our group					
7.	I have no say in decision making of my group					
8.	I participate in taking decisions about ideal market for our produce					

Group motivation

Indicate your responses to the following statements. Put a (✓) mark in appropriate column.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	Success brings relief or further determination and not pleasant feeling					
2.	A group should work towards larger yields and economic profits					

3.	Does your group avoid situations in which your group may be exposed to evaluation	Most	Many	Some	Few	Very few
----	---	------	------	------	-----	----------

4.	Would your group hesitate to undertake some task	Hardly	Seldom	About half the time	Frequently	Nearly always
5.	How often does your group seek opportunity to excel					

6.	A group should try any new idea which may earn him more money	SA	A	UD	DA	SDA
----	---	----	---	----	----	-----

Group cohesiveness

Indicate your response to the following statements in appropriate column

Sl. No.	Statements	Always	Most of the time	Sometimes	Rarely	Never
1.	Contradictions in opinion are common during the time of group decision making					
2.	Since the differences in my opinion exceeds its limits it becomes difficult to arrive at wise decisions.					
3.	All the members of the group use to take the part in various group activities					
4.	When the plans are being implemented, all the group members feel alike and equally important					
5.	When the group activities are being appraised all the members of the groups feel alike and equally important					
6.	During the evaluation of various activities of the group, members used to have a common opinion and common conclusion.					

Interpersonal communication

Indicate your responses to the following statements in appropriate column.

Sl. No.	Statements	Always	Frequ-ently	Nearly half time	Some-times	Never
1.	Listen patiently to what other's say					
2.	Encourage others to raise questions					
3.	Initiate discussions					
4.	Illustrate a point by example and anecdote					
5.	Analyse and evaluate the problems					
6.	Talk in pervasive tone with moderate pitch and with proper gesture					

Group goal achievement

Indicate your extent of agreement or disagreement with the following statements

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	I believe that the group goals are fully achieved in my group					
2.	The group goals are within my reach					
3.	Achievement of group goals inspires one to work in this group					
4.	I derive satisfaction when our group goals are achieved					
5.	I will strive hardly to achieve our group goals					
6.	Our group goal achievement satisfies all the members needs					
7.	I feel that our group will be successful in achieving the group goals					

Group co-operation

Please indicate the extent of agreement or disagreement with these statements.

Sl. No.	Statements	SA	A	UD	DA	SDA
	Do your group members co-operate with each other					
1.	In planning group activities					
2.	In sharing information					
3.	In procuring raw materials					
4.	In enhancing production of group					
5.	In marketing produce					
6.	In getting financial aid for the group					
7.	In maintaining books and accounts					
8.	In maintaining a harmonious situation in the group					

Need satisfaction

Indicate your extent of agreement or disagreement with the following statements.

Sl. No.	Statements	SA	A	UD	DA	SDA
1.	I get a security feeling while working in this group					
2.	The working of this group provides means for my livelihood					
3.	I feel satisfaction in working in this group					
4.	My need for love and affection is being fulfilled by members performance					
5.	I feel that my social status is improved being a member of this group					
6.	I feel proud to work in this group					
7.	I feel satisfied with the attainment of my needs by group activity					
8.	I wish to quit from this group as my needs are not achieved by group activities.					

Group leadership

Indicate your response to the following statements

Sl. No.	Statements	Always	Frequently	About half time	Sometimes	Never
1.	Does your leader motivate other members to practice the decisions which the group has taken ?					
2.	Does your leader try to get more and more information for effective group action ?					
3.	Does your leader create interest in other members in various group activities ?					
4.	Does the members of your group accept your leaders opinion ?					
5.	After acceptance of leaders opinion does the members put them into practice					
6.	Does your leader try to coordinate the opinions and activities of the members of the group to achieve group action ?					
7.	Does your leader take active part in the group activities in order to make it successful ?					
8.	Does your leader take active part in solving the problems faced by the members of your group ?					
9.	Does your leader take active part in bringing the expectation of the members to action ?					

APPENDIX IV

EMPOWERMENT INDEX	GROUP INDEX
Phase I Group 1	
93.98081	85.77312
99.76509	85.4376
97.11763	82.24972
106.4529	83.18711
101.0173	85.3219
96.36597	86.34059
101.0173	85.3219
105.9345	84.67243
95.99868	87.34276
107.2192	80.85531
Group II	
80.40439	54.85464
87.79411	52.82809
87.59683	52.57903
78.33965	54.39852
84.77058	51.84335
83.77721	53.0129
87.64879	55.18429
95.14805	52.62715
84.27872	52.45041
83.19358	55.69658
Group III	
44.58339	30.3772
42.7334	26.67712
50.3943	28.53518
44.65517	27.12566
49.47414	27.86256
38.90947	27.73776
37.71573	28.0818
40.82665	26.36919
40.15572	25.87089
42.65169	24.94088
38.75991	23.71775
38.74.729	25.96233
37.34338	26.40028
38.05771	27.38131
41.19461	26.47473
39.44981	26.26532
42.94821	26.79254
46.19321	28.04753
37.53256	25.83795
37.46332	26.82692

EMPOWERMENT INDEX	GROUP INDEX
Phase II Group I	
32.40576	44.08013
33.19283	43.68685
39.814	43.91679
32.30792	44.25678
32.32733	45.81521
34.3276	44.66427
37.58717	43.3172
33.01197	44.91413
36.40379	45.03602
29.17363	43.61878
Group II	
35.01563	67.13549
36.90485	67.01928
30.98539	69.77936
36.03778	69.87721
30.52835	66.05798
36.34543	65.45559
35.11631	64.58909
32.03143	66.6129
33.30433	67.92889
32.54372	68.90845
Group III	
44.08162	31.30118
40.48891	28.9709
45.8115	29.48303
47.35968	28.36056
44.80797	29.46284
38.55686	28.83929
34.49479	29.50817
40.19676	27.14981
41.72168	26.81.685
41.4221	26.35652
40.09152	24.97631
39.78609	27.42171
36.07373	28.44168
37.76772	28.66818
40.33314	27.89059
37.38963	27.39577
39.45537	28.14465
41.76521	29.46741
37.38418	27.60249
36.08793	28.21465

EMPOWERMENT INDEX	GROUP INDEX
Phase III Group I	
31.84172	60.72275
38.91917	60.18464
36.23526	60.95953
36.58817	61.84815
36.29231	59.17434
36.79157	59.64059
32.08872	66.75049
36.77637	59.40776
36.48153	59.83174
37.18716	60.42524
Group II	
36.07931	102.3565
37.70405	104.1592
37.98818	104.4367
36.09392	104.1798
30.17599	102.16117
37.28792	99.72878
35.85352	106.909
38.72402	104.3785
37.85806	103.3575
32.00041	105.1278
Group III	
34.18751	46.77516
33.53677	47.8552
33.29495	43.45711
34.44742	46.65511
32.78733	46.53303
32.27917	38.56575
32.65766	45.35375
28.85654	44.67551
25.87104	41.9291
19.24031	46.49232
34.27326	46.65855
33.84953	41.95752
34.32183	47.02013
34.56231	46.27265
34.257	43.5847
34.63069	46.13578
29.29735	45.27235
28.61952	46.18964
34.47984	45.19248
34.05367	43.61746

EMPOWERMENT INDEX	GROUP INDEX
Phase IV Group I	
105.0083	172.2227
112.1215	176.5939
119.5113	177.4642
113.435	175.8404
110.5739	171.8528
115.0712	173.6065
114.3127	179.2411
117.3358	173.0838
115.8368	173.7554
113.9807	175.1139
Group II	
94.71639	97.05041
93.59352	99.89916
92.59299	98.24835
82.16115	94.7861
90.86172	99.47531
93.88181	97.30552
91.31557	100.9431
98.16023	99.81498
91.09834	102.4056
91.66878	99.98482
Group III	
290.5975	68.58803
293.4011	70.18774
289.5834	66.87517
290.1275	69.55085
271.5987	68.2091
284.3717	68.68974
291.0575	67.11641
292.8685	67.07898
267.3736	60.97598
292.0162	68.32418
290.3124	69.29115
292.8456	66.61258
294.2413	69.47238
292.9035	68.01709
293.0365	66.20889
292.9298	68.70413
294.8153	68.68936
292.9559	68.99392
294.8053	67.06673
298.075	66.41939

**EMPOWERMENT OF RURAL WOMEN
THROUGH SELF HELP GROUPS -
AN ACTION RESEARCH**

By
JAYALEKSHMI. G.

**ABSTRACT OF THE THESIS
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
THE DEGREE
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ABSTRACT

The present study entitled “ Empowerment of rural women through self help groups – An action research” was undertaken with the main objective 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 through self help groups.

Thiruvananthapuram district was purposively selected for the study since this district stands first in the southern zone with 98 women self help groups. Also the population of SC/ST members is higher in this district compared to other southern districts. Rural women of Kalliyoor panchayat were organized and a series of meetings were convened. Various experts in the field took classes on importance of groups, group formation etc. The groups were registered under Co-Operative Societies Act. Group I – Rural women trained in fruit and vegetable preservation, consists of 10 members belonging to SC/ST population, Group II – Rural women trained in bakery and weaning food, consists of 10 members belonging to backward community and Group III - Rural women trained in bakery and curry powder, consists of 20 members belonging to SC/ST population. These rural women were trained under the direct supervision of the researcher and started income generating activity.

Data were collected at four intervals viz. Before the introduction of income generating activity, six months after the introduction of income generating activity, one year after the introduction of income generating activity and one and a half years after the income generating activity. Statistical analysis namely percentage analysis, analysis of variance, correlation analysis etc. were done.

The results of the study are summarized and presented below :

Profile of rural women indicates that 70 percent of rural women in group I and III belonged to middle age; 30 percent belonged to young age. Thirty percent of rural women in group II belonged to middle age and 70 percent young age group. Seventy per cent of rural women in group II&III have educational status of high school level whereas 50 percent in group I have educational status of high school level. Sixty percent in group I, 80 percent in group II and 70 percent in group III have family educational status of high school level.

With regard to social participation cent percent in group I&II have high social participation and only 90 percent in group II have high social participation. Ninety percent of rural women in group I&III have high mass media contact whereas 50 percent of rural women in group II have high mass media contact. Cent percent of rural women in group II have high information seeking behaviour, 90 percent in group I have high information seeking behaviour and 50 percent in group II have high information seeking behaviour. Cent percent of rural women in group I have high cosmopolitanism whereas 70 percent in group III and 40 percent in group II have high cosmopolitanism. Cent percent of rural women in group II&III and 90 percent in group I have high attitude towards self employment. With respect to level of aspiration, cent percent of rural women in group I&II and 90 percent in group III have high level of aspiration. Cent percent of rural women in group I, 90 percent in group III and 50 percent in group II have high credit orientation. Cent percent of rural women in all the three groups have high self esteem. With regard to perceived knowledge of technology

cent percent of rural women in group I&II have high knowledge level and 60 percent in group III have high level of knowledge.

The results of correlation analysis indicates that age, educational status of the family, land holding, social participation, information seeking behaviour, cosmopolitaness, attitude towards self employment level of aspiration, credit orientation, self esteem and perceived knowledge of the technology are positively and significantly correlated with empowerment. With regard to group characteristics and personal, socio-psychological variables, age educational status of the family, social participation, cosmopolitaness, attitude towards self employment, credit orientation, self esteem and perceived knowledge of the technology were found to have a positive and significant relationship.

The results of analysis of variance revealed that with regard to the dimensions of empowerment for the three group over four phases, it is noticed that decision making ability differs with respect to groups as well as phases and the mean score for decision making ability is maximum for group III. With regard to risk taking ability, the mean score is maximum for group I and there is significant difference between phases for all the groups.

Mean score for self confidence is maximum for group I and II also there is significant difference between phases for group I and III. Group III scored the maximum in the last phase for self confidence. Management orientation differs significantly with respect to different phases. Highest score for management orientation is for group III. With regard to achievement motivation group I scored the maximum in phase IV. Also mean score for achievement motivation is maximum for group I. A significant

increase is noticed in all the phases for all the groups. With regard to initiative, the highest mean score for initiative is for group III. Economic motivation differs significantly with regard to different phases for group I and III. In the case of group II, there is a gradual increase in the score but in phase II and III the score remained the same. In the case of innovativeness there is a gradual increase in the score for all the three groups in all the four phases. The mean score is maximum for group I. The mean empowerment score was maximum for group III and there is significant increase in the empowerment scores in the last phase. The result presented above clearly indicated that the three groups have been empowered.

With regard to the group characters of all the three groups over different phases, it was noticed that group interaction differs with respect to all the four phases. The mean score for group interaction is high for group III. With respect to interpersonal trust, there is a positive increase in the scores over phases. The mean score is maximum for group III. Group decision making score is highest for group I and III. There is significant difference with regard to phases as well as groups. There is a sudden increase in the group cohesiveness score for group I and II from phase II. The mean score for group cohesiveness is maximum for group III. There is significant increase in the interpersonal communication over phases as well as for groups. The maximum mean score for interpersonal communication is for group III. With regard to group goal achievement, there is a positive increase in the scores over different phases. The mean score is maximum for group III. There is a sudden increase in the group co-operation scores for all the three groups from phase II. The mean score for group co-operation is

maximum for group II. With regard to need satisfaction there is a positive and significant increase over phases as well as for groups, the mean score is maximum for group III. There is a positive and significant increase in the group leadership score over phases and for groups. Maximum score is for group III.

With regard to the constraints experienced by the rural women, the following are the constraints in the descending order, Procedural difficulties faced in getting the society registered, delay in getting funds on time from the funding agency, lack of time due to domestic work, lack of proper marketing system, lack of maintenance of proper records, delay in getting inputs, fear of failure when external leadership is withdrawn, heterogeneity among group members, less scope for unanimous decision and no proper leadership.