

Empowerment of Farm Women Through Self-Help Groups in Ajmer District of Rajasthan

Thesis

**Submitted to the
Swami Keshwanand Rajasthan Agricultural University, Bikaner
in partial fulfilment of the requirements for
the degree of**

**Master of Science in Agriculture
(Extension Education)**

by

Manju Devi Sivasiya

2010

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This is to certify that this thesis entitled “**Empowerment of Farm Women Through Self-Help Groups in Ajmer District of Rajasthan**” submitted for the degree of **Master of Science** in the subject of **Extension Education** embodies bonafide research work carried out by **Mrs. Manju Devi Sivasiya** under my guidance and supervision and that no part of this thesis has been submitted for any other degree. The assistance and help received during the course of investigation have been fully acknowledged. The draft of the thesis was also approved by advisory committee on2010.

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Empowerment of Farm Women Through Self-Help Groups in Ajmer District of Rajasthan

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Abstract

Our scriptures regard women as the goddess, the incarnation of compassion, provider of food and destroyer of evil. But in practice, women have had to be content with a subservient role within the house for centuries. The post independence period has witnessed a number of positive and concerted efforts by the government to improve the socio-economic status of women. The government has emphasized on strengthening and motivating women power at the grass roots. The global conference on women's Empowerment (1988) highlighted empowerment as the surest way of making women as "partners in development" and bringing them in the main stream of development.

Recently, the year 2001 was declared as a "women empowerment year" by UNO. Empowerment is an active process which enables women to realise their identity and power in all aspects of life. It enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, set them free the clutches of irrelevant-customs, builds and practices.

The concept of self help group emerged in the 9th five year plan. Self help group is a small, economically homogeneous and affinitive group of rural poor, who voluntarily agrees to contribute to a common fund to be lent to its members as per decisions, which works for group solidarity, self and group awareness alongwith social and economic empowerment.

In the present scenario "Self Help Group", phenomenon has certainly brought about group consciousness among women. This is the right as well crucial period to have a close look on the impact of SHGs focusing on some of their important aspects as a matter of fact.

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Keeping all these views in mind, it was thus imperative and proper to undertake a research study entitled “Empowerment of farm women through Self-Help Groups in Ajmer district of Rajasthan” with the following specific objectives :

- (i) To study the involvement of farm women in planning and execution of Self Help Groups programmes in study area.
- (ii) To determine the benefits derived by the farm women through Self Help Groups in terms of developing saving habits, control over income and better management and change from worker’s status to work manager’s status.
- (iii) To seek beneficiary farm women’s opinion towards Self Help Groups programmes.
- (iv) To find out the constraints being faced by the farm women in deriving the benefits through Self Help Groups.

The present investigation was conducted in Ajmer district of Rajasthan which was selected purposively. Two panchayat samities namely i.e. Masuda and Bhinay were selected purposively considering maximum number of self help groups. From each panchayat samiti two gram seva sahkari samities (GSS) were selected randomly. Thus, from each GSS 10 per cent respondents were randomly selected. Thus, the overall sample consisted of 120 respondents.

Data were collected by the investigator through personal interview technique with the help of structural schedule. Thereafter data were tabulated, statistical tools, were applied and interpretations were made in light of objectives. The overall study report the following main findings.

1. Findings revealed that majority 61.17 per cent of the respondents had medium level of involvement in planning and execution of SHG programme while 30.00 and 8.33 per cent respondents fell in high and low level of involvement, respectively.
2. Findings revealed that there were three aspects of planning and five aspects of execution stage of SHG programmes where they exhibited higher involvement.
3. Findings indicated that majority of the total respondents i.e. 68.33 per cent were getting medium level of overall benefits from SHG programmes followed by 19.17 per cent and 12.80 per cent in high and low level of overall benefits, respectively.
4. The study indicated that majority of the beneficiary farm women i.e. 84.16 per cent had favourable opinion whereas only 12.50 per cent and 3.33 per cent had more favourable and less favourable opinion towards SHG programmes.
5. It was found that infrastructural, financial and administrative constraints were ranked first, second and third respectively by the respondents.

1. Introduction

our scriptures regard women as the goddess, the incarnation of compassion, provider of food and destroyer of evil. but in practice, women have had to be content with a subservient role within the house for centuries. there have been exceptions but, by and large, the social mindset has been that of discrimination against women right from the birth. however, in every society, women play a very crucial role, whenever women have been given a chance, they have not only demonstrated excellence in all areas, but also have played an important role in the development of 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.

for a majority of indian women, life itself has been a long hurdle race, both within and outside the family. however, there are certain redeeming features. the post independence period has witnessed a number of positive and concerted efforts by the government to improve the socio-economic status of women. the government has emphasized on strengthening and motivating women power at the grass roots.

the global conference on women's empowerment (1988) highlighted empowerment as the surest way of making women as "partners in development" and bringing them in the main stream of development not only as mere "beneficiaries" but also as "contributors".

all over the world efforts are being made to empower women through education and training, health support and entrepreneurship development.

women are the vital human infrastructure and their empowerment (economic, educational, social and political) would hasten the pace of social development. investing in women capabilities and empowering them to achieve their 'choices' and 'opportunities' is the surest way to contribute to economic growth and overall development.

according to mahatma gandhi, (1918) today the sole occupation of women is supposed to be, to bear children, to look after her husband otherwise to drudge for the household. not only is the woman condemned to domestic slavery but when she goes as labourer to earn wages, though she works harder than the man, she is paid less. it is a mystery why even in the most developed society women are under valued and their concerns are seen as managerial and peripheral.

recently, the year 2001 was declared as a "women empowerment year" by uno. the government has planned to create enabling environment for women to exercise their rights both within and outside home as equal partners along with men.

empowerment is a term widely used in the context of women who are equal partners in development of the society and in the nation's development, specially women's development. they can play their role effectively only when they have equal opportunities and status as those of men. women need to be enabled to use improved technology in their daily activities for which relevant education and trainings have to be imparted to them in the same manner as they are available to men. however, equal opportunities and equal status are only dimensions of empowerment, which are the ways of defining,

challenging and overcoming barriers in one's life through which an individual increases her ability to shape her life and environment.

empowerment is an active process which enables women to realise their identity and power in all aspects of life. it enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, set them free the clutches of irrelevant-customs, builds and practices.

the ninth plan (1997-2002) had made its commitment to the objective of "empowering women as the agent of social change and development". the twelve salient strategies spelt out focused on empowering women by making women economically independent and self reliant. it was being hoped that the strategies would be realized through the national policy for empowerment of women.

planning commission (1999-2000) had given specific emphasis on empowerment of women, besides the continuation of the important initiative, programme like rural women's development and empowerment project (rwdep) was introduced in the states of uttar pradesh, madhya pradesh, bihar, haryana, karantaka and gujarat for a period of five years. the overall objective of the project is to enable empowerment of women by establishing self help groups which will improve the quality of their lives through greater access to and control over resources.

empowerment of women through self help groups

empowerment of women through self help groups (shgs) would lead to benefits not only to the individual woman and women groups but also for the families and community as a whole through collective action for development. these groups have a common perception of need and impulse towards collective action. empowering women not just for meeting their economic needs but also through more holistic social development.

the government of india and other agencies, from time to time, have introduced different development programmes for the welfare of women viz., dwcra, trysem, jry, step etc. for raising their family income and their betterment.

the concept of self help group emerged in the 9th five year plan. in this plan perspective, it was planned that women would be organized to self help groups so that they feel empowered and draw benefits in all sectors of development.

the concept of self help group serves to underline the principle “for the people, by the people and of the people”. the origin of shg is the brain child of gamin bank of bangladesh, which was founded by the professor mohammad yunus of chhittagong university in the year 1975. this was exclusively established for the poor.

self help group is a small, economically homogeneous and affinitive group of rural poor, who voluntarily agrees to contribute to a common fund to be lent to its members as per decisions, which works for group solidarity, self and group awareness alongwith social and economic empowerment in the way of democratic functioning. the newly initiated scheme swarn jayanti gram swarozgar yojana (sgsy) are launched through the district rural development agency (drda) of state

governments. one of the objectives of this scheme is to involve rural people to organize themselves into self help groups (shg), specially poor rural women should be urged to form themselves into self help group (shgs) to be responsible and accountable for their savings and credit.

as the first step, women organize themselves into groups and start saving money periodically. a part of the saving is deposited in banks and remaining is given as loan to members on nominal interest. the loan (otherwise called as micro credit) is given both as consumer loan for house hold expenses and as productive loan for the purpose of income generating activities. successful functioning of these groups for a period of atleast six months makes them eligible for subsidy and loans from the banks and other agencies.

women are to be empowered in more than one way *viz.*, economic, social, political and integrated empowerment. shgs based on micro-credit have much larger scope for integrated empowerment than more economic empowerment. as mentioned earlier the credit system (shgs) brought a revolution in the life of women all over the world and their concept of saving coupled with micro-credit has improved the economic conditions of women in developing countries like india.

Statement of problem

Development has to encompass all aspects of improvement in the quality of life of the rural people, economic betterment of rural people and social transformation. It has to ensure that benefits of growth should reach the poor. Unemployment being a complex and multidimensional problem, multi-pronged approach and wide array of effort have rightly been initiated to tackle the unemployment in rural areas. The alleviation of rural employment is sought to be done through special wage employment, self employment area development and social assistance programmes. The creation of work

opportunities for the very poor who are heavily dependent on the slender work opportunities available to them in terms of labour days and special attention need.

Panchayati Raj bodies in rural areas are directly involved in the development process, to ensure genuine democratic decentralization. One of the notable achievements in Indian development process is eradication of wide-spread famine in post independence period. Only economic growth would not have done much. This become possible because we launched timely and appropriate multi pronged direct attack on unemployment. The various programmes so started were first tested in the form of pilot on demonstration projects before launching full fledged programmes.

It was realized that a sustainable strategy of poverty alleviation has to be based on increasing the productive employment opportunities for rural people in the process of growth and the necessity to formulate specific poverty alleviation programme for generation of minimum level of income for the poor rural people. Thus emphasizing the need for poverty alleviation programmes, over the years several programmes were implemented and strategies were employed to alleviate poverty. In the present scenario "Self Help Group", phenomenon has certainly brought about group consciousness among women. Becoming a member of a group gives women a sense of belongingness, which is basic to her sense of security. Her sense of belonging to a group boosts her confidence.

Very little efforts have come across through which the impact and effectiveness of SHGs have been studied and reported for their efficient future functioning. This is the right as well crucial period to have a close look on the impact of SHGs focusing on some of their important aspects as a matter of fact, keeping all these views in mind, it was thus imperative and

proper to undertake a research study entitled “Empowerment of farm women through Self-Help Groups in Ajmer district of Rajasthan” with the following specific objectives :

- (v) To study the involvement of farm women in planning and execution of Self Help Groups programmes in study area.
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- (vii) To seek beneficiary farm women’s opinion towards Self Help Groups programmes.
- (viii) To find out the constraints being faced by the farm women in deriving the benefits through Self Help Groups.

Scope and importance of the study

Experience strengthens to infer that the problem of poverty and unemployment is very severe in rural areas and with the increasing rate of population it will worsen in the years to come. The problems demand massive efforts from all the corners and heavy investment in the rural sector.

In the context to remove poverty, number of programmes were designed to operate in each and every village panchayat in India. A mention may be made of IRDP, TRYSEM, DWACRA which were implemented to rural poor. These programmes had been successful and would have helped in eradication of unemployment from rural India.

Success of these programmes might vary from area to area and situation to situation. The importance of present study can be justified on account of number of reasons. Firstly, it aims at measuring the involvement of farm women in planning and execution of Self Help Groups programmes. Secondly, benefits derived by the farm women through Self Help Groups. Beneficiary farm women's opinion towards Self Help Groups programmes. Constraints being faced by the farm women in deriving the benefits through Self Help Groups

Thus, it is presumed that the findings of the present investigation will provide a guideline to the planners, administrators, rural development workers and personnel working in GSS. Ultimately it would result in raising the living standard of the rural people.

Limitation of study

To make the present study sufficiently refined and specific, the following limitations have been imposed on it.

1. The study was conducted in a small area of Ajmer district (Two panchayat samities, four Gram Seva Shakari Samities, 120 respondents), because of limited time and resources.
2. Instead of covering the farm women, only those who are involved in SHG programme were included in the sample.

Layout of study

The entire dissertation has been divided into five chapters. The first chapter “Introduction” deals with statement of problem, objectives, scope and importance of the study.

The second chapter “Review of Literature” presents a brief account of the literature review, which has direct or indirect bearing on the present investigation.

The third chapter explains the details about research methodology, tools prepared and used and the statistical techniques followed. The fourth chapter highlights “results and discussion”. A brief “summary” of the dissertation has been presented in the fifth chapter followed by ‘bibliography’. The “appendices” appear at the end of the thesis.

2. Review of literature

2.1 Involvement of farm women in planning and execution of self help group programme

Koch and Soetjipot (1993) conducted a study in five provinces viz., Bali, North Sumatra, Central Java, Togyarkarta and West Java which showed that 479 groups still owned money from banks and an effective interest rate was charged which was based on the group decision.

Scholz (1993-94) found that involvement of the rural population in Baluchistan self help groups was encouraged to create village organization which met regularly to formulate needs and to create community saving funds.

Prasad (1998) in his study related to involvement of farm women in planning and execution revealed that principle objective of the project on Women Development Programme sponsored by IFAD was empowerment of rural women which sought to be achieved by organizing them into self help groups. A case study on women's development project was started in 1991-92 in three blocks in Tamil Nadu. The basic approaches discussed were of organization structure, coordination, process of group formation, socio-economic characteristics of group members and entry point for income generating activities.

Quim (1999) in his study on women' groups in Kenyan agriculture noted that women's self help groups have a long standing tradition in Kenyan society. Since 1970s, groups have been officially acknowledged and promoted by the Kenyan Government and got more success than the government induced groups. Women's groups were usually engaged in a variety of projects, with their main activity often in the agricultural sector.

Narasimhan (1999) studied on about 11 lakhs women who have become members and chair person of panchayat as a result of one third reservation for women, revealed that most of these women were not aware of the basics of decentralized governance, planning and development. Awareness and psychological empowerment of these women are indispensable for building confidence among them and skill to play their role effectively in working of SHGs.

Hertwig (1999) in a study related to involvement of farm women in SHG programme noted that in Africa, it is traditional that women met together in groups and the purpose was mutual support and over the past 25 years the number of women's groups mobilizing their own physical and intellectual resources has risen sharply to increase their families own physical and intellectual resources has risen sharply to increase their families' income to ensure food security and to pay for their children's education. Hence, it was concluded that women in self help group represent a first step towards independence, therefore, their participation in political decision making processes should be enhanced.

Nanda (1999) in a study entitled "Linking banks and self help groups in India and the role of NGOs, lessons learned and future perspectives" studied about the linkage programme between NABARD, Banks, NGOs, training institutes and rural poor who organized themselves as self help groups. The study revealed that there were constraints in the implementation of SHG linkage programme.

According to Ahmad (1999), the working of thrift groups in Gossaigapoin sub division under Kakiajhar district of Assam sets upon an example of the involvement of farm women in planning and execution of self help groups in the thrift groups all

the women of a village gather and form committee, comprising all communities and every woman starts saving Re. 1 a week or Rs. 5 a month for an year.

Ahmad (1999), studied the involvement of women thrift groups in execution and monitoring of rural development work under DRDA in the form of vigilance committee at every gram panchayat level, in this regard, gram panchayat secretaries hold formation of SHG which, have basically women groups that have been formed with an objective of saving their might and using the saving to augment their income. These women organized themselves into groups and started saving money periodically. A part of the saving was deposited in the banks and a part was given as loan to members on nominal interest. The loan was given both as consumer loan for household expenses and as productive loan for income generation activities.

Rajni (2000) in a study entitled “ ‘STEP’ to involve women in white revolution” expressed that the support to training and employment programme (STEP) launched in 1987 in Karnataka (India) to target women’s role in agriculture had traditional involvement and were trained in skills for sustainable employment in these areas.

Kulshrestha and Gupta (2001) in their research study related to the involvement of women in planning and execution reported that the groups develop their own management system and accountability for handling the resources generated. They further expressed that local leadership was developed to handle the affairs and interaction among the members of the group. The members not only restrict themselves to the affairs of saving loan transaction but also their issues within the group and in the community find a forum therein.

Sarkar (2001) in his study of involvement of SHGs members revealed that after joining SHGs, the members were relatively more assertive in confronting with social evils and problematic situations and as a result there was a fall in the incidence of family violence.

Dogra (2002) expressed that women increasingly feel several new avenues opening for them and they enthusiastically discuss various possible new ventures which they are planning to take up in the near future individually and as a group.

Ravikhar and Bakshi (2007) observed in a study that gender discrimination is universal phenomenon. Both inside and outside the house women are excluded from position of power. They are denied the opportunities to participate in decision making process.

2.2 Benefits derived by the farm women through SHGs

Koch and Soetjipto (1993) in their study on target groups reported that more than 700 groups had deposited saving of nearly Rs. 1000 million in bank accounts and the total loan amount was Rs. 5.3 million.

Chriseten and Alexander (1993-94) in their study to reveal benefits of SHGs reported that under the auspices of the National Farmer's Federation and the Australian Conservation Foundation, 1400 self help groups in Australia were operating independently. It was found that these groups were providing equipments for contour terracing, hedging, tree planting as well as running workshops and education courses for farmers.

Arora *et al.* (1995) in their study entitled “Banking on the poor” concluded that the poor are a good credit risk, having a high propensity to save if opportunity and motivation are given. They further suggested that NGOs and self help groups are able to mobilize groups saving, provide group guarantees as a substitute for collateral and achieve high repayment rates on loans, banks can meet the credit needs of the poor by using NGOs and self helps groups as financial intermediates.

According to Harper (1996) in India as in other parts of developing world, the banking community extended its services to rural poor by lending to self help groups or NGOs and to monitor the lending of micro loans. The study further examined that bank’s transaction charges were reduced for making the whole potentially profitable.

Mishra (1999) in his study related to the benefits derived from SHGs found that a self help group of tribal women in Orissa was organized in May 1996 and around 70 women and 30 tribal youth from three different village panchayats gathered together. The SHG was working against liquor and associated problems of alcoholism. The study revealed that the benefits of Self Help Groups were dispersing information associated with social concern and as well as these groups were used in widening access to institutional credit.

Study conducted by Kulshretha (2000) on the benefits derived by the beneficiary farm women through SHGs supported, specially women; showed that self help group is an innovative approach which inoculates in them the habit of regular savings and rotating the savings amongst them for productive as also non-productive purpose. It takes an indirect route, raises the voice of the poor people and eventually puts them in a better position.

Seeley *et al.* (2000) in their study on women's participation in watershed development reported that benefiting efforts are being made by existing women's groups to change the status by inculcating fairly autonomous saving initiatives with no direct link to natural resource management.

Surikanthi (2000) stated an example of benefits derived by the rural farm women that under the Swarn Jayanti Gram Swarozgar Yojana (SGSY) in Tamil Nadu, the District Rural Development Agencies (DRDA) of government initiated the formation of SHGs which have basically women groups and have been formed with an objective of saving their mite and using these savings to augment their income. These women organized themselves into groups and started saving money periodically. A part of saving deposited in the banks and a part is given as loan to members on nominal interest are given both as consumer loan for household expenses and as productive loan for income generation activities.

Tchouassi (2000) in his study on "the saving behaviour of women in Cameroon : an analysis based on life histories" related to benefits reported that women from over half the population in Cameroon and nearly half of them were involved in economic activities. The study further made distinction between formal and informal savings and between saving money and saving non-monetary items such as food, cooking pots, labour and the use of barter. In general, women resort to a number of tactics in their saving activities.

Kulshreshtha and Gupta (2001) conducted a study entitled "Self Help Groups innovation in financing the poor", It was found that there were many instances where SHGs have successfully taken up group caused and fought against deprivations

and social stigmas, while successfully playing their pre-determined role in economic empowerment. The SHGs also begun to play role as vehicles of social progress.

Kulshrestha and Gupta (2001) in their study related to the benefits derived from the SHG to members revealed that the saving which depends on habits and voluntary saving constitutes the key for economic progress. They further reported that promotion of self help group brought women into the main stream of economic development for their sustainable development.

Sarkar (2001) reported that only 23 per cent of the households were savings pre SHG situation, whereas almost all of them were saving in the post SHG situation. Thus, it was concluded that there was a significant three fold increase from Rs 144 to Rs 460 by per member registered.

Archana and Singh (2002) revealed that beneficiaries developed habit of regular saving and share in interest earned by SHG. Enhancement in family income through availability of credit or by taking some new economic activity.

Dorga (2002) reported that a vast majority of rural women adopted dari weaving (28.0%) and tailoring (86.0%) after receiving training in training cum production centers and craft centres, whereas, knitting and embroidery were adopted by only 20.0 and 10.0 per cent, respectively in Sirsa district of Harayana.

Rao (2002) reported about the benefits derived by beneficiaries through the SHGs that the genesis and development of SHGs in India encouraged saving and promoted income generating activities through small loans. The experiences available

in the country and elsewhere suggested that SHGs are sustainable, have reliability, stimulate savings and in the process, help borrowers to come out of vicious circle of poverty.

Singh and Mathur (2002-03) the SHGs are a viable alternative to achieve the objectives of rural development programmes. The possible outcome of women's empowerment through, self help groups at household level are self-employment through self help groups at household level are self-employment (assured wage-employment through the year). Sustainable livelihoods, improved health and education, enhanced social dignity and better status of women. The empowerment of women through SHGs would lead to benefits not only to the individual women and women's groups but also for the family and community as a whole through collective action for development. They assume the role of decision makers in major and deciding aspects of the family and village. Organization of farm women into self help groups can go a long way towards bringing women in the mainstream of development. "Empowerment is not just for meeting their economic needs but also for more holistic social development.

Chitranjeevulu (2003) in his project found that women have developed abundant self-confidence and self esteem through SHG movement. Not only economic poverty but also social and gender issue can be tackled effectively through this process.

Ranjitha (2003) reported that by joining the SHG groups, it provided self employment opportunity activity undertaken by group served as a source of income saving raised, experience of sense of belongingness, cooperation and friendliness.

Anuradha (2004) reported that regarding economic activities majority of respondents, 95.00 per cent under took the mat making. Other activities that were commonly undertaken included dari making, agarbatti making, soap making basket making, tailoring, knitting, embroidery and candle making.

Jain and Kushwaha (2004) concluded that majority of members joined SHGs for the purpose of the saving. Most of the respondents accepted membership willingly but with the assumption of risk of money loss. SHGs influenced women to take the decision forthrightly. Thus the women as member of SHGs were able to take those decision as compared to those who are not the members of SHGs.

Kaur (2005) concluded that after joining the SHG the women members raised their income and their was significant difference between the income of members before and after joining SHG.

2.3 Opinion of beneficiary farm women towards SHG programmes

Duccan (1954) defined attitude as the verbal expression of one's own opinion, feelings, beliefs, actions and answers to direct questions.

The survey conducted by Thangamuthu and Manimakalai (1989) working on opinion of beneficiaries on generation of employment for women through "DWCRA, revealed, that the beneficiaries had crossed the poverty line with additional income of Rs. 285 to Rs 460.

Rajawat (1991) reported that majority of the farmers had their attitude in positive direction as 77 and 10 per cent of them had favourable and most favourable attitude towards primary agricultural credit societies, respectively, while the remaining 13 per cent of the farmers had unfavourable attitude towards P.A.C.S.

Imhasly (1993) in his study related to opinion of respondents towards SHGs programmes reported that the needs of villagers can be better met by local self help groups supported by development agencies which in turn can be refinanced by the bank.

Chouhan (1994) reported that majority of farmers had their attitude in positive direction as 69 and 15 per cent of them had favourable and most favourable attitude towards Kisan Mandal. While, the remaining 16 per cent of the farmers had unfavourable attitude towards Kisan Mandal.

Shylendra (1999) in a study examined the functioning and performance of the self help groups promoted by two non governmental organizations in Gujarat viz., the Self Employed Women's Association (SEWA) and Aga Khan Rural Support Programme (AKRSP). The study revealed that SHGs are capable of playing an effective role as financial intermediaries for the poor, and besides helping members in mobilizing considerable funds through small saving, SHGs have been able to tap external funds quite significantly to meet the increased credit needs of their members. As a result, members had found SHGs superior to other source of credit both formal and informal.

Hartwig (2000) conducted a study related to opinion of farm women on women's organization and self help groups. He noted that the growing number of self help groups and women origination over the past 25 years was a sign that women want to improve their social and economic status. The study disused that women's groups of rural area which works a new form of organization, saving associations and trouble funds which provided support and help. The study was focused on help towards self help and women were the target group.

Kulshrestha and Gupta (2001) studied the opinion of SHG members and reported that the members of the SHGs become stronger day by day as the group dynamics get strengthened and the group bond get cemented. They further revealed that the group members learn the benefits of groups action and realize the importance of group strength.

Sarkar (2001) in his study on opinion of members towards SHGs concluded that micro finance is a useful tool in building capacity of the poor in management of sustainable self employment opportunities, besides, the other financial services like saving, housing consumption credit and insurance cover, etc.

Sarkar (2001) studied about the opinion of members towards SHGs programmes and revealed that the involvement of the members in the group significantly contributed in improving their self confidence. He further reported that the feeling of self worth along with communication with others improved their association with the SHGs.

Maheshwari *et al.* (2002) found in their study that age of the beneficiary members was positively and significantly correlated with empowerment, they also concluded that members of SHG were significantly higher in empowerment level and source of empowerment was mainly due to the involvement of women in SHGs.

Rao (2002) in a study related to opinion of SHG members towards SHGs found that women suddenly realized that they not only had access but also control over the amount which they had never dreamt of in their lives. Through these women could achieve economic independence and self confidence to some extent.

Anuradha (2004) reported that mass medium exposure and extension personnel contact and contact with bank personnel were found significantly associated with empowerment of the respondents. The variables of age, caste, motivation, mass media exposure, extension personnel and contact with bank personnel were found significantly associated with participation of the respondents in SHGs.

Rai and Singh (2005) found that age, education, land holding, annual income, social participation, extension contacts, SES, attitude and source of information were positively and significant correlated with knowledge and adoption of improved practices of aonla cultivation.

2.4 Constraints being faced by the farm women in deriving the benefits through SHG programmes

The study conducted by Tangamuthu and Manimakalai (1989) on constraints being faced by the beneficiaries on generation of employment for women through DWCRA, revealed, that the beneficiaries had crossed the poverty line with

additional income of Rs. 285 to Rs. 460. But the problems faced by the beneficiaries in their trades were scarcity of raw materials and difficulty in marketing.

Kalil and Ilyas (1994) reported that the overwhelming majority of the world's women fell in the category of rural poor who are facing constraints like their role in domestic and agricultural activities is often underrated and they are generally deprived of inputs and other facilities for taking up income generating activities. Socio-cultural inhibition and prejudices also create problems for women so there is a need for recognition of women's role in household income production.

Rangarajan (1994) in his study examines that several programmes such as differential rate of interest (DRI) scheme, Integrated Rural Development Programme (IRDP) and Self Employment Programme For Urban Poor (SEPUP) which were specifically designed to assist the poor in creating income generating assets. Despite these efforts, he reported, the desired effects have not been achieved. The main constraints were the cumbersome lending procedure, inadequate supervision along with the apathy of bank staff have resulted in delayed and untimely credit which has further led to large scale misutilization and default of credit.

Upadhya (2000) in a study of DWCRA beneficiaries regarding constraints found that non-cooperation of family members, lack of technical guidance for establishment of trade and "improper interpersonal relation were most important constraints realized by the beneficiary women.

Kulshrestha and Gupta (2001) in their study relating to the constraints of SHG programmes revealed that if proper care is not taken, self help group's promotion efforts may also fail to produce desired results. Over time SHGs may suffer from

factionalism and internal rivalries, domination by a self interested person, sometimes corrupt leadership or management result into lack of solidarity among members.

Kachhawa (2003) found that most three severe constraints were infrastructural, technical and financial as expressed in by the literate and illiterate tribal farm women in deriving and benefits through SHGs. Both the types of respondents were facing more or less similar constraints in deriving the benefits from SHGs. He also studied that the constraints viz., “programme activities of SHGs are organized at odd hours”, “there is no facility like Anganwadi /Balwadi / Creche for small children”, “center is far away from residence”, “illiteracy among beneficiary women”, “poor documentation of work done by the SHG secretary”, faulty planning of SHGs programme, programme activities get adversely affected during peak agriculture season and social relations cannot be maintained due to involvement in SHGs programmes were the most important constraints faced by the tribal farm women. Problems in picking and transportation were marketing constraints faced by farm women, majorities of the women (43.33%) were not able to follow complicated procedure for obtaining loan form financial institutions followed by non-availability of government help in the form of credit and subsidy (26.67%), lack of financial assistance (26.67%) and unassured income form this project (10.00%) were the economic constraints, physical constraint i.e. body ache due to excessive work was experienced by 10 per cent women.

Ranjitha (2003) revealed that the problem faced by SHG of farm women in Kerala were inability to make regular payment every week, fear of losing the thrift money to paid every week, doubt about the success of income generating

activities, male members of the family discourage to join groups, shortage of time to attend meetings, difficulty in maintaining accounts and conflicts arising during decision making process.

Nirmala *et al.* (2004) reported that major problems encountered by them in conducting their production activities were as loans were not received in time, difficulty in getting raw materials, and labour marketing problems.

Singh *et al.* (2004) found that problems perceived by majority of group (65%) were time is required in conducting meetings, going door to door for conducting meetings (60%) and conflicts in the group (65%).

Chinnadurai (2005) stated that low level of literacy, immobility of women, immoral behaviour of men towards women, lack of awareness, traditional value system and non-availability of proper guidance like number of schemes and programmes have been introduced and implemented for the socio-economic emancipation of women at various levels but these provisions and facilities are not known to majority of women who are to be beneficiaries.

Kaur (2005) found that “workload in family too much to cope with SHG”, illiteracy among the SHG members”, “the fund provided to run enterprises too meager”, “Faulty planning o SHG activities”, “SHG activities get adversely affected during peak agriculture season” and interpersonal relation between SHG members was adversely affected were the most important constraints perceived by the SHG members.

Lalrinlienna and Kanagaraj (2005) found that lack of Government attention was first and foremost problem. High rate of interest on the loan as a problem was felt by more than one third of the respondents insufficiency of loan for income

generation was reported by one third of the respondents. Inability to repay the loan was also reported by one third of the respondents. High price of raw material was reported by more than one fourth of the respondents. Conflicts over loan sharing were reported by more than one fifth of respondents. Marketing of the products was reported by more than one fifth of the respondents, delay in disbursement by the banks was reported as a problem by more than one fourth of the respondents.

Mishra (2005) found that no such facilities from marketing and guidance were available to the SHGs involved in the garment sector. It was also observed that these SHGs are not able to face open market competition because they lack in investment resources required to produce price wise, cost wise and quality wise complete products. He also found that infrastructure constraints were faced by both NGO-promoted and DRDA promoted SHGs.

Singh *et al.* (2008) in a study reported that the middle aged rural women, majority of whom were illiterate, belonged to labour / daily wage earning families with monthly family income below Rs. 3000 become able to generate Rs. 700-2100 per month (about 67%). Therefore, there is a huge scope for providing empowerment opportunity to rural community especially landless families, small and marginal farmers by organizing them in self help groups.

3. Research Methodology

This chapter has been devoted to the description of various methods and techniques employed to study the objectives and to test the hypothesis of the investigation and have been presented under following section :

1. Locale of the study and selection of respondents
2. Construction of schedule for data collection
3. Measurement of variables
4. Method of data collection
5. Analysis of data and statistical measures used
6. Operationalization of terms and abbreviations used in the study.

3.1 Locale of the study and selection of respondents

Rajasthan is situated at the north western part of India and is the biggest state in the country of India. The Rajasthan state consists of 33 districts and has population of 5.65 crore (2001 census).

(i) Selection of district

THE PRESENT INVESTIGATION WAS CONDUCTED IN AJMER DISTRICT OF RAJASTHAN. AJMER DISTRICT WAS SELECTED PURPOSIVELY FOR THE PRESENT INVESTIGATION AS THIS DISTRICT POSSESSES MAXIMUM NUMBER OF SELF HELP GROUPS AMONG ALL THE DISTRICTS OF RAJASTHAN (FIG. 1).

(ii) Selection of panchayat samities

Ajmer district consists of eight panchayat samities out of which two panchayat samities namely i.e. Masuda and Bhinay were selected purposively considering maximum number of self help groups.

(iii) Selection of gram Seva Sahkari Samities

Masuda and Bhinay each consists of fifteen Gram Seva Sahkari Samities (GSS). Two GSS from each panchayat samities Masuda and Bhinay were selected randomly.

(iv) Selection of respondents

A comprehensive list of total self help groups from each selected Gram Seva Sahkari Samiti (GSS) was prepared with the help of personnel of Central Cooperative Bank Limited, Ajmer. From each GSS 10 per cent respondents were selected randomly. Thus a total of 120 respondents from two panchayat samities and four selected Gram Seva Sahkari Samities were included for the study (Table 1 and Fig. 2).

Table 1 Gram Seva Sahkari Samiti wise distribution of the respondents

S.No.	Panchayat samities	Name of selected Gram Seva Sahkari Samities	Number of selected respondents
1.	Masuda	1. Kamliya Devas 2. Badee	33 26
2.	Bhinay	1. Gudakhurd 2. Kairot	41 20
	Total	4 GSS	120 respondents

3.2 Construction of schedule for data collection

Construction of schedule for data collection or construction of research tool to achieve objectives of the research is an indispensable step in any strenuous research endeavour. Keeping in mind the subject matter and objectives of the study a suitable tool (interview schedule) was developed after going through the relevant literature, consulting with the personnel of the Central Cooperative Bank Ltd. Ajmer, extension personnel. In the light of the suggestions of non sample respondents it was administered among the sample respondents, the structured interview schedule was finally consisting of five sections as :

Section – I

This section was divided into two parts, Part A and Part B dealing with general information of the respondents. Part A of this section included information about their name, age, education, marital status, type and size of family, occupation, annual income of family, size of land holding and social participation Part B included general information about the SHG from which respondents were selected.

Section – II

This section was also divided into two parts i.e. Part A and Part B, both the parts of the this section were developed to assess the extent of involvement of respondents in different aspects of planning and execution of SHGs programme. To gather the information 15 statements related to planning and 18 statements related to execution of SHGs programme were included in the schedule. The respondents were scored on the basis of three point continuum. These three points were Always, Sometimes and Never. The total attainable maximum and minimum score was 141 and 0, respectively.

Section – III

This sections was specially designed to ascertain the benefits derived by the beneficiary farm women. To gather information related to the benefits derived by the beneficiary farm women, three major aspects were included in the schedule viz., aspects of saving habits (Part A), benefits in terms of control over income and better management (Part B) and benefits in terms of change from workers status to work manager status (Parts C). Each selected aspect was further subdivided into

several questions. The section consisted of total 50 questions about benefits of SHGs. The questions were weighed on three point scale. The maximum and minimum attainable score was 166 and 0, respectively.

Section – IV

This section of the schedule measures the opinion of beneficiary farm women towards SHGS programmes. To assess the opinion of farm women, a scale which was developed by Upadhyay (2002) was adopted with slight modifications. This scale was based on Likert's technique of summated rating. There were 24 statements in the scale, out of which 12 statements were positive and remaining 12 were negative. The positive and negative statements were arranged alternatively. The responses of respondents were recorded on five point continuum *viz.*, most favourable, favourable, undecided, unfavourable and most unfavourable. On the basis of positive and negative statements, score of 5, 4, 3, 2, 1 and 1, 2, 3, 4, 5 were assigned, respectively.

Section – V

This section of schedule was developed with the aim to explore the impediments which put shackles in deriving the benefits through SHGs to the fullest extent. Scrupulously, 34 obstacles were identified through scanning of relevant literature, discussion with extension personnel and SHG members. All the efforts were made to ensure that no crucial constraint is left out of the final list. Finally those constraints were further categorized under sub-sections *viz.*, personal and familial constraints, infrastructural constraints, technical constraints, financial constraints, operational / resource constraints and social constraints. These constraints were scored on three point scale *viz.*, most severe, severe and least severe.

3.3 Measurement of variables

This part of the chapter concerns with the measurement of various personal attributes of the respondents and study variables included in the thesis.

3.3.1 Measurement of personal attributes of the respondents

The attributes like age, education, marital status, type and size of family, occupation, annual income of family, size of land holding and social participation of the respondents were studied with the help of a schedule containing all these personal characteristics of respondents. The details of these variables with their respective measurement are as under : -

3.3.1.1 Age

The number of years completed by the respondents at the time of investigation was considered as her age. On the basis of age farm women were grouped into three categories considering mean age score and standard deviation as :

1. Young age : < 27 years
2. Middle age : 27 to 48 years
3. Old age : > 48 years

3.3.1.2 Education

In view of the educational / literacy level of respondents, they were classified into two groups *viz.*,

1. Illiterate – No education (can not read and write)

2. Literate – Who can read and write and also educated upto 5th class and above.

3.3.1.3 Marital status

Respondents were grouped into two categories on the basis of their marital status i.e. Unmarried and Married.

3.3.1.4 Type of Family

Considering the composition of respondents, they were classified into two types *viz.*,

1. Nuclear family – growing of mates and their children
2. Joint family – Grouping of mates, children and closely associated kins.

3.3.1.5 Size of Family

Family is the number of members in a family living together in a common house. It was categorized into two groups, *viz.*,

1. Small - Upto 5 members
2. Big- Above 5 members

3.3.1.6 Occupation

Considering the occupation of respondents, they were classified into six categories, *viz.*,

1. Agriculture

2. Farm Labour
3. Agriculture + Farm Labour
4. Service
5. Service + Agriculture
6. Own Business

3.3.1.7 Annual income of Family

On the basis of approximately total annual income of family, the respondents were classified into two categories, viz.,

1. Below poverty line (upto 24000 / yr.)
2. Above poverty line (above 24000 / yr.)

3.3.1.8 Size of land holding

On the basis of land possessed by the respondents, they were classified into three categories, viz.,

1. Marginal farm women (below 1 ha)
2. Small farm women (1 to 2 ha)
3. Big farm women (above 2 ha)

3.3.1.9 Social participation

On the basis of land possessed by the respondents, they were classified into four categories, viz.,

1. Member of one organization
2. Member of more than one organization
3. Office holder
4. Wider public leader – A wider public leader one who is expected by large section of society.

3.2.2 Measurement of study variables

The study variables in present study are involvement in planning and execution, benefits, opinion and constraints.

These were measured as given under :

3.2.2.1 Measurement of Involvement :

To assess the extent of involvement of respondents in planning and execution of SHGs programmers, the instrument so constructed was given scores on three point continuum i.e., 3, 2 and 1 on the basis of extent of Involvements. Accordingly, scores 3, 2 and 1 were given to the extent of involvement i.e., always, sometimes and never respectively, Thus, the maximum obtainable score a respondent could obtain was 141.

To determine the extent of involvement, mean score for each statement was worked out and on the basis of mean score of each statement respondents were categorized into three group; low, medium and high involvement.

3.2.1.2 Measurement of Benefits :

To convert the responses of respondents, the quantification was done keeping in view the responses i.e. Always, sometimes and never. The score 3, 2 and 1 were given to always, sometimes and never responses, respectively. On the basis of minimum and maximum mean scores, respondents were categorized into three strata i.e. low, medium and high benefits. The frequency and percentage of respondents in each category was calculated.

3.2.1.3 Measurement of Opinion :

To measure the opinion of beneficiary farm women towards SHGs programme, an opinion scale (Upadhyay, 2002) was used. The scale consisted of 24 statements, of which, 12 statements were positive and rest 12 statements were negative. To know the opinion of the respondents, positive and negative statements were arranged on five point continuum. These five points were most favourable, favourable, undecided, unfavourable and most unfavourable having score 5,4,3,2, and 1 for positive and 1,2,3,4,5 for negative statements. Overall score for each respondent was calculated and thereafter, respondents were categorized into three groups on the basis of overall score obtained by each respondent as under :

1. Less favourable - Below (mean - SD)
2. Favourable - From (mean - SD) to (mean + SD)
3. More favourable - Above (mean + SD)

Frequency and percentages of respondents in each category were calculated. Further, the MPSs for each statement were worked out and ranked accordingly.

3.3.2.4 Measurement of Constraints :

To measure the constraints of beneficiary farm women in deriving benefits through SHGs, a suitable schedule was developed by way of enlisting all possible constraints. This instrument had following parts namely, personal and familial constraints, infrastructural, technical, financial, administrative, operational/ resource and social constraints. To assess the constraints faced by the beneficiary tribal farm women, the responses were recorded on three point continuum scale viz., most severe, severe and least severe by assigning score 3, 2 and 1, respectively. Mean per cent score for each constraint was calculated and ranked accordingly.

3.4 Method of data collection

Relevant data were collected from the selected respondents with the help of well constructed interview schedule. Keeping in mind the purpose of the study, personal interview technique was applied by the researcher for collection of data from the respondents and responses were recorded by the researcher himself. Interview provides a situation where face to face discussion can take place and the interviewer finds an opportunity to motivate the respondents to react, establish rapport with the respondents who in turn can feel to give answers. The attention was given to the convenience of the respondents regarding clear understanding of the questions.

3.5 Analysis of data and statistical measures used

3.5.1 Analysis of data

The data so collected were transferred on the work tables and tally sheets. They were processed, Tabulated, classified and analyzed for statistical treatment in the light of the objectives of the study.

3.5.2 Statistical Measures Used :

In order to ensure the answers of the research questions and to achieve the objectives of the study, investigator was supposed to use appropriate statistical measures, the following statistical methods have been used in the present study.

(i) Percentage and frequency distribution:

Simple comparison was made on the basis of percentage and frequency distribution.

(ii) Mean Score :

It was obtained by dividing the total score of an item by total number of respondents.

$$\text{Mean score} = \frac{W_1 + W_2 + W_3 + \dots + W_n}{n}$$

Where,

M.S. = Mean Score

W = Weight given to the item by respondents

N = Number of respondents

(iii) Mean per cent score

Mean per cent score was calculated by dividing obtained score of respondents by the maximum obtainable score for the item and multiplying by 100.

$$\text{MPS} = \frac{\text{Total score obtained}}{\text{Maximum obtainable score}} \times 100$$

(iv) Formula use for calculating standard deviation is as :

$$\text{S.D.} = \sqrt{\frac{1}{n} \left(\frac{\sum x_i^2}{n} - \frac{(\sum x_i)^2}{n^2} \right)}$$

Where,

S.D. = Standard deviation

$\sum x_i^2$ = Sum of squares of x observation

$(\sum x_i)^2$ = Square of sum of x observation

n = Size of sample

(v) Rank :

Ranks were awarded in the descending order according to the frequencies / M.P.S. This was used to find out the items of involvement , benefits, opinion, constraints in descending order to assess the priority.

3.6 Operationalization of terms

1. Size of family

It refers to the total number of the members in the family of the respondents.

2. Size of land holding

It is the number of units of land, which is cultivated by the family of the young farmer.

3. Empowerment

It is an active process which enable women to realize their identity and power in all aspects of life. It enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their time. Empowerment is a term widely used in the context of women, who are equal partners in development of society and the nation.

4. Self help group

Self help group is a small, economically homogenous and affinity group of rural poor which voluntarily agrees to contribute to a common fund to be lent to its members as per group decisions which works for group solidarity, self and group awareness, social and economic empowerment in the way of democratic functioning.

5. Farm women

They belong to farming family in rural settings, which represent the farm labour force for women, they usually do work of transplanting, weeding, harvesting, winnowing and stocking of straw as well as manuring.

6. Non-government organization

A non Government organization which is independent in its administration and working it receives funds from Government or other national / international donor agencies to run its activities.

7. Beneficiaries

The term beneficiaries refers to respondents who have been registered as members of SHGs and who are receiving benefits from the SHG's programmes.

8. Constraints

The constraints in this study have been defined as impediments or obstacles or bottlenecks faced by the farm women in the working of SHGs programmes.

9. Education level

It has been operationalized as the level of literacy (formal education) of the respondents.

10. Social participation

It refers to the degree of involvement of respondents in formal organization as a member or an office bearer.

Abbreviations

IRDP	Integrated Rural Development Programme
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DWCRA	Development of Women and Children in Rural Area
TRYSEM	Training of rural youth for self-employment
SGSY	Swarnjayanti gram Swarozgar yojna
NES	National Education System
JRY	Jawahar Rojgar Yojana
SHG	Self Help Groups
B	Beneficiaries
NGO	Non-Government Organization
MS	Mean Score
MPS	Mean Per cent Score
NABARD	National Bank for Agriculture and Rural Development
GSS	Gram Seva Sahakari Samities
STEP	Support to Trainings Employment Programme for Women

4. Results and Discussions

THIS CHAPTER DEALS WITH THE ENTIRE RESULTS OF THE PRESENT INVESTIGATION WHICH HAVE BEEN ARRIVED AT AFTER SUBJECTING THE DATA TO STATISTICAL ANALYSIS. TO BE SYSTEMATIC IN PRESENTATION THE RESULTS HAVE BEEN DESCRIBED UNDER THE FOLLOWING HEADS :

1. Personal Characteristics of the respondents.
2. Involvement of farm women in planning and execution of self help group programmes.
3. Benefits derived by the farm women through SHGs.
4. Opinion of beneficiary farm women towards SHGs programmes.
5. Constraints being faced by farm women in deriving benefits through self help group programmes.

PART- I

PERSONAL CHARACTERISITICS OF THE RESPONDENTS

Though none of the specific objectives under present study aimed at highlighting the back ground information of all the respondents, an attempt to record the data regarding their personal characteristics was made during the investigation.

The personal characteristics of the respondents have been presented here under (Table 2).

1. Age of the respondents :

The data presented in table 2 Indicate that majority (62.50%) of the respondents were from the middle age group. Whereas 22.50 per cent of them from young age group and rest 15.00 per cent from old age.

Table 2. Profile of the respondents

N= 120

S. No.	Personal Variables	Frequency	Percentage
1.	Age Group		
a	Young age : < 27 years	27	22.50
b	Middle age : 27 to 48 years	75	62.50
c	Old age : > 48 years	18	15.00
2.	Family Size		
a	Small : upto 5 member	45	37.5
b	Big : above 5 member	75	62.5
3.	Education		
a	Illiterate	53	44.16
b	Literate	67	55.83
4.	Type of family		
a	Nuclear	44	36.67
b	Joint	76	63.33
5.	Marital Status		
a	Unmarried	13	10.83
b	Married	10	89.17
6.	Occupation		
a	Agriculture	26	21.67
b	Farm labour	34	28.33
c	Agriculture + Farm labour	54	45.00

d	Service	0	0
e	Service + Agriculture	0	0
f	Own business	6	5.00
7	Size of land holding		
a	Marginal farm women (<1 ha)	63	52.50
b	Small farm women (1-2 ha)	42	35.00
c	Big Farm women (>2 ha)	15	12.50
8.	Income level		
a	Below poverty line < Rs. 24000	78	65.00
b	Above poverty line > Rs. 24000	42	35.00
9.	Social participation		
a	Member of one organization	120	100.00
b	Member of more than one organization	0	0
c	Office holder	0	0
d	Wide public leader	0	0

2. Family size of Respondents :

The data presented in the table 2 indicate that out of the total respondents 37.5 per cent belonged to small families consisting upto 5 members. The remaining 62.5 per cent respondents were reported to be from big families of more than 5 members.

3. Education level of the respondents :

The data presented in table 2 indicated that 55.83 per cent of the farm women were literate whereas 44.16 per cent farm women were illiterate.

4. Type of family of the respondents :

It is evident from the data recorded in table 2 that out of the total respondents, 36.67 per cent were from nuclear families while remaining 63.33 per cent were from joint families.

5. Marital status of the respondents :

On the basis of the marital status, the respondents were divided into two categories i.e. unmarried and married farm women. Table 2 divulges that majority of the total respondents i.e. 89.17 per cent were married while only 10.83 per cent of them were unmarried.

6. Occupation of the Respondents :

An observation of the data in table 2 indicates that majority of the total respondents i.e. 45.00 per cent belonged to agriculture + farm labour, while 28.33 per cent of total respondents were from farm labour occupation, 21.67 per cent were from agriculture occupation. It was further analysed that none of the respondents was found in the categories of service and service + agriculture. It was also noted that a few respondents (5.00 per cent) were having their own business.

7. Size of land holding of the respondents

The data included in the table 2 visualize that the respondents were grouped in three categories viz, marginal, small and big on the basis of size of land they owned. It could be observed that out of total respondents 52.50 per cent were marginal farm women, 35.00 per cent were small farm women and only 12.50 per cent respondents were big land holders.

8. Income of the respondents :

Table 2 reveals that majority of the farm women i.e. 65.00 % were below poverty line and rest of them i.e. 35.00 per cent were found above poverty line.

9. Social participation of respondents

Table 2 reveals that all the farm women were member of only one organization i.e. member of self help group only. Thus, could be concluded that there was lack of social participation of farm women in other organizations.

PART - II

INVOLVEMENT OF FARM WOMEN IN PLANNING AND EXECUTION OF SELF HELP GROUP PROGRAMMES

The findings related to the involvement of the farm women in planning and execution of SHG programmes have been presented in Table 3 to 6, for this purpose, fifteen aspects related to planning and eighteen aspects related to execution were

listed in the schedule and weighed on a three point continuum of involvement. The three points on the continuum were, always, sometimes and never with the weight age of 3, 2 and 1, respectively.

To get an overview of the respondents with respect to involvement in planning and execution of SHG programmes, they were grouped into three categories based on the mean value i.e. 104.59 and standard deviation i.e. 24.14. These three categories of respondents were presented as under :

- (i) The respondents who obtained involvement score below 80.45 were categorized as having low involvement level.
- (ii) The respondents who obtained involvement score from 80.45 to 128.73 were categorized as having medium involvement level.
- (iii) The respondents who obtained involvement score above 128.73 were categorized as having high involvement level.

The statistical data regarding the involvement of respondents have been presented in table 3 and fig. 3.

Table 3. Distribution of respondents according to their involvement in planning and execution of SHG programmes

N = 120

S.No.	Involvement level	Frequency	<i>Percentage</i>
1.	Low (below 80.45)	10	8.33

2.	Medium (from 80.45-128.73)	74	61.67
3.	High (above 128.73)	36	30.00

MEAN = 104.59 S.D. = 24.14

The data in table 3 and fig. 3 reveal that majority of the total respondents i.e. 61.67 per cent fell in medium level of involvement in planning and execution of programmes while only 30.00 per cent respondents fell in high level involvement category and 8.33 per cent respondents showed low involvement.

Furthermore, the extent of involvement of farm women in different aspects of planning and execution of self help groups programmes were also analyzed separately.

The relative importance of all the thirty five aspects was highlighted by ranking on the basis of mean per cent score of involvement. The data have been presented in table 4 and fig. 4 as under :

Table 4. Extent of involvement of farm women in the different aspects of planning and execution of SHG programmes

N = 120

S.No.	Involvement aspects	MPS	Rank
1.	Discussing the principles to be kept in view regarding SHG's	73.61	XVIII
2.	Finalizing the steps to be followed by SHG's	78.05	X

3.	Roles to be performed by the group members discussed in your presence	73.33	XIX
4.	Collection of existing facts of the situation before establishing of SHG in your villages	75.55	XIV
5.	Identifying the problems of SHG groups members	74.16	XVI
6.	Determination of the objectives for the SHG's	78.33	IX
7.	The objective of the SHG's achievable and acceptable	69.44	XXV
8.	Classifying the problem into different categories	78.05	X
9.	Determining priorities of the problems	76.94	XII
10.	Finding suitable solution of the problems	77.22	XI
11.	Deciding the number of members of the group	78.61	VIII
12.	Selection of group members	74.72	XV
13.	The name of the SHG decided with your due consensus	73.88	XVII
14.	Framing rules and regulation for the group	70.27	XXIV
15.	Deciding the group meetings	73.15	XX
16.	Deciding the activities of SHG's to be performed	80.55	III
17.	Goals of SHG's decided with your agreement	72.22	XXI
18.	Deciding monthly thrifts for SHG from each member of the group	66.38	XXVII
19.	Deciding the member to whom the loan would be given	78.88	VII
20.	Deciding amount of loan interest rate, maximum limit of loan, installment of recovery	70.69	XXIII
21.	Checking of utilization of loan	52.22	XXIX
22.	Solving the SHG's problems	82.22	II
23.	Arranging regular meetings of the groups	79.72	V
24.	Attending regular meeting of the groups	83.88	I
25.	Deciding the calendar of activities for the SHG	76.38	XIII

26	Selection of chair persons / secretary members of the group	73.88	XVII
27	Maintenance of group records	59.56	XXVIII
28	Income generating activities	79.16	VI
29	Introducing new business activities	67.22	XXVI
30	Programmes of SHG's for benefits of self community, SHGs village	78.88	VII
31	Periodic evaluation of the group activities	78.05	X
32	Making decision regarding positive changes in existing activities	80.27	IV
33	Sharing delegated authorities, responsibilities among the group members.	70.83	XXII

The beneficiary farm women had extremely high involvement in planning and execution i.e. up to the extent of 83.88 MPS in “Attending regular meetings of the groups” and the aspect was ranked first. The second rank was assigned to the aspect “Solving the SHG’s problems” having the score 82.22 MPS. This was followed by “Deciding the activities of SHG’s to be performed” with score 80.55 MPS, “Making decision regarding positive changes in existing activities” with score 80.27 MPS, “Arranging regular meeting of the groups” with score 79.72 MPS and “Income generating activities” with score 79.16 MPS, which were ranked third, fourth, fifth and sixth, respectively.

The seventh rank was assigned to the aspects “Deciding the member to whom the loan would be given” and “Programmes of SHGs for benefits of self, community, SHG and village” both were having the same score of 78.88 MPS. This was followed by the aspects “Deciding the number of members of the group” with score 78.61 MPS, “Determination of the objectives for the SHGs” with score 78.33 MPS which were rank eighth and ninth, respectively. The tenth rank was assigned

to the aspects “Finalizing the steps to be followed by SHGs”, “Classifying the problem into different categories” and “Periodic evaluation of the group activities” and all were having the same score of 78.05 MPS.

The critical analysis of all 33 aspects showed that the aspect “Maintenance of group records like membership register, note books, cash book, passbook, loan ledger, progress report” with 59.56 MPS having second last rank and “Checking of utilization of loan” which found least involvement with 52.22 MPS.

Hence, it could be inferred from above results that the respondents were found having high involvement in the aspect “Attending regular meeting of the groups” while the aspect like “Checking of utilization of loan” was least accepted by the respondents with regard to their involvement.

Discussion

As revealed above the majority (61.70%) of the respondents fell in medium level involvement followed by nearly 1/3rd and 1/4th respondents who had high and low level of involvement, respectively. Very high extent of involvement in aspect like “Attending regular meeting of the groups” i.e. 83.88 MPS could be attributed to the fact that the farm women had high involvement in this aspect as this aspect is not much complicated, does not require extra investment and time for attending regular meeting whereas, the extent of involvement in aspect like “Checking of utilization of loan” which found least involvement simply because farm women are not involved in checking of utilization of loan.

The findings of the present investigation are in line with the findings of Shekhawat (1991), who reported that the participation of farmers in social forestry programme was low i.e. only 28.68 per cent. Maximum of participation (43.76 per cent) was seen in “implementation stage” whereas least participation (16.11 per cent) was found in the evaluation stage.

The findings of the present investigation are also in accordance with the findings of Scholz (1993-94) found that involvement of the rural population of Baluchistan self help groups was encouraged to create village organization which met regularly to formulate needs and to create community saving funds.

Table 5. Extent of involvement of farm women in different aspects of planning of SHG programmes

N = 120

S.No.	Involvement in planning of SHG programmes	MPS	Rank
1.	Discussing the principles to be kept in view regarding SHGs	73.61	IX
2.	Finalizing the steps to be followed by SHGs	78.05	III

3.	Roles to be performed by the group members discussed in your presence	73.33	X
4.	Collection of existing facts of the situation before establishing of SHG in your villages	75.55	VI
5.	Identifying the problems of SHG group members	74.16	VII
6.	Determination of the objectives for the SHGs	78.33	II
7.	The objectives of the SHGs achievable and acceptable	69.44	XIII
8.	Classifying the problem into different categories	78.05	III
9.	Determining priorities of the problems	76.94	V
10.	Finding suitable solutions of the problems	77.22	IV
11.	Deciding the number of members of the group	78.61	I
12.	Selection of group members	74.72	VI
13.	The name of the SHG decided with your due consensus	73.88	VIII
14.	Framing rules and regulation for the group	70.27	XII
15.	Deciding the group meetings	73.15	XI

THE BENEFICIARY FARM WOMEN HAD EXTREMELY HIGH INVOLVEMENT IN PLANNING I.E. UPTO THE EXTENT OF 78.61 MPS “DECIDING THE NUMBER OF MEMBERS OF THE GROUP” AND THE ASPECT WAS RANKED FIRST (TABLE 5 AND FIG. 5). THE ASPECT RANKED SECOND HIGHEST WITH REGARD TO INVOLVEMENT OF FARM WOMEN WAS “DETERMINATION OF THE OBJECTIVES FOR THE SHG’ PROGRAMMES” WITH 78.33 MPS FOLLOWED BY “FINALIZING THE STEPS TO BE FOLLOWED BY SHGS” WITH 78.05 MPS, “CLASSIFYING THE PROBLEM INTO DIFFERENT CATEGORIES” WITH 78.05 MPS AND “FINDING SUITABLE SOLUTION OF THE PROBLEMS” WITH 77.22 MPS WHICH WERE RANKED THIRD AND FOURTH, RESPECTIVELY.

THE ASPECTS LIKE “DETERMINING PRIORITIES OF THE PROBLEM” WITH 76.94 MPS, “COLLECTION OF EXISTING FACTS OF THE SITUATION BEFORE ESTABLISHING OF SHG IN YOUR VILLAGE” WITH 75.55 MPS, “SELECTION OF GROUP MEMBERS” WITH 75.55 MPS AND “IDENTIFYING THE PROBLEM OF SHG GROUPS MEMBER” WITH 74.16 MPS WERE RANKED FIFTH, SIXTH AND SEVENTH, RESPECTIVELY.

ON THE OTHER HAND THE FARM WOMEN, HAD MODERATE INVOLVEMENT IN THE ASPECTS LIKE “NAME OF THE SHG DECIDED WITH YOUR DUE CONSENSUS”, “DISCUSSING THE PRINCIPLES TO BE KEPT IN VIEW REGARDING SHGS, AND “ROLE TO BE PERFORMED BY THE GROUP MEMBERS DISCUSSED IN YOUR PRESENCE, WITH MPS OF 73.88, 73.61 AND 73.33 AND WERE RANKED VIII, IX AND X, RESPECTIVELY, FURTHER, THE FARM WOMEN HAD LITTLE INVOLVEMENT IN ASPECTS LIKE “DECIDING THE GROUP MEETINGS”, “FRAMING RULES AND REGULATION FOR THE GROUP”, AND “THE

OBJECTIVE OF THE SHGS ACHIEVABLE AND ACCEPTABLE TO YOU”, WITH MPS 73.15, 70.27 AND 69.44 AND WERE RANKED XI, XII, XIII, RESPECTIVELY.

HENCE, IT COULD BE INFERRED FROM ABOVE RESULTS THAT THE RESPONDENTS WERE HAVING HIGH INVOLVEMENT IN THE ASPECT “DECIDING THE NUMBER OF MEMBERS OF THE GROUP” WHILE THE ASPECT LIKE “OBJECTIVE OF THE SHGS ACHIEVABLE AND ACCEPTABLE TO YOU” WAS HAVING LEAST INVOLVEMENT OF THE RESPONDENTS.

Discussion

AS REVEALED ABOVE THE BENEFICIARY FARM WOMEN HAD HIGH INVOLVEMENT IN THE ASPECT “DECIDING THE NUMBER OF MEMBERS OF THE GROUPS” 78.61 MPS WHICH COULD BE ATTRIBUTED TO THE FACT THAT FARM WOMEN HAD HIGH INVOLVEMENT IN THESE ASPECTS AS THESE ARE NOT MUCH COMPLICATED, DO NOT REQUIRE EXTRA TIME, KNOWLEDGE AND INVESTMENT FOR DECIDING THE NUMBER OF MEMBERS OF THE GROUPS. WHEREAS, THE EXTENT OF INVOLVEMENT IN ASPECT “THE OBJECTIVE OF THE SHGS ACHIEVABLE AND ACCEPTABLE” WHICH WAS FOUND TO HAVE LEAST INVOLVEMENT BECAUSE FARM WOMEN ARE NOT ABLE TO ACHIEVE AND ACCEPT THE OVERALL OBJECTIVE OF SHGS DUE TO LACK OF GUIDANCE AND FUNDS.

THE OVERALL CONCLUSION REGARDING THE INVOLVEMENT OF FARM WOMEN AT PLANNING STAGE IS THAT THE FARM WOMEN HAD LESS PARTICIPATION IN THE ASPECT “THE OBJECTIVE OF

THE SHGS ACHIEVABLE AND ACCEPTABLE”. BECAUSE THE SUCCESS OF ANY DEVELOPMENT PROGRAMME, DEPENDS UPON THE PROPER PLANNING AS “WELL BEGUN IS HALF DONE” IS THE RIGHT CONNOTATION FOR ANY SUCCESSFUL ENDEAVOUR.

Table 6. Extent of involvement of farm women in different aspects of execution of SHG programmes

N = 120

S.No.	Involvement in execution of SHG programmes	MPS	Rank
1.	Deciding the activities of SHG's to be performed	80.55	III
2.	Goals of SHG's decided with your agreement	72.22	XI
3.	Deciding monthly thrifts for SHG from each member of the group	66.38	XV
4.	Deciding the member to whom the loan would be given	78.88	VII
5.	Deciding amount of loan interest rate, maximum limit of loan, installment of recovery	70.69	XIII
6.	Checking of utilization of loan	52.22	XVII
7.	Solving the SHGs' problems	82.22	II
8.	Arranging regular meetings of the groups	79.72	V
9.	Attending regular meetings of the groups	83.88	I
10.	Deciding the calendar of activities for the SHGs	76.38	IX
11.	Selection of chair persons / secretary members of the group	73.88	X
12.	Maintenance of group records	59.56	XVI
13.	Income generating activities	79.16	VI

14.	Introducing new business activities	67.22	XIV
15.	Programmes of SHGs for benefits of self, community and SHG village	78.88	VII
16	Periodic evaluation of the group activities	78.05	VIII
17	Making decision regarding positive changes in existing activities	80.27	IV
18	Sharing delegated authorities, responsibilities among the group members.	70.83	XII

The beneficiary farm women had extremely high involvement in execution of shgs programmes i.e., upto extent of 83.88 mps in “attending regular meeting of the groups” and the aspect was ranked first (table 6 and fig. 6).

the second rank was assigned to the aspect “solving the shgs’ problems” having mps 82.22 followed by “deciding the activities of shgs to be performed” with 80.55 mps, “making decision regarding positive changes in existing activities” (80.27 mps), “arranging regular meeting of the groups” (79.72 mps), and “income generating activities” (79.16 mps), which were ranked third, fourth, fifth and sixth, respectively.

the seventh rank assigned to aspects “deciding the member to whom the loan would be given” and “programmes of shgs for benefits of self, community, shgs and village” (78.88 mps), respectively. the critical analysis of all 18 aspects showed that the aspect “maintenance of group record” was assigned second last rank with 59.56 mps and “checking of utilization of loan” was assigned lowest rank with 52.22 mps.

hence, it could be inferred from above results that the respondents were having high involvement in execution of “attending regular meeting of the groups” while the aspects like “checking of utilization of loan” was having least involvement.

DISCUSSION

As revealed above the beneficiary farm women had high (83.88 MPS) and (82.22 MPS) involvement in the aspects “Attending regular meeting of the group” solving the SHG problems which could be attributed to the fact that the farm women had high involvement in these aspects as these aspects are not much complicated, do not require extra investment and time for attending regular meeting whereas, the extent of involvement in aspect like “Checking of utilization of loan” which was found least simply because farm women are not involved in checking of utilization of loan.

The findings are in accordance with the finding of Sarkar (2001). He in his study of involvement of SHG members revealed that after joining SHGs the members were relatively more assertive in conformity with social evils and problematic situation and as a result there was a fall in the incidence of family violence.

PART III

benefits derived by the farm women through shg programmes

to get an overview of the benefits derived through shg programmes, the farm women were grouped into three categories i.e. low, medium and high. based on the mean score i.e. 142.57 and standard deviation i.e. 12.01, these three categories of respondents were as presented below :

- 1. the respondents who obtained mean score below 130.56 were categorised as having low level benefits.**
- 2. the respondents who obtained mean score from 130.56 to 154.58 were categorised as having medium level benefits.**

3. The respondents who obtained mean score above 154.58 were categorised under the high level benefits.

Table 7. Distribution of respondents according to the overall benefits derived by them through SHG programmes

N = 120

S. No.	Category	Frequency	Percentage
1.	Low (below 130.56)	15	12.50
2.	Medium (from 130.56 to 154.58)	82	68.33
3.	High (above 154.58)	23	19.17

MEAN = 142.57 S.D. = 12.01

A perusal of data incorporated in table 7 and fig. 7 explicate that out of total farm women 68.33 per cent were getting medium level benefits followed by 19.17 per cent getting high level benefits and 12.50 per cent were getting low level benefits through SHGs.

Further, the extent of benefits in different aspects was analysed separately. The relative importance of all the fifty aspects was highlighted by ranking them in descending order on the basis of their percentage of benefits and data have been presented in table 8 and fig. 8.

Table 8. Overall benefits derived by farm women

N = 120

S.No.	Aspects of benefits	MPS	Rank
1	Spend money in unnecessary purchasing	56.94	XXXVI

2	Give unnecessary pocket money to children	45.55	XXXXI
3	Save income of husband for the purpose medical, marriage, social activities, disaster mitigation, daily use	71.76	XXV
4	Put money in Gulakh (piggy bank / mini banks)	81.11	XII
5	Habit of saving as in cahs, kind, others	62.12	XXXI
6	Have any account in bank cooperative societies	64.62	XXVIII
7	Expend money without any preplanning	61.38	XXXIII
8	Purchase always expensive goods	45.83	XXXX
9	Waste cooked food	45.27	XXXXII
10	Save money regularly	78.33	XIV
11	Husband gives you all the money he earned through work	73.05	XXIV
12	Family members give their income to you	57.22	XXXV
13	Control over income of your self	69.44	XXVII
14	Development in skills of saving due to SHGs, as cash and material	64.58	XXIX
15	Management of other money as own money	76.66	XVII
16	Skill management of accounts of self, group	73.05	XXIV
17	Helpful to share the financial responsibility with your husband	86.66	IV
18	Feel important among family members as you are sharing financial responsibility with them	83.61	IX
19	Saving used wisely for the betterment of family	83.88	VIII
20	Maintain the family budget	74.16	XX

21	Maintain bank account	75.55	XIX
22	Maintain group account	57.50	XXXIV
23	Get equal weightage in comparison to men in family	69.50	XXVI
24	Improvement in decision making in all works of life in family	83.33	X
25	Positive change in behaviour	86.38	V
26	Improvement in self confidence and self reliance	77.22	XV
27	Change from worker's status to work managers status as perceived by family members	74.16	XX
28	Got rid off traditional loaning system for local money lenders	51.38	XXXIX
29	Involve in local economic activities	54.72	XXXVII
30	Developed any small scale industry/village cottage industry	37.50	XXXVIII
31	Develop a sense of belongingness to the group in yourself	73.61	XXII
32	Development of awareness regarding Child education, adult education, consumer protection, environmental protection, harmful diseases and eradication of poverty	73.22	XXXIII
33	Development in decision making skills	83.88	VIII
34	Feel have to be elected as a chairperson	51.94	XXXVIII
35	Helpful in improving economic status in the society	95.00	I

36	Helpful in reduction of daily work load	51.94	XXXVIII
37	Development in handicraft skills	76.94	XVI
38	Enhancement in knowledge after joining SHGs	91.94	II
39	Development in leadership quality after joining SHGs	75.83	XVIII
40	Sense of belonging to a group boost your self confidence	73.88	XXI
41	Get respect from husband children and in-laws	61.66	XXXII
42	Saving reduce mental agony to some extent	83.33	X
43	Savings ease mental pressure	86.11	VI
44	Improvement in self worthiness in the family	81.11	XII
45	Living standard changed after your association with the SHG's	85.83	VII
46	Involvement in the SHGs programme added new dimension to empowerment	81.11	XII
47	Association with the SHG brought desirable changes in overall personality in view of your family members	88.61	III
48	Participation in SHG improved quality life	82.50	XI
49	Involvement in SHG in increased capability to make full use of resources available to you	78.61	XIII
50	Family members take your advice whenever new things to be purchased	63.88	XXX

The above table 8 and fig. 8 reveal the extent of benefits of fifty aspects in SHG programme. It was found that out of fifty aspects the extent of benefits in “Improving economic status in the society” was found 95.00 MPS and was ranked first. The second rank was accorded to “Enhancement in knowledge after joining SHGs” with 91.94 MPS followed by desirable changes in overall personality in view of family members” with 88.61 MPS”, “share the financial responsibility with husband” with 86.66 MPS “Positive change in behaviour” with 86.38 MPS, savings ease mental pressure” with 86.11 MPS and “Living standard changed after association with the SHGs” with 85.33 MPS which were ranked III, IV, V, VI and VII, respectively.

The eighth rank was assigned to both the aspects “Saving used wisely for the betterment of family and “Development in decision making skills” and were having 83.88 MPS followed by “Feel important among your family members as you are sharing financial responsibility with them” with 83.61 MPS and “Improvement in decision making in all works of life in family” with 83.38 MPS which were ranked ninth and tenth, respectively.

The critical analysis of all fifty aspects showed that the aspects “Waste cooked food” with 45.27 MPS obtained second last rank and “Developed and small scale industry / village cottage industry was giving least benefits with 37.50 MPS.

Hence, it could be inferred from above results that the respondents were getting high benefits from the aspect “Improving economic status in the society” while the aspect like “Developed small scale industry / village cottage industry” was giving least benefits to the respondents.

DISCUSSION

As revealed above the majority (68.33%) of farm women were getting medium level benefits followed by 19.17 per cent and 12.50 per cent farm women getting high and low level benefits, respectively. Very high extent of benefits from aspects “Improving economic status in the society” and enhancement in knowledge after joining SHG with 95.00 MPS and 91.94 MPS, respectively could be attributed to the fact that the farm women were getting high benefits in these aspects because women developed a habit of savings and maintaining their budget and also had improvement in decision making power. Whereas, the extent of benefits from the aspect like “Developed any small scale industry / village cottage industry, was the least, because farm women are not able to develop small scale industry / village cottage industry due to lack of funds, knowledge etc.

The findings are in line with the findings of Kulshretha and Gulta (2001) on the benefits derived from the SHG to members revealed that the saving which depends on habits and voluntary saving constitutes the key for economic progress. They further reported that promotion of self help group brought women into the main stream of economic development for their sustainable development.

Table 9. Benefits derived by farm women in terms of inculcating habits of savings

N = 120

S.No.	In terms of inculcating habits of saving	MPS	Rank
1.	Spend money in unnecessary purchasing	56.94	VII
2.	Give unnecessary pocket money to your children	45.55	IX
3.	Save income of your husband for the purpose medical, marriage, social activities, disaster mitigation and daily use	71.76	III
4.	Put your money in Gulakh (piggy bank / mini banks)	81.11	I
5.	Habit of saving as in cash, kind or others	62.12	V
6.	Have any account in bank cooperative societies	64.62	IV
7.	Expend money without any preplanning	61.38	VI
8.	Purchase always expensive goods	45.83	VIII
9.	Waste cooked food	45.27	X
10.	Save money regularly	78.33	II

The beneficiary farm women were getting high benefits in terms of inculcating habits of saving i.e. upto the extent of 81.11 MPS in “Put money in gulakh (piggy bank / mini banks” and the aspect was ranked first (Table 9 and Fig. 9).

The second rank was assigned to the aspect “Save money regularly” with 78.33 MPS and this was followed by “Save income of husband for purpose of medical, marriage, social activities, disaster mitigation and daily use” with 71.76 MPS, have

any account in bank cooperative societies” with 64.62 MPS and “Habits of saving as in cash, kind or others” with 62.12 MPS which were ranked third, fourth and fifth, respectively.

The critical analysis of all ten aspects showed that the aspect “Give unnecessary pocket money to children” with 45.55 MPS received second last rank while “Waste cooked food” provided the least benefits with 45.27 MPS.

Hence, it could be inferred from above results that the respondents were getting high benefits from the aspect “Put money in Gulakh” while the aspect like “Waste cooked food” provided the least benefits to the farm women as respondents.

DISCUSSION

As revealed above the beneficiary farm women were getting high benefits in terms of inculcating habits (81.4 MPS) from the aspect “Put money in Gulakh (piggy bank / mini banks)” which could be attributed to the fact that farm women were getting high benefits from this aspect because women developed habit of savings and maintaining their budget and improvement in personality. Whereas the extent of benefits from the aspect “Waste cooked food” was the least (45.27 MPS) because farm women do not have habits of waste cooked food.

The findings are in line with the findings of Kulshretha (2000) who studied the benefits derived by the beneficiary farm women through SHGs’ showed that self help group is an innovative approach which inculcates in them the habit of regular savings and rotating the savings amongst them for productive as also non-productive purpose. It takes an indirect route, raises the voice of the poor people and eventually puts them in a better position.

Table 10. Benefits derived by farm women in terms of control over income and better management

N = 120

S.No.	Benefits in terms of control over income management	MPS	Rank
1.	Husband gives you all the money he earned through work	73.05	X
2.	Family members give their income to you	57.22	XIV
3.	Control over income of your self	69.44	XI
4.	Development in skills of saving due to SHGs, as cash and material	64.58	XII
5.	Management of other money as your own money	76.66	VII

6.	Skill management of accounts of self, group	73.05	X
7.	Helpful to share the financial responsibility with your husband	86.66	I
8.	Feel important among your family members as you are sharing financial responsibility with them	83.61	IV
9.	Saving used wisely for the betterment of family	83.88	III
10.	Maintain the family budget	74.16	IX
11.	Maintain bank account	75.55	VIII

12.	Maintain group account	57.50	XIII
13.	Get equal weightage in comparison to men in family	69.50	XI
14.	Improvement in decision making in all works of life in family	83.33	V
15.	Positive change in behaviour	86.38	II

16.	Improvement in self confidence and self reliance	77.22	VI
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The beneficiary farm women were getting high benefits in terms of control over income and management i.e. upto the extent of 86.66 MPS from “Share the financial responsibility with husband” and the aspect was ranked first (Table 10 and Fig. 10).

The second rank was assigned to the aspect “Positive change in behaviour” having 86.38 MPS. This was followed by “Saving used widely for the betterment of family” with 83.88 MPS, “Feel important among family members as you are sharing financial responsibility with them” with 83.61 MPS and “Improvement in decision making in all works of life in family with 83.33 MPS which were ranked third, fourth and fifth, respectively.

The critical analysis of all sixteen aspects showed that the aspect “Maintain group account” with 57.50 MPS, obtained second last rank, while the aspect family members give their income to you” brought the least benefits to the respondents with 57.22 MPS.

Hence, it could be inferred from above results that the respondents were getting high benefits from the aspect “Share the financial responsibility with husband” while the aspect like “Family members give income to you” was bringing the least benefits to the farm women as respondents.

DISCUSSION

As revealed above the beneficiary farm women were getting high benefits in terms of control over income and better management with 86.66 MPS from the aspect “Helpful to share financial responsibility with husband” which could be attributed to the fact that farm women were getting high benefits from this aspect because farm women maintain their budget through SHG and share financial responsibility. Whereas, the extent of benefits from the aspect “Family members give their income to you” was the least benefiting aspects with 57.22 MPS.

FINDINGS ARE SUPPORTED BY THE RESULTS OF RAO (2002) WHO FOUND THAT WOMEN SUDDENLY REALIZED THAT THEY HAVE NOT ONLY ACCESS BUT ALSO CONTROL OVER THE AMOUNT WHICH THEY HAD NEVER DREAMT IN THEIR LIVES, THROUGH WHICH WOMEN WOULD ACHIEVE ECONOMIC INDEPENDENCE AND SELF CONFIDENCE TO SOME EXTENT.

**Table 11. Benefits derived by farm women in terms of change from worker’s status to work manager’s status
N = 120**

S.No.	Benefits in terms of change from worker’s status to work manager’s status	MPS	Rank
1.	Change from worker’s status to work managers status as perceived by your family members	74.16	XIII
2.	Got rid off traditional loaning system for local money lenders	51.38	XXI
3.	Involve in local economic activities	54.72	XIX
4.	Developed any small scale industry / village	37.50	XXII

	cottage industry		
5.	Develop a sense of belongingness to the group in yourself	73.61	XV
6.	Development of awareness regarding Child education, adult education, consumer protection, environmental protection, harmful diseases and eradication of poverty	73.22	XVI
7.	Development in decision making skills	83.88	VI
8.	Feel have to be elected as a chairperson	51.94	XX
9.	Helpful in improving your economic status in the society	95.00	I
10.	Helpful in reduction of daily work load	51.94	XX
11.	Development in handicraft skills	76.94	XI
12.	Enhancement in knowledge after joining SHGs	91.94	II
13.	Development in leadership quality after joining SHGs	75.83	XII
14.	Sense of belonging to a group boosts your self confidence	73.88	XIV
15.	Get respect from husband children and in-laws	61.66	XVIII
16.	Savings reduce mental agony to some extent	83.33	VII
17.	Savings ease mental pressure	86.11	IV
18.	Improvement in self worthiness in the family	81.11	IX
19.	Living standard changed after association with the SHG's	85.83	V
20.	Involvement in the SHG programme added new dimension to empowerment	81.11	IX
21.	Association with the SHG brought desirable changes in overall personality in view of your family members	88.61	III
22.	Participation in SHG improved quality life	82.50	VIII

23.	Involvement in SHG in increased capability to make full use of resources available to you	78.61	X
24.	Family members take advice whenever new things to be purchased	63.88	XVII

Beneficiary farm women were getting high benefits in terms of change from worker's status to work manager's status i.e. upto the extent of 95.00 MPS from the aspect "Improving economic status in the society" and it was ranked first (Table 11 and Fig. 11).

The second rank was assigned to the aspect "Enhancement in knowledge after joining SHGs having 91.94 MPS, this was followed by "Changes in overall personality in view of family members" with 88.61 MPS, "Savings ease mental pressure" with 86.11 MPS, "Living standard changed after association with the SHG" with 85.33 MPS, "Development in decision making skills" with 83.88 MPS, "Savings reduce mental agony to some extent" with 83.33 MPS and "Participation in SHGs improved quality of life with 82.50 MPS, getting third, fourth, fifth, sixth, seventh and eighth ranks, respectively.

The critical analysis of all twenty four aspects showed that the aspect "Got rid of traditional loaning system for local moneylender" with 51.38 MPS obtained second last rank while the aspect "Developed any small scale industry village cottage industry" brought the least benefits with 37.50 MPS.

Hence, it could be inferred from the above results that the respondents were getting high benefits from the aspect "Helpful in improving economic status in the society" while the aspect like "Developed any small scale industry / village cottage industry" was bringing the least benefits to the farm women as respondents.

Discussion

As revealed above the beneficiary farm women were getting high benefits in terms of change from worker's status to work manager's status with 95.00 MPS from the aspect "Helpful in improving economic status in the society" which could be attributed to the fact that farm women were getting high benefits from this aspect because farm women developed habit of saving and maintaining their budget and also had improvement in decision making power. Whereas, the extent of benefits from the aspect like "Got rid of traditional loaning system for local money lenders" was the least because farm women were not taking money from local moneylenders.

Part-IV

Opinion of farm women toward SHG programmes

THIS PART DEALS WITH RESULTS RELATED TO THE THIRD OBJECTIVE OF THE STUDY I.E. TO SEEK THE OPINION OF BENEFICIARY FARM WOMEN TOWARDS SHG PROGRAMMES. THE AVERAGE MEAN PER CENT SCORE FOR EACH BENEFICIARY FARM WOMAN WAS CALCULATED BY ADDING THE SCORES OF ALL 24 ITEMS AND DIVIDING THE OBTAINED TOTAL SCORE BY THE MAXIMUM OBTAINABLE SCORE FOR THE ITEMS AND MULTIPLYING IT BY HUNDRED. THE RANGE OF MEAN PER CENT SCORE VARIED FORM 29.66 TO 93.33. tHE OVER ALL MEAN SCORE OF RESPONDENTS WAS FOUND TO BE 91.62. BASED ON THE MEAN SCORE OBTAINED BY THE RESPONDENTS, STANDARD DEVIATION WAS CALCULATED. ON THE BASIS OF OVERALL MEAN SCORE AND STANDARD DEVIATION THE OPINION OF FARM WOMEN WAS CLASSIFIED INTO THREE CATEGORIES NAMELY "LESS FAVOURABLE, FAVOURABLE AND MORE FAVOURABLE AS FOLLOWING :

- 1. THE FARM WOMEN WHO OBTAINED THE MEAN SCORE BELOW 85.99 WERE CLASSIFIED AS HAVING LESS FAVOURABLE OPINION TOWARDS SHGS PROGRAMMES.**

2. RESPONDENTS WHO OBTAINED THE MEAN SCORES FROM 85.99 TO 97.25 WERE CATEGORIZED AS HAVING FAVOURABLE OPINION TOWARDS SHG PROGRAMMES.

3. THE FARM WOMEN WHO OBTAINED THE MEAN SCORE ABOVE 97.25 WERE CATEGORIZED AS HAVING MORE FAVOURABLE OPINION TOWARDS SHG PROGRAMMES.

Table 12. Distribution of respondents in different degrees of opinion towards SHG programmes

N = 120

S. No.	Degree of opinion	Frequency	Percentage
1.	Less favourable (Below 85.99)	4	3.33
2.	Favourable (from 85.99-97.25)	101	84.16
3.	More favourable (above 97.25)	15	12.50

MEAN = 91.62 S.D. = 5.63

THE DATA REPORTED IN TABLE 12 AND FIG. 12 SHOW THAT MAJORITY OF BENEFICIARY FARM WOMEN I.E. 84.16 PER CENT HAD FAVOURABLE OPINION WHEREAS ONLY 12.50 PER CENT AND 3.33 PER CENT HAD MORE FAVOURABLE AND LESS FAVOURABLE OPINION TOWARDS SHG PROGRAMMES, RESPECTIVELY.

THE RESULTS OF THE STUDY ARE IN LINE WITH THE FINDINGS OF DANGI AND INTODIA (1988). THEY FOUND THAT THE MAJORITY OF CONTACT FARMERS HAD STRONGLY FAVOURABLE ATTITUDE TOWARDS THE T & V SYSTEM. THE PRESENT FINDINGS ARE ALSO IN CONFORMITY WITH THE

FINDINGS OF CHOUHAN (1994) WHO REPORTED THAT MAJORITY OF FARMERS HAD THEIR ATTITUDE IN POSITIVE DIRECTION AS 69 AND 15 PER CENT OF THEM HAD FAVOURABLE ATTITUDE TOWARDS KISAN MANDAL. WHILE, THE REMAINING 16 PER CENT OF THE FARMERS HAD UNFAVOURABLE ATTITUDE TOWARDS KISAN MANDAL.

FOR KNOWING THE OPINION OF RESPONDENTS TOWARD DIFFERENT ASPECTS OF SHg PROGRAMMES, IN ALL 24 STATEMENTS WERE ENLISTED. FOR THIS, MEAN PER CENT SCORE FOR EACH STATEMENT WAS CALCULATED AND RANKED ACCORDINGLY. THE RESULTS ARE PRESENTED IN TABLE 13 AND FIG. 13.

IT IS EVIDENT FROM TABLE 13 AND FIG. 13 THAT MOST OF THE RESPONDENTS STRONGLY AGREED WITH THE FACT THAT “SHGS OPEN UP NEW VISTAS OF EMPLOYMENT FOR THE FARM WOMEN”, WITH MPS 93.33 AND RANKED IT FIRST, AND “THE SHG IS WELL THOUGHTOUT FOR THE UPLIFTMENT OF THE FARM WOMEN”, “SHGS HELP TO DEVELOP SAVING HABITS AMONG FARM WOMEN”, WITH MPS 92.50 AND RANKED SECOND WHEREAS “SHG IS HELPFUL IN IMPROVING ECONOMIC STATUS OF BENEFICIARIES” AND RANKED THIRD WITH 91.83 MPS.

HOWEVER, MAJORITY OF THE RESPONDENTS STRONGLY DISAGREED WITH FACT THAT “SHGS HAVE FAILED TO DEVELOP SELF-RELIANCE AMONG FARM WOMEN” WITH 90.83 MPS, “THE SHGS ARE NOT EFFECTIVE IN IMPROVING THE ‘SITUATION / CONDITION OF FARM WOMEN IN RURAL SOCIETY” WITH 90.00 MPS AND “IT IS MORE PROPAGANDA AND LESS WORK FOR WELFARE OF FARM WOMEN” WITH 85.83 MPS AND RANKED THESE FIRST, SECOND AND THIRD BECAUSE THESE STATEMENTS WERE STRUCTURED IN NEGATIVE FORM.

IT WAS FURTHER OBSERVED THAT THE STATEMENTS CONSIDERED AS LEAST FAVOURABLE BY THE RESPONDENTS WERE “ILLITERATE MEMBERS ARE IGNORED IN THE PROGRAMME RUN BY THE SHG” AND “THERE IS PARTIALITY IN DISTRIBUTION OF LOAN AMONG THE MEMBERS IN THE SHG”.

THE STATEMENTS WERE RANKED AT THE LOWEST LEVEL IN THE OPINION HIERARCHY BY THE RESPONDENTS.

FORM THE ABOVE DISCUSSION, IT MAY BE CONCLUDED THAT MAJORITY OF RESPONDENTS SHOWED FAVOURABLE OPINION TOWARDS SHG PROGRAMMES.

The present findings are also in conformity with the findings of Hartwig (2002) who conducted a study related to opinion of farm women on women's organization and self help groups. He noted that the growing number of self help groups and women organization over the past 25 years was a sign that women want to improve their social and economic status.

it is felt that, in order to bring all the people at par in connection with their opinion towards the programmes, the concept of “of the people”, “for the people” and “by the people”: be emphasized, then and then, only such programmes may yield positive favour from them and may lead to grand success.

part-v

constraints faced by the respondents in deriving benefits through shg programmes

the constraints which “put stackles on” in receiving the the benefits through shg programmes were critically analysed in this section. in present context, the term constraints means all those barriers or barricades which come in the way of respondents in receiving the benefits through shg programmes. thus, it was felt necessary to find out the major constraints which restrict the respondents to draw the maximum benefits through shg programmes. one of the objectives of this study was also to find out the constraints being faced by the respondents in deriving benefits through shg programmes.

responses of the respondents were recorded on a three point continuum having most severe, severe and least severe with 3, 2 and 1 scores, respectively. these were analysed and discussed under the sub heads viz., personal and familial, infrastructural, technical, financial, administrative, operational / resource and social constraints, in this section

an attempt has been made to rank all the seven areas of constraints on the basis of mps. the intensity of constraints has been presented under the following sub-sections : -

a. personal and familial constraints

perusal of table 14 and fig. 14 reveals that the respondents perceived “programme activities of shgs are organized at odd hours” as the main problem and ranked it first with 79.72 mps by the respondents. this was followed by “due to fatigue and debility no extract work can be taken up” with 78.61 mps whereas “work load in the family is too much to cope with shg activities” was assigned third rank with 76.36 mps.

table 14. personal and familial constraints perceived by the respondents in deriving benefits through shg programmes

N = 120

S.NO.	PERSONAL AND FAMILIAL CONSTRAINTS	MPS	RANK
1	WORK LOAD IN THE FAMILY IS TOO MUCH TO COPE WITH THE SHG PROGRAMME ACTIVITIES	76.38	III
2	FAMILY MEMBERS DO NOT COOPERATE FOR ATTENDING REGULAR ACTIVITIES OF THE SHG PROGRAMMES	58.88	VI
3	THE PROGRAMME ACTIVITIES OF SHG ARE ORGANIZED AT ODD HOURS	79.72	I
4	CHILDREN ARE LEFT UNCARED DUE TO THEIR PARTICIPATION	70.00	IV

IN THE SHG PROGRAMMES			
5	DOMESTIC WORK IS NEGLECTED	60.55	V
6	DUE TO FATIGUE AND DEBILITY NO EXTRA WORK CAN BE TAKEN UP	78.61	II

data presented table 14 and fig. 14 also indicate that “children are left uncared due to their participation in the shg programmes” with 70.00 mps and “domestic work is neglected” with 60.55 mps, were found to be comparatively less important constraints and were ranked fourth and fifth, respectively. whereas, “family members do not cooperate for attending regular activities of the shg programme” with 58.88 mps, was ranked at last because it was the least perceived constraint by the farm women.

the findings are in conformity with that of upadhyay (2000) who in a study on constraints faced by dwera beneficiaries found that the non cooperation of family members was one of the constraints realized by women beneficiaries.

b. infrastructural constraints

table 15 and fig. 15 indicate that “basic amenities like water, urinals and tea stalls are not available at the centre with 89.44 mps and “there is not common place where all women can gather and work together” with 89.16 mps were perceived as the most important constraints by the shg beneficiaries and were ranked first and second, respectively. whereas “centre is far away from residence” with 83.88 mps and “no conveyance facility is available” with 79.16 mps and “there is no facility like aganwadi / balwadi / creche for small children during the presence at shg center” with 72.77 mps were found to be comparatively less important constraints as perceived by the shg beneficiaries.

TABLE 15. INFRASTRUCTURAL CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	INFRASTRUCTURAL CONSTRAINTS	MPS	RANK
1	THERE IS NO COMMON PLACE WHERE ALL WOMEN CAN GATHER AND WORK TOGETHER	89.16	II
2	NO CONVEYANCE FACILITY IS AVAILABLE	79.16	IV
3	CENTRE IS FAR AWAY FROM RESIDENCE	83.88	III
4	THERE IS NO FACILITY LIKE	72.77	V

5.	AGANWADI / BALWADI / CRECHE FOR SMALL CHILDREN DURING THE PRESENCE AT SHG CENTRE BASIC AMENITIES LIKE WATER, URINAL, TEA STALL ARE NOT AVAILABLE AT THE CENTRE	89.44	I
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C. TECHNICAL CONSTRAINTS

TABLE 16 AND FIG. 16 INDICATE THAT “NO TECHNICAL GUIDANCE FOR ESTABLISHMENT OF NEW ENTERPRISES IS AVAILABLE” WITH 85.55 MPS AND “INACCESSIBILITY TO COMMUNICATION MEDIA” WITH 76.11 MPS WERE PERCEIVED AS THE MOST IMPORTANT CONSTRAINTS BY THE SHG BENEFICIARY FARM WOMEN AND WERE RANKED FIRST AND SECOND, RESPECTIVELY, WHEREAS, “ILLITERACY AMONG THE BENEFICIARY FARM WOMEN” WITH 61.38 MPS AND “LANGUAGE BARRIER” WITH 53.88 MPS WERE FOUND TO BE COMPARATIVELY LESS IMPORTANT CONSTRAINTS AS PERCEIVED BY SHG BENEFICIARIES.

TABLE 16. TECHNICAL CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	TECHNICAL CONSTRAINTS	MPS	RANK
1	ILLITERACY AMONG THE BENEFICIARY WOMEN	61.38	III
2	LANGUAGE BARRIER	53.88	IV
3	INACCESSIBILITY OF	76.11	II

4	COMMUNICATION MEDIA NO TECHNICAL GUIDANCE FOR ESTABLISHMENT OF NEW ENTERPRISES	85.55	I
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THE FINDINGS ARE IN ACCORDANCE WITH THE FINDINGS OF UPADHAYAY (2000) WHO CONCLUDED THAT INSUFFICIENCY OF TRAINING TO BUILD CONFIDENCE AND LACK OF TECHNICAL GUIDANCE FOR ESTABLISHMENT OF TRADE WERE THE IMPORTANT CONSTRAINTS FACED BY THE DWCRA BENEFICIARIES.

D. FINANCIAL CONSTRAINTS

IT IS EVIDENT FROM THE FIGURES IN TABLE 17 AND FIG. 17 THAT “THE FUNDS PROVIDED TO RUN THE ENTERPRISES ARE TOO MEAGER WITH 90.55 MPS AND “LACK OF RESOURCE TO ESTABLISH THE ENTERPRISES IN THE AREA” WITH 82.50 MPS WERE PERCEIVED THE MOST IMPORTANT FINANCIAL CONSTRAINTS AS REPORTED BY THE SHG BENEFICIARY FARM WOMEN AND WERE RANKED AT FIRST AND SECOND POSITION, RESPECTIVELY.

TABLE 17. FINANCIAL CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	FINANCIAL CONSTRAINTS	MPS	RANK
1	THE FUNDS PROVIDED TO RUN THE ENTERPRISES ARE TO MEAGER	90.55	I
2	LACK OF RESOURCES TO ESTABLISH THE ENTERPRISES IN THE AREA	82.50	II
3	FUNDS PROVIDED ARE NOT JUDICIOUSLY UTILIZED BY THE MEMBERS	70.27	IV
4	NO REVOLVING FUND WITH THE PROGRAMME	77.22	III

THE DATA IN TABLE 17 AND FIG. 17 FURTHER INDICATE THAT “NO REVOLVING FUND WITH THE PROGRAMME” WITH 77.22 MPS AND “FUNDS PROVIDED ARE NOT JUDICIOUSLY UTILIZED BY THE MEMBERS” WITH 70.27 MPS WERE MEASURED AS THE LEAST IMPORTANT FINANCIAL CONSTRAINTS AS PERCEIVED BY THE SHG BENEFICIARY FARM WOMEN.

THE FINDINGS ARE IN ACCORDANCE WITH THAT OF KAUR (2005) WHO FOUND THAT “THE FUNDS PROVIDED TO RUN THE ENTERPRISES ARE TOO MEAGER” WAS ONE OF THE MOST IMPORTANT CONSTRAINTS PERCEIVED BY THE SHG MEMBERS.

E. ADMINISTRATIVE CONSTRAINTS

IT IS EVIDENT FROM THE FIGURES IN TABLE 18 AND FIG. 18 THAT “FAULTY PLANNING OF SHG PROGRAMME ACTIVITIES” WITH 84.44 MPS AND “POOR DOCUMENTATION OF THE WORK DONE BY THE SHG SECRETARY SYSTEM” WITH 74.44 MPS WERE PERCEIVED BY THEM AS MOST IMPORTANT ADMINISTRATIVE CONSTRAINTS BY THE SHG BENEFICIARY FARM WOMEN AND WERE RANKED FIRST AND SECOND, RESPECTIVELY.

TABLE 18. ADMINISTRATIVE CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	ADMINISTRATIVE CONSTRAINTS	MPS	RANK
1	INADEQUATE BUDGETARY PROVISION	68.05	III
2	POOR DOCUMENTATION OF THE WORK DONE BY THE SHG SECRETARY	74.44	II
3	POOR INFORMATION SYSTEM	58.05	IV
4	FAULTY PLANNING OF SHG PROGRAMME ACTIVITIES	84.44	I

THE DATA IN TABLE 18 AND FIG. 18 FURTHER INDICATE THAT “INADEQUATE BUDGETARY PROVISION” WITH 68.05 MPS AND “POOR INFORMATION SYSTEM” WITH 58.05 MPs WERE MEASURED AS

THE LEAST IMPORTANT ADMINISTRATIVE CONSTRAINTS AS PERCEIVED BY THE SHG BENEFICIARY FARM WOMEN.

F. OPERATIONAL / RESOURCE CONSTRAINTS

IT IS EVIDENT FROM THE DATA PRESENTED IN TABLE 19 AND FIG. 19 THAT “THE PROGRAMME ACTIVITIES GET ADVERSELY AFFECTED DURING PEAK AGRICULTURE SEASON” WITH 91.38 MPS “THERE IS CONSIDERABLE DELAY IN FLOW OF FUNDS TO THE GROUPS MEMBERS” WITH 82.50 MPS AND THE QUANTUM OF WORK GENERATED IS INSUFFICIENT AND IRREGULAR” WITH 69.44 MPS, WERE PERCEIVED AS THE MOST SEVERE CONSTRAINTS BY THE MAJORITY OF THE RESPONDENTS AND WERE RANKED BY THEM AT FIRST, SECOND AND THIRD POSITION, RESPECTIVELY.

TABLE 19. OPERATIONAL / RESOURCE CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	OPERATIONAL /RESOURCE CONSTRAINTS	MPS	RANK
1	THE ACTIVITIES OF SHGS PROGRAMMES NOT REALLY ACCORDING TO THE NEEDS AND INTEREST OF BENEFICIARIES	65.00	IV
2	THERE IS CONSIDERABLE DELAY IN THE FLOW OF FUNDS TO THE GROUP MEMBERS	82.50	II

3	THE QUANTUM OF WORK GENERATED IS SUFFICIENT AND IRREGULAR	69.44	III
4	THE PROGRAMME ACTIVITIES GET ADVERSELY AFFECTED DURING PEAK AGRICULTURE SEASON	91.38	I
5	LACK OF COORDINATION AMONG BENEFICIARIES	61.94	V
6	LACK OF RAPPORT AMONG THE BENEFICIARIES OF THE PROGRAMMES	58.08	VI
7	WOMEN WHO LEAD THE GROUP ARE IRREGULAR AND INSINCERE TOWARDS THE ROLE EXPECTED FROM THEM	55.00	VII

DATA PRESENTED IN TABLE 19 AND FIG. 19 ALSO INDICATE THAT “THE ACTIVITIES OF SHG PROGRAMMES ARE NOT REALLY ACCORDING TO THE NEEDS AND INTEREST OF BENEFICIARIES” WITH 65.00 MPS, “LACK OF COORDINATION AMONG BENEFICIARIES” WITH 61.94 MPS AND “LACK OF

RAPPORT AMONG BENEFICIARIES OF THE PROGRAMME” WITH 58.08 MPS WERE FOUND TO BE COMPARATIVELY LESS IMPORTANT CONSTRAINTS AND WERE RANKED FOURTH, FIFTH AND SIXTH, RESPECTIVELY, WHEREAS “WOMEN WHO LEAD THE GROUP ARE IRREGULAR AND INSINCERE TOWARDS THE ROLE EXPECTED FORM THEM” WITH 55.00 MPS, WAS RANKED AT LAST, MAY BE BECAUSE THE SHGS ARE BEING MANAGED BY THE FARM WOMEN AND FOR THEMSELVES.

THE FINDINGS ARE IN ACCORDANCE WITH THE FINDINGS OF KAUR (2005) WHO FOUND THAT “THE PROGRAMME ACTIVITIES GET ADVERSELY AFFECTED DURING PEAK AGRICULTURE SEASON” WAS ONE OF THE MOST IMPORTANT CONSTRAINTS PERCEIVED BY THE SHG MEMBERS.

G. SOCIAL CONSTRAINTS

THE FIGURES IN TABLE 20 AND FIG. 20 DEPICT THAT “SOCIAL RELATIONS CANNOT BE MAINTAINED DUE TO INVOLVEMENT IN PROGRAMME” WITH 84.16 MPS, “THERE IS NO UNITY AND GENERAL CONCURRENCE AMONG THE GROUP MEMBERS WITH 64.72 MPS, “PARTICIPATION IN PROGRAMME ACTIVITIES OF SHGS IS TAKEN UP BY THE SOCIETY IN A LOW ESTEEM ” WITH 63.88 MPS AND “INTERPERSONAL RELATIONS AMONG GROUP MEMBERS ARE ADVERSELY AFFECTED” WITH 63.61 MPS WERE THE MOST IMPORTANT TO LEAST IMPORTANT SOCIAL CONSTRAINTS AS PERCEIVED BY THE SHG BENEFICIARY FARM WOMEN, RESPECTIVELY.

TABLE 20. SOCIAL CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	SOCIAL CONSTRAINTS	MPS	RANK
1	SOCIAL RELATIONS CANNOT BE MAINTAINED DUE TO INVOLVEMENT IN PROGRAMME	84.16	I

2	INTERPERSONAL RELATIONS AMONG GROUP MEMBERS ARE ADVERSELY AFFECTED	63.61	IV
3	THERE IS NO UNITY AND GENERAL CONCURRENCE AMONG THE GROUP MEMBERS	64.72	II
4	PARTICIPATION IN PROGRAMME ACTIVITIES OF SHGS IS TAKEN UP BY THE SOCIETY IN A LOW ESTEEM	63.88	III

THE FINDINGS ARE IN ACCORDANCE WITH THE FINDINGS OF UPADHYAY (2000), WHO REPORTED THAT IMPROPER INTERPERSONAL RELATIONS WAS ONE OF IMPORTANT SOCIAL CONSTRAINTS FACED BY THE DWCRA BENEFICIARIES.

OVERALL CONSTRAINTS FACED BY THE SHG RESPONDENTS : UNDER THE ON EFFORT WAS MADE TO IDENTIFY THE OVERALL CONSTRAINTS FACED BY THE SHG RESPONDENTS AND THESE WERE RANKED ON THE BASIS OF MEAN PER CENT SCORE (MPS) INDICATING THE INTENSITY OF CONSTRAINTS FACED. DATA IN TABLE 21 AND FIG. 21 REPRESENTING RANK WISE DISTRIBUTION OF CONSTRAINTS REVEALED THAT THE RESPONDENTS REPORTED INFRASTRUCTURAL CONSTRAINTS TO BE THE MAJOR CONSTRAINTS WITH 82.88 MPS. THIS WAS FOLLOWED BY FINANCIAL CONSTRAINTS WITH 80.13 MPS AND ADMINISTRATIVE CONSTRAINTS WITH 72.83 MPS AND WERE ASSIGNED SECOND AND THIRD RANK, RESPECTIVELY. PERSONAL AND FAMILIAL CONSTRAINTS STOOD AT FOURTH RANK WITH 70.69 MPS FOLLOWED BY TECHNICAL CONSTRAINTS WITH 69.23 MPS. IT WAS FOUND THAT OPERATIONAL / RESOURCE AND SOCIAL CONSTRAINTS WERE REALIZED WITH THE LEAST INTENSITY, RESPECTIVELY. A CLOSE OBSERVATION OF THE TABLE REVEALS THAT FARM WOMEN FACED INFRASTRUCTUURAL CONSTRAINTS TO A GREATER EXTENT WHICH IS CLEARLY INDICATED

BY HIGHER MEAN PER CENT SCORES. THE REASON FOR SUCH FINDINGS MAY BE DUE TO THE BASIC AMENITIES LIKE WATER, URINALS AND TEA STALLS ARE NOT AVAILABLE AT THE CENTRE.

TABLE 21. OVERALL CONSTRAINTS PERCEIVED BY THE RESPONDENTS IN DERIVING BENEFITS THROUGH SHG PROGRAMMES

N = 120

S.NO.	OVERALL CONSTRAINTS	MPS	RANK
1	PERSONAL AND FAMILIAL CONSTRAINTS	70.69	IV
2	INFRASTRUCTURAL CONSTRAINTS	82.88	I
3	TECHNICAL CONSTRAINTS	69.23	V
4	FINANCIAL CONSTRAINTS	80.13	II
5	ADMINISTRATIVE CONSTRAINTS	72.83	III
6	OPERATIONAL / RESOURCE CONSTRAINTS	69.04	VII
7	SOCIAL CONSTRAINTS	69.09	VI

THE FINDINGS ARE IN CONFORMITY WITH THE FINDINGS OF KACHHAWA (2003) WHO FOUND THAT MOST THREE SEVERE CONSTRAINTS WERE INFRASTRUCUTURAL, TECHNICAL AND FINANCIAL AS EXPRESSED BY THE LITERATE AND ILLITERATE TRIBAL FARM WOMEN IN DERIVING THE BENEFITS THROUGH SHGS.

5. Summary and conclusion

Introduction

Our scriptures regard women as the goddess, the incarnation of compassion, provider of food and destroyer of evil. But in practice, women have had to be content with a subservient role within the house for centuries. However, in very society, women play a very crucial role in the development of country as a whole.

THE POST INDEPENDENCE PERIOD HAS WITNESSED A NUMBER OF POSITIVE AND CONCERTED EFFORTS BY THE GOVERNMENT TO IMPROVE THE SOCIO-ECONOMIC STATUS OF WOMEN. THE GOVERNMENT HAS EMPHASIZED ON STRENGTHENING AND MOTIVATING WOMEN POWER AT THE GRASS ROOTS. THE GLOBAL CONFERENCE ON WOMEN'S EMPOWERMENT (1988) HIGHLIGHTED EMPOWERMENT AS THE SUREST WAY OF MAKING WOMEN AS "PARTNERS IN DEVELOPMENT" AND BRINGING THEM IN THE MAIN STREAM OF DEVELOPMENT NOT ONLY AS MERE "BENEFICIARIES" BUT ALSO AS "CONTRIBUTORS". ALL OVER WORLD EFFORTS ARE BEING MADE TO EMPOWER WOMEN THROUGH EDUCATION, TRAINING, HEALTH SUPPORT AND ENTREPRENEURSHIP DEVELOPMENT. RECENTLY, THE YEAR 2001 WAS DECLARED AS A "WOMEN EMPOWERMENT YEAR" BY UNO. THE GOVERNMENT HAS PLANNED TO CREATE ENABLING ENVIRONMENT FOR WOMEN TO EXERCISE THEIR RIGHTS BOTH WITHIN AND OUTSIDE HOME AS EQUAL PARTNERS ALONGWITH MEN.

EMPOWERMENT IS AN ACTIVE PROCESS WHICH ENABLES WOMEN TO REALISE THEIR IDENTITY AND POWER IN ALL ASPECTS OF LIFE. IT ENABLES WOMEN TO HAVE MORE ACCESS TO KNOWLEDGE AND RESOURCES, GREATER AUTONOMY IN DECISION MAKING, GREATER ABILITY TO PLAN THEIR TIMES, SET THEM FREE THE CLUTCHES OF IRRELEVANT-CUSTOMS, BUILDS AND PRACTICES. THE CONCEPT OF SELF HELP GROUP EMERGED IN THE 9TH FIVE YEAR PLAN. IN THIS PLAN PERSPECTIVE, IT WAS PLANNED THAT WOMEN WOULD BE ORGANIZED TO SELF HELP GROUPS SO THAT THEY FEEL EMPOWERED AND DRAW BENEFITS IN ALL SECTORS OF DEVELOPMENT.

It was realized that a sustainable strategy of poverty alleviation has to be based on increasing the productive employment opportunities for rural people in the process of growth and the necessity to formulate specific poverty alleviation programme for generation of minimum level of income for the poor rural people. Thus emphasizing the need for poverty alleviation programmes, over the years several programmes were implemented and strategies were employed to alleviate poverty. In the present scenario “Self Help Group”, phenomenon has certainly brought about group consciousness among women. Becoming a member of a group gives women a sense of belongingness, which is basic to her sense of security. Her sense of belonging to a group boosts her confidence.

Very little efforts have come across through which the impact and effectiveness of SHGs have been studied and reported for their efficient future functioning. This is the right as well crucial period to have a close look on the impact of SHGs focusing on some of their important aspects as a matter of fact, keeping all these views in mind, it was thus imperative and proper to undertake a research study entitled “Empowerment of farm women through Self-Help Groups in Ajmer district of Rajasthan” with the following specific objectives :

- (ix) To study the involvement of farm women in planning and execution of Self Help Groups programmes in study area.

- (x) To determine the benefits derived by the farm women through Self Help Groups in terms of developing saving habits, control over income and better management and change from worker's status to work manager's status.
- (xi) To seek beneficiary farm women's opinion towards Self Help Groups programmes.
- (xii) To find out the constraints being faced by the farm women in deriving the benefits through Self Help Groups.

METHODOLOGY

The present investigation was conducted in Ajmer district of Rajasthan which was selected purposively. Two panchayat samities namely i.e. Masuda and Bhinay were selected purposively considering maximum number of self help groups. From each panchayat samiti two gram seva sahkari samities (GSS) were selected randomly. Thus, from each GSS 10 per cent respondents were randomly selected. Thus, the overall sample consisted of 120 respondents.

DATA COLLECTION AND STATISTICAL ANALYSIS

Data were collected with the help of structured interview schedule by the investigator in local dialect. There after data were tabulated and analyzed, inferences were drawn after subjecting the data to statistical analysis. The statistical tests used were frequency, percentage, mean score, mean per cent score and standard deviation.

Findings

- 1. FINDINGS REVEALED THAT THE MOST OF THE RESPONDENTS WERE FROM MIDDLE AGE GROUP (27 YEAR TO 48 YEAR). MAJORITY OF THE FARM WOMEN WERE MARRIED, WITH JOINT**

FAMILIES, MARGINAL LAND HOLDER, INCOME BELOW POVERTY LINE AND HAD SOCIAL PARTICIPATION IN ONE ORGANIZATION.

- 2. FINDINGS REVEALED THAT MAJORITY (61.17 PER CENT) OF THE RESPONDENTS HAD MEDIUM LEVEL OF INVOLVEMENT IN PLANNING AND EXECUTION OF SHG PROGRAMMES WHILE 30.00 AND 8.33 PER CENT RESPONDENTS FELL IN HIGH AND LOW LEVEL OF INVOLVEMENT, RESPECTIVELY.**
- 3. IT WAS FOUND THAT SOME OF THE ASPECTS RELATED TO PLANNING AND EXECUTION STAGE OF SHG PROGRAMME VIZ., ATTENDING REGULAR MEETING OF THE GROUPS”, “SOLVING THE SHG’S PROBLEMS”, “DECIDING THE ACTIVITIES OF SHGS TO BE PERFORMED”, WERE THE ASPECTS WHERE THE BENEFICIARY FARM WOMEN EXHIBITED HIGH INVOLVEMENT.**
- 4. IT WAS FOUND THAT SOME OF THE ASPECTS RELATED TO PLANNING STAGE OF SHG PROGRAMME VIZ., “DECIDING THE NUMBER OF THE GROUPS”, “DETERMINATION OF THE OBJECTIVES FOR THE SHGS”, “CLASSIFYING THE PROBLEM INTO DIFFERENT CATEGORIES” WERE THE ASPECTS, WHERE THE FARM WOMEN HAD HIGH INVOLVEMENT.**

- 5. IT WAS FOUND THAT THERE WERE FIVE ASPECTS (TABLE 6) RELATED TO EXECUTION OF SHG PROGRAMMES, WHERE THE BENEFICIARY FARM WOMEN EXHIBITED HIGH INVOLVEMENT.**
- 6. FINDINGS REVEALED THAT MAJORITY OF THE RESPONDENTS I.E. 68.33 PER CENT WERE GETTING MEDIUM LEVEL OF OVER ALL BENEFITS FOLLOWED BY 19.17 PER CENT IN HIGH LEVEL AND 12.80 PER CENT WERE GETTING LOW LEVEL OF OVERALL BENEFITS THROUGH SHG'S PROGRAMMES.**
- 7. IT WAS FOUND THAT THE ASPECTS RELATED TO OVERALL BENEFITS DERIVED BY FARM WOMEN THROUGH SHG PROGRAMMES VIZ., "HELPFUL IN IMPROVING ECONOMIC STATUS IN THE SOCIETY", "ENHANCEMENT IN KNOWLEDGE AFTER JOINING SHGS", "ASSOCIATION WITH THE SHGS BROUGHT DESIRABLE CHANGES IN OVER ALL PERSONALITY IN VIEW OF FAMILY MEMBERS WERE THE ASPECTS, FROM WHERE THE FARM WOMEN WERE GETTING HIGH BENEFITS.**
- 8. IT WAS FOUND THAT SOME OF THE ASPECTS RELATED TO BENEFITS STAGE IN TERMS OF INOCULATING HABITS OF SAVINGS VIZ., "PUT MONEY IN GULAKH (PIGGY BANK/MINI BANKS)", "SAVE MONEY REGULARLY", WERE THE ASPECTS, FROM WHERE THE FARM WOMEN WERE GETTING HIGH BENEFITS.**

- 9. IT WAS FOUND THAT THERE WERE FIVE ASPECTS (TABLE 10) RELATED TO CONTROL OVER INCOME AND BETTER MANAGEMENT, FROM WHERE THE BENEFICIARY FARM WOMEN WERE GETTING HIGH BENEFITS.**
- 10. IT WAS FOUND THAT THERE WERE EIGHT ASPECTS (TABLE 11) RELATED TO CHANGE FROM WORKER'S STATUS TO WORK MANAGER'S STATUS, FROM WHERE THE BENEFICIARY FARM WOMEN WERE GETTING HIGH BENEFITS.**
- 11. THE STUDY INDICATED THAT MAJORITY OF THE BENEFICIARY FARM WOMEN I.E. 84.16 PER CENT HAD FAVOURABLE OPINION WHEREAS ONLY 12.50 PER CENT AND 3.33 PER CENT HAD MORE FAVOURABLE AND LESS FAVOURABLE OPINION TOWARDS SHG PROGRAMMES.**
- 12. THE STUDY INDICATED THAT THE "PROGRAMME ACTIVITIES OF SHGS ARE ORGANIZED AT ODD HOURS" WAS MOST IMPORTANT PERSONAL AND FAMILIAL CONSTRAINT (TABLE 14). FURTHER IT WAS NOTED THAT BASIC AMENITIES LIKE WATER, URINALS, TEA STALLS NOT AVAILABLE AT THE CENTER AND THERE IS NO COMMON PLACE WHERE ALL WOMEN CAN GATHER AND WORK, WERE THE MOST IMPORTANT INFRASTRUCTURAL CONSTRAINTS.**

- 13. FURTHER IT WAS OBSERVED THAT “NO TECHNICAL GUIDANCE FOR ESTABLISHMENT OF NEW ENTERPRISES” AND “INACCESSIBILITY TO COMMUNICATION MEDIA” WERE THE IMPORTANT TECHNICAL CONSTRAINTS FACED BY FARM WOMEN.**
- 14. THE STUDY INDICATED THAT THE “FUNDS PROVIDED TO RUN THE ENTERPRISES ARE TOO MEAGER”, “FAULTY PLANNING OF SHG PROGRAMME ACTIVITIES”, “PROGRAMME ACTIVITIES GET ADVERSELY AFFECTED DURING PEAK AGRICULTURE SEASON AND SOCIAL RELATIONS CANNOT BE MAINTAINED DUE TO INVOLVEMENT IN PROGRAMME, WERE MOST IMPORTANT FINANCIAL, ADMINISTRATIVE, OPERATIONAL / RESOURCE AND SOCIAL CONSTRAINTS FACED BY THE BENEFICIARY FARM WOMEN RESPECTIVELY, IN DERIVING BENEFITS TO THE FULLEST EXTENT.**
- 15. IT WAS FOUND THAT INFRASTRUCTURAL, FINANCIAL AND ADMINISTRATIVE CONSTRAINTS WERE RANKED FIRST, SECOND AND THIRD RESPECTIVELY, BY THE RESPONDENTS.**

Conclusions

The salient findings reported in the dissertation lead to the following conclusions :

1. Majority of the respondents fell in medium level of involvement in planning and execution of SHG programmes.

2. Beneficiary farm women had extremely high involvement in “Attending regular meetings of the groups” and least involvement in “Checking of utilization of loan” for planning and execution of SHG programmes.
3. Majority of the respondents were getting medium levels of benefits through SHG programmes.
4. The beneficiary farm women were getting high benefits from they aspects “Helpful from improving economic status in the society” and least benefits in “development of any small scale industry / village cottage industry” through SHG programmes.
5. Majority of the beneficiary farm women had favourable opinion towards SHG programmes.
6. Majority of the respondents strongly agreed with the aspects “SHG open up new vistas of employment for the farm women” and strongly disagreed with “SHGs had failed to develop self-reliance among farm women” towards SHG programmes.
7. The most perceived personal and familial constraint was “The programme activities of SHGs are organized at odd hours” whereas the most perceived infrastructrual constraint was “Basic amenities i.e. like, water, urinals, tea stalls are not available at the centre”. The most perceived technical constraints was “No technical guidance for establishment of new enterprises’ on the other hand most perceived financial constraint was “The funds provided to run the enterprises are to meager”, “The most perceived administrative constraint was “Faulty planning of SHG programme activities”. The most perceived operational / resource constraint was “The most programme activities get adversely affected during

peak agriculture season”. The most perceived social constraint was “Social relation can not be maintained due to involvement in programmes”.

8. It was found that infrastructural, financial and administrative constraints were ranked first, second and third respectively by the respondents.

Recommendations

On the basis of findings of the study following recommendations were set forth :

1. It was found that there is still a need to upgrade the existing level (low to medium) of involvement in planning and execution of SHG programmes for the respondents and bring them upto the level of higher involvement (say above 80.55 MPS) as most of them were found to be in the medium level of involvement. More emphasis is required on the aspect of checking of utilization of loan. This could be done through motivating the respondents by educating them about the benefits of SHGs and assigning them the specific responsibilities.
2. It is recommended that the farm women be mobilized during different aspects of planning so as to ensure their trustful and active participation during the execution stage of the SHG programmes.
3. As there existed a wide gap among the farm women regarding their opinion towards the programmes. It is recommended in order to bring all the people at par in connection with their opinion towards the programmes, the

concept of “of the people”, for the people” and “by the people” be emphasized, then and then only such programmes may yield desirable results and these programmes may lead to grand success.

4. It is also recommended that the GSS responsible for operationalization of SHGs may pay careful attention for overcoming most severe constraints i.e. infrastructural, financial, administrative faced by the respondents in deriving the benefits thereof.

SUGGESTION FOR FUTURE RESEARCH

- 1. AS EXPLAINED WHILE PIN POINTING THE LIMITATIONS OF THE STUDY, THE AREAS OF THE RESEARCH CAN BE EXTENDED AND SUFFICIENTLY LARGE SAMPLE OF FARM WOMEN MAY BE STUDIED.**
2. Moreover, similar studies should be conducted in different districts so as to draw valid conclusions or suggestion for further improvement in empowerment of farm women.

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(Covering letter sent to the experts)

From : Dr. N.K. Sharma
Associate Professor & Head
Deptt. of Extension Education
S.K.N. College of Agriculture
Jobner (Jaipur) Rajasthan

EXTN./S.K.N./2010

No.
Dated:...../2010

To,

Dear Sir

One of my M.Sc. (Ag.) students Ms. Manju Devi Sivasiya, has undertaken a research study entitled, "Empowerment of farm women through Self-Help Groups in Ajmer district of Rajasthan" for completion of M.Sc. (Ag.) degree in Department of Extension Education. We are trying to develop a comprehensive schedule for measuring following objectives of the said study. (i) to study the involvement of farm women in planning and execution of Self Help Groups programmes in study area (ii) to determine the benefits

derived by the farm women through Self Help Groups in terms of developing saving habits, control over income and better management and change from worker's status to work manager's status (iii) to seek beneficiary farm women's opinion towards Self Help Groups programmes and (iv) to find out the constraints being faced by the farm women in deriving the benefits through Self Help Groups.

THE STATEMENTS IN THE SCHEDULE HAVE BEEN DEVELOPED ON THE BASIS OF RELEVANT LITERATURE REVIEWED AND CONSULTATION WITH PERSONNEL OF CENTRAL COOPERATIVE BANK LIMITED, AJMER. IN THIS CONTEXT, WE WANT TO TAKE ADVANTAGE OF YOUR VAST EXPERIENCE AND KNOWLEDGE. KINDLY SPARE SOME TIME AND GO THROUGH THE SCHEDULE VERY CRITICALLY AND FEEL FREE TO COMMENT UPON / ADD / DELETE AND OR MODIFY THE STATEMENTS, IF NECESSARY, SO THAT THE FINAL SCHEDULE CAN BE DEVELOPED PRIOR TO UNDERTAKE THE STUDY.

Kindly mail the schedule to the under signed after your necessary comments in the self addressed stamped envelop attached with schedule.

Thanking you for kind co-operation.

Encl: As above

Yours faithfully

(N.K. Sharma)

APPENDIX – I

General information

PART-A

Zone _____ Village _____

1. Name of Respondents :
2. Name of husband /
Father name :
3. Age :
4. Education : Illiterate / literate
5. Marital status : Unmarried / Married
6. Type of family : Nuclear / Joint
7. Size of family : Up to 5 member (small) / above 5 member (big)
8. Occupation : Agriculture / Farm labour / Agriculture +Farm labour
/ Service / Service + Agriculture / Own business
9. Annual income of : Below 24000 / above 24000
family
10. Size of land holding : Marginal < 1 ha / small 1-2 ha / big > 2 ha
11. Social participation : (a) Member of one organization
(b) Member of more than one organization
(c) Office holder
(d) Wider public leader

PART-B

1. Name of the SHG in which you are engaged presently.
2. Number of years since enrollment in this SHG.
3. Did you attend any other SHG before joining this.
4. Did you get any stipend in the SHG.
5. How did you manage the finance for starting the SHG's activities.
6. Where do you perform SHG's activities ?
 - i) At the home
 - ii) At a common place in the village
 - iii) At a common place outside the village
7. What is the approximate distance of SHG center from your home ?
8. Do you participate in any other development programme executed by other agencies ?
9. If yes, what benefits you have availed from such programmes?

APPENDIX-II

Involvement of farm women in planning and execution of SHG's programme

PART-A

S.No.	Involvement in planning of SHG's	Always	Sometimes	Never
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	programme			
1.	Were you involved in discussing the principles to be kept in view regarding SHG's ?			
2.	Did you involve in finalizing the steps to be followed by SHG's ?			
3.	Where the roles to be performed by the group members discussed in your presence ?			
4.	Did you involve in collection of existing facts of the situation before establishing of SHG in your villages ?			
5.	Did you involve in identifying the problems of SHG groups members ?			
6.	Were you present during determination of the objectives for the SHG's			
7.	Were the objective of the SHG's achievable and acceptable to you ?			
8.	Did you have active involvement in classifying the problem into different categories ?			
9.	Did you involve in determining priorities of the problems ?			
10.	Did you involve in finding suitable solution of the problems ?			

11.	Did you involve in deciding the number of members of the group ?			
12.	Did you involve in selection of group members ?			
13.	Was the name of the SHG decided with your due consensus ?			
14.	Did you ensure involvement in framing rules and regulation for the group ?			
15.	Did you involve in deciding the group meetings			
	(i) Place			
	(ii) Day / date			
	(iii) Time			

PART-B

BELOW GIVEN STATEMENTS ARE RELATED TO EXECUTION OF SHG'S PROGRAMMES FOR WOMEN EMPOWERMENT, PLEASE SPECIFY YOUR DEGREE OF INVOLVEMENT IN VARIOUS ASPECTS THEREOF :

S.No.	Involvement in execution of SHG's programme	Always	Sometimes	Never
1.	Do you involve in deciding the activities of SHG's to be performed ?			

2.	Were the goals of SHG's decided with your agreement ?			
3.	Do you involve deciding monthly thrifts for SHG from each member of the group ?			
4.	Do you involve in deciding the member to whom the loan would be given ?			
5.	Do you involve in deciding			
(i)	Amount of loan which would be given			
(ii)	The interest rate			
(iii)	Maximum limit of loan			
(iv)	Installment for recovery			
6.	Do you involve in checking of utilization of loan ?			
7.	Dou you involve in solving the SHG's problems ?			
8.	Do you involve in arranging regular meetings of the groups ?			
9.	Do you involve in attending regular			

	meeting of the groups ?			
10.	Do you involve in deciding the calendar of activities for the SHG ?			
11.	Do you involve in selection of chair persons / secretary members of the group ?			

12.	Do you involve in maintenance of group records like :			
(i)	Membership register			
(ii)	Proceedings / minute books,			
(iii)	Cash book / account book			
(iv)	Pass book / account book			
(v)	Loan ledger			
(vi)	Progress report			
(vii)	Receipt book			
13	Do you involve in income generating activities ?			
14	Do you involve in introducing new business activities ?			

15	Do you involve in programmes of SHG's for benefits of			
(i)	Self			
(ii)	Community			
(iii)	SHG			
(iv)	Village			
16	Do you involve in periodic evaluation of the group activities			
17	Do you involve in making decision regarding positive changes in existing activities			
18	Do you involve in sharing delegated authorities, responsibilities among the group members.			

APPENDIX – III

PART-A

BELOW GIVEN STATEMENTS ARE RELATED TO BENEFITS OF SHG'S PROGRAMMES FOR WOMEN EMPOWERMENT, PLEASE SPECIFY YOUR DEGREE OF GETTING BENEFITS IN VARIOUS ASPECTS THEREOF :

S.No.	In terms of inculcating habits of saving	Always	Sometimes	Never
1.	Do you spend money in unnecessary purchasing ?			
2.	Do you give unnecessary pocket money to your children?			
3.	Do you save income of your husband for the purpose of			
(i)	Medical checkup			
(ii)	Marriage purpose			
(iii)	Social activities			
(iv)	Disaster mitigation			
(v)	Daily use			
4.	Do you put your money in Gulakh			

	(piggy bank / mini banks) ?			
5.	Do you have a habit of saving as in			
(i)	Cash			
(ii)	Kind			
(iii)	Others			
6.	Do you have any account in			
(i)	Bank			
(ii)	Cooperative			
(iii)	Society			
7.	Do you expend money without any preplanning ?			
8.	Do you purchase always expensive goods ?			
9.	Do you waste cooked food ?			
10.	Do you save money regularly ?			

PART-B

S.No.	Benefits in terms of control over income and management	Always	Sometimes	Never
1.	Does your husband give you all the money he earned through work ?			
2.	Do your other family members give their income to you ?			
3.	Do you have control over income of your self ?			
4.	Is there any development in skills of saving due to SHGs			
(i)	As cash			
(ii)	As material			
5.	Did you learn management of other money as your own money ?			
6.	Did you learn skill management of accounts of			
(i)	Self			
(ii)	Group			
7.	Is it helpful to share the financial responsibility with your husband ?			
8.	Did you feel important among your			

	family members as you are sharing financial responsibility with them ?			
9.	Is the saving used wisely for the betterment of family ?			
10.	Did you wisely maintain the family budget ?			
11.	Did you maintain your bank account ?			
12.	Did you maintain group account ?			
13.	Do you get equal weightage in comparison to men in family			
14.	Do you feel any improvement in decision making in all works of life in your family ?			
15.	Do you feel any positive change in your behaviour ?			
16.	Do you feel any improvement your self confidence and self reliance ?			

PART-C

S.No.	Benefit in terms of change from workers status to work manager's	Always	Sometimes	Never
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	status			
1.	Do you feel any change from worker's status to work managers status as perceived by your family members ?			
2.	Have you got rid off traditional loaning system for local money lenders ?			
3.	Do you involve in local economic activities ?			
4.	Have you developed any small scale industry / village cottage industry ?			
5.	Do you develop a sense of belongingness to the group in yourself ?			
6.	Do you feel any development of awareness regarding			
(a)	Child education			
(b)	Adult education			
(c)	Consumer protection			
(d)	Environmental protection			
(e)	Harmful diseases			
(f)	Eradication of poverty			
(g)	Linkage with other agencies for			

	socially useful activities			
(h)	Different development programmes running for the welfare of farm women			
7.	Do you feel development in decision making skills ?			
8.	Do you feel have to be elected as a chairperson			
9.	Is it helpful in improving your economic status in the society ?			
10.	Is it helpful in reduction of daily work load ?			
11.	Is there any development in your handicraft skills ?			

12.	Is there any enhancement in your knowledge after joining SHGs			
13.	Is there nay development in your leadership quality after joining SHGs?			
14.	Does your sense of belonging to a group boost your self confidence ?			
15.	Did you get respect from your husband children and in-laws ?			
16.	Did saving reduce your mental agony			

	to some extent ?			
17.	Did savings ease your mental pressure ?			
18.	Is there any improvement in your self worthiness in the family			
19.	Has your living standard changed after your association with the SHG's			
20.	Has your involvement in the SHGs programme added new dimension to your empowerment ?			
21.	Has your association with the SHG brought desirable changes in your overall personality in view of your family members ?			
22.	Has your participation in SHG improved your quality life ?			
23.	Has your involvement in SHG in increased your capability to make full use of resources available to you ?			
24.	Do your family members take your advice whenever new things to be purchased ?			

APPENDIX-IV

Please specify your opinion regarding SHG programme of beneficiary farm women

S.No.	Opinion of beneficiaries	MF	F	UD	UF	MUF
1.	The SHG is well thought out for the upliftment of the farm women					
2.	The illiterate members are not getting any / much benefits from SHG					
3.	SHGs open up new vistas of employment for the farm women in the area					
4.	SHGs have failed to develop self-reliance among farm women					
5.	SHGs explore the possibilities of increasing income / savings of its beneficiaries					
6.	Activities selected under SHGs are not according to the need of farm women					
7.	Different kinds of ideas about development being exchanged					

	under one umbrella of SHG centre					
8.	Loan / credit facilities are not available to the group members as and when required					
9.	SHG is helpful in improving economic status of beneficiaries					
10.	Year round benefits to the members is not obtained, hence the women hesitate to participate in group activities					
11.	The SHGs help to overcome social and personal problems of farm women					
12.	It is more propaganda and less work for the welfare of farm women					
13.	SHG help to develop saving habits among farm women					
S.No.	Opinion of beneficiaries	MF	F	UD	UF	MUF
14.	The illiterate members are ignored in the programmes run by the SHGs					
15.	The basic philosophy behind SHGs is "social equality to women"					

16.	The SHGs are not effective in improving the situation / condition of farm women in rural society					
17.	Curriculum related to education / health / improved agricultural practices / animal husbandary practices are catering to the needs of women					
18.	The SHG have increased the work load of already over loaded farm women					
19.	SHGs intend to develop women's resources in the rural area					
20.	SHGs programmes are useless efforts due to its ineffective working pattern					
21.	SHGs provide opportunities to farm women to develop their handicraft skills					
22.	There is partiality in distribution of loan among the members in the SHGs					
23.	SHGs inculcate decision making					

	ability among the members					
24.	Selection of economic activities / vocation are not at the disposal of farm women under SHG					

MF = MOST FAVOURABLE F = FAVOURABLE
UD = UNDECIDED UF = UNFAVOURABLE
MUF = mOST UNFAVOURABLE

APPENDIX-V

**ANTICIPATED CONSTRAINTS MIGHT HAVE BEEN PERCEIVED BY THE BENEFICIARY RESPONDENTS
 WHICH HAVE BEEN CLASSIFIED AS UNDER PLEASE SPECIFY YOUR RESPONSE MARKING THE
 SEVERITY OF EACH CONSTRAINT IN DERIVING THE BENEFITS THROUGH SHGS CONSTRAINTS
 PERCEIVED BY BENEFICIARIES**

S.No.	Constraints	Intensity of constraints		
		Most severe	Severe	Least severe

A.	Personal and family constraints			
(i)	Work load in the family is too much to cope with the SHGs programme activities			
(ii)	Family members do not cooperate for attending regular activities of the SHG's programme			
(iii)	The programme activities of SHG's are organized at odd hours.			
(iv)	Children are left uncared due to their participation in the SHG's programme			
(v)	Domestic work is neglected			
(vi)	Due to fatigue and debility no extra work can be taken up now			
B.	Infrastructural constraints			
(i)	There is no common place where all women can gather and work together			
(ii)	No conveyance facility is available			
(iii)	Center is far away from residence			
(iv)	There is no facility like Anganwadi / Balwadi / Creche for small children during our presence at the centre			
(v)	Basic amenities like water, urinal, tea stall are not available at the centre			

C.	Technical constraints			
(i)	Illiteracy among the beneficiary women			
(ii)	Language barrier			
(iii)	Inaccessibility to communication media			
(iv)	No technical guidance for establishment of new enterprises is available			

D.	Financial constraints			
(i)	The funds provided to run the enterprises are too meagre			
(ii)	Lack of resources to establish the enterprises in the area			
(iii)	Funds provided are not judiciously utilized by the members			
(iv)	No revolving fund with the programme			
E.	Administrative constraints			
(i)	Fault planning of SHG's programme activities			
(ii)	Poor information system			
(iii)	Poor documentation of the work done by the SHG's secretary			
(iv)	Inadequate budgetary provision			
F.	Operational / resources constraints			
(i)	The activities of SHG's programme are not really according to the needs and interest of beneficiaries			
(ii)	There is considerable delay in the flow of funds to the groups members			
(iii)	There quantum of work generated is insufficient and irregular			
(iv)	The programme activities get adversely affected during peak agriculture season.			
(v)	Lack of coordination among beneficiaries			
(vi)	Lack of rapport among beneficiaries of the programmes			
(vii)	Women who lead the group are irregular and insincere towards the role expected of them			

G.	Social constraints			
(i)	Social relations cannot be maintained due to involvement in programme			
(ii)	Interpersonal relations between group members are adversely affected			
(iii)	There is no unity and general concurrence among the group members			
(iv)	Participation in programme activities of SHGs is taken up by our society on a low esteem			

Fig. 2 Selection of locale and respondents under study

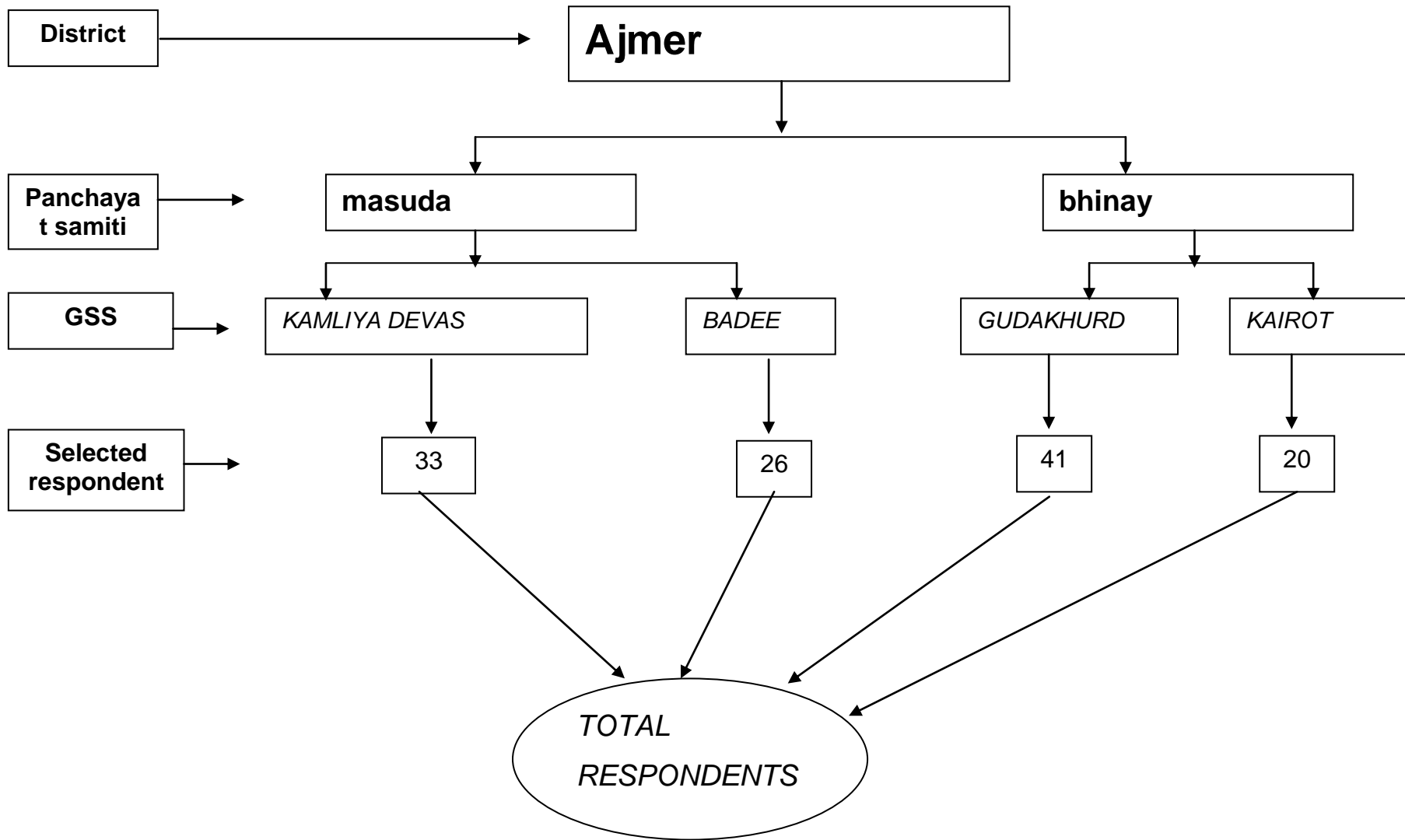


Table 13. Opinion of respondents regarding different aspects of SHG programmes

S.No.	Opinion of beneficiaries	MF	F	UD	UF	MUF	MPS	Rank
1.	The SHG is well thought out for the upliftment of the farm women	375	180	-	-	-	92.50	II
2.	The illiterate members are not getting any / much benefits from SHG	4	46	-	264	135	74.83	XIV
3.	SHGs open up new vistas of employment for the farm women in the area	400	160	-	-	-	93.33	I
4.	SHGs have failed to develop self-reliance among farm women	-	-	-	220	325	90.83	IV
5.	SHGs explore the possibilities of increasing income / savings of its beneficiaries	325	220	-	-	-	90.83	IV
6.	Activities selected under SHGs are not according to the need of farm women	11	42	30	268	55	67.66	XVI
7.	Different kinds of ideas about development being exchanged under one umbrella of SHG centre	265	268	-	-	-	88.83	VIII
8.	Loan / credit facilities are not available to the group members as and when required	44	152	-	-	-	32.66	XIX
9.	SHG is helpful in improving economic status of beneficiaries	355	196	-	-	-	91.83	III
10.	Year round benefits to the members is not obtained, hence the women hesitate to participate in group activities	37	166	-	-	-	33.82	XVIII
11.	The SHGs help to overcome social and personal problems of farm women	295	244	-	-	-	89.33	VII
12.	It is more propaganda and less work for the welfare of farm women	-	-	12	308	195	85.83	XII
13.	SHG help to develop saving habits among farm women	375	180	-	-	-	92.50	II
14.	The illiterate members are ignored in the programmes run by the SHGs	62	116	-	-	-	29.66	XXI
15.	The basic philosophy behind SHGs is "social equality to women"	285	252	-	-	-	89.90	VI
16.	The SHGs are not effective in improving the situation / condition of farm	-	-	-	240	300	90.00	V

	women in rural society							
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S.No.	Opinion of beneficiaries	MF	F	UD	UF	MUF	MPS	Rank
17.	Campus related to education / health / improved agricultural practices / animal husbandary practices are catering to the needs of women	255	276	-	-	-	88.50	X
18.	The SHG have increased the work load of already over loaded farm women	14	78	5	200	60	61.16	XVII
19.	SHGs intend to develop women's resources in the rural area	250	280	-	-	-	88.33	XI
20.	SHGs programmes are useless efforts due to its ineffective working pattern	40	175	30	60	100	67.50	XVI
21.	SHGs provide opportunities to farm women to develop their handicraft skills	260	272	-	-	-	88.66	IX
22.	There is partiality in distribution of loan among the members in the SHGs	45	150	-	-	-	32.50	XV
23.	SHGs inculcate decision making ability among the members	300	240	-	-	-	90.00	V
24.	Selection of economic activities / vocation are not at the disposal of farm women under SHG	-	-	-	278	182	76.66	XIII

MF = MOST FAVOURABLE F = FAVOURABLE UD = UNDECIDED
UF = UNFAVOURABLE MUF = mOST UNFAVOURABLE