

**ASSESSMENT OF SELF HELP GROUPS
PROMOTED UNDER NATP ON EMPOWERMENT
OF WOMEN IN AGRICULTURE**

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I. INTRODUCTION

Rural women in our country constitute an important work force in agriculture and allied sectors and are vital to the well being of farm households. In the rural front it is not an uncommon sight that women work hard for more than 12 hours a day during hot sun, wind or the rain not caring for their own selves. The farm women are engaged daily in enormous number of activities like farming, livestock development and production, collecting forest produce and so on. Besides, they fetch firewood, fodder and water both for meeting family's needs and for livestock purposes in addition to the regular household chores. Considerable time is spent on food preparation feeding the family and its welfare.

Nearly half of the available human resource in India is women. Majority of them are living in rural areas and most of them are illiterates and are below poverty line having poor economic status. Besides this, in comparison to urban women, rural women have limited access to all kinds of resources. Hence, there is a need to change their capacity to work, increase knowledge, enrich their skills and improve their economic status. The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economical progress of our nation. The most important one is womens empowerment through self help groups.

Hence, the present National Agriculture Technological Project (NATP), mission mode project, entitled "Empowerment of women in Agriculture" was envisaged for technological and economic empowerment of farm women to reduce their drudgeries, increase work efficiency in the context of agriculture and animal husbandry and improve socio-economic conditions for improved quality of life. Mission of the NATP project was "technological and economic empowerment of farm-women to reduce their drudgeries and increase work efficiency in the context of agriculture and animal husbandry". The main objectives of the NATP project were;

1. To identify and promote need-based drudgery reducing tested technologies in agriculture and animal husbandry.
2. To assess the impact of drudgery reducing technologies
3. To introduce entrepreneurial activities for economic empowerment of women in agriculture
4. To enable women groups to develop into viable units for self-reliance and self sustenance.
5. Information empowerment of rural women in the area of nutrition.

The lead center of the project was the college of HomeScience, Maharana Pratap University of Agriculture and Technology, Udaipur (Rajasthan) with 6 cooperating centers, one amongst them was the Rural Home Science College, UAS., Dharwad (Karnataka). The technical programme of the project included environment building, formation of SHGs, trainings for SHG members, technological interventions and impact assessment.

Empowerment as a concept was introduced at the International Women's Conference in 1985 at Nairobi. The Conference defined empowerment as a "redistribution of social power and control of resources in favour of women". Women development in recent years emphasised on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them. In the recent years empowerment of women has been recognized as a central issue in determining the status of women. The participation of women in SHGs have made a significant impact on their empowerment both in social and economic aspects. Empowerment of women is essential for development of full potential of our total human resources. If half of our population remains weak and dependent, development of the nation would only be half-hearted. Empowerment of women is therefore the pressing need of the day. Various dimensions of empowerment include psychological, cultural, social, political, and economic empowerment. Psychological empowerment means to establish individual identity, self-image, increasing self-esteem and developing capabilities. Cultural empowerment will entail redefining gender rules and norms and recreating cultural practices. Social empowerment includes literacy, social leadership,

community action and social inclusion. Political aspects include participation in Panchayat Raj Institutions, negotiating political power and then accessing it. Economic empowerment occurs when income security is attained, productive assets are owned and entrepreneurial skills are possessed. All the dimensions are very important for empowerment to occur in a holistic manner. Women now-a-days are relatively empowered than their predecessors. Women empowerment, leads to a silent revolution in the total socio-economic scenario of the nation. The empowered woman is able to exercise her judgement independently and correctly in democracy. Empowerment is expected to develop confidence in one self and have faith in one self. Empowerment directly affects the life of women positively. The life style, social status, struggle against injustice, opposition to various kinds of harassment in the society etc are the in built qualities of women empowerment. In the light of the above facts, in an enlightened society both the government and non-governmental organizations are playing a meaningful, fruitful and effective role in undertaking various activities for women's empowerment. Need for empowerment of women is

- By empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power.
- Women's empowerment can be viewed as a continuum of several inter-related and mutually reinforcing components.
- Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities, to deal with people and institutions in the world around them.
- Participation and greater control and decision making power in the house, community and society.

Thus, empowerment is "a process of awareness and capacity building, leading to greater participation, greater decision-making power and control the transformative action". The empowerment of women covers both individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

Self help groups :

In recent years self help groups are emerging as alternative credit source to the poor. In self help groups, collective actions and solidarity is an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development.

Roul (1996) stated that an SHG is a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and to meet their credit needs.

Self help groups also play a very vital and critical role towards empowering women in almost all the fields. In recent years the group approach to various poverty alleviation programmes is getting recognition in India. Mostly, women are mobilized into groups for undertaking mutually beneficial social and economic activities. The group provides women, a base for self-employment and empowerment through group dynamics. In India the mutual help based groups are known as self help group. It is being realized in India that SHGs can establish relationship between the formal institutions and the poor for providing information, credit and other facilities. It has been very well established that providing finance to the poor after organizing them into homogenous group commonly known as SHGs have given statutory results in India and other developing countries, especially among the rural poor women. Group approach to poverty alleviation is gaining momentum in India and other developing countries. This approach aims at inculcating the habits of saving even in small amounts, supplemented by borrowing from outside sources and rotation of saved and borrowed funds by lending within the group. The SHGs generally have members not exceeding 20 and each group selects among its members a leader called animator. The animator conducts meetings regularly every week.

The basis of SHGs has existed in rural society much prior to the period when rural planners formulated this concept. The groups have also been termed as "affinity group" due

to the existing natural bonds of caste, blood, community or activity and “solidarity groups” as they provide monetary and moral support to each other in times of their difficulty. SHG is not a new concept in development. The traditional Indian society functioned mainly on the basis of self help and mutual aid. However, in recent years, they have been emerging as a major strategy for the promotion of informal credit to the poor. In India the concept of SHGs can be traced back to the Gandhian Grama Swaraj movement. It is mainly concerned with the poor, it is of the people and for the people. Unlike many other countries which have implemented SHGs after the mid seventies as a part of the formal credit delivery system, India has been experimenting with the concept for decades (Karmakar, 1998).

The origin of SHG in its present form can be claimed to be the brain child of Grameen Bank of Bangladesh founded by Prof. Mohammed Yunus of Chittagong University, Bangladesh in the year 1975. It helped to erase the myth that “credit is the privilege of few fortunate people”. The impetus of the present day SHG movement may be attributed to the success of the Grameen Bank (Rajagopalan, 1998). There is surely no better example of empowerment than a SHG which is genuinely owned and managed by its members. To empower women socially, technologically and economically, the mission mode National Agricultural Technology Project (NATP) on ‘Empowerment of Women in Agriculture’ (EWIA) has put tremendous and fruitful effort in the year September 2001.

The present study was designed to know the impact of the above project on self help groups of women members with the following specific objectives :

1. To study the socio-personal characteristics of farm women SHG members.
2. To understand the entrepreneurial and other activities taken up by farm women SHGs.
3. To know the impact of entrepreneurial activities on family living of SHG members.
4. To find out the opinion of SHG members towards functioning and development of SHGs.
5. To identify the problems faced by members of self help group in achieving the objectives of the group

Special features of investigation

The biggest challenge to any civilized society is the economic deprivation of its part. The most potential tool against human deprivation is building human capital among the deprived, through sustainable development initiative, which is taken by the deprived themselves. “Self realization and self initiative are the two most powerful weapons to wash poverty out from the world map”. This dynamic quotation of the world’s greatest economist *Chanakya* has been translated to one word that is SHG. Millions of poor families are able to get sustainable financial service through it. SHGs are the grass root level organizations that are based on the principles of need and collective action. Some SHGs are in action spontaneously but most are promoted by the active involvement of some self-help promoting institutions like Mysore Resettlement and Development Agency (MYRADA), India Development Service (IDS) and Bharatiya Agro Industries Foundation (BAIF). Though late, SHGs have come to be recognized as a pivotal means of sustainable community development. Many government and non-governmental organizations are trying to promote SHGs. This study throws light on how exactly the farm women SHG members have taken benefits of the project “Empowerment of women in agriculture”. In this context an attempt is made to study the impact of SHG on the life and livelihood of women.

Limitations of the study

The study was conducted by a student researcher, who was constrained with limited time and other resources at the disposal. Study relied heavily on respondents memory to gather information pertaining to certain variables under study. Though the student investigator has taken utmost care while collecting data, possibility of some errors creeping in cannot be ruled out.

II. REVIEW OF LITERATURE

Empowerment is the result of the process whereby the powerless or less powerful members of the society gain greater access and control over material and knowledge resources, challenge the ideologies of discrimination & subordination and transform the institutions & structures through which unequal access and control over resources is sustained and perpetuated.

Self help groups of women in India have been recognized as an effective strategy for the empowerment of women in rural areas. In recent years self help groups are emerging as an alternative credit source to the poor.

This chapter consists of salient research findings drawn from the review of literature pertaining to the present problem under investigation. As far as possible the most recent reviews only are incorporated. The entire reviews have been chronologically organized and presented under different heads as given below.

- 2.1 Concepts and definitions of SHGs
- 2.2 Definitions and studies on women empowerment
- 2.3 Socio-economic characteristics of SHG-members
- 2.4 Entrepreneurial activities undertaken by SHG members
- 2.5 Impact of entrepreneurial activities on SHG members
- 2.6 Problems faced by SHG members and their suggestions

2.1 Concepts and definitions of SHGs

Rao (1994) defined SHGs as a means of raising the claim, making capacity of the rural poor for reaching out to such agencies as they are willing to work with and which can provide them with additional production resources. It also implies the development of their bargaining power to an extent that such agencies cannot culturally impose their conditions and regulations upon the rural poor as passive recipients.

As stated by NABARD (1995) SHG is a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs.

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

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

Krishnamurthy (1996) conceptualized SHG as an organization formed by people for pooling their resources to help each other.

Roul (1996) defined an SHG as an institutional frame work for individuals or households who have agreed to cooperate on a continuing basis to pursue one or more objectives.

Kurtz (1997) stated that the SHG concept got extended to areas in which emphasis was upon emotional and physical disabilities rather than social problem alone. Federation of small group oriented to assisting fellow of sufferers of diseases, compulsions and interpersonal problems in the United States.

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

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

From the above definitions, it is clear that basically SHG is a small group of people gathered on voluntary basis with the objective to save money and utilize it to meet out their requirements and/or take up small Income Generating Activities in order to empower themselves.

2.2 Definitions and studies on women empowerment

Staples (1990) defined the term 'empowerment' as (1) To gain power (2) To develop power (3) To take/seize power (4) To facilitate/enable power (5) To give/grant power.

Papa (1991) explained that "Empowerment of women is nothing but strengthening of their innate vitality". It is humanization of humanity. It can be done through acquiring knowledge, power and experience. It is a sense of internal strength and confidence to face life, the right to determine choices in life and the ability to influence a social process that affects their lives.

Surekha and Rajamanamma (1999) described empowerment as an important process through which women are enabled to realize their full identity and power in all spheres of life.

Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relation and of gaining greater control over the source of power. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power & control and to transformative action.

Suriakanti (2000) revealed that SHGs are ideal and comprehensive target groups for literacy training as the members are highly motivated and also mentioned that micro credit coupled with literacy can truly make 21st Century, the century of women.

Sharma (2001) stated empowerment as, both a process and product. Empowerment is a process aimed at changing the nature and direction of systematic focus, which marginalize women and other disadvantaged section in a given context.

Badiger *et al.* (2004) revealed that the use of traditional technologies reduced work efficiency and that women have remained as shadow workers. Improved technologies, if properly used can reduce the drudgery of farm women and increase work efficiency, as technological empowerment of farm women is the need of the day for increased productivity.

Gangwar *et al.* (2004) revealed that membership of dairy cooperative helped women to become economically independent and self-confident with improved prestige in community.

Hasalkar *et al.* (2004) found out that the improved weeding tool *Saral Kurpi* and the fertilizer trolley have proved to reduce the drudgery of farm women while performing the weeding and top dressing of fertilizer activities and also suggested that the women who work in the fields regularly should be consulted for design and development of improved and need based tools and technologies which can help women to come out of the drudgery and become the primary partners of agricultural development.

Joshi (2004) conducted a study on 'womens empowerment : Experience from Watershed Project' and revealed that women members are economically empowered where, about 496 SHGs have generated group savings of about 30 lakhs, which they are circulating among themselves and also stated that involvement of SHG members in economic activity have helped women to gain respect and self confidence. SHG members have been earning between 500-6000 rupees since taking up various income generating activities. Participation

of women SHG members in group meetings, trainings and exposure visits has led to confidence building and self esteem amongst women and organization of women into SHG as fulfilled the need of rural women for a platform for social interaction.

Kishtwaria and Rana (2004) depicted rural women as food providers not only to family members but also to animal stock. They also observed that there was a significant increase in per capita output and production area under operation with use of improved technologies and concluded that developed fodder collector used in fodder collection has a significant contribution in reducing drudgery and improving the output and satisfaction of mountain women.

Vashishta and Kunwar (2004) revealed that the activities of the SHGs have succeeded in achieving empowerment of women both economically and socially and the perception of the stake holders regarding the effectiveness of SHGs was highly satisfactory, positive and encouraging while attempting to improve the programme further.

Wadiwale (2004) explained in study that in Baroda city slum women were empowered by saving-credit programme and educational status of respondents in terms of their attitudinal change to various issues is considerably high.

Sudhindra (2005) conducted a study on empowerment through watershed development in Kolar district of Karnataka state and found that the members of the self help groups are empowered now, to clear off their old debts through their savings and have started economic activities like goat rearing, milk selling etc.

2.3 Socio-economic characteristics of SHG-members

2.3.1 Age

Waghmare *et al.* (1988) observed that middle age respondents had good information about the various government programmes.

Snehalatha (1994) conducted a study on "impact of thrift and credit groups in improving the status of rural women" and indicated that majority of the beneficiaries were middle aged (83.33%).

Hemalatha (1997) revealed that majority of the group members belonged to the age group of 20-30 years, few of them being 35-40 years.

Kumaran (1997) conducted a study in the rural areas of Tirupati block of Andhra Pradesh and reported that, the mean age among the SHG members varied from 22 to 41 years.

Prasad (1998) found that the majority of women members (60%) were in the age group of 25-45 years of whom 40 per cent were in the age group of 30-40 years and about 40 per cent were between 26-30 years.

Victoria Nefa and Someswar (1998) reported that, majority of the beneficiaries belong to the age group of 30-40 years and also indicated that the women beneficiary participation in economic activity declined as the age grows.

Puhazhendi and Jayaraman (1999) pointed out that, 62 per cent of the members of groups were less than 40 years but in case of stabilized groups (groups more than 4 years old) it was as high as 75 per cent.

Murugan and Dharmalingam (2000) in their research study conducted in Tamil Nadu reported that the age group of members lies between 21 and 60.

Banerjee (2002) conducted research in Tamil Nadu and indicated that members in the age group of above 40 years participated actively in the group activities. Groups which were more than 3 years old had 42 per cent of the members of age above 40 years. On the

other hand increased participation of members below 40 years was observed among newly formed groups.

Rangi *et al.* (2002) found that, 70 per cent of the respondents of the SHGs were in the young age group of 25 to 45 years, 18 per cent were in 45 to 55 years, 6 per cent were between 55 to 65 years and 4 per cent were of less than 25 years. Only one respondent was of more than 65 years of age. This analysis showed that young women are more energetic and can take responsibility of additional work in the household. Therefore, they preferred to become a member of the self help group.

It can be inferred from the above reviews that, majority of self help group members belonged to the middle age group, while, extent of participation in group activities was more among youngsters.

2.3.2 Gender

According to Thundiyls (1995) presentation in the international seminar conducted by NABARD at Bangalore, women SHGs are being promoted more actively as they form the major population under poverty.

Dwarki *et al.* (1996) pointed out that women members were found to be more sincere in their regularity and discipline. Most of the self help groups formed were women dominated and mainly emphasized womens upliftment and empowerment.

According to Roul (1996) women were found to be the dominant gender in most of the groups that were functioning well. It may take a long time to remove the various genders biases in the country and SHGs may prove to be a tool to do so. Even the egos under the study indicate a greater degree of satisfaction working with women's groups rather than men's groups.

Radha and Srinivasan (1999) indicated that out of 958 SHG's started by LEAD, an NGO, 865 were women's group constituting more than 85 per cent of the total groups. Mixed groups stood second at 69 SHGs of the total and male groups were only 24 SHGs.

Sherin (1999) reported that cent-per-cent of the non-government SHG respondents and cent-per-cent of the government SHG respondents were women, whereas, most of the quasi-government SHG respondents were men.

Banerjee (2002) pointed out that, as such about 80 per cent of the sample households were women groups, whereas, men and mixed groups constituted 11 per cent and 9 per cent, respectively.

It can be concluded from the above reviews that women are found to be the dominant gender in the SHGs.

2.3.3 Marital status

Snehalatha (1994) studied "impact of thrift and credit groups in improving the status of rural women" and indicated that majority of the beneficiaries were married (85.00%).

Manjula (1995) reported that, majority of the DWCRA women members were married. Kumaran (1997) conducted study at Andhra Pradesh, and pointed that 94 per cent of the group members were married while the rest 6 per cent were unmarried.

Prasad (1998) also observed similar results with majority of women being married. Murugan and Dharmalingam (2000) indicated that in SHGs preference was given for widows, divorcees and deserted women.

Manimekalai and Rajeshwari (2002) conducted research at Tiruchirapalli and Karur districts of Tamil Nadu and revealed that all the women members of SHG are married. However, around 14 per cent of enterprises are run by widows who got no support from their families and had started enterprises for their survival.

It is evident from the above reviews that the most of the respondents in all studies were married, only negligible percentage were unmarried and in some cases preferences were given to widows to take up entrepreneurial activities.

2.3.4 Education

Snehalatha (1994) in her study on “impact of thrift and credit groups in improving the status of rural women” observed that majority of the beneficiaries were illiterate (89.17%).

Hemalatha (1997) mentioned that majority of the group members studied upto primary school level.

Kumaran (1997) in the study conducted at Andhra Pradesh revealed that more than three quarters (76%) of the members were illiterates.

Prasad (1998) found that about 42 per cent of the women were illiterates followed by 38 per cent who had studied upto primary level.

Puhazhendi and Jayaraman (1999) indicated that on the whole 67 per cent were illiterate and 30 per cent had primary schooling, while in the stabilized groups the percentage of illiterates were comparatively little lower at 55 per cent and those who studied upto secondary school level comprised 10 per cent. The study thus highlighted an inverse relationship between illiteracy level and age of the group.

Suriakanthi (2000) conducted research at Gandhigram of Dindigul district of Tamil Nadu. In her survey of 120 SHGs, she found that 95 per cent of the members and 75 per cent of the office bearers were illiterate as they were not from the economically affluent families. In 50 per cent of the groups surveyed literate members write the minutes and accounts. If the office bearers are illiterate, when asked whether they knew how much they had saved as a group, 10 per cent of the illiterate members said that they did not know.

Bharat (2002) who studied a case at Saharanpur district of Uttar Pradesh observed that Phool Kalai, a dalit woman heads a SHG called Naiumang. Nirmala, a co-ordinator of her group says “although Phoolkalai is completely illiterate; yet her ability to do all the arithmetic work, relating to the group accounts is astounding”. Phoolkali first took a loan of Rs. 5,000 to take hold on control for farming, she grew wheat and rice on this land. She was able to promptly return this loan.

Rangi *et al.* (2002) reported that 70 per cent SHG members at Fatehgarh Sahib were educated and the rest 30 per cent were totally illiterate. Among the educated category of the respondents, majority (57%) had education from 5th to middle standard and about 29 per cent were educated upto 9th and 10th standard. Therefore, even the educated groups of the respondents were not highly qualified.

Vasudevarao's (2003) study in three districts of Andhra Pradesh found that illiterates formed only 11 per cent, while 60 per cent had been to school.

It could be concluded from the above studies that, majority of the women SHG members were illiterate and among literates, majority were educated upto primary level only.

2.3.5 Family type

Snehalatha (1994) conducted a study on "impact of thrift and credit groups in improving the status of rural women". The study revealed that majority of the beneficiaries belonged to nuclear families (75.00%).

Manjula (1995) reported that, majority of DWCRA women were belonging to joint families.

Hemalatha (1997) indicated that majority of the group members belonged to nuclear family.

Kumaran (1997) found that the average family size among the group members varies from three to six.

Prasad (1998) reported that the dominant category was nuclear family with an average family size of five. The same study reported that the SHG members belonged to nuclear family and had an average family size of five.

Rangi *et al.* (2002) observed that 56 per cent of the respondents were having upto 5 family members, whereas, 44 per cent had 6 to 10 family members. The latter categories of the respondents were living in the joint families.

It can be concluded from the above studies that majority of the women SHG members belong to nuclear families.

2.3.6 Income

Prem Kumar and Rahul Kumar (1992) found that on an average an additional monthly income of Rs 280/-, Rs. 395/- and Rs. 280/- had accrued to the participants of tailoring, dairy and mat weaving traders respectively.

Sivasankaraiah and Ramappa (1993) revealed that out of 105 beneficiaries of DWCRA majority of them (60%) were earning an income between Rs. 3,600 to Rs. 5,000 a year. Only 10 members were earning income above Rs. 6,000 per year.

Kumaran (1997) conducted a study at Andhra Pradesh and reported that family income per month varied from Rs. 255 to Rs. 890 amongst the various group members.

Prasad (1998) mentioned that majority (60%) of the SHG members had per capita income ranging from Rs. 500 to Rs. 1000 per month.

Snehalata and Reddy (1998) showed that education, achievement motivation, education of children, food intake and health care, knowledge on thrift and credit had positive and significant correlation with additional income generated. Majority of the respondents had an annual additional generated income from Rs. 2,400 to Rs. 3,600. Only 6.67 per cent could earn above Rs. 3601 per annum while the remaining 18.33 per cent earned only upto Rs. 1200.

Puhazhendi and Jayaraman (1999) found that the average net income of the members increased from Rs. 7,210 to Rs. 14,370 by becoming a part of the SHGs.

Murugan and Dharmalingam (2000) conducted a study at Tamil Nadu and revealed that all the members of the SHGs were below poverty line.

Puhazhendi (2000) reported that 49 per cent of the group members belonged to the poorest of the poor and 40 per cent were very poor.

Banerjee (2002) in the study conducted in various parts of South India indicated that 49 per cent of the group members belonged to poorest of the poor category and was represented mainly by landless labourers with seasonal employment. About 40 per cent of them were poor and they had income from other sources in addition to the wage earnings.

The remaining 11 per cent of the group members were land owners with activities such as dairy, poultry etc.

Rangi *et al.* (2002) found that majority (58%) of the respondents families had net monthly income between Rs. 2000 and Rs. 6000, 12 per cent of the families had between Rs. 6000 and Rs. 8000, 2 per cent of the families had Rs. 8000 and Rs. 10,000 and 22 per cent had Rs. 10,000 and above. The casually employed workers in agricultural and non-agricultural sectors had comparatively low income because employment was for a limited period in each month.

It could be inferred from the above reviewed studies that the average monthly income of SHG members was at subsistence level.

2.3.7 Extension participation and extension contacts

Puhazhendi (2000) reported that NGOs trained 76 per cent of the group representatives in the procedures to conduct meetings, maintenance of records and for familiarization with banking operation. The potential group members were also identified and provided training to take up income generating activities.

Mohan Rao and Sivaram (2001) in the study conducted at Nagaur district of Rajasthan stated that training to SHGs gained importance in implementing livestock hybridization programmes, organizing agro-processing systems, generation and maintenance of common assets, community biogas plants, community solar illumination systems etc. in Rajasthan.

Banerjee (2002) observed that about 62 per cent of the members of the selected groups expressed satisfaction about the quality of the training imparted by NGOs.

Ritu Jain *et al.* (2003) pointed that about 44 per cent of the respondents had high level of participation in group action followed by 30 and 25 per cent women having medium and low participation in group action, respectively.

Purushotham (2004) conducted a study in different parts of the country and reported that some of the SHG members involved in micro-enterprises and non-farm activities have to often visit the local markets which in most of the cases are located in block/rural towns. In every block, Block Mahila Samakya office is made available to the visiting SHG members for overnight stay.

Raghuprasad *et al.* (2004) explained that in majority of the cases training was given on resource management, time management, conflict management and home management.

It could be summarized from the above reviews that the training topics for SHG members varied from book keeping to maintenance of community assets to income generating activities.

2.4 Entrepreneurial activities undertaken by shg members

Sivasankaraiah and Ramappa (1993) revealed that most of the beneficiaries of DWCRA belonged to bamboo basket making trade, and mat weaving trade in the four selected villages.

Hommel (1997) examined self help groups in Vietnam and found duck breeding, cattle and goat breeding or fruit crops raising as the common enterprises undertaken. The profit generated was recycled into the group funds for building schools or sanitation stations.

Weaving bedmats using pandanus leaves, manufacturing agarbathis under the trade name "Poicka Agarbathi", manufacture of school bags using second hand machines, land development under watershed programme, making umbrellas, compost making, mushroom

production and milk testing are some of the activities taken up by SHG members as commercial ventures. They even provided "Shramdan" to clear flooded village pathways (NABARD, 1997).

Snehalatha and Reddy (1998) observed that the income generating activities taken up by the women were dairy, forest nursery, sericulture, vegetable cultivation and petty business which was carried out as a group activity.

Prasad (2000) revealed that in many villages community issues like drinking water, roads, electricity and health services were addressed by the women groups. The women involved themselves in various activities like disilting of tanks and working towards child development in addition to income generation programmes.

The positive impact of employment generation on the group members who had undertaken income generating activities was observed in 45 per cent of the group members. Undertaking supplementary activities such as animal husbandry, poultry, etc. and non-farm activities like petty shop, kirani shop, flower vending business etc., provided employment to a greater extent. The annual employment available for the group members has increased by 85 per cent during the post group formation when compared to the pre group formation period (Puhazhendi, 2000).

Badiger and Jutle (2004) conducted study on "need assessment and entrepreneurship management of farm women" in different villages of Dharwad, Hubli and Gadag blocks and assessed their needs for economic empowerment and suggested some of the entrepreneurial activities to the SHGs of farm women under NATP project 'Empowerment of Women in Agriculture' such as rawa making, chilli pounding, papad making, oil expeller, vermicelli making, grain mill and dal mill.

From the above studies it can be concluded that the activities taken up by the SHG members is neither confined to the traditional sector nor the modern sector. Any enterprise which is sustainable, remunerative and suitable to the local conditions has been taken up by the SHG members.

2.5 Impact of entrepreneurial activities on shg members

Shanta and Subramaniam (1985) studied the 'success story of women's cooperative' and found that the members of Tiruchirapalli Ladies Stationary Goods Manufacturing Cooperative Society Limited earn on an average Rs. 3/- to 5/- per day as wages apart from bonus and profits. The members felt that they can earn some bread for the family and have cultivated the habit of savings.

Maxi and Suyarti (1992) concluded that Bina Swadaya's strategies in promoting SHGs in Indonesia have improved the standard of living of the poor both directly and through intermediaries.

NABARD (1997) mentioned that the SHGs of Kerala have become centers for initiating social action against dowry system, alcoholism, illiteracy and divorce and also 2000 households have constructed sanitary latrines through SHG loans.

Hartwig (1999) noted that SHGs of Africa have increased the family income thereby ensuring food security and childrens education.

Mishra (1999) portrayed that SHGs had enabled tribal women of Orissa to work against liquor and associated problems of alcoholism.

Abdulla (2000) concluded in his study on "Tribal Custom that helps Rural Development" that many of the SHG members, with their popularity, are occupying important positions in gram panchayats, cooperatives and other social organisations. They are also

dealing with socio-economic problems such as prohibition of alcohol, child marriages and dowry in the community.

Prasad (2000) reported that 90 per cent of women in the SHG federation have learnt to sign their names. Many have come forward to learn how to read and write and some have shown a keen interest in computers.

Puhazhendhi (2000) observed that of the sampled households food items like wheat and rice which was consumed only during festivals was consumed regularly. Similar was the case of vegetables. Further 27 per cent were stocking food for lean season and 8 per cent owned radios after joining SHGs.

Banerjee (2002) in his evaluation study of "self help group in Tamil Nadu" expressed that few women members of the groups got elected in panchayat bodies and pressurized the authorities in laying of roads, getting electric connection and providing drainage, borewell and constructing community halls which would definitely go a long way in improving the quality of life of the members. The author also indicated that women members expressed full satisfaction over their performance and wanted to continue their association with the groups.

Kothai *et al.* (2003) corroborated that there was positive impact on SHG members where the confidence level of the women members has increased enormously. They could talk to outsiders without any inhibition, they were capable of moving around to cities and banks without seeking the help from men and were also not getting cheated/exploited easily by merchants and middle men.

Vasudeva (2004) rewarded Andhra Pradesh SHGs by saying that they are steadily bringing a silent revolution in the empowerment of women in rural areas and have achieved a respectable position in the country overall the states.

SHGs have brought about a massive impact on the rural women of our country especially in the 4 southern states of Andhra Pradesh, Tamil Nadu, Karnataka and Kerala. The above studies reveal that SHGs have ushered in prosperity and contentment in the lives of the rural poor especially in their nutritional and living standards.

2.6 Problems faced by shg members and their suggestions

Shanta and Subramaniam (1985) found that the main problems the Tiruchirapalli ladies stationary goods manufacturing cooperative society faced was the purchase of raw material in the open market which becomes too costly.

Mohandas (1987) listed problems of women cooperative such as poor membership, inadequate cooperative education, poor capital base, lack of diversification, absence of marketing channel and difficulty in input procurements, in his study on status of women in Kerala.

Thangamuthu and Manimekalai (1989) while studying generation of employment for women through DWCRAs noticed that women making masala powder faced the problem of power cut. Since the power cut was directly related with earnings, they used to work even during night time and whenever the power was available. A major problem hindering the smooth running of the units was, lack of facilities for marketing of the produce at the right time. Further it was reported by the respondents including the organizer, that the 'machine' to prepare the powder provided by the scheme fails to produce the 'fine powder'.

Gautham and Singh (1990) reported with respect to the constraints in taking up profitable enterprises among members of SHGs. Eighty two per cent of them opined that lack of technical advice is the major problem and 70 per cent of respondents said lack of market for their produce is the major constraint for them. Further 67 per cent of the respondents said absence of continuous followup from the sponsoring agencies as the constraint they are facing. Difficulty in getting required financial assistance is also the constraint for 66 per cent of

the respondents. Apart from these, few of them also expressed their internal problems like poor leadership, conflicts among the members & with outsiders, constraints in decision making, lack of time etc.

World Bank (1990) in its exclusive summary on "Good practice in non-lending operations" reported that effectiveness of credit programmes for women was constrained by (a) weak organizational structure and poor loan supervision of most agencies especially government agencies, (b) tendencies of women to invest in activities with inherent low rates of returns constrained by both market facilities and low skill leveler, (c) high operating cost of credit agencies because they need to provide non-credit services to clients.

Desai and Mohiuddin (1992) recommended that credit organizations should simplify the procedures and modalities of credit to suit the education level of the rural women. The credit organizations should develop simple literature on local language for the benefit of rural women.

Parekh and Mehta (1992) in their paper on "empowerment of rural women – A case study of Uudwada" revealed the problems faced by rural women like vested interests of the officials, refusal to give loans to defaulter families etc. The suggestions provided were ; making women aware of credit facilities and the procedures and securing credit, proper identification of beneficiaries, recognition of womens needs.

Manimekalai and Rajendran (1993) found that most of the women were not willing to take up new venture under DWCRA, though they remained unemployed because of the male dominant families, where husbands were not interested in sending their wives to take up new occupation. Secondly most of the women were reluctant to go outside their villages to take up training.

Snehalatha (1994) observed that lack of co-operation among group members, mismanagement of accounts and difficulties in repaying credit within stipulated time were the major problems of the rural women.

Rajani (1995) in her research study on "overcoming immobilities of women for sustainable development" stated that, the three major immobilities of woman are lack of health, lack of education and lack of economic independence.

Sundaram and Singh (1995) revealed the problems faced and suggestions given by DWCRA beneficiaries. The problems were poor physical layout, ventilation and lighting of the work place, lack of transport, delayed payments for goods. The suggestions were providing advance traveling expenses to the beneficiaries, avoiding delay in payments for the produce and providing child care facilities.

Kiranmayee (1996) while studying the perceived problems of group leaders revealed the lack of co-operation among members, irregularity in repaying the loans, insufficient loans, illiteracy, lack of marketing facilities, lack of knowledge etc. She also reported suggestions offered by the group leaders as suspension of non-cooperative members, division of group further into small groups, education for SHG members, creating awareness about schemes and co-ordination of group members.

Tejaswini and Veerabhadraiah (1996) identified the problems faced by rural women in SHG activities. The findings revealed 85 per cent of them facing difficulty in getting good price for their product, lack of common work place (83.00%), lack of proper marketing facilities (75.00%), problems in getting loan money released in time (66.00%) and lack of training facilities (50.00%).

Kumaran (1997) concluded that passivity in SHG is mainly on account of irregularity in payment of savings and employment of loans, non-adherence to norms set by the group and lack of mutual trust and confidence among members. Regular defaulting by some members resulted in dissolution of some SHGs.

Kurtz (1997) found that long term involvement is necessary for those participants who need to make a radical self-transformation, to maintain a radical change in life style and to endure long-term afflictions. Long term involvement provides the participants an opportunity to help others and to acquire leadership skills. Members should therefore be encouraged to retain these rewards.

Ramalakshmi (1998) pointed out inadequate working capital as the most serious problem restricting the performance of many DWCRA groups and also the group members need training for skill enhancement especially for items like soft toys, terracotta, pottery, ready made garments, foot wear, woolen blankets etc.

Rao and Padmaja (1998) suggested that the SHG members should undergo some vocational training to utilize the money in a proper way and also that NGO run by women should come forward to help them start new business like photo lamination, paper making, sericulture, basket weaving and typing.

Snehalatha (1998) listed out the problems faced by group members as selling the produce which assured market outlets, lack of cooperation and team work among group members, non-availability of sufficient matching grant in time, ineffective group leadership, lack of training in group formation, unequal work delegation, mismanagement of accounts and discontinuance of internal lending. The problems perceived by group leaders were lack of time to perform home, farm and group activities, no reimbursement of money spent for group purposes, explaining accounts to illiterate members, resolving group conflicts, misunderstanding of group members that leaders benefit more and there are no economic incentives for being a group leader.

Mangasri (1999) reported that, the problems faced by DWCRA women are lack of awareness, social and community pressure and suggestions are training, adequate supply of information and resources.

Puhazhendi and Jayaraman (1999) attributed non-cooperation of individual members with group activities as well as personality clash between office bearers and group members to the disintegration of groups. Lack of follow up action by the field staff of NGOs also played a major role in disintegration.

Shylendra (1999) in the study conducted at Bidai village of Gujarat observed that the wrong approach followed in the SHG formation by the team, misconceptions about SHGs goal both among the team and members of SHGs and lack of clarity about the concept of SHG particularly by the team lead to the failure of SHGs.

A study conducted by Pratap *et al.* (2000) on the members of credit management groups revealed that a majority of members (67.8%) suggested that sincere efforts by the NGO was necessary for maintenance of unity among members. More than half of the respondents suggested more financial assistance from the NGO.

Raghuprasad *et al.* (2004) in the study conducted in Shimoga district pointed that internal problems faced by some groups are lack of good leadership, conflicts among its members, time constraints, lack of decision making, inadequate space to conduct activities etc.

With the above reviews on the problems of rural women it is very clear that rural women are facing personal problems like lack of training and education, lack of freedom to take decision, responsibility of performing household activities etc., common social problems faced by rural women were lack of social mobility, lack of cooperation among members, caste system in the village, cultural norms etc., and economic problems faced by them were insufficient loans, little income, high cost of raw materials, lack of marketing facilities etc. Various suggestions education were provided by the women and are education, training to women, improving their awareness, providing organizational support, encouraging them to form SHGs for empowering themselves.

III. MATERIAL AND METHODS

A study on "Assessment of self help groups promoted under NATP on Empowerment of Women in Agriculture" was conducted during the year 2004-05 in Dharwad and Gadag districts of Karnataka state. This chapter deals with the description of the procedure followed to carry out the investigation. The location of the study and sampling technique for investigation and devices used for analysis of the data are also explained in this chapter under the following sub-headings.

- 3.1 Locale of the study area
- 3.2 Selection of villages
- 3.3 Selection of SHGs
- 3.4 Selection of respondents
- 3.5 Research design
- 3.6 Quantification of variables
- 3.7 Instrument for data collection
- 3.8 Statistical tools and tests used

3.1 Locale of the study area

The study was conducted in Dharwad and Hubli talukas of Dharwad district and Gadag taluka of Gadag district.

3.1.1 Brief description of the study area

Dharwad district is situated in the northern part of Karnataka state 74°28' north latitude and 14°31' eastern latitude. The district comes under northern dry zone and northern transitional zone. Geographical area of Dharwad district is 4092 square kilometers. The population of Dharwad is 16,03,794 comprising 8,23,415 male and 7,80,379 female population. The literacy rate of the district is 71 per cent. Male literacy is 78.5 per cent and female literacy is 63.5 per cent. The important crops grown in the area are cotton, jowar, maize, chilli, groundnut, sunflower, safflower, wheat and onion.

Gadag district is situated in the northern part of Karnataka state. This district is one of the three new districts of Karnataka that were carved out of the earlier Dharwad in November 1998. It is surrounded in the East by Koppal district, in the North-west by Belgaum district, in the West by Dharwad district, in the north by Bagalkot district, in the south-west by Haveri district and in the south by Bellary district. Gadag district has a very distinct position in the history of Indian co-operative movement. The population of the taluk contributes to 3,32,140 (2001 census) with 1000:952 male to female ratio. Among which majority of the population (33,038) belongs to farming community. The important crops grown in the area are cotton, groundnut, maize etc.

3.2 Selection of villages

Out of 27 districts in Karnataka, villages from Dharwad and Gadag districts were purposively selected because of the successful functioning of the SHGs formed under NATP.

NATP adopted villages, which were in Dharwad and Gadag district were obtained from the principal investigator of the project and were selected for the study. Villages having effective and coordinated working of SHG were also one of the criteria to select. Villages in Dharwad and Gadag district were selected for the study, keeping in view the availability of time, other resources and convenience of the researcher

3.3 Selection of SHGs

The list of SHGs working effectively and in coordination, operating in Dharwad and Gadag districts and promoted under NATP was obtained from Principal Investigator of the project.

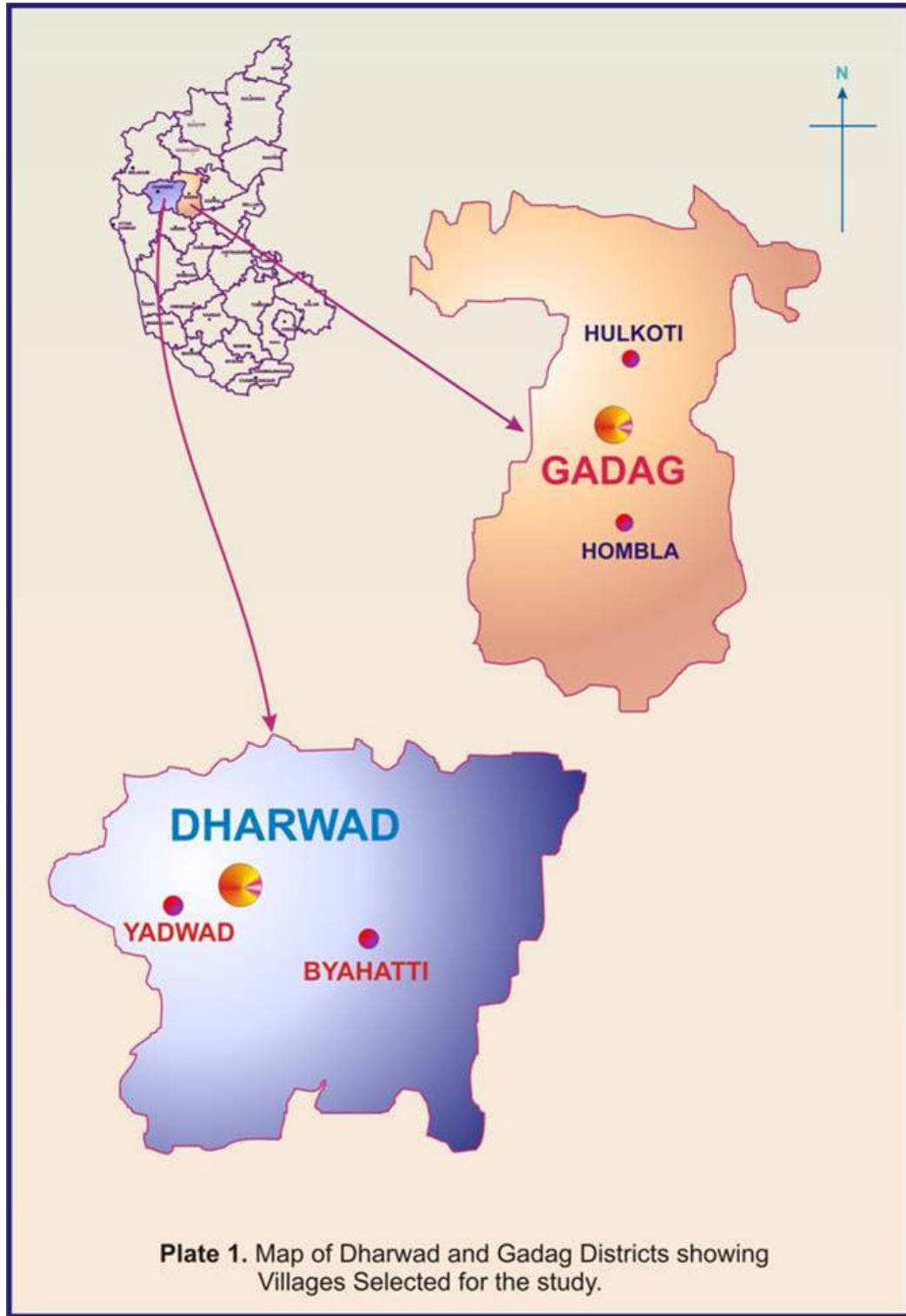


Plate1: Map of Dharwad and Gadag Districts showing villages selected for the study

3.4 Selection of the respondents

The method used for selection of the respondents was purposive sampling. Forty respondents each were selected purposively from Yadwad and Byahatti villages of Dharwad district. However in Gadag district 25 respondents from Hulkoti and 15 respondents from Hombal villages were purposively selected who were in association with project since five years and who were involved in entrepreneurial activities through SHGs. Respondents were also selected based on the criteria such as rural women only who are involved in agricultural activities having land holding of 5 and less than 5 acres. Thus the total sample size constituted 120 respondents.

Table 1 : Village-wise selection of the respondents

Sl. No.	District	Taluk	Villages	Respondents selected
1.	Dharwad	Dharwad	Yadwad	40
			Byahatti	40
2.	Gadag	Gadag	Hulkoti	25
			Hombal	15
			Total	120

3.5 Research design

The research design adopted for this study was of ex-post facto in nature since the phenomenon had already occurred. According to Kerlinger (1973) "expost facto" research, is a systematic empirical enquiry in which the researcher does not have direct control over independent variables because either their manifestation has already occurred or they are not inherently manipulated. This influences relations among variables, which were made without direct intervention from concurrent variation of independent and dependent variables. Hence the research design was of expost facto type.

3.6 Quantification of variables

3.6.1 Independent variables

Sl. No.	Variables	Empirical measurements
3.6.1.1	Age	Procedure followed by Masali (2002)
3.6.1.2.	Marital status	Procedure followed by AICRP (HE) (2001)
3.6.1.3.	Educational status	Procedure followed by Usha Rani (1999)
3.6.1.4.	Family type	Procedure followed by Sultana (2001)
3.6.1.5.	Annual income	Procedure followed by Kalkannavar (1999)
3.6.1.6.	Extension participation	Procedure followed by Sultana (2001)
3.6.1.7.	Extension contact	Procedure followed by Sultana (2001)

3.6.2 Dependent variables

Sl. No.	Variables	Empirical measurements
3.6.2.1	Participation	Index developed for the study
3.6.2.2.	Impact	Index developed for the study
3.6.2.3.	Opinion	Index developed for the study

3.6.1 Independent variables

3.6.1.1 Age

Farm women above 18 years and below 50 years were considered as project beneficiaries as per the project criteria. Age was measured as the number of calendar years reported to have been completed by the respondent at the time of interview. The respondents were categorized into two groups based on their age as follows :

Category	Scores
Young (from 18-35)	1
Middle (more than 35-50)	2

The above procedure was followed by Masali (2002).

3.6.1.2 Marital status

Marital status of the respondents was classified into married, unmarried and widow. Scores assigned were as followed by AICRP (HE) (2001).

Category	Score
Married	1
Unmarried	2
Widow	3

The above procedure followed by AICRP (HE) was used with slight modification, since the study did not encounter divorcees.

3.6.1.3 Educational status

It is operationalised as the extent of formal education undergone by the rural women. The respondents were grouped into different categories based on frequencies. The procedure followed by Usha Rani (1999) was used.

Category	Scores
Illiterate (do not know to read and write)	0
Primary school (upto 4 th standard)	1
Middle school (upto 7 th standard)	2
High school (upto 10 th standard)	3
College and University	4

3.6.1.4 Family type

Family type refers to the classification of family as nuclear and joint. The basic grouping of mates and their children is called nuclear family. The collection of more than one nuclear family on the basis of close blood ties and common residence is called joint family. Scores of one and two were given for joint and nuclear family.

Category	Age
Joint	1
Nuclear	2

This method was adopted by Sultana (2001).

3.6.1.5 Annual Income

Annual family income refers to the income earned by all the members of the family of the respondents from all sources per year. Categorization of annual income was done as follows.

Category	Annual income (Rs.)
Low income (<12,000)	Less than (mean – 0.425 SD)
Medium income (12,000-30,000)	Between (mean ± 0.425 SD)
High income (>30,000)	More than (mean + 0.425 SD)

This method was adopted by Kalakanavar (1999).

3.6.1.6 Extension participation

Extension participation referred to the extent of participation of rural women in different extension activities like meeting, field days, exhibition, demonstrations, krishimela, training programmes etc. The frequency of extension participation was quantified on a three point continuum namely regularly, occasionally and never with the scores of 3, 2 and 1 respectively. The high scores revealed greater participation of the respondents in extension activities. The participants responses were later categorized considering mean and standard deviation as a measure of check and expressed in frequency and percentages.

Categories	Range
Low	Less than (mean – 0.425 SD)
Medium	Between (mean ± 0.425 SD)
High	More than (mean + 0.425 SD)

This procedure was adopted by Sultana (2001).

3.6.1.7 Extension Contact

Extension contact referred to the frequency of meeting of the respondents with the extension personnel of various developmental departments like NGO functionaries, AAO (farm women), anganwadi teacher, ANM, school teacher, NATP staff and workers etc. to get information on various aspects.

Categorization was done as per the suggestion of the experts.

Frequency	Scores
Regularly	3
Occasionally	2
Never	1

Mean and standard deviation were worked out and the respondents were categorized as follows :

Categories	Range
Low	Less than (mean – 0.425 SD)
Medium	Between (mean ± 0.425 SD)
High	More than (mean + 0.425 SD)

3.6.2 Dependent variables

3.6.2.1 Participation in entrepreneurial activities

Participation refers to extent of engagement of rural women in different entrepreneurial activities.

After discussing and collecting the data, these entrepreneurial activities were numbered upto 20. The extent of participation was seen on a 3 point continuum as regularly, occasionally and never and the scores were given as 3, 2 and 1 respectively. The participation of SHG members in the entrepreneurial activities, which were included in the study are enclosed in Appendix I. The aggregate participation score of each respondent was obtained by adding the respective score for each item.

Participation of the respondents in entrepreneurial activities was studied by asking them whether they performed the activities regularly, occasionally or never. Based on the responses of the respondents the frequencies and percentages were calculated. Maximum score obtained by respondents indicated higher participation in different entrepreneurial activities.

3.6.2.2 Opinion

According to common usage 'opinion is a judgement or belief based on grounds short of proof provisional conviction founded on probable evidence' (Bhatia, 1965). In the present study opinion about functioning and development of SHGs has been considered as one of the dependent variable.

Collection of information

The objective was to select a set of items in such a manner that the acceptance or rejection of each one will imply a definite degree of favourable or unfavourable opinion towards the programme. As such 20 statements were prepared under 4 different headings namely SHGs, agriculture implements, enterprises and the project after consultation with experts. These 20 statements include both positive and negative statements. Respondents were asked to give their responses on 3 point continuum namely strongly agree, agree and disagree for each statement.

The responses of the beneficiaries were recorded. The weightage of 3,2 and 1 to strongly agree, agree and disagree were assigned. The maximum score that one could get was 60 and the minimum was 20.

3.6.2.3 Impact

Impact of the project on SHG members was assessed based on a 5 point continuum and the scoring pattern was 5, 4, 3, 2 and 1 for very high, high, moderate, low and very low respectively. The aspects covered for measuring impact were confidence building, self esteem, decision making pattern, capacity building, psychological aspects and social empowerment. Impact index was also obtained by using the formula.

$$\text{Impact index} = \frac{\text{Average scores obtained}}{\text{Average maximum scores to be obtained}} \times 100$$

3.6.2.4 Problems and Suggestions

Respondents were asked to mention the problems faced by them while undertaking the entrepreneurial activities in the SHG and at the same time suggestions for improvement of SHGs were also noted down.

3.7 Instrument for data collection

Keeping in view the objectives and the variables under study, an interview schedule was prepared and this schedule was pre-tested in a non-sample area to identify ambiguities in the questions. Based on the experience gained during pre-testing and suggestions given by experts, necessary corrections and modifications were done especially to ensure that the instructions and questions were clear and unambiguous.

The final schedule consisted of two parts, namely general information which includes socio-personal characteristics like age, education, marital status, type of family, family income etc. and specific information which includes their entrepreneurial activities and other activities, savings and loans, impact of entrepreneurial activities, opinion towards project, problems and their suggestions for improvement of the self help groups. The final format of interview schedule is presented in Appendix I. The required information was obtained with the help of pre-tested schedule using personal interview method.

3.7.1 Administration of the interview schedule

The researcher visited the selected villages of NATP and face to face home interviews were conducted and through pre-tested schedule the required data was collected. Care was taken to utilize the leisure time of SHG members by the researcher.

3.8 Statistical tools and tests used

The data collected for the study was processed and analysed by using suitable statistical techniques. Frequency, percentage, mean and standard deviation mean rankings and paired t-test were used to present the collected data.

3.8.1 Karl Pearson's Product moment correlation coefficient

Correlation coefficient analysis was used to measure the relationship between dependent and independent variables using Karl Pearson's product correlation formula:

$$r = \frac{\sum(X_i - \bar{X})(Y_i - \bar{Y})}{\sqrt{\sum(X_i - \bar{X})^2 \sum(Y_i - \bar{Y})^2}}$$

Where,

r = simple correlation coefficient

X = independent variable

Y = dependent variable

\bar{X} = sum of X values

\bar{Y} = Sum of Y values

X^2 = Sum of squares of X values

Y^2 = Sum of squares of Y values

XY = Sum of XY

n = number of pairs of observation.

Paired t-test was used to find the significance level.

$$t = \frac{|\bar{d} - \theta|}{\sqrt{S_d^2/n}}$$

\bar{d} = Mean of the differences

d_i = $Y_i - X_i$ (Y_i = Final reading, X_i = Initial reading)

S_d = Standard deviation

IV. RESULTS

Keeping the objectives of the study in view the results are presented under the following headings.

- 4.1 General Characteristics of SHGs
- 4.2 Socio-economic characteristics of rural women in self-help groups
- 4.3 Entrepreneurial and other activities undertaken by SHG members
- 4.4 Activities performed in the meeting
 - 4.4.1 Rankings given by the SHG members to the activities performed in the meeting
 - 4.4.2 Advantages of SHG as perceived by the members
- 4.5 Savings and loans
 - 4.5.1 Account keeping by the Self Help Groups
 - 4.5.2 Utilization of profit earned by SHG members
 - 4.5.3 Level of income after joining the Empowerment of Women in Agriculture (EWIA) project
 - 4.5.4 Savings and profit made by SHG members
- 4.6 Impact of NATP project in empowering SHG members
- 4.7 Opinion of the members towards the functioning and development of SHGs
- 4.8 Relationship of the selected independent variables with entrepreneurial and other activities.
- 4.9 Problems as perceived by SHG members and their suggestions towards improvement of SHGs
- 4.10 Overall benefits of the NATP project

4.1 General characteristics of the SHGs

The information provided in Table 1 indicates name of the village, name of the SHGs, number of members included in the study and main activities undertaken by the SHGs. This table shows that the SHGs promoted by the project in the year 2001 were more in Yadwad village and Byahatti village when compared to other two villages which are having lesser number of SHGs. In almost all the SHGs more number of members were included but in three SHGs only two members were taken for the study.

For five groups vermicelli making was a common activity and for four groups rava making was a common activity. Dallmill, oil expeller and home products such as chutney powders, pickles, muruku, sweets etc., were taken as entrepreneurial activities by Mahalaxmi Shashaktikarana Sangha of Yadwad village, Akkamahadevi Shashaktikarana Sangha of Byahatti village and Tejashwani Shashaktikarana Sangha of Hombla village respectively. Papad making, roti making, bulk purchase of groceries and chilli pounding were taken up by other groups like Mahalaxmi Shashaktikarna Sangha, Pragathi Shashaktikarna Sangha and Akkamahadevi Shashaktikarna Sangha.

4.2 Socio-economic characteristics of rural women in self-help groups

The information on socio-economic characteristics of rural women of self help groups like age, education, marital status, family type, annual income, extension participation and extension contacts has been collected and presented in Table 2.

4.2.1 Age

It was evident from Table 2 that majority of the SHG members (51.7%) were young aged (18-35) and 48.3 per cent of them were middle aged (36-50). This selection was in confirmation with the project norms.

Table 1. General characteristics of the SHGs

N = 120

Sl. No.	Name of the village	Name of the SHG	Number of members included in the study	Activity undertaken by the SHG
1.	Yadwad	Mahalaxmi Sashakthikarana Sangha	6	Dal mill + papad making + roti making
		Pragathi Sashakthikarana Sangha	11	Roti making + papad making + bulk purchase of groceries + masala powder making
		Gowri Sashakthikarana Sangha	2	Rava making
		Ganesh Sashakthikarana Sangha	2	Rava making
		Spurthi Sashakthikarana Sangha	9	Vermicilli making
		Usha Sashakthikarana Sangha	10	Vermicilli making
2.	Byahatti	Renuka Sashakthikarana Sanghaa	15	Rava making
		Akkamadevi Sashakthikarana Sanghaa	15	Chilli ponding + oil expelling
		Mahalaxmi Sashakthikarana Sanghaa	8	Vermicelli making
		Annapurneshwari Sashakthikarana Sanghaa	2	Rotation of group savings
3.	Hulkoti	Mahalaxmi Sashakthikarana Sanghaa	15	Vermicelli making + chilli ponding
		Ganesh Sashakthikarana Sanghaa	10	Vermicelli making
4.	Hombal	Tejashwani Sashakthikarana Sanghaa	15	Rava making + home products (chutney powder, pickles etc.)
		Total	120	

4.2.2 Marital status

It was clear from the Table 2 that majority of women members (87.5%) were married, 9.2 per cent of them were widow and negligible per cent (3.3%) of them were unmarried.

4.2.3 Educational status

The educational level of the SHG members shows that 44.2 per cent of them were illiterates followed by 23.3 per cent had high school level education. Primary level and middle school level education was obtained by 13.3 per cent of the respondents each and the remaining 5.8 per cent have completed their education upto college level.

4.2.4 Family type

It was noticed from the Table 2 that majority of the respondents (57.5%) belonged to nuclear families and 42.5 per cent belonged to joint families.

4.2.5 Family income

With regard to family income majority (72.5%) of the families had medium level of income (12,000-30,000) followed by low level income (19.2%, <12,000). Only 8.3 per cent had high income (>30,000).

4.2.6 Respondents income

With respect to respondents income 67.5 per cent of the farm women members had medium income followed by low income (22.5%). Only 10.0 per cent of the SHG members had high income as shown in Table 2.

4.2.7 Extension participation

A cursory look at the Table 2 indicates that 39.2 per cent of the respondents had low level extension participation followed by 36.7 per cent of women who belonged to high extension participation category. Medium level of extension participation was observed only in 24.2 per cent of the respondents.

4.2.7 Extension contact

With respect to extension contact majority of the women members (45.0%) had medium level of extension contact followed by 33.3 per cent of women having low level of extension contact. Only a small percentage (21.7%) of women members had high level of extension contact.

4.3 Entrepreneurial activities and other activities undertaken by shg members

Entrepreneurial activities undertaken by SHG members are displayed in Table 3. Accordingly, 40.0 per cent of the respondents participated regularly in vermicelli making activity followed by 20.8 per cent in rava making, 16.7 per cent in chilli pounding and 15.8 per cent in tailoring activities and least number of respondents participated in flour milling and goat rearing accounting to 0.8 per cent each. Some of the activities such as kitchen gardening, bangle selling, selling of vegetables and selling of ready made garments & sarees were taken up by 1.7 per cent of the respondents each.

Table 2. Socio-economic profile of the members

N = 120

Sl. No.	Category	Respondents	
		Frequency	Percentage
1.	Age*		
a.	Young (from 18-35 years)	62	51.7
b.	Middle (more than 35 – 50 years)	58	48.3
2.	Marital status		
a.	Married	105	87.5
b.	Unmarried	4	3.3
c.	Widow	11	9.2
3.	Educational status		
a.	Illiterates	53	44.2
b.	Primary school	16	13.3
c.	Middle school	16	13.3
d.	High school	28	23.3
e.	College	7	5.8
4.	Family type		
a.	Joint	51	42.5
b.	Nuclear	69	57.5
5.	Family Income		
a.	Low	23	19.2
b.	Medium	87	72.5
c.	High	10	8.3
6.	Respondents income		
a.	Low	27	22.5
b.	Medium	81	67.5
c.	High	12	10.0
7.	Extension Participation		
a.	Low	47	39.2
b.	Medium	29	24.2
c.	High	44	36.7
8.	Extension Contact		
a.	Low	40	33.3
b.	Medium	54	45.0
c.	High	26	21.7

* Farm women above 50 years were not considered as project beneficiaries due to the project criteria.

Table 3. Entrepreneurial activities performed by SHG members

N = 120

Sl. No	Entrepreneurial activities	Respondents					
		Regularly		Occasionally		Never	
		Frequency	%	Frequency	%	Frequency	%
1.	Vermicilli making	48	40.0	3	2.5	69	57.5
2.	Rawa making	25	20.8	2	1.7	93	77.5
3.	Chilli pounding	20	16.7	-	-	100	83.3
4.	Tailoring	19	15.8	1	0.8	100	83.3
5.	Papad making	12	10.0	1	0.8	107	89.2
6.	Home products (chutney power, pickle, sweets, roti making)	12	10.0	-	-	108	90.0
7.	Roti making	11	9.2	2	1.7	107	89.2
8.	Oil expelling	7	5.8	-	-	113	94.2
9.	Grocery shop	5	4.2	-	-	115	95.8
10.	Dall mill	3	2.5	-	-	117	97.5
11.	Purchase and sale of groceries	3	2.5	-	-	117	97.5
12.	Tailoring classes	3	2.5	-	-	117	97.5
13.	Bakery unit	3	2.5	-	-	117	97.5
14.	Kitchen gardening	2	1.7	-	-	118	98.3
15.	Kasuti, painting and embroidery	2	1.7	-	-	118	98.3
16.	Bangles selling	2	1.7	-	-	118	98.3
17.	Vegetable vending	2	1.7	-	-	118	98.3
18.	Selling of readymade garments and sarees	2	1.7	-	-	118	98.3
19.	Flour milling	1	0.8	-	-	119	99.2
20.	Goat rearing	1	0.8	-	-	119	99.2

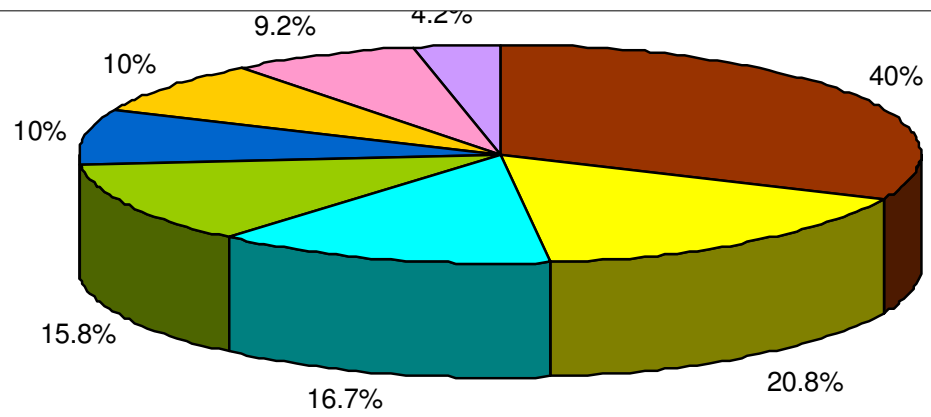
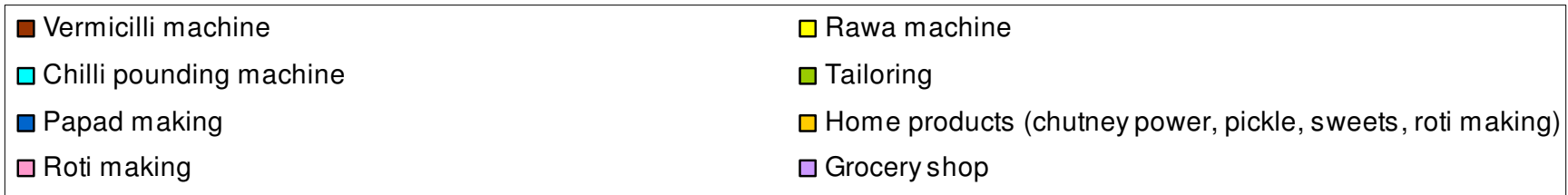


Fig. 1 : Major entrepreneurial activities performed by SHG members

Fig. 1: Major entrepreneurial activities performed by SHG members

Table4. Other activities performed by SHG members

N = 120

Sl. No	Other activities	Respondents					
		Regularly		Occasionally		Never	
		Frequency	%	Frequency	%	Frequency	%
1.	Polio	80	66.7	3	2.5	37	30.8
2.	Sanitation programme	55	45.8	1	0.8	64	53.3
3.	AIDS awareness programme	19	15.8	-	-	119	99.2
4.	Participation in school programs	17	14.2	3	2.5	100	83.3
5.	Encouraging school dropouts to continue education	7	5.8	-	-	113	94.2
6.	Care of vulnerable	5	4.2	1	0.8	114	95.0
7.	Conducting competition for school children and giving prizes	5	4.2	3	2.5	112	93.3
8.	Women and child Welfare programmes	4	3.3	1	0.8	115	95.8
9.	Care of dairy animals	3	2.5	1	0.8	116	96.7
10.	Annadana and clothes distribution programme	2	1.7	6	5.0	112	3.3
11.	Tsunami funds contribution	2	1.7	6	5.0	112	93.3
12.	Financial assistance to poor school children	1	0.8	-	-	119	99.2
13.	Funds for mukti vana for gardening	1	0.8	-	-	119	99.2
14.	Giving bakery training	1	0.8	1	0.8	118	98.4

Table 5. Activities performed in the meeting

N = 120

Sl. No.	Activities	Rankings												Mean ranking
		1		2		3		4		5		6		
		F	%	F	%	F	%	F	%	F	%	F	%	
1.	Discussing family problems	97	80.8	22	18.3	1	0.8	-	-	-	-	-	-	1.20
2.	Discussion on savings	8	6.7	57	47.5	9	7.5	13	25.0	16	13.3	-	-	2.91
3.	Exchange of loans	1	0.8	7	5.8	84	70.0	26	21.7	2	1.7	-	-	3.18
4.	Discussing problems on different enterprise	-	-	31	25.8	25	20.8	46	38.3	18	15.0	-	-	3.43
5.	Discussing problems related to agriculture and allied areas	-	-	1	0.8	1	0.8	18	15.0	84	70.0	16	13.3	4.94
6.	Singing bhajans	16	13.3	-	-	-	-	-	-	-	-	104	86.7	5.33

Note : Multiple answers possible

Table 6. Advantages of SHGs

N = 120

Sl. No.	Advantages of SHGs	Respondents	
		Frequency	Percentage
1.	Help and cooperation from other members	119	99.2
2.	Loan can be obtained easily	117	97.5
3.	Economic security	114	95.0
4.	Get special recognition in the family	80	66.7
5.	Get special recognition in the village	73	60.8
6.	Increased boldness	50	41.6
7.	Can take their own decisions and stand on their own feet	40	33.3

Note : Multiple answers possible.

Table 7. Account keeping by the SHGs

N = 120

Sl. No.	Responsible person	Respondents			
		Record writing		Handling money	
		Frequency	Percentage	Frequency	Percentage
1.	Leader	110	91.7	57	47.5
2.	Member	-	-	-	-
3.	Both	-	-	63	52.5
4.	Outsider	10	8.3	-	-

Majority of the respondents (99.2%) never participated in vermiculture, flour milling and goat rearing whereas only 2.3 per cent of the respondents participated occasionally in vermicelli making.

Table 4 deals with other activities performed by SHG members, which reveals that majority (66.7%) of the respondents took part in polio camps followed by 45.8 per cent in sanitation programme. Only 5.0 per cent of the respondents participated occasionally in some of the other activities like annadana, clothes distribution programme and contribution to Tsunami funds.

4.4 Activities performed in the meeting

4.4.1 Ranking given by the SHG members to the activities performed in the meeting

The information in Table 5 deals with the rankings given by SHG members to the activities that are performed in the meeting. The overall picture of the table reveals that first rank was given to discussion of the family problems followed by discussion on savings, third rank to exchange of loans, fourth rank to discussion of problems related to enterprise, fifth rank to discussion of the problems related to agriculture and allied areas and last rank was given to singing bhajans.

4.4.2 Advantages of SHG as perceived by the members

It is corroborated from Table 6 that majority of the respondents perceived help and cooperation from other members (99.2%), easy availability of loans (97.5%) and economic security (95.0%) as the advantages of SHGs and 60.8 per cent and 66.7 per cent reported that getting special recognition in the village and in the family as the advantages of joining the group. With respect to other advantages, 41.6 per cent of the respondents reported increase in the boldness and 33.3 per cent of the respondents expressed taking own decisions and standing on their own feet as the advantages accruing to them.

4.5 Savings and loans

4.5.1 Account keeping by the self help groups

A critical look at the Table 7 depicts that, majority (91.7%) of respondents reported it was the leader who deals with record writing and only 8.3 per cent of the respondents reported that they have appointed an outsider for record writing.

With respect to handling the money 52.5 per cent of the respondents indicated depositing money in the bank was carried out by both leaders and members and 7.5 per cent respondents reported that depositing money in the bank is carried out by leader alone.

4.5.2 Utilization of profit earned by SHG members

Regarding profit utilization by SHG members, it can be seen from Table 8 that majority (96.7%) of the respondents utilized money for their regular household expenditure followed by 51.7 per cent of respondents on education of their children, 24.2 per cent on health purpose, 22.5 per cent for celebrating festivals, 19.2 per cent on consumption of nutritious foods and 16.6 per cent of the respondents indicated that they used their profit earned for their children's marriages. And lastly, only 5.8 per cent and 5.0 per cent of the respondents reported that their profit was utilized on renovation of the house and giving it to their husbands.

Table 8. Utilization of profit earned by SHG members

N = 120

Sl. No.	Item	Respondents	
		Frequency	Percentage
1.	Regular household expenditure	116	96.7
2.	Education of children	62	51.7
3.	Health purpose	29	24.2
4.	Celebrating festivals	27	22.5
5.	Consumption of nutritious foods	23	19.2
6.	Marriage of children	20	16.6
7.	Renovation of house	7	5.8
8.	Giving it to husband	6	5.0

Note : Multiple answers possible.

Table 9. Level of income of the members after joining project

N = 120

Sl. No.	Level of income	Respondents	
		Frequency	Percentage
1.	Increased	114	95.0
2.	Remained same	6	5.0
3.	Decreased	-	-

4.5.3 Level of income after joining the project

The information in the Table 9 deals with level of income after joining the group which clearly depicts that increase in the level of income was reported by 95.00 per cent of the respondents after joining SHG and only 5.00 per cent of the respondents indicated that there was no change in their income level even after joining SHG i.e., it remained the same. None of the respondents reported that their income level decreased after joining SHG.

4.5.4 Savings and profit made by SHG members

Savings and profit made by SHG members are clearly mentioned in Table 10 which indicates that 45.1 per cent of the respondents belong to low category with respect to savings whereas, with regard to profit, majority (50.8%) of the respondents belong to medium category.

4.6 Impact of natp project in empowering shg members

A scan of Table 11 depicts impact of the project on SHG members along with their index.

The percentage score of confidence to talk within the family was 43.5 per cent before joining project and increased to 88.6 per cent after joining project. The results seems to be same for other components also. Self image in the family before accounts for 43.3 per cent which is more than double after joining project (83.5%). With respect to decision making pattern in the family, the decisions taken by the SHG members during the family and social functions accounts to 41.0 per cent before which increased to 88.8 per cent after joining the project. Capacity building includes ability to take risk and ability to understand & solve problems which were 40.0 and 40.8 per cent before joining project and the percentage was seen to be increased to 77.1 per cent and 83.3 per cent after joining the project. Of the psychological aspects, overall satisfaction and hope was observed to be 38.3 per cent and 38.1 per cent before joining project but after joining the project it increased to 85.0 per cent and 84.0 per cent. And lastly regarding social empowerment, communication skills and assertiveness before tended to be 39.3 per cent each which increased to 84.1 per cent and 77.3 per cent respectively after joining the project.

Table 10. Savings and profits of SHG members

N = 120

Sl. No.	Category	Respondents			
		Savings		Profits	
		Frequency	%	Frequency	%
1.	Low	54	45.1	35	29.1
2.	Medium	46	38.3	61	50.8
3.	High	20	16.6	24	20.0

Impact index seems to be highest in confidence building (84.93%), followed by social empowerment (81.15%), and lowest in decision making pattern which accounted to 71.9 per cent. The overall index (Table 12) before was found to be 37.83 per cent and after implementation of the project, it has been increased to 79.26 per cent.

Table 11. Impact of NATP project in empowering SHG members

N = 120

Sl. No.	Statements	Respondents			
		Before		After	
		Total Scores	%	Total Scores	%
A.	Confidence building				
1.	Confidence to talk within family	261	43.5	532	88.6
2.	Confidence to talk in SHG meeting	248	41.3	516	86.0
3.	Confidence to talk in public	202	33.6	481	80.1
B.	Self esteem				
1.	Self image in the family	260	43.3	501	83.5
2.	Self image in community	242	40.3	472	78.6
3.	Self reliance/independence	217	36.1	480	80.0
4.	Feeling of security (Economic/general)	198	33.0	486	81.0
C.	Decision making pattern				
1.	Education of children	189	31.5	398	66.3
2.	Family planning	171	28.5	361	60.1
3.	Buying and selling land, property and household goods	202	33.6	444	74.0
4.	Family and social functions	246	41.0	533	88.8
D.	Capacity building				
1.	Ability to take risk	240	40.0	463	77.1
2.	Ability to understand and solve problems	245	40.8	500	83.3
3.	Ability to try new ventures	227	37.8	478	79.6
4.	Ability to take criticism	224	37.3	436	72.6
E.	Psychological aspects				
1.	Hope	229	38.1	504	84.0
2.	Overall satisfaction	230	38.3	510	85.0
F.	Social empowerment				
1.	Team spirit	231	38.5	480	80.0
2.	Communication skills	236	39.3	505	84.1
3.	Assertiveness	236	39.3	464	77.3
4.	Participation in group activities	233	38.8	443	73.8

Significance of impact of the NATP project in empowering SHG members

Table 12. Overall index of impact of NATP project in empowering SHG members

N = 120

Sl. No.	Index	Before	After
1.	Confidence building	39.46	84.93
2.	Self esteem	38.20	80.65
3.	Decision making pattern	37.40	70.90
4.	Capacity building	38.90	79.50
5.	Psychological aspects	38.30	84.40
6.	Social empowerment	39.2	81.15
	OVERALL INDEX	37.83	79.26

The striking reading of the Table 13 dealt with significance level of impact of the NATP project before and after its implementation on SHG members, which was found by using paired 't' test.

This gives an idea that confidence building, self esteem, decision making pattern, capacity building, psychological aspect and social empowerment of farm women are getting improved and increased after the implementation of NATP project and it is highly significant at one per cent level.

4.7 Opinion of the members towards the functioning and development of SHGs

The data projected in the Table 14 showed the favourable opinion of the beneficiaries who have strongly agreed to positive statements and disagreed to negative statements. The unfavourable opinion of the beneficiaries indicated who have strongly agreed to negative statements and disagreed to positive statements. Thus, from the findings related to opinion towards SHGs, it can be observed that cent per cent of the respondents had more favourable opinion towards statement like meetings, discussions etc., conducted in SHGs help respondents to gain more knowledge. Majority of the respondents had favourable opinion towards the statements like SHG provides dias for women to discuss problems (98.3%), SHG provided an opportunity to develop self-confidence to talk in meetings, public etc. (97.5%) and SHGs promoted under NATP lead to all round development of the beneficiaries (97.5%). Unfavourable opinion was observed for the statement, loan was misutilized by beneficiaries in SHGs (5.8%).

The results regarding opinion towards Agricultural Implements reveal that 99.2 per cent and 98.3 per cent of the respondents had more favourable opinion towards the statements like, equipments provided by NATP reduce drudgery of farm women, satisfaction with agricultural implements respectively, whereas, 16.7 per cent, 10.0 per cent and 5.0 per cent had unfavourable opinion towards statements like lack of knowledge in operating some implements given by NATP cannot be handled only by women members and misutilization of agricultural implements by members respectively. The findings relating to the opinion towards enterprises indicate that 99.2 per cent of the respondents had more favourable opinion towards the statement, project had made farm women more competent to handle agro-based enterprises on their own, 95.8 per cent of them had favourable opinion towards the

Table 13. Impact of the project on SHG members

N = 120

Sl. No.	Particulars	Mean	Standard deviation	't' test
1.	Confidence building			
a.	Before	5.92	2.56	35.99**
b.	After	12.74	1.74	
2.	Self esteem			
a.	Before	7.64	3.38	31.37**
b.	After	16.13	2.43	
3.	Decision making pattern			
a.	Before	6.74	3.12	34.23**
b.	After	14.38	2.39	
4.	Capacity building			
a.	Before	7.82	3.50	30.58**
b.	After	15.90	2.81	
5.	Psychological aspects			
a.	Before	3.83	1.95	29.06**
b.	After	8.44	1.19	
6.	Social empowerment			
a.	Before	7.80	3.61	26.39**
b.	After	16.23	2.53	

** Significant at 1% level.

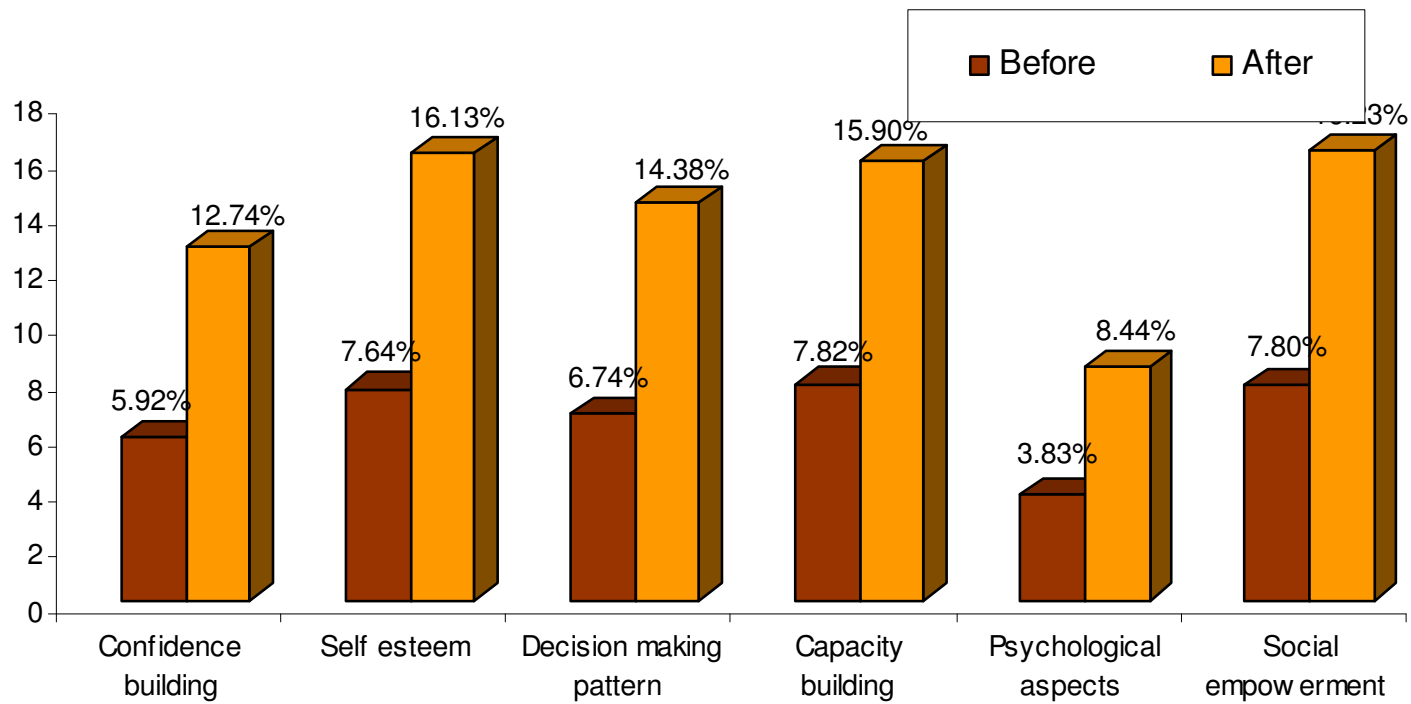


Fig.2 Impact of NATP project in empowering SHG members

Fig.2 Impact of NATP project in empowering SHG members

Table 14. Opinion of the respondents towards functioning and development of SHGs

N = 120

Sl. No.	Opinion of Respondents	Respondents					
		Strongly agree		Agree		Disagree	
		Frequency	%	Frequency	%	Frequency	%
1.	SHG						
a.	The SHGs promoted under NATP leads to all round development of the beneficiaries	117	97.5	-	-	3	2.5
b.	Loan is misutilised by the beneficiaries in the self help groups	7	5.8	1	0.8	112	93.3
c.	SHG provides an opportunity to develop self-confidence to talk in meeting, public etc.	117	97.5	1	0.8	2	1.7
d.	Meetings, discussions, educational tours etc. conducted in SHG helps the respondents to gain more knowledge	120	100.0	-	-	-	-
e.	SHG provides a dias for women members to discuss their problems and take collective actions	118	98.3	-	-	2	1.7
2.	Agricultural implements						
a.	The equipment provided by NATP reduces the drudgery of farm women	119	99.1	1	0.8	-	-
b.	Some implements provided by NATP cannot be handled by only women, it requires help of men also	12	10.0	6	5.0	102	85.0

Sl. No.	Opinion of Respondents	Respondents					
		Strongly agree		Agree		Disagree	
		Frequency	%	Frequency	%	Frequency	%
c.	Respondents are very much satisfied with the agricultural implements provided by NATP	118	98.3	1	0.8	1	0.8
d.	Agricultural implements are Contd... by the members	6	5.0	6	50	108	90.0
e.	Women lack knowledge in operating some agriculture implements	20	16.6	4	3.3	96	80.0
3.	Enterprises						
a.	Project has made farm women more competent to handle agro-based enterprises on their own	119	99.2	-	-	1	0.8
b.	Marketing of the product is irregular and delayed	8	6.7	19	15.8	93	77.5
c.	The entrepreneurial activities of NATP are based on beneficiaries needs	115	95.8	2	1.7	3	2.5
d.	Undertaking of the enterprises provided by NATP helps to increase the annual income of the beneficiaries	115	95.8	1	0.8	4	3.3
e.	Non-availability of raw-materials hinders the progress of the employment	97	80.8	16	13.3	7	5.8
4.	Project						
a.	Projects like NATP are a boon to women in rural areas	120	100.0	-	-	-	-
b.	NATP provides technical and social assistance to the beneficiaries in order to improve their economic goals	120	100.0	-	-	-	-

Sl. No.	Opinion of Respondents	Respondents					
		Strongly agree		Agree		Disagree	
		Frequency	%	Frequency	%	Frequency	%
c.	The project has made people to work hard and to achieve their goals	116	96.7	-	-	4	3.3
d.	NATP villages have become model villages for rural development personnel	120	100.0	-	-	-	-
e.	NATP has made farm women to actively participate outside the home and village activities	120	100.0	-	-	-	-

statements like entrepreneurial activities of NATP were based on the needs of beneficiaries and undertaking enterprise provided by NATP helps to increase the annual income of beneficiaries and 80.8 per cent of respondents had favourable opinion towards the progress of the employment. Unfavourable opinion was observed by 6.7 per cent of the respondents to the statement like marketing of the product is irregular and delayed.

With respect to overall impression on the project cent per cent of the respondents had favourable opinion towards statements like projects like NATP are a boon to women, NATP provides technical and social assistance to the beneficiaries in order to improve their economic conditions, NATP villages have become model villages and NATP has made farm women to actively participate in the activities and project has made people to work hard by 96.7 per cent of the respondents. The opinion index was very high for the project (99.56%) when compared to others. The overall opinion index of the respondents towards functioning and development of SHGs is found to be 84.4 per cent (Table 15).

4.8 Relationship of the selected independent variables with entrepreneurial and other activities taken up by the respondents

It is witnessed from the data presented in Table 16 that educational status, family income, extension participation and extension contact were highly significant and positively related with entrepreneurial activities whereas, negative and significant relationship existed between entrepreneurial activities and marital status of the respondents. In case of other activities, family income and extension participation had positive and highly significant relationship but negative relationship was found with marital status of the respondents.

4.9 Problems as perceived by SHG members and their suggestions towards improvement of SHGs

The problems as perceived by women members were recorded and presented in Table 17. It indicates that majority of the women members perceived lack of formal education (47.5%) and lack of training (28.3%) as their personal problems. Lack of social mobility because of restrictions in the family was reported by 19.2 per cent of the respondents as their

Table 15. Opinion index of the respondents towards functioning and development of SHGs

N=120

Sl. No.	Opinion of respondents	Opinion index
1.	SHG	86.6
2.	Improved Agricultural implements	64.8
3.	Enterprises of SHG members	85.8
4.	NATP Project	99.5
	Overall index	84.4

Table 16. Relationship between the independent variables and entrepreneurial activities & other activities

N = 120

Sl. No.	Independent variables	'r' values	
		Entrepreneurial activities	Other activities
1.	Age	-0.14	0.01
2.	Marital status	-0.18*	-0.17
3.	Educational status	0.38**	0.17
4.	Family type	0.01	0.04
5.	Family income	0.43**	0.39**
6.	Extension participation	0.54**	0.37**
7.	Extension contact	0.39**	0.02

* Significant at 5% level

** Significant at 1% level.

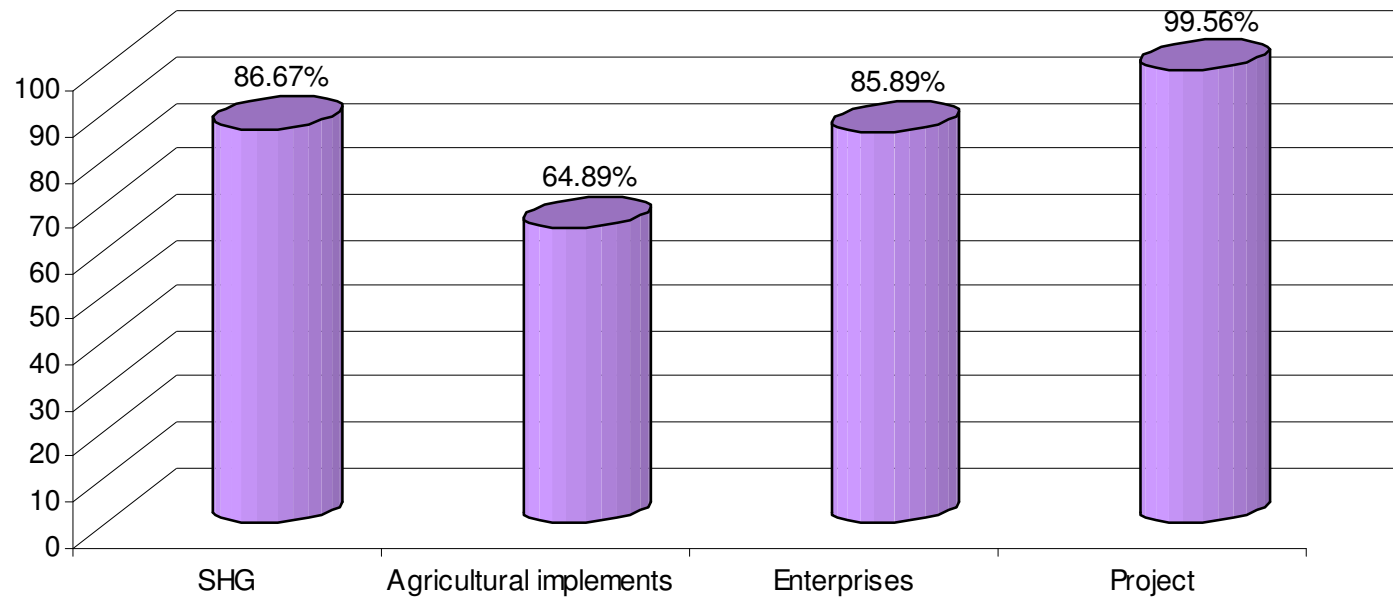


Fig.3 : Opinion index of the respondents towards functioning and development of SHGs

Fig.3: Opinion index of the respondents towards functioning and development of SHGs

Table17. Problems faced by SHG members

N = 120

Sl. No.	Problems	Respondents	
		Frequency	Percentage
1.	Personal problems		
a.	Lack of training/education	34	28.3
b.	Lack of freedom to take decisions	13	10.8
c.	Lack of encouragement	23	19.2
d.	Lack of formal education	57	47.5
2.	Social problems		
a.	Lack of social mobility because of restrictions in the family	23	19.2
b.	Conflicts among the group members	6	5.0
3.	Economic problems		
a.	Income derived is too little	15	12.5
b.	Loans are not sufficient	33	27.5
c.	Product has no market	10	8.3
4.	Technical problems		
a.	Lack of skills to handle the implements	10	8.3
b.	Non-availability of spare parts	40	33.3
c.	Delay in the internalization of skills	14	11.7
d.	Shortage of electricity	39	32.5
e.	Unskilled women group members	35	29.2

Table18. Suggestions given by SHG members

N = 120

Sl. No.	Suggestions	Respondents	
		Frequency	Percentage
1.	Let project be continued and started in other villages also	94	78.3
2.	Loan amount should be increased	83	69.1
3.	Information on banking and marketing aspects should be given including marketing facilities	81	67.5
4.	Activities which run all seasons should be given	78	65.0
5.	All SHG women members should be given basic knowledge about SHGs and its importance	67	55.8
6.	Problems faced by SHG members should be regularly attended to and given solutions	65	54.1
7.	Follow-up should be increased	56	46.6
8.	Informal education should be given	50	41.6
9.	Unity should be improved	35	29.1
10.	Training on extraction of oil from soybean should be given	11	9.2

social problem, 27.5 per cent of the SHG members indicated insufficient loans as their economic problems. Technical problems like non-availability of spare parts was reported by 33.3 per cent, shortage of electricity by 32.5 per cent and unskilled women group members by 29.2 per cent of the respondents.

Personal problems like lack of encouragement was reported by 19.2 per cent of the SHG members, social problem like conflicts among group members was indicated by 5.00 per cent women members. Economic problems like low income and lack of market for product was reported by 12.5 per cent and 8.3 per cent respectively. Delay in internalization of skills and lack of skills to handle the implements as their technical problems was reported by 11.7 per cent and 8.3 per cent respondents respectively. Thirteen members accounting for 10.8 per cent reported the lack of freedom to take decisions as their personal problem.

Suggestions towards improvement of SHGs is reported in Table 18. Majority (78.3%) of the respondents suggested that the project should be continued and started in other villages also, followed by 69.1 per cent who suggested that loan amount should be increased. Activities which run all seasons should be given was suggested by 67.5 per cent. Sixty five per cent of the respondents suggested that they require information on banking and

marketing aspects along with marketing facilities. Only a small per cent (9.2%) of the respondents suggested that they require training on extraction of oil from soybean.

4.10 Overall benefits of the NATP project

A close perusal of Table 19 reveals that majority of the respondents (97.5%) expressed that SHGs have become a dias for women to express feelings as their overall benefit by the project followed by loan can be obtained easily during emergency from the group by 95.8 per cent. Gain in knowledge was reported by 87.5 per cent of the respondents and 81.6 per cent of the respondents reported economic independence as their overall benefit. And few members accounting for 45.8 per cent reported their overall benefit as collective action can be taken to solve problems.

Table 19. Overall benefits by the NATP project

N = 120

Sl. No.	Statements	Respondents	
		Frequency	Percentage
1.	SHGs have become dias for women to express feelings	117	97.5
2.	Loan can be obtained easily during emergency from the group	115	95.8
3.	Knowledge level of SHG members has increased	105	87.5
4.	SHG members have become economically independent	98	81.6
5.	Project has supported their family	95	79.1
6.	Wastage of time is reduced by joining SHG	89	74.1
7.	Group savings has increased	68	56.6
8.	Collective action can be taken by the members to solve problems	55	45.8

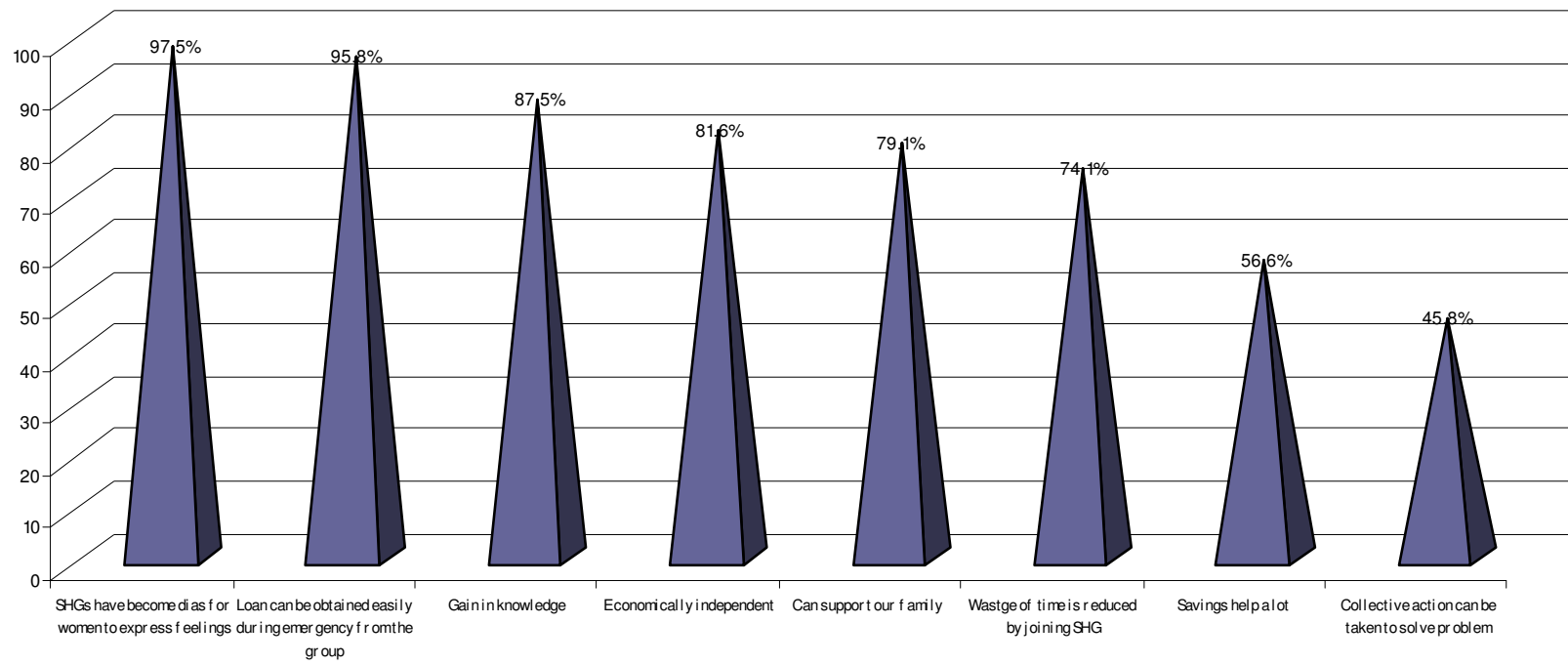


Fig. 4 : Overall benefits by the NATP project

Fig. 4 : Overall benefits by the NATP project

V. DISCUSSION

The study was designed to know the impact of the project EWIA (Empowerment of Women in Agriculture) on women SHG members. Keeping the objectives and the conceptual framework of the study in view, the data obtained was analysed and the results are discussed under the following sections.

- 5.1 General Characteristics of the SHGs
- 5.2 Socio-economic characteristics of rural women in self-help groups
- 5.3 Entrepreneurial and other activities undertaken by SHG members
- 5.4 Activities performed in the meeting
 - 5.4.1 Ranking given by the SHG members to the activities performed in the meeting
 - 5.4.2 Advantages of SHG as perceived by the members
- 5.5 Savings and loans
 - 5.5.1 Account keeping by the Self Help Groups
 - 5.5.2 Utilization of profit earned by SHG members
 - 5.5.3 Level of income after joining the EWIA project
 - 5.5.4 Savings and profits made by SHG members
- 5.6 Impact of NATP project in empowering SHG members
- 5.7 Opinion of the members towards the functioning and development of SHGs
- 5.8 Relationship of the selected independent variables with entrepreneurial and other activities
- 5.9 Problems as perceived by SHG members and their suggestions towards improvement of SHGs
- 5.10 Overall benefits of the NATP project

5.1 General characteristics of the shgs

SHG's have taken the form of a mass movement only during the last decade. The SHGs promoted under the project were formed in the year 2001. The groups have been named after gods, goddesses, rivers and names that are having some hidden and true meaning in it. This reflects the deep-rooted religiosity and spirituality in the minds of the rural folk. The practice of naming the groups is not confined only to Dharwad and Gadag districts but prevalent throughout Karnataka and elsewhere in the country. SHGs are characterized by small size. In the study conducted the group size was 15, total being 90 beneficiaries per village. In the present study almost all the SHGs have more than five respondents, however in three SHGs namely, Gouri Shashaktikarana Sangha, Ganesh Shashaktikarana Sangha and Annapurneshwari Shashaktikarana Sangha, only two members were included because during at the time of data collection other members could not be contacted.

SHG members have taken both individual and group entrepreneurial activities. The individual entrepreneurial activities taken by the SHG members includes preparation of home products such as pickles, sweets, roti making, muruku, chutney, powder making etc. The group entrepreneurial activities taken by SHG members were vermicelli making, rava making etc.

5.2 Socio-economic characteristics of rural women in self-help groups

In this section, the socio-economic characteristics of rural women like their age, education, family type, marital status, annual income, extension participation and extension contacts are discussed at length. .



Plate 2. SHG Members Meeting

Plate.2: SHG Members Meeting



Plate 3. Vermicelli Machine

Plate.3: Vermicelli Machine

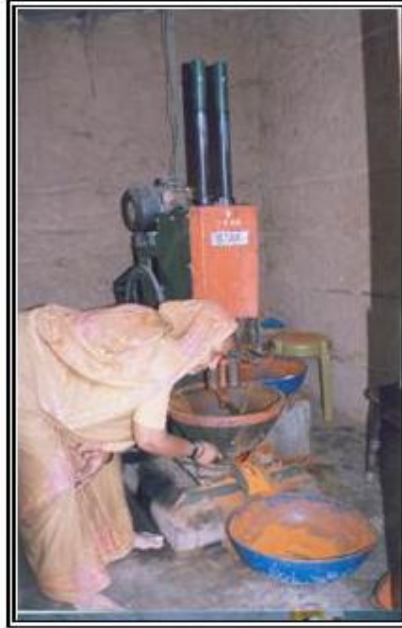


Plate 4.Chilli Pounding

Plate.4: Chilli Pounding



Plate 5. Flour Making

Plate.5: Flour Making



Plate 6. Rawa Making

Plate.6: Rawa Making



Plate 7. Papad Making

Plate.7: Papad Making



Plate 8. Oil Expelling

Plate.8: Oil Expelling



Plate 9. Selling of Bakery Items

Plate.9: Selling of Bakery Items



Plate 10. Goat Rearing

Plate.10: Goat Rearing



Plate 11. Vegetable Selling

Plate.11: Vegetable Selling

5.2.1 Age

Majority of women were found to be young aged (18-35) and the rest were middle aged. Young and middle aged women are generally enthusiastic and innovative in nature and have more strength, vigour, are challenging and are interested to earn more money and to develop their personality. And unlike in the earlier days, the present day young generation is not satisfied with their traditions and customs, which bury their hidden potential talents. In recent years there are plenty of effort from both government and non-governmental organization towards empowering women. These women can also influence their family members regarding their participation in group activities. The young aged women will be having an inclination to take risks and need for achievement and identity. This may be the reason for the presence of majority of young women in the women SHGs. Sarada (2001) and Rangi *et al.* (2002) reported similar findings.

5.2.2 Marital status

Marital status of the women indicated that 87.5 per cent of the women are married probably because most of the women belonged to the age group of 18 to 35 years. Presence of large number of married women might be due to the system of early marriage followed in rural areas. It is soothing to see that the weaker section of the society i.e. widows are also a part of the SHG movement and could thereby become self reliant and self sufficient through SHGs. These findings of the study were in agreement with the results obtained by Sarada (2001), Manimekalai and Rajeshwari (2002), Prasad (1998) and Snehalatha (1994).

5.2.3 Educational status

Education plays a very crucial role in the social and economic development of women. Majority (44.2%) of the respondents were illiterates followed by 23.3 per cent of the respondents having high school level education and 13.3 per cent of the respondents who were literates and had studied only upto the primary level and secondary level. This situation may be due to the poor educational facilities in rural areas, restrictions in the family for girls to be inside the four walls of house and absence of schools in the village and nearby villages. It might also be a result of the common belief that poor women do not require education because education is too costly and that education is meant only for men and people from the elite class.

It is very clear from the table that only 5.8 per cent of the respondents have entered college education and it seems to be a great achievement at that time. The reason for those members entering into college may be that they have come from educated family where their brothers, sisters or parents have been educated. The other reason, which can be quoted is that, these members were interested to get higher education and were bold enough to go to the nearby city for education.

Educated women wherever present are an asset to the groups as they take care of the maintenance of all the records and documents of the group. In groups where all members were illiterates the group was dependent on others like educated spouse or school going children. In one of the group surveyed it was observed that all the group members were illiterates and hence appointed a person on payment to take care of the documentation process. Kumaran (1997), Prasad (1998), Puhazendi and Jayaraman (1999) reported similar findings.

5.2.4 Family type

Nuclear families were the dominant category, which was in consensus with the findings of Manjula (1995), Hemalatha Prasad (1997) and Prasad (1998). The predominance of nuclear families might be due realization of the advantages of nuclear families in terms of running the family, less responsibilities, privacy etc.

5.2.5 Annual Income

5.2.5.1 Family income

The results in Table 2 showed that 72.5 per cent had medium income followed by low and high income constituting 19.2 per cent and 8.3 per cent respectively. The probable reason for majority of the respondents having medium family income may be that the family did not consider earlier women as breadwinners, but now they are contributing significantly for the improvement of family income due to implementation of the project. Only 8.3 per cent of the respondents have high family income may be due to their sound family background with larger land holding and possession of other assets.

5.2.5.2 Respondents income

Majority (67.5%) of the respondents fall under medium category which may be due to their participation in income generating activities. This also indicated that all these women members should be motivated and trained properly so that they can earn more income. Only 10.0 per cent of the members come under high level income which may be due to their higher education, hard working and undertaking 2-3 income generating activities with higher participation. On the other hand, 22.5 per cent of the members had low level of income which is because of their low participation in the activities or lack of interest to take part and their eagerness to work was also very low.

5.2.5 Extension participation

Extension participation of the women reveals that 39.2 per cent of women belonged to low extension participation and it is mainly due to lack of access to extension agency. Lack of female extension personnel service in the area may be another important reason for their low extension participation. Lack of awareness on different extension activities may also contribute for the above said observation. Promoting lady extension workers is very much required in this context along with creating awareness on the extension services. Extension participation was low may be because the women members should leave the house and go to attend demonstrations, field trips, krishimela etc or lack of interest or lack of awareness about extension activities. The study conducted on the empowerment of rural women in SHGs in Prakasam district of Andhra Pradesh – An Analysis by Sarada (2001) founds in agreement.

5.2.6 Extension contact

Data regarding extension contact indicated that 45.0 per cent of beneficiaries had medium level of extension contact followed by low (33.3%) and high (21.7%) level of extension contact.

Majority of the beneficiaries have medium level of extension contact which may be because of frequent visits made by NATP staff to the villages, regular meetings of ANMS, school teachers & anganawadi teachers, interest on the part of beneficiaries to gain knowledge or learn new skills. They might have been assured that these extension contacts are for their own welfare from which they can get recent information, clarify their doubts, etc. Some beneficiaries have low extension contact, the possible reason could be lack of interest, their ignorance, etc. The results are in contrary with the study conducted by Prita (2001).

5.3 Entrepreneurial and other activities undertaken by shg members

The results presented in the light of the investigation made to find out the entrepreneurial and other activities taken up by the farm women SHGs and are illustrated in Table 3 and 4.

Table 3 highlights that vermicelli making, rava making and chilli pounding were group entrepreneurial activities taken up by majority of the SHG members. The reason may be that there was more demand for these products i.e. good market and more profit. For this very reason rural women were attracted to this enterprise. The machines were given free of cost to the beneficiaries and training was also provided on the use of these machines.

Tailoring was also one of the income generating activities which was taken up by 15.8 per cent of the respondents regularly and the reason may be that most of the women members are interested in tailoring because it is an enterprise which women can take-up in their own house and work at their own pace of time. Another reason is that, most of the young girls after their high school or college prefer to get training on tailoring. This is most common in almost all the villages because within a short duration they can learn and can earn more money. Young girls can also stitch their own clothes and money saved can be considered as money earned. Papad making and roti making are taken by 10 per cent of the respondents regularly because these are individual based activities and the respondents may be having the feeling that individual activities are more better than group activities where there may not be coordination in the group to perform these activities. And also these activities are not time bound and whenever the women members are free they can take up these activities.

Table 3 gives us an idea about the respondents acceptance and performance of various entrepreneurial activities. It was observed that majority of the respondents gave 'never' response to many entrepreneurial activities which is probably due to lack of interest/confidence to take up these income generating activities. Few women prefer to join the groups only to save money and to rotate the amount amongst members for interest but not to take up any other activity. Another reason for not to attend the trainings may be the

conflicts amongst the group members or failures or inconvenience due to family circumstances.

Other activities performed by SHG members are clearly indicated in Table 4 which reveals that 66.7 per cent of the respondents regularly participated in polio programme followed by sanitation programme which is taken up by 45.8 per cent of respondents. Here also majority of the respondents never participated in other activities may be because of lack of time, lack of interest or the assumption that they are not paid for doing other activities.

5.4 Activities performed in the meeting

5.4.1 Ranking given by the SHG members to the activities performed in the meeting

An observation of Table 5 gives us the idea about rankings given to different activities that are performed in the meeting. First rank was given to discussing family problems by 80.8 per cent of the respondents. The reason might be that the rural women members were exposed to the outside urban world with their village women and developed confidence, courage and friendly attitude with NATP staff and group members. Also, they felt that they have some one to listen to their family problems and to suggested proper solutions. The SHG members feel that they have some one to listen to their problems and to give solutions. Attendance of the group was also found regular as women found an outlet to their problems. Second rank was given by 47.5 per cent of the respondents to the discussion on savings because savings played a very important role to give loans to the members. The savings of the SHGs were very important to decide the loan amount to be sanctioned by the banks to take up entrepreneurial activities and hence the saving habit amongst the members can also be improved. Last rank i.e. sixth rank was given to singing of bhajans by 86.7 per cent of the respondents. Most of the members reported that they usually start meeting during nighttime so that all members can attend meeting. Since it was nighttime and already too late they start directly with discussion of family problem, savings, exchange of loans etc. without wasting time on singing bhajans.

5.4.2 Advantages of SHGs as perceived by the members

A critical analysis of Table 6 clearly indicated that, 99.2 per cent of the respondents perceived their advantage as help and cooperation from other members which is cent per cent true and also one of the main objective of the group. The reason is that SHG has become a dias for members to discuss their problems and feelings where they collectively take action to solve problems. This is possible only when there is help and cooperation among the group members. It can strongly be said that only with the help and cooperation a group can be empowered, new technologies can reach all the members in the group and unity can be maintained in the group.

Loan can be easily obtained was another advantage perceived by 97.5 per cent of the respondents because depending upon the emergency the loan was given to the members with reasonable interest rate which is less than money lenders and also the SHG members were free from the clutches of money lenders as they easily get loan from the groups. Hence by doing this, the group amount can also be increased and it was of greater help for women members to meet their needs. Ninety five per cent of the respondents indicated that they were economically secure because they are engaged in one or the other income generating activities and economic security leads for further development of the members. SHG members expressed that women will be empowered only when she is economically independent.

One of the advantage reported by 33.3 per cent of respondents is that they can take their own decisions and stand on their own feet. The reason is because once woman is

economically independent and socially bold she need not depend on others, she can take her own decision and stand on her own feet.

SAVINGS AND LOANS

5.5.1 Account keeping by SHGs

Table 7 clearly gives us the idea that the most responsible person for record writing is leader, which is reported by 97.7 per cent of the respondents. The reason could be that the leader may not give a chance to other SHG members to write the records due to lack of faith in them or that they may commit mistake. Another reason may be that the SHG members were not ready to take the responsibility of writing the records, which they feel as a risky job. Only 8.3 per cent of the respondents out of 120 indicated that they have appointed an outsider for record writing and also pay him on monthly basis. This situation was apparent when all the SHG members including leader are illiterate. Handling money refers to depositing money in the bank and with respect to handling money more than half of the respondents accounting to 52.5 per cent indicated that handling money is carried out by both leaders and members of the group depending on free time or when they are going to city or out of village for their personal work they take up the responsibility of depositing money in the bank also. The job is therefore shared by both members and leaders. Nearly fifty per cent (47.5%) of the respondents informed that handling money is carried by only leader. It was seen that the most important trait of a leader is high responsibility and risk taking. Since the leader possess both these qualities she may be held responsible for dealing with financial matter. The other reason may be that, the leader does not permit her group members to go to bank for depositing money. The similar observations were noted in the study conducted by Prita (2001).

5.5.2 Utilization of profit earned by SHG members

From Table 8, it can be pointed out that majority (96.7) of the SHG members utilized the profit earned on regular household expenditure, and next was children's education (51.7%). Since they are housewives, they have greater responsibility in running the family and looking after daily expenditure. The respondents also reported that there is smooth running of the family without any problem because they were utilizing the profit on regular household expenditure. Before earning any income, SHG members contribution towards their childrens education was very poor and were taken care by their husbands only. But after joining SHGs and taking up economic activity their earnings allowed them to contribute to their school going childrens education. They also know the importance of education in life and they do not want their children to be like themselves i.e., illiterates. Hence, their contribution towards children education was good. Only 5.0 per cent of the respondents reported that the profit earned sometimes was also given to their husbands. The reason is because if they do not give the money they were not allowed to join SHGs and the other reason is that they had faith over their husbands that the money was utilized for right purpose only.

5.5.3 Level of income of the member after joining the project

As mentioned in the Table 9, it can be seen that there was increase in the level of income after joining the project was reported by 95.00 per cent of the respondents. Five per cent of them reported that their level of income has not been changed. The reason is that the SHG members have been economically benefited by joining the project and by taking up income generating activities. Training also plays a very important role in taking up of income generating activities. The other 5 per cent of the respondents reported that there was no change in the income level because they might have not shown interest in taking up of income generating activities at all and are involved only in savings.

5.5.4 Savings and profits made by SHG members

The information present in Table 10 reveals that 45.1 per cent of the respondents belong to low category with respect to savings because the money earned is utilized for many

purposes like regular household expenditure, childrens education etc. Savings made by SHG members range from Rs. 480 to Rs. 8,000 per year.

With regard to profit half of the respondents (50.8%) belong to medium category which indicates that SHG members should put more efforts and work hard and attend more trainings to earn more profit. Profit made by SHG members was upto Rs. 12,000/year.

5.6 IMPACT OF THE PROJECT ON SHG MEMBERS

A clear look at Table 11 indicates that impact of the project on the respondents was very high after joining the group than when it was before. The impact of the project was not only restricted to the economic or social empowerment but has also lead to overall development of the personality of SHG members.

As per Table 12 confidence building index which was very low has increased to a greater extent. Majority of them had overcome their shyness and had developed the courage to speak with men both in the family and outside. They can also talk with confidence within the family, in the SHG meeting and in public. Self esteem index is also very high after joining the project i.e., self image in the family or in the community may have increased because they have taken a new role of breadwinner and started supporting their family. After joining the project they have become more economically independent and self reliant because by taking up income generating activities their contribution towards family is more and they are now lending money to persons to whom they used to earlier ask for money.

Decision-making pattern was very low before joining the group but after joining the group it has increased to a greater extent. The reason is that after joining SHG they came in contact with many people, discuss many new things and have gained more knowledge, so, they now know what is wrong and what is right and have the capability to take correct decisions. Decision making ability also increases when women become financially sound. With respect to capacity building, it has doubled after joining the project, may be because of their strong determination towards empowering themselves, interest to earn money, learn new things, to gain skills etc. With respect to psychological aspects hope and overall satisfaction was more after joining the project because they are now economically sound, have the ability to take decisions and can take collective actions to solve any problems. And lastly social empowerment index which was 39.2 per cent before, has increased to 81.15 per cent after joining the project because of participation in group activities, different types of trainings received, contact with higher officials, visiting successful SHGs etc. which have made them to take stronger steps towards their social empowerment. The rural women members who had not seen a bank are now bold enough to contact bank managers to discuss about loans.

The investigation of Table 13 indicates that confidence building, self esteem, decision making pattern, capacity building, psychological aspects and social empowerment of farm women were low before implementation of the NATP project while it increased considerably at a greater pace with the introduction and functioning of the benefits offered in form of NATP leading to empowerment of farm women respondents. Earlier, they used to sit and work at home and utilize their whole time and energy for household chores, for caring and cooking for their family but after implementation of NATP project, women realized their potential. They started utilizing their human resources i.e., time, energy and skills along with the suggestions, guidance, opportunity and advice offered by NATP extension personnel and home scientists to establish enterprises and to prove themselves a support for their families.

5.7 OPINION OF THE MEMBERS TOWARDS FUNCTIONING AND DEVELOPMENT OF SHGs

The information in Table 14 gives a clear picture regarding opinion of the respondents towards functioning and development of SHGs. Cent per cent of the respondents had strongly favourable opinion towards the statement "meetings, discussions, educational tours etc. conducted in SHG helps the respondents to gain more knowledge" because in the meetings all the members were involved in exchanging information, discussing about innovations,

current issues etc. Majority (98.3%) of the respondents had strongly agreed to the statement – “SHG provides a dias for women members to discuss their problems and take collective actions”, because any member in SHG who is having family problems or financial problem can discuss in the meeting so that collective actions can be taken to solve the problem. Only 1.7 per cent of the respondents disagreed to this statement, which might be because of lack of cooperation among the group members. “Loan is misutilised by the beneficiaries in the SHG” is strongly agreed only by 5.8 per cent of the respondents may be because of politics in the group, lack of unity, leaders dominance, etc.

Regarding agricultural implements majority of the respondents had strongly agreed to the statements like, equipment provided by NATP reduced the drudgery of farm women (99.1%) and respondents are very much satisfied with agricultural implements provided by NATP (98.3%) because these implements saved their time and energy and also were easy to handle. The SHG members could perform more number of activities along with household and entrepreneurial activities by using these agricultural implements provided by NATP.

Majority of the respondents (90.0%) felt that Agricultural Implements are not misutilised by the members. This is because they were used on rotation basis and given to the needy women. According to NATP rules also the SHG members have been given orders that the implements given by the project should be equally shared and utilized by all the members of the group. Eighty per cent of the respondents disagreed to the statement, “women lack knowledge in operating some agriculture implements” because proper training and demonstrations on the use of implements was provided to the SHG members. Only 20 respondents accounting for 16.6 per cent had strongly agreed because of lack of awareness about implements and not attending the training and demonstrations properly and regularly due to lack of interest. With respect to enterprises 99.2 per cent of the respondents strongly agreed by saying that project made them more competent to handle agro-based enterprises on their own because of the trainings given to them and the opportunity provided to them. Non-availability of raw-materials hinders the progress of the employment was strongly agreed by 80.8 per cent of the respondents because when the raw materials were not available they cannot take up the entrepreneurial activities which directly affects their economic status.

Majority (77.5%) of the respondents disagreed to the statement *i.e.* marketing of the product is irregular and delayed because they may not have faced problem in marketing of their products as their end products were neatly packed and attractive, there were no damages and also due to their hard work, interest, good bargaining capacity, boldness etc.

Last component in Table 14 deals with the opinion of respondents towards the project which indicate that cent per cent of the respondents had strongly favourable opinion towards the statements such as projects like NATP are a boon to women in rural areas, NATP provides technical and social assistance, NATP villages have become model villages and NATP made farm women to actively participate outside the home and village activities. The reason because they have been benefited a lot by this project.

5.8 RELATIONSHIP OF THE SELECTED INDEPENDENT VARIABLES WITH ENTREPRENEURIAL AND OTHER ACTIVITIES

Analysis of Table 16 revealed that the variables like educational status, family income, extension participation and extension contact were found to be positive and highly significant, whereas, marital status was negatively and significantly related with entrepreneurial activities.

Educational status was found to be positive and highly significant because highly educated people are more motivated and educated enough to take up new activities as enterprises to improve their status. Educated people can be easily convinced to take up new income generating activities to improve their standard of living.

Family income was found to have positive and highly significant relation because with higher income and assets, risk bearing capacity increases and also they can bear the capital investment required in establishing an enterprise. Positive and highly significant relationship was seen in case of extension contact and extension participation with entrepreneurial

activities. The reason might be that the frequent contact with extension personnel increased their awareness and knowledge level to such an extent that they boldly took a step to take up entrepreneurial activities. Regular attending of trainings, demonstrations, visit to successful SHGs, Krishimela etc. paved a way to build confidence and interest in them to take up entrepreneurial activities. The extension contacts helped in easy availability of good quality raw materials and good marketing facilities. Regular extension contact and extension participation had the advantage of getting the advanced knowledge, skills and current information which in turn improved their earnings from entrepreneurial activities.

Married women specially in the younger age group are bound by child bearing and care of family members. Also tradition and our culture will not permit the newly married to go to work. Hence, married women of younger age group are negatively and significantly related with entrepreneurial activities.

5.9 PROBLEMS AS PERCEIVED BY SHG MEMBERS AND THEIR SUGGESTIONS TOWARDS IMPROVEMENT OF SHGs

As concerning the problems faced by SHG members, majority respondents expressed lack of formal education, lack of training, lack of social mobility because of restrictions in the family, insufficient loans, non-availability of spare parts, shortage of electricity and unskilled women group members as their major problems. These problems clearly indicate that in rural areas women are more bogged down by the concerns of customs and traditions and also their low economic position. In rural areas electricity facility is not good which hinders their economic activity. Therefore there is an urgent need to educate the women about their strengths, opportunities, threats which facilitates them to critically analyse situations and take decisions. Inputs in terms of training may be facility improved for smooth running of the economic activity. Along with this awareness should be created among family members about the importance of the economic support by the women to the family. Similar problems were reported from the study conducted by Sarada (2001).

Suggestions given by members towards improvement of SHGs

Among 120 respondents, 78.3 per cent of SHG members suggested that the project should be continued and started in other villages, so that they can also be benefited in terms of knowledge, savings, current information etc. and can also be empowered economically, socially and technically. Sixty nine per cent of the respondents suggested to increase the loan amount which is a basic component to start an activity to improve group productivity and also women face less problems when sufficient loan amount is given.

5.10 OVERALL BENEFITS BY THE PROJECT

Majority (97.5%) of the respondents indicated the overall benefits received from the project was that SHG's have become a dias for women to express feelings. This seems to be true, because before joining the project they were only busy in performing household activities, having no time to discuss their feelings, but after joining the project they have become bold enough to come out of the home and make themselves free to share their feelings and support each other in the group. Also 95.8 per cent of the respondents indicated that the economic activity acts as a helping hand during emergencies as loan can be easily obtained from the group because of good amount of savings in the bank which can be taken at any time by the full cooperation of the group members and also they are free from the clutches of money lenders.

Gain in knowledge was reported by 87.5 per cent of the respondents as the overall benefit by the project. Gain in knowledge was seen in terms of importance of savings, how to deal with banks, marketing of the products, how to face the problem boldly, to be social with every body etc.

VI. SUMMARY

Nearly half of the available human resources in India is women. Majority of them (75%) are living in rural areas and most of them are illiterates and are below poverty line having poor economic status. Besides this, in comparison to urban women, rural women have a limited access to all kinds of resources. Hence, there is a need to change their capacity to work, their knowledge, enrich their skills and improve their economic status. Hence women's empowerment should be given much emphasis.

Empowerment as a concept was introduced at the International Women's Conference in 1985 at Nairobi. The conference defined empowerment as a "redistribution of social power and control of resources in favour of women", women's development in recent years – emphasis on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them. Women empowerment can be achieved by motivating them to form self help groups.

Women self help groups in India have been recognized as an effective strategy for the empowerment of women in rural areas. In recent years self help groups are emerging as an alternative credit source to the poor. Our rural women have been leading a life full of social and religious barriers, financial hardships and exploitation from ancient times due to illiteracy, social inequality, limited access, lack of coordination and organization. Gender bias approach of technology transfer system is also blocking the road to progress and prosperity of women in our country. Thus, the present NATP mission mode project entitled "Empowerment of Women in Agriculture" was envisaged for technological and economic empowerment of farm women and to improve socio-economic conditions for improved quality of life.

Hence, the present study was designed to know the impact of this NATP mission mode project on self help group women members with the following specific objectives.

1. To study the socio-personal characteristics of farm women SHG members.
2. To study the entrepreneurial and other activities taken up by farm women SHGs.
3. To know the impact of entrepreneurial activities on family living of SHG members.
4. To study the opinion of SHG members towards functioning and development of SHGs.
5. To identify the problems faced by members of self help group in achieving the objectives of the group.

The present study was conducted during the year 2004-05 in Dharwad and Gadag districts of Karnataka state. Among the villages adopted by NATP only 4 villages from Dharwad and Gadag districts were selected for convenience of the researcher and limited resources. Total sample size constitutes to 120 respondents who were selected by using purposive sampling method. Respondents were selected based on the criteria as, rural women only who are involved in agricultural activities and having land holding of 5 and less than 5 acres. A pre-tested interview schedule was used to collect the information, by using the direct contact method. The dependent variables taken for the study were participation, impact and opinion. Independent variables studied were age, marital status, educational status, family type, annual income, extension participation and extension contact.

Statistical procedures applied were simple frequency, percentage, mean, standard deviation, mean ranking, paired test, opinion index, impact index and Karl Pearson's product moment correlation coefficient.

Salient findings of the study are as follows:

1. The SHGs promoted under the project in the year 2001 were found to be more in Yadwad and Byahatti village than other 2 villages. Vermicelli and Rava making were the common entrepreneurial activities taken by the SHGs.
2. The socio-economic profile of the SHG members revealed that 51.7 per cent were young aged while 48.3 per cent were middle aged.

3. Most of the respondents were illiterates (44.2%), married (87.5%) and belonged to nuclear families (57.5%).
4. Majority (72.5%) of the respondents had medium level of family income followed by low level income (19.2%). The results are similar with respondents income where majority (67.5%) of the SHG members belonged to medium level of income followed by low level income (22.5%).
5. A higher per cent (39.2%) of the respondents had low extension participation. Forty five per cent of the respondents had medium level of extension contact.
6. Majority of the respondents were involved in entrepreneurial activities like vermicelli making (40.0%), rava making (20.8%) and chilli pounding (16.7%) regularly.
7. In other activities, majority (66.7%) of the respondents took part in polio camps followed by sanitation programme (45.8%).
8. Majority of the respondents gave first rank to discussing family problems (80.8%) and second rank to discussion on savings (47.5%), whereas, last rank *i.e.*, sixth rank was given to singing bhajans (86.7%).
9. Majority of the respondents perceived help and cooperation from other members (99.2%), loan can be easily obtained (97.5%) and economic security (95.0%) as the advantages of SHGs.
10. Majority (91.7%) of the respondents reported that it is the leader who deals with record writing. And with respect to handling money 52.5 per cent of the respondents indicated that handling of money is carried out by both leaders and members.
11. With regard to profit utilization by SHG members, majority (96.7%) of the respondents utilized money for their regular household expenditure followed by education of their children (51.7%). Ninety five per cent of the respondents level of income increased after joining the project.
12. Regarding impact of the project on SHG members, the percentage of all the components which were low before has been increased to more than double after joining the project. Overall index of impact before was 37.83 per cent which increased to 79.26 per cent after joining the project.
13. Majority of the respondents had favourable opinion towards SHGs, improved agricultural implements, enterprises and NATP project. Overall opinion index of the respondents was noted to be 84.44 per cent.
14. Educational status, family income, extension participation and extension contact were found to be highly significant with entrepreneurial activities whereas, only family income and extension participation were found to be highly significant with other activities. Marital status was found to be negatively and significantly related with entrepreneurial activities.
15. Majority of the respondents expressed lack of formal education (47.5%) as their personal problem, lack of social mobility because of restrictions in the family (19.2%) as their social problem, insufficient loans (27.5%) as their economic problem and non-availability of spare parts (33.3%), shortage of electricity (32.5%) as the technical problems.
16. Good number of suggestions were elicited from the respondents like the need for continuation of the project and start in other villages (78.3%), increase in the loan amount (69.1%), activities to run all season should be given (67.5%) etc.
17. Majority (97.5%) of the respondents expressed the overall benefits that SHGs have become a dias for women to express their feelings followed easy availability of loan during emergency.

Implications of the study

The implications based on the findings of the current investigation are as follows.

1. The present study revealed that most of the respondents were illiterate and had lesser participation in extension activity. So there is a need to educate women, not only in the sense of teaching them to read and write but also to impart better skills and technical know how which increase their confidence about income generating activities and to improve their social status by increasing their social awareness.
2. Most of the respondents during meeting mainly discussed on family problems, savings etc. but much preference was not given to other activities like how to deal

about marketing aspects, how does the bank help in promoting them, what role the NGO plays in uplifting them etc. Hence, the NGO's, bank officials, extension functionaries etc. should create awareness and make them to discuss all these aspects in the meeting and should also conduct trainings, demonstrations, field visits, visiting successful SHGs etc.

3. It was observed from the study that record writing was carried mostly by leaders because they were the only literates in most of the groups. Hence the members should be motivated to learn the 3 R's. Also leaders should be made aware that every one in the group should get a chance to maintain record, to handle money etc. so that they can gain more knowledge, confidence and be independent. If the leadership role is based on rotation, the respondents will not be suspicious about the leaders regarding misappropriation of funds by the leader.
4. It is very clear from the results that most of the profit earned was utilized for regular household expenditure and childrens education but less importance was given to consumption of nutritious foods. Hence awareness should be created regarding the importance of nutrients and nutritious foods, so that health status of all the family members can be improved which is very important.
5. Many of the rural women were facing various kinds of problems such as lack of formal education, non-availability of spare parts, shortage of electricity etc. Hence formal education should be given for the respondents so that at least they can read and write, know the calculation etc, correct information about where the spare parts are available and the genuine cost should be given and gram-panchayat of the village should see that good electricity facility is given to their villages and that SHG members can devote more time on entrepreneurial activities and earn more money.
6. Some of the suggestions given by SHG members indicate that activities which run all the season should be given so that they have all-year-round income to contribute to their family.

Suggestions for future research

1. A comparative study to know the level of empowerment of women in different villages adopted by NATP can be taken.
2. Case study research on successful women entrepreneurs can be taken.
3. Detailed study to know the impact of drudgery reducing implements on SHG members can be taken.
4. Comparative study between NATP SHG members and non-NATP SHG members can be taken.
5. Research can be carried out to know the knowledge level of leaders and members of SHG about present government and non-government programmes running in our country.
6. A comparative study between rural women SHGs and urban women SHGs can be taken.
7. A detailed investigation on group entrepreneurial activities like vermicelli making, chilli pounding etc. with a larger sample size can be taken up.
8. A study on role of banks in promoting the SHGs can be taken.

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APPENDIX

Assessment of self help groups promoted under natp on empowerment of women in agriculture

PART-I

A. GENERAL INFORMATION

I. Socio-personal characteristics :

1. Name of the Respondent :
2. Name of the SHG to which you belong :
3. Village : Taluk : District :
4. Age :
5. Marital status : Married/Unmarried/Widow
6. Educational status : Illiterate/primary/middle school/high school/college
7. Family type : Nuclear/joint
8. Annual income
- a. Family income : Rs. _____/Year
- b. Respondents income : Rs. _____/Year
9. Extension participation

Sl. No.	Activities	Participation		
		Regularly	Occasionally	Never
1.	Demonstration			
2.	Meeting			
3.	Training programme			
4.	Health camps			
5.	Krishi Mela			
6.	Field trips			
7.	Guest lectures			

10. Extension contacts

Sl. No.	Extension contacts	Often (once in a week)	Sometimes (once in a month)	Seldom (once in 6 months)	Never
1.	Extension workers				
2.	Village leader				
3.	AAO (farm women)				
4.	NGO functionaries				
5.	Anganawadi teacher				
6.	School teacher				
7.	Auxiliary nurse mid wife				

PART II

B. SPECIFIC INFORMATION

II. Entrepreneurial activities and other activities taken by farm women SHGs.

1. Name the entrepreneurial activities that are undertaken by you ?

Sl. No.	Activities	Regularly	Occasionally	Never
1.				
2.				
3.				
4.				
5.				

2. Name the other activities taken by you ?

Sl. No.	Activities	Regularly	Occasionally	Never
1.				
2.				
3.				
4.				
5.				

3. Give ranking to the activities that are performed in the meeting ?

- a. Discussion on Savings
- b. Discussing problems related to agriculture and allied areas
- c. Discussing problems on different enterprises
- d. Exchange of loans
- e. Discussing family problems
- f. Singing bhajans

4. What are the advantages of SHG

- a. Economic security
- b. Loan can be obtained easily
- c. Get special recognition in the family
- d. Get special recognition in the village
- e. Help and cooperation from other members
- f. Increased boldness
- g. Can take their own decisions and stand on their own feet

5. Savings and loans :

- 1. How much profit do you earn from your enterprise ?
Rs. _____/year
- 2. Do you save the money earned by you ? Yes/No
If yes Rs. _____/year
- 3. Who keeps the account of the group ?
Leader/member/both/outsider
- 4. Who deposits the group money in the bank account ?
Leader/member/both

III. Impact of entrepreneurial activities on family living of SHG members

1. Do you use the money earned (profit) on the following items

- a. Consumption of nutritious foods,
- b. Celebrating festivals
- c. Education of children
- d. Regular household expenditure
- e. Health purpose
- f. Renovation of house
- g. Giving it to husband
- h. Marriage of children

2. Whether your household income has changed after joining SHG ?

- a. Increased _____
- b. Remained same _____
- c. Decreased _____

3. Where do you place yourself on the ladder before and after joining EWIA (Empowerment of women in agriculture) project on the following dimensions ?

(Use the ladder given along side for each dimension for response before and after the project put ladder number for each dimension)

			Before	After
Very high	↑	5		
High	↑	4		
Moderate	↑	3		
Low	↑	2		
Very low	↑	1		

Sl. No.	Statements	Before	After
A.	Confidence building		
1.	Confidence to talk within fly		
2.	Confidence to talk in SHG meting		

3.	Confidence to talk in public		
B.	Self esteem		
1.	Self image in the family		
2.	Self image in community		
3.	Self reliance/independence		
4.	Feeling of security (Economic/general)		
C.	Decision making pattern		
1.	Education of children		
2.	Family planning		
3.	Buying and selling land, property and household goods		
4.	Family and social functions		
D.	Capacity building		
1.	Ability to take risk		
2.	Ability to understand and solve problems		
3.	Ability to try new ventures		
4.	Ability to take criticism		
E.	Psychological aspects		
1.	Hope		
2.	Overall satisfaction		
F.	Social empowerment		
1.	Team spirit		
2.	Communication skills		
3.	Assertiveness		
4.	Participation in group activities		

IV. Opinion of the respondents towards work of SHG

Sl. No.	Opinion of Respondents	Strongly agree	Agree	Disagree
1.	SHG			
a.	The SHGs promoted under NATP leads to all round development of the beneficiaries			
b.	Loan is misutilised by the beneficiaries in the self help groups			
c.	SHG provides an opportunity to develop self-confidence to talk in meeting, public etc.			

d.	Meetings, discussions, educational tours etc. conducted in SHG helps the respondents to gain more knowledge			
e.	SHG provides a dias for women members to discuss their problems and take collective actions			
2.	Agricultural implements			
a.	The equipment provided by NATP reduces the drudgery of farm women			
b.	Some implements provided by NATP cannot be handled by only women, it requires help of men also			
c.	Respondents are very much satisfied with the agricultural implements provided by NATP			
d.	Agricultural implements are misutilized by the members			
e.	Women lack knowledge in operating some agriculture implements			
3.	Enterprises			
a.	Project has made farm women more competent to handle agro-based enterprises on their own			
b.	Marketing of the product is irregular and delayed			
c.	The entrepreneurial activities of NATP are based on beneficiaries needs			
d.	Undertaking of the enterprises provided by NATP helps to increase the annual income of the beneficiaries			
e.	Non-availability of raw-materials hinders the progress of the employment			
	Contd...			
4.	Project			
a.	Projects like NATP are a boon to women in rural areas			
b.	NATP provides technical and social assistance to the beneficiaries in order to improve their economic goals			
c.	The project has made people to work hard and to achieve their goals			
d.	NATP villages have become model villages for rural development personnel			

e.	NATP has made farm women to actively participate outside the home and village activities				
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V. Problems faced by members of SHGs in achieving the objectives of the group, their overall benefits and suggestions given by the respondents

i. Mention the problems faced by you during achieving the objectives of the group?

1. Personal problems

- a. Lack of training/education
- b. Lack of freedom to take decisions
- c. Lack of encouragement
- d. Lack of formal education

2. Social problems

- a. Lack of social mobility because of restrictions in the family
- b. Conflicts among the group members

3. Economic problems

- a. Income derived is too little
- b. Loans are not sufficient
- c. Product has no market

4. Technical problems

- a. Lack of skills to handle the implements
- b. Non-availability of spare parts
- c. Delay in the internalization of skills
- d. Shortage of electricity
- e. Unskilled women group members

ii. What are the overall benefits derived by you by the project?

iii. What are your suggestions towards improvement of SHGs ?

ASSESSMENT OF SELF HELP GROUPS PROMOTED UNDER NATP ON EMPOWERMENT OF WOMEN IN AGRICULTURE

BHARATHI R. A

2005

CHHAYA BADIGER
MAJOR ADVISOR

ABSTRACT

Mission mode NATP project entitled "Empowerment of Women in Agriculture" was implemented at Dharwad from September 2001 to March 2005. Under this project 8 villages i.e. Dharwad and Gadag were selected and 40 farmwomen SHGs were formed. The present study was undertaken to know the impact of this project during 2004-05. Total sample size constituted of 120 NATP women beneficiaries of SHGs. The data collected was analyzed using mean, standard deviation, rankings, paired test, opinion and impact indices.

The most common entrepreneurial activities were vermicelli making (40.0%), rawa making (20.8%) and chilli pounding (16.7%). In the SHG meeting they gave first rank to discuss their family problems (80.8%) followed by saving (47.5%). This led to the economic empowerment, social empowerment, technological empowerment and also to the overall development of the personality of women SHG members. Confidence building, Self esteem, decision making pattern, capacity building, psychological aspects and social empowerment of farm women which were very low before joining the project increased to a greater extent after the implementation of the project. Overall index of impact of the project on SHG members which was 37.83% before has been increased to 79.26 per cent after joining the project. They started utilizing human resources i.e., time, energy and skills along with the suggestions, guidance, opportunity and advice offered by NATP extension personnel and home scientists to establish enterprises and to above themselves as a support for their families. Women beneficiaries have highly favorable attitude towards this project (84.4%). The major problems expressed by the women beneficiaries' wee lack of formal education, insufficient loans and shortage of electricity.