

**AN EVALUATION OF WOMENS' EMPOWERMENT
PROGRAMMES IN RAJASTHAN**

A

THESIS

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**UNDER THE SUPERVISION OF
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**SUBMITTED BY
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DECEMBER 2014

CERTIFICATE

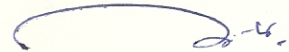
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This is to certify that Chandan Medatwal, Research Scholar, Department of Business Administration, Government Commerce Post Graduate College, Kota, has written the thesis entitled "AN EVALUATION OF WOMENS' EMPOWERMENT PROGRAMMES IN RAJASTHAN" under my supervision. To the best of my knowledge and belief, this is her original piece of research work and is being submitted to the University of Kota for the award of the Doctor of Philosophy in the faculty of Commerce and Management.

Literary presentation is outstanding and the thesis is in a form suitable for publication. Work evinces the capacity of the candidate for critical examination and independent judgement.

It is to certify further that Chandan Medatwal has attended the course work for six months on research methodology and passed the written examination conducted by University of Kota, preceding the submission of her thesis. And she has put in at least 200 days of attendance every year. During the period of research she has been found to be very sincere and attentive to her work assignment.

I wish her all the success in future endeavours.



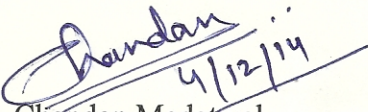
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DECLARATION

“I solemnly declare that "AN EVALUATION OF WOMENS' EMPOWERMENT PROGRAMMES IN RAJASTHAN" is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.”


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To my loving parents

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*I take this opportunity to express my heartfelt sentiments of gratitude, with a sense of immense pride and pleasure, to my respected guide and true mentor, **Dr. R. A. Gupta, Vice Principal, Government Post Graduate College, Dausa, Rajasthan.** He has steered the work through all stages. It is indeed a proud privilege of having the opportunity of working under such a scholarly, delightful and pleasant personality whose active guidance, deep critical insight, innovative ideas, constant inspiration, untiring efforts, help, encouragement and continuous supervision have made this research endeavour a grand success.*

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Chandan Medatwal

PREFACE

The present study deals with ‘**An Evaluation of Womens’ Empowerment Programmes in Rajasthan**’ contain the results of research undertaken at the Government Commerce Post Graduate College, Kota (Affiliated to University of Kota). This research is aimed at exploring the evaluation and the extent of implementation of womens’ empowerment programmes (WEP) in Hadoti region of Rajasthan. Research helps analyse scenario of womens empowerment with respect to womens’ economic, psychological and social empowerment.

Various initiatives in terms of WEP of Government of India (GOI) and Government of Rajasthan (GOR) meeting up issues related to overall upliftment of womens especially living in rural areas. Schemes implementation and the gap between implementation and effect have prompted this study to evaluate the selected programmes running in all four districts of Hadoti region in south eastern Rajasthan.

The efficiency and effectiveness of selected programmes for research viz., Integrated Child development Scheme (ICDS), women self help groups (WSHG), Swavalamban (NORAD) scheme, Kaleva and protection schemes were evaluated with the help of identified variables and then conclusions have been drawn through findings. These reflect the true picture of the actual workings of the WEP with respect to beneficiaries’ perceptions.

The WEPs selected for the evaluation, were only Government run schemes. Out of selected five schemes, two schemes viz., WSHG and Swavalamban came up in action with the help of non government organisations (NGOs) in training and facilitation aspects. Qualitative and quantitative analysis has been conducted to arrive at conclusions to understand the actual implementation of selected WEPs on various parameters. Moreover, the WEPs are governed by the department of women and child development (WCD). In essence, there is no profit motive but the welfare and development aspects only. This could be said as the ‘*whole concept*’ which has welfare motive for nation and its citizens, especially women.

From the historical era to 21st century, the women segment is inferior in many aspects, be it education, employment or empowerment. The increase of women

participation in economic and socio-political environment not only soothes the nation's status but also gratifies status of women. Therefore, the focus of GOI is on how to uplift their conditions enforcing WEPs, are in action. This research is not just pertains to focus on increased number of beneficiaries through WEPs but accomplished an effort to economic, social, psychological gratification for women through analysing perceptions on selected indicators. The research is based on primary data (1200 beneficiaries'), covers a period from the year 2010-11 to 2013-14. The research starts with preliminary stage in which theory is formulated and followed by random selection cases and designing of questionnaire. The next step was field work and analysis stage, wherein data were analysed and case writing was done.

The present study consists of eight chapters which are not just a compilation of literature but justifiably put in the analysis in each chapter throughout the research with rhetoric presentation. The First chapter namely, 'Introduction' covers introduction to womens' empowerment, nature, significance, scope, review of literature and conceptual and empirical framework for the study. The second chapter covers 'women empowerment programmes' (WEP) in India and Rajasthan and put lights upon selected WEP namely, ICDS, WSHGs, Swavalamban scheme, Kaleva and protection schemes for this research. The third chapter covers 'Research Methodology' for this study. Chapter four pertains to the 'Profile and status of women in India and Rajasthan'. Chapter five namely, 'Women empowerment Programmes-issues, development and approaches' covers observations, legal scenario and cases. Sixth chapter deals with 'Analysis and Interpretation of data-I' which analyses the demographic profile of respondents and perception towards women empowerment. The seventh chapter contain the 'Analysis and Interpretation of data-II' evaluates each selected WEP in Hadoti region on the basis of identified variables. The Seventh and the last Chapter covers summary, major findings, conclusion, contribution to the field of research and originality, practical implications of the study and recommendations, suggestions, limitations and future research endeavours.

FOREWARD

This thesis titled - 'An Evaluation of Womens' Empowerment Programmes in Rajasthan' is an initiative of evaluating women empowerment programmes by Chandan Medatwal, doctoral research scholar, Government Commerce PG College, Kota. She has conducted the research sincerely and based on findings, conclusions were drawn and arranged in a very systematic manner for a meaningful whole.

She added important tools in conducting this research analysis for solving the research problem. The research work is a sound arrangement from the complex results found from research setting i.e. Hadoti region of Rajasthan. This research can be an excellent source for those has interest in the social sciences research.

The whole process of this research from hypothesis to thesis, pertaining to evaluate women empowerment programmes in Rajasthan encountered with various dimensions like, issues, approaches and implementation of empowerment initiatives were deeply studied with conceptual and empirical paradigm. Implications, contribution, suggestions and recommendations were then supplied from actual findings through empirical investigation. The overall presentation was found appropriate with the arrangement of material, graphs, and charts wherever needed and followed the UGC guidelines to finalize the doctoral research task (thesis).

I would like to place on record the contribution from this four years research by Chandan Medatwal in the form of presentation and publication of research papers in national and international conferences and reputed refereed journals.

I am happy to place in your hands the doctoral thesis titled 'An Evaluation of Womens' Empowerment Programmes in Rajasthan' for the doctor of philosophy in Commerce and Management.



Dr. R. A. GUPTA

(Vice Principal, Govt. PG College, Dausa, Rajasthan)

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CHAPTER - I

INTRODUCTION

“You can tell the condition of a nation by looking at the status of its women.”

-Pt. Jawaharlal Nehru-

Introduction of this research work comprises of following sections:-

- 1.1 Womens' Empowerment
- 1.2 Nature of Study
- 1.3 Review of Literature
- 1.4 Conceptual and empirical framework for the study

1.1 WOMENS' EMPOWERMENT

Women empowerment is a phenomena which aims for building autonomy, power, trust, independence and more important the power of making own decision among women. The concept is burgeoning since independence and accelerated during post liberalisation era. The socio economic system started to adopt different policies and plans with reference to increasing women participation in socio economic activities. On the other hand, even after sound participation in economic systems, noticeable ample issues observed. These issues cover common problems from domestic violence to workplace harassment. Efforts of voluntary organisations, Government agencies etc. have been seen to remove differences among male female participation in economic activities. As well as the efforts has been made a milestone in empowering women in all walks of life.

Prior to independence, the role of women viewed largely from the perspective of family welfare. Alarming gender inequalities were continued to exist. In development thinking through gross national products (GNP), economic and quantitative factors, the realized need of gender perspective in development planning arise for the first time in 1970, in order to support and enhance women participation and empowerment. Ester Boserup (1970) contributed to the discourse surrounding gender and development practices with her work "Woman's Role in Economic Development". The work is "the first investigation ever undertaken into what happens to women in the process of economic and social growth throughout the third world". She showed that women often did more than half the agricultural work, in one case as

much as 80%, and that they also played an important role in trade. Hence women in development (WID) approach declaration of the international year of women in 1975 and UN decade for women from 1976-85 can be considered as milestones in the history of women development. But for better social norms, power structure and relations the Gender and development (GAD) approach in 1980 proposed more emphasis on gender relations rather than seeing women's issues in isolation and attempted to redress the problem, using gender analysis to develop a broader view.

In a 1988 paper *Women in Development: Defining the Issues* for the World Bank, Paul Collier argued that gender-neutral public policies may be inadequate, and gender-specific policies may be required to more effectively alleviate problems. As per 1971 census in India, women constituted 48.2% of the population but only 13% of economic activity. United Nations Development Program (UNDP) established a special Division for Women in Development, promoting concrete action to ensure that women participate in UNDP projects. A 1985 report by the OECD Development Centre surveyed a broad sample of development projects aimed at women. It concluded that many were too welfare-oriented. It said "future projects should avoid the home economics approach and focus on income-generating activities which are relevant and useful to the women participating". It also noted the lack of information about women's roles and activities, and called for greater research as input to development projects. In November 1990 the leaders of the South Asian Association for Regional Cooperation (SAARC) countries endorsed recommendations of the second SAARC ministerial meeting of Women in Development held in June 1990, agreeing that the years 1991–2000 should be observed as the "SAARC Decade of the Girl Child". A wide range of recommendations for improving the development of female children were accepted.

In contrast, according to United Nations Secretary-General Ban Ki-Moon, women are not just the target of special measures to promote development. They are also the driving force to overcome poverty, reduce hunger, fight illiteracy, heal the sick, prevent the spread of disease and promote stability (UN, 2008). The emergence of women's empowerment is the landmark in the history of women development. It has gained prominence during the closing years of UN's third development decade. This women empowerment approach focuses on individual capacity to be more entrepreneurial, individualistic values over decision making.

According to Kate Young (1993) women's empowerment is both individual and collective effort to enable them to take control of their own lives, to set their own agendas, to organize to help each other and make demands on the state for support and on society for change. According to Hemalatha H.M. (2000), empowerment process starts from one woman either individually or collectively with others and reaches other women. So it is a rather horizontal approach than a top down model.

Human Development Report (HDR) 1995 has developed two composite measures viz., Gender Development Index (GDI) and Gender Empowerment Measures (GEM) to find out the position and role of women in the development process. GDI concerns primarily with basic capabilities and living standard of women, whereas GEM concentrated on women's participation in economic, political and professional fields.

The Government of India (GOI) is introducing schemes persistently to meet the basic objective of poverty reduction and for innovations for bringing about changes in desirable directions through women's empowerment programmes (WEP).

The inception of Mahatma Gandhi in the National freedom movement ushered a new concept of mass mobilization. The inception of Mahatma Gandhi in the National freedom movement ushered a new concept of mass mobilization. Women constituted about 50% of the country's total population, he, therefore, involved women in the nation's liberation movement. The mass participation of women directly in the freedom struggle was the great divide in the history of (Feminist movement) empowerment of women. The freedom of India thus became synonymous with the empowerment of women. Empowerment ushers among women when they really feel empowerment. Various Government and Non Government efforts and schemes persistently exist to meet this objective. It was realized that every citizen of independent India be accorded equal treatment under the law. It was the Sixth Five Year Plan (1980-85) in which the focus on women's interests shifted from 'welfare' and 'development' to 'empowerment'. The Eight Five Year Plan (1992-97) had a human development focus and tried to ensure that the benefits of development do not bypass women and it implemented special programmes for women to complement the general development programmes and to monitor the flow of benefits to women in education, health and employment. Significantly the ninth Five Year Plan (1997-2002) took up 'empowering women as agents of socio-economic change and development' as a major commitment. To begin with, it adopted the 'National Policy for Empowerment of Women', which among other objectives, sought to organise

women into Women Self Help Groups (WSHG) to work for their own empowerment, accorded a high priority to schemes for maternal and child welfare and development of women in various aspects.

UNICEF has adopted the women's empowerment framework, developed by Sara Longwe, as an appropriate approach to be used in gender mainstreaming. The framework states that women's development could be viewed in terms of five levels of equality for which empowerment are an essential element at each level. These levels are:

1. Welfare: addresses only the basic needs of women, without recognising or attempting to solve the underlying structural causes which necessitate provision of welfare services. Women are merely passive beneficiaries of welfare benefits.

2. Access: equality of access to resources such as educational opportunities, land and credit is essential for women to make meaningful progress. The path of empowerment is initiated when women recognise lack of access to resources as a barrier to their growth and overall well-being and take action to redress this.

3. Awareness-raising: for women to take appropriate action to close gender gaps or gender inequalities there must be recognition that their problems stem from inherent structural and institutional discrimination. They must also recognise the role that women themselves often play in reinforcing the system that restricts their growth.

4. Participation: this is the point where women take decisions equally alongside men. Mobilisation is necessary in order to reach this level. Women will be empowered to gain increased representation, by organising themselves and working collectively, which will lead to increased empowerment and ultimately greater control.

5. Control: The ultimate level of equality and empowerment, where there is a balance of power between women and men and neither has dominance.

1.2 NATURE OF THE STUDY

Every research goes from hypothesis to thesis. The goal of the study is to find out relationship exists between women perception on empowerment programmes. To measure womens' empowerment scenario before and after implementation of women

empowerment programmes, various assessment tools will be used. Biswas (1999) developed eleven indicators of women's empowerment viz., 1.) Mobility, 2.) Decision making power, 3.) Autonomy, 4.) Economic security, and 5.) Freedom from domination by the family, 6.) Political and legal awareness, 7.) Participation in public protests and political campaign, 8.) Contribution to family expenditure or income, 9.) Reproductive right, 10.) Exposure to information, and 11.) Participation in development programmes.

Indicators that are related with empowerment of women, like education, work participation, participation in social services, benefits from WEP, welfare development, satisfaction etc are identified from literature as well as from pre survey. Socio-economic empowerment will be quantitatively and qualitatively measured by responses from women participants / workers / beneficiaries. Accordingly, the questionnaire is developed to measure efficacy of WEP. The independent variable will be WEP activities and the dependent variables will be women's perception and empowerment. For SHG women there is a tool for measuring empowerment developed by Hilaria Soundari and Mukunthan (2008) with sub scale social, economic, political, educational, and psychological with different agreement levels. Study perspective is relational GAD approach rather than redundant WID approach. Thus the qualitative method with semi-structured Interviews (SSI), focused group discussions (FGDs) among both working and non working women constitute an important part.

1.2.1 Significance of the study

Many use the term empowerment without understanding what it really means. Empowerment as a multi-dimensional social process that helps people gain control over their own lives and process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they define as important.

The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti), Women Empowerment in India is gradually inching its way towards to lead in the World with implementing large number of programmes, Activities and Schemes for the development and equal participation of women in growth oriented sectors especially in the rural areas and now they participate in all activities such as education, politics, media, art, service sectors, science and technology, etc.

Issues of gender equality are discussed in World Conferences, National and International Conferences, etc. Impact can be seen with the increase of female literacy rate: Literacy rate in India was 16.7% in the year 1951, 52.21% in 1991 and 65.38% in 2001. The male literacy rate during the decade 1991-2001 has increased to 75.85%. On the other hand, the female literacy has gone up to 54.16%. The rural–urban gap with regard to literacy rate has come down to 20.85 points by 2001.

In 1991, Rajasthan's literacy rate was 38.55% (54.99% being male literates, and 20.44% being female literates). In 2001, this increased to 60.41% (75.70% being male literates and 43.85% being female literates). This was the highest leap in the percentage of literacy recorded in India (the rise in female literacy being 23%) and was also a remarkable achievement in the history of the state with women Literacy rate (37.79 % in Bundi, 60.43 in Kota, 41.55 in Baran and 40.02 in Jhalawar) in the Hadoti region. In 2011, increase in literacy rate is 67.1 % shows good sign where 80.5 % of male population and 52.7% of female are literate. Education is neither a privilege nor favour but a basic human right to which all girls and women are entitled. In 1990s, grants from foreign donor agencies enabled the formation of new women-oriented Non Government Organisations (NGOs). Self-help groups and NGOs such as Self Employed Women's Association (SEWA) have played a major role in women's rights in India. Many women have emerged as leaders of local movements. For example, Medha Patkar for 'Narmada Bachao Andolan'. In the view to develop Women Empowerment Holistic approach to Empowerment can be done through:

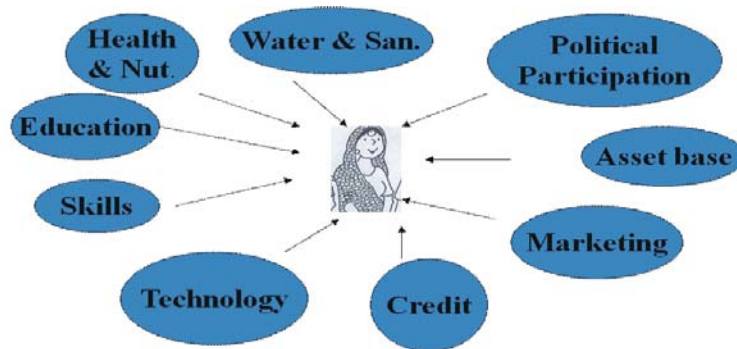


Figure 1.1: Aspects of empowerment

Equal participation of men and women reflects in nation's growth. Hence the importance of the study lies in aspect of implementation of WEP. Concerns have been raised that the much empowerment to the women leads to many clashes with family as well as at the workplace. That's why negative indicators are established to cover the aspect. Not only the male counterpart but also society is shifting back to totally adapt

this revolutionary phenomena of empowering rural women. In the context of divergent views on empowering rural women, it is essential to made an in- depth study of the role of Government and WEP.

The research finding provides understanding the empowerment scenario which can further help in identifying and developing new parameters. Study provides important and novel insights for establishing new approaches which if inherited in WEP operations and strategies, will lead to sustainable growth.

1.2.2 Scope of the Study

The study intends to cover respondents from Government run WEP across Rajasthan (Hadoti Region). WEP are wisely selected based on covering the empowerment ventures in awareness, education, health, self dependency, protection, economic empowerment and other related aspects. Selection of WEP under study and analysis posses some characteristics like innovation, WEPs reach and scope, replicability, sustainability, direct positive social impact, role model, leadership, mutual value addition on women in particular area. Also some cases from the region are considered to increase the level of confidence, accuracy and reliability.

1.3 REVIEW OF LITERATURE

Empowerment of women is not only limited till the term empowerment applies to the women or special group of women in particular area but also it means to develop them in all dimensions. Here the main concern towards development of women. Study starts not only from that there is strong need for womens' empowerment today but why they need empowerment first. Answer of this could be sometime conflicting if there is one suppressed group, really need empowerment whether this could be men or women.

This research presents a systematic review of the conceptual and empirical literature published from 1980 to 2014.

Sidney Ruth Schuler et.al (2010), from their study- 'Women's empowerment revisited: a case study from Bangladesh' suggests that social, political, and economic changes at the micro level, many of which reflect macro-level changes, can have substantial implications for the measurement of women's empowerment. Thus, they found that several of their original empowerment indicators (culture-specific empowerment indicators, since 15–16 years) were no longer relevant but changed sub-indicators are more effective.

A framework for the study based on the ideas and concepts gleaned from existing literature helps a researcher to plan and manage research in a comprehensive manner. Existing literature also helps to know the previous research work done in particular expanse and it acts like a torch as well as backbone for new studies for new researchers.

All the researches are exploratory in nature as these carried out in ever changing environment. Here an attempt is made to put some of the closely related literature review under two major heads: conceptual framework for research and empirical framework for research.

1.3.1 Conceptual framework for Research

In Conceptual framework for research, problem statement can be casted within the context of conceptual or theoretical framework. A conceptual framework is described as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation (Reichel & Ramey, 1987). As with all investigation in the social world, the framework itself forms part of the agenda for negotiation to be scrutinized and tested, reviewed and reformed as a result of investigation (Guba & Lincoln, 1989).

Although many of the researcher view the conceptual and theoretical framework as a synonymous and some cast it into research with slight difference.

“Most researches report the problem statement within the context of a conceptual or theoretical framework. A description of this framework contributes to a research report in at least two ways because it (1) identifies research variables, and (2) clarifies relationships among the variables. Linked to the problem statement, the conceptual framework sets the stage for presentation of the specific research question that drives the investigation being reported. For example, the conceptual framework and research question would be different for a formative evaluation study than for a summative study, even though their variables might be similar.”¹

In this way literature survey is found in different dimensions as:

¹ McGaghie, William C.; Bordage, Georges; Shea, Judy A., Problem Statement, Conceptual Framework, and Research Question September 2001 - Volume 76 - Issue 9 - p 923;

1.3.1.1 Power, Empowerment and Womens' Empowerment

At the core of the concept of empowerment is the idea of power. The possibility of empowerment depends on two things viz., *power can change* and *power can expand*. If power cannot change, if it is inherent in positions or people, then empowerment is not possible.

Shrilatha Batliwala (1995) defined Power as control over resources, ideology and self, exercised in socio Political and Economic Context among individuals and groups. The extent of power depends on how much and how many kind of resources they have, excess to and control over. This leads to power of decision making.

Jo Rowland (1997) has identified four different forms of power viz., (1) Power over – Control and influence over others, instrumentation of domination, (2) Power to- generative or productive power which creates new possibilities and actions without domination. (3) Power with- a sense of whole being greater than the sum of the individuals especially when group tackles problem together. (4) Power from within- The spiritual strength and uniqueness that resides in each one of us and makes us truly human.

“The concept of empowerment is a product of early eighties; it has its grounding in the changes in development thinking of the mid-1970s. The dictionary meaning of the word ‘empowerment’ is-to give power to (person/group) to give them capacity to perform physical or mental activity, to delegate authority, to give legal rights.”²

The key of the success of any nation is its soundness which lies in five Ps. The 5 Ps are people, power, procured assets, progress, and plausibility (reasonableness).

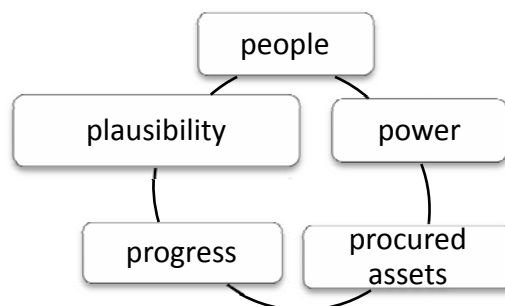


Figure - 1.2 Interrelation of 5 Ps for with respect to empowerment

² Banerjee NK, “Grassroot empowerment (1975-1990) : A discussion paper”, Occasional paper No.2, CWDS, New Delhi, 1995, p.2;

These all five are interrelated to each other with respect to the empowerment concerned (Medatwal, 2013).

Rapport (1987) describes the term empowerment as both individual determination over one's own life and democratic participation in the life of one's community often through mediating structures such as neighbourhoods, voluntary organizations *etc.* Staples (1990) defined the term empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grant or permit power.

One of the most detailed attempts at defining empowerment is found in Kabeer (1999). Defining empowerment as the "ability to make choices," Kabeer contends that the definition entails change, in that only previously disempowered members of society can be empowered. She suggested that empowerment consists of three dimensions: (1) resources that improve the freedom to make choice (such as land ownership and property rights, education, employment opportunities, household resource allocation), (2) agency or the "ability to define one's goals and act on them" (Kabeer 1999: 438) (such as mobility, domestic violence, access to and voice in household decisions), and (3) achievements (such as immunization, health, survival, and education of children)

Sunita Roy (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitisation and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level.

Many researchers have stressed the importance of considering the empowerment in multiple domains (Isvan 1991; Hashemi *et al.* 1996; Malhotra and Mather 1997; Jejeebhoy 2000; Beegle, Frankenberg, and Thomas (2001); Malhotra *et al.* 2002). For instance, Malhotra and Mather (1997) argue that: "power is multilocational and exists in multiple domains...it is important that any discussion regarding [empowerment] specify whether this is within the family, social or political spheres, and whether the

locus of control is within the household or the community”³. Malhotra *et al.* (2002) suggest: “women’s empowerment needs to occur along the following dimensions: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. However, these dimensions are very broad in scope, and within each dimension, there is a range of sub-domains within which women may be empowered.”⁴ Empowerment is viewed broadly as increasing poor people’s freedom of choice and action to shape their own lives (Narayan 2005, p.4).⁵

1.3.1.2 Participation of Women embodied in the Process of Empowerment

Women in India have played an important part in our social life and in our history. They have played this part in every branch of national activity from high learning to valour on the battlefield. Today, we pass rapidly through various phases of transition which requires the rapid changes in our old foundations. The Indian woman, the majority that is, lives in her own time, in the rhythm, of her own history, which does not quite keep time with the clocks of the 21 century. Womens’ participation in the revolutionary movement (Mehta, 2004) was significant even when they were deprived of basic human rights in men’s’ world. The list of women in India who contributed to the movement for equality is enormous. To name just a few, Sarojini Naidu, Kamaladevi Chattopadhyay, Vijaylaxmi Pundit, Aruna Asaf Ali, and Rajkumari Amrit Kaur took up the fight on several fronts (Jha and poojary, 1998).

In general, Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important.

Keller and Mbwewe (1991, as cited in Rowlands 1995) describe it as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination.” Batliwala (1993) defines power as having two central aspects -- control over resources (physical, human, intellectual, financial, and the self), and control over ideology

3 Malhotra, A. and M. Mather. 1997. “Do Schooling and Work Empower Women in Developing Countries? Gender and Domestic Decisions in Sri Lanka.” *Sociological Forum* 12(4), p. 604;

4 Malhotra, A., Schuler, S. R. and Boender, C. (2002) *Measuring Women’s Empowerment as a Variable in International Development* (Washington, DC, The World Bank), p. 13;

5 Essays, UK. (November 2013). *Conceptual Framework For Research Sociology Essay*. Retrieved from <http://www.ukessays.com/essays/sociology/conceptual-framework-for-research-sociology-essay.php?cref=1>

(beliefs, values and attitudes). If power means control, then empowerment therefore is the process of gaining control.

Kabeer (1999; 437), in an influential paper, suggests that “empowerment...refers to the process by which those who have been denied the ability to make strategic life choices acquire such an ability”. Women should be able to define self-interest and choice, and consider themselves as not only able but also entitled to make choices (A. Sen 1999; G. Sen 1993; Kabeer 2001; Rowlands 1995; Nussbaum 2000; Chen 1992). Kabeer (2001) goes a step further and describes this process in terms of “thinking outside the system” and challenging the status quo.

Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action. Empowerment is the process of enhancing an individual's or group's capacity to make effective choices, that is, to make choices and then to transform those choices into desired actions and outcomes (Alsop, Bertelsen and Holland, 2006, p.10).

Shirin M. Rai *et.al* (2007) argued, while the local is important as a focus for debates on empowerment, we think the local must be embedded in the global and the national and vice versa. They argued that: (1) empowerment may be sequential, (2) gender balance alone cannot be the process or outcome in a world ridden with poverty and class inequality, (3) we should use the empowerment language, but contest the way it has been neutralized and even abused.

1.3.1.3 Womens' empowerment programmes and Economic Empowerment

“Even though outside work for women often means a double burden, the empirical evidence supports the notion that access to work increases a woman's economic independence and with it a greater level of general independence is created.”⁶ According to Hall (1992) “economic subordination must be neutralized for women to be empowered. The economic component of empowerment requires that women be

6. Women, Education and Empowerment: Pathways towards Autonomy, Report of the International Seminar held at UIE, Hamburg, 27 January - 2 February 1993, edited by Carolyn Medel Anonuevo, UIE (UNESCO Institute for Education) Studies 5 • 1995, Robert Seemann u Neumann p.15

able to engage in a productive activity that will allow them some degree of financial autonomy, no matter how small and hard to obtain at the beginning.”⁷

The World Bank’s Action Plan to achieve economic empowerment through Smart Economics, for example, targets four key markets: land, labour, product, and financial and measures this through policy initiatives to make markets work for women as well as agency initiatives to empowerment women to compete in markets. “A prerequisite to empowerment, therefore, necessitates stepping outside the home and participating in some form of collective undertaking that can be successful, thus developing a sense of independence and competence among the women.”⁸ ‘Priority’ should be given to women in the allocation of work “in such a way that at least one-third of the beneficiaries shall be women”. [Schedule II, Para 6, NREGS].

The National Commission for Women (NCW), set up in 1992, has a mandate to safeguard the rights and interests of women. Universalisation of ICDS was contemplated by the end of 1995-96 through expanding its services all over the country.

Sanjukta Chaudhuri (2010), in her paper “Women’s Empowerment in South Asia and South East Asia: A Comparative Analysis” contributed to the literature on womens’ empowerment by exploring the time and birth cohort trends of womens’ empowerment in eight countries of South Asia and South East Asia. The countries targeted in the paper were Bangladesh, India, Nepal, and Pakistan of South Asia; Cambodia, Indonesia, Philippines, and Vietnam of South East Asia. Initially, she estimated the relationship between economic development and female labour force participation rate (FLFPR) (the U curve)⁹ using data on 172 countries from 1990 – 2007. She further examined the influence of time on women’s empowerment and performed a series of multiple regressions on six measures of women’s empowerment variables separately for the eight countries, using individual level survey data for each country. The indicators of women’s empowerment were: economic participation,

7. Ibid p.15

8. Ibid p.16

9 “Results confirm the existence and upward shifting position of the U curve. Hence, the U curve estimates suggests that there is a “time element” involved in womens’ empowerment.” Dr. Sanjukta Chaudhuri, December, 2009, Economic Development and Women’s Empowerment, from <http://people.uwec.edu/chaudhs/PDFS/Chaudhuri%20Economic%20Development%20and%20Women%20Empowerment.pdf>

educational attainment, wage work, fertility, female to male sex ratio of living children, and the ratio of ideal number of daughters to sons.

UNIFEM (United Nations Development Fund for Women) considers that women's economic empowerment is essential for any strategy of poverty alleviation and defines this as "having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control". Objective and commitments of the ninth plan (1997-2002) was empowering women as the 'agents of socio-economic change and development. Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues.

In Rajasthan, Jan Chetna Sansthan have promoted Ekal Naari Shakti Sangathan in Abu Road block, Sirohi in order to help widows and single and separated women It works to ensure a rightful living for single women and addressing their problems. It also works towards getting them widow pension and other benefits under any government schemes. Deepshikha Mahila Bal Utthan Samiti (DMBUS) came in to being in the year 1980, with the idea of promoting Welfare Policing Activities.

1.3.1.4 Gender equity, equality and inequality

Rajasthan has historically been a patriarchal and feudal society where gender discrimination has been a concern. This has drastically affected women's health, financial status, literacy level and political involvement. 'Women's empowerment', 'gender equality' and 'gender equity' are separate but closely related concepts. The recent policy research report by the World Bank (2001) employs the term "gender equality". Gender equity "recognizes that women and men have different needs, preferences, and interests and that equality of outcomes may necessitate different treatment of men and women" (Reeves and Baden 2000:10).

Gender equality is considered an important issue for the United Nations Development Program (UNDP) because gender inequality is an obstacle to progress, a roadblock on the path of human development (UNDP, 2002, p.6). Pradhan (2003) discusses the need to bring gender equality where men and women are considered equal in every sphere of life because if you empower a woman, you empower her children, her community and her country. (Pradhan, 2003, pp. 51-57).

Gender inequality can result in disadvantages and differentials for females in terms of life expectancy and children's nutrition, denial of choice, lack of political representation, and lack of empowerment (Kabeer, 1999). Sen, A. (2001) notes: "...inequality between women and men can take very many different forms. Indeed, gender inequality is not one homogeneous phenomenon, but a collection of disparate and interlinked problems." Sen enumerates seven types of gender inequality, including mortality, natality, basic facility, special opportunity, professional, ownership, and household inequality.

In order to develop economy and increased participation of women, Government addressed the problem related to women and initiate to remove inefficiency through implementing various programmes like, Awareness Generation Projects for Rural and Poor Women, Central Social Welfare Board (CSWB), Development of Women and Children in Rural Areas (DWCRA), Family Benefits Scheme, Kishori Shakti Yojana, NORAD Scheme, Scheme for working Women Hostels, Swashakti project, Swayamsiddha scheme, Support to training and employment programme for women (STEP), Science and technology for women and so on.

1.3.2 Empirical Framework for Research

Relevant research studies conducted in the past has great relevance for new research work and is a helpful tool to conduct research more precisely. Empirical framework for research basically underlines the derived results from experiment and observations rather than theory. This is categorized into following subheads:

1.3.2.1 Impact of Participation of women in WEPs

Hashemi et al (1996), in Bangladesh, undertook ethnographic research in six villages for four years to measure the effects of programmes on the empowerment of women. Two villages were Grameen Bank villages, two were BRAC villages (BRAC is private voluntary development organization (PVDO) in Bangladesh, working for alleviation of poverty and empowerment of the poor), and the other two had no credit programmes. They used a model based on eight indicators of empowerment viz., 1. Mobility; 2. Economic security; 3. Ability to make small purchases; 4. Ability to make larger purchases; 5. Involvement in major household decisions; 6. Relative

freedom from domination within the family; 7. Political and legal awareness; and 8. Involvement in political campaigning and protests.

Srilatha *et al.* (1997) observed that a major gain of making the programme of SHGs women centred was that the transition of power from the bureaucracy to the people. Sen, G. (1997) based on a case study in India, stressed the importance of empowerment of an individual in order to gain control over assets. They found that empowerment is about change in favour of those who previously exercised little control over their lives. This change has two components, the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. She concluded that government, NGOs and other institutions do not empower people, but people empower themselves. But, through policies and actions government can either create a supportive environment. Haimanti Mukhopadhyay (2008), studied the role of education in Women Empowerment in the district of Malda, West Bengal, India. Her Exhaustive survey comprising forty two villages, tried to unearth the status of women, attitude towards girls education in society, problems hindering the education of women, the importance of marriage in women's life affecting education as well as the empowerment of women. During the survey she felt that there was a very positive change at least among women in Malda district who are much more concerned about their daughters' education, as compared to their previous generation.

The WHO's (2008) "Tackling Social and Economic Determinants of Health through Women's Empowerment: The SEWA case study" experienced the SEWA as a social movement and a programme that aims to empower the poor must be prepared to listen to the poor. When a marginalized group is involved in planning for its empowerment, the programme is more successful than one in which they are passive recipients of welfare schemes. Swedish International Development Cooperation Agency (SIDA) noted that in implementing gender policies in development, it was time to move from treating the symptoms of gender inequality to address the structural factors that cause it. Women empowerment programmes made it possible to increase empowerment with increased participation of women. Clark *et al.* (1991) explore the impact of culture on female labour force participation in 135 countries for 1980. They use a combination of religion, political ideology, and world region variables to find

evidence supporting the importance of culture in explaining women's labour force participation.

Throughout the developing countries, innovative lending programmes have emerged and in many of these programs it is common to find that a large percentage of borrowers are women. Based on a 1996 survey of microfinance institution around the world, the World Bank estimated that 61% of all clients were women (World Bank, 1997).

1.3.2.2 SHGs and Microfinance

Self Help Group (SHG) is a voluntary association formed for the purpose of engaging small enterprise. To form this organisation, it requires a minimum of twelve individuals.

K.C. Sharma (2001) maintained that through SHG's women empowerment is taking place. Their participation in the economic activities and decision-making at the household and society level is increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy, thus, macro financing through SHG's is contributing to the development of rural people in a meaningful manner.

Rekha R. Baonkar (2001) studied the impact of SHGs on women in Goa and observed that individual loans were mostly for productive purposes with cent percent recovery. Monthly interest rate charged is high with 24% to 36% but it goes to group fund. SHGs made a lasting impact on the lives of the poor and the quality of life is improved on the family in terms of increase in income, savings, consumption expenditure, gaining self-confidence, productive use of free time, getting opportunity to improve hidden talents. It has contributed to address poverty and unemployment and able to bring social transformation through economic development and social change. Awasthi *et al.* (2001), in their study in Madhya Pradesh on the impact of SHGs on economic status of women observed that the SHG women were engaged in Mahua, mushroom cultivation, amachur papad making, pisciculture, nursery etc. With the group loan at 2% to 4% interest per month, they realized an increase in income and employment.

An interesting study by Athavale *et al.* (2001) in Madhya Pradesh under the leadership of Anganwardi worker, on the working of a particular SHG called Yashoda

Mahila Samithi (YMS) has helped the members to do saving and get loan. The repayment was 100%. The loan was used for productive purposes of either buying fishnets of boats or for agriculture.

Rajasekar (2003) analysed the impact of the economic programmes of SHARE, an NGO in Tamil Nadu on poverty reduction with the help of data collected from the households of 84 women members. The economic programmes have contributed to saving and income increase for the women. However, the member group was not found to be significantly different from the comparison group in terms of control over income and decision-making.

Opinions on the impact of microfinance are divided between those who see it as a 'magic bullet' for women's empowerment and others who are dismissive of its abilities as a cure-all panacea for development. Kabeer (2005) examines the empirical evidence on the impact of microfinance with respect to poverty reduction and the empowerment of poor women in South Asia. It becomes apparent that while access to financial services can and does make vital contributions to the economic productivity and social well-being of poor women and their households, it does not 'automatically' empower women.

Prem Chander & Vanguri (2007) highlighted the impact of microfinance programmes on women's empowerment in India. They compared Swashakti, Swayamsiddha, Swarna Jayanti Gramin Rojgar Yojana (SJGRY) and Rashtriya Mahila Kosh (RMK) micro finance programmes for facilitating rural poor women in their access to micro credit.

1.3.2.3 Evaluation and analysis of WEPs

Pandey (1993) conducted a study to assess the impact of RMK. This study is based in the state of Maharashtra and was conducted to examine whether the RMK has been able to achieve its main objectives of reaching credit to poor women, enabling women to achieve economic independence and becoming aware about credit facilities and management. The study had a sample of 250 beneficiaries from the NGO Annapurna Mahila Mandal in Mumbai, Pune and Belgaum and 50 from the NGO Rani Laxmibai Mahila Mandal in Chandrapur.

M.S. Jairath (2001) analysed the growth and development of SHGs in Rajasthan taking two categories, viz., resource poor tribal and resource better of non-tribal. It was arrived that the average membership, rate of interest, size of borrowings were higher in the former, but the average amount of saving was higher with the latter. Deshmukh Ranadive (2002), in his study on women's access to credit and rural micro-finance in India has addressed issues related to data in the context of micro-finance interventions in rural areas. The vertical approach has shown how the data that has been collected, throws light on the different dimensions of the programme and the participants. Basically the supply side of the intervention is captured through the vertical approach of looking at data issues. The demand side is addressed in impact evaluation studies wherein the lives of clients are scrutinized. The impact evaluation studies also relate the conceptual ethos of micro-finance with the intervention and its impact.

NPC (2005) analysed gender development in India in the context of interstate analysis with the help of state rankings on the basis of calculating the average of the standard values of the 52 criteria indicators. Dwarakanath, H.D. (2002) analysed the characteristics and growth of self help groups in Andhra Pradesh and found that the SHGs using the loan facilities from the cooperative credit banks, commercial banks, Mahila bank and Maheswaran banks, have produced more than 50 varieties of products. Abdul Hayes, Ruhul Amin & Stan Becker (1998) analysed the relationship between poor women's participation in micro credit programmes and their empowerment by taking both SHG and non-SHG members in rural Bangladesh.

Rajasthan Microfinance Report (2010) revealed that- good quality SHGs create mutual trust and a sense of solidarity among members. This raises their confidence to deal with socio-economic problems of their family and their village, all by themselves. The report recommends four ideologies, which can be taken as indicators of success-

- a. Zero tolerance of domestic violence in families of all SHG members in Rajasthan;
- b. 100% girl child enrolment in educational institutions in families of all SHG members;
- c. 100% institutional infant delivery;
- d. 50% participation of women SHG members at village development committees.

Milestones should be set for every year in order to achieve the stated objectives while progress should be tracked by measuring the indicators.

NGOs and other Government added organizations are looking forward to strengthen the women's, rural and poor people empowerment. A case study of how NGOs worked with citizens in Rajasthan' organisations and local government to improve the delivery of services identified three important pieces of legislation as creating the enabling environment for action viz., Local government reform, Right to information, Employment guarantee legislation. 'Each of these... gives new rights for citizen participation, as well as new duties and responsibilities for local governments. But both groups lack certain skills, awareness and capacity for how to use the new laws. This is where large numbers of local and national NGOs have stepped in, providing an impressive range of awareness-building, monitoring, advocacy and mobilising activities'.

In Rajasthan Womens' Development Programme (WDP), conceived in 1984 when the idea of rural 'illiterate' women mobilising collectively was unthinkable. And yet, the programme enabled the evolution of women's collectives under the leadership of the Sathin, the grass root worker at the village level, working tirelessly on a meagre monthly honorarium of Rs 350. The strength of Sathins and these collectives was derived from the support structures provided by the partnership between the government and the voluntary agency arm of the programme - IDARA (Information and Development and Resource Agency), with its primary role of training and providing creative and critical inputs.

Medatwal (2013) suggested Empowerment Evaluation Model (EE Model) and Empowerment Evaluation process (EE Process) which is influential in the larger/small scale organizations for effective empowerment to achieve objectives matching requirement and thus gaining and strengthening. The EE Model is based on Action-Research cycle, carried with the identification of factors under primary concern and then the secondary work for measuring performance will be gauged to meet the demand- supply aspect to fulfil through specified tools.

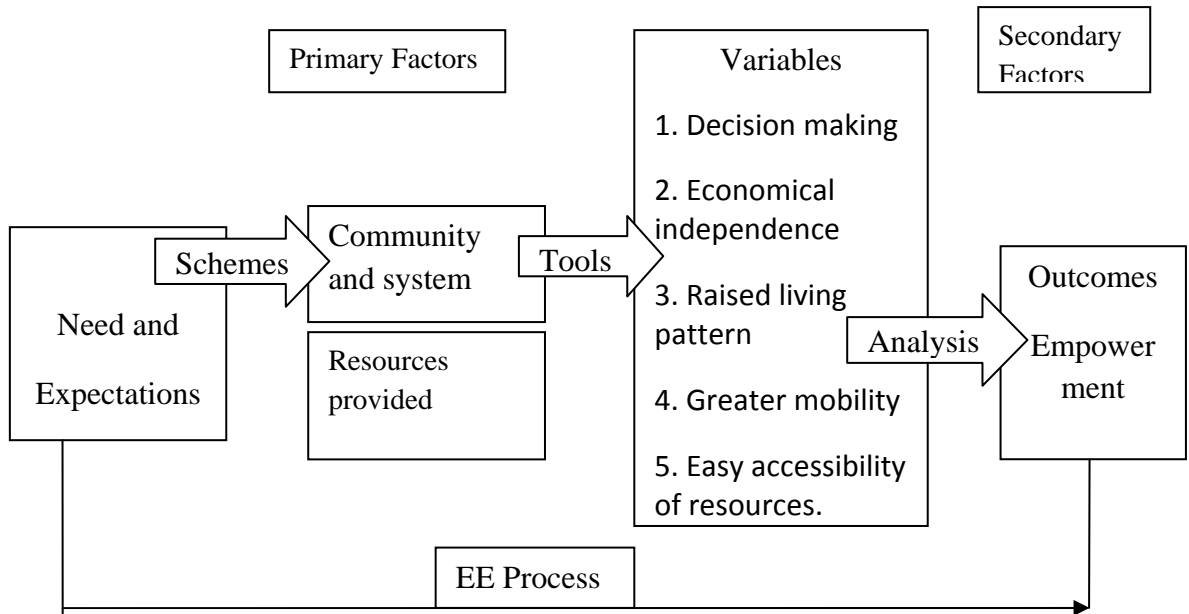


Figure 1.3: Empowerment Evaluation Model

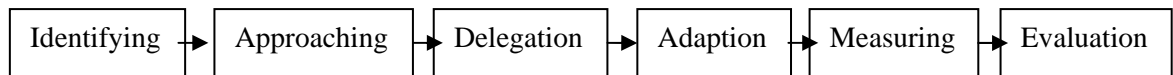


Figure - 1.4: Empowerment Evaluation (EE) Process

Medatwal (2013) analysed the strengths, weaknesses, opportunity and threats with WEP in empowerment of women in her study ‘womens’ empowerment and sustainable development in Rajasthan: SWOT analyses and suggested that a ‘multidimensional efforts required’ for empowerment and development through bringing gender parity in areas of ‘socio- economic secured’ environment for their overall mainstreaming.

Report on ‘Jhalawar District Human Development Profile’ prepared under a joint programme of the Government of Rajasthan (GoR) and the Planning Commission of India (2009), supported by the UNDP depicts women participation in economic activities like non agricultural sectors. Report shows that literacy rate of 57 per cent in 2001, up from 22 per cent in 1981 and 33 per cent in 1991, shows impressive gains.

1.3.2.4 Constraints experienced by rural women in Empowerment process

During the eighteenth century women suffered from several handicaps like female infanticide, Sati (Sharma, 1988), Purdah (Mathur 2004), child marriage, illiteracy and subsequently forced child widowhood. Women were treated no better than domestic

animals. Moved by this extreme plight, great social reformers like Raja Rammohan Roy, Dayananda Saraswati, M.G. Ranade, D.K.Karve, Iswarchandra Vidyasagar, Sri Ramakrishna Paramhansa, Swami Vivekananda and Mahatma Gandhi were in the forefront, fighting against social atrocities toward women (Jha & Pujari, 1998).

Although developmental and empowerment schemes boost the way to get economic effectiveness with womens' participation, but constraints were experienced by women while implementation. There are numbers of causes of women's unemployment in India. The greater rush of women job seekers within a more or less inflexible employment counter, the failure of defective development process to economic transformation. The low level of educational attainment, the frightening increase in female population highly prejudiced social attitude resulting in unwillingness on part of the employers to employ women.

Sing K.P (2004) says that among women who were working out of utter economic necessity, the majority were dissatisfied with 'time' they spend with their children and allocate to their home. 57 percent of working women have alternate arrangements for their children either a mother or a mother-in law or a maid to look after their children.¹⁰

Becker's (2005) model of effort allocation implies that an hour of a man's time produces more of value to an employer than an hour of equally skilled and experienced women who has greater responsibilities. This in true influences both employer's treatment of equally capable male and female employees and worker's subsequent decisions about investing time and energy in household versus market-work. The model implies that small initial disadvantages faced by women in the work-place can lead to extreme results in the division of labour in the household, occupational segregation and earning difference.

1.4 CONCEPTUAL AND EMPIRICAL FRAMEWORK FOR THE STUDY

The intentional introduction and application of any previously unused concept, process and practice is designed to influence or adapt the behaviour of respondents with the aim of achieving improved performance and implementation by WEP practitioners.

10 Essays, UK. (November 2013). Conceptual Framework For Research Sociology Essay. Retrieved from <http://www.ukessays.com/essays/sociology/conceptual-framework-for-research-sociology-essay.php?cref=1>

The substantial volume, the research in finding link between womens’ empowerment and WEP, paid great attention since last two decades. No matters whether is for rural or urban but policies and acts on women welfare focuses on whole section for correlation with their commitment to the national progress in terms of ‘*empowered nation*’. Akin to discretionary behaviour of employees in any organisation or the organisation citizenship behaviour (OCB), the aspect of womens’ empowerment is catalysed in a model of beneficiaries’ perception and WEP’s actual implementation. The procedure followed here, is the before/after impact evaluation to know various dimensions of empowerment. The conceptual focus has been adopted for the study, presents construct drawn by the researcher from literature and survey can be visualised as shown in figure 1.5.

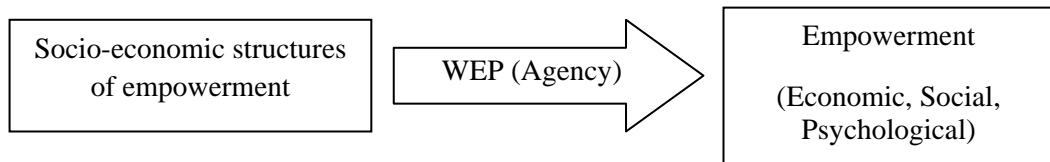


Figure 1.5 – Conceptual and empirical framework for the study

These construct combine specific fine points (Indicators) under study. Only Government run schemes selected for evaluation purpose.

With reference to the conceptual and empirical framework for this study the socio-economic structures in lieu of empowering women, were thoroughly studied. And the constructs were defined for knowing general empowerment perspectives. The second phase covers the study of programmes especially designed by Government for women empowerment purpose. Nevertheless, the efforts from voluntary agencies and Non Government Organisations (NGOs) have not been ever neglected during the period of study. The third phase is an important phase which actually examines if the efforts from Government run schemes are well applicable in society.

CHAPTER II

WOMEN EMPOWERMENT PROGRAMMES (WEP)

The concept of women's empowerment appears to be the outcome of several important critiques and debates generated by the women's movement throughout the world, and particularly by Third World feminists. Its source can be traced to the interaction between feminism and the concept of "popular education" developed in Latin America in the 1970s (Walters, 1991).

According to Khan *et. al* (2001) and Sinha, A. (2002) the Eighth Five Year Plan (1992-97) makes a shift from 'development' to 'empowerment' of women. Policies, programmes and projects designed to assist and uplift the low-income women, have shifted from "welfare approach" to an "empowerment approach". Hence, a number of measures have been taken by the Government in this direction for social and economic emancipation of women. The chapter four covers central and state Government women empowerment programmes and discusses briefly the programmes selected for research.

- 2.1 A Birds eye view - WE programmes in India and Rajasthan- Exhibits
- 2.2 Women empowerment programmes selected for research- A brief discussion
 - 2.2.1 Integrated child development scheme (ICDS)
 - 2.2.2 Women self help groups (WSHG)
 - 2.2.3 Swavalamban Scheme
 - 2.2.4 KALEVA scheme
 - 2.2.5 Protection Schemes
- 2.3 Tools for Women empowerment
 - 2.3.1 Prioritising Gender & Gender Responsive Budgeting
 - 2.3.2 Contribution of Non Government Organisations (NGOs)
 - 2.3.3 Microfinance and Microcredit

**2.1 BIRDS EYE VIEW – WOMEN EMPOWERMENT PROGRAMMES (WEP)
IN INDIA AND RAJASTHAN**

Exhibit- 2.1 List of Women Empowerment Programmes (WEP) in India			
Sr. No.	NAME OF THE PROGRAMME	YEAR OF ESTB	AIM
1	Central Social Welfare Board (CSWB)	1953	To promote social welfare activities and implementing welfare programmes for women and children through voluntary organizations.
2	Development of Women and Children in Rural Areas (DWCRA)	1982	To improve the socio-economic status of the poor women in the rural areas through creation of groups of women for income-generating activities on a self-sustaining basis.
3	Gender Budgeting Scheme	2005	For economic empowerment of women
4	Indira Gandhi Matritva Sahyog Yojana (IGMSY)	2010-11	Cash incentives are provided to for improved health and nutrition to pregnant and nursing mothers.
5	National Mission for Empowerment of Women (NMEW)	2011-12	This is for holistic empowerment of women. This is a centrally sponsored scheme conceived as an umbrella Mission with a mandate to strengthen inter sectoral convergence and facilitate the process of coordinating all the women's welfare and socio-economic development programmes across ministries and departments.
6	Priyadarshini Adarsh SHG Scheme	2010-11	Aims at holistic empowerment of vulnerable groups of women and adolescent girls through formation of Self-Help Groups (SHGs) and promotion of improved livelihood opportunities.

7	Rajiv Gandhi National Crèche Scheme (RGNCS)	2006	With a view to encourage women to join/continue with gainful employment. It focuses for children of working mothers those seeks to provide day care facilities to children in the age group 0-6 years from families with a monthly income of less than Rs. 12,000/-.
8	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) or SABLA	2010-11	All-round development of adolescent girls of 11-18 years. The focus is all out-of-school adolescent girls. It aims at making them 'self-reliant' by improving their health and nutrition status, promoting awareness about health, hygiene, nutrition, adolescent reproductive and sexual health, family and child care and facilitating access to public services through various interventions.
9	Rashtriya Mahila Kosh (RMK)	1993	To promote or undertake activities for the promotion of or to provide credit as an instrument of socio- economic change and development through the provision of a package of financial and social development services for the development of women.
10	Short Stay Home for Women and Girls (SSH)	1969	To provide temporary shelter to women and girls who are in social and moral danger due to family problems, mental strain, violence at home, social ostracism, exploitation and other causes.
13	Support to Training and Employment Programme (STEP)	1986-87	Aim of upgrading skills of women for self and wage employment. The target group includes the marginalized asset less rural women and urban poor. Special focus is on identified focal districts in which women are particularly disadvantaged

14	Swadhar	1995	To support women to become independent in spirit, in thought, in action and have full control over their lives rather than be the victim of others actions.
15	Swayamsiddha	2001	At organizing women into Self-Help Groups to form a strong institutional base.
16	Tamil Nadu Corporation for Development of Women	1983	Aims at the socio-economic empowerment of women
<i>Source: Compiled by Author</i>			

There is another exhibit covering all women empowerment programmes in Rajasthan State.

Exhibit- 2.2 List of Women Empowerment Programmes in Rajasthan			
Sr. No.	NAME OF THE PROGRAMME	YEAR OF ESTB.	AIM
	Women and Child Development department (WCD)	1985	
	Integrated Child Development Services (ICDS) Scheme	2 Oct, 1975	The objective of the scheme is to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.

A	ECONOMIC EMPOWERMENT		
1	Allotment of Fair Price Shops to WSHGs	2009-10	Priority to WSHGs is being accorded for allotting Fair Price Shops under the Public Distribution System as they are local residents who have knowledge about the locality. Through this, transparency would be maintained in the Public Distribution System and is a good option for WSHGs to earn their livelihood. To enable the economic sustainability of this enterprise seed money of Rs. 75000 is given by the state to each SHG. So far 42 WSHGs have been benefited. A provision of Rs. 20.00 Lacs is being proposed for the Annual Plan 2012-13 and Rs. 100 Lacs is proposed for the Twelfth Five Year Plan.
2	Amrita Haat Bazar	2009-10	Haat bazaars (exhibitions) are being organized regularly in order to provide exposure and to promote and facilitate marketing of SHG products. So far, eleven Haat Bazars have been organized. Opportunities are also being provided to WSHGs to participate in district, state level and national level Mela (Fairs). Theme based sales are also being promoted. A provision of Rs. 22.00 Lacs is proposed and Rs. 110.00 Lacs for the Twelfth Five Year Plan.
3	Amrita IT Gyan Kendra	2011-12	An Amrita IT Gyan Kendra has been set up at Commissionerate, women empowerment to provide free of cost computer training to women in coordination with RKCL through Rajasthan State Certificate in Information Technology (RS-CIT) and Digital Saheli. A provision for Rs. 900.00 Lacs is being proposed for the Annual Plan 2012-13 and Rs. 4500 Lacs is proposed for the Twelfth Five Year Plan.

4	Amrita Society	2009-10	Amirta Society is initiative of the Government of Rajasthan for providing marketing opportunities to Women Self-Help Groups' (WSHG) products. A marketing society named 'Amrita' has been registered under Rajasthan Society Registration Act, 1958 for promoting livelihoods amongst the WSHGs. Basic objective is to facilitate production, supply and marketing of WSHG's products. Main objectives of the society are- Marketing of WSHG's products within the state and outside; To organize Capacity Building trainings, awareness camps and entrepreneurial development courses for the benefit of Women SHG; To disseminate the market information among Women SHG entrepreneurs.
5	Amrita Women Self Help Group Award Scheme	2009-10	Amrita Women Self Help Group Award Scheme has been initiated to encourage WSHGs and NGOs showing outstanding performance in SHG programme and supporting the department in strengthening this programme. The best performing WSHG and NGO would be awarded with Rs. 50000/- and Rs. 20000/- respectively.
6	Bhamashah Scheme	2014-08-20	Main objective of the scheme is to provide direct cash benefit to women beneficiaries. This also includes beneficiaries of Ration card holders, pension, scholarships for higher and technical education etc. This distributes every woman a 'Bhamashah card' to every family which is linked with their bank account. This card ensures the bio metric identity of woman individual and core banking facility.

7	Interdepartmental Convergence	2012	In view of potential in Agriculture / Horticulture, Handicrafts and Dairy activities, livelihood activities are also being undertaken by converging with various departments and partner agencies like Departments of Agriculture, Horticulture, Dairy and Handicraft departments. To converge with Agriculture and Horticulture departments, a subgroup- <i>Gramya</i> has been constituted. <i>Godhan</i> subgroup has been constituted to benefit women SHGs by converging with programmes being implemented through Animal Husbandry and RCDF. In order to support women SHGs in handicraft trainings and marketing of their products by converging with department of Industries, RAJSICO, Khadi Gramodyog, etc., a subgroup- <i>Shilpi</i> has been formed.
8	ISS- BLS - (50 % Interest Subvention Scheme on Bank Loans to SHGs)	2000	Under the Scheme, 50% of interest on bank loan to women SHGs will be borne by the DWCD with a bank loan up to Rs. 50,000/- per SHG. The remaining 50% of interest is to be borne by the SHG. The scheme has twin objectives- First, to motivate the poor women of SHG to avail bank credit for meeting their social-economic needs and attain a stage of dignity and self dependence. Secondly, strengthening partnerships between the GOR and Banks by motivating SHGs to be regular in repayment/servicing of loan and thus contribute in reducing Non Performing Assets (NPAs) of Banks. During Twelfth Five Year Plan 1.50 Lacs groups will be benefited under this scheme. A provision of Rs. 155.00 Lacs is

			being proposed for the Annual Plan 2012-13 and Rs. 775.00 Lacs are proposed for the Twelfth Five Year Plan.
9	Janani Suraksha scheme	2005	Main objective of the scheme is to increase institutional deliveries in order to reduce maternal and child mortality rate in which every pregnant women get economic benefit.
10	Kaleva Scheme	2010-11	‘Kaleva’ scheme has been introduced in all the CHCs, PHCs, Satellite Hospitals, mothers and children welfare centres (MCWC) and sub district hospitals of the state. The scheme seeks to provide meals supplied by women self help groups, to meet the nutritional needs of the mother, soon after the child birth at the medical institutions. The Department of Women & Child Development in collaboration with NRHM initiated Kaleva Yojana with an aim to help new mothers staying for the required period in the medical institutions. Under this scheme nutritious meal prepared at the local level by SHG or by mothers committee is provided thrice a day for three days.
11	Mission Gramya Shakti	2009-10	This is the priority for the 12th Five Year Plan. The Mission is an autonomous society registered under the Rajasthan Society Registration Act, 1958 to strengthen WSHGs, through clustering, capacity building and handholding of SHGs and create channel of links with livelihood promoting programmes for the overarching goal of women empowerment. Mission Gramya Shakti would work for all the SHGs constituted in the State, by any Self Help Group Promotion Institute

			(SHPI) and would include them in its activities, irrespective of their economic status, gender, caste, region or religion. To give fillip to this programme a mechanism is also proposed to be developed to support WSHG at the local level. Strengthening of SHGs through cluster development, organizing various trainings and provide seed money to SHGs etc. a provision of Rs. 2000.00 Lacs is proposed for Annual Plan 2012-13 and Rs. 10,000 Lacs is proposed for the Twelfth Five Year Plan.
12	Priyadarshini Adarsh SHG Scheme	2010-11	Priyadarshini Adarsh SHG Scheme supports NGO's for strengthening 10 WSHGs each in 33 districts through various types of capacity building and vocational trainings and linking them to sustainable livelihood activities. The groups engaged in self employment and earning minimum of Rs. 1100/- per month are termed as Priyadarshini Adarsh SHG.
13	Shubhlakshami scheme	2013	Helps women economically during the girl child birth and reduce maternal mortality rate.
14	Swavalamban Scheme	2008-09	Main objective of this scheme is to provide training and skills to women and facilitate them to obtain employment or self employment on a sustained basis. Poor or needy women especially from weaker sections of the society are the main target group of the scheme. The scheme is basically implemented through NGOs by organising income generating trainings for beneficiaries. A provision of Rs. 33.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 165.00 Lacs for the Twelfth Five Year Plan.

15	Women Home Industry scheme	1974	The objectives of the scheme includes training to women participants through NGOs, ITIs, Nehru Yuva centres etc. It provides loan facilities through banks, public and private institutions to give employment opportunities in various industries. To give knowledge of marketing and to form self help groups.
16	Women Merit (Mahila Yogyata) Scholarship	2013-14	To give every qualified girl student 5000 Rs. per annum scholarship as economic benefit for higher education.
17	Women Self Help Group Institute and RRCs	2009-10	Given the challenges of ensuring quality, growth and financial linkage, a state level Institute for Women Self Help Group (WSHG) has been established in Rajasthan, under the overall administrative control of Women & Child Development Department.
18	Women's Self Help Group (WSHG)	1997-98	The program operates in 33 districts of the state. Under this, 10 to 20 women make their own decisions about the group and its small - small savings through collaboration, self-help tendencies toward self develops and grows.
B	SOCIAL EMPOWERMENT		
19	Basic computer education to women / RSCIT and Digital Saheli	2011-12	To understand the importance of computer knowledge and access for today, the Government of Rajasthan starts this scheme with the objective to provide basic computer knowledge to women from all categories which was completely funded by GOR.
20	Chief Minister's 7 Point Programme for Women Empowerment	2009-10	<ol style="list-style-type: none"> 1. Safe Motherhood 2. Reduction in infant mortality 3. Population stabilization 4. Prevention of child marriages 5. Girls stay at least till Class 10

			<p>6. Women self-help groups to provide security and protect the environment through the program include economic empowerment by providing self-employment opportunities.</p> <p>7. Chaired by the Chief Secretary of the Programme Monitoring Cell at the state level.</p>
21	Devnarayan Scheme for Distribution of Scooty / encouragement amount for girls	2011	To provide Scooty vehicle and encouraging amount to undergraduate and post graduate female students. First year students get vehicle with one year insurance, second and third year students- vehicle and the amount of 10,000 rupees. Whereas, postgraduate students get vehicle and amount of 20,000 rupees.
22	Insurance for Angan-wadi (AW) workers	1-04-2004	To provide social protection to Angan wadi workers, the scheme involves life and health insurance facility. This is applied for AW workers and helpers those are in the age group of 18 years to 59 years.
23	KASTURBA GANDHI BALIKA VIDYALAYA (KGBV)	2004	Concentration of tribal population, with low female literacy and/or a large number of girls out of school; concentration of SC, OBC and minority populations, with low female literacy and/or a large number of girls out of school; areas with low female literacy; or areas with a large number of small, scattered habitations that do not qualify for a school. The objective of KGBV is to ensure access and quality education to the girls of disadvantaged groups of society by setting up residential schools with boarding facilities at elementary level.
24	Mahila Mandal Representative Training (MMRT)	1997-98	Provide reorientation and build capacity among Mahila Mandal Pradhans (women commission representatives) of Rajasthan and thus fully

			empower them to play their essential change agent role.
25	Maternal and Child Health Programs	2006-10	Make rural people aware of the disadvantages of malnutrition, Bring about a conceptual change on Immunization Teach mothers to take care of themselves and their malnourished children.
26	Prevention of Child Marriages	2006	The female mean age at marriage in Rajasthan is 17.7 years. As a matter of fact, more than 65% of girls are married before attaining the age of 18 years. More than 25% of girls become mothers between 15-19 years of age. The Department's endeavour is to eradicate child marriages by the year 2015. All Sub-Divisional Magistrates in the State have been appointed as the Child Marriage Prohibition Officers for their respective jurisdiction. Suitable instructions are issued from time to time to the District Collectors, Police and others for taking strict actions in preventing child marriages.
27	Promoting Community Marriages (Samoochik Vivah Yojana)	1996	The State Government has introduced 'Samoochik Vivah Niyaman evam Anudan Niyam, 2010' to regulate and to encourage community marriages. Under this scheme financial assistance @ Rs. 6000 per couple is sanctioned of which 75% is deposited in the fixed deposit scheme in the bank or the post office in the name of the bride. To stop child marriages and Dowry. Also it aims to help lower earning category with grant in aid. A provision of Rs 180.00 Lacs has been proposed for the Annual Plan 2012-13 and Rs. 900.00 Lacs for the Twelfth Five Year Plan.

28	Sathins (Social Animator)	1992	<p>This is one of the women development programmes to focus on the issues relating to women. 9189 Sathins (Social Animator) have been provided to carry out objectives of women development. She is an honorary (Rs. 1500 per month) worker. Sathin act as mentor and guide at each Gram Panchayat to achieve following points:-</p> <ul style="list-style-type: none"> •Make women aware about their own potential. •Create awareness about social evils. •Increase participation of women in development programmes. <p>A provision of Rs. 1417.77.00 Lacs is being proposed for the Annual Plan 2012-13 and Rs. 7360.77 Lacs for the Twelfth Five Year Plan.</p>
29	Scheme for Leadership Development of Minority Women	2007-08	<p>The Ministry of Women & Child Development (WCD) formulated a scheme of “Leadership development for life, livelihood and civic empowerment of minority women” in 2007-08 for ensuring that the benefits of growth reach the deprived women among the minority communities. The scheme has now been transferred to the Ministry of Minority Affairs in 2009-10. The Ministry of Minority Affairs has suitably recast the scheme and renamed it as “Scheme for Leadership Development of Minority Women”.</p>
30	SHGs to be the change agents	2011	<p>The approach will be that SHGs would also be assigned some social responsibilities to bring social changes at the grass-roots level and each member be tracked on issues such as number of children and their education and health parameters.</p>

31	Women Shikshan Vihar	1994	This scheme started at first in 1994 in Jalore and then in 1997 in Jhalawar district under Lok-Zumbish scheme. Later, in 2005 -06, these shikshan vihar were combined under the objectives of Directorate of education in Rajasthan. This scheme provides residential education till 5 th standard to poor, backward class, widow; divorced women belong to the age group of 15 to 30 years.
32	Women sports scheme	1975	To give opportunities to women and girl child to participate in sports at regional, state and national. This scheme provides them allowances for travelling and daily basis.
C	PROTECTION ISSUES (In India)		
33	Aparajita- One Stop Crisis Management Center for Women (OSCMCW)	2013	Initiated from Government Jaipuriya hospital, Jaipur, the objectives of the scheme is to provide consultation, medical, police, legal and temporary residence facilities to victim victims.
34	Implementation of Protection of Women from Domestic Violence Act, 2005	2005	The Protection of Women from Domestic Violence Act, 2005 is being implemented. All the 574 officers of the WCD have been designated as Protection Officers to function under the Act. 91 NGOs have been registered as Service Providers. 13 Institutions have been notified as Shelter Homes under the Act.
35	Mahila Surksha Evam Salah Kendra (MSSK)	2006	Scheme has been introduced to set up MSSK in all the police districts. These centres are being run by NGOs. The centres are to provide appropriate counselling to aggrieved women.
36	Rajasthan State Commission for Women	1999	The State Women Commission was set up by an Act of legislature in 1999. It conducts public hearings and takes appropriate action on complaints of atrocities received.

37	SCHEME FOR WORKING WOMEN HOSTEL	1972-73	One of the main difficulties faced by such women is lack of safe and conveniently located accommodation. Based on an evaluation of the existing scheme and suggestions received from the Standing Committee of Parliament on Empowerment of Women, the scheme has been revised to promote availability of safe and conveniently located accommodation for working women who need to live away from their families due to professional commitments.
38	Zila Mahila Sahayta Samiti		Zila Mahila Sahayta Samiti has been setup in each district under the Chairpersonship of the Zila Pramukh. This Committee is to provide immediate relief to the woman victim of atrocity or exploitation or sexual harassment. The woman is assisted in providing shelter, if necessary, physical and social support and also assisted in registering a police complaint, if need be.
D	ADOLESCENT GIRLS EMPOWERMENT AND DEVELOPMENT PROGRAMMES		
39	Kishori Balika Mandal Project	2005-06	A new project known as Kishori Balika Mandal Project has been launched in Rajasthan in association with UNFPA. Presently this scheme is in operation in four districts viz; Udaipur, Dungarpur, Rajsamand and Chittorgarh.
40	Kishori Shakti Yojana	2000-01	This is a scheme for providing developmental opportunities for adolescent girls who are either out of the formal education or because of one reason or the other have left the school. The aim is to make such adolescent girls aware on their health and other social parameters and prepare them the formal education etc.

41	Life Skill Education and Counseling to Adolescent Girls	2001-03	To create awareness about girls' and women's rights, Debate and generate understanding about gender issues, Educate about the adolescence and puberty phase as well as reproductive health and to provide vocational training.
42	Prioritising Gender & Gender Responsive Budgeting	2005	As per the budget during 2009-10, a Gender Cell was set up in the Directorate of Women Empowerment. The Gender Cell is to promote mainstreaming concept of gender in the budgetary system of the Government and also to function as a secretariat to the High Level Committee constituted under the Chairmanship of the Chief Secretary for review of the budgets of various departments with gender perspective. A provision of Rs. 49.79 Lacs is proposed for the Annual Plan 2012-13 and Rs. 244.50 Lacs for the Twelfth Five Year Plan. Gender focus shall be promoted by reviewing for GPI improvement and encouraging formulation of district Gender Sub Plans.
43	Rajiv Gandhi Scheme for Empowerment of Adolescent girls- SABLE (RGSEAG)	2011	The Scheme Rajiv Gandhi Kishori Balika Shashaktikaran Yojana, commonly called SABLE, was launched on 24.01.2011 in 10 districts of the Rajasthan on a pilot basis. At present, the Scheme is running in 10 Districts of Rajasthan viz. Sri Gangnagar, Bikaner, Jhalawar, Udaipur, Jaipur, Jodhpur, Bhilwara, Dungarpur, Banswara and Barmer. It covers 21938 AWC & 2709 mini AWC of 114 projects of above 10 districts. There are 803151 adolescent girls targeted in the month of Aug. 2011, out of which 538376 have been benefitted
<i>Source: Compiled by author from WCD Department Rajasthan</i>			

2.1.1 Departments for Women Empowerment

A separate Directorate for each of women empowerment and Integrated Child Development Services have been working since June 2007 for strengthening and better implementation of women and child development programmes in the State. It is implementing programmes that primarily address the socioeconomic empowerment of women in the State.

For social empowerment of women and to improve their access to various development initiatives and enable them to understand their own potential, women development programmes are being operationalised in the State. At field level, the GOI has sanctioned the post of 'Saathin' at each Gram Panchayat level who is to be selected by the Village women Gram Sabha. There is a statistical cell manned by a deputy director and other staff, which looks after gender budgeting related activities of all departments and monitoring of different programmes and schemes.

2.2 WOMEN EMPOWERMENT PROGRAMMES (WEP) SELECTED FOR RESEARCH-A BRIEF DISCUSSION

2.2.1 Reasons of selecting five specific WEP for research

Main reasons of finding five specific WEP for this research are to find empowerment scenario and implementation through State and Central run women empowerment initiatives. For making these more significant- ICDS, WSHG and Swavalamban schemes are more likely describes the social empowerment, economic empowerment and psychological empowerment scenario among respondents. On the other hand, women health aspects, consultation/ counselling facilities, mother - child care and institutional deliveries success rate can be well perceived through Kaleva scheme, running in the region.

The security and safety measures for women are the burgeoning point which cannot be left to undermine while women empowerment check. Thus the protection issues and the relevant schemes viz., Domestic Violence Act, 2005, Mahila Surksha Evam Salah Kendra (MSSK), Zila Mahila Sahayta Samiti etc. plays an important role to know the success of women safety initiatives by Government of India and Rajasthan.

2.2.2 Integrated Child Development Scheme (ICDS)

Though the scheme directly does not call for womens' empowerment/ development but for child development. Importance here is that the planning and objectives are

executed by women only and hence they play a vital role. Reason behind appointing women in anganwadi is that to care and develop child care activities and awareness generation. Nevertheless the women get opportunity to make them empowered. The administrative structure is as follows in figure 2.1:

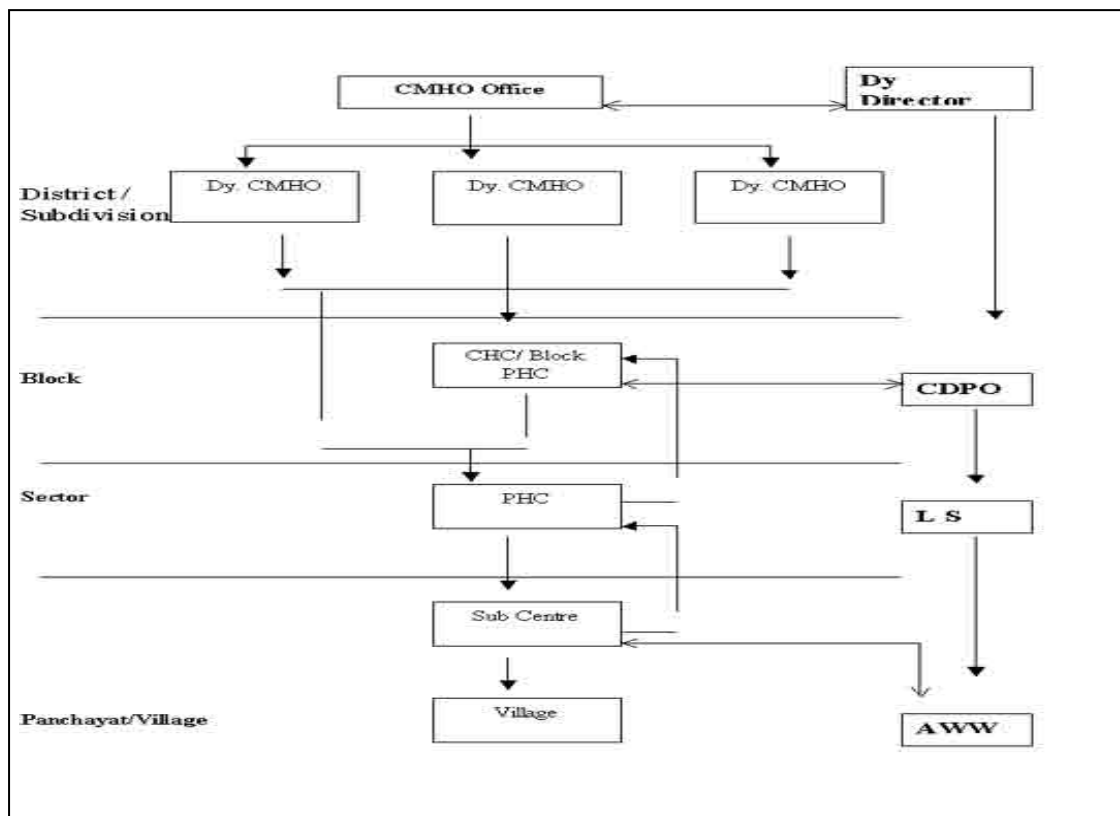


Figure 2.1: Working of ICDS

The whole system is governed by chief medical and health officer (CMHO) and deputy director at district level and then by CDPO at block level. In a block level, sectors are supervised by lady supervisors (LS) those further take care of anganwadi workers at Gram Panchayat or village level.

At present, 304 ICDS projects are functioning in Rajasthan. Out of these, 40 projects have been implemented in urban areas, 36 in tribal and remaining 228 are in rural areas. There are 54,095 anganwadi centres (AWCs) and 5,136 mini anganwadi centres have made functional by the end of December, 2012. In this department, statistical cell monitors status of child malnutrition and health scenario through data collection.

2.2.2.1 Honorarium to AWW and AWH

As per the present rates of honorarium being paid to AWW and AWH Rs. 3077.08 Lacs & Rs. 18785.89 Lacs is proposed for the Annual Plan 2012-13 & Twelfth Five year plan respectively.

2.2.2.2 Anganwadi Kalyan Kosh (AKK)

A scheme for the welfare of Anganwadi personnel has been implemented in the State since 2005-06. According to provisions of the scheme 25% amount contributed by the State Government against the annual deposits of these women. For this purpose a benevolent fund has been established under administrative control of this department in association with Life insurance Corporation (LIC) of India. Furthermore, 1.71 Lacs women are employed on an honorarium basis under ICDS. They get benefited by providing membership and matching annual contribution. Monthly contribution of Rs. 50/- for Anganwadi workers and 25/- for Sahyogini, Mini AWW and Helper has been decided. Thus, a sum of Rs.150/- for workers and Rs.75/- for each Sahyogini, Mini AW workers and Helpers contributes annually by the State. However, State share use to pay only after full receipt of annual contribution from each of registered member of the fund on one by one basis. A provision of Rs. 165.00 Lacs is proposed for the annual plan 2012-13 and Rs. 1007.35 Lacs are proposed for the Twelfth Five Year Plan (FYP) under State plan.

2.2.2.3 Sathin

The foremost issue in women development is to make women aware about their rights and to empower them to take maximum advantage from the programmes being implemented by the GoI and to become socio-economically self-reliant.

Sathin is the prime animator working at grassroots not only to create linkage between women and various programmes of the Government but also to inform women about their fundamental rights. In each Gram Panchayat, a Sathin is selected by the Gram Panchayat.

In Rajasthan, 9,189 Sathins are working to create awareness among women to enable them, to realize their potential and also to help women access advantage from the Government run schemes. The honorarium to Sathin has been increased from 1,500 to 1,650 per month.

2.2.3 Women Self Help Groups (WSHG)

Because of overwhelming Global pressure to reduce poverty, NABARD launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks in 1992. The scheme was broadly a replica of Bangladesh Grameen Bank. Under this scheme poor, preferably the women are organized in SHGs with the help of Banks, NGOs, Panchyat members and banks financing these SHGs were made eligible for concessional refinance by NABARD. Though the concept of SHGs was

piloted by NGOs namely MYRADA in India in Mid 80's but the progress remained low until NABARD took over this project in 1992. What started as a pilot programme has now become a movement for social Empowerment particularly for rural poor women. The no. of SHG's linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Govt's overall thrust to mitigate poverty and has been included in every annual plan. The Tamil Nadu Women's Empowerment Project and IFAD supported project in collaboration with Tamil nadu Women Development Corporation (TNWDC) was the first project in the country. An NGO MYRADA played a lead role to implement this project.

Not basically a programme, but women self help groups in Rajasthan has emerged as a major instrument of economic empowerment of women. It is helping women in accessing credit, developing their entrepreneur skills and strengthening them for livelihood promotion and facilitating marketing of the SHG products. Access to financial services plays a very crucial role in economic and social development of women. The impact assessment financial support to SHG's through banks in the State clearly indicates that the change in income level of SHG's has led to reduction of dependence on money lenders, increased expenditure/investment on education and health of children and agricultural inputs, increase in production and most importantly increased awareness and self confidence among poor women to promote linkages with this programme, number of initiatives have been taken by the Government of India.

So far, 2.25 Lacs Women Self Help Groups (WSHG's) have been formed having membership of more than 22 Lacs women. More than two Lacs women SHG members have received capacity building & skill upgradation trainings through WSHGI & DRCs. Credit linkages to groups have been institutionalized and more than Rs. 466.34 Crores have been provided as loan-assistance to 1.78 groups by the financial institutions. Looking at the fact that SHGs are based in rural areas, women members being traditionally associated with agriculture, handicraft and dairy activities etc. it is being planned that such SHGs may also be provided specialized trainings in cultivating flowers, vegetables & herbs for Ayurvedic medicines, making handicraft & jewellery and better animal care etc. 20,000 SHGs are planned to be formulated and 30,000 SHGs are proposed to be credit linked during the year 2012-

13. During the Twelfth Five Year Plan efforts will be made to form 1 Lacs new SHGs and 1.50 Lacs SHGs will be linked up with the bank credit.

2.2.3.1 Women Self Help Group Institute and regional Rural Centres (RRCs)

Given the challenges of ensuring quality, growth and financial linkage, a state level Institute for Women Self Help Group (WSHGI) has been established in Rajasthan, under the overall administrative control of Women & Child Development Department (WCD). To strengthen the self help groups by enhancing the capacity building of women, seven regional level SHG resource centres have been established. To provide area specific livelihood, design development and product diversification trainings to women SHGs, these regional rural centres (RRCs) would act as training hubs. WSHGI and all 7 RRCs are engaged in capacity building and vocational trainings to WSHGs. A provision of Rs. 14.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 70.00 Lacs for the Twelfth Five Year Plan.

2.2.3.2 SHG in News

1. The standing committee of Pune municipal corporation (PMC) on Tuesday sanctioned a special & multi facility centre for the women self help groups in the city. (TOI 19 Mar 2013)
2. The Patiala Deputy Commissioner met with the members of all 45 self help group members and offered all help for their upliftment. (TOI 07 Apr 2011)
3. West Bengal Chief Minister Buddhadeb Bhattacharjee will hand over cheques to different self help groups to empower self help groups to be self sufficient in a programme at South 24-Parganas on Friday. The programme is being organised by self help group and self employment department. (TOI 07 Oct 2010)

2.2.3.3 Priyadarshini Adarsh SHG Scheme

Priyadarshini Adarsh SHG Scheme supports NGO's for strengthening 10 WSHGs each in 33 districts through various types of capacity building and vocational trainings and linking them to sustainable livelihood activities. The groups engaged in self employment and earning minimum of Rs. 1100/- per month are termed as Priyadarshini Adarsh SHG. Thereafter, these Priyadarshini Adarsh SHGs would be provided seed money of Rs. 25000 as reward to enable them to initiate independent activities. A provision of Rs. 90.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 450.00 Lacs for the Twelfth Five Year Plan.

Researcher has covered various Priyadarshani self help groups across Hadoti region. During the research period, ten Priyadarshani SHGs were found with vocational training through Aoes NGO. There were training organised for SHGs in Baran rural and Kishanganj block.

2.2.3.4 50% Interest Subvention Scheme on Bank Loans to SHGs (ISS-BLS)

Under the Scheme, 50% of interest on bank loan to women SHGs will be borne by the DWCD with a bank loan up to Rs. 50,000/- per SHG. The remaining 50% of interest is to be borne by the SHG. The scheme has twin objectives- First, to motivate the poor women of SHG to avail bank credit for meeting their social-economic needs and attain a stage of dignity and self dependence. Secondly, strengthening partnerships between the GoR and Banks by motivating SHGs to be regular in repayment/servicing of loan and thus contribute in reducing Non Performing Assets (NPAs) of Banks. During Twelfth Five Year Plan 1.50 Lacs groups will be benefited under this scheme. A provision of Rs. 155.00 Lacs is being proposed for the Annual Plan 2012-13 and Rs. 775.00 Lacs are proposed for the Twelfth Five Year Plan.

2.2.3.5 Models of Bank Linkage

For the SHG system developed and promoted by NABARD, they took the initiatives for linkage between SHGs and NGOs on the one hand, and the banks on the other. Several models of SHG-Bank linkage programme were formed. As a result of these experiments, three most commonly used Models throughout the country came into existence.

MODEL 1-

In **Model I**, the SHGs were organized and promoted directly by Banks. The bank provided credit in bulk directly to the SHG, which might be an informal or formal body. The SHG, in turn, would undertake on-lending to its members, on terms and conditions agreed upon mutually among them. NABARD provided refinance assistance to the lending Bank. In this Model there was no involvement of NGOs.

MODEL 2-

In **Model II**, NGO organized and promoted the SHGs, and then referred those SHGs to the Bank for lending directly either to the SHGs or to individual members of the SHGs. Here, the NGO stood only as a support to both the Bank and the SHGs, for monitoring and evaluation of the projects, proper functioning of the SHGs, repayment of the loans, provided training to members of SHGs, etc. NABARD provided refinance to the lending Bank.

MODEL 3-

In **Model III**, the SHGs were organised and promoted by NGO and then referred to the Bank for linkage, and the Bank provided finance directly to the NGO for on-lending either to the SHGs or to individual members of SHGs. The NGO was fully responsible for making sure the repayment of the loan to the Bank, with proper monitoring and evaluation of the projects, as well as of the proper functioning of the SHG, and training of members of SHGs.

NABARD provided cent percent refinance to the lending Bank. However, for the present study all types of WSHGs from Model I, Model II and Model III were taken into consideration.

2.2.3.6 SHGs to be the change agents

The approach will be that SHGs would also be assigned some social responsibilities to bring social changes at the grass-roots level and each member be tracked on issues such as number of children and their education and health parameters.

2.2.3.7 Special focus on tribe

A special package for socio-economic development of Sahariya women was announced by the Hon'ble CM during 2011-12. Under this package, focus is being laid on formation of WSHGs in Sahariya dominated areas of Baran district and to promote credit linkage through nationalized banks etc. Seed money to SHGs is also the part of the scheme. Training is to be given for skill and entrepreneurship development. 50% Subsidy on bank loan interest is also to be provided. 304 SHGs have already been formed. The provision of Rs. 66.00 Lacs is proposed for Sahariya for the annual plan 2012-13.

2.2.4 SWAVALAMBAN (NORAD) SCHEME

Swavalamban is also known as NORAD scheme which is being implemented by the department of Women and Child Development (WCD) with partial assistance from Norway since 1982. NORAD is – Number of Voluntary organizations Assisted and Fund Released under womens' economic programme.

Its basic objective is to provide training and skill development programmes to women to facilitate them obtain employment or self-employment on a sustained basis. The target groups under the scheme are the poor and needy women, women from weaker sections of the society, such as Scheduled Castes and Scheduled Tribes, etc. The

scheme is basically implemented through NGOs by organising income generating trainings for beneficiaries. Financial assistance is provided to undertake training programmes for women in both traditional as well as non-traditional trades.

The State Women Development Corporations (WDCs) are the nodal agencies for the implementation of the scheme mostly through the voluntary organizations of the State. With reference to empowerment, financial assistance is provided to WDCs /Public Sector Corporations PSCs /autonomous bodies and registered voluntary organizations. Wherever the State WDCs do not exist, the scheme is implemented through the State Social Welfare Advisory Board (SSWAB).

With a view to having enhanced involvement of the states in the implementation of this programme, empowered committee (EC) has been set up in each state to scrutinize the project proposals at the state level. The State Empowered Committee (SEC) considers the project proposals and submits these to GOI, along with its recommendations, for consideration. There is the procedure to approve the proposal which goes through various stages for the purpose of getting it implemented.

First of all, based on the overall budgetary provisions, allocation of funds would be made to the States/ UTs at the beginning of each Financial Year after taking into account the female population of each State/UT. After that the proposals received by the States from NGOs/Corporations shall be scrutinized by the SEC set up by each State and the proposals which found complete and fulfilling the required criteria shall be submitted to GOI for further consideration. Proposals received direct from NGOs/WDCs in the Department without the recommendations of the Empowered Committee (EC) shall be sent to the State Empowered Committee for consideration. Before a project proposal is sent to GOI, the same need to be verified by officers of the following ranks:

Exhibit 2.3: list of officers to verify the project proposal for Swavalamban scheme		
a.	Upto Rs.5.00 Lacs	CDPO/District Welfare Officer
b.	Rs.5.00-15.00 Lacs	District Welfare Officer/District Programme Officer
c.	Rs.15.00-40.00 Lacs	Joint/Deputy Director
d.	Rs.40.00 Lacs and above	Director/Additional Director
<i>Source: http://www.wcd.nic.in/swawlamban.htm</i>		

Then, the further processing takes place combining registration of project proposals, continuation of project proposals, compliance with deficiencies, and pre- appraisal by finance branch in which consideration of proposals by project sanctioning committee takes place. Though, such proposals as are rejected by the PSC, shall be brought to the notice of the organizations/ State WDCs concerned. Final decision of the GOI shall be conveyed to the State WDCs/ organizations concerned.

A provision of Rs. 33.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 165.00 Lacs for the Twelfth Five Year Plan.

2.2.5 KALEVA SCHEME

Empowerment of women is possible only if this is based on a life cycle approach. In pursuance to one of the important seven points (The Hon'ble CM's Seven Point) viz; safe motherhood, the Department in collaboration with NRHM has initiated Kaleva Yojana to help women stay in the hospital during pregnancy and after birth in the medical institutions. Under this scheme nutritious meal prepared at the local level by WSHGs is provided thrice a day for three days. The scheme is being implemented in all the Government Hospitals in the State including 368 CHCs and all PHCs. More than 9.30 lacs women have been benefited under this scheme.

To reduce the Maternal Mortality Ratio (MMR) and the Infant Mortality Rate (IMR) and to further increase institutional deliveries by creating an environment conducive for counselling of mothers and their families and to provide WSHGs a viable opportunity for income generation, 'Kaleva' scheme has been introduced in all the CHCs, PHCs, Satellite Hospitals, MCWC and sub district hospitals of the state. The scheme seeks to provide meals supplied by women self help groups, to meet the nutritional needs of the mother, soon after the child birth at the medical institutions.

The Department of Women & Child Development in collaboration with NRHM initiated Kaleva Yojana with an aim to help new mothers staying for the required period in the medical institutions. Under this scheme nutritious meal prepared at the local level by SHG or by mothers committee is provided thrice a day for three days.

2.2.6 PROTECTION ISSUES

The Rajasthan State Commission for Women was set up by an Act of legislature in 1999. It conducts public hearings and takes appropriate action on complaints of atrocities received.

2.2.6.1 Zila Mahila Sahayta Samiti (ZMSS)

Zila Mahila Sahayta Samiti has been setup in each district under the Chairpersonship of the Zila Pramukh. This Committee is to provide immediate relief to the woman victim of atrocity or exploitation or sexual harassment. The woman is assisted in providing shelter, if necessary, physical and social support and also assisted in registering a police complaint, if need be.

2.2.6.2 Mahila Surksha Evam Salah Kendra (MSSK)

26.38 A new scheme has been introduced to set up Mahila Surksha Evam Salah Kendra in all the police districts. These centres are being run by NGOs. The centres are to provide appropriate counselling to aggrieved women. MSSKs have been set up in 38 police districts. Each NGO responsible for running the MSSK is paid GIA to the extent of Rs. 3.00 Lacs of which Rs. 0.30 Lacs is in the nature of non-recurring expenditure. A provision of Rs. 114.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 570.00 Lacs are proposed for the Twelfth Five Year Plan.

2.2.6.3 Implementation of Protecting Women from Domestic Violence Act, 2005

The Protection of Women from Domestic Violence Act, 2005 is being implemented. All the 574 officers of the WCD have been designated as Protection Officers to function under the Act. 91 NGOs have been registered as Service Providers. 13 Institutions have been notified as Shelter Homes under the Act. All district hospitals, satellite hospitals, sub-district hospitals, CHCs, PHCs and dispensaries run by the State Government have been notified as Medical facilities for purpose of the Act. A provision of Rs. 14.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 70.00 Lacs for the Twelfth Five Year Plan.

2.2.6.4 Creating Safe and Secure Environment for Women

Implementation of the Protection of Women from Domestic Violence Act, 2005: The State Government has taken all the necessary steps for implementing PWDV Act, 2005. Presently, 574 officers in the Department of Women & Child Development have been designated as Protection Officers and 91 NGOs have been registered as 'service providers'. Independent Protection Officers and separate offices could not be set up because of the financial constraints. It is therefore, suggested that the GoI should develop a protocol including infrastructure frame work for the state and district level which could uniformly be implemented by the State Governments. Necessary financial assistance is required from GoI for developing proper infrastructure for implementation of the Act.

The government has sanctioned 33 posts of Protection Officer. Efforts will be made to appoint these officers at the earliest possible. This district agency will be used as a hub for all the programmes pertaining to prevention and protection of women from harassment and atrocities.

As per the Supreme Court directions, complaint committees are to be constituted in all the offices/organizations/public enterprises. So far such committees have been constituted in only 186 offices/ organizations. Efforts will be made to develop a decentralized mechanism so that working women even at the grass-roots level can lodge complaints of sexual harassment and get justice.

The Government has announced to introduce the Rajasthan Women (Prevention & Protection from Atrocities) Bill in the Rajasthan State Assembly during this financial year. A strong mechanism for ensuring better implementation of this legislation will be taken up during the 12th Five Year Plan. Intensive measures will be taken for improving juvenile sex-ratio. Also, mechanism would be developed to ensure survival of the girl child including punitive action against the offenders. The Department is also to develop a scheme aimed at providing incentives to families to ensure survival of the girls and completing at least primary education. No legislation can be properly executed unless it is supported by the strong monitoring system. Efforts will be made to set up mechanism for implementation and monitoring of programmes for protection and prevention of women from various kinds of atrocities and set up short stay homes in each district to provide shelter to aggrieved women in times of need. This will be done in association with the Department of Social Justice and Empowerment.

Further the scheme ensuring safe environment for working women at work place. At least one working women hostel needs to be established at the sub divisional level. In the cities where population is more than 2 Lacs, the number of working women hostels need to be increased proportionately. As per the GoI scheme 75% of the construction cost is to be borne by the Government of India and 25% is to be borne by NGO or local bodies concerned. The experience is that most of the NGOs or the local bodies have not been successful in running working women hostels. The Government of India needs to revise the scheme so that support is given to the State Government to set up working women hostels in each district and at sub-divisional levels.

2.2.6.5 Fast Track Courts (FTCs)

The Eleventh Finance Commission (for the period of 2000 to 2005) recommended a scheme for creation of 1734 Fast Track Courts (FTCs) in the country for disposal of

long pending sessions and other cases. The Ministry of Finance (MoF) sanctioned an amount of Rs. 502.90 Crores as “special problem and upgradation grant” for judicial administration. The scheme was for a period of five years. The Finance Commission Division (FCD), Ministry of Finance released funds directly to the state Governments under the scheme of Fast Track Courts. It is the primary responsibility of the State Governments to establish these courts in consultation with the concerned High Courts. FTCs in Rajasthan were setup under the scheme recommended by 11th finance commission. Main purpose of FTCs is to disposal of long pending sessions and cases.

As on 2008 there were 1400 FTCs were functioning in India. Rajasthan had 83 FTCs where total 112081 had been transferred, out of which 90986 cases were disposed and 21095 cases were still pending. Addition District Judge sits at FTCs. Still the FTC work is in progress and needs further dimensions with the changed State Government.

2.3 TOOLS FOR WOMEN EMPOWERMENT

2.3.1 Prioritising Gender & Gender Responsive Budgeting

Vital statistics about gender participation and gender requirements are mostly absent. Disaggregated data is not maintained on scientific lines and not available. Therefore, system of collecting data in each field on gender basis needs to be developed. Gender budgeting and auditing is call of the day. A system is to be developed where each department prioritizes expenditure in respect of women and monitors are deliverables in terms of financial and physical achievements also to ensure gender parity in planning and implementation. A mechanism may needs to be developed in the WCD not only for preparing the Women Development Plans (WDP) but for continuous monitoring and evaluation of progress in expenditure in regard to women and also the impact on conditions and status of women thereof.

As per the Budget Announcements during 2009-10, a Gender Cell was set up in the Directorate of Women Empowerment (DWE). The Gender Cell is to promote mainstreaming concept of gender in the budgetary system of the Government and also to function as a secretariat to the High Level Committee constituted under the Chairmanship of the Chief Secretary for review of the budgets of various departments with gender perspective. A provision of Rs. 49.79 Lacs is proposed for the Annual Plan 2012-13 and Rs. 244.50 Lacs for the Twelfth Five Year Plan. Gender focus shall be promoted by reviewing for gender performance indicators (GPI) improvement and encouraging formulation of district Gender Sub Plans.

2.3.2 Contribution of Non Government Organisations (NGOs)

As per NABARD guidelines, the NGOs have been playing an active role in fostering the growth of SHGs for furtherance of their basic objectives.

2.3.2.1 Akshaya Patra empowering rural women

Started in 2001, Akshaya Patra is an Indian NGO providing food for education to children in India. The Akshaya Patra Foundation implements the mid-day meal programme in more than 9000 Government schools across 19 locations of 9 states. Its operation is spread across urban, semi-urban and rural settings. To keep up the stability and continuity of providing food to the needy children it employs two kinds of kitchen set up- Centralized kitchen and decentralized kitchen. Centralized kitchens are technologically equipped and are feasible for urban and semi-urban setting whereas Decentralized kitchens act as a vein to intervene into the rural and remote locations like Baran and Nayagarh.

The decentralized kitchens of Akshaya Patra employ local women as kitchen staff. The women SHGs are engaged in the entire kitchen process and earn a regular livelihood. This helped in empowering the rural women of Rajasthan and Odisha.



Figure 2.2 Empowering Women through Akshaya Patra

Prem Bai is a resident of Baansthuli village of Baran district in Rajasthan. Six years ago she got employed by Akshaya Patra as a cook in its decentralized kitchen at Baran. Today, she cooks food for more than 100 students. A mother of three children she says, “I studied until Class II when I was young. That’s all, but I always wanted to study more.” She goes on to say, “When I am done with cooking and distribution of meals, I sit near the class and learn what the teacher teaches. Back home I read my children’s books. Today I can read a newspaper without any difficult”.

Kanti Bai and Lalita Bai of the adjacent Rampuriya village, also earn their livelihood as employees of Akshaya Patra's decentralized kitchen. They cook mid-day meal for the students of a nearby school. Kanti Bai adds that they also receive lessons from the Foundation on basic sanitation and hygiene. She says, "We now insist that children also wash hands before eating".

2.3.2.2 PRADAN

PRADAN is one of the pioneers in the promotion of Self-Help Groups (SHG) in India, having formed its first SHG in Alwar, Rajasthan, in 1987. A savings and credit SHG is a simple yet effective way of reaching out and connecting with rural poor women. As on March 2013, Pradan worked with 18,736 SHG's across 7 states, representing a total membership of 252,070 rural poor women. These SHG's have mobilised a total savings of 1230 Million Rupees.

2.3.2.3 ARISE

Association of researches for services and empowerment (ARISE) society is registered from district Baran in Hadoti region with the main objectives of three dimension (3D) welfare viz., child welfare, women empowerment and old aged welfare. They strive for knowing actual scenario through researches and finds for proper directions needed to uplift women conditions. Thrive to motivate women for greater economical participation, awareness generation and better livelihood, the ARISE team formally and informally understands and investigates the situations, records it, keep it and then prepare for a step to run with their journey.

2.3.3 Microfinance and Microcredit

Microfinance is a source of financial services for small businesses lacking access to banking and related services. The deliveries of financial services to such clients are: (1) relationship-based banking for small business entrepreneurs; and (2) group-based models, where several entrepreneurs come together to apply for loans. Microfinance services benefits poor women. The ability to generate and control their own income can empower poor women and elevates their status when they start managing loans and savings. Researches show that credit extended to women has a significant impact on their families' living patterns and increases options to care for their wards.

CHAPTER – III

RESEARCH METHODOLOGY

Research methodology for this research work comprises of following sections:-

- 3.1 Research Gap
- 3.2 Need of the study
- 3.3 Objectives of the study
- 3.4 Formulation of Hypothesis
- 3.5 Research Design
- 3.6 Designing of Questionnaires
- 3.7 Period and procedure of study
- 3.8 Limitations of the study

3.1 RESEARCH GAP

There have been a number of valuable initiatives / studies made an attempt to study the impact of WEP in womens' empowerment in various dimensions. As more researches on this topic has been done but little attention has been paid towards its implementation. Though previous research studies have been done at international, national and regional level, but no research has been done in the Hadoti region in the state of Rajasthan. Hence, there is need to conduct systematic research to fill the gap. Thus, the study will seek the efficacy of WEP in empowering women.

3.2 NEED OF THE STUDY

The need the study generated by taking the gaps highlighted in the extensive review of literature. The purpose of the chapter is to shed some light on the research methodology and to understand various analytical and statistical techniques used for analysis. Majority of researches have dealt with issues on empirical data base following the descriptive statistics like content analysis.¹

All the progress is born of inquiry. Doubt is often better than over confidence, for it leads to inquiry and inquiry leads to invention. This saying well states the significance

1. According to Dr. Farooq Joubish (2011), content analysis is considered a scholarly methodology in the humanities by which texts are studied as to authorship, authenticity, or meaning. Krippendorff (1980, p. 21) states that "content analysis is a research technique for making replicable and valid inferences from data according to their context". According to him six questions must be addressed in every content analysis: Which data are analysed? How are they defined? What is the population from which they are drawn? What is the context relative to which the data are analysed? What are the boundaries of the analysis? What is the target of the inferences?

of research. Research inculcates scientific and inductive thinking and promotes the development of logical habits of thinking and organization. The role of research in several fields of applied economics whether related to business or to the economy as a whole, has greatly increased in modern times. This is a way to systematically solve the research problem and has many dimensions and research methods to constitute a part of the research methodology.

There are two main research philosophies— positivistic and phenomenological. Positivistic is founded on a belief that the study of human behaviour should be conducted in the same way as studies conducted in the natural sciences (Collis & Hussey, 2003, p.52). However, phenomenological is particularly concerned with understanding behaviour from the participants' own subjective frames of reference. It is based on the perspective that human behaviour is not as easily measured as phenomena in the natural sciences. Therefore positivistic can be referred to quantitative, objectivist, scientific, experimentalist and phenomenological as qualitative, subjectivist, humanistic or interpretative.

It's difficult to assess Social Innovations especially when secondary data are not much available. An appropriate research approach in such a new field of study is exploratory case studies (Eisenhardt 1989; Yin 2003). Case study is an ideal methodology when a holistic, in-depth investigation is needed (Feagin, Orum, & Sjoberg, 1991). These are designed to bring out the details from the viewpoint of the participants by using multiple sources of data. Thus when we talk of research methodology, we not only talk of the research methods but also consider the logic behind the methods and context of research study. So that research results are capable of being evaluated either by the researcher himself or by others.

The results of WEP and like programmes such as poverty alleviation etc. vary to a very large extent in various states. Though, the WEP is spread over the world, in all Indian states, especially targeting rural women for living and safety. As the evaluative study of WEP not conducted previously in the Hadoti region, the exploratory framework is designed.

3.3 OBJECTIVES OF THE STUDY

Main objective of this research is to measure efficacy of womens' empowerment programmes (WEP) through participants' perspectives. Certain parameters are

decided to examine whether the programme is successfully implemented or not, to empower women of rural areas of south-eastern Rajasthan.

Beneath any activity pursued lies the purpose. The objective of the study has been formulated by taking the gaps highlighted in the literature review. In fact, development and education are the two most important factors for empowerment.

Now, the question is not important how to educate her, but it is more important how to enable her to make use her education most profitable, to herself and to the concerns of the society at large. Main objective of paper is to measure efficacy of WEPs in empowerment of women, through participants' perspectives. The objectives underlying the research conducted for this study is as under:-

1. To study significance and value of women empowerment;
2. To identify the indicators of womens' empowerment;
3. To light upon selected WEP viz., Integrated Child development Scheme (ICDS), Swavalamban scheme, Women Self Help Groups, Kaleva scheme and Protection programmes in Rajasthan;
4. To study the favourable and unfavourable impacts of Women Empowerment programmes (WEP);
5. To measure the significant perceptions of WEP beneficiaries towards awareness about empowerment scenario;
6. To measure the significant perceptions of WEP beneficiaries towards empowerment on the basis of identified socio-economic variables;
7. To examine perceptions of WEP beneficiaries regarding implementation of WEP activities;
8. To offer suggestions based on the findings.

3.4 FORMULATION OF HYPOTHESES

Empowering women can greatly support to Indian economy in competitive era. In the era of economic development this section is assumed as weaker in terms of economic independence, literacy and recognition which need empowerment efforts. In view to uplift womens' empowerment, Government efforts need proper implementation. Keeping in view this objective following hypotheses are framed:

3.4.1 Main Hypothesis of the study

Null Hypothesis

H0: Majority of women are not empowered through existing womens' empowerment programmes (WEP) in Hadoti region.

Alternative Hypothesis

H1: Majority of women are empowered through existing womens' empowerment programmes (WEP) in Hadoti region.

3.4.2 Sub Hypotheses (Alternative)

Hypothesis 1 (H₁): There is significant relationship among the general empowerment dimensions in respondents' perspectives in Hadoti region.

Hypothesis 2 (H₂): There is significant difference among respondent's perceptions and various general empowerment variables in Hadoti region.

Hypothesis 3 (H₃): There is significant association among respondents' perspectives and various general empowerment variables in Hadoti region.

In the study, there are total of ten variables considered for testing general empowerment scenario, so ten different hypotheses are framed. These hypotheses are:

H₃ (1): There is significant association among respondents' perspectives that WEP helps in decreasing violence against women in Hadoti region.

H₃ (2): There is significant association among respondents' perspectives in Hadoti region that they are satisfied with their life.

H₃ (3): There is significant association among respondents' perspectives that they are more secure than the women in urban areas.

H₃ (4): There is significant association among respondents' perspectives that they are more empowered than the women in urban areas.

H₃ (5): There is significant association among respondents' perspectives that they feel themselves valuable in the family and society.

H₃ (6): There is significant association among respondents' perspectives that there is no male domination in the society.

H₃ (7): There is significant association among respondents' perspectives that women are equally treated in the family and society

H₃ (8): There is significant association among respondents' perspectives that they are psychologically empowered in the society in Hadoti region.

H₃ (9): There is significant association among respondents' perspectives that they are socially empowered in Hadoti region.

H_{3 (10)}: There is significant association among respondents' perspectives that they were economically empowered before joining/coming to WEP in Hadoti region.

The next sub hypothesis is formulated to test the WEP implementation through beneficiaries' perspectives whether the programme is running well. The hypothesis is-

Hypothesis 4 (H₄): There is significant relationship among various variables of WEP implementation in respondents' perspectives across all four cities.

Hypothesis 5 (H₅): There is significant difference among respondents' perspectives and WEP implementation.

Hypothesis 6 (H₆): There is significant association among respondents' perspectives and various empowerment variables for WEP implementation across all four cities.

The hypothesis covers all five WEP running in Hadoti region and assumed to be tested through different variables. Thus the hypotheses formulated are-

H_{6 (1)}: There is significant association among participants' perspectives that WEP viz., ICDS, WSHG and Swavalamban programmes helps to develop their skills.

H_{6 (2)}: There is significant association among participants' perspectives that there has been positive effect through all WEP in Hadoti region.

H_{6 (3)}: There is significant association among participants' perspectives that WEP officials give value to their suggestions.

H_{6 (4)}: There is significant association among participants' perspectives that all WEP are running properly in Hadoti region.

H_{6 (5)}: There is significant association among participants' perspectives that WEP activities are transparent.

H_{6 (6)}: There is significant association among participants' perspectives that environment of WEP is sound.

H_{6 (7)}: There is significant association among participants' perspectives that they have full support from WEP and its officials.

H_{6 (8)}: There is significant association among participants' perspectives that the WEP should go for long.

H_{6 (9)}: There is significant association among participants' perspectives that they become socio- psychologically empowered through WEP.

H_{6 (10)}: There is significant association among participants' perspectives that the WEP is well focused on its objectives.

H_{6 (11)}: There is significant association among participants' perspectives that the WEP are effective in Hadoti region.

H₆₍₁₂₎: There is significant association among participants' perspectives that womens' empowerment programmes image is good in Hadoti region.

H₆₍₁₃₎: There is significant association among participants' perspectives that WEP gives importance to individual need.

H₆₍₁₄₎: There is significant association among participants' perspectives that the WEP hear and solve problems of women.

H₆₍₁₅₎: There is significant association among participants' perspectives that the WEP activities are timely and proper.

H₆₍₁₆₎: There is significant association among participants' perspectives that the WEP are matching with their expectation.

H₆₍₁₇₎: There is significant association among participants' perspectives that the WEP gives them economic empowerment.

H₆₍₁₈₎: There is significant association among participants' perspectives that there are good training and consultation facilities in WEP.

H₆₍₁₉₎: There is significant association among participants' perspectives that they have enough resources available in WEP in Hadoti region.

3.5 Research Design

3.5.1 Sample Size and Sampling Method

Sampling is the use of a subset of the population to represent the whole population. A sample is a finite part of a statistical population whose properties are studied to gain information about the whole population (Webster 1985). A combination of exploratory and descriptive research design is used to conduct this study. This research required primary data on perceptions of women respondents which was collected through semi structured schedules and questionnaires. It was administered to targeted respondents in selected districts. The population of the study consists of only WEP beneficiaries. Hence, the deliberate sampling technique was use for this research. Deliberate sampling is a kind of non-probability sampling that involves the selection of components based on factors excluding random chance. This type of sampling involves the chance of unequal selection of members of the population. Hence, it is not reliable to assume that the sample represents the target population completely, as it might be possible that the researcher intentionally chose the individuals to participate in the study.

Deliberate sampling method is useful for case studies, pilot studies, qualitative research, and hypothesis development. This sampling technique is generally applied in studies, which are not interested in the parameters of the total population. Deliberate sampling method is more preferred as it is easy, quick, and cost-effective. However, the findings of the sample survey cannot be universal to the entire population as the sample is not representative. Since there is no set criterion for sample selection, there is a scope for research being persuaded by the preference of the researcher.

Exhibit 3.1: Sample size and sampling method	
Research design	Descriptive and Exploratory Design
Sample Design	Deliberate or purposive sampling
Universe	Rajasthan
Sample Frame	Hadoti Region (4 districts- Kota, Baran, Bundi, Jhalawar)
Sample Unit	Government run schemes- Integrated child development scheme (ICDS), Swavalamban Scheme, Self Help Groups (SHG), Kaleva Scheme, Protection and Others.
Sample Size	300* Women from each district (total 1200)
Sample Technique	Stratified deliberate Sampling

*400 questionnaires were floated in 4 districts from which 300 selected for final analysis

All the respondents in the study were beneficiaries. To remove ambiguity between ‘beneficiary’ and ‘participant’, all those were engaged in programmes viz., ICDS, Swavalamban scheme and WSHGs are called ‘participants’ as they are eventually related with the programmes. Beneficiaries of Kaleva scheme and Protection scheme were said to be ‘beneficiaries’ only, as they have got economic and social assistance from the programme and not availed any vocational training. Sometimes WSHG respondents were called ‘members’ as they were a participant in women self help groups.

To investigate significant perceptions of WEP respondents, they have been selected on the basis of stratified random sampling. A total of 400 questionnaires were administered in all four districts. 250 questionnaires were floated and 150 schedules were administered for personal interviews and focused group discussions (FGD). 150 schedules from each district were filled in correct manner and there were no chance of denial. But from 250 questionnaires, only 221 responded from district Kota, 167 from Bundi, 191 from Baran and 158 from Jhalawar.

For final review, those questionnaires which were answered in correct sense, selected. Hence from Kota and Baran district, 150 questionnaires were selected for final analysis. But from Bundi and Jhalawar 136 and 148 were selected respectively. For synchronisation of data, 14 schedules from Bundi and 2 schedules from Jhalawar were administered for final data analysis. And final data selected were received 300 filled responses from each four district. Sample size is divided in the following manner:-

Exhibit- 3.2 Sample size						
WEP	Respondents/ Districts	Kota	Baran	Bundi	Jhalawar	Total
Integrated Child Development Scheme (ICDS)	Sathin	10	10	10	10	40
	ASHA Sahyogini	10	10	10	10	40
	A/W Workers	10	10	10	10	40
	A/W Helper	10	10	10	10	40
WSHG	Members/ Trainees	110	110	110	110	440
Swavalamban		50	50	50	50	200
Kaleva Scheme	Beneficiaries	50	50	50	50	200
Protection and Other		50	50	50	50	200
Total		300	300	300	300	1200

Note: -

- When dealing with people, it can be defined as a set of respondents (women) selected from a larger population for the purpose of a survey.
- Stratified random sampling is used for sampling research.
- The sample of 300 surveyed from each district.
- For evaluating economic empowerment- the sample consists of workers/ participants from WEP - Sathins, A/W Workers, A/W Helpers, ASHA and SHG members, Trainees of Swavalamban Scheme.
- Sample for each position under economic empowerment and no. of beneficiaries is remained same for synchronisation of the data for research.
- Total no. of 80 SHGs surveyed random from each district and few respondents were chosen for variant responses.

3.5.2 Sources of Data collection

3.5.2.1 Primary data collection

Data Collection Technique: For collection of primary data following techniques will be adopted-

- Questionnaire/ Schedules
- Interviews
- Observations

Two semi-structured questionnaires have been designed for gauging the awareness level, perceptions of women respondents (participants and beneficiaries) regarding WEP implementation. Also the field visit was conducted in selected region understudy to make on the spot study and to get first hand information about the implications of WEP. Prior to finalization of questionnaire, pilot survey was conducted to exclude unnecessary questions. Data collection work was done during the period from January 2013 to May 2014.

3.5.2.2 Secondary Data Collection

Secondary data is used to know the current practices and overview regarding systems of the sample selected understudy. Secondary data was collected from databases like World Wide Web, newspapers, articles, journals, existing research theses, books, magazines, periodicals, surveys, annual progress reports, Census of India and Rajasthan, information from department of Women and child development (WCD) and social affairs, ICDS, cases registered at district headquarters of protection cell and hospitals and other published and unpublished reports.

3.6 Designing of Questionnaire

To design the schedule first of all a pilot study of the WEP participants was conducted. The research is primarily based on collection of primary data which was collected with the structured schedule and questionnaire [Appendix- I]. For the purpose of collecting responses from various categories of respondents from different WEP, the questionnaires were accordingly floated.

3.6.1 Questionnaire for WEP participants/ workers

For responses from ICDS workers viz., Anganwadi Workers, A/W helpers, Sathins and ASHA Sahyoginis; Swavalamban trainees/ participants, WSHG members, questionnaires were floated. For literate respondents these were being filled in groups. For WSHG respondents four additional questions were added to know the aspects related to SHGs.

3.6.2 Questionnaires for beneficiaries

For beneficiaries of Kaleva scheme and Protection and counselling issues, the same questionnaire split from the main questionnaire and schedule were constructed for direct response from beneficiary regarding WEP implementation.

In this schedule some questions were removed viz., skill development and the question related to SHGs and as these were not directly related to the schemes. The questionnaire comprised of 27 questions i.e. multiple-choice questions (MCQs), Likert and open-ended questions) to collect information as much as possible. The design with number of items is described in Exhibit 3.3.

The last section four of the questionnaire was on general information which was comprised of eleven questions on respondent's demographic scenario. The questionnaire comprise the statements to which the respondents have been required to rate on the basis of different scales like the Likert- Five point scale and statements to which the respondents have required to rank. The questionnaire was served to selected literate respondents in all four districts whereas this questionnaire is treated a schedules that were carried by author to collect information through personal interviews.

The questionnaire was divided into four sections.

Exhibit 3.3 : Variables for Beneficiaries/ Participants				
Sections	Variables	No. of Statements		Measured with
		Q'naire for participants	Q'naire for beneficiaries	
I	Awareness level/ importance of WEP	10	9	Multiple Choice questions
II	Respondent perspective			
a.	Empowerment Perspective	10	10	Likert Scale
b.	Constraints of empowerment	12	12	Yes/ No type questions
III	Perspective on Implementation of WEP			
a.	WSHG aspects	4*	0	Multiple Choice questions
b.	Implementation of WEP Activities	19	18	Likert Scale
Total No. of Items		55	49	

*Four questions were related to WSHGs only

Section one of questionnaire was related to awareness level of respondents regarding importance of the women empowerment and WEP before coming to the programmes. This comprises of nine questions such as knowing motivating agent to come to WEP and regarding importance of WEP.

Section two dealt with-

a. Respondent perspectives on empowerment

There were ten items as ten statements to know the respondents general perspective for their own empowerment. A five-point Likert scale, with 1 = strongly disagree, 2 = disagree, 3 = Neutral, 4 = agree and 5 = strongly agree were used to rate these attitudinal items and respondents were asked to rate each items that determined their attitude towards empowerment scenario.

b. Constraints of empowerment

There were 12 items as 12 statements to study critical factors/ constraints in empowerment which women beneficiaries feel.

Section three dealt whether the programme successfully implemented in the study area. For the purpose, it was judged on 19 parameters (19 variables for participants and 18 variables for beneficiaries) with the help of 5- point Likert scale. One question related to skill development of participants was removed from the beneficiary's schedule.

The **last section four** of the questionnaire, comprised of demographic profile of respondents.

3.7 Period and procedure of study

The study covers a period from the year 2009-10 to 2013-14. The research starts with preliminary stage in which theory is formulated and followed by random selection cases and designing of questionnaire. The next step is field work and analysis stage, wherein data is analysed and case writing is done.

3.7.1 Choosing an appropriate mode of response

Questionnaires were administered personally to the respondents. Any doubts that the respondents might have regarding any questions can be clarified on the spot. The respondents were permitted to ask the researcher for further clarification if they encountered difficulties in understanding the questions. Since the large numbers of respondents in each programme were registered, the researcher managed to get enough responses rate to evaluate the programmes.

3.7.2 Identifying the constructs and formulating accurate statements

Constructs were based on the literature, previous research works in the same field, WEP officials and experts of social sciences. After a comprehensive review, 15 dimensions for general empowerment aspects and WEP implementation aspects were

developed with explanation and itemised into 55 and 49 set of questions for WEP participants and beneficiaries' respectively.

Other variables deemed important were background of the respondents to identify differences, if any, between respondents according to place, WEP, occupation, income levels, marital status, education, experience, class etc.

The researcher formulated the series of precise, short, clear and easy understandable statements in language Hindi. Essentially, if the statements were ambiguous, the resulting analysis may be flawed. To be accurate, data must be freed from ambiguities arising from misinterpretations of the statements given in a survey. There were two steps taken to assure the accuracy of translating these statements. First step involves brainstorming and discussion among group of researchers in formulating, evaluating, filtering and finalizing the statements while the second step involves pilot testing.

3.7.3 Pilot study

Pilot survey was carried out through 50 male and female respondents to assess the questionnaire clarity and length. The respondents were asked to give comments and opinion used in the questionnaire in terms of clarity and completeness. After carrying out the pilot survey, revisions were made to various questions. This was done to increase the validities of the questionnaires before embarking on the full- scale survey.

To make these statements clearer and understandable, the researcher included some diversity. Comments from respondents also show that the instrument was comprehensive in coverage. Finally, the final questionnaire was finalised that addresses the necessary empowerment dimensions for implementation of WEPs and few questions on demography and beneficiaries' backgrounds.

3.7.4 Sample size and sampling method

The researcher selected 1200 of total respondents from five WEPs running in Hadoti region. The researcher employed stratified random sampling technique that consisted of two types of strata. The first strata are according to the WEP in which respondents were engaged. The second strata are according the cities in Hadoti region, i.e. Kota, Baran, Bundi and Jhalawar.

3.7.5 Hypotheses testing

For smooth and accurate analysis of data, advanced statistical analysis software SPSS-16 is used. The hypotheses has been tested using advanced statistical analysis through SPSS-16 like, Reliability analysis with the help of Cronbach's Alpha coefficient

which is a statistical tool used for finding the internal consistency of the instrument used for data collection.

Kaiser-Meyer-Olkin (KMO) & Bartlett's Test of sphericity has been conducted to measure sampling adequacy that is recommended to check the case to variable ratio for the analysis being conducted. Further, analysis was done through mean values, standard deviation, percentages, correlation and covariance.

Chi square test, one way ANOVA used for data analysis. Data which indicate empowerment aspects such as control over economic decision making, awareness, mobility, perception on empowerment aspects from WEP were collected and comparison was made across different district.

Final stage is conclusion stage where research findings/ conclusions are tabulated and illustrated with the help of statistical tools like bar diagrams, pie charts and other graphical representation.

3.7.6 Focus Group Discussion (FGD)

FGD was one of the qualitative techniques used for collecting information regarding the pattern of organization and promotion of SHG system in Hadoti region. Since the majority of respondents were selected from SHGs and the NGOs contacted and selected for the study were following different methods for organizing and promoting their SHG systems, training methods etc., the separate FGD were conducted by constituting members of each SHG in all NGOs and Panchayats at block level. The FGDs were organized usually in a common place with ten to twelve representatives from two to three SHGs in and around the locality. The main objective of FGDs was to gather information on general functioning and perceptions of the groups in that locality. An interview guide was used to direct the discussions.

3.8 Limitations of the study

The research work is confined to the study of perception / attitude of WEP participants/ workers/ beneficiaries towards women empowerment in Hadoti region of Rajasthan and based on the survey of respondents from selected districts of Rajasthan which included only Government run schemes as the part of study. Another limitation of the research has confined responses from only WEP participants and beneficiaries (women).

CHAPTER IV

PROFILE AND STATUS OF WOMEN IN INDIA AND RAJASTHAN

*“Of creations, I am the beginning, the middle and the end;
Of knowledge I am knowledge of the Supreme Self;
Among speakers, I am words that are unbiased and in pursuit of truth”
- The Shrimad Bhagwad Gita, 10:32*

This chapter deals with the profile and status of women population in India, Rajasthan and Hadoti region.

- 4.1 A Brief History
- 4.2 Gender Ratio in India
- 4.3 Health Status of Indian women
- 4.4 Profile and Status of women in Rajasthan and Hadoti Region
- 4.5 Violence/ Crime against Women

4.1 A BRIEF HISTORY

The status of women in India has been subject to many great changes over the past few millennia. According to studies, women enjoyed equal status and rights during the early Vedic period. However in approximately 500 B.C., the status of women began to decline with the Smritis (especially Manusmriti), and with the Islamic invasion of Babur, the Mughal empire and Christianity later curtailing women's freedom and rights. During the Medieval Period, Sati, child marriages and a ban on remarriage by widows became part of social life in some communities in India. Among the Rajputs of Rajasthan, the Jauhar was practised. Polygamy was widely practised, especially among Hindu Kshatriya rulers. In many Muslim families, women were restricted to Zenana areas of the house. In spite of these conditions, some women became prominent in the fields of politics, literature, education and religion. Some of the examples are- Razia Sultana, The Gond queen Durgavati. The Bhakti movements (Meerabai) tried to restore women's status and questioned certain forms of oppression and immediately after Guru Nanak, the first Guru of Sikhs, preached equality between men and women. He advocated that women be allowed to

lead religious assemblies. Then the Traditions such as sati, jauhar, and devadasi among some communities have been banned and are largely defunct in modern India.

During the British Raj, many reformers such as Ram Mohan Roy, Ishwar Chandra Vidyasagar, Jyotirao Phule etc., fought for the betterment of women. Now women participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. Indira Gandhi, who served as Prime Minister of India for an aggregate period of fifteen years, is the world's longest serving woman Prime Minister.

4.2 GENDER RATIO IN INDIA

As per Census 2011, the total female sex ratio in India is 940 per 1000 males and the female child sex ratio is 944 girl children per every 1000 boy children of the same age group. The overall female sex ratio has increased by 0.75 % in the Census 2011 as compared to the previous Census of 2001.

Table 4.1: Gender Composition of Population 2011				
	2001		2011	
	Population (million)	Proportion (%)	Population (million)	Proportion (%)
Males	532.2	51.74	623.7	51.54
Females	496.5	48.26	586.4	48.46
Sex Ratio	933		944	
<i>Source: Census 2011</i>				

As per 2011 census the female constitutes 48.46 percent of Indian population while male population of the country's total population is 51.54 percent for the year. Till the year 2014 the updated status for Indian population is shown in Table 4.2.

Table 4.2: India's Population 2014		
Current Population of India in 2014	1,270,272,105 (1.27 billion)	
Total Male Population in India	655,875,026 (655.8 million)	51.63264
Total Female Population in India	614,397,079 (614.4 million)	48.36736
Sex Ratio	940 females per 1,000 males	
<i>Source : censusindia.gov.in</i>		

In censuses before 1991, children below the age 5 were treated as illiterates. The literacy rate taking the entire population into account is termed as "crude literacy rate" and taking the population from age 7 and above into account is termed as "effective literacy rate". Effective literacy rate increased to a total of 74.04% with 82.14% of the

males and 65.46% of the females being literate. The table 4.3 shows the literacy level from 1901 to 2011 census for the country India.

Census year	Total (%)	Male (%)	Female (%)
1901	5.35	9.83	0.6
1911	5.92	10.56	1.05
1921	7.16	12.21	1.81
1931	9.5	15.59	2.93
1941	16.1	24.9	7.3
1951	16.67	24.95	9.45
1961	24.02	34.44	12.95
1971	29.45	39.45	18.69
1981	36.23	46.89	24.82
1991	42.84	52.74	32.17
2001	64.83	75.26	53.67
2011	74.04	82.14	65.46

Source: Census Provisional Population Totals

Table 4.4 shows the literacy level from 2001 to the year 2011 and the percent growth in literacy accounts for 38.82% in a decade where it is tremendous increase in female literacy rate which is 49.1 percent.

	2001	2011	Difference	% Growth
Persons	56,07,53,179	77,84,54,120	21,77,00,941	38.82
Males	33,65,71,822	44,42,03,762	10,76,31,940	31.98
Females	22,41,81,357	33,42,50,358	11,00,69,001	49.1

Source : censusindia.gov.in

4.2.1 Child Sex Ratios since 1991

In order to begin a discussion of India's child sex ratio patterns, Table 4.5 has been compiled by drawing on both the earlier census figures and the provisional figures just made available. The difference in successive decades has also been included for easy reference. The break-up of the country into the regions of the north-west, north-central, west, east and south offers a quick overview of the broad patterns in the last two decades. (One might keep at the back of our minds not just that this period happens to correspond to the so-called era of neo-liberalism, but also that it spans roughly a generation.)

At national level, the decline of 18 points in 2001 has now been followed by a further decline of 13 points. As more families are having fewer children (registered by the

reduced fertility rates) there is therefore an ongoing gendering in their sex composition. To put it briefly, practices leading to fewer girls in the 0-6 years have been spreading more thinly over last decade in much larger proportion of the country.

Table 4.5: Child Sex Ratios (0-6 Years) Census 1991, 2001, 2011 (Female per 1000 males)					
State	1991	2001	2001-1991 Difference	2011	2001-2011 Difference
India	945	927	-18	914	-13
North-west					
Himachal Pradesh	951	896	-53	906	10
Punjab	875	798	-77	846	48
Haryana	879	819	-40	830	11
Chandigarh	899	845	-46	867	22
Delhi	915	868	-47	866	2
North-central					
Uttar Pradesh	928	916	-12	899	-17
Madhya Pradesh	952	932	-20	912	-20
West Gujarat	928	883	-45	886	3
Rajasthan	916	909	-7	883	-16
Maharashtra	946	913	-33	883	-30
Goa	964	938	-26	920	-18
East					
Bihar	959	942	-17	933	-9
Jharkhand	NA	965	943		-22
West Bengal	967	960	-7	950	-10
Nagaland	993	964	-29	944	-20
Orissa	967	953	-14	934	-19
South					
Andhra Pradesh	975	961	-14	943	-18
Karnataka	960	946	-14	943	-3
Tamil Nadu	948	942	-6	946	4
Kerala	958	960	2	959	-1
<i>Source: Compiled from Census of 2001 and Census of 2011.</i>					

The most recent round of the National Sample Survey (66th Round, 2009-10) has the stunning revelation that, after 20 years of unprecedented economic growth, the total proportion of women in any kind of paid work is no more than 15%. Another way of putting this would be to say that 85% of all women are destined to find their future through structural forms of dependency. This does not even begin to discuss the nature of the work that constitutes the 15%. Therefore, rather than keep playing the manipulation game of balancing numbers, what is required are state policies that actually seek to create the conditions for meaningful life-chances, beginning with those of girls and women.

Traditionally, for historical reasons, some States depicted a tendency of higher growth in population. Recognizing this phenomenon, and in order to facilitate the creation of area-specific programmes, with special emphasis on eight States that have been lagging behind in containing population growth to manageable limits, the Government of India constituted an Empowered Action Group (EAG) in the Ministry of Health and Family Welfare in March 2001. These eight States were Rajasthan, Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh and Orissa, which came to be known as 'the EAG States'. During 2001-11, the rate of growth of population in the EAG States except Chhattisgarh has slowed down (Table-A-2). For the first time, the growth momentum of population in the EAG States has given the signal of slowing down, falling by about four percentage points. This, together with a similar reduction in the non-EAG States and Union Territories, has brought down the rate of growth for the country by 3.9 percentage points during 2001-11 as compared to 1991-2001.

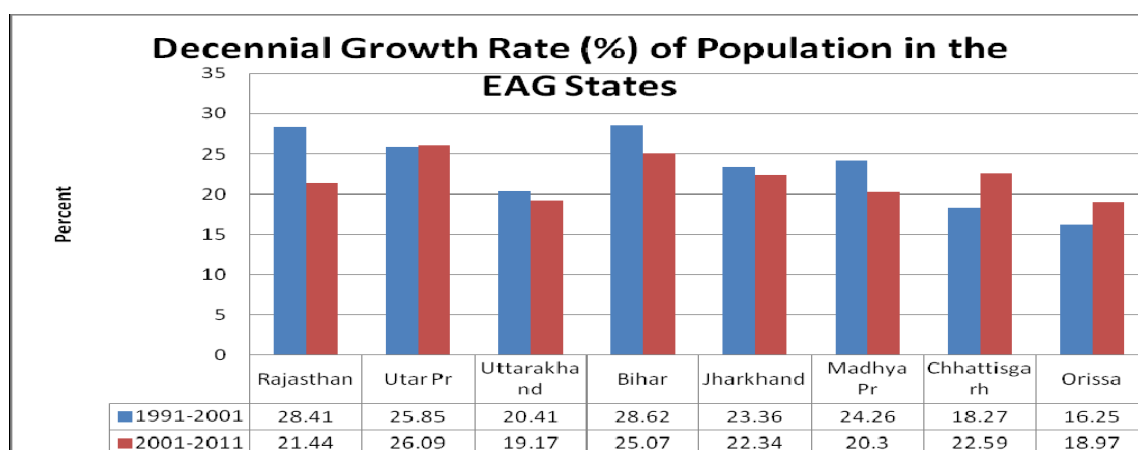


Figure 4.1: Decennial growth rate of population in the empowered action group (EAG) states

Years	Population (in millions)	Proportion (percent)			
		0-14 year	15-59 years	15-49 years (Female Population)	60+ Years
2001	1029	35.4	57.7	51.1	6.9
2006	1112	32.1	60.4	53.1	7.5
2011	1193	29.1	62.6	54.5	8.3
	(1210)*				
2016	1269	26.8	63.9	54.8	9.3
2021	1340	25.1	64.2	54.1	10.7
2026	1400	23.4	64.3	53.3	12.4

*As per provisional figures of Census 2011.

The projected population and proportion (percent) of population by broad age-group as on 1st March, 2001-2026 as per “Report of the Technical Group on Population Projections – Ministry of Health & Family Welfare (May 2006)” are given in the Table 4.6.

4.3 HEALTH STATUS OF WOMEN IN INDIA

Health is complex and dependent factor. Women’s lived experiences as gendered beings result in multiple and, significantly, interrelated health needs. The conditions of women’s lives shape their health in more ways than one. When it comes to the economically deprived, the formal healthcare set up is a boon for nominal dealing of pre natal and post natal care. The formal healthcare setup in India is huge and diverse. Sectoral plurality and functional diversities mark the provisioning of healthcare in the country. The public sector has a considerable and diverse physical presence, largely owing to the gains made prior to the 1990s. The public healthcare infrastructure ranges from a sub-centre in a village to multi-specialty, multi-bedded hospitals in urban areas. Primary Health Centres (PHCs), rural hospitals, civil hospitals as well as a host of facilities like municipal hospitals and clinics are some of the other public healthcare facilities.

Kamalpur and Reddy (2013) reported that women’s participation is highly gendered. Nationally, about half the women (51.6%) are involved in decision making on their healthcare. Also they noted that in almost a quarter of the cases, women thought that the illness did not require medical attention. Treatment was also not sought for reasons like inaccessibility /inadequacy of the health facilities. Basu, A. and Kurz (2001) reported from their study on married adolescent girls in Maharashtra that ‘girls had neither decision making power nor influence’ in matters relating to seeking healthcare for their problems.

The national family health survey (NFHS-2) reports that out of the total births where no antenatal care was sought during pregnancy, in 60 percent of the cases women felt it was ‘not necessary’. And, at a time when AIDS (Acquired immune deficiency syndrome) is believed to have assumed pandemic proportions in the country, 60 percent of the ever married women have never heard of the disease. Women’s inferior status thus has deleterious effects on their health and limits their access to healthcare. In union budget 2014-15, Indian finance minister, Arun Jaitley announced particularly on health sector that there shall be-

- Allocation of Rs.150 crore to improve safety of women in larger cities
- Allocation of Rs.100 crore for ‘Beti bachao, beti padao’ programme
- Total sanitation in every household by 2019
- National Program to fight malnutrition
- Centre to provide help to state Food and Drug Associations
- Toilets and drinking water in all girls’ schools
- New drug testing labs
- Small savings for education and marriage of girls

Adding that it’s a shame the way the girl child is treated in India, he proposed a new plan called the ‘Beti Bachao Beti Padhao Yojna’ to improve the plight of the girl child which would raise awareness and focus on campaigns to sensitise people to the plights of the girl child and women. This means that courses on gender mainstreaming would be included in school curricula. A fund of Rs 14389 crores has been allocated for this purpose.

Under Family Planning Scenario, in 1952, the Indian Government was one of the first in the world to launch a national family planning programme, which was later expanded to encompass maternal and child health, family welfare, nutrition and institutional deliveries. Institutional deliveries or facility-based births are often promoted for reducing maternal and neo-natal mortality. Yet, many women in low- and middle-income countries, including India, continue to deliver babies at home without the presence of a skilled attendant. Though, in India the progress on institutional deliveries is continuously goes on increasing. The figures given in the graph are based on the data reported by the State/ UTs at district level and then consolidated at State and National level on HMIS portal. Percentage of districts reported in 2009-10 and 2010-11 was 98% and it goes on increasing.

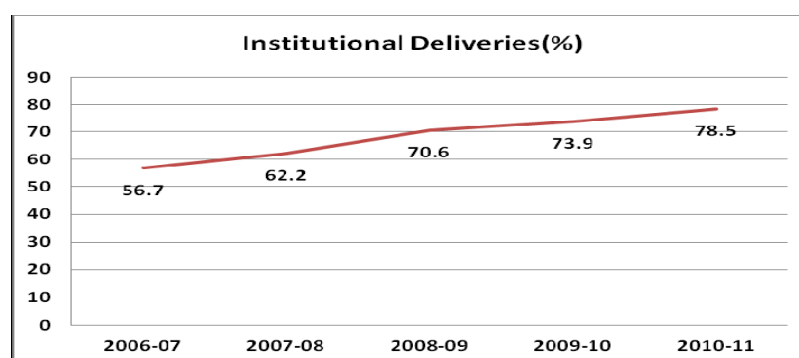


Figure 4.2: Institutional Deliveries in %

The Government of India initiated a cash incentive scheme--Janani Suraksha Yojana (JSY)--to promote institutional deliveries with an aim to reduce maternal mortality ratio (MMR). India ranked on number 15 with 41% institutional deliveries. Kerala stands on position one with the 100% record on institutional deliveries whereas Goa and Tamilnadu comes on second and third rank with 93 nd 90 % respectively. The Rajasthan state comes on rank 19 with only 32% of institutional deliveries which is an alarming issue with respect to risk related to women while delivery.

Janani Surkhsha Yojana or JSY (literally meaning Maternal Protection Scheme) had been started as part of the National Rural Health Mission (NRHM) in India on 12 April 2005. The major objectives of JSY were to reduce maternal mortality ratio and infant mortality rate by encouraging institutional deliveries and focusing on institutional care among women, particularly those belonging to families below the poverty line. This is to be achieved by providing cash at the time of delivery, along with antenatal and postnatal services. The programme divides low-performing states (LPS) and high-performing states (HPS) depending on the pre-programme level of institutional deliveries. The level of financial assistance is based on the performance level and whether the state is rural or urban. Madhya Pradesh is one of the low-performing states, and JSY was implemented in the state since August 2005.

Under this scheme, all pregnant women irrespective of age, socioeconomic status, and parity, are eligible for a cash incentive after delivery in a government or accredited private health facility in 18 high-focus states, including Madhya Pradesh, with low institutional deliveries and poor health facilities. The cash incentive is 1,000 rupees (1 US\$=Rs. 50) for women from urban areas and 1,400 rupees (~\$ 28) for women from rural areas. JSY is being implemented through community-level health workers (called accredited social health activists [ASHAs which means Hope in Hindi language]), who identify pregnant women and motivate them for antenatal care, institutional deliveries, and postnatal care. ASHAs receive payments of 200 rupees (\$ 4) in urban areas and 600 rupees (\$ 12) in rural areas per delivery assisted by them in high-focus states.

Source: Gupta et.al (2012)

4.4 PROFILE AND STATUS OF WOMEN IN RAJASTHAN

4.4.1 Introduction to Rajasthan

Rajasthan is situated in the northern part of India. It is the largest State in India by area constituting 10.4 percent of the total geographical area of India and it accounts for 5.67 percent of population of India. Topographically, deserts in the State constitute a large chunk of the land mass, where the settlements are scattered and the density of population is quite low. It is administratively divided into 7 divisions, 33 districts, 244 Tehsils, 249 Panchayat Samities, 9,177 Gram Panchayats, inhabited villages and 184 urban local bodies as of Census 2011. The State has a population of 6.86 crore according to the provisional totals of Census 2011.

As per census 2011 the below figure represents the rural urban population ratio resides in Rajasthan.

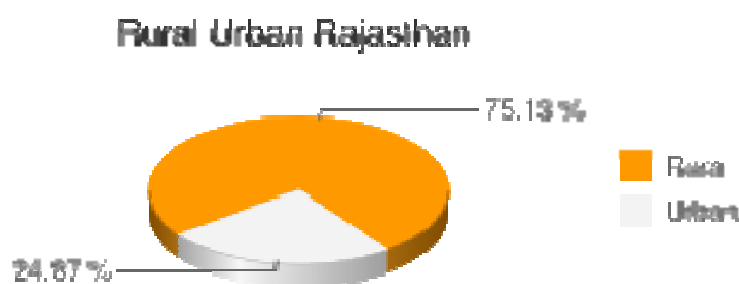


Figure 4.3: Rural Urban Rajasthan

Out of total population of Rajasthan, 24.87% people live in urban regions. The total figure of population living in urban areas is 17,048,085 of which 8,909,250 are males and while remaining 8,138,835 are females. The urban population in the last 10 years has increased by 24.87 percent.

4.4.2 Snapshot of Rajasthan

The Census 2001 shows a 20% leap in female literacy figures in Rajasthan, yet, if skills are not utilized by women to access the information and knowledge which will help them shape their own lives, there may be a relapse. In Census 2011, the male literacy rate has also increased from 70.32% to 79.19% and the female literacy rate has pushed up to 47.76% from 43.85%. The overall literacy rate has increased from 60.14% to 66.11% in the state. Out of the total population of Rajasthan female population is 48.14 percent whereas male population is 51.86 percent.

Exhibit 4.1: Snapshot of Rajasthan		
Description	2011	2001
Approximate Population	6.86 Crores	5.65 Crore
Actual Population	68,548,437	56,507,188
Male	35,550,997	29,420,011
Female	32,997,440	27,087,177
Population Growth	21.31%	28.33%
Percentage of total Population	5.66%	5.49%
Sex Ratio	928	922
Child Sex Ratio	888	946
Density/km2	200	165
Density/mi2	519	428
Area km2	342,239	342,239
Area mi2	132,139	132,139
Total Child Population (0-6 Age)	10,649,504	10,651,002
Male Population (0-6 Age)	5,639,176	5,579,616
Female Population (0-6 Age)	5,010,328	5,071,386
Literacy	66.11%	60.41%
Male Literacy	79.19%	70.32%
Female Literacy	47.76%	43.85%
Total Literate	38,275,282	27,702,010
Male Literate	23,688,412	18,047,157
Female Literate	14,586,870	9,654,853
<i>Source: http://www.census2011.co.in/census/state/rajasthan.html</i>		

Average Literacy rate in Rajasthan for Urban regions was 79.68 percent in which males were 87.91% literate while female literacy stood at 63.81%. Total literates in urban region of Rajasthan were 11,803,496.

In rural areas of Rajasthan, literacy rate for males and female stood at 76.16 % and 42.20 %. Average literacy rate in Rajasthan for rural areas was 61.44 percent. Total literates in rural areas were 26,471,786.

It is this connection with women's empowerment that is sorely lacking in the government's literacy programme. On the other hand, figures show an increase in crimes against women in Rajasthan from 7.25% of the total in 1999 to 8.1% of the total in 2001. This clearly shows that mere entry of women into the public sphere does not protect their vulnerability to crime and atrocities.

4.4.3 Hadoti Region

The Hadoti region was called Bundi Kingdom before several States separated. It is a region of Rajasthan State in western India. The biggest cities are Kota, Baran, Bundi

and Jhalawar. This region is bounded on the west by the Mewar, on the Northern by Ajmer region of Rajasthan and on the South by the Malwa. On the East it is surrounded by the Gird regions of Madhya Pradesh (MP) State.



Figure 4.4: the map of Rajasthan

HADOTI REGION

Kota district is one of the large cities in Rajasthan after Jaipur and Jodhpur in terms of Population. Below are the maps of districts selected for research in Hadoti region-

4.4.3.1 Kota Division

For administrative convenience, Rajasthan State has been divided in to seven administrative divisions namely- Jaipur, Ajmer, Udaipur, Bikaner, Bharatpur, Jodhpur and Kota. This division is geographically situated in southern part of the State and consists of four districts- Kota, Baran, Bundi and Jhalawar.

4.4.3.2 District Kota

District Kota formerly known as Kotah, is the third largest city in the Northern Rajasthan after Jaipur and Jodhpur districts.

It is situated on the banks of Chambal River and has been identified as a counter-magnet city for the National Capital Region (NCR) to attract migrants and develop as an alternative centre of growth to Delhi. It consists five blocks namely, Pipalda, Sangod, Ramgaj Mandi, Ladpura and Digod.



Figure 4.5: Map of District Kota

It comes under 47th most populous cities of India. The town Kota was once the part of the erstwhile Rajput kingdom of Bundi. It became a separate princely state in the 17th century. Apart from the several monuments that reflect the glory of the town, Kota is also known for its palaces and gardens. Kota is reportedly the only Indian city besides Thiruvananthapuram that receives a continuous 24-hour water supply.

4.4.3.3 District Baran

District Baran was carved out of erstwhile Kota District on 10th April 1991. The district got the name from the town Baran which is also the district head quarters.



Figure 4.6: Map of District Baran

District Baran comes under parliamentary constituency Jhalawar-Baran and divided in four assembly constituencies namely Anta, Kisangani, Baran-Atru & Chhabra. The total area of the District is 6992 square Kilometre out of which only 82.18 Sq.Km. is

urban. The total forest area in the district is 2.17 Lacs hectare. The total population of the district is around 10, 21,653 (as per 2001 population). The District has a tremendous scope for the rapid industrialisation, especially among agro-based industries. There are eight Tehsils/ blocks in the district namely Baran, Anta, Atru, Mangrol, Chhabra, Chhipabarod, Kishanganj & Shahabad.

4.4.3.4 District Bundi

District Bundi is a city with 104,457 (as per provisional population, 2011) inhabitants in the Hadoti region of Rajasthan state in northwest India.

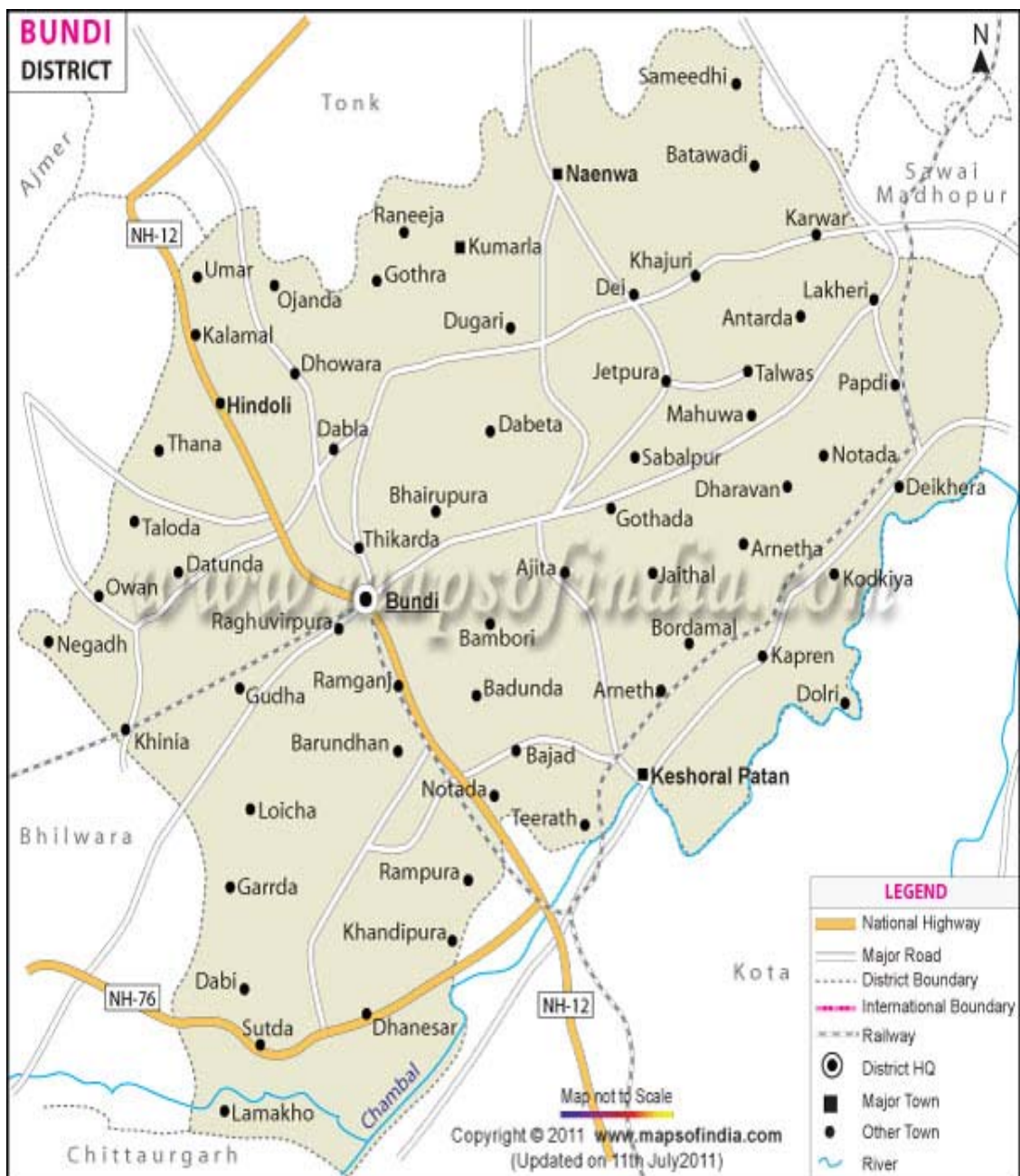


Figure 4.7: Map of District Bundi

It is of particular architectural note for its ornate forts, palaces, and step wells, reservoirs known as *baoris*. It is the administrative headquarters of Bundi District. The town of Bundi is situated 35 km from Kota and 210 km from Jaipur. The city lies near a narrow gorge, and is surrounded on three sides by hills of the Aravali range. A substantial wall with four gateways encircles the city. The towns of Indragarh and nearby places are famous for the renowned temples of Bijasan Mata and Kamleshwar. The Indargarh step well is considered as one of the most attractive places in the Bundi district, especially during the rainy season. District Bundi consists of six blocks namely, Bundi urban, Indragarh, Hindoli, Keshoraipatan, Talera and Nainwa.

4.4.3.5 District Jhalawar

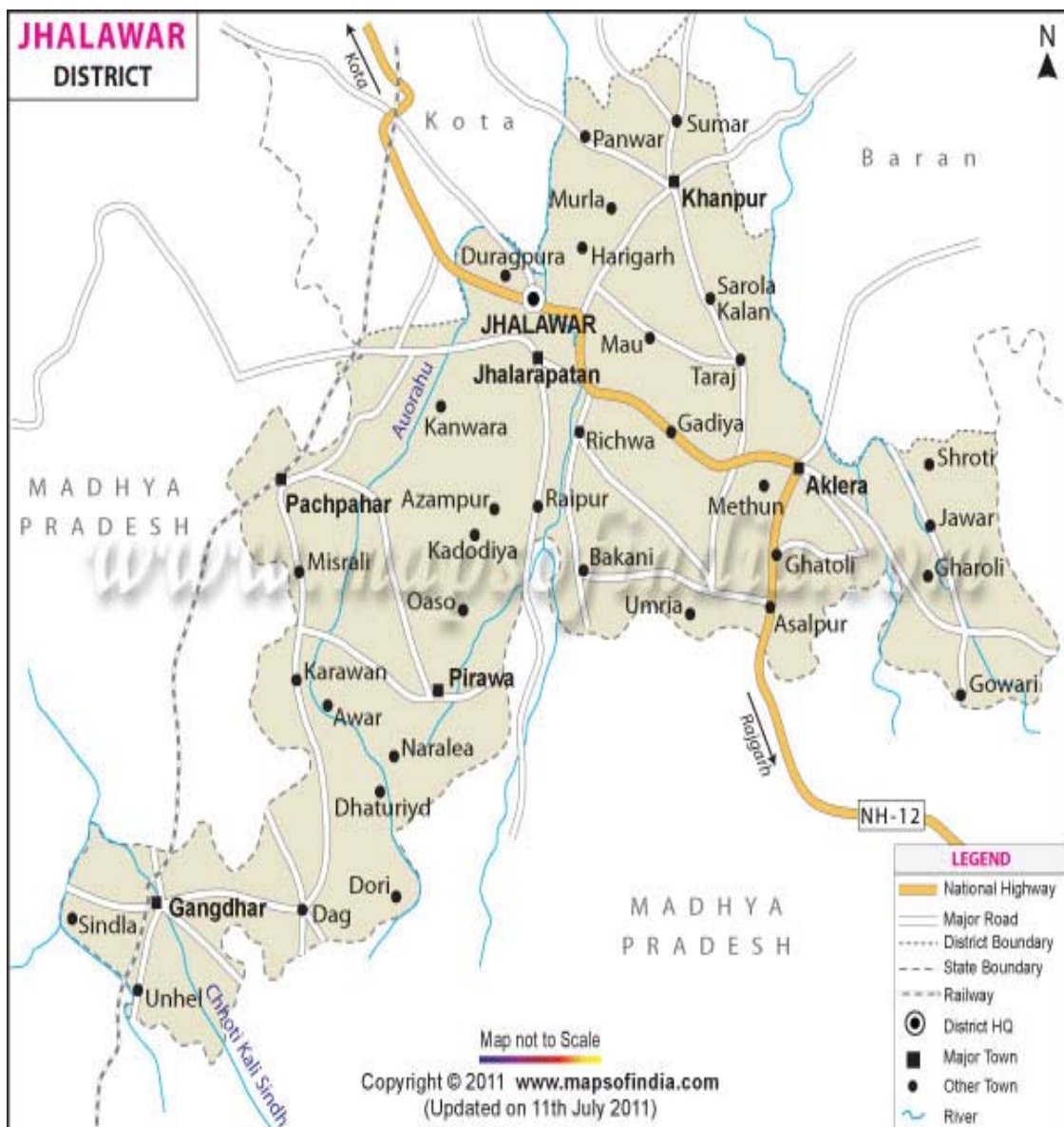


Figure 4.8: Map of District Jhalawar

Jhalawar situates at the border of Rajasthan and Madhya Pradesh, nudging its fat belly into neighbouring Madhya Pradesh.

It is a rock-strewn, scrub-covered terrain, occasionally bright with fields of poppies and citrus-green groves of oranges. Lying in the south-eastern region of Rajasthan at the edge of the Malwa plateau, Jhalawar has rocky but water-laden verdant landscape, unlike much of Rajasthan. District Jhalawar is situated in the south-eastern part of the State of Rajasthan with an area of about 6322 square kilometre consisting of six Panchayat Samities namely; Khanpur, Pirawa, Jhalrapatan, Chaumahla, Bakani and Manoharthana. It resembles letters 'S' and lay between 23.45° and 24.52° N and between 75.27° and 76.56° E and is bounded on the south-east by the State of Madhya Pradesh on the north-west by Baran district and on the north-west by Kota district.

4.4.4 Population in Hadoti region

Table 4.8 shows the total population of Hadoti region which accounts for 47.54 percent female and 52.45 percent male in city Kota, 48.08 percent female and 51.92 percent male population in city Baran, 47.98 percent female and 52.02 percent male population in city Bundi and 48.58 percent female and 51.42 percent male population in city Jhalawar. It was attributed that for all four districts, female population is less as compare to male population.

Districts	Population	Male	%	Female	%
Kota	1,950,491	1,023,153	52.4561764	927,338	47.5438236
Baran	1,223,921	635,495	51.9228774	588,426	48.0771226
Bundi	1,113,725	579,385	52.0222676	534,340	47.9777324
Jhalawar	1,411,327	725,667	51.417354	685,660	48.582646

4.4.5 Educational Status of women in Rajasthan

Worldwide consensus has been reached to declare Universalization of Primary Education as the second MDG for achievement by 2015 only after eradication of poverty, which is the first goal. As mandated by the 86th Amendment to the Constitution of India making free and compulsory elementary education to children of ages 6-14 a fundamental right, the Government of India launched, the '*Education for All*' (*Sarva Shiksha Abhiyan*) programme to achieve the goal of Universalization of Elementary Education of satisfactory quality by 2010. The State Government is

committed to achieving the national goals and has been steadily increasing the budgetary allocation for education.

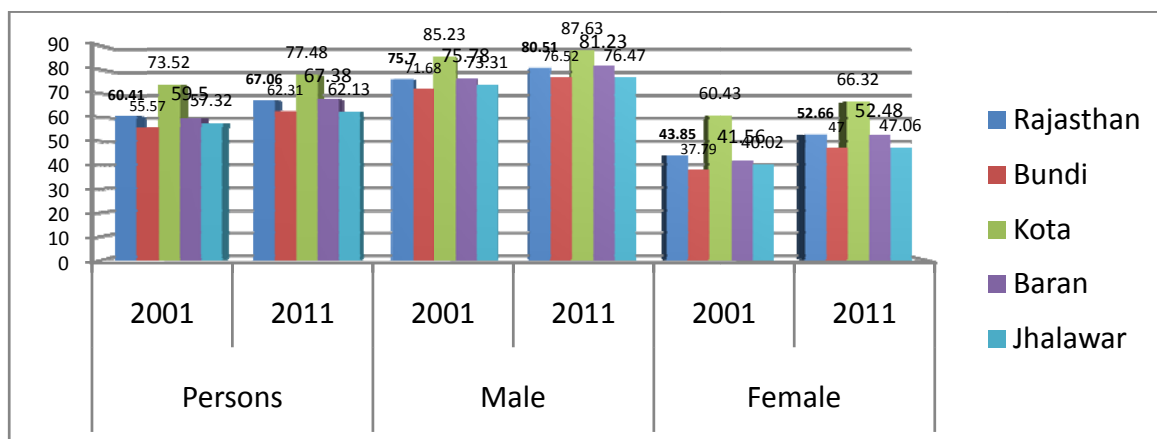


Figure 4.9: Educational status of women in Rajasthan

The State has also made significant strides in higher and technical education. Literacy rate in Census 2011 has been computed as the number of persons literate 7 and above years of age. According to the provisional results of Census 2011, the literacy rate of India stands at 74.04 percent. Amongst all the States, it is highest in case of Kerala (93.91 percent) and lowest in case of Bihar (63.82 percent). The literacy rate of Rajasthan is 67.06 percent. The total, male and female literacy of Rajasthan are lower than the national average.

District Code	State/ District	Literacy Rate (in percentage)					
		Persons		Male		Female	
		2001	2011	2001	2011	2001	2011
1	2	3	4	5	6	7	8
08	Rajasthan	60.41	67.06	75.7	80.51	43.85	52.66
01	Ganganagar	64.74	70.25	75.53	79.33	52.44	60.07
02	Hanumangarh	63.05	68.37	75.18	78.82	49.56	56.91
03	Bikaner	57.36	65.92	70.65	76.9	42.45	53.77
04	Churu	67.59	67.46	80.26	79.95	54.36	54.25
05	Jhunjhunun	73.04	74.72	86.09	87.88	59.51	61.15
06	Alwar	61.74	71.68	78.08	85.08	43.3	56.78
07	Bharatpur	63.58	71.16	80.54	85.7	43.56	54.63
08	Dhaulpur	60.13	70.14	75.09	82.53	41.84	55.45
09	Karauli	63.4	67.34	79.54	82.96	44.43	49.18
10	Sawai Madhopur	56.67	66.19	75.74	82.72	35.17	47.8
11	Dausa	61.81	69.17	79.37	84.54	42.25	52.33
12	Jaipur	69.9	76.44	82.8	87.27	55.52	64.63
13	Sikar	70.47	72.98	84.34	86.66	56.11	58.76

14	Nagaur	57.28	64.08	74.1	78.9	39.67	48.63
15	Jodhpur	56.67	67.09	72.96	80.46	38.64	52.57
16	Jaisalmer	50.97	58.04	66.26	73.09	32.05	40.23
17	Barmer	58.99	57.49	72.76	72.32	43.45	41.03
18	Jalor	46.49	55.58	64.72	71.83	27.8	38.73
19	Sirohi	53.94	56.02	69.89	71.09	37.15	40.12
20	Pali	54.39	63.23	72.2	78.16	36.48	48.35
21	Ajmer	64.68	70.46	79.39	83.93	48.9	56.42
22	Tonk	51.97	62.46	70.52	78.27	32.15	46.01
23	Bundi	55.57	62.31	71.68	76.52	37.79	47
24	Bhilwara	50.71	62.71	67.37	77.16	33.43	47.93
25	Rajsamand	55.73	63.93	74.05	79.52	37.68	48.44
26	Dungarpur	48.57	60.78	66.04	74.66	31.77	46.98
27	Banswara	45.54	57.2	61.5	70.8	29.22	43.47
28	Chittaurgarh	53.99	62.51	71.54	77.74	35.99	46.98
29	Kota	73.52	77.48	85.23	87.63	60.43	66.32
30	Baran	59.5	67.38	75.78	81.23	41.56	52.48
31	Jhalawar	57.32	62.13	73.31	76.47	40.02	47.06
32	Udaipur	59.77	62.74	74.66	75.91	44.49	49.1
33	Pratapgarh	48.25	56.3	64.27	70.13	31.77	42.4

4.4.6 Gender ratio in Rajasthan

It is observed from the above tables that the sex ratio in Rajasthan grown exponentially. Below graphs show the increase in sex ratio.

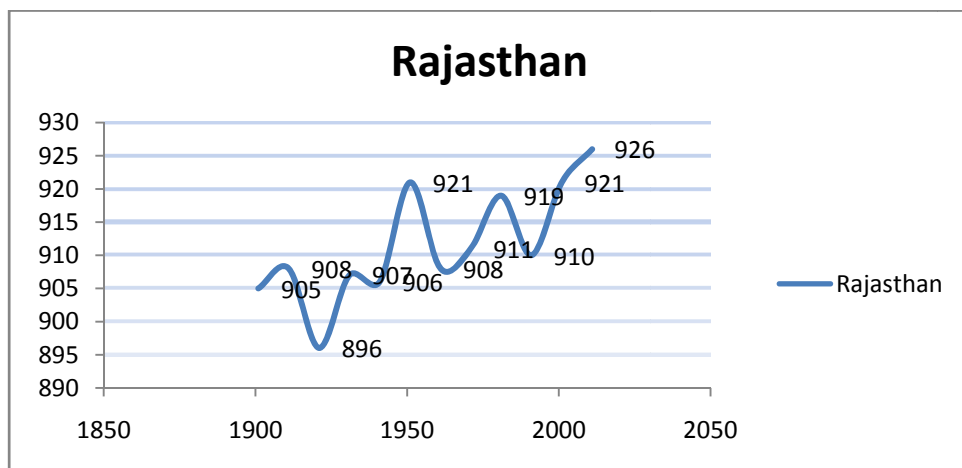


Figure 4.10: Gender ratio in Rajasthan (1901-2014)

4.4.7 Gender Ratio in Hadoti region

For the Hadoti region the sex ratio is found as follows-

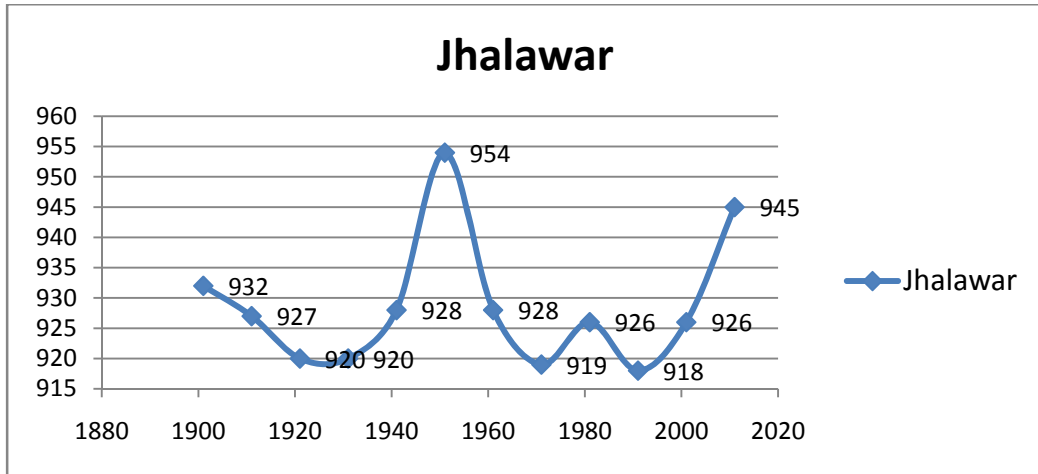


Figure 4.11: Gender ratio in Jhalawar (1901-2014)

Figure 4.11 depicts the increased gender ratio in Jhalawar in the last decade from 926 to 945 which shows the positive implementation of gender ratio policy.

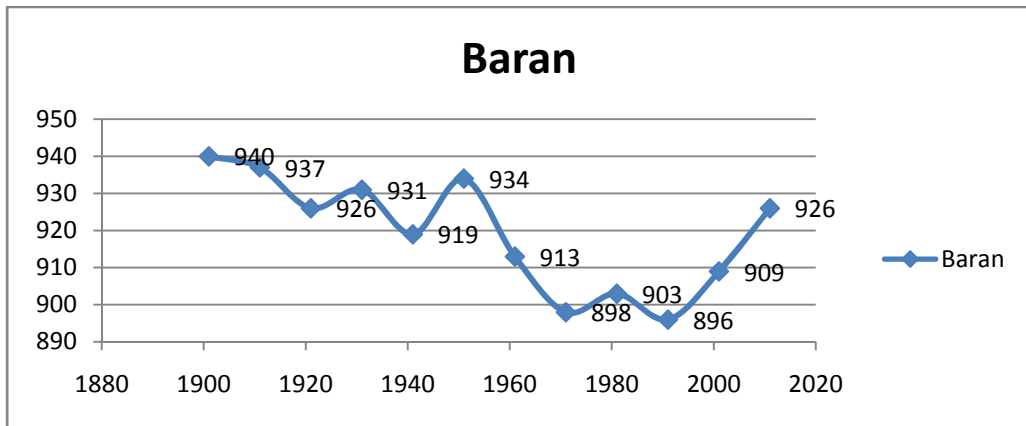


Figure 4.12: Gender ratio in Baran (1901-2014)

Figure 4.12 reflects the increased gender ratio i.e. from 909 to 926 in district Baran during last decade which shows the positive implementation of gender ratio policy.

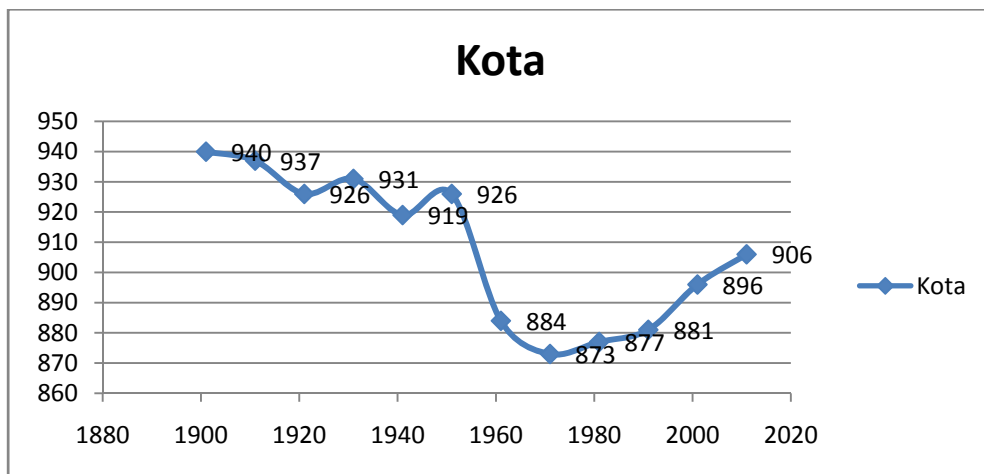


Figure 4.13: Gender ratio in Kota (1901-2014)

Figure 4.13 reflects the increased gender ratio i.e. from 896 to 906 in district Kota during last decade which shows the positive implementation of gender ratio policy.

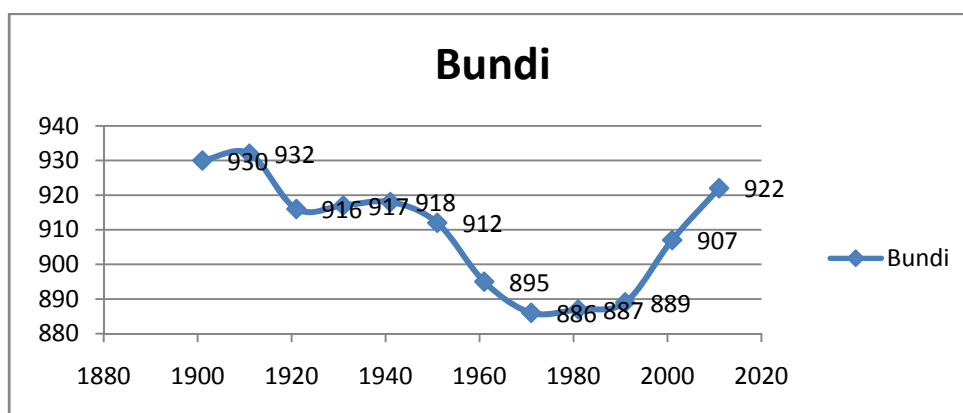


Figure 4.14: Gender ratio in Bundi (1901-2014)

Figure 4.14 reflects the increased gender ratio i.e. from 907 to 922 in district Bundi during last decade which shows the positive implementation of gender ratio policy.

In Hadoti region, overall it was found that the gender ratio was increased with increasing scale and it shows the progress on women welfare in decreasing gender inequality.

4.5 CRIME AGAINST WOMEN

Crime against Women is on rise in India. Though we have evolved as nations and are making tougher and tougher laws to curb crimes against women but that hasn't seen decline in crime against women. From shameful dowry deaths to molestation to rape to murder after rape, our great nation has to make collective efforts to curb the crime against women in India. Rajasthan comes fourth in infamous list with share of 8.7 percent crimes reported against women.

It has had 19,888 cases reported in the year 2013. In this list, West Bengal leads the in famous list of most percentage crimes against women in India. It has had 29,133 and contributes 12.7% reported crimes against women in India. Andhra Pradesh is second in the list. With 28,246 reported crimes against women in 2011 Andhra Pradesh contributes to 12% reported crimes against women in India. Gujarat comes 12th in the list with 3.9% share of crimes against women reported and 8,815 cases. Surprisingly Goa has lowest crime contribution along with Arunachal Pradesh with 0.1% of total crimes reported against women in 2011.

Hedayat et.al (2010) conducted a study on- ‘The Effect of Women’s Socio-demographic Variables on their Empowerment’. The result of study showed that among the socio-demographic variables, only education and marital status had effect on empowerment. Divorced women have high level of empowerment compare to married and widow women. This is might due to that married women couldn’t get their husband permission to participate in empowerment process.

Under the *protection and justice head of Empowerment*, respondents put their different views regarding safety for their own.

To prevent violence against women, respondents reported that there must be a proper law implementation to punish criminals (Being ranked I) as soon as possible. There must be a rigid rule and fast legal actions to punish those criminals those proved guilty.

Table 4.9: Respondents views on preventing violence against women			
Options	Total Score	%	Averaged Ranking
Increase moral education at school	2310	12.83	II
Through Women Empowerment and protection Programmes	6263	34.79	V
Self protection learning	3947	21.93	III
To punish criminals as soon as possible	1302	7.23	I
Workshops on social values for all	4178	23.21	IV
Total	18000	100	
<i>Source : Author</i>			

Most agreement of respondents took place in favour of increasing moral education at school (Rank II).

More the awareness among children will be, they will always remain with the moral duties towards social welfare where respect to women is a part. The third favour comes to self protection learning (Rank III) through which the woman makes herself stronger enough to face social evils. *Workshops on social values for all* and *women empowerment and protection Programmes* came last with the respondents’ justification that existing empowerment programmes are not enough to stop crime against women. Workshops on social values are one of the good strategies but still it

is not meeting the objective to stop crime. The crime rate is goes on increasing day by day and need special attention like fast track courts which is an initiative need to be implemented as soon as possible.

Some suggestions took place in terms of stopping crime are:

1. To increase moral values for children from home and to create an environment with holistic bound which prevents even an adult to lay for crime.
2. Law implementation is demanded at every place with transparency in all aspects through which crime is proved, justified and action has been taken in lieu of appeal by a victim.
3. The woman has to keep herself safe at every time whenever she goes for work, in farm for agriculture purpose etc. She has to be conscious for wellbeing which in most cases suggested by respondents.

The question asked to the respondent what empowerment really means for them. Though the choice were also been given to them to choose most feel.

Table 4.10: Responses on meaning of empowerment		
	Choices	%
Options by author	Power to take own decisions	6.5
	Psychological satisfaction	7.42
	Self dependency	38
	Making Identity	30.58
	Economical advanceness	2.25
	Controlling others	1.167
	Awareness	6.75
	Safety and security	9.67
	Don't Know	2.75
Specified by respondents	Love and Care	0.33
	family Support	2.58
	Total	100
<i>Source: Author</i>		

It was observed from the population that most of them do not know the actual meaning of 'Empowerment' or 'Sashaktikaran'. From the filled and actual received schedules/ questionnaires, the most perceived answer of empowerment meaning is shown in the Table 4.10. Respondents show their understanding on empowerment with self dependency (38 %) and identity (30.58%) in most cases. Whereas respondents understands that empowerment means safety and security (9.67%),

awareness (6.75%) power to take own decisions (6.5%), psychological satisfaction (7.42%).

2.75 percent respondents do not know the actual meaning of empowerment whereas 0.33 and 2.58 percent respondents specified their own opinions in understanding the word empowerment i.e. love- care and family support respectively.

It was observed from various views that they become empowered with gained confident within through increased level of awareness. In most of the cases it was found true. Empowerment is not limited to the conditions in which they born and grown. This phenomenon could be developed through self development through combination of means to achieve life balance and survival.

A young woman from block, district Bundi said that *“girls are treated with injustice. They have marriage imposed on them in their growth stage only. But men are allowed to get their education and can work anywhere they want. There are families those do not even allow their daughters to go to the community centre and the kind of unequal treatment is done. Sometimes they feel their life is spoiled from the birth and it raises questions to their future expectations which are not even concerned in their own people where they have taken birth.”*

Living in the 21st century, the above mentioned case and of the same category of responses were the issues to think.

This stage is not stopping the author to state the truth that there is something missed even after completion of the study and there is always scope further. Metro cases are not long hindered for making breaking news but small villages and towns mostly often were left. It is not the issue of scheme or any government policy or effort but the same is to be implemented in the mind of communities and people. Suggestion was made from many respondents to everyone in society to initiate and try a small step to remove crime and violence first to portray actual empowerment.

CHAPTER V

WOMEN EMPOWERMENT- ISSUES, DEVELOPMENT AND APPROACHES

“The education and empowerment of women throughout the world cannot fail to result in more caring, tolerant just and caring, tolerant just and peaceful life for all.”

Aung San Suu Kj

Womens’ Empowerment always had been a burgeoning issue for nation’s growth and the key to socio-economic development of the community. The empowerment word is widely used in relation to women and very often is used as three substitutes for their welfare such as- development, upliftment and participation and conscientisation (Hemlatha H.M., 2000). The wider framework for the study is covered under the review of literature part to understand the overall framework. This chapter puts light upon issues, development and approaches for empowerment of women and focus on following topics:

- 5.1 Some questions and observations
- 5.2 Protection Issues
- 5.3 Need for womens’ empowerment
- 5.4 Legal scenario
- 5.5 Approaches- A strategic Focus
- 5.6 Issues related to working women
- 5.7 Cases and analysis

5.1 SOME QUESTIONS AND OBSERVATIONS

Daily telecasts, news and reports indicate increasing crimes against women. Harassment, non violence, worst conditions, assault, rape and many more are heart attacking issues. Biggest and most important questions raised that – Who is responsible for these? And, how it could be controlled? The one who give life- A mother- a creator; one, who inspires for success- a mentor and motivator; one, who brings us on top even though we do not possess topped quality- a caretaker; one, who sacrifices a lot for other lives, a giver; one, who faces a different perception of society from the birth up till the life, tolerates, disseminates capabilities in maintaining a home and holds a knit of several relations.

What should be the treat to her? - Respect, care, worship.

‘21st century is the women century.’ Is it really? The answer is moulded in the scenario from past to modern conjunct. There is much abuses rather than respect and larger negligence, violence than care. Day to day violence, crime, dishonour, insult and wickedness are spreading around. Worship is the word negligible in sense. This not only assures the control in crime rate with the case we justifies today but also it comes next day with a different or a similar kind. The reason clearly demands empowerment along with safety of women. It was observed from the society and research regarding security and violence against women.

5.1.1 Feeling of Security

In the present study, 1200 women were surveyed and 64.42 % of them replied they were not safe. Based on question no. 7 from the questionnaire (Appendix I & II) following results were obtained as shown in table 5.1.

Table 5.1: Feeling of security		
Answer	No of respondents	%
Not secured	773	64.42
Secured	427	35.58
Total	1200	100
<i>Source: Primary Data</i>		

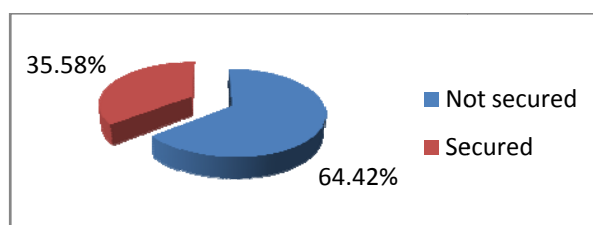


Figure 5.1 - Feeling of Security

Only 35.58 % of the respondents feel that they were secure. They are not safe at home, not secure at workplace and feel danger at most of the places. Even, they think, prior to the WEPs there is a need for safe and secure environment which play a vital part in assuring them to freely move anywhere and not afraid from anybody in maintaining women’s decorum.

5.1.2 Reason of increasing violence against women

In respondents’ opinion (as per question no. 8 from the questionnaire), major reasons of increased violence against women were judged from identified choices viz., narrow mentality, lack of police control, use of alcohol and other addicts, lack of implementation of women law and illiteracy. Responses were ranked and calculated

in Table 2.2. The researcher assigns average ranking as per scores obtained from responses.

Options	Total Score	%	Averaged Ranking
Narrow mentality	2057	11.43	II
Lack of Police control	5427	30.15	V
Use of alcohol and other addicts	3712	20.62	III
Lack of Implementation of women Law	5311	29.51	IV
Illiteracy	1493	8.29	I
Total	18000	100	
<i>Source : Primary data</i>			

It was observed that the first and foremost reason of increasing violence against women is Illiteracy (being ranked I) and then the narrow mentality of people (Rank II) living in the society either they belong to upper and lower cadre but sees a women as an asset to use and to engage them only in the homely activities rather than economic activities and social interactions. The third reason points out to the use of alcohol, drugs and other related addicts which causes malfunctioning in the society and increases evil activities. From women views from the study in numerous open sessions, it was observed that access use of these addicts not only destroys home environment but also held a reason for health issues and economic downturn. Many a times it was seen by researcher to face several problems to women those family members were drug addicts and for that they sacrifices and compromises with their life and empowerment.

5.2 PROTECTION ISSUES

The Government of India consistently focusing on safety and security aspects of women. The domestic violence act, 2005 plays an important role in decreasing violence against women.

In the research setting (Hadoti region), total registered cases during research period were found as follows:

Year	Total Registered Cases
2011 – 12	595
2012 – 13	548
2013 – 14	494
<i>Source: Based on figures compiled from MSSK in Hadoti region</i>	

Based on compiled data from women safety and help centres, it was found that domestic violence cases were reduced in number from 595 to 494. Within two years,

cases were reduced to 16% in Hadoti region. MSSK asserts that rural women are becoming more aware regarding their rights and security motives.¹ The effect is clearly reflecting in the related matters of domestic violence cases. According to Central Government of India, rural women are now in a position to use their legal rights against domestic violence which is a positive signal in women safety and empowerment dimension.

5.3 NEED FOR WOMEN EMPOWERMENT

As observed above, women are still facing different obstacles in survival. However, in the flip side of the coin they are participating in economic activities and getting empowerment in the sectors like education, politics, economy and power to take decision in households. They have now forsaken their typical homely image and are making a major contribution to global innovation of the country. It is said that women are the pillars of the economy of the world.

Women rights are human rights. The concept of feminism is very vogue which usually deals out bask attention. Women's right and changes effort to win equality for women have containing women's suffrage, feminism, women's property rights, equal opportunity in work and education, and equal pay [Article 39(d)].

In India, women are devalued traditionally and the men are normative reified. According to Hindu mythology, the word 'Ardhanarishvara' meaning "The Lord whose half is a woman". What is the value of a man without a woman? We shouldn't forget that there are many temples in our country devoted to the Goddesses and men also use to visit the temples for worshipping them. We must work all together and needs each other to survive and flourish.

The headlines like 'girls outshines boys' in board level and professional exams makes our nation proud to carry the trend and held responsibility to come across the barriers to avail that opportunity to crack further economic and professional responsibilities. From shining news to the news that women are still not secure at home causes responsibility to truly revisit the law and conditions of women. Undoubtedly, they need empowerment at every stage from survival to actualization.

5.4 LEGAL SCENARIO

To date, 186 Member States worldwide have ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which

¹ Patrika.com/kota Retrieved on August 13, 2014

entered into force in 1981, signalling their commitment to fulfilling the human rights of women and girls and breaking down the barriers to achieving gender equality and justice. Through guaranteeing equality in constitutions and ratifying CEDAW, governments all over the world have signalled their commitment to ensuring that women can access justice no matter what kind of legal systems are in place. (UN Women 2012)

The report of UN Women (2011-12) on 'In Pursuit of Justice' made ten recommendations for women's equality, justice and empowerment. These were as follows:

1. Support women's legal organizations;
2. Support one-stop shops and specialized services to reduce attrition in the justice chain;
3. Implement gender-sensitive law reform;
4. Use quotas to boost the number of women legislators;
5. Put women on the front line of law enforcement;
6. Train judges and monitor decisions;
7. Increase women's access to courts and truth commissions during and after conflict;
8. Implement gender-responsive reparations programmes;
9. Invest on women's access to justice;
10. Put gender equality at the heart of the Millennium Development Goals

5.4.1 REGULATORY REGIME IN INDIA

The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)), renounces practices derogatory to the dignity of women (Article 51(A) (e)), and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42). The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women came was passed in 2001. In 2010 March 9, one day after International Women's day, Rajya Sabha passed the Women's Reservation Bill

requiring that 33% of seats in India's Parliament and state legislative bodies be reserved for women.

There are various laws that are related to women security and empowerment eye viewed in Exhibit 5.1.

Exhibit 5.1: Laws related to women	
Sr. No.	Laws Related to Women
A	WOMEN-SPECIFIC LEGISLATIONS
1	The Immoral Traffic (Prevention) Act, 1956
2	The Dowry Prohibition Act, 1961 (28 of 1961) (Amended in 1986)
3	The Indecent Representation of Women (Prohibition) Act, 1986
4	The Commission of Sati (Prevention) Act, 1987 (3 of 1988)
5	Protection of Women from Domestic Violence Act, 2005
B	WOMEN-RELATED LEGISLATIONS
1	The Indian Penal Code, 1860
2	The Indian Evidence Act, 1872
3	The Indian Christian Marriage Act, 1872 (15 of 1872)
4	The Married Women's Property Act, 1874 (3 of 1874)
5	The Guardians and Wards Act, 1890
6	The Workmen's Compensation Act, 1923
7	The Trade Unions Act 1926
8	The Child Marriage Restraint Act, 1929 (19 of 1929)
9	The Payments of Wages Act, 1936
10	The Payments of Wages (Procedure) Act, 1937
11	The Muslim Personal Law (Shariat) Application Act, 1937
12	Employers Liabilities Act 1938
13	The Minimum Wages Act, 1948
14	The Employees' State Insurance Act, 1948
15	The Factories Act, 1948
16	The Minimum Wages Act, 1950
17	The Plantation Labour Act, 1951 (amended by Acts Nos. 42 of 1953, 34 of 1960, 53 of 1961, 58 of 1981 and 61 of 1986)
18	The Cinematograph Act, 1952
19	The Mines Act 1952
20	The Special Marriage Act, 1954
21	The Protection of Civil Rights Act 1955
22	The Hindu Marriage Act, 1955 (28 of 1956)
23	The Hindu Adoptions & Maintenance Act, 1956
24	The Hindu Minority & Guardianship Act, 1956
25	The Hindu Succession Act, 1956
26	The Maternity Benefit Act, 1961 (53 of 1961)

27	The Beedi & Cigar Workers (Conditions of Employment) Act, 1966
28	The Foreign Marriage Act, 1969 (33 of 1969)
29	The Indian Divorce Act, 1969 (4 of 1969)
30	The Contract Labour (Regulation & Abolition) Act, 1970
31	The Medical Termination of Pregnancy Act, 1971 (34 of 1971)
32	Code of Criminal Procedure, 1973
33	The Equal Remuneration Act, 1976
34	The Bonded Labour System (Abolition) Act, 1979
35	The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979
36	The Family Courts Act, 1984
37	The Muslim women Protection of Rights on Dowry Act 1986
38	Mental Health Act, 1987
39	National Commission for Women Act, 1990 (20 of 1990)
40	The Protection of Human Rights Act, 1993 [As amended by the Protection of Human Rights (Amendment) Act, 2006–No. 43 of 2006]
41	Juvenile Justice Act, 2000
42	The Child Labour (Prohibition & Regulation) Act
43	The Pre-Natal Diagnostic Techniques (Regulation and Prevention of misuse) Act 1994

Furthermore there are government reports and five year plans shows focus on women empowerment are presented below:

Exhibit 5.2 Plans and reports with special reference to women empowerment	
Report	Focus and indicators of empowerment
Sixth Five Year Plan (1980-85)	Focused on women's interests shifted from 'welfare' and 'development'.
Eight Five Year Plan (1992-97)	Had a Human Development focus and tried to ensure that the benefits of development do not bypass women and it implemented special programmes for women to complement the general development programmes and to monitor the flow of benefits to women in education, health and employment.
Ninth Five Year Plan (1997-2002)	Took up 'empowering women as agents of socio-economic change and development' as a major commitment.
[Schedule II, Para 6, NREGA]	"Priority" should be given to women in the allocation of work "in such a way that at least one-third of the beneficiaries shall be women".
UNDP	The indicators of women's empowerment were: economic participation, educational attainment, wage work, fertility, female to male sex ratio of living children, and the ratio of ideal number of daughters to sons.

5.5 APPROACHES- A strategic focus

As far education and economic development is concerned, female literacy is still lesser than male literacy. Though larger measures have been taken to reduce and reform crimes against women, but still prevalent in the society as- Damini case in Delhi etc.

5.5.1 Socioeconomic and political context

India is the country deeply rooted in diverse geographical regions inhabited by different ethnic and caste communities. Various forms of discriminatory practices against women such as early marriage, deprivation of educational and career opportunities for girls and women are still prevalent in rural India and Rajasthan state. Such a context adds to their vulnerability towards abuse and exploitation which ultimately leads to socio-economic forbid.

For removing the barriers in womens' empowerment and making them decisive partner of socio-economic upliftment of the nation, Government and other bodies introduced schemes to uplift conditions. Central Social Welfare Board (CSWB) introduced in 1953 to promote social welfare activities and implementing welfare programmes for women and children through voluntary organizations. Development of Women and Children in Rural Areas (DWCRA) initiated in 1982, to improve the socio-economic status of the poor women in the rural areas through creation of groups of women for income-generating activities on a self-sustaining basis. Gender Budgeting Scheme (2005) applied for economic empowerment of women, National Mission for Empowerment of Women (NMEW) in 2011, for holistic empowerment of women, conceived as an umbrella Mission with a mandate to strengthen inter sectoral convergence and facilitate the process of coordinating all the women's welfare and socio-economic development programmes across ministries and departments and many more at the Central level.

At State level, Integrated Child Development Services (ICDS) Scheme in 1975 with the objective of to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist. Women's Self Help Group Programme (WSHG) in 1997-98 which operates in 33 districts of the state. Under this, 10 to 20 women make

their own decisions about the group and its small - small savings through collaboration, self-help tendencies toward self develops and grows. Sathins (Social Animator) is one of the women development programmes to focus on the issues relating to Women. 9189 Sathins (Social Animator) is a honorary worker (1500 per month), have been provided to carry out objectives of Women Development. Sathin act as mentor and guide at each Gram Panchayat to: - Make women aware about their own potential, create awareness about social evils, and Increase participation of women in development programmes. A provision of Rs. 1417.77.00 lac is being proposed for Women Development Programme for the Annual Plan 2012-13 and Rs. 7360.77 lac for the Twelfth Five Year Plan.

5.6 ISSUES RELATED TO WOMEN

5.6.1 Gender inequality

Gender inequality can result in disadvantages and differentials for females in terms of life expectancy and children's nutrition, denial of choice, lack of political representation, and lack of empowerment (Kabeer, 1999). Kabeer (1999: 440) advocate that in those women cases where they have internalized their social status as persons of lesser value, results that of the internalization, women would acquiesce to male violence, male dominance in decision making, the discrimination against daughter and other inequalities. Perhaps these women are victims of learned helplessness (Hiroto, 1974; McGrath, 1994; Overmier and Seligman, 1967; Pryor, White and Toombs, 1998). The core of learned helplessness is that people continually find that a task cannot be accomplished, they feel helpless. This hinders even a try what they perceive to be impossible even after the task or environment has changed and success is possible. Perhaps some women have experienced a society (i.e., people, rituals, rules, and regulations) that so constrained them that even when society changes, they still feel helpless and of lesser value. I suggest that gender inequality is socio-culturally induced learned helplessness which thrives due to cultural backwardness and narrow lens.

In his November 25, 2008 remarks at the UNIFEM (United Nation's Development Fund for Women) High-Level Event: .United Voices Say No to Violence against Women. (<http://www.un.org> 2007). Ban Ki-Moon reiterated his commitment to freedom from violence. He said that we must act now because every day, women are beaten and abused in their homes, girls are abused and raped at schools, women and

girls are trafficked (i.e., sold) across borders, and sexual violence is used as a weapon of war. He encouraged greater social mobilization as he reiterated his call on government and other leaders and people throughout society to say no to violence against women. CARE 2008 insists more on women rights which aims to address relations between those who wield power and those who do not; provides a means of strengthening people's capacities to claim and exercise their rights; and Clarifies authorities' duties to those they serve.

5.6.2 Eco-feminism

National Policy for Empowerment of Women introduces with the objective of advancement, development, empowerment, elimination of discrimination for women. Issues covered in the policy are – Judicial legal system, economic empowerment, social empowerment (health, education, science and technology, drinking water and sanitation, protection from violence) women and decision making, girl child.

Eco-feminism connects the exploitation and domination of women with that of the environment, and argues that there is a connection between women and nature that comes from their shared history of oppression by a patriarchal western society. Another aspect of eco-feminism is that for the most part, world environmental problem generally disproportionately affect women. Women's work including the critical role they play in livelihood activities is often linked to the environment through subsistence agriculture, domestic chores and hired work such as sowing, weeding and much of this work is made harder through environmental degradation. It also affects the daily lives and livelihood of women.

5.6.3 The gap between have and have not's

In the Global Gender Gap Report (2012) of 135 countries, India (come under Asian and the Pacific region) stands on 105 in ranking. Regional performance on the political empowerment sub index for Asia and the Pacific is highest whereas it is probably low in the economic participation, opportunity sub index and health and survival. The overall condition in economic, political, health, education has been lifted up as compared to the last few years.

5.6.4 Gender Budgeting

It is the Strategy for ensuring Gender Sensitive Resource Allocation and a tool for engendering macroeconomic policy which Covers assessment of gender differential

impact of Government Budgets and policies (Revenue and Expenditure). It enables Tracking and Allocating resources for women empowerment and gives opportunity to determine real value of resources allocated to women. Gender budget initiatives analyse how governments raise and spend public money, with the aim of securing gender equality in decision-making about public resource allocation. The impact of government budgets on the most disadvantaged groups of women is a focus of special attention.

5.7 CASES AND OBSERVATIONS

5.7.1 Awareness generation and psycho- emotional balance

The nature of the awareness raising and advocacy activities of NGOs in collaboration of Government projects are in light. Particularly, training and awareness programmes are conducted in a manner to uplift the living pattern of women. This produces annual growth of the household in terms of-

1. Literacy level of women,
2. Awareness level,
3. Income generating activities and earnings,
4. Rights to women and legal provisions
5. Playing the role of motivator and counsellor

These WEP has been effective tool for socio - psychological empowerment of the beneficiaries and trainees which created sense of solidarity among.

Case – 1

Awareness generation and psycho- emotional balance- In the rural areas of Kota city, four cases out of four groups were studied and found that the knowledgeable women trainees, Anganwadi workers, school going adolescent girls expressed confidence that they would be able to defend themselves against sexual abuses and workplace harassment. They were also able to help other women and girls in the community for empowerment.

5.7.2 Sanitation and Hygiene Factors

In all four districts the approximate ratio of responses was same and hence not taken in comparative way. Quantified that schemes also aims at improving the situation of individual women and her family members. Also aims to reduce vulnerability of women / children to exploitation and abuse including sanitation, HIV and AIDS,

promoting social inclusion of different classes and marginalized groups of people in service delivery system.

Case – 2 Sanitation

This was the case in Talera Tahsil in Bundi district of Rajasthan where sanitation issue was highlighted. The Anganwadi Centres play a crucial role in educating adolescent girls. Also it is the matter of awareness which prevent health related trouble to adolescent girl. The issue raised before doctors when they found a critical case of adolescent girl and surprised to see the diagnoses. Lacking the knowledge of sanitation during secreting days the cloth with termite infected the ivory, which grown within and created numerous talks. It is observed that lack of health care concerns plays major role in their deprivation.

5.7.3 Strategies and Approaches

In line with WEP vision and NGOs mission to generate satisfaction, confidence, dignity, self-respect and equity among rural women, the main strategy was to root their programme in rights-based approach and empowerment. Resultant awareness of women exemplifies reduction in occurrence of sexual abuse, economical dependency and deprivation in more than 70 percent responses. WEP has also been effective for socio - psychological empowerment of the beneficiaries. Through contact and counselling NGOs developed confidence and provided moral support.

5.7.3.1 Moral Support

The most effective approach of WEP, observed is a mentoring and empathetic attitude of programme members. However, it was found that the approach for group strengthening and individual empowerment for economic development is steady.

Case – 3 - Moral Support

Study from District Baran, Tahsil Chhabra, reveals that the women fighting for her right to property for last six years and experienced evils in the backward and traditionally rituality. She commented favouring the domestic violence act, 2005 how could she able to get her property and respect back ascertaining rights, legal procedures and moral support of the Mahila Suraksha evam Salah Kendra (MSSK).

5.7.3.2 Skill Development

It is true that the quick earning is not possible through just availing the training in SHGs and loaning from banks. The case of district Jhalawar is taken up as an example.

Case – 4- Skill development

It was found in most of the cases during FGD that every beneficiary and trainee is not so talented to gain every minute aspect of the employment and income generating activities. Through responses in the district Jhalawar, responses were analysed during beautician course / Stitching and embroidery training under the hood of SHG and Swarn Jayanti Shahari Rojgar Yojna (SJSRY). In training, the group of 40 and 38 respectively, were gathered for training purpose and very few of them were able to get employment on part time basis. Respondents commented that the motto of the scheme is good and training is effectively supplied. The only issue is the trainer for 40 trainees in sometimes not able to produce competencies among larger size of trainees. They demanded at least one trainer for the group of ten trainees at the same time.

5.7.4 Protection and Rehabilitation

The beneficiary women in Hadoti region perceive the MSSK with the support of NGOs as a place for sharing their individual, family problems and domestic violence.

Case -5 – Protection and rehabilitation

1. Under the protection parameter, especially in the district Kota, women those facing domestic violence for dowry and harassment have received counselling, rehabilitation and economic support have expressed that the immediate help and support they receive has contributed to their healing, confidence building and developing an optimistic outlook towards the future.
2. In the district Baran, 2 women got legal protection (survey data from MSSK-Baran). Also 5 women got economic support of 10,000 Rs. In 2010-11, Rs. 2000 support to a women in 2011-12.

The case – 6 shows the advantage a victim woman got through Stridhan from her husband.

Case – 6

Sharda (changed name), got married in 2011. She was not able to survive in the family because of abuses, violence and lack of finance from her husband. After coming to MSSK, Sharda got advantage of Stridhan and with mutual consent she had been able to file and win divorce from her husband.

The case – 7 shows the efforts of counselling centre to save a family and welfare of children.

Case – 7

Saroj (changed name), a 35 year old lady got married in 2012. But she was staying with her parents from last seven years with her kids. Her husband neither contacted her nor sent money for their daily expenditures. Saroj took help from women help centre. MSSK helped her in rejoin the family for welfare of them and their wards and building a social respect.

5.7.5 Hope and consistency

A total of 14 beneficiaries of Hadoti region (3 from Baran, 1- Kota, 4- Bundi and 6 from Jhalawar district) who were without any family support said that they had gained hope in their lives and added they want to serve for the societal welfare till their life.

5.7.6 Socio - economic empowerment

Though, the re research is concerned with the women empowerment in all dimensions. In this study few of these dimensions were chosen and labelled under heads viz., power of decision making, ability to express one's feelings with confidence, knowing from wrong, financial independence, knowledge, and autonomy. 80 respondents defined empowerment as the ability to make one's own decisions; ability to express one's feelings with confidence; knowing from wrong; and financial independence; knowledge and autonomy. More than 90 percent appreciated the WEP and NGO efforts for women empowerment. Approximate 10 percent of the beneficiaries and trainees though not denied directly the services but suggested and recommended some key points to be monitored and seriously taken. Most of the staff members felt that they are committed to their work and tries to concentrate upon every possible situation to be critically analysed.

Counselling sessions and income generating activities are the most important areas for womens' empowerment, they feel.

It was asked to the staff members specially that economic empowerment efforts are in implementation but women are still lagging behind. Different answers collected from the district viz., in Baran- the biggest challenge is the risk averse attitude which nullify the vocational training objectives. In Kota district, the economic independence was hardly considered due to rituals and domestic workload.

CHAPTER - VI

ANALYSIS AND INTERPRETATION OF DATA - I

Analysis of primary data is presented in this chapter. The analysis is divided into following parts-

- 6.1 Evaluation of selected WEP in Hadoti region
- 6.2 Indicators of Empowerment
- 6.3 Reliability and validity issues of questionnaire
- 6.4 Profile of Respondents in Hadoti region
- 6.5 Economic and Social Impact of Programmes
- 6.6 Analysing respondents' perspectives and empowerment of women
- 6.7 Respondents view on constraints of empowerment
- 6.8 Analysing women self help groups (WSHGs) responses
- 6.9 Political empowerment of women

6.1 EVALUATION OF SELECTED WEP IN HADOTI REGION

Though, evaluation is a systematic determination of a subject's merit, worth and significance, using criteria governed by a set of standards. For this study, evaluation is important to assess women empowerment programmes that helps in decision making or ascertain the degree of achievement and value with regards to the its objectives.

Although the term "monitoring and evaluation" tends to get run together as if it is only one thing. Monitoring and evaluation are, in fact, two distinct sets of activities, related but not identical.

Monitoring is defined as the systematic collection and analysis of information as a project progresses which is aimed at improving the efficiency and effectiveness of a project or organisation. It is based on targets set and activities planned during the planning phases of work and help to keep the work on track whereas, evaluation is a structured interpretation to predict actual impact. What monitoring and evaluation have in common is that they are geared towards learning from what you are doing and how you are doing it, by focusing on: efficiency, effectiveness, and impact.

In brief, evaluation is the comparison of actual project, impacts against the agreed strategic plans. It looks at what you set out to do, at what you have accomplished, and how you accomplished it. It can be formative (taking place during the life of a project

or organisation, with the intention of improving the strategy or way of functioning of the project or organisation). It can also be summative (drawing learning from a completed project or an organisation that is no longer functioning).

6.2 INDICATORS OF EMPOWERMENT

For this research, the researcher has selected respondents on stratified random sampling basis. All four WEP are analysed from empowerment angle. In the present study the attempt has been made to understand the impact of WEP in empowerment of women in Hadoti region. Implementation of WEP viz., ICDS, Swavalamban scheme, SHG, Kaleva and Protection Schemes are judged on the basis of indicators such as- self confidence, value, satisfaction, access to resources, decision making, protection, awareness etc. A total of 15 indicators with various variables (54 and 49 variables in questionnaire 1 and 2 respectively for participants and beneficiaries) and multiple choice questions (MCQs) are analysed in this respect. These indicators are also taken into account in the case studies of WEP across the selected region.

A questionnaire is developed for the present study based on the previous literature in the area of research. 15 empowerment indicators were identified through-

- i. A review of literature,
- ii. Interview with various WEP officials,
- iii. With the help of academicians,
- iv. Among researchers of the same area of interest.

The main indicators used to identify how many respondents have got individually empowered through various WEP are segregated in following heads from respondents' general perspective to the specific empowerment mechanisms of various WEP. Various aspects of these 15 indicators are further judged with the help of conjunct empowerment variables under two heads.

Exhibit 6.1 INDICATORS OF WOMENS' EMPOWERMENT			
Sr.No	Dimensions	Indicators	Description
A	General perspectives and Awareness		
1	Self Confidence	Measured through- 1. Economic, 2. Social and 3. Psychological empowerment	Confidence and courage to face problems and crisis, Access to resources, positive outlook, having faith and self reliance. Autonomy to freely move anywhere without accompany.

2	participation in decision making	4. Managing of domestic finance 5. Active participation in decision making	Education marriage, purchase, sale etc. Control over income, does she know the income of the family, sources of family income, expenditure and saving patterns.
3	Awareness	6. Meaning of empowerment for them, 7. Factor considering while participating in WEP, 8. The factor which is making them more empowered,	Awareness regarding actuality of empowerment and empowerment factors.
4	Social view	9. Reason of violence, 10. Violence prevention, 11. Are they facing discrimination, 12. This is the male dominated society, 13. WEP are helpful in decreasing violence against women, 14. The large size of women population does not get benefit of these WEP	Social view / perception of women on conditions of women, their expectations and protection.
5	Value	15. If they feel they are valuable	Is the society, family treat then as valuable for their variety of roles?
6	Rural- Urban Difference	16. If they are more empowered than women residing in urban areas, 17. If they are more secured than women in urban areas.	This explains the perception of women regarding empowerment gap between rural and urban women.
7	Satisfaction	18. Satisfied with their life and with all what is around	This reflects the level of satisfaction among women regarding general empowerment parameters.
8	Constraints in women Empowerment	1. Lack of Education, 2. Lack of Training, 3. Lack of freedom to take decision, 4. Lack of Child care facilities, 5. Caste system, 6. Family restriction, 7. Ego problem of men folk, 8. Lack of Finance	If there are some constraints in making them empowered.

		9. Partiality at workplace, 10. Work-life balance, 11. Lack of Knowledge and skills	
B	WEP Implementation		
9	Active participation	1. This gives Importance to Individual Need,	Indicates respondents' commitment towards WEP if they are part of it and satisfied with the nature of work they perform. In case of simple beneficiary, how they felt after getting benefitted.
10	Access	2. Enough Resources are available, 3. Proper consultation / training/ counselling facilities, 4. Programme members supports you, 5. Your ideas/ suggestions are valued to the WEP.	This indicator shows easy access to resources, guidance and services of WEP.
11	WEP efforts	6. This WEP is empowering you economically, 7. Feel Socio-psychologically empowered, 8. This programme has good Image in the community, 9. Its work environment is good, 10. This WEP should go for long	Indicator measures whether the efficacy of WEP is positive and well connected to the beneficiaries. Thus the socio Socio-economic advanceness will be judged.
12	Anticipation	11. WEP works on time and in proper manner, 12. Problem hearing and solving, 13. Programme is well focused with the objectives, 14. programme is matching your expectations,	This indicates the correctness of WEP and women wellbeing. Appropriation of activities inspects whether the WEP matching beneficiaries expectations and they do not need/ want improvements in WEP.
13	Single WEP worth	15. This WEP is more effective than other WEP,	This indicator compares the particular WEP from other WEP. Also it finds if there any other alternate is available for women empowerment than specific WEP.

14	Optimism	16. You are not facing problems/misappropriations corruption with this programme, 17. WEP is effecting positively.	This investigates the optimistic as well as pessimistic attitude of respondents viz., WEP does not create ego problem among women and family members
15	Transparency	18. Programme activities are transparent.	Measures transparency

Apart from these indicators, comparison among various WEP has been made through respondents perspectives with higher and lower degree of agreement on various points (Special attention with segregated questions) mentioned in the questionnaire. The higher degree of agreement with significant number of responses itself shows the greater amount of influence on women empowerment aspect whereas lowest fraction shows less influence. The comparison may reveal the overall dimensions as with the amalgamated limitation of factors with respect to particular empowerment framework. Empowerment indicators have been analysed by finding their significance in relation to another set of demographic variables like experience, education, age, annual family income, participation in decision making, community and marital status.

6.3 RELIABILITY AND VALIDITY ISSUES OF QUESTIONNAIRE

6.3.1 Reliability Analysis

Reliability is found with the help of Cronbach's α (alpha) Cronbach's alpha Coefficient which is a statistical tool used for finding the internal consistency of the instrument used for data collection. The value for Cronbach's alpha normally ranges from 0.00 to 1.00. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon the formula

$$\alpha_{\text{standardized}} = \frac{K\bar{r}}{(1+(K-1)\bar{r})}$$

Where k is the number of items considered and r is the mean of the inter-item correlations the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations. The analysis of the data must use these summated scales or subscales and not individual items. If one does otherwise, the reliability of the items is at best probably low and at worst unknown. Cronbach's alpha does not provide reliability estimates for single items. Cronbach's alpha value

of 0.6 and above normally considered as effective reliability for judging a scale (Flynn *et al.* 1994) which was later supported by Hair *et al.* (2010). George and Mallery (2003) provide the following rule of thumb regarding reliability coefficient.

“ $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ – Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor, and $\alpha < .5$ – Unacceptable.”¹

Ten indicators of empowerment perspective were analysed to achieve the research objective (II a part of the questionnaire). Ten indicators are shown in Exhibit 6.2

1	Economic Empowerment	EE
2	Social Empowerment	SE
3	Psychological Empowerment	PE
4	Equally Treated	EQL
5	No Male Domination	NMD
6	Valuable	VAL
7	Rural Empowered	RE
8	Rural Secured	RS
9	Satisfied With Life	SL
10	WEP helps in decreasing violence	DV

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.730	.728	10

The Cronbach’s alpha value for all 10 variables is .730 which shows that the variables measure the concepts acceptable. Hence the tested tool is reliable and could be proceed further for analyzing data.

6.3.2 Sampling Adequacy -

Factor analysis is used to uncover the latent structure of a set of variables. It was being chosen as a method for data reduction, since it is suitable for identifying correlations among variables in complex set of data (Mitchelmore and Rowley, 2013).

Kaiser Meyer Olkin (KMO) measure: It is a measure of sampling adequacy, values must exceed 0.50 and those whose values are less than 0.50 should be omitted and

¹ George, D., & Mallery, P. (2003). *SPSS for Windows step by step: A simple guide and reference. 11.0 update* (4th ed.). Boston: Allyn & Bacon, p.231

coming to Bartlett's test. According to Kaiser (1974), a value of .50 or more in KMO test indicates that the data is adequate for factor analysis.

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy tests whether the partial correlations among variables are small and Bartlett's test of sphericity measure tests whether the correlation matrix is an identity matrix. Bartlett's test of sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected for the problem being addressed through this study, as well as tests the presence of correlation among variables. This is a key element which would indicate that the factor model is inappropriate. A small value less than 0.05 of significance level has been recommended suitable for the study (Kline, 1994).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.778
Bartlett's Test of Sphericity	Approx. Chi-Square	1.596E3
	Df	45
	Sig.	.000

Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test was applied and it was found that the values are adequate with .778 while the Bartlett's test of sphericity indicates a significance level of 0.000.

Notable here, that the approximate Chi square value for whole sample of 1200 respondents was 1.596E3 at 95% confidence level where degree of freedom was 45. Both the KMO and Bartlett's test are found to be significant for this study and implies that the dataset was fit for conducting factor analysis.

6.4 PROFILE OF RESPONDENTS

6.4.1 Socio economic profile of respondents

In order to understand the impact of any programme it is necessary to look into the socio- economic background of the target group which influence the life of an individual which in turn, makes for differential impact of the programme. 25 % respondents from each district are selected to constitute the sample of 1200 in Hadoti region in South-eastern Rajasthan. The methodology, sampling and respondents are discussed in the chapter 1. (Also refer to Exhibit-1.1)

The socio-economic variables in this study were age group, education, WEP members' position, marital status, class/ community, experience in WEP and family income.

As the impact of Government run programmes on women are important for different demography. Social status, economic conditions, education etc. have been considered to understand the impact of various WEP. Hence the respondents are classified on different basis. There is distribution of respondents for all four districts are shown below. There is combined demographic information of Hadoti region:

Table 6.3: Demographic information from Hadoti Region (N = 1200)					
		Questionnaire-1 (800)		Questionnaire-2 (400)	
Variables		Frequencies	%	Frequencies	%
Experience old	6 - 12 months	89	11.125	141	35.25
	1 years- 3years	203	25.375	167	41.75
	3 years- 5 years	407	50.875	92	23
	5 years- 10 years	101	12.625	0	0
Education	Illiterate	32	4	46	11.5
	5 th standard	81	10.125	88	22
	8 th standard	310	38.75	80	20
	10 th standard	206	25.75	58	14.5
	12 th standard	74	9.25	12	3
	Graduation/ PG	97	12.125	116	29
Age group	18- 25 years	88	11	76	19
	26- 35 years	505	63.125	149	37.25
	36-45 years	142	17.75	122	30.5
	46 - 60 Years	65	8.125	53	13.25
Annual family Income	less than 30000	6	0.75	23	5.75
	30001 – 50000	34	4.25	55	13.75
	55001 – 70000	171	21.375	101	25.25
	70001 – 100000	230	28.75	110	27.5
	Above 1 lac	359	44.875	111	27.75
Class/ Community	Backward class	364	45.5	198	49.5
	UR/ General	100	12.5	64	16
	SC	112	14	29	7.25
	ST	180	22.5	81	20.25
	Sahariya	44	5.5	28	7
Marital Status	Single	23	2.875	38	9.5
	Married	732	91.5	330	82.5
	Separated/ divorced	22	2.75	8	2
	Widow	23	2.875	11	2.75

Source: Primary data collection

6.4.2 Distribution of respondents according to caste

From the questionnaire, the distribution of respondents as per caste is shown in Table 6.4.

Caste	No. of Respondents	%
Backward class	562	46.83
UR/ General	164	13.67
SC	141	11.75
ST	261	21.75
Sahariya	72	6
Total	1200	100
<i>Source: Primary data</i>		

In the distribution of respondents according to class/ community, it is found from above table that majority of respondents (46.83%) from backward class. Whereas scheduled caste and scheduled tribe consists of 11.75 % and 21.75 respectively.

General class consists of only 13.67% from the sample which shows lower percentage. As the Sahariya percentage is found only 6% from the sample because they resides only in the outermost parts of district Baran and hence contribute very little part from the sample.

6.4.3 Distribution of respondents in all five WEP based on age:

The above table shows the classification of respondents in various programmes. Analysis shows that majority (60.63%) of members in ICDS belong to the age group of 26-35 years whereas least (7.5%) are from 18-25 years. In Self Help Groups 36.59% of respondents are from 36-45 years of age group whereas 17.73% are from 18-25 years of age group. Sample data in Swavalamban scheme consist 48.5 % of respondents from 26-35 years of age group.

WEP/ Age	18-25 years	%	26-35 years	%	36-45 years	%	46-60 Years	%	Total
ICDS	12	7.5	97	60.63	28	17.5	23	14.38	160
SHG	78	17.73	117	22.05	161	36.59	84	19.09	440
Swavalamban	22	11	114	48.5	53	26.5	11	5.5	200
Kaleva	44	22	156	48.5	0	0	0	0	200
Protection Schemes	8	4	170	48.5	22	11	0	0	200
Total	164	13.67	654	54.5	264	22	118	9.83	1200
<i>Source: Primary data</i>									

In Kaleva scheme and protection scenario, majority (48.5%) of respondents are from 26-35 years of age group whereas no one is from 46-60 years of age group. Also this is found that majority of beneficiaries come under 18-25 years of age group and least from the 26-35 years.

6.4.4 Distribution of respondents according to WEP and Education

Table 6.6 shows that no one is illiterate in ICDS, as the post requires at least 8th standard of education. The sample consists of majority (32.5%) of 8th pass respondents whereas illiterate are only 6.5%.

Education / WEP	ICDS	SHG	Swavalamban	Kaleva	Protection and Other	Total
Illiterate	0	22	8	41	7	78
%	0	5	4	20.5	3.5	6.5
5 th standard	0	132	16	14	7	169
%	0	30	8	7	3.5	14.08
8 th standard	8	141	81	134	26	390
%	5	32.05	40.5	67	13	32.5
10 th standard	10	80	21	11	142	264
%	6.25	18.18	10.5	5.5	71	22
12 th standard	31	23	26	0	6	86
%	19.38	5.23	13	0	3	7.167
Graduation/ PG	111	42	48	0	12	213
%	69.38	9.55	24	0	6	17.75
Total	160	440	200	200	200	1200
%	13.33	36.67	16.67	16.67	16.67	100

6.4.5 Age, Marital status and Education

Age/ Status	Single	%	Married	%	Divorced	%	Widow	%	Total
18- 25 years	59	35.98	102	62.19	2	1.22	1	0.61	164
26- 35 years	5	0.76	642	98.16	7	1.07	0	0	654
36-45 years	0	0	239	90.53	19	7.19	6	2.27	264
46 - 60 Years	0	0	89	75.42	2	1.69	27	22.88	118
Total	64	5.33	1072	89.33	30	2.5	34	2.83	1200

The above table shows that out of 1200 respondents from the region, 5.33% are married, 89.33% are married, 2.5% are divorced and 2.83% are widow. It shows that majority of respondents are married. Data also shows that 98.17% of married come under the age group of 26-35 years.

6.4.6 Distribution of respondents according to age and education

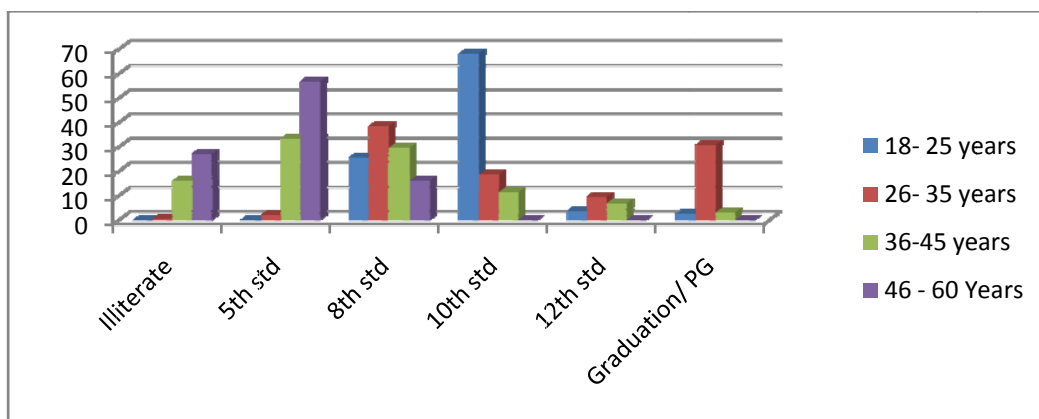


Figure 6.1: Distribution of respondents according to age and education

Age/ Status	Illiterate	%	5 th std	%	8 th std	%	10 th std	%	12 th std	%	Grad/PG	%	Total
18- 25 yrs	0	0	0	0	42	25.6	112	68.3	6	3.7	4	2.4	164
26- 35 yrs	4	0.6	14	2.1	251	38.4	122	18.6	62	9.5	201	30.7	654
36-45 yrs	42	15.9	88	33.3	78	29.6	30	11.4	18	6.8	8	3.1	264
46 -60 Yrs	32	27.1	67	56.8	19	16.1	0	0	0	0	0	0	118
Total	78	6.5	169	14.1	390	32.5	264	22	86	7.2	213	17.8	1200

It is clear from the Table 6.8 that no one is illiterate or literate till 5th from the age group of 18-25 years. Majority of respondents are educated till 5th standard come under the age group of 46-60 years whereas 68.29% of the respondents are educated till 10th standard come under the age group of 18 -25 years.

6.4.7 Occupation and Income of the Family

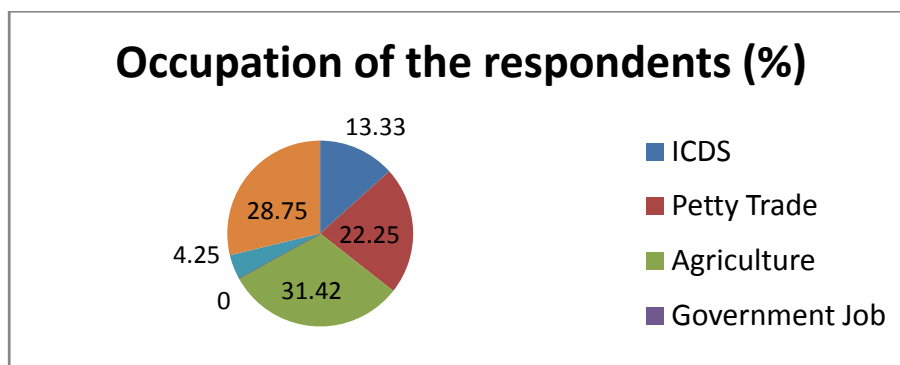


Figure 6.2: Distribution according to Occupation and Income of the Family

Occupation	WEP Members		Beneficiaries		Total	
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
ICDS	160	20	0	0	160	13.33
Petty Trade	221	27.63	46	11.5	267	22.25
Agriculture	284	35.5	93	23.25	377	31.42
Government Job	0	0	0	0	0	0
Private Job	32	4	19	4.75	51	4.25
No work	103	12.88	242	60.5	345	28.75
Total	800	100	400	100	1200	100

Table 6.9 shows the occupation of respondents only and does not include the occupation of the family. As the responses are taken only from those working under the ICDS, hence it does not make difference and shows the data which is equally distributed across four districts. Data reveals that the occupation under economic empowerment aspect mainly consist the population indulged in agriculture (31.42%). As the study covers rural population of women respondents it is obvious that they belong from agrarian section. Further it is found that 28.75% of the total respondents are not working anywhere and they are house wives/ singles.

Impact of WEP were found positive in research that women those are part of WEP, be it SHG, Swavalamban or other programmes that they have started petty trade after getting training from schemes. In this view the programme impact found positive.

6.4.8 Distribution of respondents according to Experience in WEP

WEP/ Experience	ICDS	%	WSHG	%	SWAVALAMBAN	%	Total	%
6month-12month	20	12.5	38	8.64	31	15.5	89	11.13
1 years-3years	8	5	138	31.36	57	28.5	203	25.38
3 years-5 years	94	58.75	201	45.68	112	56	407	50.88
5 years- 10 years	38	23.75	63	14.32	0	0	101	12.63
Total	160	100	440	100	200	100	800	100

Source: Primary data

As far as work experience in various WEP were analysed, 58.75% respondents of ICDS, 45.68% respondents of WSHG came under the band of 3-5 years of experience. 56% respondents of Swavalamban scheme were found engaged in training for last 3-5 years. Data shows that majority of respondents (50.88%) were 3-5 years experienced in WEP, 11.13% of the respondents were less experienced (6-12 months), 25.38% of respondents had 1-3 years of experience and 12.63% of respondents worked for more than 5 years in WEP across four cities.

WEP/ Experience	KALEWA	%	PROTECTION	%	Total	%
6month-12month	65	32.5	76	38	141	35.25
1 years-3years	77	38.5	90	45	167	41.75
3 years-5 years	58	29	34	17	92	23
5 years- 10 years	0	0	0	0	0	0
Total	200	100	200	100	400	100

Source: Primary data

Table 6.11 shows the distribution of beneficiaries' from Kaleva and Protection schemes. Data clearly show that majority of beneficiaries' were benefitted through schemes in last 1-3 years whereas, 38% of the random population came under recent beneficiaries' (6-12 months) list. 23% of the total beneficiaries' had got benefit before three years of this research.

In all, the distribution of respondents according to experience, show a valid sample which comprises of diverse population. The data set allows researcher to carry the information for evaluation purpose.

6.4.9 Distribution of respondents according to Managing Domestic Finance

As far as management of domestic finance was concerned, responses in different cases (married and unmarried) were measured through questionnaire 1 and 2.

Options	Questionnaire 1		Questionnaire 2		Total	
	In No.	%	In No.	%	In No.	%
You (the respondent)	48	6	60	15	108	9
Husband/ Father	344	43	178	44.5	522	43.5
Children	23	2.88	2	0.5	25	2.08
Both husband and wife	385	48.13	160	40	545	45.42
Total	800	100	400	100	1200	100

Source: Primary data

Data figures out that 48.13% of the families (in case of WEP participants) and 45.42% families (in case of beneficiaries) manage their finance on mutual basis. On the other hand, male domination could not be denied with the slight differences in results (43.5%) from respondents.

6.4.10 Distribution of respondents according to participation in decision making

	Questionnaire 1		Questionnaire 2		Total	
	In No.	%	In No.	%	In No.	%
Yes	735	91.88	270	67.5	1005	83.75
No	65	8.13	130	32.5	195	16.25
Total	800	100	400	100	1200	100

Source: Primary data

Results show that majority (83.75%) of women participate in decision making whereas, 16.25% of respondents still do not take participate in family decision. It was found from the profile of respondents that around 12% of the total population of research setting were single / unmarried girls but still in few cases (around 5%) they participate in family decisions whether it is education, marriage and various household activities. The rest of the 10% percent of the respondents were not found participant in family decision because of rituals e.g. Purdah, utter family restrictions, male domination, increased violence as observed from respondents.

Moreover, through response from majority the old belief regarding rural women can be denied and it shows the optimism among women respondents that has their virtue in the family.

6.4.11 Distribution of respondents according to hours a day they work

Responses show differences in their hours a day they work. Participants of WEP (ICDS, WSHGs, Swavalamban scheme), work on an average eight hours a day, they engages in housework Eight hours a day. When it was asked to them regarding time they devote for their own care, the average comes to only 2 hours a day. Those are related with agriculture, they engages themselves in farming and allied activities for 3.5 hours a day. Whereas around 20 percent of respondents do not actually know about their hours spent in all the activities. They just prioritises their tasks accordingly demand of the job, family or their own.

Overall, it was found from data, that majority of respondents spent their precious time to their family and household activities. The second preference is the job and last come for them.

6.4.12 Motivating Reasons to join/ coming to WEP

As per part of multiple choice question number from questionnaire, motivating reasons to join/ coming to WEP are as below:

6.4.12.1 Major reason to come to WEP

Table 6.14: motivation/ reason to join WEP- for WSHG, Swavalamban, ICDS and Kaleva scheme (N=1000)		
Reason	In No.	%
Economic Motives	266	26.6
Social Motives	223	22.3
Both	511	51.1
Total	1000	100
<i>Source: Primary data</i>		

It was found from the above Table 5.14 that majority respondents join WEP for both Social and economic motives. The above chart clearly indicates that for majority 51.1% of the respondents the motivating factor for joining the SHGs was economic and social motives, which included inculcating savings-habit and getting easy loan at a reduced rate of interest. And the social motives like interaction with other women in their area; cooperation among members, acquiring knowledge, skills and a desire to

work for the development of the community etc. influenced 22.3% of the respondents whereas 26.6% women join WEP only for economic motive.

6.4.12.2 Major reasons to come to Protection Schemes

The motivation/ reason to join WEP (In No.)		%
Economic Motives	26	13
Social Motives	110	55
Both	64	32
Total	200	100

Source: Primary data

Table 6.15 shows that majority (55%) of respondents beneficiaries come to protection schemes for social motives, whereas 13% for economic motives and 32% of the respondents came to seek help from protection programmes for both social and economic motives.

6.4.12.3 Motivating factors to join ICDS

Sr. No.	Options	Total Score	%	Averaged Ranking
1	Economical empowerment	210	6.5625	I
2	For family/ wards	512	16	III
3	Being busy	654	20.4375	IV
4	For respect and identity	497	15.53125	II
5	For Skill Development	725	22.65625	V
6	To be free from domestic violence	812	25.375	VI
	Total	3200	100	

Source : Author

To know the factors considered while participating in WEP, respondents reported that they enters into the ICDS because of economical gain (rank I) with which they feel themselves empowered. The second most agreement from respondents took place in favour of their respect and identity (rank II). The third favour reveals their concern for family and their wards. For forth, they have chosen the option ‘being busy’ (rank IV) to contribute their earning share to the family and try to invest it for chid education and other family welfare purposes. The fifth favour goes to the skill development which shows their lesser interest in developing their skills rather to earn from the WEP. ‘To be free from domestic violence’ came last with the respondents’ justification

that existing ICDS is not merely for the purpose of dealing the issues like domestic violence.

6.4.12.4 Motivating factors to join Swavalamban Scheme

Results clearly reveal that respondents enter into the Swavalamban scheme because of skill development motive (Rank I).

Sr. No.	Options	Total Score	%	Averaged Ranking
1	Economical empowerment	621	14.79	III
2	For family/ wards	996	23.72	V
3	Being busy	545	12.98	II
4	For respect and identity	678	16.14	IV
5	For Skill Development	265	6.31	I
6	To be free from domestic violence	1095	26.07	VI
	Total	4200	100	
<i>Source : Author</i>				

A few respondents reported that “being a homemaker they wants to get their skills developed in some works of their interest like stitching, food and pickle making, beautician techniques etc.” The second motivation goes to their engagement with the work which they can manage with the daily routine work they use to do. Third favour goes to economic empowerment which they accept in relation to their developed skills and hence they become able to earn for their own. The forth is the respect and identity which they own through knowing a new task and becoming multitalented. The fifth goes to family and their wards whereas the last rank was assigned to the variable ‘to be free from domestic violence’

6.4.12.5 Motivating factors to join WSHG

Table 6.18 shows the factor considered by women respondents while joining the women self help groups. The averaged ranking method was used to analyse the data.

Results clearly reveal that respondents form self help groups because of economic motive (Rank I). Second favour goes to skill development through which they become able to make themselves economically empowered.

Sr. No.	Options	Total Score	%	Averaged Ranking
1	Economical empowerment	586	6.341991	I
2	For family/ wards	1346	14.5671	III
3	Being busy	1660	17.96537	IV
4	For respect and identity	2076	22.46753	V
5	For Skill Development	960	10.38961	II
6	To be free from domestic violence	2612	28.2684	VI
	Total	9240	100	

Source : Author

The third goes to family and their wards. The forth motivation goes to their engagement with the work which they can manage with the daily routine work they use to do. The fifth is the respect and identity which they own through knowing a new task and becoming multitalented whereas the last rank was assigned to the variable ‘to be free from domestic violence’.

6.4.13 Motivating agents to join/ coming to WEP

6.4.13.1 Motivating agents to join ICDS

To know the motivating agents for respondents of ICDS, question number third was referred from participants’ questionnaire.

Motivated by/ Information source	in no.	%
News paper	67	41.875
TV/Radio	22	13.75
Neighbour	12	7.5
Friends	36	22.5
WEP Officials	15	9.375
NGO	8	5
SHG Members	0	0
Total	160	100

Source: Primary data

It was found from the analysis that the majority of respondents were motivated to join ICDS was newspaper (67%). Friends, relatives and the family play a good role (22.5%), social media instruments even play a vital role (13.75%). WEP officials, neighbour and NGOs were found least as motivating agents for women respondents to join ICDS.

6.4.13.2 Motivating agents to join Swavalamban scheme

To know the motivating agents for respondents, question number third was referred from participants' questionnaire. It was found from the analysis that the majority (56%) of respondents were motivated by WEP officials to join Swavalamban scheme.

Motivated by/ Information source	In No.	%
News paper	32	16
TV/Radio	0	0
Neighbor	45	22.5
Friends	23	11.5
WEP Officials	56	28
NGO	32	16
SHG Members	12	6
Total	200	100

Source: Primary data

Table shows that maximum Swavalamban participants' join it through the efforts of officials and least was with the help of SHG members whereas none was joined with the information gained through Radio/ TV advertisements.

6.4.13.3 Motivating agents to join WSHGs

Motivated by/ Information source	in no.	%
News paper	13	2.95
TV/Radio	8	1.82
Neighbor	69	15.68
Friends	64	14.55
WEP Officials	176	40
NGO	46	10.45
SHG Members	64	14.55
Total	440	100

Source: Primary data

To know the motivating agents for respondents, question third was referred from the questionnaire. It was found from Table 5.21 that the majority of respondents were motivated to join SHGs by WEP officials (40%). Table shows that majority WSHGs formed with the efforts of officials and least formed through TV advertisements.

6.4.13.4 Motivating agents to come to Kaleva scheme

To know the motivating agents for respondents, question number second was referred from participants' questionnaire. It was found from the analysis that the majority of respondents of Kaleva come through WEP officials (72%).

Motivated by/ Information source	in no.	%
News paper	0	0
TV/Radio	20	10
Neighbour	22	11
Friends	14	7
WEP Officials	144	72
NGO	0	0
SHG Members	0	0
Total	200	100
<i>Source: Primary data</i>		

Table shows that majority of Kaleva beneficiaries' come to get programme benefits with the health guidance of accredited social health activists (ASHA), and counselling sessions by Government introduced schemes. Doctors, health counsellors play an important role to explain health related issues. TV/ Radio here play a good role through which respondents' introduced with the schemes. Some of the advertisements sponsored by ministry of health and family welfare, National Rural Health Mission (NRHM) can be seen offering medical and health care facilities and suggests for diseases free country. The study found no role of newspapers, NGOs and SHG members.

6.4.13.5 Motivating agents to come to protection programmes

Table 6.23 shows the results for motivating agents for respondents to come to Protection schemes.

Motivated by/ Information source	In No.	%
News paper	77	38.5
TV/Radio	80	40
Neighbour	3	1.5
Friends	19	9.5
WEP Officials	21	10.5
NGO	0	0
SHG Members	0	0
Total	200	100
<i>Source: Primary data</i>		

Results reveals that respondents were motivated to come to the violence prevention schemes from understanding programme importance through TV specially. Lots of awareness programmes, entertainment programmes, news channels and helpline numbers, advertisements advices motivated majority of women to come to the WEP

and to inform their problems to the WEP officials. This factor clearly shows the importance of social media these days.

6.4.14 Most important activities/ attractions of the programmes (WEP)

6.4.14.1 Most important activities/ attractions of ICDS

Table 6.24 : Most important activities/ attractions of ICDS (N= 160)				
Sr. No.	Options	Ranking		Averaged Ranking
		I	II	
1	Money	48	53	II
2	Awareness/knowledge	3	24	
3	Identity	8	17	
4	Security	81	48	I
5	Skill development	20	18	
	Total	160	160	

Source : Primary data

It was found from the results that most important attractions to join ICDS scheme were security and monetary benefits. The responses reveals the result in the phase, respondents' joined the ICDS and later they become more interested to make money from the job. The first and foremost attraction security is viewed as a job security in views of respondents where they are able to earn on monthly basis and have the little amount of security at least to care for their family. Many a respondents have their cumulative view that "we are able to manage our home than that our previous conditions were. Also we are able to learn and teach many a things from ICDS viz., health care, child care, education and various aspects of family welfare"

6.4.14.2 Most important activities/ attractions of Swavalamban scheme

Table 6.25: Most important activities/ attractions of Swavalamban (N= 200)				
Sr. No.	Options	Ranking		Averaged Ranking
		I	II	
1	Money	14	20	
2	Awareness/knowledge	45	143	II
3	Identity	3	17	
4	Security	0	2	
5	Skill development	138	18	I
	Total	200	200	

Source : Primary data

It was found from the results that most important attractions to join Swavalamban scheme were Skill development of respondent. The second most important attraction is the knowledge empowerment.

6.4.14.3 Most important activities/ attractions of WSHGs

Table 6.26: Most important activities/ attractions of WSHGs (N= 440)				
Sr. No.	Options	Ranking		Averaged Ranking
		I	II	
1	Money	326	43	I
2	Awareness/knowledge	26	27	
3	Identity	23	2	
4	Security	6	5	
5	Skill development	59	363	II
	Total	440	440	
<i>Source : Primary data</i>				

It was found from the results shown in Table 5.27 that most important attractions to join WSHGs were monetary motives (e.g. Loans and Government funding) and skill development of respondent. The data reveals the aspect of economic and knowledge empowerment among respondents.

6.4.14.4 Most important activities/ attractions of Kaleva scheme

Table 6.27: Most important activities/ attractions of Kaleva Scheme (N= 200)				
Sr. No.	Options	Ranking		Averaged Ranking
		I	II	
1	Money	0	12	
2	Awareness/knowledge	12	27	
3	Proper consultation	26	59	
4	Security and care	14	76	II
5	Reduces family responsibility	27	8	
6	Better health facilities	121	18	I
	Total	200	200	
<i>Source : Primary data</i>				

Results reveal that most important attractions to come to Kaleva scheme were health benefits and care. The results show synchronised performance as predicted in the objectives of Kaleva scheme. The same could be predicted under the socio-economical empowerment of respondents.

6.4.14.5 Two Most important activities/ attractions of Protection schemes

Results reveal that most important attractions to come to Protection schemes were proper consultation facilities and security and care. The results show that the respondents' expectation was matched with the programme objective.

Sr. No.	Options	Ranking		Averaged Ranking
		I	II	
1	Money	0	12	
2	Awareness/knowledge	30	32	
3	Proper consultation	152	23	I
4	Security and care	3	109	II
5	Reduces family responsibility	15	24	
6	Better health facilities	0	0	
	Total	200	200	

Source : Primary data

Hence, the same can be announced as the predictor variable while consulting and securing women in maintaining their identity and decorum of womanhood. In this case, the socio-psychological empowerment has been largely seen to achieve study objectives.

6.5 ECONOMIC AND SOCIAL IMPACT OF PROGRAMMES

This section deals with the Economic and Social Impact of the programmes. As the study sample is divided in the 2:1 ratio, for participants in WEP and beneficiaries from Kaleva scheme / protection and others respectively, for evaluating the effect of economic and social empowerment.

For the purpose of empowerment check, a set of 2 questionnaires are prepared and responses were taken. The segregation is done in the Introduction chapter (refer Exhibit 1.3). Hence the evaluation of WEP is done in two heads- Economic empowerment and social empowerment.

6.5.1 Economic Empowerment

Economic impact is measured in terms of respondents raised income level, financial decisions etc. As it was found that most of the respondents covered under ICDS, Swavalamban Programme and SHG were housewives and had no income before joining the above programmes. Hence it explainable in itself that the government run schemes is beneficial for upliftment of women.

In light to this the analysis of questionnaire is done in view to understand the impact in logical way. The above table shows the indicator/ variable wise difference according to the perception of workers/ participants under the WEP.

Activity In which they engaged	No. of Respondents			
	Before joining WEP	%	After joining WEP	%
ICDS	0	0	160	20
Agriculture	378	47.25	284	35.5
petty trade	68	8.5	221	27.625
Private Job	12	1.5	32	4
No Work	342	42.75	103	12.875
Total	800	100	800	100

Before joining various WEP, 47.25% of the respondents were engaged in agricultural activities, only 8.5% of the respondents were earning some income from petty trade, 1.5% were in private job whereas 42.75% of respondents were not working anywhere. The non working respondents were mostly housewives.

It is notable here that in the present study ICDS includes four category of worker viz., Sathin, ASHA Sahyogini, Anganwadi workers and anganwadi helper (Sahayka). In agricultural activities respondents were engaged in farming, crop cultivation, dairy and poultry farming, goat and sheep rearing.

Under petty trade the responses were included marketing of clothes, food item preparation, Tailoring and embroidery, Kirana shop, handloom and handicraft / Jute Bag, tea shop, bakery shop, Handloom and handicraft / Jute Bag, basket weaving, Marketing of flowers, fruits and vegetables, marketing of bangles. Results show that after joining WEP, the effect is as below:

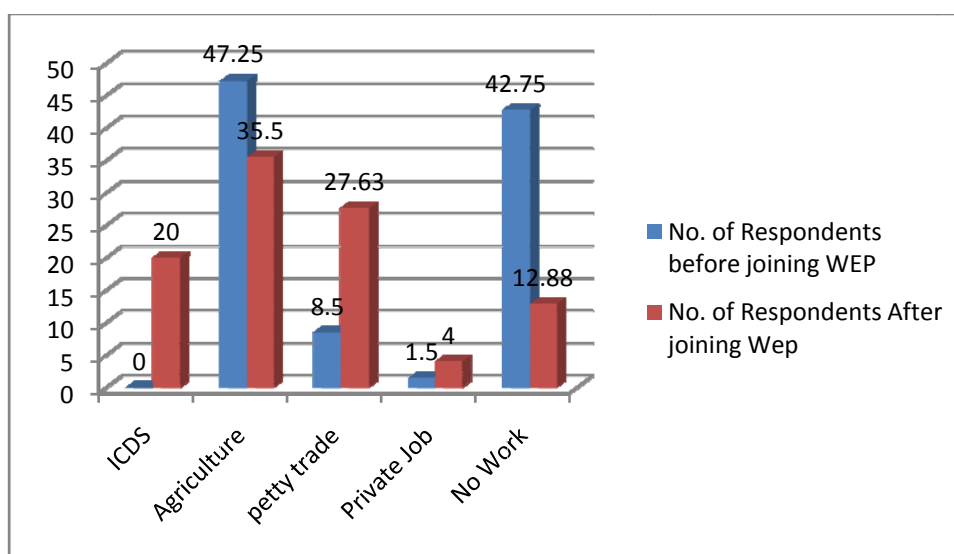


Figure 6.3: Distribution of respondents according to their occupation before and after joining WEP (%)

The above graph shows that 20% from the total of 800 respondents were get the occupation through ICDS. Those were only depend in agriculture got the else income generating activities (IGA). Though the result show a decline in agricultural occupation, but the fact that was observed from the sample is that they have not left the agriculture work but they have started earning also from some other IGA.

Data reveals that after joining WEP many of women started their own petty trades. On the other hand the number of non working population was reduced to 12.88% from the 42.75%. Nevertheless, the WEP are itself not responsible for providing private jobs for women empowerment. But it could be said through observations and focused group discussions (FGD) that they become motivated for self empowerment and posses the amount of self reliance.

6.5.2 Impact on Income levels

In order to understand the impact of WEP on income levels of women to contribute in the whole family income, an attempt was made to know their income levels before and after joining the WEP.

Approximate 50% of the respondents reported a slight increase in their economic gain. Data show that the WSHGs is the powerful tool here which gears their living pattern and makes a women able to care for her family and their wards. The above Table 6.29 shows the earning opportunities for a woman and hence they are able to gain economical freedom.

6.5.3 Social Empowerment

Social impact of WEP for empowerment is indicated through changes in their attitude and perception regarding their capabilities. Women's social and psychological feel through education awareness and WEP initiatives could make a change in development. The social impact had been judged through the responses from both the questionnaires.

Though, to light the WEP which is not income generating or not directly supports the economic empowerment is segregated with the different questionnaire 2. In the questionnaire 2 (refer the annexure II) responses were taken from 400 respondents those were benefitted through the specific WEP viz., Kaleva scheme, protection and counselling and guidance cell for increasing awareness among women for directing positive outlook.

The Kaleva scheme provides a support to women during their pregnancy and exists helpful to pass the critical time, especially for those have lesser resources. This not

only gives economic support but poses helpful in increasing awareness regarding mother and child care.

The protection issues cover the WEP like- Implementation of safety measures for women through Domestic Violence Act (2005), Mahila Surksha Evam Salah Kendra (MSSK), and Zila Mahila Sahayta Samiti.

In order to know whether the above mentioned WEP brought change in the status of beneficiaries within and outside the family moulds their perception from narrow to broad perspectives of life, protection from social evils and counselling were collected with the help of questionnaires. As the issue is very crucial and sometimes respondents feel uncomfortable to answer these, the observation held liable.

6.6 ANALYSING RESPONDENTS' PERSPECTIVES AND EMPOWERMENT OF WOMEN

6.6.1 General empowerment Indicators in brief

The Research Objective of this study is to determine whether all four selected women empowerment programmes are making WEP member socio- economically empowered. The research question goes along with the variables check in the Hadoti region. Meeting the objective of the study, the identified indicators through previously available literature, pre study responses from the focused majority of participants and through pilot survey suggestions, the questionnaire was prepared to measure efficacy of womens' empowerment programmes (WEP). The research question goes along with the variables check in all four districts namely, Baran, Kota, Bundi and Jhalawar. Variables assigned in brief under study are as follows.

Exhibit 6.3: Variables Defined		
1	Economic Empowerment	EE
2	Social Empowerment	SE
3	Psychological Empowerment	PE
4	Equally Treated	EQL
5	No Male Domination	NMD
6	Valuable	VAL
7	Rural Empowered	RE
8	Rural Secured	RS
9	Satisfied With Life	SL
10	WEP helps in decreasing violence	DV

All nineteen variables are particularly designed to check rural women empowerment through chosen WEPs.

6.6.2 Measuring variables

The researcher used quantitative approach in the inquiry process to understand and explain empowerment which could be investigated and measured objectively. It has been reported that quantitative approach is more objective and independent from research biases (Punch, 2000) in comparison to qualitative approach. Survey research design, is a procedure in quantitative approach which help the researchers to administer a questionnaire in order to identify trends in the attitudes, opinion, behaviour or characteristic of population (Creswell, 2005). In this study, since the empowerment as a major issue of the study is measurable and accountable with its elements, the survey technique using questionnaire was implemented.

Though, time and financial constraints prohibit the use of ideal sample sizes. Then, the 300 respondents from each district were selected using the random sampling technique. According to Maslow Hierarchy, next to hygiene factors, motivational factors play an important role in empowerment process. In general, individual empowerment consisted of three indicators such as- self-esteem, decision-making ability and control over life. To measure the womens' empowerment through WEP total of 17 indicators with 57 and 51 items in both the questionnaires, were combined. Each of the items had response categories on a five-point Likert scale: strongly agree (5), agree (4), Neutral (3), disagree (2), and strongly disagree (1). According to Cooper (2000), this type of scale is considered to be an interval scale.

6.6.3 Statistical tools used

6.6.3.1 Chi square (χ^2) test for goodness of fit

Chi square (χ^2) is a statistical tool used to examine differences between nominal or categorical variables. The χ^2 test is used to two similar but distinct circumstances:

- i. To estimate how closely an observed distribution matches an expected distribution- also known as goodness of fit.
- ii. To determine whether two variables independent.

6.6.3.2 One way Analysis of variance (ANOVA)

One way analysis of variance (One way ANOVA) procedures produce an analysis for a quantitative dependent variable affected by a single factor (independent variable). ANOVA is used to test the hypothesis that several means are equal. This technique is

an extension of two sample t – test. It can be thought of as the generalisation of the pooled t- test. Instead of two populations (in case of t- test), there are more than two populations or treatments.

6.6.4 Analysis and Discussion for General Empowerment Perspectives of respondents

From respondents’ perspectives, the analysis was made based on schedule with common questions to all the respondents. The collected data from section II of the schedule shows following results.

6.6.4.1 Analysing results for Multiple Choice Questions (MCQs)

In respondents’ opinion (as per question no. 4 from the questionnaire), major reasons of not getting advantage of WEP were judged from identified choices viz., ‘They are not aware with the programme benefits’, ‘They do not feel it really works’, ‘This is just for name/ this does not meet the purpose’, ‘Their family does not allow’.

Responses were ranked and calculated through averaged ranking method in below Table 6.30. The researcher assigns average ranking as per scores obtained from responses.

Table 6.30: Large population does not get benefit of WEP (N=1200)			
Options	Total Score	%	Averaged Ranking
They are not aware with the programme benefits	3135	20.79	II
They do not feel it really works	2547	16.89	III
This is just for name/ this does not meet the purpose	1460	9.68	IV
Their family does not allow	7940	52.65	I
Total	15082	100	
<i>Source : Author</i>			

It was observed that the first and foremost reason for ‘why large women population does not get benefit of WEP’ is ‘their family does not allow’ (52.65%) and ‘lack of awareness of the programmes’ (20.79%). The third and the four ranks goes to the negative statements viz., ‘they do not feel it really works’ and ‘the WEP does not meet the purpose’ with very few percentage of 16.89% and 9.68% respectively.

6.6.4.2 Hypothesis testing (H₁) – There is significant relationship among the general empowerment dimensions in respondents’ perspectives in Hadoti region.

Sr. No.	Variables	Mean	Std. Deviation	N
1	Economic Empowerment	3.1158	1.42622	1200
2	Social Empowerment	3.4392	1.31950	1200
3	Psychological Empowerment	2.5650	1.33751	1200
4	Equally Treated	2.5050	1.32405	1200
5	No Male Domination	2.2008	1.27024	1200
6	Valuable	2.6700	1.42751	1200
7	Rural Empowered	2.3650	1.29351	1200
8	Rural Secured	2.3792	1.28457	1200
9	Satisfied With Life	2.7525	1.34515	1200
10	WEP helps in decreasing violence	3.7442	1.20066	1200
Aggregated Mean and Std. Deviation		2.7737	.7151	1200

	Mean	Min.	Max.	Range	Max/Min	Variance	No. of Items
Item Means	2.7737	2.2008	3.744	1.543	1.701	0.25	10
Inter-Item Correlations	0.2114	-0.039	0.403	0.441	-10.43	0.01	10

The above table shows the highest mean score (3.7442) for the indicator- ‘WEP helps to decrease Violence’ whereas lowest (2.2008) is for the ‘No Male domination’.

That means respondents disagrees with the variable “No male domination” and it proves that they live in male dominated society. On the other hand variable “WEP helps in decreasing violence” places respondents’ view with highest agreement which proves that in their view WEP and Government initiatives helps in decreasing violence against women.

Table 5.13 also reveals that the standard deviation for all statements being less than 1 indicates that there is consistency in perception which shows significance difference among the respondents’ perspectives.

Correlation analysis refers to any kind of statistical relationships involving dependence which is also a measure of the strength and direction of linear relationship among the variables. The correlation matrix was used to verify existence of relationship among various dimensions of empowerment.

ITEMS	EE	SE	PE	EQL	NMD	VL	RE	RS	SL	DV
EE	1									
SE	0.403	1								
PE	0.253	0.234	1							
EQL	0.256	0.283	0.368	1						
NMD	0.172	0.167	0.299	0.338	1					
VAL	0.267	0.24	0.171	0.344	0.256	1				
RE	0.234	0.158	0.035	0.194	0.203	0.21	1			
RS	0.114	0.223	0.225	0.278	0.328	0.17	0.3152	1		
SL	0.135	0.254	0.131	0.302	0.235	0.21	0.144	0.26	1	
DV	0.172	0.166	0.133	0.069	0.179	0.17	-0.039	0.08	0.19	1
Correlation is significant at the 0.05 level.										

The correlation matrix indicates that social empowerment strongly related to economic empowerment (0.403, $p < .05$), equal treat with women strongly related to psychological empowerment (0.368, $p < .05$) and so on. This indicates that they need to be economically empowered to become socially empowered and vice versa. They need equal treatment as male has, to become socially empowered.

Overall the result obtained from this analysis suggested that all the variables investigated under general empowerment scenario had significant positive relationship ($p < 0.05$) among each variable namely, economic empowerment, social and psychological empowerment, equal treatment, no male domination, value, rural women empowerment, rural women security, satisfaction and prevention of violence in respondents' perspectives. **Hence, hypothesis (H₁) is accepted** and there is significant relationship among general empowerment dimensions in Hadoti region.

Further, it is observed that womens' empowerment is concerned with all the listed variables and require special focus for gaining empowerment which they seeks from schemes introduced for them for the said purpose.

6.6.4.3 Hypothesis testing (H₂) – There is a significant difference among respondents' perceptions and various empowerment aspects in Hadoti region.

The present study was an exploratory investigation aimed at identifying the effects of WEP on empowerment effectiveness in the Indian context. One way analysis of

variance (ANOVA) was applied to identify the main and interactive effects of independent variables on the dependent variables.

Table 6.34: Analysis of Variance (ANOVA) on Women Empowerment General Perspective						
		Sum of Squares	D.f.	Mean Square	F	Sig
Between People		6130.479	1199	5.113		
Within People	Between Items	2735.440	9	303.938	220.071	.000
	Residual	14903.360	10791	1.381		
	Total	17638.800	10800	1.633		
Total		23769.279	11999	1.981		
Grand Mean = 2.7737						

ANOVA table-5 shows that the calculated value of F is much more than the tabulated value at 5 % significant level with d.f. being $\mu_1 = 1199$ and $\mu_2 = 9$ and hence could have arisen due to chance. Table lists the F statistic 220.071 which is calculated by dividing the between groups mean square by the within groups mean square. The significance level of 0.000 is less than the threshold value of 0.05 and indicates that the hypothesis can be accepted, leading to the conclusion that there are difference in respondents perception regarding empowerment scenario. This analysis supports the alternative hypothesis. Therefore it is concluded that the difference in perceptions of participants regarding empowerment are significant in Hadoti region. Hence **hypothesis (H₂) is accepted.**

6.6.5 ANALYSIS OF GENERAL PERCEPTIONS OF RESPONDENTS BEFORE COMING TO THE WEP

There is variable wise analysis was done for all four districts to check whether there is significance difference among workers regarding pre empowerment scenario for women. Also the general conditions for women were analysed through responses on selected 10 variables with the help of Chi square test to acquire differences on perception. Responses reveals the general perception of beneficiaries what they actually think on various parameters of womens empowerment. Survey results are described in this section.

Hypothesis testing (H₃) – There is a significant association among respondents’ perceptions and general empowerment variables in Hadoti region.

6.6.5.1 Analysing results for variable- WEP helps to decrease violence against women

Hypothesis testing ($H_{3(1)}$) – There is a significant association among respondents’ perceptions that WEP helps in decreasing violence against women in Hadoti region.

		City				Total	
		Baran	Bundi	Jhalawar	Kota		
WEP Helps in Decreasing Violence	1	Count	24	31	19	12	86
		%	8	10.33	6.33333	4	7.1667
	2	Count	40	57	35	32	164
		%	13.33	19	11.6667	10.7	13.667
	3	Count	10	16	13	10	49
		%	3.333	5.333	4.33333	3.33	4.0833
	4	Count	163	130	121	159	573
		%	54.33	43.33	40.3333	53	47.75
	5	Count	63	66	112	87	328
		%	21	22	37.3333	29	27.333
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

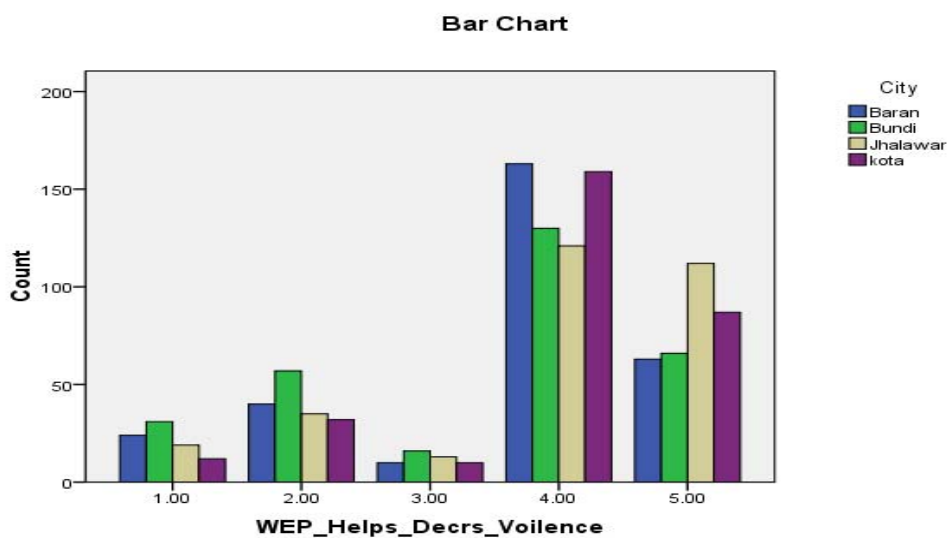


Figure 6.4: Perspective on WEP helps in decreasing violence from Hadoti region

Majority of respondents agree (47.75%) and strongly agree (27.33%) that WEP helps in decreasing violence against women.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	48.060 ^a	12	.000
Likelihood Ratio	47.363	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.25. As calculated Chi square value (48.060) is more the tabulated value (5.226) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries across all four cities. Thus the **hypothesis (H_{3 (1)}) is accepted**. Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 75%) were agree with the statement that WEP helps in decreasing violence against women.

6.6.5.2 Analysing results for variable- ‘Women are satisfied with their life’

Hypothesis testing (H_{3 (2)}) – There is a significant association among respondents’ perceptions that women are satisfied with their life in Hadoti region.

Responses show that for all cities, majority of beneficiaries (32.33%) are not satisfied with their life. Though, the difference across cities is clearly observed that dissatisfaction in survival due to various reasons like health, lack of finance, restrictions and more dependency on other family members regarding decision making etc. found. In district Baran, Kota and Bundi maximum respondents disagree with their living standard while in district Jhalawar 39.67% respondents were satisfied with their standard of living.

		City				Total	
		Baran	Bundi	Jhalawar	Kota		
Satisfied With Life	1	Count	73	54	42	80	249
		%	24.33	18	14	26.7	20.75
	2	Count	103	103	72	110	388
		%	34.33	34.33	24	36.7	32.33
	3	Count	26	37	17	29	109
		%	8.667	12.33	5.67	9.67	9.083
	4	Count	72	77	119	51	319
		%	24	25.67	39.67	17	26.58
	5	Count	26	29	50	30	135
		%	8.667	9.667	16.67	10	11.25
Total	Count	300	300	300	300	1200	
	%	100	100	100	100		

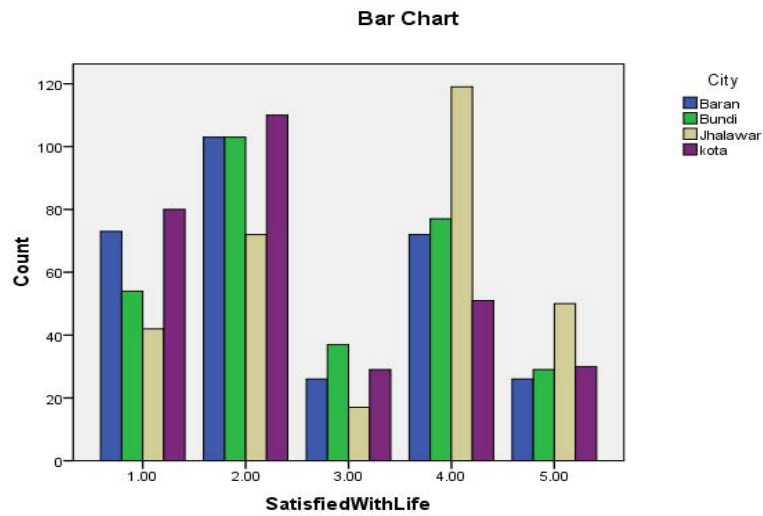


Figure 6.5: Perspective on Women satisfaction with reference to their lives from Hadoti Region

Table 6.38: Chi-Square Tests for perspectives on satisfied with life

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.259 ^a	12	.000
Likelihood Ratio	71.628	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 27.25.

Table 6.38 shows that calculated Chi square value (72.259) is more than the tabulated value (5.226) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis ($H_3 (2)$) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries in all four cities.

6.6.5.3 Analysing results for variable- ‘Rural Women are secured’

Hypothesis testing ($H_3 (3)$) – There is a significant association among respondents’ perceptions that rural women are more secure than the women in urban areas.

It was observed from Table 6.39 that majority of respondents (33.58%) were not secured as compare to women resides in urban areas. Responses were not limited in saying but few reasons were observed from respondents that their dependency on various decision making activities restrict them to feel secured.

		City					Total
			Baran	Bundi	Jhalawar	Kota	
Rural Secured	1	Count	74	88	69	134	365
		%	24.67	29.33	23	44.7	30.417
	2	Count	103	97	89	114	403
		%	34.33	32.33	29.6667	38	33.583
	3	Count	25	53	42	19	139
		%	8.333	17.67	14	6.33	11.583
	4	Count	71	43	66	18	198
		%	23.67	14.33	22	6	16.5
	5	Count	27	19	34	15	95
		%	9	6.333	11.3333	5	7.9167
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

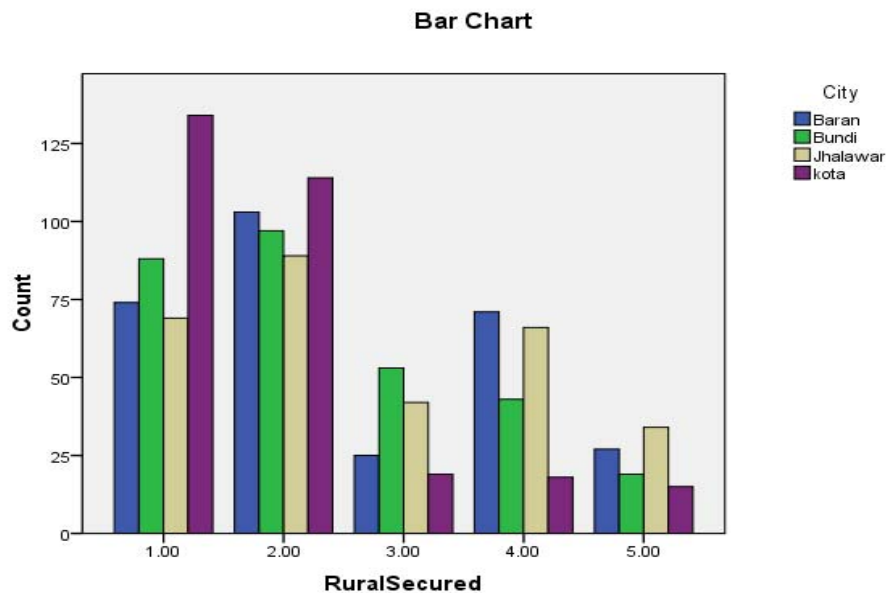


Figure 6.6: Perspective on Rural women are secured in Hadoti Region

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	97.884 ^a	12	.000
Likelihood Ratio	101.281	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 23.75.

The Chi square Table 6.40 shows the significance association among respondents across four cities.

Tabulated value of Chi square (5.226) is less than the calculated value (97.884) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H_{3 (3)}) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries in all four cities.

6.6.5.4 Analysing results for variable- ‘Rural Women are empowered’

Hypothesis testing (H_{3 (4)}) – There is a significant association among respondents’ perceptions that rural women are more empowered than the women in urban areas.

		City					Total
		Baran	Bundi	Jhalawar	Kota		
Rural Empowered	1	Count	95	81	93	104	373
		%	31.67	27	31	34.7	31.08
	2	Count	103	107	104	104	418
		%	34.33	35.67	34.67	34.7	34.83
	3	Count	18	32	25	21	96
		%	6	10.67	8.33	7	8
	4	Count	51	58	62	53	224
		%	17	19.33	20.67	17.7	18.67
	5	Count	33	22	16	18	89
		%	11	7.33	5.33	6	7.42
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

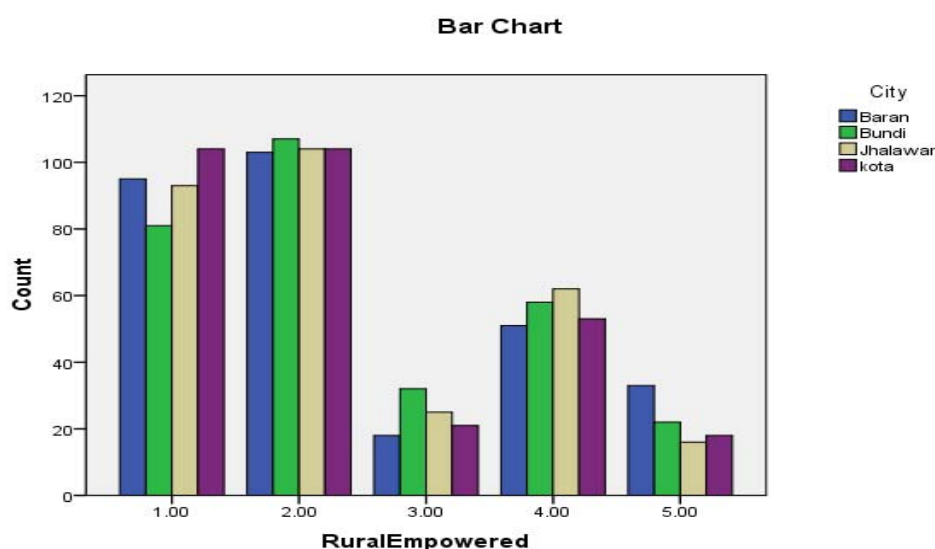


Figure 6.7: Perspective on Rural women are Empowered in Hadoti Region

Data revealed that majority of respondents denies (34.83) and strongly denies (31.08) in empowerment scenario as compare to urban women. Before coming to the WEP respondents said that they were not as much empowered as urban are.

Table 6.42: Chi-Square Tests for perspectives on rural women empowerment than women in urban areas

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.637 ^a	12	.164
Likelihood Ratio	16.136	12	.185
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.25.

As tabulated value of Chi square (5.226) is less than the calculated value (16.637) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H_{3 (4)}) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for variable ‘rural women are empowered’ across all four cities.

6.6.5.5 Analysing results for variable- ‘Womens’ Value to the Family’

Hypothesis testing (H_{3 (5)}) – There is a significant association among respondents’ perceptions that they feel themselves valuable in the family and society.

		City					Total
		Baran	Bundi	Jhalawar	Kota		
Valuable	1	Count	91	56	84	109	340
		%	30.33	18.67	28	36.3	28.333
	2	Count	115	34	64	111	324
		%	38.33	11.33	21.3333	37	27
	3	Count	21	14	16	18	69
		%	7	4.667	5.33333	6	5.75
	4	Count	52	136	103	35	326
		%	17.33	45.33	34.3333	11.7	27.167
	5	Count	21	60	33	27	141
		%	7	20	11	9	11.75
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

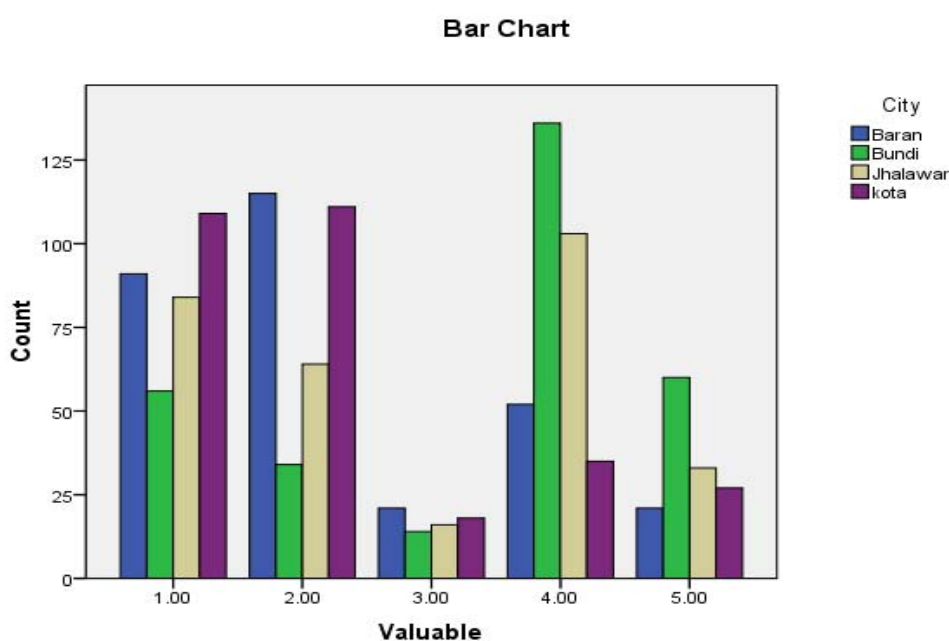


Figure 6.8: Perspective on Feeling valuable from Hadoti Region

Table 6.43 shows that majority of respondents do not feel they are valuable for the society or their family. This is interesting response from the sample which was not expected from. Before coming to the WEP women does not feel that they were bound with their role in homely activities. In a psychological perspective, the response should not held true but the result shows it in a adverse way when asked to the respondents in depth the more like variable for this response were the unequal treatment of women in the family and outer world, no better access to education, a rigid mind set of family to expect only a newborn boy child etc.

Table 6.44: Chi-Square Tests for perspectives on feeling valuable

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.794E2 ^a	12	.000
Likelihood Ratio	185.750	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.25.

Tabulated value of Chi square (5.226) is less than the calculated value (1.794E2) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H₃ (5)) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding their own value in the family and society across all four cities.

6.6.5.6 Analysing results for variable- ‘No Male domination’

Hypothesis testing ($H_3 (6)$) – There is a significant association among respondents’ perceptions that there is no male domination in the society.

		City					Total
		Baran	Bundi	Jhalawar	Kota		
No Male Domination	1	Count	104	136	104	117	461
		%	34.67	45.33	34.67	39	38.42
	2	Count	97	83	113	84	377
		%	32.33	27.67	37.67	28	31.42
	3	Count	18	31	28	15	92
		%	6	10.33	9.33	5	7.67
	4	Count	59	40	41	60	200
		%	19.67	13.33	13.67	20	16.667
	5	Count	22	10	14	24	70
		%	7.333	3.333	4.67	8	5.8333
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

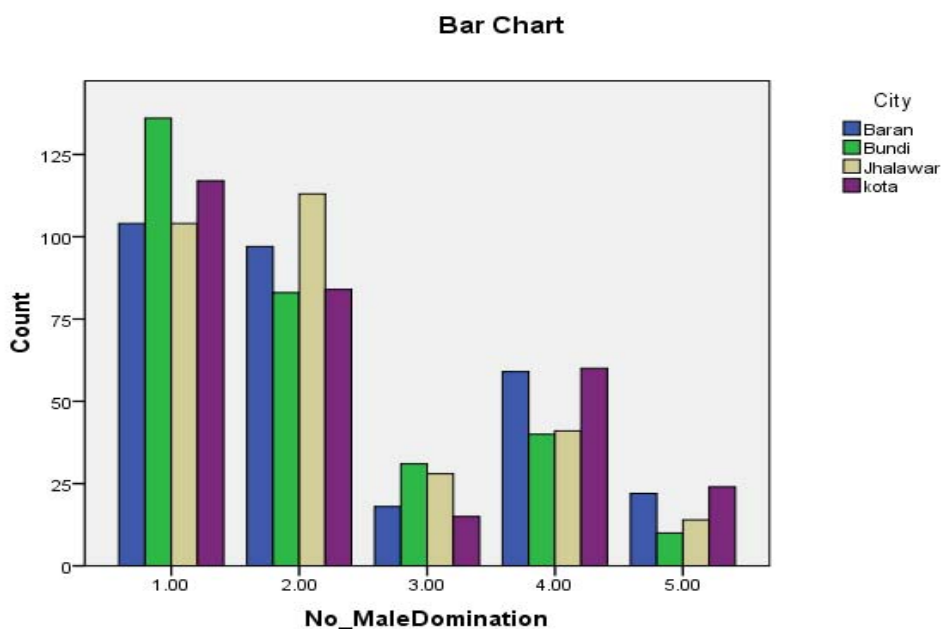


Figure 6.9: Perspectives on ‘No male Domination’ in Hadoti Region

On a negative statement that there is no male domination in the society, majority of respondents denied that they feel so. Majority of respondents (38.42%) strongly disagree and 31.42% disagreed on the statement and only 5.83% of the respondents

were strongly agreed and 16.67% agreed. Hence, in the 21st century respondents said that they were still living in the male dominated society where ego problem between men and women exists in various decisions. The 7.67% of the respondents were neutral with the statement as they do not want to reveal the fact.

Table 6.46: Chi-Square Tests for perception on male dominated society

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.692 ^a	12	.001
Likelihood Ratio	34.918	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.50.

Calculated value (34.692) of Chi square exceeds the tabulated value of Chi square (5.226) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H_{3 (6)}) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding male domination aspects in the society.

6.6.5.7 Analysing results for variable- ‘Equal Treatment to Women’

Hypothesis testing (H_{3 (7)}) – There is a significant association among respondents’ perceptions that women are equally treated in the family and society.

		City					Total
			Baran	Bundi	Jhalawar	Kota	
Equally Treated	1	Count	111	51	62	90	314
		%	37	17	20.6667	30	26.167
	2	Count	116	66	133	131	446
		%	38.67	22	44.3333	43.7	37.167
	3	Count	14	8	17	28	67
		%	4.667	2.667	5.66667	9.33	5.5833
	4	Count	42	124	67	33	266
		%	14	41.33	22.3333	11	22.167
	5	Count	17	51	21	18	107
		%	5.667	17	7	6	8.9167
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

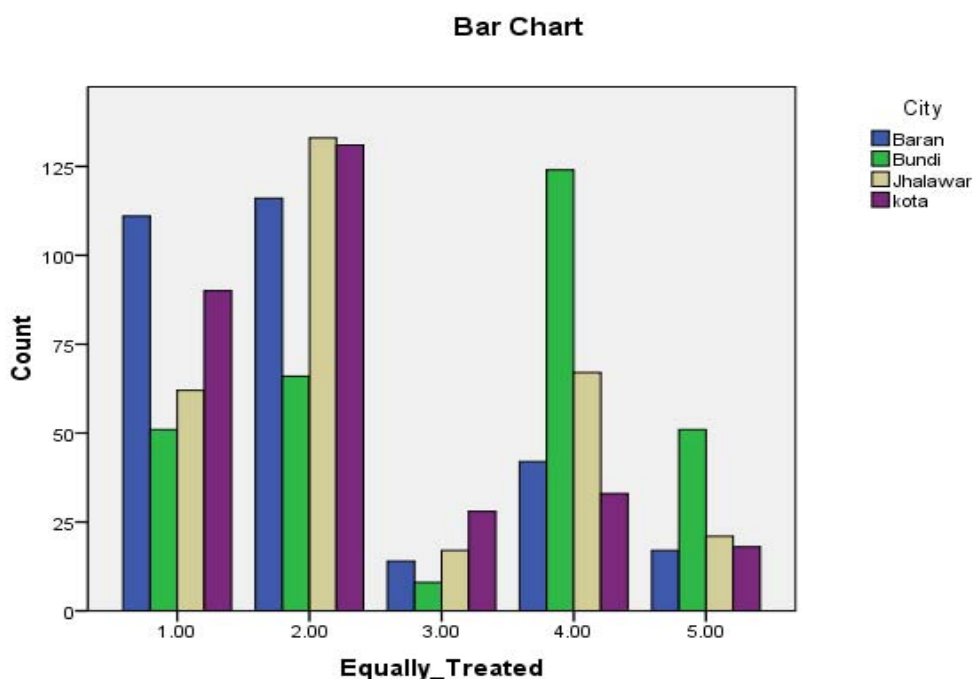


Figure 6.10: Equal treatment to women in Hadoti Region

Mixed results were found in response to whether rural women were equally treated in the family and society. Data reveals great difference among perceptions of women. 8.92% respondents strongly agreed and 22.17% agreed with the statement, whereas 26.17% of the respondents strongly denied and 37.17% denied accepting the statement.

Table 6.48: Chi-Square Tests for perspectives on equal treat with women

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.724E2 ^a	12	.000
Likelihood Ratio	166.452	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.75.

Tabulated value of Chi square (5.226) is more than the calculated value (1.724) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis ($H_3(7)$) is accepted.**

Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding whether they are equally treated in the family as well as in the society.

6.6.5.8 Analysing results for variable- ‘Psychological Empowerment’

Hypothesis testing (H_{3 (8)}) – There is a significant association among respondents’ perceptions that they are psychologically empowered in the society in Hadoti region.

		City					Total
			Baran	Bundi	Jhalawar	Kota	
Psychological Empowerment	1	Count	75	58	101	78	312
		%	25	19.3	33.667	26	26
	2	Count	110	104	104	88	406
		%	36.7	34.7	34.667	29.3	33.83
	3	Count	21	22	23	13	79
		%	7	7.33	7.6667	4.33	6.583
	4	Count	73	79	50	96	298
		%	24.3	26.3	16.667	32	24.83
	5	Count	21	37	22	25	105
		%	7	12.3	7.3333	8.33	8.75
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

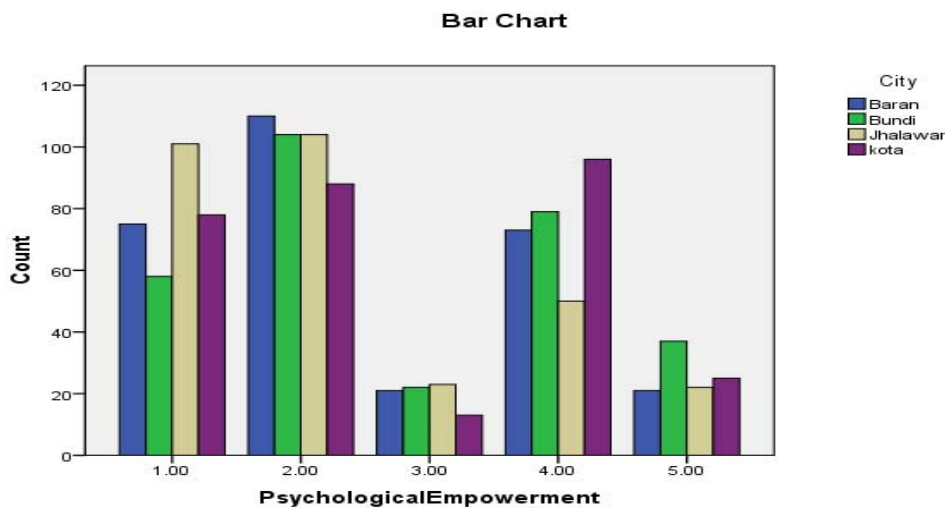


Figure 6.11: Psychological Empowerment' from Hadoti Region

Responses show that for all cities, majority of beneficiaries were strongly disagreed (33.46%) and disagreed (26%) on the variable ‘psychological empowerment’. Though, the difference across cities clearly shows that psychological empowerment was not seen among respondents due to lack of confidence to face problems and

crisis, problem with access to resources, restrictions and more dependency on other family members regarding decision making and lack of autonomy to freely move anywhere without a companion etc.

Table 6.50: Chi-Square for perspectives on psychological empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.597 ^a	12	.000
Likelihood Ratio	39.022	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.75.

For the variable ‘psychological empowerment’ Calculated value (38.597) of Chi square exceeds the tabulated value of Chi square (5.226) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H₃₍₈₎) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding male domination aspects in the society.

6.6.5.9 Analysing results for variable- ‘Social Empowerment’

Hypothesis testing (H₃₍₉₎) – There is a significant association among respondents’ perceptions that women are socially empowered in Hadoti region.

		City				Total	
		Baran	Bundi	Jhalawar	Kota		
Social Empowerment	1	Count	61	18	23	52	154
		%	20.3	6	7.6667	17.3	12.83
	2	Count	45	28	33	98	204
		%	15	9.33	11	32.7	17
	3	Count	8	7	8	10	33
		%	2.67	2.33	2.6667	3.33	2.75
	4	Count	136	175	176	92	579
		%	45.3	58.3	58.667	30.7	48.25
	5	Count	50	72	60	48	230
		%	16.7	24	20	16	19.17
Total		Count	300	300	300	300	1200
		%	100	100	100	100	

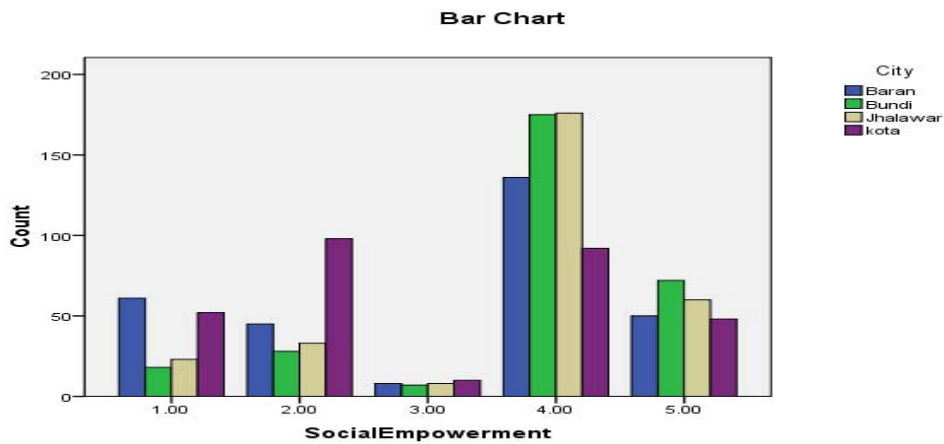


Figure 6.12: Social Empowerment' from Hadoti Region

Table 6.52: Chi-Square Tests for perspectives on social empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.355E2 ^a	12	.000
Likelihood Ratio	132.398	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.25.

Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding male domination aspects in the society.

6.6.5.10 Analysing results for variable- 'Economic Empowerment'

Hypothesis testing ($H_3 (10)$) – There is a significant association among respondents' perceptions that they were economically empowered before joining/ coming to the WEP in Hadoti region.

		City				Total	
		Baran	Bundi	Jhalawar	Kota		
Economic Empowerment	1	Count	47	32	47	80	206
		%	15.7	10.7	15.667	26.7	17.1667
	2	Count	118	60	72	62	312
		%	39.3	20	24	20.7	26
	3	Count	16	12	9	10	47
		%	5.33	4	3	3.33	3.91667
	4	Count	76	126	110	95	407
		%	25.3	42	36.667	31.7	33.9167
	5	Count	43	70	62	53	228
		%	14.3	23.3	20.667	17.7	19
Total		Count	300	300	300	300	1200
		%	100	100	100	100	100

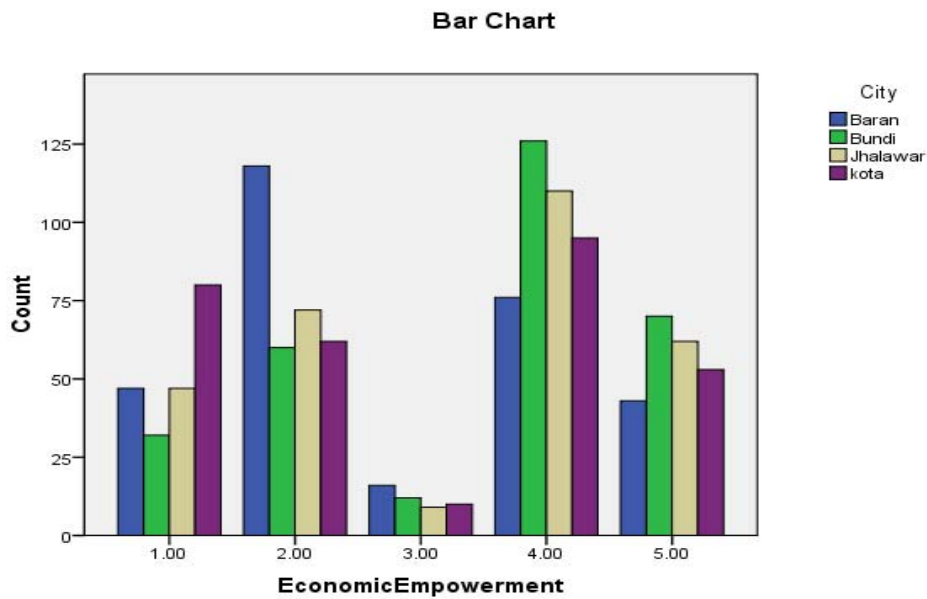


Figure 6.13: economic Empowerment' from Hadoti region

Responses show that for all the cities in Hadoti region, majority of beneficiaries agreed (33.92%) and strongly agreed (19%) with the variable economic empowerment. Also it was observed that maximum economic empowered respondents were found from city Jhalawar (36.67%) whereas lowest percentage was (39.30%) found from city Baran.

The findings clearly reveal the fact that majority (53%) of the respondents feel themselves empowered after joining and coming to the WEP.

Table 6.54: Chi-Square Tests for perspectives on economic empowerment

	Value	D.f.	Asymp. Sig. (2-sided)
Pearson Chi-Square	75.334 ^a	12	.000
Likelihood Ratio	72.272	12	.000
N of Valid Cases	1200		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.75.

For the variable 'economic empowerment' Calculated value (75.334) of Chi square is higher than the tabulated value of Chi square (5.226) at degree of freedom 12 and 95% confidence level where significance of 0.000 depicts $p < .05$. Thus the **hypothesis (H₃₍₁₀₎) is accepted**. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding social empowerment aspects in the society.

6.7 RESPONDENTS VIEW ON CONSTRAINTS OF EMPOWERMENT

Section two of the questionnaire dealt with-

- a. Respondent perspectives on empowerment which is analysed in the tables 6.6.4 and 6.6.5 with respect to ten identified variables.
- b. Constraints of empowerment

There were 12 items as 12 statements in 11th question from the questionnaire to study critical factors/ constraints in empowerment which women participants and beneficiaries feel.

Sr. No.	Statement	Yes	%	No	%
Constraint_1	Lack of education	1023	85.25	177	14.75
Constraint_2	Lack of training	789	65.75	411	34.25
Constraint_3	Lack of freedom to take decision	673	56.0833	527	43.9167
Constraint_4	Lack of child care facilities	562	46.8333	638	53.1667
Constraint_5	Caste system in the village	387	32.25	813	67.75
Constraint_6	Family restriction/ Rituals/ conflicts	732	61	468	39
Constraint_7	Ego problems of men folk	883	73.5833	317	26.4167
Constraint_8	Lack of Finance	773	64.4167	427	35.5833
Constraint_9	Women are over burdened with dual responsibility of managing household and economic activities (Work Life Balance)	611	50.9167	589	49.0833
Constraint_10	Partiality at workplace	467	38.9167	733	61.0833
Constraint_11	Lack of knowledge and skills	923	76.9167	277	23.0833

From all the respondents' perspectives it is clear that the biggest constraint on empowering women is lack of education. 85.25% women believe that every woman should be literate and they should have better opportunities for education and laws pertaining to women. The worldly progress still matters to the men and women capabilities as the half of the world approximately consists of equal population. Hence the knowledge empowerment is the quest for which every nation, region and community strive for. 76.92% respondents believe that they come under the category of disempowerment because of lack of knowledge and skills. Furthermore, interestingly ego problem of the men folk is one of the constraint which rural women agrees to put into with justification that they live in the male dominated society and hence from rural perspectives many a times they feel disempowered in terms of taking decisions, education, marriages and to live a life of their dream. Also they agree with

the ego matter which in early life of a girl child, drops the notion of broad think and leads them in the narrow mentality which ultimately do not ascertains the scope in education and worldly affairs in broad way.

On the other hand, caste system (32.25%) and partiality at workplace (38.92%) are the lowest felt constraints in empowering women. Form the profile of respondents (Refer Table- 5.3), it is 13.67% women respondents from general category, 46.83 % from backward class, 11.75 % from scheduled caste, 21.75 % from scheduled tribe and remaining 6 % were from Sahariya category. It is clear from responses while cross checking that caste system is not a limitation as women participants are coming to join WEP from all the categories.

6.8 ANALYSING WOMEN SELF HELP GROUPS (WSHG) RESPONSES

Section III of the schedule (Refer Exhibit 1.3) deals with the respondents' perspective on implementation of WEP. Section three dealt whether the programme successfully implemented in the study area. For this purpose, it was judged on 19 parameters (19 variables for participants and 18 variables for beneficiaries) with the help of 5- point Likert scale. One question related to skill development of participants was removed from the beneficiary's schedule.

6.8.1 Dropouts from the SHGs

There were dropouts reported from both the SHGs in Hadoti region. Usually the dropout starts after 6 to 12 months (As observed from respondents). Several reasons were given by the respondents for the dropout from SHGs (Table 6.41) through section III and question number 12 of the questionnaire.

Reasons for Dropout from SHGs	in No.	%
Migration	76	17.27
Inconvenience to join Group meetings	18	4.09
Financial Constraints	86	19.54
Rules and Regulations	49	11.14
Conflict among Group members	48	10.90
Not interested to continue	64	14.55
Family Problems	46	10.46
No and Don't Know	53	12.05
Total	440	100
<i>Source: Primary Data</i>		

Constitution and functioning of SHGs could also be assessed from the number of dropouts and the reasons for dropouts. Most of the SHGs reported that there were dropouts. Economic empowerment of women was considered as one of the main reasons for joining the SHGs. But financial constraint was also found as a major factor for the members leaving the SHGs (19.54%). Change in residence and marriage of members were found other reasons for dropout (17.27%).

In loan repayment, defaulters usually end up in non-interest (14.55%) and drop out. Another important reason for drop out was due to non-realization of the aspirations of the members. Strict rules like punctuality and regular attendance in meeting, timely repayment of loans, regular thrift savings etc. might not be possible for daily labourers and other self-employed women. When they found it difficult, they prefer to leave the group (11.14%). Sometimes member leave the SHG due to other reasons like inconvenience to join group meetings lead the member to leave the SHG (4.09%).

6.8.2 Conflict Management in SHGs

Usually in almost all social groups, conflicts arise out of sub group formation due to several reasons. If appropriate action is taken in time, the minor conflicts can be resolved. SHGs are no exemption in this matter.

As per social work theory, the principles of group work dynamism explain various stages of group functioning. Sub group formation might adversely affect the performance of the group. Timely intervention by the group leader or the social group worker revives the group dynamism and enables the group to achieve the objectives. In the case of SHGs, the stages of growth is initiated and strengthened by the NGO through proper training. The involvement and the support especially during the initial stages are very crucial for the smooth functioning of the SHGs.

6.8.3 Individual thrift Savings in WSHGs

Thrift savings (in Rs.)	in No.	%
1-500	158	35.91
501-1500	116	26.36
1501-3000	37	8.41
3001-4500	87	19.77
4501-6000	8	1.82
6000 and above	34	7.73
Total	440	100
<i>Source: Primary Data</i>		

Thrift saving is a way to inculcate the habit of savings among the poor women. The SHG system is the forum for them to practice it.

Table 6.57 gives details regarding the individual thrift savings of the WSHGs respondents through section III and question number 15 of the questionnaire.

The above table shows that majority of the respondents (35.91%) had a total thrift saving till 500 Rs. While 26.36% of the respondents had an average thrift savings of less than Rs. 1500, about 19.77% had more than Rs. 3000 and less than 4500. The amount of thrift saving per weekly meeting also resulted in this status.

6.8.4 Availing of Loans from SHGs

Economic empowerment depended on the availability and utilization of loans from and through SHGs. Mainly three types of loans were taken from the SHGs, namely for consumption purposes – including for education, health and marriage; for production purpose to earn an additional income for the family; and for other purposes like purchase of household items, for repaying loan from moneylenders etc. The following table gives details of those who had availed any type of loan through section III and question number 15 of the questionnaire.

Table 6.58: Availing of Loans from SHGs		
Availing Loans from SHGs	in No.	in %
Yes	317	72.05
No	123	27.95
Total	440	100
<i>Source: Primary Data</i>		

A great majority (75.05%) of the respondents' utilized loans from SHGs. Following tables would explore details for various types of loan utilized by respondents.

6.8.5 Utilization of Consumption Loans

The understanding of utilisation of loans was evaluated through section III and question number 13 of the questionnaire.

Table 6.59: Utilization of Consumption Loans		
Factors	In No.	%
Health	67	15.23
Marriage	58	13.18
Family need	194	44.09
Education	47	10.68
petty trade for self	21	4.77
petty trade for SHG	53	12.05
Total	440	100
<i>Source: Primary Data</i>		

Table 6.59 shows that a great majority of those who had availed consumption loan had utilized it family need for various reasons like helping to complete daily activities like food and clothing and agriculture etc. The next purpose for taking consumption loan was for health and festivity need including marriages. Nearly 12% of the respondents utilize it for their group trade activity and only 4.77% for petty trade for family or self.

6.9 POLITICAL EMPOWERMENT OF WOMEN

Besides, social and economic empowerment, political aspects also considered. Some of the indicators for the political empowerment looked into respondents' membership in other organizations, participation in Gram Sabha, contesting elections to Local Self Governments and holding responsible positions in various committees at the three-tier Panchayat system etc. A small case throws light on political empowerment of women where a Sahariya woman- Mrs. Nirmala Sahariya, from the tribal region of district Baran Rajasthan shows her victory in election and holds the position as member of legislative assembly (MLA).

Active participation in formal discussions, democratic decision-making process, conflict management within the group in various activities like SHG, training groups, whole Anganwadi for A/W workers, and the efficient management of SHGs, etc. which had already been examined, also enhanced their political empowerment.

CHAPTER -VII

DATA ANALYSIS AND INTERPRETATION –II

Analysis of primary data is presented in this chapter five and chapter six. The analysis-II is divided into following parts-

- 7.1 Selected variables of Empowerment in brief
- 7.2 Evaluation of selected WEP in Hadoti region- Factor Analysis
- 7.3 Analysis for each variable- crosstab and chi square tests
 - 7.3.1 Skill development in WEP
 - 7.3.2 Positive effect of WEP
 - 7.3.3 Value of suggestions of respondents in WEP
 - 7.3.4 Appropriation of WEP
 - 7.3.5 Transparency of WEP
 - 7.3.6 Environment of WEP
 - 7.3.7 Support of WEP to respondents
 - 7.3.8 Opinion on WEP should go for long
 - 7.3.9 Socio-psychological empowerment through WEP
 - 7.3.10 Focus of WEP on empowerment of women
 - 7.3.11 Effectiveness of WEP
 - 7.3.12 Image of WEP in society
 - 7.3.13 WEP and importance to individual need
 - 7.3.14 WEP and problem solving aspects
 - 7.3.15 Timeliness and properness of WEP
 - 7.3.16 Respondents expectations to WEP
 - 7.3.17 Economic empowerment through WEP
 - 7.3.18 Training/ counselling facilities in WEP
 - 7.3.19 Resources availability in WEP

7.1 SELECTED INDICATORS OF EMPOWERMENT IN BRIEF

Though, the variables were defined in previous chapter five pertaining to have responses. This chapter further defines the variables in questionnaire for evaluating empowerment from various schemes. For evaluating empowerment from participants' and beneficiaries' perspectives, variables are redefined in questionnaire as per evaluative need on economic and social empowerment of women.

Exhibit 7.1: Variables Defined		
1	Resources Available	RA
2	Training facilities	TF
3	Economic Empowerment	EE
4	Matching Expectation	ME
5	Timely and Proper work	TP
6	Problem Solving by programme officials	PS
7	Importance to Individual need	IIN
8	Good Image in the society	GIS
9	Scheme is Effective	EFF
10	Programme is Well Focused	WF
11	Socio-Psychological Empowerment	SPE
12	Programme should go for Long	GL
13	Support	SUP
14	Environment	ENV
15	Transparent	TRN
16	Appropriation	APR
17	Value of Suggestions	VS
18	Positive effect	PE
19	Skill Development	SD
<i>Source: Author</i>		

7.2 EVALUATION OF SELECTED WEP IN HADOTI REGION- WEP WISE FACTOR ANALYSIS

For evaluating actual implementation of WEP, an effort has been made to cover numerous dimensions through variables in the schedule and questionnaire. The participants' and beneficiaries' perspective were evaluated from their responses. Following hypothesis regarding implementation of WEP were tested through the factor analysis and ANOVA results.

Hypothesis testing (H₄): There is significant relationship among the empowerment dimensions for all five WEP in respondents' perspectives in Hadoti region.

Hypothesis testing (H₅): There is significant difference among respondents' perspectives and WEP implementation.

The output from SPSS contains descriptive statistics for all five WEP respectively on each of the items (i.e. means and standard deviations), an inter-item covariance matrix and an inter-item correlation matrix, Scree plots, component matrices, communalities, total variance explained and ANOVA. These will be followed by descriptive statistics for the scale and the summary statistics.

7.2.1 Analysis and discussion for Integrated Child Development Scheme (ICDS)

For evaluating ICDS participants' responses the reliability and validity analysis was conducted again and results show the acceptance for carrying the research for further. The hypotheses to be tested in this view are as follows:

Hypothesis testing ($H_{4(1)}$): There is significant relationship among the empowerment dimensions for ICDS in respondents' perspectives in Hadoti region.

Hypothesis testing ($H_{5(1)}$): There is significant difference among respondents' perspectives and implementation of ICDS.

The purpose of factor analysis is to "explore the underlying variance structure of a set of correlation coefficients. Thus, factor analysis is useful for exploring and verifying patterns in a set of correlation coefficients..." (Brown, 2001, p. 184)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N
.868	.872	19

The Cronbach's Alpha revealed the value .868 for all 19 items which shows that the data collected for all parameters was reliable. The value is .868 and can be regarded as quite large. This indicates that the 19 items scale is quite reliable. On the other hand Standardized item alpha refers the - α that would be obtained if all of the items were standardized to have a variance of 1. Since there is variation of .091 among the variances of the 19 items in the scale, there is therefore little difference between the two reported α . If items in the scale have widely differing variances, the two α may differ substantially.

Table 7.2: KMO and Bartlett's Test^a for ICDS responses

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.791
Bartlett's Test of Sphericity	Approx. Chi-Square
	1.329E3
	Df
	171
	Sig.
	.000

a. Only cases for which WEP = ICDS are used in the analysis phase.

The KMO and Bartlett results found significant with the .791 value which validates the sample and allows for carrying it for further.

Table 7.3: Descriptive Statistics^a for ICDS responses

	Mean	Std. Deviation	Analysis N
Resource_Available	3.8750	.97613	160
Training_facilities	3.5125	1.13817	160
Economic_Empowerment	3.7250	1.04581	160
Matching_Expectation	3.6562	1.06427	160
Timely_and_Proper	3.0125	1.24884	160
Problem_Solving	3.4188	1.29572	160
Imp_Individual_Need	3.5500	1.30697	160
Good_Image	3.2062	1.44107	160
Effective	2.5625	1.43928	160
Well_Focused	2.2938	1.20061	160
Socio_Psych_Emp	2.8062	1.29098	160
Should_Go_Long	3.6375	1.13541	160
Support	3.3750	1.26764	160
Environment	3.4125	1.26086	160
Transparant	3.5750	1.32489	160
Appropriation	3.5688	1.31092	160
Value_of_Suggestions	3.5188	1.34104	160
Positive_effect	3.6438	1.29025	160
Skill_Development	3.8125	1.23974	160

a. Only cases for which WEP = ICDS are used in the analysis phase.

Table 7.4: Correlation Matrix^a for ICDS responses

V A R	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	1																		
2	0.27	1																	
3	0.71	0.35	1																
4	0.49	0.65	0.49	1															
5	0.20	0.55	0.31	0.24	1														
6	0.37	0.34	0.52	0.1	0.49	1													
7	0.31	0.54	0.32	0.28	0.53	0.49	1												
8	0.36	0.21	0.38	0.26	0.04	0.36	0.39	1											
9	0.1	0.39	0.11	0.54	0	0.01	0.56	0.34	1										
10	0.06	0.14	0.12	0.15	0.04	0.09	0.11	-0.21	0.01	1									
11	0.13	0.26	0.26	0.04	0.23	0.30	0.24	-0.02	-0.14	0.33	1								
12	0.46	0.3	0.49	0.24	0.26	0.50	0.40	0.37	0.1	0.20	0.78	1							
13	0.33	0.39	0.32	0.44	0.2	0.25	0.40	0.40	0.37	0.14	0.22	0.33	1						
14	0.13	0.27	0.06	0.09	0.11	0.19	0.23	0.28	0.20	0.01	-0.15	0.20	0.34	1					
15	0.34	0.15	0.31	0.17	0.26	0.28	0.29	0.12	0.04	0.24	0.19	0.45	0.13	0.16	1				
16	0.4	0.29	0.42	0.27	0.23	0.47	0.37	0.46	0.07	0.0	0.14	0.35	0.41	0.31	0.37	1			
17	0.25	0.22	0.21	0.22	0.36	0.33	0.47	0.29	0.16	-0.07	-0.08	0.28	0.20	0.26	0.38	0.36	1		
18	0.41	0.31	0.44	0.2	0.34	0.44	0.47	0.38	0.21	0.09	-0.17	0.52	0.43	0.15	0.44	0.41	0.37	1	
19	0.33	0.06	0.23	0.18	0.23	0.26	0.27	0.36	0.09	-0.12	-0.05	0.35	0.22	0.08	0.22	0.28	0.45	0.33	1

a. Only cases for which WEP = ICDS are used in the analysis phase.

Table 7.3 lists the means, standard deviations, and individual sample sizes for each variable. From this output, we can see that some of the means for various variables differ slightly from respondents' perspectives. These differences will hopefully allow us to use these predictors to distinguish observations with reference to evaluating WEP.

We can look at the correlations between these 19 variables or say predictors for WEP evaluation. These correlations will give us some indication of how much unique information each variable will contribute to the analysis. If two predictor variables are very highly correlated (when value is 1), then they will be contributing shared information to the analysis.

Overall the result obtained from this analysis suggested that all the variables investigated for implementation of WEP had significant positive relationship ($p < 0.05$) among each variable. **Hence, hypothesis (H₄₍₁₎) is accepted** and shows that there is significant relationship among empowerment dimensions for implementing WEP in Hadoti region.

Table 7.5: Summary Item Statistics for ICDS							
	Mean	Minimum	Maximum	Range	Maximum/Minimum	Variance	N
Item Means	3.377	2.294	3.875	1.581	1.689	.180	19
Item Variances	1.560	.953	2.077	1.124	2.179	.091	19
Inter-Item Correlations	.264	-.213	.705	.919	-3.306	.025	19

The section of output reproduced above gives us descriptive statistics for the scale and summary statistics for the items. From the above section, it can be seen that the average mean score for the scale is 3.377 with a range of 1.581 (i.e. maximum minus minimum).

The average of the item variances is 1.560, with a minimum of 0.953 and a maximum of 2.007. These show the items in the scale have fairly comparable variances. The correlations between the items range from -0.213 to .705 and the ratio between the largest and the smallest correlations is .705/ -.213, or -3.306. The average correlation between the items is .264. Respondents were most satisfied with the resources availability in WEP (M = 3.875) and less satisfied with the variable well focus (M = 2.2938)

In the ‘ANOVA’ Table , the variation (Sum Of Squares), the degrees of freedom (df), and the variance (Mean Square) are given for the within and the between groups, as well as the F value (F) and the significance of the F (Sig.). Sig. indicates whether the null hypothesis – the population means are all equal – has to be rejected or not.

		Sum of Squares	Df	Mean Square	F	Sig
Between People		1397.988	159	8.792		
Within People	Between Items	519.638	18	28.869	24.929	.000
	Residual	3314.362	2862	1.158		
	Total	3834.000	2880	1.331		
Total		5231.988	3039	1.722		
Grand Mean = 3.3770						

There is much difference between the two Mean Squares (8.792 and 28.869), resulting in a significant difference ($F(159, 18) = 24.929$; Sig. = 0.000, $p < .01$).

Table 7.6 lists the sum of squares of the differences between means of variables and mean square errors. In the table 6.4 between people variation is 1397.988 is due to interaction in samples between people. If sample means are close to each other, this value is small. The within people variation is 519.638 is due to differences within individual samples. The mean square values are calculated by dividing each sum of squares value by its respective degree of freedom. The table also lists the F statistic 24.929 which is calculated by dividing the between people mean square by within people mean square. The significance value is less than the threshold value .05 and indicates that the **hypothesis $H_{5(1)}$ is accepted**, leading to the conclusion that there were differences of opinions on womens’ empowerment through ICDS.

7.2.1.1 Scree plot for ICDS

A Scree Plot is a simple line segment plot that shows the fraction of total variance in the data. It is a plot, in descending order of magnitude, of the eigenvalues of a correlation matrix. In the context of factor analysis or principal components analysis, a scree plot helps the analyst visualize the relative importance of the factors, a sharp drop in the plot signals that subsequent factors are ignorable.

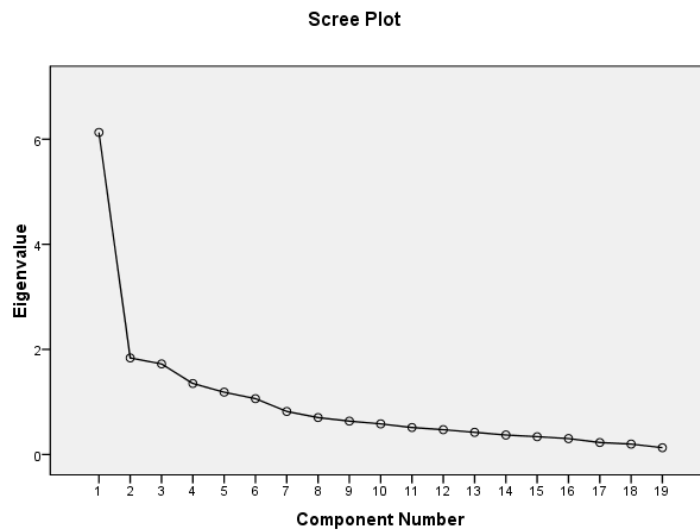


Figure 7.1 Scree plot for ICDS

The initial Factor Analysis report shows Eigenvalues and the Scree Plot. The Eigenvalues are obtained from a principal components analysis and the Scree Plot graphs these eigenvalues. Alternatively, the use the Scree plot is to guide initial choice for number of factors. The number of eigenvalues that appear before the Scree plot levels out can provide an upper bound on the number of factors.

Here, the Scree Plot begins to level out after the second eigenvalue. The Eigenvalues indicates that the first eigenvalue accounts for 61.75% of the variation and the second eigenvalue accounts for 17.75%, third is 13%, forth is 2.25%, fifth is 2.00% and sixth is 1.50% for a total of 98.25% of the total variation. The contributions from the remaining eigenvalues are negligible. Although the Number of factors box is initially set to 1, this analysis suggests that extracting 6 factors is appropriate.

7.2.1.2 Rotated Component matrix, Communalities and Variances for ICDS

The component matrix table shows the actual factors that were extracted. There were six factors with eigenvalues greater than 1. SPSS always extracts as many factors initially as there are variables in the dataset, but the rest of these didn't make the grade. The "% of variance" column tells how much of the total variability (in all of the variables together) can be accounted for by each of these summary scales or factors.

Table 7.7 shows each statement corresponding to the highlighted factor loading which is correlated with the factors corresponding to the factor loading. Higher factor loading for each variable shows stronger correlation between the factor and the

statement. On the basis of rotated component matrix the factor extractions has been prepared.

In this study, the factors have been extracted through the principle component factor analysis method. The method partitions the total variance of all original identified variables by finding the first linear combination of variables that accounts for the maximum variance.

The communalities represent the amount of systematic variation for each variable that is accounted for the set of factors in a study and the values ranges from 0 to 1. According to Zillmer and Vuz (1995) communalities with a value below .30 suggests that few variables are associated and thus a suitable factor model may not emerge. Therefore such values need to be removed from the scale.

Table 7.7: Component Matrix^{a,b} and Communalities for ICDS

Sr. No.	Variables/ Factors	Component						Communalities
		1	2	3	4	5	6	Extraction
1	Resource_Available	.660	.005	-.064	-.511	-.168	-.102	.740
2	Training_facilities	.630	-.095	.535	.292	-.184	-.145	.832
3	Economic_Empowerment	.695	.138	.036	-.458	-.183	-.258	.813
4	Matching_Expectation	.567	-.371	.501	-.230	-.311	.061	.864
5	Timely_and_Proper	.507	.268	.074	.510	-.407	-.169	.832
6	Problem_Solving	.669	.322	-.186	.123	.014	-.309	.697
7	Imp_Individual_Need	.711	.030	.044	.398	-.054	-.028	.671
8	Good_Image	.577	-.425	-.272	-.131	.276	-.228	.732
9	Effective	.340	-.646	.395	.021	.020	.240	.749
10	Well_Focused	.146	.484	.484	-.154	.116	.453	.732
11	Socio_Psych_Emp	.305	.601	.324	.024	.309	-.193	.693
12	Should_Go_Long	.683	.236	-.124	-.208	.100	.106	.602
13	Support	.611	-.235	.255	-.042	.342	-.021	.613
14	Environment	.369	-.169	.038	.303	.621	.046	.646
15	Transparant	.516	.318	-.174	-.072	-.021	.560	.717
16	Appropriation	.653	-.025	-.220	-.044	.243	-.087	.544
17	Value_of_Suggestions	.553	-.147	-.375	.347	-.171	.322	.722
18	Positive_effect	.698	.083	-.164	-.030	.046	.167	.552
19	Skill_Development	.465	-.176	-.489	-.018	-.186	.132	.539

Extraction Method: Principal Component Analysis.

a. 6 components extracted.

b. Only cases for which WEP = ICDS are used in the analysis phase.

From the total variance table as shown in Table 7.8, we get six extracted factors for the study which has eigenvalue is greater than 1. These explain nearly 70% of variances for the total variables taken into account.

In this study all the values in the communalities (Table 7.7) are above .50, thus indicating that the variables provide a sufficient explanation for the factor solution. The communalities value shows factors in order of degree of importance.

Table 7.8: Total Variance Explained^a for ICDS

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	6.130	32.261	32.261
2	1.838	9.671	41.932
3	1.723	9.069	51.001
4	1.351	7.112	58.113
5	1.186	6.241	64.354
6	1.062	5.590	69.944

Extraction Method: Principal Component Analysis.

a. Only cases for which WEP = ICDS are used in the analysis phase.

Factor 1 is the first and most important factor that accounts for 32.261% of total the variance. Out of 19 statements for empowerment check through WEP 13 variables/ statements load on to this namely, Resources availability, Training facilities, Economic empowerment, Matching expectations, Problem solving, Importance to individual need, Good image, WEP should go for long, Support, Appropriation, Value of suggestions, Positive effect and Skill development. The **factor 1 (13 variables) structure suggests that these contribute more impact towards womens' empowerment through ICDS.**

On the other hand **Factors 2 (Socio-psychological empowerment), 3 (Well focused and Effective), 4 (Timeliness and proper), 5 (conducive environment) and 6 (Transparency)** accounts for considerably less variance (32.26% compared to 9.671%, 9.069%, 7.112%, 6.241% and 5.590%). towards empowerment implementation through ICDS.

7.2.2 WSHG - Analysis and interpretation

Hypothesis testing (H₄₍₂₎): There is significant relationship among the empowerment dimensions for WSHGs in respondents' perspectives in Hadoti region.

Hypothesis testing (H_{5 (2)}): There is significant difference among respondents' perspectives and implementation of WSHGs.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N
.857	.859	19

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.823
Bartlett's Test of Sphericity	Approx. Chi-Square
	2.658E3
	Df
	171
	Sig.
	.000

a. Only cases for which WEP = SHG are used in the analysis phase.

Statements	Mean	Std. Deviation	Analysis N
Resource_Available	3.2295	1.27693	440
Training_facilities	3.3932	1.21398	440
Economic_Empowerment	3.1477	1.31696	440
Matching_Expectation	3.6364	1.19778	440
Timely_and_Proper	3.3159	1.35085	440
Problem_Solving	3.2250	1.41157	440
Imp_Individual_Need	3.0295	1.41149	440
Good_Image	2.9591	1.38102	440
Effective	3.3318	1.26235	440
Well_Focused	3.2182	1.28160	440
Socio_Psych_Emp	3.1568	1.31071	440
Should_Go_Long	3.3705	1.22857	440
Support	3.5182	1.27875	440
Environment	3.5955	1.19222	440
Transparant	3.5955	1.21118	440
Appropriation	3.4636	1.30307	440
Value_of_Suggestions	3.7182	1.20653	440
Positive_effect	3.7205	1.15399	440
Skill_Development	3.5727	1.24611	440

a. Only cases for which WEP = SHG are used in the analysis phase.

The KMO and Bartlett results in Table 7.10 found significant with the .823 value which validates the sample and allows for carrying it for further.

Table 7.9 shows the Cronbach's Alpha value .857 for all 19 items which shows that the data collected for all parameters was reliable. The value be regarded as quite large and indicates that 19 items scale is reliable.

Table 7.11 lists the means, standard deviations, and individual sample sizes for each variable. Differences in output allow us to use these predictors to distinguish observations with reference to evaluating WEP.

Table 7.12: Correlation Matrix^a

VAR	RA	TF	EE	ME	TP	PS	IIN	GIS	EFF	WF	SFE	SGL	SUP	ENV	TRN	APP	VS	PE	SD
RA	1.000	.456	.388	.432	.254	.302	.070	.297	.292	.319	.185	.269	.294	.274	.243	.271	.246	.178	.079
TF	.456	1.000	.499	.496	.367	.261	.322	.281	.176	.276	.328	.322	.278	.266	.256	.223	.191	.233	.042
EE	.388	.499	1.000	.336	.243	.146	.118	.251	.173	.368	.352	.374	.186	.241	.222	.089	.108	.185	.000
ME	.432	.496	.336	1.000	.358	.353	.203	.319	.410	.282	.232	.322	.398	.347	.305	.294	.268	.323	.128
TP	.254	.367	.243	.358	1.000	.510	.234	-.05	.163	.289	.260	.130	.257	.251	.230	.305	.204	.219	.106
PS	.302	.261	.146	.353	.510	1.000	.288	-.04	.081	.281	.238	.170	.214	.288	.247	.299	.281	.220	.136
IIN	.070	.322	.118	.203	.234	.288	1.000	.404	.286	-.03	.111	.151	.230	.152	.227	.175	.222	.160	.042
GIS	.297	.281	.251	.319	-.05	-.04	.404	1.000	.502	.035	.056	.249	.216	.066	.076	.066	.109	.154	-.04
EFF	.292	.176	.173	.410	.163	.081	.286	.502	1.000	.210	.018	.250	.362	.176	.224	.268	.238	.256	.008
WF	.319	.276	.368	.282	.289	.281	-.03	.035	.210	1.000	.426	.232	.280	.328	.252	.098	.111	.168	.011
SPE	.185	.328	.352	.232	.260	.238	.111	.056	.018	.426	1.000	.397	.195	.322	.227	.149	.235	.121	.051
GL	.269	.322	.374	.322	.130	.170	.151	.249	.250	.232	.397	1.000	.410	.286	.366	.213	.333	.258	.156
SUP	.294	.278	.186	.398	.257	.214	.230	.216	.362	.280	.195	.410	1.000	.450	.409	.371	.371	.409	.204
ENV	.274	.266	.241	.347	.251	.288	.152	.066	.176	.328	.322	.286	.450	1.000	.454	.295	.326	.217	.126
TRN	.243	.256	.222	.305	.230	.247	.227	.076	.224	.252	.227	.366	.409	.454	1.000	.343	.308	.367	.074
APR	.271	.223	.089	.294	.305	.299	.175	.066	.268	.098	.149	.213	.371	.295	.343	1.000	.469	.358	.190
VS	.246	.191	.108	.268	.204	.281	.222	.109	.238	.111	.235	.333	.371	.326	.308	.469	1.000	.478	.397
PE	.178	.233	.185	.323	.219	.220	.160	.154	.256	.168	.121	.258	.409	.217	.367	.358	.478	1.000	.341
SD	.079	.042	.000	.128	.106	.136	.042	-.04	.008	.011	.051	.156	.204	.126	.074	.190	.397	.341	1

a. Only cases for which WEP = SHG are used in the analysis phase.

Table 7.12 presents the correlations between these 19 variables for WSHG implementation. In the Table, where two predictor variables are very highly correlated (when value is 1), then they will be contributing shared information to the analysis. The values shows significant correlation among each variables, hence in case of WSHGs, **hypothesis H₄ (2) is accepted.**

Table 7.13 shows descriptive statistics that average mean score for the scale is 3.379 with a range of .761 (i.e. maximum minus minimum). The average of the item

variances is 1.632, with a minimum of 1.332 and a maximum of 1.993. These show the items in the scale have fairly comparable variances.

Table 7.13: Summary Item Statistics for WSHGs

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N
Item Means	3.379	2.959	3.720	.761	1.257	.052	19
Item Variances	1.632	1.332	1.993	.661	1.496	.037	19
Inter-Item Correlations	.244	-.043	.510	.553	-11.807	.014	19

The correlations between the items range from -0.043 to .510 and the ratio between the largest and the smallest correlations is .510/ -.043, or -11.807. The average correlation between the items is .244.

Table 7.14: ANOVA for WSHGs

	Sum of Squares	df	Mean Square	F	Sig
Between People	3814.095	439	8.688		
Within People					
Between Items	411.546	18	22.864	18.433	.000
Residual	9801.612	7902	1.240		
Total	10213.158	7920	1.290		
Total	14027.253	8359	1.678		

Grand Mean = 3.3788

ANOVA Table 7.14 shows that there is much difference between the two Mean Squares (8.688 and 22.864), resulting in a significant difference ($F(439, 18) = 18.433$; Sig. = 0.000, $p < .01$). Hence, the significance value is less than the threshold value .05 and indicates that $H_5(2)$ is **accepted**, leading to the conclusion that there were differences of opinions in empowerment through WSHGs.

7.2.2.1 Scree plot for WSHGs

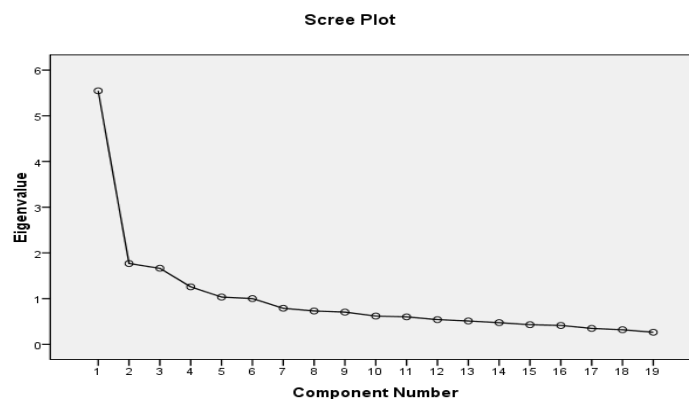


Figure 7.2 Scree plot for WSHGs

Here, the Scree Plot begins to level out after the second eigenvalue. The Eigenvalues indicates that the first eigenvalue accounts for 54.75% of the variation and the second eigenvalue accounts for 17%, third is 16%, fourth is 2%, fifth is 1.25% and sixth is 1% for a total of 92.00% of the total variation. The contributions from the remaining eigenvalues are negligible. Although the Number of factors box is initially set to 1, this analysis suggests that extracting 6 factors is appropriate.

7.2.2.2 Rotated Component matrix, communalities and variances for WSHGs

Table 7.15: Total Variance Explained^a for WSHGs

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	5.547	29.193	29.193
2	1.768	9.303	38.496
3	1.664	8.756	47.252
4	1.257	6.614	53.866
5	1.034	5.442	59.308
6	1.000	5.265	64.573

Extraction Method: Principal Component Analysis.

a. Only cases for which WEP = SHG are used in the analysis phase.

In this study all the values in the communalities (Table 7.15) are above .50, thus indicating that the variables provide a sufficient explanation for the factor solution. The communalities value shows factors in order of degree of importance.

From the total variance table as shown in Table 7.15, we get six extracted factors for the study which has eigenvalue is greater than 1. These explain 64.57% of variance for all the variables taken into account.

Factor 1 is the first and most important factor that accounts for 29.193% of total the variance. Out of 19 statements for empowerment check through WEP 11 variables/ statements load on to this namely, Resources availability, Training facilities, Economic empowerment, Matching expectations, Socio- psychological empowerment, WSHGs should go for long, Support, conducive environment, Transparency, Appropriation and Positive effect. The **factor 1 (13 variables) structure suggests that these variables contribute more impact towards womens' empowerment through WSHGs.**

Table 7.16: Rotated Component Matrix^{a,b} and communalities for WSHGs

	Component						Communalities
	1	2	3	4	5	6	Extraction
Resource_Available	.588	-.266	-.005	.031	.187	-.421	.629
Training_facilities	.631	-.368	-.052	.161	.269	.101	.644
Economic_Empowerment	.525	-.489	-.156	-.177	.268	.052	.644
Matching_Expectation	.689	-.157	.095	.127	.072	-.247	.591
Timely_and_Proper	.532	.026	-.317	.533	.012	-.049	.671
Problem_Solving	.520	.143	-.330	.535	-.011	.020	.687
Imp_Individual_Need	.404	-.047	.397	.446	-.091	.569	.853
Good_Image	.368	-.400	.680	-.026	.079	.080	.771
Effective	.494	-.140	.556	.002	-.211	-.273	.691
Well_Focused	.491	-.268	-.431	-.174	-.134	-.230	.600
Socio_Psych_Emp	.482	-.192	-.442	-.219	.054	.392	.669
Should_Go_Long	.586	-.078	.025	-.433	.071	.284	.623
Support	.659	.190	.141	-.192	-.248	-.074	.594
Environment	.594	.104	-.213	-.158	-.384	.035	.583
Transparant	.591	.164	-.054	-.159	-.429	.119	.602
Appropriation	.545	.406	.065	.132	-.107	-.144	.516
Value_of_Suggestions	.505	.508	.101	-.103	.178	.091	.650
Positive_effect	.554	.406	.158	-.121	.176	-.071	.547
Skill_Development	.262	.565	.010	-.131	.565	-.002	.704

Extraction Method: Principal Component Analysis.

a. 6 components extracted.

b. Only cases for which WEP = SHG are used in the analysis phase.

On the other hand **Factors 2 (Value of suggestions), 3 (Good image and Effective), 4 (Timeliness and proper, Problem solving), 5 (Skill Development) and 6 (Importance to Individual need)** accounts for considerably less variance (29.193% compared to 9.303%, 8.756%, 6.614%, 5.442% and 5.265%). towards empowerment implementation through WSHGs.

7.2.3 Analysis and interpretation for Swavalamban responses

Hypothesis testing (H₄₍₃₎): There is significant relationship among the empowerment dimensions for WSHGs in respondents' perspectives in Hadoti region.

Hypothesis testing (H₅₍₃₎): There is significant difference among respondents' perspectives and implementation of WSHGs.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.856	.857	19

Table 7.17 shows the Cronbach's Alpha value .856 for all 19 items which shows that the data collected for all parameters was reliable. The value be regarded as quite large and indicates that 19 items scale is reliable.

Table 7.18: KMO and Bartlett's Test^a for Swavalamban scheme

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.773
Bartlett's Test of Sphericity	Approx. Chi-Square	1.174E3
	Df	171
	Sig.	.000

a. Only cases for which WEP = SWLBM are used in the analysis phase. The KMO and Bartlett results found significant with the .773 value which validates the sample and allows for carrying it for further.

Table 7.19: Descriptive Statistics^a for Swavalamban scheme

Variables	Mean	Std. Deviation	Analysis N
Resource_Available	3.9350	1.00290	200
Training_facilities	3.6600	1.21316	200
Economic_Empowerme	3.5500	1.20614	200
Matching_Expectation	3.6400	1.27220	200
Timely_and_Proper	3.7500	1.19778	200
Problem_Solving	3.6950	1.20800	200
Imp_Individual_Need	3.6250	1.21729	200
Good_Image	3.4300	1.32054	200
Effective	3.4800	1.42116	200
Well_Focused	3.5200	1.31844	200
Socio_Psych_Emp	3.6450	1.23149	200
Should_Go_Long	3.4100	1.31932	200
Support	3.6200	1.17580	200
Environment	3.8450	1.07084	200
Transparant	3.6650	1.24520	200
Appropriation	3.7050	1.20634	200
Value_of_Suggestions	3.5850	1.28101	200
Positive_effect	3.7550	1.20091	200
Skill_Development	3.7200	1.24068	200

a. Only cases for which WEP = SWLBM are used in the analysis phase.

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N
Item Means	3.6439	3.41	3.935	0.525	1.15395	0.047	19
Inter-Item Correlations	0.298	-0.017	0.567	0.584	-33.3529	0.013	19

Table 7.20 shows descriptive statistics that average mean score for the scale is 3.644 with a range of .525 (i.e. maximum minus minimum) and variance is 0.047 show that items in the scale have fairly comparable variances.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	1	0.337	0.266	0.379	0.325	0.382	0.178	0.033	0.279	0.174	0.286	0.18	0.158	0.257	0.184	0.283	0.116	0.233	0.151
2	0.337	1	0.269	0.067	0.131	0.258	0.318	0.045	0.092	0.036	0.343	0.235	0.201	0.122	0.16	0.158	0.161	0.081	0.22
3	0.266	0.269	1	0.369	0.308	0.198	0.151	0.248	0.229	0.284	0.278	0.246	0.176	0.288	0.153	0.278	0.236	0.288	0.157
4	0.379	0.067	0.369	1	0.538	0.294	0.123	0.26	0.491	0.394	0.287	0.151	0.123	0.298	0.276	0.147	0.216	0.333	0.213
5	0.325	0.131	0.308	0.538	1	0.374	0.142	0.145	0.319	0.465	0.318	0.231	0.264	0.318	0.26	0.321	0.233	0.293	0.243
6	0.382	0.258	0.198	0.294	0.374	1	0.383	0.193	0.264	0.375	0.248	0.167	0.095	0.262	0.299	0.207	0.259	0.187	0.335
7	0.178	0.318	0.151	0.123	0.142	0.383	1	0.463	0.195	0.132	0.192	0.356	0.335	0.102	0.288	0.304	0.193	0.219	0.24
8	0.033	0.045	0.248	0.26	0.145	0.193	0.463	1	0.382	0.183	-0.2	0.218	0.222	0.108	0.103	0.159	0.139	0.149	-0.2
9	0.279	0.092	0.229	0.491	0.319	0.264	0.195	0.382	1	0.435	0.152	0.09	0.155	0.145	0.208	0.147	0.179	0.246	0.228
10	0.174	0.036	0.284	0.394	0.465	0.375	0.132	0.183	0.435	1	0.353	0.099	0.222	0.178	0.202	0.182	0.265	0.265	0.326
11	0.286	0.343	0.278	0.287	0.318	0.248	0.192	-0.2	0.152	0.353	1	0.464	0.257	0.293	0.342	0.254	0.234	0.291	0.329
12	0.18	0.235	0.246	0.151	0.231	0.167	0.356	0.218	0.09	0.099	0.464	1	0.567	0.248	0.212	0.319	0.223	0.248	0.166
13	0.158	0.201	0.176	0.123	0.264	0.095	0.335	0.222	0.155	0.222	0.257	0.567	1	0.28	0.191	0.395	0.192	0.154	0.14
14	0.257	0.122	0.288	0.298	0.318	0.262	0.102	0.108	0.145	0.178	0.293	0.248	0.28	1	0.421	0.233	0.184	0.197	0.145
15	0.184	0.16	0.153	0.276	0.26	0.299	0.288	0.103	0.208	0.202	0.342	0.212	0.191	0.421	1	0.436	0.174	0.224	0.346
16	0.283	0.158	0.278	0.147	0.321	0.207	0.304	0.159	0.147	0.182	0.254	0.319	0.395	0.233	0.436	1	0.356	0.217	0.159
17	0.116	0.161	0.236	0.216	0.233	0.259	0.193	0.139	0.179	0.265	0.234	0.223	0.192	0.184	0.174	0.356	1	0.437	0.274
18	0.233	0.081	0.288	0.333	0.293	0.187	0.219	0.149	0.246	0.265	0.291	0.248	0.154	0.197	0.224	0.217	0.437	1	0.45
19	0.151	0.22	0.157	0.213	0.243	0.335	0.24	-0.2	0.228	0.326	0.329	0.166	0.14	0.145	0.346	0.159	0.274	0.45	1

a. Only cases for which WEP = SWLBM are used in the analysis phase.

The correlations between the items range from -0.017 to .567 and the ratio between the largest and the smallest correlations is .567/ -.017, or -33.353.

The average correlation between the items is .298. Table 7.21 presents the correlations between these 19 variables for WSHG implementation. Hence, in case of WSHGs, **hypothesis H₄ (2) is accepted.**

Table 7.22: ANOVA for Swavalamban scheme

	Sum of Squares	Df	Mean Square	F	Sig
Between People	1600.945	199	8.045		
Within People Between Items	63.506	18	3.528	3.053	.000
Residual	4138.810	3582	1.155		
Total	4202.316	3600	1.167		
Total	5803.261	3799	1.528		

Grand Mean = 3.6439

ANOVA Table 7.22 shows that there is difference between the two Mean Squares (8.045 and 3.528), resulting in a significant difference ($F(199, 18) = 3.053$; Sig. = 0.000, $p < .01$). This means alternative hypothesis. Hence, the significance value is less than the threshold value .05 and indicates that $H_5(3)$ is **accepted**, leading to the conclusion that there were differences of opinions in empowerment through Swavalamban scheme.

7.2.3.1 Scree plot for Swavalamban Scheme

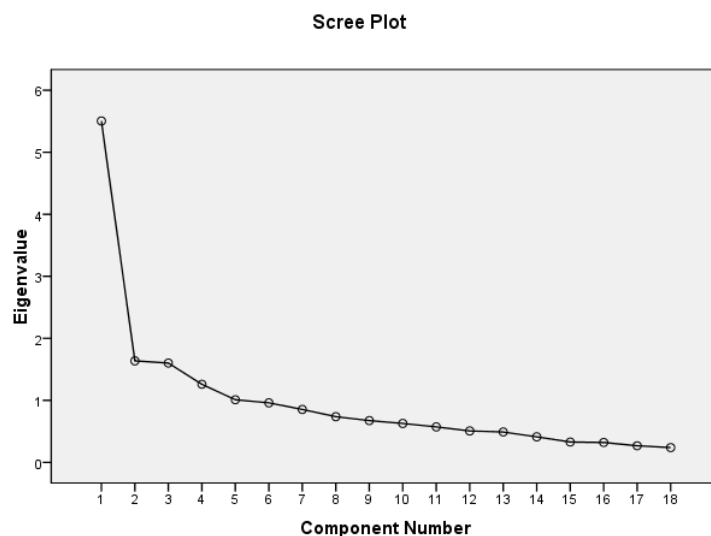


Figure 7.3 Scree plot for Swavalamban scheme

Here, the Scree Plot begins to level out after the second eigenvalue. The Eigenvalues indicates that the first eigenvalue accounts for 55.75% of the variation and the second eigenvalue accounts for 17.25%, third is 17%, fourth is 3.25%, fifth is 1.25% and sixth is 1% for a total of 95.50% of the total variation. The contributions from the remaining eigenvalues are negligible. Although the Number of factors box is initially set to 1, this analysis suggests that extracting 6 factors is appropriate.

7.2.3.2 Rotated Component matrix, communalities and variances for Swavalamban Scheme

In this study all the values in the communalities (Table 7.23) are above .50, thus indicating that the variables provide a sufficient explanation for the factor solution.

Table 7.23: Rotated Component Matrix^{a,b} and Communalities for Swavalamban Scheme

	Component						Communalities
	1	2	3	4	5	6	Extraction
Resource_Available	0.66	0.005	-0.064	-0.511	-0.168	-0.102	0.74
Training_facilities	0.63	-0.095	0.535	0.292	-0.184	-0.228	0.832
Economic_Empowerment	-0.311	0.135	-0.115	0.132	0.682	0.24	0.659
Matching_Expectation	0.662	0.256	-0.131	0.189	-0.226	0.453	0.845
Timely_and_Proper	0.621	0.415	-0.051	0.089	-0.202	-0.193	0.714
Problem_Solving	0.553	0.52	-0.111	-0.297	0.009	0.106	0.579
Imp_Individual_Need	0.435	0.485	-0.004	-0.44	0.097	-0.021	0.816
Good_Image	0.615	0.151	-0.101	-0.28	-0.141	0.046	0.638
Effective	0.643	-0.326	0.269	-0.126	-0.147	0.56	0.593
Well_Focused	0.146	0.484	0.484	-0.154	0.116	-0.087	0.684
Socio_Psych_Emp	0.305	0.601	0.324	0.024	0.309	0.322	0.687
Should_Go_Long	0.54	-0.275	0.031	-0.272	0.329	0.255	0.853
Support	0.481	0.54	-0.275	0.031	-0.272	0.329	0.771
Environment	0.421	0.54	-0.275	0.031	-0.272	0.329	0.646
Transparant	0.42	0.481	-0.095	0.04	0.035	0.666	0.717
Appropriation	0.653	0.421	0.187	0.418	0.35	0.355	0.544
Value_of_Suggestions	0.553	0.42	0.144	0.64	0.29	-0.076	0.722
Positive_effect	0.698	0.083	-0.164	-0.03	0.046	0.167	0.752
Skill_Development	0.465	-0.176	-0.489	-0.018	-0.186	0.132	0.839

Extraction Method: Principal Component Analysis.

a. 6 components extracted.

b. Only cases for which WEP = Swavalamban are used in the analysis phase.

Table 7.24: Total Variance Explained^a for Swavalamban scheme

Compo nent	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.388	28.355	28.355	2.760	14.525	14.525
2	1.702	8.955	37.311	2.110	11.104	25.629
3	1.433	7.542	44.852	2.004	10.547	36.176
4	1.212	6.378	51.230	1.744	9.177	45.353
5	1.193	6.277	57.508	1.743	9.174	54.527
6	1.047	5.508	63.016	1.613	8.488	63.016

Extraction Method: Principal Component Analysis.

From the total variance table as shown in Table 7.24, we get six extracted factors for the study which has eigenvalue is greater than 1. These explain 63.05% of variance for all the variables taken into account.

Factor 1 is the first and most important factor that accounts for 14.53% of total the variance. Out of 19 statements for empowerment check through WEP 11 variables/ statements load on to this namely, Resources availability, Training facilities, Matching expectations, Timeliness and proper, Problem solving, Good image, effective, Swavalamban scheme should go for long, Appropriation, Positive effect and skill development. **Factor 1 (11 variables) structure suggests that these variables contribute more impact towards womens' empowerment through Swavalamban scheme.**

On the other hand **Factors 2 (Importance to individual need, Socio-psychological empowerment, Support from officials and conducive environment), 3 (Well focused), 4 (Suggestions), 5 (Economic environment) and 6 (Transparency)** accounts for considerably less variance (14.53% compared to 11.104%, 10.547%, 9.177%, 9.174% and 8.488%). towards empowerment implementation through WSHGs.

7.2.4 Analysis and interpretation for Kaleva responses

Analysis and discussion was conducted to achieve one of the study objectives on implementation of Kaleva scheme.

Hypothesis testing (H_{4 (4)}): There is significant relationship among the empowerment dimensions for Kaleva scheme in respondents' perspectives in Hadoti region.

Hypothesis testing (H_{5 (4)}): There is significant difference among respondents' perspectives and implementation of Kaleva scheme.

Table 7.25: Reliability Statistics for Kaleva Scheme		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.861	.863	18

Table 7.25 shows the Cronbach's Alpha value .861 for all 18 items which shows that the data collected for all parameters was reliable. The value be regarded as quite large and indicates that 19 items scale is reliable.

Table 7.26: KMO and Bartlett's Test^a for Kaleva Scheme

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.801
Bartlett's Test of Sphericity Approx. Chi-Square	1.209E3
Df	153
Sig.	.000

a. Only cases for which WEP = KALEWA are used in the analysis phase.

The KMO and Bartlett results found significant with the .801 value which validates the sample and allows for carrying it for further.

Table 7.27: Summary Item Statistics for Kaleva Scheme

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.168	3.910	4.430	.520	1.133	.018	18
Inter-Item Correlations	.259	.051	.578	.528	11.355	.013	18

Table 7.28: Descriptive Statistics^a for Kaleva Scheme

	Mean	Std. Deviation	Analysis N
Resource_Available	4.1450	.99444	200
Training_facilities	4.0500	1.04063	200
Economic_Empowerment	4.0250	1.05829	200
Matching_Expectation	4.1500	1.07857	200
Timely_and_Proper	4.4300	1.01005	200
Problem_Solving	4.2100	1.19290	200
Imp_Individual_Need	4.3800	1.09158	200
Good_Image	4.1150	1.21207	200
Effective	4.1800	1.12870	200
Well_Focused	4.2300	1.02585	200
Socio_Psych_Emp	4.2400	1.06681	200
Should_Go_Long	4.2250	.98449	200
Support	4.2800	1.01823	200
Environment	4.2000	1.13421	200
Transparant	4.2250	1.09102	200
Appropriation	4.0700	1.18834	200
Value_of_Suggestions	3.9100	1.21626	200
Positive_effect	3.9550	1.11318	200

a. Only cases for which WEP = KALEWA are used in the analysis phase.

Table 7.27 shows descriptive statistics that average mean score for the scale is 4.168 which is quite large, with a range of .520 (i.e. maximum minus minimum) and variance is 0.018 show that items in the scale have fairly comparable variances. The correlations between the items range from 0.051 to .578 and the ratio between the largest and the smallest correlations is .578/ .051, or 11.355. The average correlation between the items is .259.

Table 7.29 presents the correlations between these 18 variables for implementation of Kaleva scheme. Hence, in case of Kaleva scheme, **hypothesis H₄(4) is accepted.**

Table 7.29: Correlation matrix for Kaleva Scheme

		RA	TF	EE	ME	TP	PS	IIN	GIS	EFF	WF	SFE	SGL	SUP	ENV	TRN	APP	VS	PE
Correlation	RA	1.00	.20	.250	.190	.293	.317	.301	.270	.241	.307	.152	.131	.292	.366	.192	.127	.327	.124
	TF	.21	1.00	.437	.163	.199	.311	.231	.195	.069	.088	.229	.224	.214	.290	.260	.135	.158	.132
	EE	.25	.437	1.000	.389	.366	.215	.218	.158	.118	.208	.186	.226	.157	.352	.126	.075	.072	.073
	ME	.19	.163	.389	1.000	.351	.354	.203	.121	.085	.309	.327	.451	.346	.353	.309	.215	.137	.173
	TP	.29	.199	.366	.351	1.000	.567	.448	.333	.240	.438	.389	.322	.317	.319	.240	.188	.281	.236
	PS	.32	.311	.215	.354	.567	1.000	.567	.372	.241	.350	.276	.259	.278	.333	.238	.170	.252	.261
	IIN	.30	.231	.218	.203	.448	.567	1.000	.537	.258	.339	.284	.229	.198	.275	.202	.239	.234	.258
	GIS	.27	.195	.158	.121	.333	.372	.537	1.000	.558	.363	.196	.231	.222	.210	.227	.169	.188	.119
	EFF	.24	.069	.118	.085	.240	.241	.258	.558	1.000	.376	.135	.131	.218	.113	.195	.189	.111	.178
	WF	.31	.088	.208	.309	.438	.350	.339	.363	.376	1.000	.408	.247	.299	.379	.286	.172	.137	.216
	SPE	.15	.229	.186	.327	.389	.276	.284	.196	.135	.408	1.000	.566	.391	.317	.385	.454	.241	.276
	GL	.13	.224	.25	.451	.322	.259	.229	.231	.131	.247	.566	1.000	.578	.261	.294	.330	.114	.184
	SUP	.29	.214	.16	.346	.317	.278	.198	.222	.218	.299	.391	.578	1.000	.443	.463	.241	.195	.122
	ENV	.37	.290	.35	.353	.319	.333	.275	.210	.113	.379	.317	.261	.443	1.000	.325	.086	.097	.051
	TRN	.19	.260	.13	.309	.240	.238	.202	.227	.195	.286	.385	.294	.463	.325	1.000	.309	.167	.091
	APR	.13	.135	.08	.215	.188	.170	.239	.169	.189	.172	.454	.330	.241	.086	.309	1.000	.321	.538
	VS	.33	.158	.07	.137	.281	.252	.234	.188	.111	.137	.241	.114	.195	.097	.167	.321	1.000	.402
	PE	.12	.132	.07	.173	.236	.261	.258	.119	.178	.216	.276	.184	.122	.051	.091	.538	.402	1.000

a. Only cases for which WEP = KALEWA are used in the analysis phase.

Table 7.30: ANOVA for Kaleva scheme

		Sum of Squares	df	Mean Square	F	Sig
Between People		1274.773	199	6.406		
Within People	Between Items	60.832	17	3.578	4.020	.000
	Residual	3011.057	3383	.890		
	Total	3071.889	3400	.903		
Total		4346.662	3599	1.208		
Grand Mean = 4.1678						

ANOVA Table 7.30 shows that there is slight difference between the two Mean Squares (6.406 and 3.578), resulting in a significant difference (F (199, 17) = 4.020;

Sig. = 0.000, $p < .01$). This means alternative hypothesis. Hence, the significance value is less than the threshold value .05 and indicates that $H_{5(4)}$ is **accepted**, leading to the conclusion that there were differences of opinions in empowerment in health aspects through Kaleva scheme.

7.2.4.1 Scree plot for Kaleva Scheme

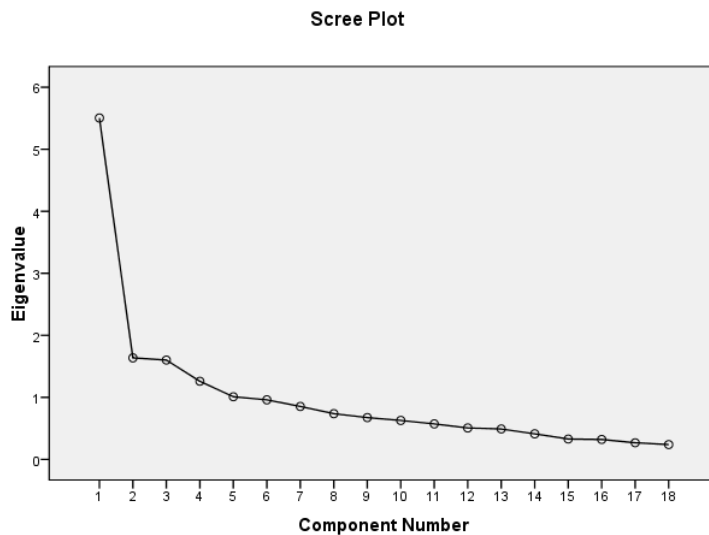


Figure 7.4 Scree plot for Kaleva scheme

Here, the Scree Plot begins to level out after the second eigenvalue. The Eigenvalues indicates that the first eigenvalue accounts for 56% of the variation and the second eigenvalue accounts for 17.50%, third is 17%, fourth is 3%, fifth is 1% for a total of 94% of the total variation. The contributions from the remaining eigenvalues are negligible. Although the Number of factors box is initially set to 1, this analysis suggests that extracting 5 factors is appropriate.

7.2.4.2 Rotated Component matrix, communalities and variances for Kaleva Scheme

In this study all the values in the communalities (Table 7.31) are above .50, thus indicating that the variables provide a sufficient explanation for the factor solution. From the total variance table as shown in Table 7.31, we get six extracted factors for the study which has eigenvalue is greater than 1. These explain 61.174% of variance for all the variables taken into account.

	Component					Communalities
	1	2	3	4	5	Extraction
RA	.505	.213	-.195	.145	.493	.603
TF	.440	-.129	-.222	.437	.237	.507
EE	.455	-.146	-.416	.428	-.099	.595
ME	.564	-.366	-.116	.083	-.277	.549
TP	.682	.135	-.115	.132	-.311	.611
PS	.662	.256	-.131	.189	-.226	.608
IIN	.621	.415	-.051	.089	-.202	.609
GIS	.553	.520	-.111	-.297	.009	.677
EFF	.435	.485	-.004	-.440	.097	.627
WF	.615	.151	-.101	-.280	-.141	.509
SPE	.643	-.326	.269	-.126	-.147	.630
GL	.601	-.457	.112	-.208	-.196	.664
SUP	.619	-.368	-.033	-.308	.255	.679
ENV	.013	-.211	-.397	.576	.199	.574
TRN	.540	-.275	.031	-.272	.329	.550
APR	.481	-.095	.666	.035	.040	.687
VS	.355	.187	.418	.350	.421	.635
PE	.420	.144	.640	.290	-.076	.696

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

b. Only cases for which WEP = KALEWA are used in the analysis phase.

Table 7.32: Total Variance Explained^a for Kaleva Scheme

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	5.504	30.579	30.579
2	1.637	9.093	39.672
3	1.601	8.897	48.569
4	1.259	6.996	55.565
5	1.010	5.609	61.174

Extraction Method: Principal Component Analysis.

a. Only cases for which WEP = KALEWA are used in the analysis phase.

Factor 1 is the first and most important factor that accounts for 30.58% of total the variance. Out of 18 statements for empowerment check through WEP 13 variables/ statements load on to this namely, Resources availability, Consultation facilities,

economic empowerment, Matching expectations, Timeliness and proper, Problem solving by Kaleva officials, importance to individual need, Good image, Well focused, socio-psychological empowerment, Kaleva scheme should go for long, Support and transparency. **Factor 1 (13 variables) structure suggests that these variables contribute more impact towards womens' empowerment (in health aspects) through Kaleva scheme.**

On the other hand **Factors 2 (Effective), 3 (Appropriation and Positive effect), 4 (conducive environment) and 5 (value of Suggestions)** accounts for considerably less variance (30.579% compared to 9.093%, 8.897%, 6.996% and 5.609%) towards empowerment implementation through Kaleva scheme.

7.2.5 Analysis and interpretation for Protection Issues

Analysis and discussion was conducted to achieve one of the study objectives of implementation of womens' protection scheme.

Hypothesis testing (H_{4 (2)}): There is significant relationship among the empowerment dimensions for womens' protection schemes in respondents' perspectives in Hadoti region.

Hypothesis testing (H_{5 (2)}): There is significant difference among respondents' perspectives and implementation of womens' protection scheme.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.811	.811	18

Table 7.34 shows the Cronbach's Alpha value .861 for all 18 items which shows that the data collected for all parameters was reliable. The value be regarded as quite large and indicates that 19 items scale is reliable.

Table 7.34: KMO and Bartlett's Test^a for Protection Issues

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.715
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.
	1.099E3
	153
	.000

a. Only cases for which WEP = PROT are used in the analysis phase. The KMO and Bartlett results found significant with the .801 value which validates the sample and allows for carrying it for further.

Table 7.35: Descriptive Statistics^a for Protection Issues

Variables	Mean	Std. Deviation	Analysis N
Resource_Available	3.6200	1.14110	200
Training_facilities	3.6650	1.24520	200
Economic_Empowerment	3.8000	1.19463	200
Matching_Expectation	3.9000	1.12977	200
Timely_and_Proper	3.9300	1.04430	200
Problem_Solving	3.6150	1.32876	200
Imp_Individual_Need	3.7600	1.34217	200
Good_Image	3.8850	1.19957	200
Effective	3.8000	1.29940	200
Well_Focused	3.8250	1.21315	200
Socio_Psych_Emp	3.8050	1.05952	200
Should_Go_Long	3.9950	.85946	200
Support	4.0250	1.01959	200
Environment	3.9350	1.10766	200
Transparant	3.9250	1.08409	200
Appropriation	4.0650	1.03252	200
Value_of_Suggestions	3.6150	1.14601	200
Positive_effect	3.8950	1.00949	200

a. Only cases for which WEP = PROT are used in the analysis phase.

Table 7.36: Correlation matrix for Protection Issues

	RA	TF	EE	ME	TP	PS	IIN	GIS	EFF	WF	SFE	SGL	SUP	ENV	TRN	APP	VS	PE
RA	1.000	.221	.084	.169	.180	.234	.101	.111	.223	.235	.150	.213	.133	.163	.038	.098	.084	.070
TF	.221	1.000	.590	.555	.218	.295	.213	.317	.194	.074	.076	.036	.232	.079	.339	.134	.156	.168
EE	.084	.590	1.000	.506	.210	.106	.114	.219	.220	.090	.064	.121	.322	.157	.295	.096	-.031	.183
ME	.169	.555	.506	1.000	.228	.225	.127	.333	.267	.145	.135	.160	.225	.139	.408	.044	.075	.110
TP	.180	.218	.210	.228	1.000	.368	.214	.146	.378	.256	.160	.100	.214	.331	.111	.340	-.018	.160
PS	.234	.295	.106	.225	.368	1.000	.666	.291	-.016	.048	.096	.126	.070	.167	.245	.179	.321	.007
IIN	.101	.213	.114	.127	.214	.666	1.000	.314	-.007	.162	.232	.104	.118	.186	.250	.113	.260	.041
GIS	.111	.317	.219	.333	.146	.291	.314	1.000	.456	.245	.192	.209	.171	.214	.384	.270	.070	.119
EFF	.223	.194	.220	.267	.378	-.016	-.007	.456	1.000	.625	.256	.103	.201	.358	.278	.328	-.143	.244
WF	.235	.074	.090	.145	.256	.048	.162	.245	.625	1.000	.372	.076	.272	.321	.215	.310	.016	.190
SFE	.150	.076	.064	.135	.160	.096	.232	.192	.256	.372	1.000	.391	.177	.220	.272	.159	.199	.258
SGL	.213	.036	.121	.160	.100	.126	.104	.209	.103	.076	.391	1.000	.367	.311	.161	.097	.013	.196
SUP	.133	.232	.322	.225	.214	.070	.118	.171	.201	.272	.177	.367	1.000	.371	.120	.123	.021	.183
ENV	.163	.079	.157	.139	.331	.167	.186	.214	.358	.321	.220	.311	.371	1.000	.247	.092	-.016	.061
TRN	.038	.339	.295	.408	.111	.245	.250	.384	.278	.215	.272	.161	.120	.247	1.000	.260	.248	.112
APP	.098	.134	.096	.044	.340	.179	.113	.270	.328	.310	.159	.097	.123	.092	.260	1.000	.127	.281
VS	.084	.156	-.031	.075	-.018	.321	.260	.070	-.143	.016	.199	.013	.021	-.016	.248	.127	1.000	.234
PE	.070	.168	.183	.110	.160	.007	.041	.119	.244	.190	.258	.196	.183	.061	.112	.281	.234	1.000

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.841	3.610	4.080	.470	1.130	.021	18
Inter-Item Correlations	.193	-.153	.671	.824	-4.385	.016	18

Table 7.37 shows descriptive statistics. Average mean score for the scale is 3.841 with a range of .470 (i.e. maximum minus minimum) and variance is 0.021 shows that items in the scale have fairly comparable variances. The correlations between the items range from -0.153 to .671 and the ratio between the largest and the smallest correlations is .671/ -.153, or -4.385. Average correlation between the items is .193.

Table 7.36 shows correlations among 18 variables for implementation of womens' protection scheme in Hadoti region. The values shows significant correlation among each variables, hence in case of womens' protection schemes, **hypothesis H₄ (5) is accepted.**

		Sum of Squares	df	Mean Square	F	Sig
Between People		1108.742	199	5.572		
Within People	Between Items	69.852	17	4.109	3.908	.000
	Residual	3557.203	3383	1.051		
	Total	3627.056	3400	1.067		
Total		4735.797	3599	1.316		
Grand Mean = 3.8408						

ANOVA Table 7.38 shows the slight difference between two Mean Squares (5.572 and 4.109), resulting in a significant difference (F (199, 17) = 3.908; Sig. = 0.000, p < .01). Hence, the significance value is less than the threshold value .05 and indicates that hypothesis **H₅ (5) is accepted**, leading to the conclusion that there were differences of opinions in empowerment in safety aspects through womens' protection schemes scheme.

7.2.5.1 Scree plot for Protection Scheme

Here, the Scree Plot begins to level out after the second eigenvalue. The Eigenvalues indicates that the first eigenvalue accounts for 46% of the variation and the second eigenvalue accounts for 19.50%, third is 17%, fourth is 3.50%, fifth is 2.50% and sixth is 1%, for a total of 89% of the total variation.

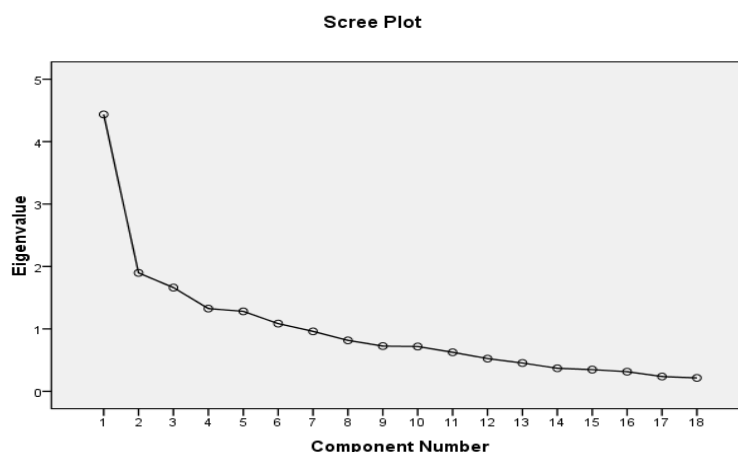


Figure 7.5: Scree plot for Protection schemes

The contributions from the remaining eigenvalues are negligible. Although the Number of factors box is initially set to 1, this analysis suggests that extracting six factors is appropriate.

7.2.5.2 Rotated Component matrix, communalities and variances for Protection Schemes

Table 7.39: Rotated Component Matrix^{a,b} and Communalities for Protection Issues

	Component						Communalities
	1	2	3	4	5	6	Extraction
Resource_Available	.342	-.047	.099	.131	-.211	.369	.327
Training_facilities	.574	.395	-.480	-.050	.066	.157	.748
Economic_Empowerment	.520	.168	-.619	.101	.055	.124	.711
Matching_Expectation	.581	.245	-.500	.044	.036	-.087	.659
Timely_and_Proper	.531	-.100	.083	-.188	-.383	.421	.659
Problem_Solving	.480	.593	.375	-.046	-.329	.106	.845
Imp_Individual_Need	.458	.495	.436	.006	-.238	-.110	.714
Good_Image	.603	.059	-.023	-.196	-.019	-.416	.579
Effective	.605	-.542	-.118	-.351	-.076	-.115	.816
Well_Focused	.542	-.494	.175	-.246	-.036	-.086	.638
Socio_Psych_Emp	.479	-.204	.360	.239	.321	-.180	.593
Should_Go_Long	.403	-.176	.164	.671	.097	-.063	.684
Support	.487	-.206	-.128	.481	-.054	.160	.556
Environment	.508	-.288	.118	.284	-.349	-.143	.577
Transparant	.582	.196	-.056	-.120	.241	-.455	.659
Appropriation	.449	-.168	.217	-.448	.179	.233	.564
Value_of_Suggestions	.223	.403	.475	-.005	.457	.109	.659
Positive_effect	.372	-.169	.078	-.012	.597	.413	.701

Extraction Method: Principal Component Analysis.

a. 6 components extracted.

b. Only cases for which WEP = PROT are used in the analysis phase.

In this study, all the values in the communalities (Table 7.39) are above .50, indicates that the variables provide a sufficient explanation for the factor solution.

From the total variance Table 7.40, six extracted factors' eigenvalue, greater than 1. These explain 64.94% of variance for all the variables taken into account.

Table 7.40: Total Variance Explained^a for Protection Issues

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	4.435	24.639	24.639
2	1.898	10.542	35.182
3	1.662	9.234	44.416
4	1.326	7.366	51.782
5	1.282	7.123	58.904
6	1.085	6.030	64.934

Extraction Method: Principal Component Analysis.

a. Only cases for which WEP = PROT are used in the analysis phase.

Factor 1 is the first and most important factor that accounts for 24.69% of total the variance. Out of 18 statements for empowerment check through WEP 12 variables/ statements load on to this namely, Consultation facilities, economic empowerment, Matching expectations, Timeliness and proper, Good image, effective, Well focused, socio-psychological empowerment, conducive environment, transparency and appropriation. **The factor 1 (13 variables) structure suggests that these variables contribute more impact towards womens' empowerment (in safety and security aspects for women) through womens' protection schemes scheme.**

On the other hand **Factors 2 (Problem solving and importance to individual need), 3 (Value for suggestions), 4 (Should go for long), 5 (Positive effect) and 6 (Resources availability)** accounts for considerably less variance (24.639% compared to 10.542%, 9.234%, 7.366%, 7.123% and 6.030%) towards empowerment implementation through womens' protection schemes.

7.3 ANALYSIS FOR VARIABLES – CROSSTAB AND CHI SQUARE TESTS

From respondents' perspectives, analysis for all WEP was made based on questionnaires. The collected data from section III of the questionnaire was analysed for evaluating and hypothesis testing to achieve research objectives. Calculation was done with the help of SPSS and crosstab function to acquire Chi square values. The hypothesis is as follows-

Hypothesis testing (H₆) – There is significant association among respondents’ perspectives and empowerment variables for WEP implementation in Hadoti region.

7.3.1 Skill development in WEP (ICDS, WSHGs and Swavalamban scheme)

Hypothesis testing (H_{6 (1)}) – There is significant association among respondents’ perspectives that WEP viz., ICDS, WSHGs and Swavalamban helps to develop their skills in Hadoti region.

	WEP	ICDS	SHG	SWLBM	Total (%)
Skill_Development	1	15	45	11	71 (8.88)
	2	12	59	35	106 (13.25)
	3	14	28	18	60 (7.5)
	4	66	215	71	352 (44)
	5	53	93	65	211 (26.38)
Total		160	440	200	800

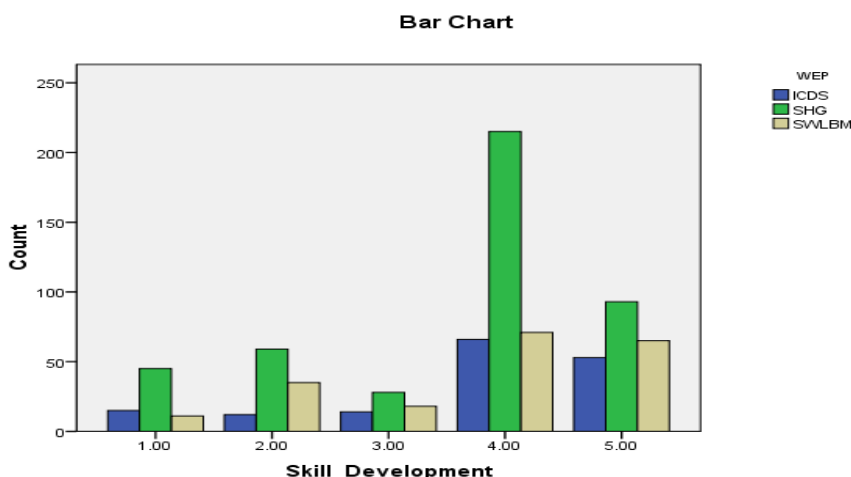


Figure 7.6: Skill development in WEPs

Data show with reference to crosstab calculation for all three WEP where women are participants. Majority of women (70%) responded on skill development parameter with positive attitude and they agreed (44%) and strongly agreed (26%) that WEP helps in developing their skills whereas, around 22% of the respondents disagreed.

They all feel that the WEP viz., ICDS, WSHG and Swavalamban are always been progressive in developing their skills. Women responded that they are now with developed skills in terms of managing activities, agricultural and related petty trades, started earning to make them economically empowered. Comparatively, it was found

that the WSHGs were more influential in empowering women than that of ICDS and Swavalamban scheme.

Table 7.42: Chi-Square Tests for skill development in WEPs						
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	28.048 ^a	8	.000	.000 ^b	.000	.001
Likelihood Ratio	28.984	8	.000	.000 ^b	.000	.001
Fisher's Exact Test	28.718			.000 ^b	.000	.001
N of Valid Cases	800					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.00.
b. Based on 10000 sampled tables with starting seed 2000000.

Chi-square values check whether two variables are independent and there is no specific trend within them. By comparing the expected and observed counts, we can see that the variable skill development does not make much difference from the others irrespective of each scheme where degree of freedom is $(5 - 1) \times (3 - 1) = 8$. (In the 5x3 crosstab)

Here, the test statistics is 28.040 and p-value is .000 ($p < .05$). Thus, we reject the null hypothesis and formed alternative research hypothesis is accepted. We do have significant evidence to show that the skill development variable in all the selected WEP is independent.

Calculated Chi square value (28.048) is more the tabulated value (15.51) at degree of freedom 8 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for WEP viz., ICDS, WSHG and Swavalamban scheme across all four cities. Thus the **hypothesis ($H_{6(1)}$) is accepted**. Based on Likert scale, responses shows that for all cities majority of beneficiaries (70%) were agree with the statement that WEP helps in developing their skills whereas, around 22% of the respondents disagreed.

7.3.2 Positive effect of WEP (ICDS, WSHGs, Swavalamban scheme, Kaleva and Protection schemes)

Hypothesis testing ($H_{6(2)}$) – There is significant association among respondents' perspectives that all five WEP has positive effect in bringing women s' empowerment in Hadoti region.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Positive_effect	1	18	10	1	26	9	64	5.33
	2	17	18	30	62	36	163	13.58
	3	12	14	17	29	12	84	7
	4	70	87	93	215	81	546	45.5
	5	43	71	59	108	62	343	28.58
Total		160	200	200	440	200	1200	100

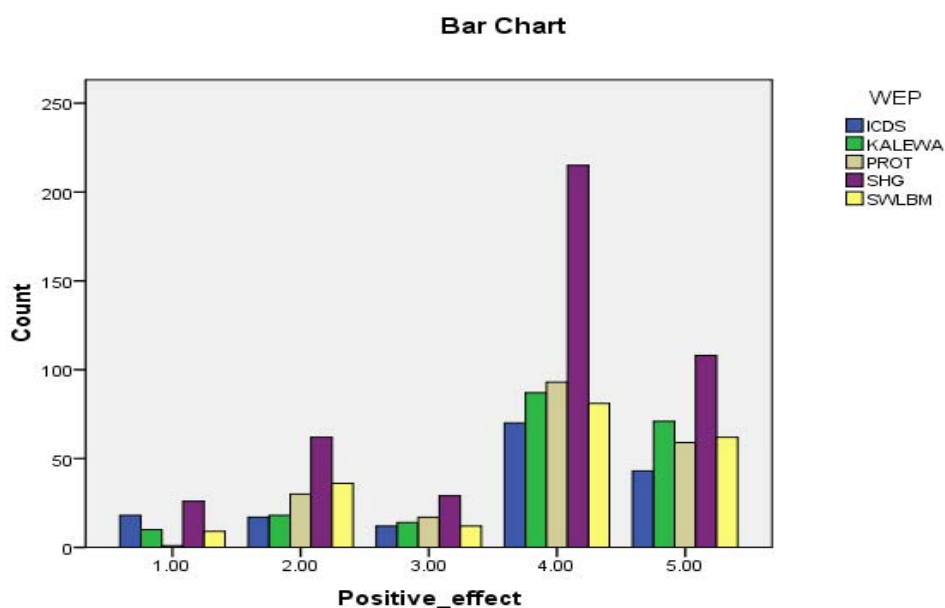


Figure 7.7: Positive effect of WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 74%) responded on positive effect parameter with positive attitude and they agreed (45.5%) and strongly agreed (28.58%) that WEP helps in bringing empowerment for rural women across all four cities.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	37.313 ^a	16	.002	.001 ^b	.001	.002
Likelihood Ratio	40.691	16	.001	.000 ^b	.000	.001
Fisher's Exact Test	39.067			.001 ^b	.000	.002
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.53.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (37.313) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.002 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries regarding bringing empowerment for rural women with positive effect across all four cities. Thus the **hypothesis (H_{6 (2)}) is accepted**. Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 74%) were agree with the statement that all the WEPs build positive effect in bringing womens' empowerment whereas, around 19% of the respondents disagreed.

7.3.3 Respondents' views on 'Value of Suggestions' in WEP (ICDS, WSHGs, Swavalamban scheme, Kaleva and Protection schemes)

Hypothesis testing (H_{6 (3)}) – There is significant association among respondents' perspectives that WEP officials give value to their suggestions.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Value of Suggestions	1	21	3	5	29	15	73	6.08
	2	22	40	41	64	37	204	17
	3	8	19	31	33	21	112	9.33
	4	71	48	72	190	70	451	37.58
	5	38	90	51	124	57	360	30
Total		160	200	200	440	200	1200	100

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 68%) responded with positive attitude on positive effect parameter with value of suggestions and they agreed (37.58%) and strongly agreed (30%) that WEP officials give values to their suggestions across all four cities.

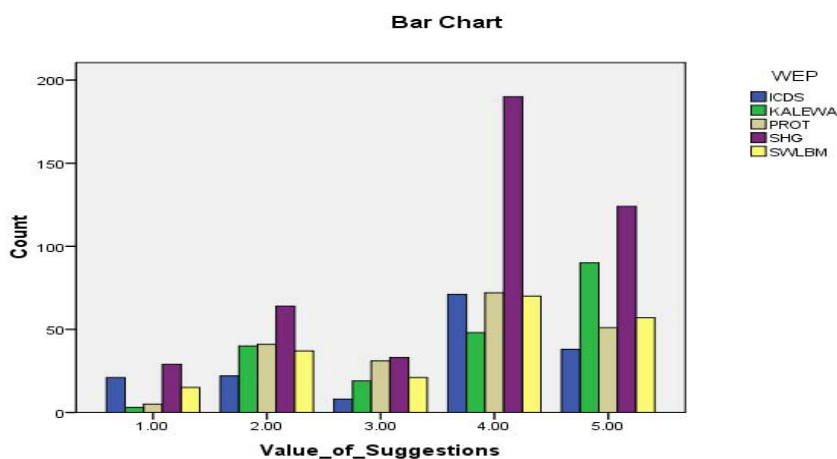


Figure 7.8 beneficiaries' value of suggestions in WEPs

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	78.592 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	78.326	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	76.799			.000 ^b	.000	.000
N of Valid Cases	1200					
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.73.						
b. Based on 10000 sampled tables with starting seed 2000000.						

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₃₎) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 68%) were agree with the statement that WEP officials give values to their suggestions whereas, around 23% of the respondents disagreed.

7.3.4 Appropriation of all the WEPs

Hypothesis testing (H₆₍₄₎) – There is significant association among respondents' perspectives that all the WEP activities are appropriated for empowerment purpose.

		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Appropriation	1	20	10	4	55	18	107	8.92
	2	18	23	22	61	22	146	12.17
	3	12	5	10	41	9	77	6.42
	4	71	67	85	191	103	517	43.08
	5	39	95	79	92	48	353	29.42
Total		160	200	200	440	200	1200	100

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 73%) responded on 'appropriation' parameter with positive attitude. They agreed (43.08%) and strongly agreed (29.42%) that WEP activities are running appropriately across all four cities.

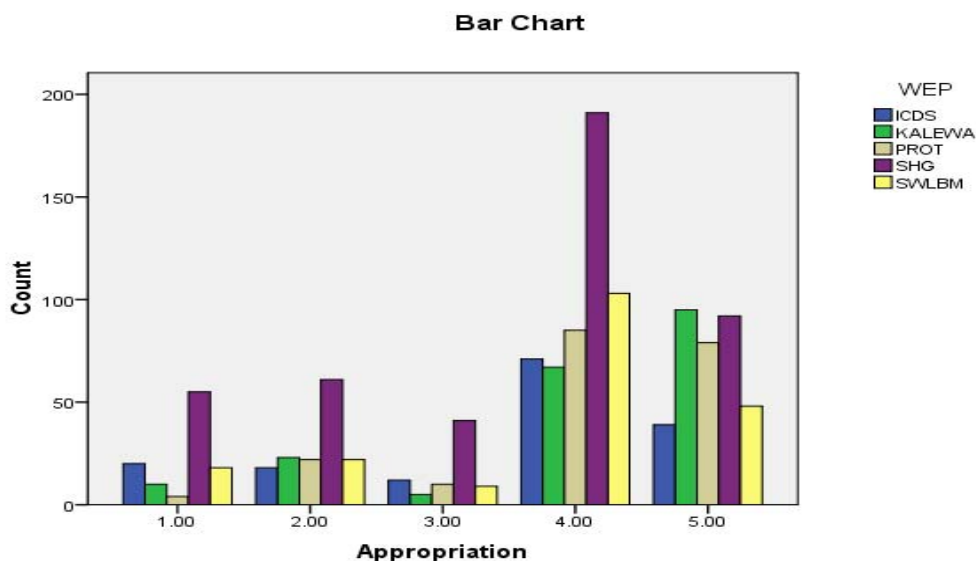


Figure 7.9: Appropriation of WEP activities

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	88.092 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	91.056	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	88.648			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.27.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (88.092) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis ($H_{6(4)}$) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 73%) were agree with the statement that WEP activities are running appropriately across all four cities whereas, around 21% of the respondents disagreed.

7.3.5 Transparency in WEP activities

Hypothesis testing ($H_{6(5)}$) – There is significant association among respondents' perspectives that WEP activities are transparent.

Count	WEP	ICDS	KALEWA	PROT	SHG	SWLBM	Total	%
Transparent	1	19	5	4	40	19	87	7.25
	2	23	22	26	59	24	154	12.83
	3	5	5	23	30	13	76	6.33
	4	73	59	75	221	93	521	43.42
	5	40	109	72	90	51	362	30.17
Total		160	200	200	440	200	1200	100

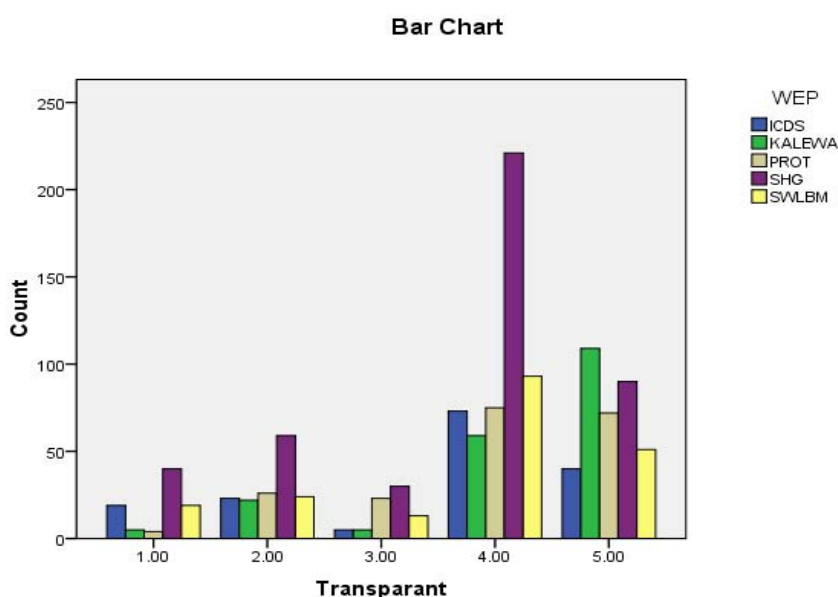


Figure 7.10 Transparency in WEP activities

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 74%) responded on parameter transparency with positive attitude. They agreed (43.42%) and strongly agreed (30.17%) that WEP activities are transparent across all four cities.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.129E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	112.541	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	110.175			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.13.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₅₎) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 74%) were agree with the statement that WEP activities are transparent whereas, around 20% of the respondents disagreed.

7.3.6 Environment of WEP

Hypothesis testing (H₆₍₆₎) – There is significant association among respondents’ perspectives that all WEP has conducive environment.

	WEP	ICDS	KALEWA	PROT	SHG	SWLBM	Total	%
Environment	1	18	5	12	26	9	70	5.83
	2	27	26	15	74	21	163	13.58
	3	12	4	12	59	15	102	8.5
	4	77	54	96	174	102	503	41.92
	5	26	111	65	107	53	362	30.17
Total		160	200	200	440	200	1200	100

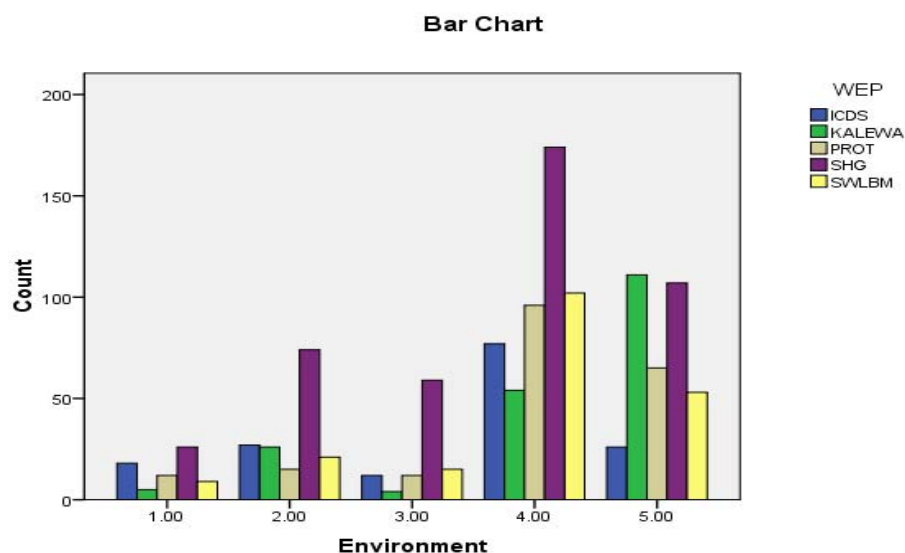


Figure 7.11 WEPs environment

Data show with reference to crosstab calculation for all five WEP that majority of respondents’ (around 80%) responded on environment parameter with positive

attitude. They agreed (41.92%) and strongly agreed (30.17%) WEP has conducive environment.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.258E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	123.899	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	121.341			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.33.
b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis ($H_6 (6)$ is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 80%) were agree with the statement that all the WEP has conducive environment whereas, around 19% of the respondents disagreed.

7.3.7 WEP officials support women respondents

Hypothesis testing ($H_6 (7)$) – There is significant association among respondents' perspectives that WEP officials support respondents.

	WEP							%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Support	1	22	6	7	52	14	101	8.42
	2	19	14	16	56	29	134	11.17
	3	20	5	11	36	19	91	7.58
	4	75	68	97	204	95	539	44.92
	5	24	107	69	92	43	335	27.92
Total		160	200	200	440	200	1200	100

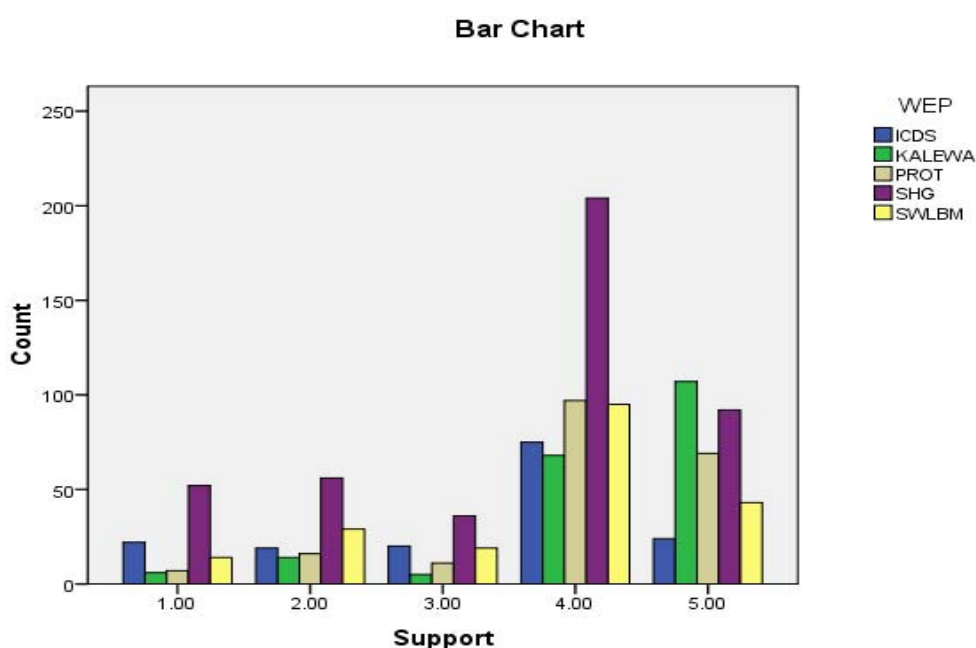


Figure 7.12: Support from WEPs to respondents

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 81%) responded on support parameter with positive attitude. They agreed (44.92%) and strongly agreed (27.92%) that that WEP officials support respondents across all four cities.

	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.236E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	121.264	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	118.844			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.13.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆ (7)) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 81%) were agree with the statement that WEP officials support respondents in bringing empowerment whereas, around 20% of the respondents disagreed.

7.3.8 Respondents' views on WEP should go for long

Hypothesis testing (H_{6 (8)}) – There is significant association among respondents' perspectives that WEP should go for long.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Should_Go_Long	1	9	5	1	43	29	87	7.25
	2	22	13	17	81	26	159	13.25
	3	22	10	17	56	15	120	10
	4	72	76	112	190	94	544	45.33
	5	35	96	53	70	36	290	24.17
Total		160	200	200	440	200	1200	100

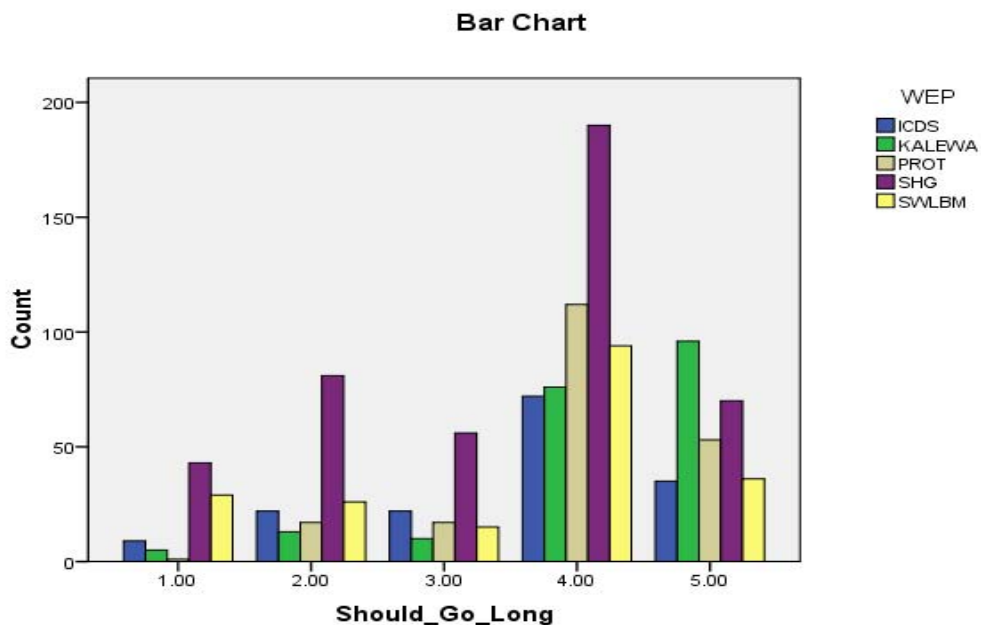


Figure 7.13: Respondents view on 'WEPs should go for long'

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (70.50%) responded with positive attitude on parameter 'WEP should go for long'. They agreed (45.33%) and strongly agreed (24.17%) that WEP should go for long.

	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.405E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	141.192	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	137.105			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.60.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₈₎) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (70.50%) were agree with the statement 'WEP should go for long' whereas, around 21% of the respondents disagreed.

7.3.9 Respondents' views on Socio- psychological empowerment through WEP

Hypothesis testing (H₆₍₉₎) – There is significant association among respondents' perspectives that they become socio-psychologically empowerment through WEP.

Count	WEP	ICDS	KALEWA	PROT	SHG	SWLBM	Total	%
Socio psychological Empowerment	1	29	10	9	58	19	125	10.42
	2	47	9	17	106	23	202	16.83
	3	27	8	30	53	16	134	11.17
	4	40	69	92	155	94	450	37.5
	5	17	104	52	68	48	289	24.08
Total		160	200	200	440	200	1200	100

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 61%) responded on 'socio- psychological empowerment' parameter with positive attitude. They agreed (37.5%) and strongly agreed (24.08%) that they become socio-psychologically empowerment through WEP across all four cities.

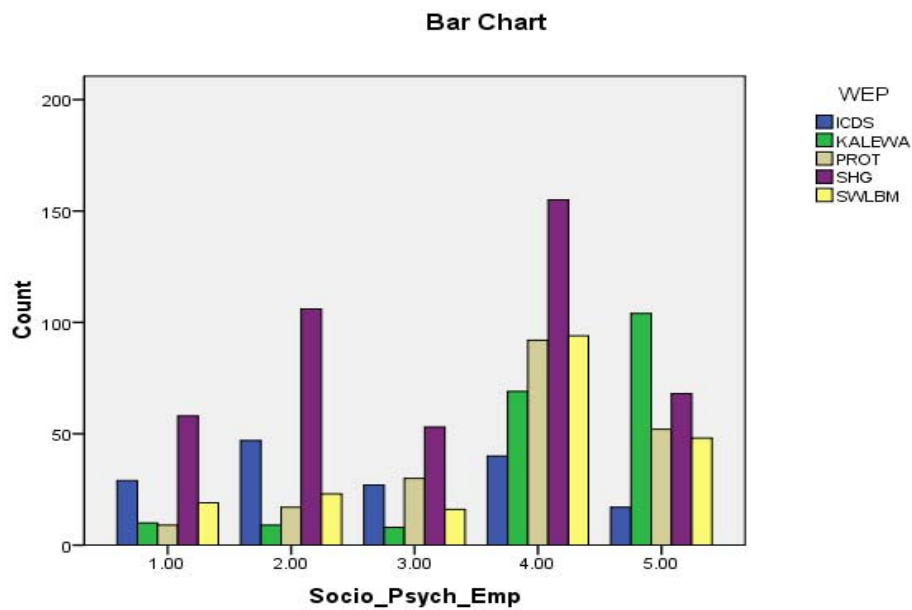


Figure 7.14: Socio- psychological empowerment through WEPs

	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	2.090E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	207.209	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	203.910			.000 ^b	.000	.000
N of Valid Cases	1200					
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.67.						
b. Based on 10000 sampled tables with starting seed 2000000.						

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₉₎) is accepted**. Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 68%) were agree with the statement that they become socio-psychologically empowerment through WEP whereas, around 27% of the respondents disagreed.

7.3.10 Respondents' views on WEP focus on its objectives

Hypothesis testing (H₆₍₁₀₎) – There is significant association among respondents' perspectives that WEP are well focused in its objectives.

	WEP	ICDS	KALEWA	PROT	SHG	SWLBM	Total	%
Well Focused	1	48	6	16	51	18	139	11.58
	2	57	16	21	102	40	236	19.67
	3	25	3	8	55	16	107	8.92
	4	20	76	92	164	72	424	35.33
	5	10	99	63	68	54	294	24.5
Total		160	200	200	440	200	1200	100

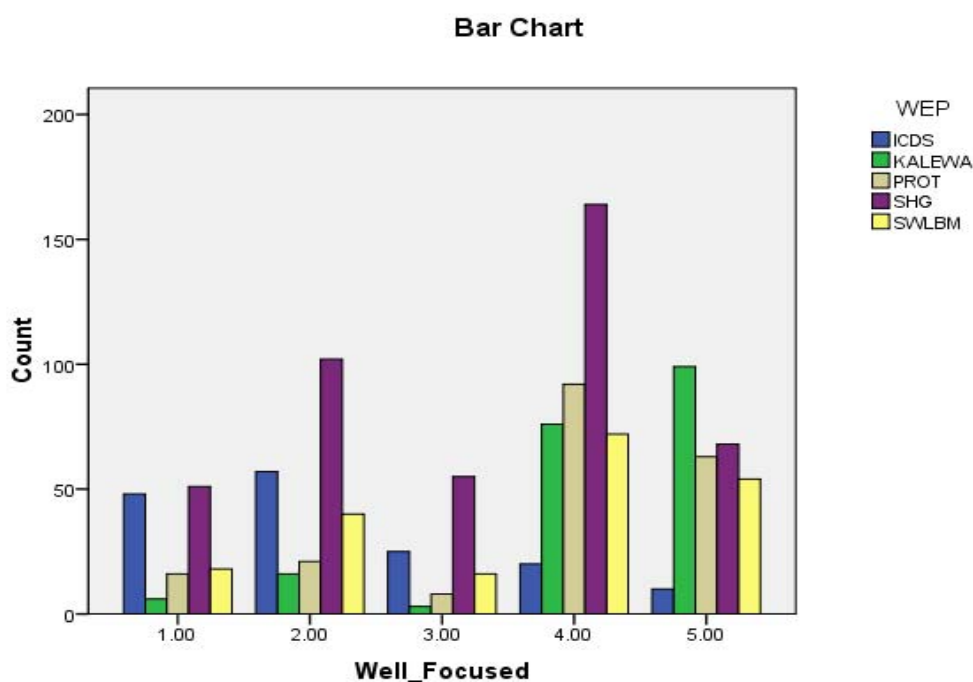


Figure 7.15: WEPs focus on activities

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 61%) responded on 'well focused' parameter with positive attitude. They agreed (35.33%) and strongly agreed (25.5%) that WEP are well focused to achieve objectives.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	2.641E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	269.660	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	264.899			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.27.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus, alternative hypothesis ($H_{6(10)}$) is accepted.

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 61%) were agree with the statement that WEP are well focused in achieving its objectives whereas, around 31% of the respondents disagreed. Major reasons for this disagreement was some conflicting issues like- conflicts among WEP officials to complete the tasks, sometimes matters related to money and distribution, unnecessary talks among programme participants in case of ICDS, WSHGs and Swavalamban were found.

In case of Kaleva and protection schemes, the major reason was found- unavailability of staff and responsible person to take care the matters. The second most important issue was long time duration in accomplishment of objective. Cumulatively, for both the schemes around half of the respondents' population (50% of the disagreed respondents) say either they have to wait for so many hours, sometimes for a week long to bring their matter into the notice of WEP officials or they need to take help from third party to resolve the problems.

7.3.11 Respondents' views on effectiveness of WEP

Hypothesis testing ($H_{6(11)}$) – There is significant association among respondents' perspectives that WEP are effective in bringing empowerment in Hadoti region.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Effective	1	51	6	14	47	25	143	11.92
	2	42	23	31	83	40	219	18.25
	3	13	7	15	64	10	109	9.08
	4	34	57	61	169	64	385	32.08
	5	20	107	79	77	61	344	28.67
Total		160	200	200	440	200	1200	100

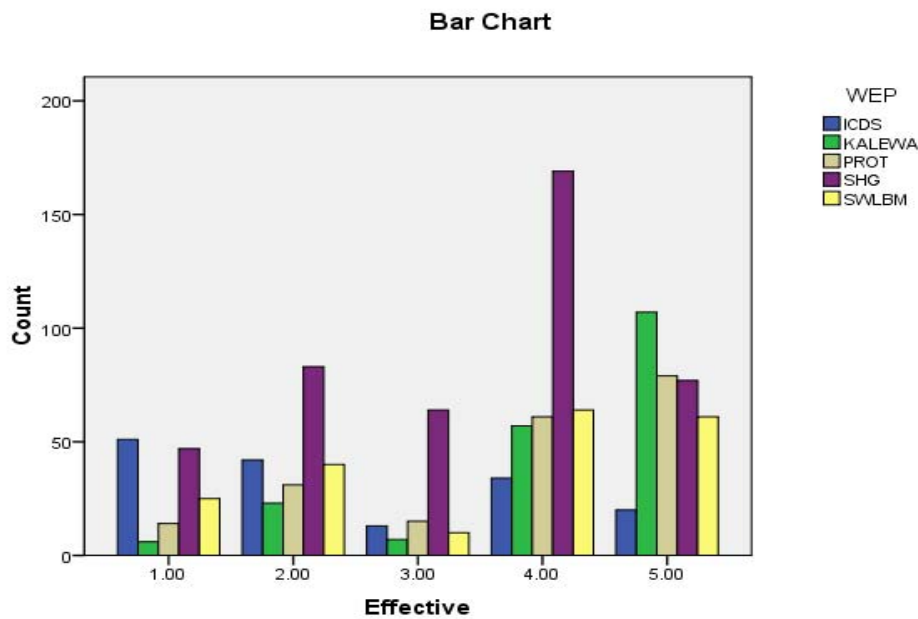


Figure 7.16: WEPs effectiveness

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 61%) responded on 'effectiveness' parameter with positive attitude. They agreed (32.08%) and strongly agreed (28.67%) that WEP are effective in bringing empowerment in Hadoti region.

	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	2.065E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	194.659	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	191.595			.000 ^b	.000	.000
N of Valid Cases	1200					
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.53.						
b. Based on 10000 sampled tables with starting seed 2000000.						

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H_{6 (11)}) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 61%) were agree with the statement that WEP are effective in bringing

empowerment in Hadoti region whereas, around 30% of the respondents disagreed. The disagreement is justifiable by respondents' with the ineffectiveness of WEP in terms of non-empowerment, legitimacy, dependence. They need improvements in WEP by WEP officials and coordinators.

7.3.12 Respondents' views on image of WEP

Hypothesis testing (H₆ (12)) – There is significant association among respondents' perspectives that all the WEP has good image in Hadoti region

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Good_Image	1	26	6	10	84	18	144	12
	2	38	29	26	113	49	255	21.25
	3	9	13	18	43	8	91	7.58
	4	51	40	69	137	79	376	31.33
	5	36	112	77	63	46	334	27.83
Total		160	200	200	440	200	1200	100

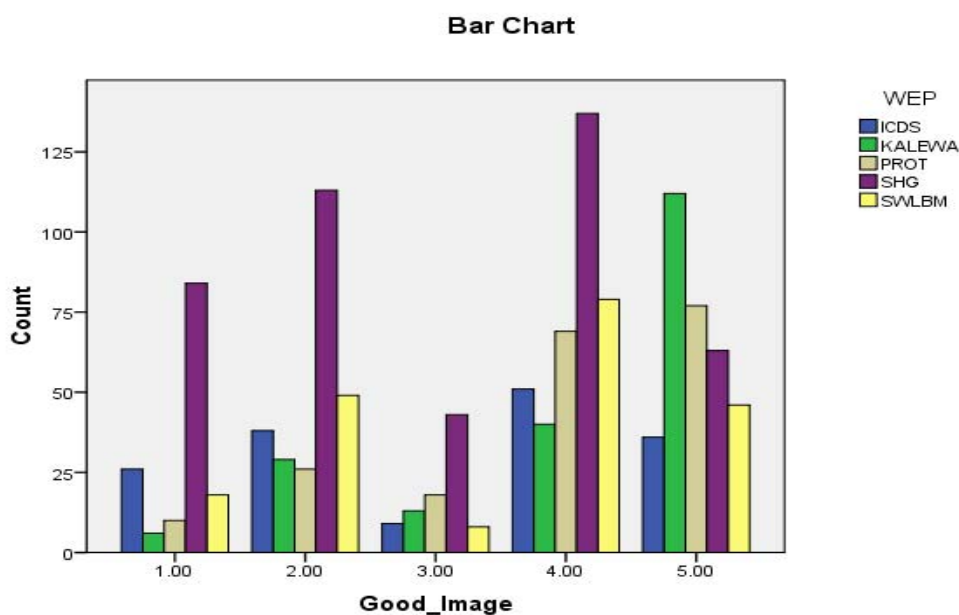


Figure 7.17: WEPs image in the society

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 59%) responded on parameter good image with positive attitude. They agreed (31.33%) and strongly agreed (27.83%) that WEP has good image in society. Notable here that 33% of the respondents denies to agree with the variable. Respondents' argues with reference to ICDS, that the materials distributed under ICDS viz., nutrients for child welfare, instruments etc. were not properly

managed sometimes and this brings dissatisfaction among various facilities come to get facilities from the programme. For women empowerment aspect, it was found that sometimes women were only treated as an agent for supplying ICDS items and their empowerment goes down.

With reference to WSHGs, loan defaulters, dropouts, disintegration of SHGs and the like image among society bring downs the women empowerment aspects.

With reference to Swavalamban scheme, improper training facilities, lack of specialisation of tasks, less concentration by trainer etc. were some of the negatives found while disagreement on women empowerment aspects.

With reference to Kaleva scheme, proper nutrition and care were most demanded by respondents. Respondents disagreed with the image of Kaleva scheme as they always tries to compare public hospitals facilities to the privately owned hospitals. They further argue for improvement in pre-natal and post-natal care. With reference to Protection schemes, only time factor was largely seen as a constraint while disagreement among respondents

Table 7.64: Chi-Square Tests for Good_Image * WEP						
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.785E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	179.049	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	176.182			.000 ^b	.000	.000
N of Valid Cases	1200					
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.13.						
b. Based on 10000 sampled tables with starting seed 2000000.						

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H_{6 (12)}) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 59%) were agree with the statement that all the WEP has good image in Hadoti region whereas, around 33% of the respondents disagreed.

7.3.13 Respondents' views on Importance to individual need' in WEP

Hypothesis testing (H₆ (13)) – There is significant association among respondents' perspectives that WEP gives importance to individual need.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Importance to Individual Need	1	18	5	23	88	12	146	12.17
	2	23	21	21	95	37	197	16.42
	3	11	2	8	45	16	82	6.83
	4	69	37	77	140	84	407	33.92
	5	39	135	71	72	51	368	30.67
Total		160	200	200	440	200	1200	100

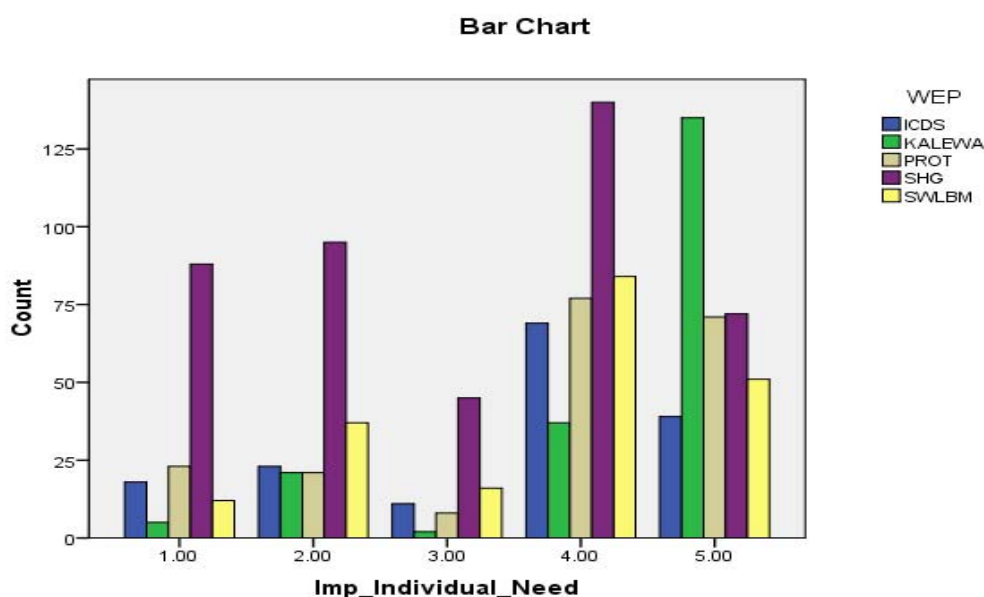


Figure 7.18: Importance to Individual need in WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 64%) responded on parameter with positive attitude that WEP gives importance to individual need. They agreed (33.92%) and strongly agreed (30.67%) that WEP gives importance to individual need across all four cities.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence it is proved that there is significance association among the perceptions of beneficiaries for all WEP across all four cities.

Table 7.66: Chi-Square Tests for Imp_Individual_Need * WEP						
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	2.276E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	224.199	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	219.797			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.93.

b. Based on 10000 sampled tables with starting seed 2000000.

Thus **hypothesis (H_{6 (13)}) is accepted** and majority of beneficiaries (around 64%) were agreed that WEP gives importance to individual need whereas, around 29% of the respondents disagreed.

7.3.14 Respondents' views on WEP hear and solve problem of women

Hypothesis testing (H_{6 (14)}) – There is significant association among respondents' perspectives that WEP hear and solve problem of women.

Table 7.67: Crosstab - Problem_Solving * WEP								
Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Problem Solving	1	15	10	22	72	13	132	11
	2	35	19	29	91	31	205	17.08
	3	12	8	10	35	14	79	6.58
	4	64	45	82	150	88	429	35.75
	5	34	118	57	92	54	355	29.58
Total		160	200	200	440	200	1200	100

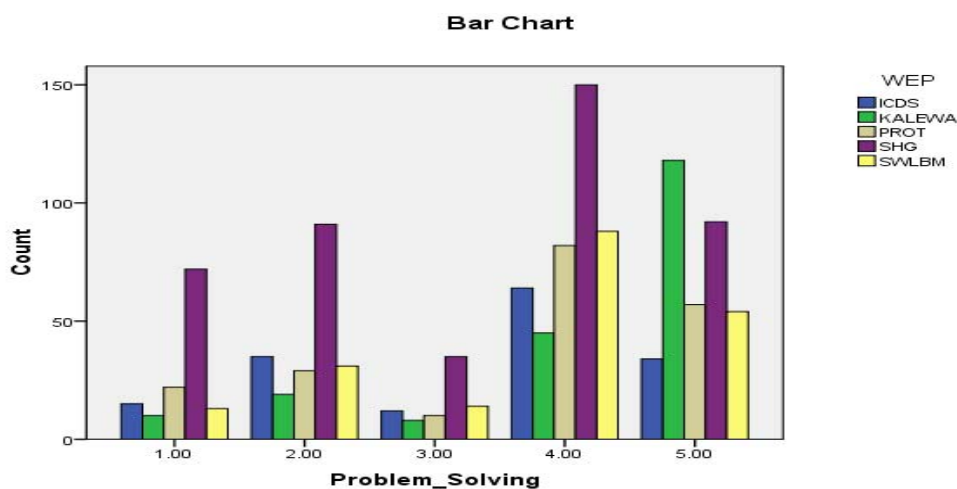


Figure 7.19: Problem solving in WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 65%) responded on parameter with positive attitude that WEP hear and solve problem of women. They agreed (35.75%) and strongly agreed (29.58%) that WEP hear and solve problem of women.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.300E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	121.734	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	119.846			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.53.
b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H_{6 (14)}) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 65%) were agree with the statement that WEP hear and solve problem of women whereas, around 28% of the respondents disagreed.

7.3.15 Respondents' views that WEP activities are timely and proper

Hypothesis testing (H_{6 (15)}) – There is significant association among respondents' perspectives that WEP activities are timely and proper.

Count	WEP						Total	%
	ICDS	KALEWA	PROT	SHG	SWLBM			
Timely_and_Proper	1	23	7	6	53	13	102	8.5
	2	38	11	22	99	29	199	16.58
	3	29	2	14	39	9	93	7.75
	4	54	49	96	154	93	446	37.17
	5	16	131	62	95	56	360	30
Total	160	200	200	440	200	1200	100	

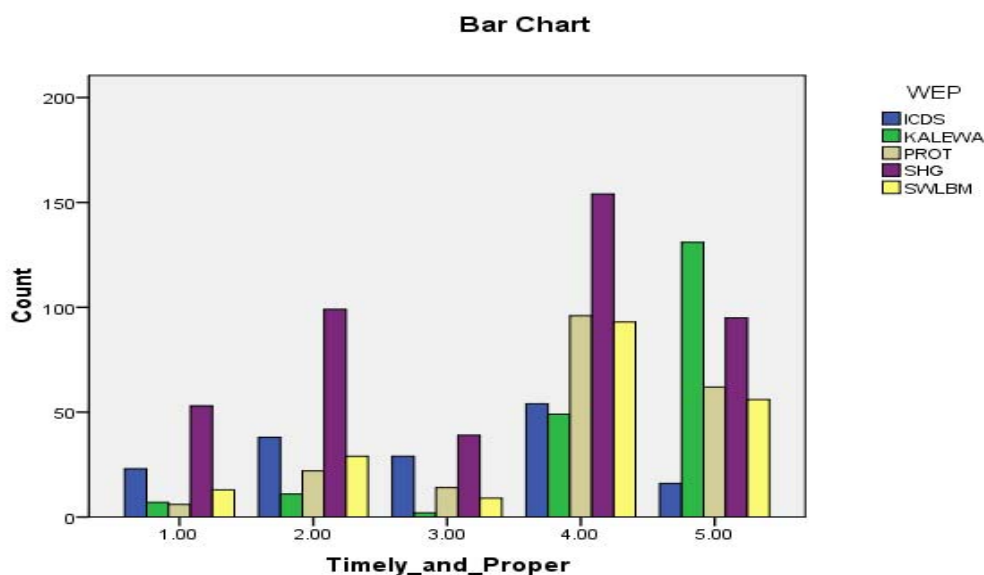


Figure 7.20: Timeliness and proper exercises of WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 67%) responded on 'timeliness and proper' parameter with positive attitude. They agreed (37.17%) and strongly agreed (30%) that WEP activities are timely and proper across all four cities.

	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	2.346E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	230.034	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	225.495			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.40.
b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence it is proved that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H_{6 (15)}) is accepted** and majority of beneficiaries (around 67%) were agree with the statement that WEP activities are timely and proper whereas, around 25% of the respondents disagreed.

7.3.16 Respondents' view on matching expectation through WEP

Hypothesis testing ($H_{6(16)}$) – There is significant association among respondents' perspectives that WEP are matching with their expectations.

Count	WEP	ICDS	KALEWA	PROT	SHG	SWLBM	Total	%
Matching_Expectation	1	8	9	9	33	17	76	6.3
	2	17	14	23	56	33	143	11.92
	3	28	7	15	58	9	117	9.75
	4	76	78	85	184	87	510	42.5
	5	31	92	68	109	54	354	29.5
Total		160	200	200	440	200	1200	100

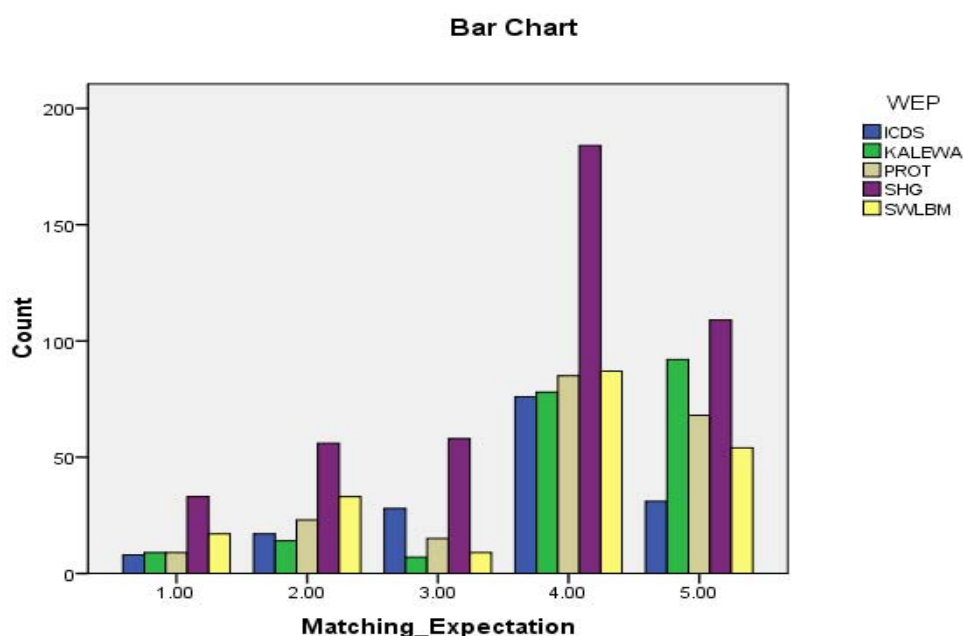


Figure 7.21 Matching expectation parameter of WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 72%) responded on matching expectation parameter with positive attitude. They agreed (42.5%) and strongly agreed (29.5%) that WEP are matching with their expectations across all four cities.

Calculated Chi square value (73.715) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence, it is proved that there is significance association among the perceptions of beneficiaries for all WEP across all four cities.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	73.715 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	74.041	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	72.241			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.13.
b. Based on 10000 sampled tables with starting seed 2000000.

Thus the **hypothesis (H₆₍₁₆₎) is accepted** and majority of beneficiaries (around 68%) were agree with the statement that WEP are matching with their expectations whereas, around 18% of the respondents disagreed.

7.3.17 Economic empowerment through WEP

Hypothesis testing (H₆₍₁₇₎) – There is significant association among respondents’ perspectives that WEP gives them economic empowerment.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Economic empowerment	1	5	8	11	65	12	101	8.42
	2	20	18	26	93	40	197	16.42
	3	25	7	22	59	18	131	10.92
	4	74	95	74	158	86	487	40.58
	5	36	72	67	65	44	284	23.67
Total		160	200	200	440	200	1200	100

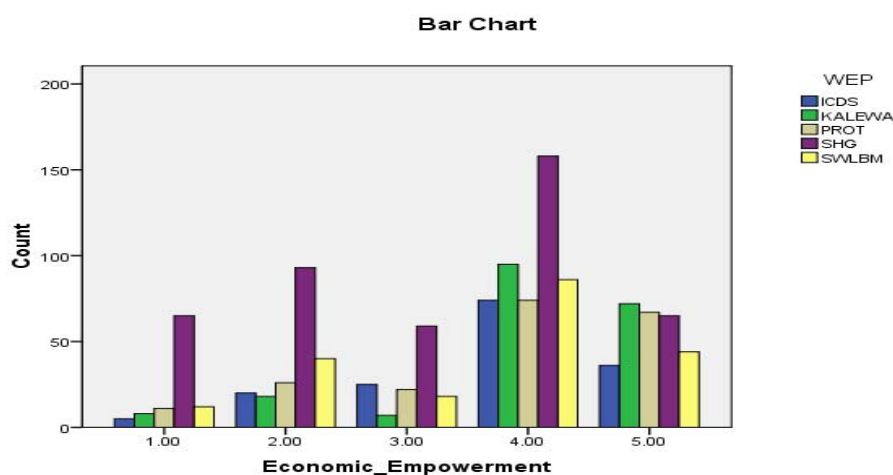


Figure 7.22: Economic empowerment through WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 64%) responded on economic empowerment parameter with positive attitude. They agreed (40.58%) and strongly agreed (23.67%) that WEP gives them economic empowerment.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.111E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	114.090	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	111.224			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.47.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence it is proved that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis ($H_6 (17)$) is accepted** and majority of beneficiaries (around 64%) were agree with the statement that WEP gives them economic empowerment whereas, around 25% of the respondents disagreed.

7.3.18 Training, consultation/ counselling facilities in WEP

Hypothesis testing ($H_6 (18)$) – There is significant association among respondents' perspectives that WEP has good training, consultation/ counselling facilities.

Count	WEP						Total	%
	ICDS	KALEWA	PROT	SHG	SWLBM			
Training facilities	1	12	0	16	37	13	78	6.5
	2	21	32	29	83	33	198	16.5
	3	26	7	16	67	15	131	10.92
	4	75	80	84	176	87	502	41.83
	5	26	81	55	77	52	291	24.25
Total	160	200	200	440	200	1200	100	

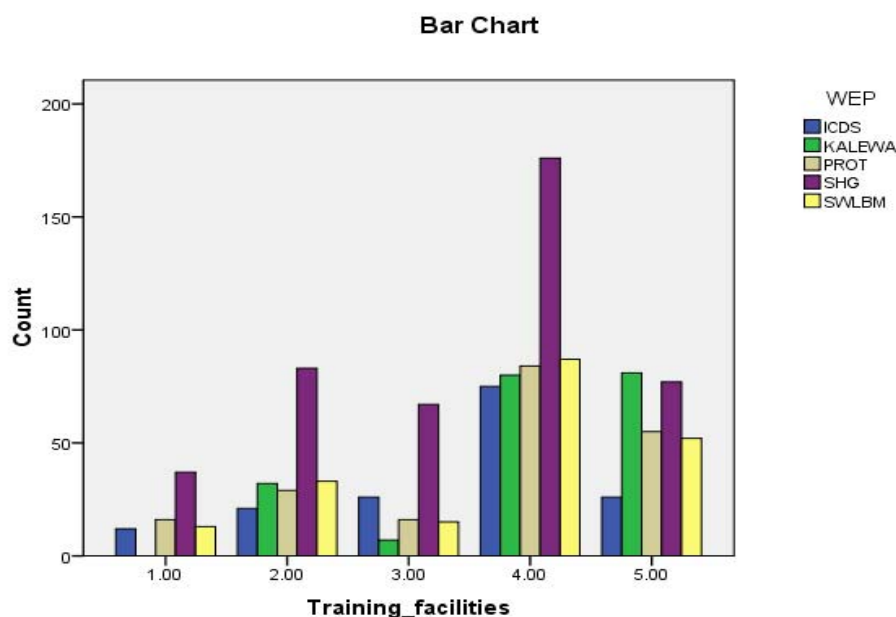


Figure 7.23: Training and consultation/ Counselling facilities in WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents' (around 66%) responded on parameter good training, consultation facilities with positive attitude. They agreed (41.83%) and strongly agreed (24.25%) that WEP has good training, consultation/ counselling facilities across four cities.

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	81.960 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	95.134	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	90.179			.000 ^b	.000	.000
N of Valid Cases	1200					
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.40.						
b. Based on 10000 sampled tables with starting seed 2000000.						

Calculated Chi square value (81.960) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₁₈₎) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 66%) were agree with the statement that WEP has good training, consultation/ counselling facilities whereas, around 23% of the respondents disagreed.

7.3.19 Resources availability in WEP

Hypothesis testing ($H_{6(19)}$) – There is significant association among respondents’ perspectives that WEP has enough resources availability in Hadoti region.

Count		WEP					Total	%
		ICDS	KALEWA	PROT	SHG	SWLBM		
Resource Availability	1	0	7	13	51	2	73	6.08
	2	22	12	26	95	29	184	15.33
	3	21	8	26	67	8	130	10.83
	4	72	91	94	156	102	515	42.92
	5	45	82	41	71	59	298	24.83
Total		160	200	200	440	200	1200	100

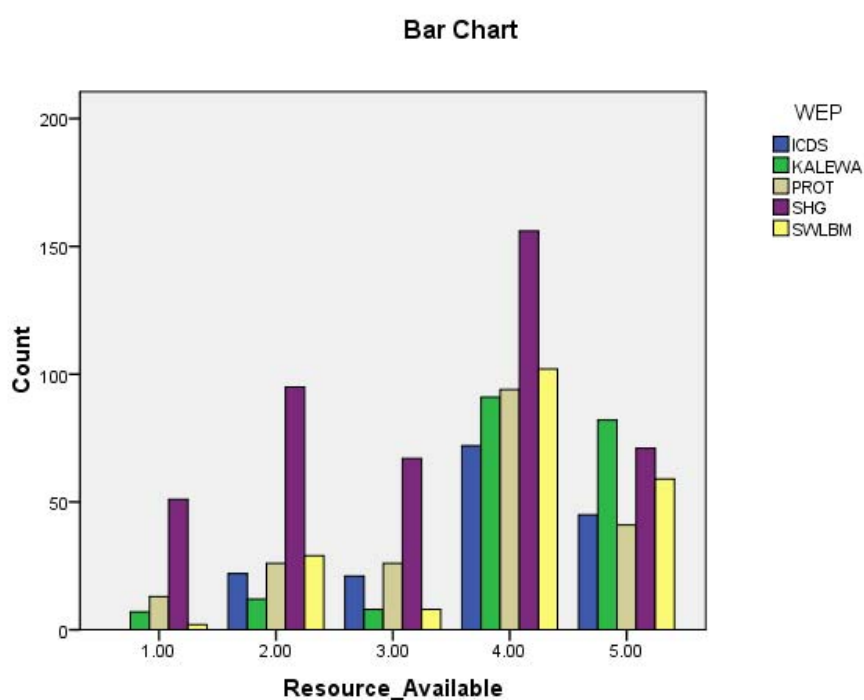


Figure 7.24: Resources availability in WEPs

Data show with reference to crosstab calculation for all five WEP that majority of respondents’ (around 67%) responded on ‘resources availability’ parameter with positive attitude. They agreed (42.92%) and strongly agreed (24.83%) that WEP has enough resources availability in Hadoti region.

Table 7.78: Chi-Square Tests for Resource_Available * WEP

	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.412E2 ^a	16	.000	.000 ^b	.000	.000
Likelihood Ratio	156.650	16	.000	.000 ^b	.000	.000
Fisher's Exact Test	149.270			.000 ^b	.000	.000
N of Valid Cases	1200					

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.73.

b. Based on 10000 sampled tables with starting seed 2000000.

Calculated Chi square value (78.592) is more the tabulated value (26.30) at degree of freedom 16 and 95% confidence level where significance of 0.000 depicts $p < .05$. Hence the hypothesis proves that there is significance association among the perceptions of beneficiaries for all WEP across all four cities. Thus the **hypothesis (H₆₍₁₉₎) is accepted.**

Based on Likert scale, responses shows that for all cities majority of beneficiaries (around 67%) were agree with the statement that WEP has enough resources availability in Hadoti region whereas, around 23% of the respondents disagreed.

CHAPTER VIII

SUMMARY, MAJOR FINDINGS, CONCLUSION AND SUGGESTIONS

Based on the analysis of empirical data, personal Interviews, focus group discussions, observations, case studies the following findings were obtained. In the light of findings, few suggestions were given for improving effective functioning of WEP in four districts of Hadoti region in Rajasthan.

- 8.1 Summary
- 8.2 Major Findings
- 8.3 Conclusions
- 8.4 Contribution to the Field of research and originality
- 8.5 Practical Implications of the study
- 8.6 Suggestions
- 8.7 Recommendations
- 8.8 Future research Endeavours

8.1 SUMMARY

CHAPTER I - The purpose of chapter one was to present the introduction to power, empowerment and women empowerment. The chapter covers the nature of the study, review of literature, conceptual and empirical framework for the study.

Economically, India is a developing country and hence it seeks for more women participation in socio- economic activities. In review of literature part, it has also been shown that women in India faced many constraints in socio- economic participation due to conservatism and the role of women viewed largely from the perspective of family welfare. Hence women in development (WID) approach declaration of the international year of women in 1975 and UN decade for women from 1976-85 can be considered as milestones in the history of women development. In sixth Five Year Plan, the focus on women's interests shifted from 'welfare' to 'development' and the further five year plans tried to ensure that the benefits for women will be implemented through special programmes for women which will monitor the flow of benefits to women in education, health and employment.

CHAPTER II – Chapter two covers central and state Government women empowerment programmes (WEP) and discusses briefly the programmes selected for research. According to Khan (2001) and Sinha (2002) the Eighth Five Year Plan

(1992-97) makes a shift from 'development' to 'empowerment' of women. Policies, programmes and projects designed to assist and uplift the low-income women, have shifted from "welfare approach" to an "empowerment approach". Hence, a number of measures have been taken by the Government in this direction for social and economic emancipation of women. A bird's eye view for women empowerment programmes in India and Rajasthan state was covered. A brief discussion was made on women empowerment programmes selected for research viz.,

(1.) *Integrated child development scheme (ICDS)*, which directly and indirectly makes women empowered through providing them economic opportunities and employment. Introduced in October 1975, the objective of the scheme is to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.

(2.) *Women self help groups (WSHGs)*, operates in 33 districts of the state. Under this, 10 to 20 women make their own decisions about the group and its small - small savings through collaboration, self-help tendencies toward self develops and grows.

(3.) *Swavalamban (NORAD) scheme*, started in 2008-09 with the main objective to provide training and skills to women and facilitate them to obtain employment or self employment on a sustained basis. Poor or needy women especially from weaker sections of the society are the main target group of the scheme. The scheme is basically implemented through NGOs by organising income generating trainings for beneficiaries. A provision of Rs. 33.00 Lacs is proposed for the Annual Plan 2012-13 and Rs. 165.00 Lacs for the Twelfth Five Year Plan.

(4.) *Kaleva scheme*, 'Kaleva' scheme has been introduced in 2010-11 in all the CHCs, PHCs, satellite hospitals, mother and children welfare centres (MCWC) and sub district hospitals of the state. The scheme seeks to provide meals supplied by women self help groups, to meet the nutritional needs of the mother, soon after the child birth at the medical institutions. The Department of Women & Child Development in collaboration with NRHM initiated Kaleva Yojana with an aim to help new mothers staying for the required period in the medical institutions. Under this scheme nutritious meal prepared at the local level by SHG or by mothers committee is provided thrice a day for three days.

(5.) Protection Issues- Protection of Women from Domestic Violence Act, 2005 is being implemented. All the 574 officers of the WCD have been designated as Protection Officers to function under the Act. 91 NGOs have been registered as Service Providers. 13 Institutions have been notified as Shelter Homes under the Act. A new scheme has been introduced to set up MSSK in all the police districts. These centres are being run by NGOs. The centres are to provide appropriate counselling to aggrieved women. The State Women Commission was set up by an Act of legislature in 1999. It conducts public hearings and takes appropriate action on complaints of atrocities received. Zila Mahila Sahayta Samiti has been setup in each district under the Chairpersonship of the Zila Pramukh. This Committee is to provide immediate relief to the woman victim of atrocity or exploitation or sexual harassment. The woman is assisted in providing shelter, if necessary, physical and social support and also assisted in registering a police complaint.

Further, the tools for measuring WEP namely, prioritising gender & gender responsive budgeting; contribution of non government organisations (NGOs) and microfinance and microcredit has been a part of the research.

CHAPTER III - In this research, chapter three covers research methodology. The chapter comprises of research gaps, need of the study, objectives of the study followed by research design.

The objectives underlying the research conducted for this study is as under:-

1. To study significance and value of women empowerment;
2. To identify the indicators of womens' empowerment;
3. To light upon selected WEP viz., Integrated Child development Scheme (ICDS), Swavalamban scheme, Women Self Help Groups, Kalewa scheme and Protection programmes in Rajasthan;
4. To study the favourable and unfavourable impacts of Women Empowerment programmes;
5. To measure the significant perceptions of WEP beneficiaries towards awareness about empowerment scenario;
6. To measure the significant perceptions of WEP beneficiaries towards empowerment on the basis of demographic variables;

7. To measure the significant perceptions of WEP beneficiaries towards empowerment on the basis of socio-economic variables;
8. To examine perceptions of WEP beneficiaries regarding implementation of programme activities;
9. To offer suggestions based on the findings.

In the quest from hypothesis to thesis, the main objective of the study is to find out implementation of WEPs viz., ICDS, WSHGs, Swavalamban, Kaleva and Protection schemes, through women perspectives.

FORMULATION OF HYPOTHESES

Main Hypothesis of the study

H0: Majority of women are not empowered through existing womens' empowerment programmes (WEP) in Hadoti region.

Alternative Hypothesis

H1: Majority of women are empowered through existing womens' empowerment programmes (WEP) in Hadoti region.

Sub Hypotheses (Alternative)

Hypothesis 1 (H₁): There is significant relationship among the general empowerment dimensions in respondents' perspectives in Hadoti region.

Hypothesis 2 (H₂): There is significant difference among respondent's perceptions and various general empowerment variables in Hadoti region.

Hypothesis 3 (H₃): There is significant association among respondents' perspectives and various general empowerment variables in Hadoti region.

Hypothesis 4 (H₄): There is significant relationship among various variables of WEP implementation in respondents' perspectives across all four cities.

Hypothesis 5 (H₅): There is significant difference among respondents' perspectives and WEP implementation.

Hypothesis 6 (H₆): There is significant association among respondents' perspectives and various empowerment variables for WEP implementation across all four cities.

Research Design - The population of the study consists of only WEP beneficiaries. Hence, the deliberate sampling technique was use for this research. Deliberate sampling is a kind of non-probability sampling that involves the selection of components based on factors excluding random chance.

The research setting, Hadoti region which covers four districts namely, Kota, Baran, Bundi and Jhalawar.

Exhibit 8.1: Sample size and sampling method	
Research design	Descriptive and Exploratory Design
Sample Design	Deliberate or purposive sampling
Universe	Rajasthan
Sample Frame	Hadoti Region (Four districts- Kota, Baran, Bundi, Jhalawar)
Sample Unit	Government run schemes- Integrated child development scheme (ICDS), Swavalamban Scheme, Self Help Groups (SHG), Kaleva Scheme, Protection and Others.
Sample Size	300* Women from each district (total 1200)
Sample Technique	Stratified deliberate Sampling

*400 questionnaires were floated in each district but 300 were selected for final analysis

All the respondents in the study were beneficiaries. To remove ambiguity between ‘*beneficiary*’ and ‘*participant*’, all those were engaged in programmes viz., ICDS, Swavalamban scheme and WSHGs are called ‘*participants*’ as they are eventually related with the programmes. Beneficiaries of Kaleva scheme and Protection scheme were said to be ‘*beneficiaries*’ only, as they have got economic and social assistance from the programme and not availed any vocational training. Sometimes WSHG respondents were called ‘*members*’ as they were a participant in women self help groups.

The presentation has been done by providing relevant information relating to location and population, regions of the study, occupation of the respondents, position of women, profile of women participants in women empowerment programmes (WEP) and women beneficiaries from WEP.

Period and procedure of study

The study covers a period from the year 2009-10 to 2013-14. The research starts with preliminary stage in which theory is formulated and followed by random selection cases and designing of questionnaire. The next step is field work and analysis stage, wherein data is analysed and case writing is done.

Constructs were based on the literature, previous research works in the same field, WEP officials and experts of social sciences. After a comprehensive review, 15 dimensions for general empowerment aspects and WEP implementation aspects were developed with explanation and itemised into 55 and 49 set of questions for WEP participants and beneficiaries’ respectively.

Other variables deemed important were background of the respondents to identify differences, if any, between respondents according to place, WEP, occupation, income levels, marital status, education, experience, class etc.

The researcher formulated the series of precise, short, clear and easy understandable statements in language Hindi. Essentially, if the statements were ambiguous, the resulting analysis may be flawed. There were two steps taken to assure the accuracy of translating these statements. First involves brainstorming and discussion among group of researchers in formulating, evaluating, filtering and finalizing the statements. The second involves pilot testing.

Pilot survey was carried out through 50 male and female respondents to assess the questionnaire clarity and length. After carrying out the pilot survey, revisions were made to various questions. This was done to increase the validities of the questionnaires before embarking on the full- scale survey.

The researcher selected 1200 of total respondents from five WEPs running in Hadoti region. The researcher employed stratified deliberate sampling technique that consisted of two types of strata. The first strata are according to the WEP in which respondents were engaged. The second strata are according the cities in Hadoti region, i.e. Kota, Baran, Bundi and Jhalawar.

The hypotheses has been tested using advanced statistical analysis through SPSS-16 like, Reliability analysis with the help of Cronbach's Alpha coefficient which is a statistical tool used for finding the internal consistency of the instrument used for data collection.

Kaiser-Meyer-Olkin (KMO) & Bartlett's Test of sphericity has been conducted to measure sampling adequacy that is recommended to check the case to variable ratio for the analysis being conducted. Further, analysis was done through mean values, standard deviation, percentages, correlation and covariance.

Chi square test, one way ANOVA used for data analysis. Data which indicate empowerment aspects such as control over economic decision making, awareness, mobility, perception on empowerment aspects from WEP were collected and comparison was made across different district.

Final stage is conclusion stage where research findings/ conclusions are tabulated and illustrated with the help of statistical tools like bar diagrams, pie charts and other graphical representation.

CHAPTER IV - The chapter four – ‘Profile and status of women in India and Rajasthan’ provided a brief history on women condition in India. The gender ratio and health status of Indian women sketched the understanding on women conditions.

As per 2011 census the female population accounts for 48.46 percent of Indian population and female literacy rate (65.46%) is less than the male literacy (82.14%) in India. In the research setting, Rajasthan and Hadoti Region, female population accounts for 48.46 percent of Indian population and female literacy (47.76 %) is less than the male literacy (79.19 %) in India. The Indian Government was one of the first in the world to launch a national family planning programme, which was later expanded to encompass maternal and child health, family welfare, nutrition and institutional deliveries. Institutional deliveries or facility-based births are often promoted for reducing maternal and neo-natal mortality. The budget highlights 2014 especially on health sector and women were covered in the chapter.

Last but not the least the focus was made on increased violence/ crime against women. Crime against women is on rise in India because of shameful dowry deaths to molestation to rape and murder. Rajasthan comes fourth in infamous list with share of 8.7 percent crimes reported against women. It has had 19,888 cases reported in 2013. Findings from the study revealed that - to prevent violence against women, respondents reported that there must be a proper law implementation to punish criminals as soon as possible. Empowerment is not limited to the conditions in which they born and grown. Also the respondents from the study understands that empowerment means safety and security (9.67%), awareness (6.75%) power to take own decisions (6.5%), psychological satisfaction (7.42%).

CHAPTER – V The Chapter five presented issues, development and approaches for empowering women. Empowerment always had been a burgeoning issue for nation’s growth and the key to socio-economic development of the community. The number of issues can be made from the reviewed literature and research findings which demands empowerment along with safety of women. The first is the feeling of security (64.42% feel not secured), second lists the major reasons of increased violence against women viz., lack of police control, use of alcohol and other addicts, lack of implementation of women law and illiteracy.

From shining news to the news that women are still not secure at home causes responsibility to truly revisit the law and conditions of women. Undoubtedly, they

need empowerment at every stage from survival to actualization. The legal scenario presented the steps taken by world agencies for women welfare. Indian laws and five year plans relating to women development were presented in brief.

The next section of the chapter presented the approaches with strategic focus in line to socio economic and political context which focused on various schemes announced by central and state Government for empowering women. Issues related to women viz., gender inequality, eco-feminism, gender budgeting were covered focusing on the have and have not tools.

The last section of the chapter presented some cases and observations from the study area Hadoti region. Cases on women empowerment aspect were shown under various categories viz., awareness generation and psycho- emotional balance, sanitation, moral support, skill development, protection, rehabilitation, hope and consistency.

CHAPTER VI – The chapter six – ‘Analysis and interpretation of data-I’ has presented the detailed research methodology and procedure used in the study. The research sample comprised of 1200 women respondents those participating in women empowerment programmes and benefitted from the programmes. The stratified random sampling research design was adopted for the purpose of data collection. Data collection was done through survey, in-depth interviews and focused group discussions with the help of structured questionnaires and schedules. Prior to data collection, a pilot study was conducted to eliminate unnecessary questions. Data collected through survey, interviews and focused group discussions were analysed using the SPSS-16 program, MS-Excel and qualitatively. A number of measures were taken to ensure validity and reliability of data followed by findings and discussion.

Evaluation of selected WEP in the research setting was done through identified indicators. Empowerment indicators have been analysed by finding their significance in relation to another set of demographic variables like experience, education, age, annual family income, community and marital status.

The next section covers the profile of respondents in Hadoti region. Profile of respondents focused on age, marital status, occupation, position in the WEP, education level, occupation of the household, income level, caste and class from all four districts. Economic and social impact of programmes was measured through qualitative as well as quantitative analysis. In addition to descriptive statistical

procedures, bivariate correlation analysis for selected parameters was used in data analysis.

Economical and social impact of WEP for empowerment was indicated through changes in their attitude and perception regarding their capabilities. From all the respondents' perspectives it is clear that the biggest constraint on empowering women is lack of education. Further sections covered the women self help groups and related aspects namely, motivating agents to join women self help groups (WSHGs), dropouts from the SHGs, conflict management in SHGs, individual thrift savings in SHGs, availing of loans from SHGs and utilization of consumption of loans. The last section covered the political empowerment of women.

CHAPTER VII – The Chapter seven has presented further analysis and discussion with reference to each selected programme under study. The chapter further defines the variables in questionnaire for evaluating empowerment from various schemes.

For evaluating participants' and beneficiaries responses the reliability and validity analysis was conducted again and results show the acceptance for carrying the research for further. The output generated descriptive statistics for the scale and summary statistics for the items. The means, standard deviations, and individual sample sizes for each variable were justified through factor analysis with reference to each scheme. The purpose of factor analysis is to “explore the underlying variance structure of a set of correlation coefficients. Thus, factor analysis is useful for exploring and verifying patterns in a set of correlation coefficients...” (Brown, 2001, p. 184)

To describe variability among observed correlated variables in terms of a potentially lower number of unobserved variables (factors). The output from SPSS contains descriptive statistics for all five WEP respectively on each of the items (i.e. means and standard deviations), an inter-item covariance matrix and an inter-item correlation matrix. These will be followed by descriptive statistics for the scale and the summary statistics.

The initial Factor Analysis report shows eigenvalues and the Scree Plot. The eigenvalues are obtained from a principal components analysis and shown in Scree plots. The component matrix table shows the actual factors that were extracted. Correlations revealed some indication of how much unique information each variable

will contribute to the analysis. Moreover, chi square analysis was conducted through crosstab function.

CHAPTER VIII – Chapter eight presented the summary, findings, conclusion, suggestions and contribution of the study. The chapter also cover limitations, implications of the study, suggestions and future research endeavours.

Conclusion is made through findings with the help of statistical software – SPSS-16 and justifies evaluative statements from identified dimensions on empowerment aspects. It was found that WEPs were largely being seen as a vehicle for bringing women empowerment in the society. WEPs had empowered beneficiaries by enabling them to become members which provided them new opportunities. The findings on involvement in entrepreneurial activities at small scale through petty trade, resolved problems, health issues, intra- household decision making show the increased participation, awareness and recognition feeling among women which allow them to be empowered.

In addition, it was found through empowerment indicators that WEPs helped rural women in gaining confidence. Results indicate that respondents' are committed towards WEP activities, if they are part of it and satisfied with the nature of work they perform. In case of beneficiaries of Kaleva and protection schemes, they felt good after getting benefitted. In terms of accessibility, result shows that respondents have easy access to resources, guidance and services availability in WEPs. It was measured through the indicator WEP efforts that for all the beneficiaries' the efficacy is positive and well connection has been seen.

8.2 MAJOR FINDINGS

1. The researcher has found that various NGOs provided training under this scheme to women and girls. With reference to district Baran, Dharohar Sewa Sansthan, Shubham Shree Mahila – Bal Vikas Utthan Samiti, Kiran Mahila Vikas Samiti, Aoes (NGOs) organised vocational training for women in 2012, 2013 and 2014. It was observed cumulatively, out of total participants' profile, approximate 18% belong to the 16 and 17 years of age, were married. This shows the girl child marriage cases in this district especially.
2. It was found that across Hadoti region, MSSKs helped women in their counselling and facilitated economic benefits for their survival. For example, in

2013-14, Zila Mahila Sahayta Samiti has provided economic benefit of 37,000 for registered cases in Baran district.

3. The Kaleva scheme was found with enough facilities for mother and child care. Still, in few cases in Bundi district, proper follow up for all beneficiaries' recommended.
4. After studying all the records and reports of ICDS, SHGs, statistical departments, women and child development department, from Hadoti region, findings reveal that number of participants' and beneficiaries' is increased. Women are more aware for self introspection and empowerment. Their participation is increased in vocational training and other related aspects.
5. The study was conducted with the help of identified empowerment indicators. In lieu of this, one variable with the statement 'You are satisfied with your life' was one of the measure gives clear picture to understand the epidemic spread in society in terms of increased violence and disempowerment of women. Results reveal that they demand for peaceful, happy and healthy life which requires learning opportunities, awareness techniques and empowerment in all terms which can help them in building positive image for women and remove the wrong perception from the society.

8.2.1 Socio-economic Profile of the Respondents

1. Majority of respondents (46.83%) belongs to backward class whereas, scheduled caste and scheduled tribe consists of 11.75 % and 21.75 respectively of whole sample population.
2. Analysis shows that majority (60.63%) of members in ICDS belong to the age group of 26-35 years whereas least (7.5%) were from 18-25 years. In Self Help Groups 36.59% of respondents were from 36-45 years of age group whereas 17.73% from 18-25 years of age group. Sample data in Swavalamban scheme consist 48.5 % of respondents from 26-35 years of age group.
3. No one was illiterate in ICDS, as the post requires at least 8th standard of education. The whole sample consists of majority (32.5%) of 8th pass respondents whereas illiterate were only 6.5%.
No one was illiterate or literate till 5th from the age group of 18-25 years. Majority of respondents were educated till 5th standard come under the age group of 46-60 years whereas 68.29% of the respondents were educated till 10th standard come under the age group of 18 -25 years.

4. Out of 1200 respondents from the region, 5.33% were not married, 89.33% were married, 2.5% were divorced and 2.83% were widow. Majority of respondents were married. Data also shows that 98.17% of married come under the age group of 26-35 years.
5. Data reveals that the occupation under economic empowerment aspect mainly consist the population indulged in agriculture (31.42%). Further it was found that 28.75% of the total respondents were not working anywhere and they are house wives/ singles.
6. 58.75% respondents of ICDS and 45.68% respondents of WSHG belong to the band of 3-5 years of experience. 56% respondents of Swavalamban scheme were found engaged in training for last 3-5 years. Majority of respondents (50.88%) were 3-5 years experienced, 11.13% of the respondents were less experienced (6-12 months).
7. Data figured out that 48.13% of the families (in case of WEP participants) and 45.42% families (in case of beneficiaries) manage their finance on mutual basis. On the other hand, male domination could not be denied with the slight differences in results (43.5%) from respondents.
8. Majority (83.75%) of women participate in decision making. Whereas, 16.25% of respondents still do not take participate in family decision because of rituals e.g. Pardah, utter family restrictions, male domination, increased violence as observed from respondents.

8.2.2 Socio- economic impact of WEPs

1. Impact of WEP were found positive in research that women those were part of WEP, be it SHG, Swavalamban or other programmes that they have started petty trade after getting training from schemes. In this view the programme impact found positive.
2. Majority of respondents enters into the ICDS because of economical gain and making identity. They enter into the Swavalamban scheme because of skill development and being busy. Women form self help groups because of economic motive and skill development.
3. Majority of respondents were motivated to join ICDS through newspapers (67%). Whereas, majority (56%) of respondents were motivated by WEP officials to join Swavalamban scheme. They form SHGs by motivation from WEP officials. Majority of respondents of Kaleva come through the efforts of WEP officials

(72%). Results reveal that majority of respondents were motivated to come to the violence prevention schemes from television. Lots of awareness programmes, news channels and helpline numbers, advertisements, advices motivated majority of women to come to the WEP clearly shows the importance of social media.

4. Two most important attractions of ICDS scheme were found security and monetary benefits. Attractions of Swavalamban scheme were skill development and knowledge empowerment. WSHGs were always been attraction of monetary motives (e.g. Loans and Government funding) and skill development. Important attractions of Kaleva scheme were health benefits and care. Whereas, protection schemes were attracted because proper consultation facilities and security and care to women.
5. With the help of WEPs women were able to starts and explore petty trade which includes- marketing of clothes, food item preparation, Tailoring and embroidery, Kirana shop, handloom and handicraft / Jute Bag, tea shop, bakery shop, Handloom and handicraft / Jute Bag, basket weaving, Marketing of flowers, fruits and vegetables, marketing of bangles etc.
6. Approximately 50% of the respondents reported a slight increase in their economic gain through WEPs which clearly shows that *half of the population still seek economic empowerment from WEPs.*
7. The Kaleva scheme provides a support to women during their pregnancy and exists helpful to pass the critical time, especially for those have lesser resources. This not only gives economic support but posses helpful in increasing awareness regarding mother and child care.
8. The protection schemes cover- Domestic Violence Act (2005), Mahila Surksha Evam Salah Kendra (MSSK), and Zila Mahila Sahayta Samiti. These WEP brought change in the status of beneficiaries within and outside the family, moulds their perception from narrow to broad perspectives of life, protection from social evils and counselling.

8.2.3 Meaning of empowerment

Majority of women understands empowerment as self dependency and identity. Some of them understand that empowerment means safety and security. A little number of women takes empowerment as awareness, power to take own decisions and psychological satisfaction.

2.75 percent of respondents do not know the actual meaning of empowerment whereas 0.33 and 2.58 percent respondents specified their own opinions in understanding the word empowerment i.e. love- care and family support respectively. It was found that they become empowered with gained confidence within through increased level of awareness.

8.2.4 Respondents perspectives on women empowerment through variables

1. Large women population does not get benefit of WEPs because of family restrictions and lack of awareness.
2. There was significant relationship among general empowerment variables in Hadoti region. Hence, the **hypothesis (H₁) was accepted**. Various identified general empowerment variables were 1. Economic, 2. Social, 3. Psychological empowerment, 4. Equal treatment, 5. No male domination, 6. Valuable, 7. Rural women empowerment, 8. Rural women security, 9. Satisfied with life, 10. WEP helps in decreasing violence.
3. The difference in perceptions of participants regarding empowerment was significant in Hadoti region. Hence **hypothesis (H₂) was accepted**.
4. Majority of economic empowered respondents were found from city Jhalawar (36.67%) whereas lowest percentage (39.30%) found from city Baran. Majority (53%) of the respondents feel themselves empowered after coming to WEP.
5. The biggest constraint on empowering women is lack of education or illiteracy. Furthermore, ego problem of the men folk is one of the constraint which rural women agrees to put that they live in the male dominated society and hence from rural perspectives many a times they feel disempowered in terms of taking decisions, education, marriages and to live a life of their dream. Also they agree with the ego matter which in early life of a girl child, drops the notion of broad think and leads them in the narrow mentality which ultimately do not ascertain the scope in education and worldly affairs in broad way.

8.2.5 WSHG aspects

1. Reasons of dropouts from WSHGs were found financial constraint and change in residence.
2. Majority of the respondents had a total thrift saving of 500 Rs. whereas lesser number of respondents had an average thrift savings of less than Rs. 1500, 3000 and 4500. *Results show that WSHG members have savings for the name sake which is not enough for survival in this high priced era.*

3. Majority of respondents availed loan and utilized it for family need of various reasons like helping to complete daily activities like food and clothing and agriculture etc.

8.2.6 Feeling of Security

In the present study, majority of women feel that they are not safe. They are not safe at home, not secure at workplace and feel danger at most of the places. Even, they think, prior to the WEPs there is a need for safe and secure environment which play a vital part in assuring them to freely move anywhere and not afraid from anybody in maintaining women's decorum.

8.2.7 Reason of increasing violence against women

The first and foremost reason of increasing violence against women is illiteracy. Second reason is narrow mentality of people living in the society either they belong to upper and lower cadre but sees a women as an asset to use and to engage them only in the homely activities rather than economic activities and social interactions. The third reason points out to the use of alcohol, drugs and other related addicts which causes malfunctioning in the society and increases evil activities.

8.2.8 Respondents views on preventing violence against women

It was found that to prevent violence against women, there must be a proper law implementation to punish criminals as soon as possible. There must be a rigid rule and fast legal actions to punish those criminals those proved guilty. Second, agreement goes in favour of increasing moral education at school. More the awareness among children will be, they will always remain with the moral duties towards social welfare where respect to women is a part. The third favour comes to self protection learning through which the woman can make herself stronger enough to face social evils.

8.2.9 Implementation of WEP

Significant relationship among the empowerment dimensions (19 variables) for all five WEP in respondents' perspectives shows that the **hypothesis (H₄) is accepted**. Also there was significant difference among respondents' perspectives and WEP implementation through 19 variables, so the **hypothesis (H₅) is accepted**.

8.2.9.1 Contributing variables for ICDS (Economic empowerment)

Out of 19 statements for empowerment check through ICDS 13 variables load on to this namely, Resources availability, Training facilities, Economic empowerment,

Matching expectations, Problem solving, Importance to individual need, Good image, WEP should go for long, Support, Appropriation, Value of suggestions, Positive effect and Skill development. The 13 variables structure suggests that these contribute more impact towards womens' empowerment through ICDS.

8.2.9.2 Contributing variables for WSHGs (Socio-economic empowerment)

Out of 19 statements for empowerment check through WSHGs, 11 variables loaded viz., Resources availability, Training facilities, Economic empowerment, Matching expectations, Socio- psychological empowerment, WSHGs should go for long, Support, Conducive environment, Transparency, Appropriation and Positive effect. The 13 variables structure suggests that these variables contribute more impact.

8.2.9.3 Contributing variables for Swavalamban (Knowledge empowerment)

Out of 19 statements for empowerment check through Swavalamban scheme 11 variables load on to this namely, Resources availability, Training facilities, Matching expectations, Timeliness and proper, Problem solving, Good image, effective, Swavalamban scheme should go for long, Appropriation, Positive effect and skill development. The 11 variables structure suggests that these variables contribute more impact towards womens' empowerment through Swavalamban scheme.

8.2.9.4 Contributing variables for Kaleva scheme (Health aspects)

Out of 18 statements for empowerment check through 13 variables/ statements load on to this namely, Resources availability, Consultation facilities, economic empowerment, Matching expectations, Timeliness and proper, Problem solving by Kaleva officials, importance to individual need, Good image, Well focused, socio-psychological empowerment, Kaleva scheme should go for long, Support and transparency. The 13 variables structure suggests that these variables contribute more impact towards womens' empowerment (in health aspects) through Kaleva scheme.

8.2.9.5 Contributing variables for Protection schemes (Women safety)

Out of 18 statements for empowerment check through protection schemes, 12 variables load on to this namely, Consultation facilities, economic empowerment, Matching expectations, Timeliness and proper, Good image, effective, Well focused, socio-psychological empowerment, conducive environment, transparency and appropriation. The 12 variables structure suggests that these variables contribute more

impact towards womens' empowerment (in safety and security aspects for women) through womens' protection schemes.

8.2.10 Respondents perspectives on implementation of WEP on 19 Variables

There was significant association among respondents' perspectives and empowerment variables for WEP implementation in region. **Hence, hypothesis (H₆) is accepted.**

1. Majority of participants' (70%) were agree with the statement that 'WEP (ICDS, WSHGs and Swavalamban schemes) helps in developing their skills' whereas, around 22% of the respondents disagreed. It shows that some of them still seek for good orientation programmes before training sessions on skill development.
2. Majority of respondents (around 74%) were agree with the statement that all the 'WEPs build positive effect in bringing womens' empowerment' whereas, around 19% of the respondents disagreed.
3. Majority of respondents (around 68%) were agree with the statement that 'WEP officials give values to their suggestions' whereas, around 23% of the respondents disagreed. They disagreed because sometimes illiterate, less educated women do not have that intellect to understand the situations where they seek participation.
4. Majority of respondents (around 73%) were agree with the statement that 'WEP activities are running appropriately' across all four cities whereas, around 21% of the respondents disagreed.
5. Majority of respondents (around 74%) were agreeing with the statement that 'WEP activities are transparent' whereas, around 20% of the respondents disagreed. Lack of transparency was found especially because of fewer immediate interventions take place which they have not understood in a right way. Most important the delaying monetary benefits were not seen prominent.
6. Majority of respondents (around 80%) agreed with the statement that all the WEP has conducive environment whereas, around 19% of the respondents disagreed.
7. Majority of respondents (around 81%) were agree with the statement that WEP officials support respondents in bringing empowerment whereas, around 20% of the respondents disagreed.
8. Majority of respondents (70.50%) were agree with the statement 'WEP should go for long' whereas, around 21% of the respondents disagreed. The cumulative

responses were observed in terms of the main purpose for they enter in the programme and the problem was not resolved.

9. Majority of respondents (around 68%) were agree with the statement that they become socio-psychologically empowerment through WEP whereas, around 27% of the respondents disagreed. *In some cases they are still not able to build recognition in the society. In economic aspects, though they have monetary benefits but that is not enough for their long term survival.*
10. Majority of respondents (around 61%) were agree with the statement that WEP are well focused in achieving its objectives whereas, around 31% of the respondents disagreed. Major reasons for this disagreement was some conflicting issues like- conflicts among WEP officials to complete the tasks, sometimes matters related to money and distribution, unnecessary talks among programme participants in case of ICDS, WSHGs and Swavalamban were found. In case of Kaleva and protection schemes, the major reason was found- unavailability of staff and responsible person to take care the matters. The second most important issue was long time duration in accomplishment of objective. Cumulatively, for both the schemes around half of the respondents' population (50% of the disagreed respondents) say either they have to wait for so many hours, sometimes for a week long to bring their matter into the notice of WEP officials or they need to take help from third party to resolve the problems.
11. Majority of respondents (around 61%) were agreeing with the statement that WEP are effective in bringing empowerment in Hadoti region whereas, around 30% of the respondents disagreed. The disagreement is justifiable by respondents' with the ineffectiveness of WEP in terms of non-empowerment, legitimacy, dependence. They need improvements by WEP officials and coordinators.
 - 11.1 Respondents' argues with reference to ICDS, that the materials distributed under ICDS viz., nutrients for child welfare, instruments etc. were not properly managed sometimes and this brings dissatisfaction among various facilities come to get facilities from the programme. For women empowerment aspect, it was found that sometimes women were only treated as an agent for supplying ICDS items and their empowerment goes down.
 - 11.2 With reference to WSHGs, loan defaulters, dropouts, disintegration of SHGs and the like image among society bring downs the women empowerment.

- 11.3 With reference to Swavalamban scheme, improper training facilities, lack of specialisation of tasks, less concentration by trainer etc. were some of the negatives found while disagreement on women empowerment aspects.
- 11.4 With reference to Kaleva, proper nutrition and care were most demanded by respondents. Respondents disagreed with the image of Kaleva scheme as they always try to compare public hospitals facilities to the privately owned hospitals. They further argue for improvement in pre-natal and post-natal care.
- 11.5 With reference to Protection schemes, only time factor was largely seen as a constraint while disagreement among respondents
12. Majority of respondents (around 59%) were agree with the statement that all the ‘WEP has good image’ in Hadoti region whereas, around 33% of the respondents disagreed. The main reason of unsound image is the societal views which were perceived from the population around. They had the belief that *“WEPs are corrupted and they do work for their own benefits. Women are not having that much sense to understand the issues and hence they easily make them fool regarding policy implementations. Women are bounded by emotions and they feel good even with the small implementation through these WEPs whether it is economic or socio- psychological parameter.”* Another statement was found with the own capabilities of women when an individual responded that *“WEPs are just for the namesake. Whatever was resolved in terms of women problems are only their own capabilities. WEP are properly focusing with dedication but it is an addition in number of schemes by Government.”* Views were found diversified from respondents and the population around and it can be concluded that WEP, though running well but activities still need to be well focused.
13. Majority of respondents (around 64%) were agreed that ‘WEP gives importance to individual need’ whereas, around 29% of the respondents disagreed.
14. Majority of respondents (around 65%) were agree with the statement that ‘WEP hear and solve problem of women’ whereas, around 28% of the respondents disagreed.
15. Majority of respondents (around 67%) were agreeing with the statement that ‘WEP activities are timely and proper’ whereas, around 25% of the respondents disagreed.

16. Majority of respondents (around 68%) were agree with the statement that WEP are matching with their expectations whereas, around 18% of the respondents disagreed.
17. Majority of respondents (around 64%) were agree with the statement that WEP gives them economic empowerment whereas, around 25% of the respondents disagreed.
18. Majority of respondents (around 66%) were agreeing with the statement that WEP has good training, consultation/ counselling facilities whereas, around 23% of the respondents disagreed.
19. Majority of respondents (around 67%) were agree with the statement that WEP has enough resources availability in Hadoti region whereas, around 23% of the respondents disagreed.

8.3 Conclusion

This research was an effort to check realities, myths and beliefs of women empowerment scenario in 21st century. The idea demanded the empowerment for all women' resides in the country. The focus was made on rural population for majority cause. The sample was surveyed with enough attributions which show women empowerment through Government efforts. The researcher selected various dimensions of women empowerment which involves socio – economical and psychological empowerment, health aspects, knowledge, awareness and protection aspects. Selected women empowerment programmes (WEP) for the research were - Integrated child development scheme (ICDS), women self help groups (WSHG), Swavalamban scheme, Kaleva scheme and protection schemes. For evaluating all five WEP for this research, purely perceptual study was made with the stratified deliberate sampling technique from the sample of 1200 respondents in Hadoti region of the royal State of India i.e. Rajasthan.

Conclusion is made through findings with the help of statistical software and justifying evaluative statements from identified dimensions on empowerment aspects. It was found that WEPs were largely being seen as a vehicle for bringing women empowerment in the society. WEPs had empowered beneficiaries by enabling them to become members which provided them new opportunities. The findings on involvement in entrepreneurial activities at small scale through petty trade, resolved problems, health issues, intra- household decision making show the increased

participation, awareness and recognition feeling among women which allow them to be empowered.

In addition to this it was found through empowerment indicators that WEPs helped rural women in gaining confidence. Results indicate that respondents' are committed towards WEP activities, if they are part of it and satisfied with the nature of work they perform. In case of beneficiaries of Kaleva and protection schemes, they felt good after getting benefitted through. In terms of accessibility, result shows that respondents have easy access to resources, guidance and services availability in WEPs.

It was measured through the indicator WEP efforts that for all the beneficiaries' the efficacy is positive and well connection has been seen. Thus the socio-economic advanceness has been felt and WEPs must go further for empowering women. Results indicate the anticipation fulfilled in terms of correctness of WEP and women wellbeing. Appropriation of activities, matching with expectations variables assures the anticipation in wider terms. Though, here women still seek certain further commitments and more focusing phenomena.

The optimism on empowerment scenario has shown through optimistic attitude of respondents. Also the transparency aspects were found at majority level. The whole scenario goes in favour that rural women were empowered through Government run women empowerment programmes in Hadoti region of state Rajasthan in India.

Though, in various parameters, a small number of responses were denied and seek for improvement. They suggest for more dedication in WEPs for implementing its activities with participatory approach.

In compendium, it is worth to say that a woman is empowered when she has lot more space for herself, empowered feelings for her own. She feels empowered when she achieves personal freedom and identity, possess authenticity and creativity with balance of power conflict, competition and success. She feels psycho-socially empowered when she has strength, vitality, stamina, health and fearlessness to accomplish her goals and encouraged to choose relationships based on mutual respect, understanding and cooperation.

The 21st century has enormous new dimensions and demand for change in many aspects what were untouched in past. When women are financially self sufficient and know economic empowerment being independent, they are empowered. When they make own positive identification through breaking the stereotypes and creates a women territory, they regarded as empowered. Being women, when they able to grow and achieve their goals without restrictions in the society. Possess the freedom of movement and freedom of choice, freedom from fear of male violence, and freedom to express ideas and opinions without constraints, they termed empowered. When they partake in decision making, shaping society, to exercise their voice and to have the power to influence the decisions being made, they feel empowered.

To each and every woman, problems might differ. The empowerment does not occur when they feel alike on one single aspect. There are ample of situations occur rapidly in one's life and the way they deal differs in their style and strategy. When they posses with the idea and able to take action followed with recognition and appreciation, they feel empowered. The process goes on round and makes them empowered to fight every challenge.

8.4 Contribution to the Field of research and originality

The contribution of the study is to knowledge on women empowerment and increased awareness.

1. First, the exploratory research on women empowerment which is first ever done in the Hadoti region in Rajasthan with reference to central and state run WEPs.
2. Second, many studies have been conducted in far flung rural areas of if India but very few in Hadoti region.
3. Third, the present study has confirmed the usefulness of selected women empowerment programmes viz., ICDS, WSHGs, Swavalamban scheme, Kaleva and protection schemes. Also in few cases the evidences provided actual empowerment scenario.
4. Fourth, the study has shown that there is a statistically significant association between empowerment programmes and womens' empowerment. The study revealed the increased participation of women in socio- economic activities which builds empowerment scenario.
5. Fifth, the study has confirmed the view of women respondents with reference to their uplifted socio- psychological and economic conditions.

8.5 Practical Implications of the study and recommendations

1. The findings from the study have demonstrated that majority of women age profiles in WEPs was mainly consists of 26 -35 years of age group. The policy implication of this situation is that empowerment interventions by WEPs should devise strategies for younger people to participate.
2. Major constraints of empowerment was lack of education, lack of knowledge and skills, ego problem of men folk, lack of participation in decision making. Also the majority of respondents were educated till 8th standard. Hence, the recommended WEP implications are three -fold. First, there is a need to sensitise women to shed the dependence syndrome and be more willing to be self conscious and empowered. Second, women seek initial capital to start their own small venture through petty cash trade. Third, free or on very little cost, education, awareness programmes and pre employment training can help them in knowledge empowerment, socio- economic and psychological empowerment.
3. Findings reveals that WEPs supported women in overall empowerment scenario for various aspects like socio-economic, psychological, knowledge, matching with their expectations, health, safety etc. the implication here is that there is a need for similar development intervention to be more inclusive to minimise the disagreement. This could be done through more focus of officials on WEP activities. Wide publicity of WEPs and its achievement through social media can ensure that information reaches as many as possible.

8.6 Suggestions

Research findings reveal that women believe that they should be literate and have better opportunities for education and knowledge of legal rights. The juxtaposition of relatively high economic growth over the last three decades coupled with a conservative and patriarchal society makes this study interesting. Prima facie, economic growth does not seem to have improved women status.

The worldly progress still matters to the men and women capabilities as the half of the world approximately consists of equal population. Hence the knowledge empowerment is the quest for which every nation, region and community strive for. Some suggestions took place in terms of empowering women in various ways:

1. To increase moral values for children from home and to create an environment with holistic bound which prevents even an adult to lay for crime.

2. Law implementation is demanded at every place with transparency in all aspects through which crime is proved, justified and action has been taken in lieu of appeal by a victim. Woman has to keep herself safe at every time whenever she goes for work, in farm for agriculture purpose etc. She has to be conscious for wellbeing which in most cases suggested by respondents.
3. In view to variable 'value to respondents suggestions', a suggestion is grounded that there participative approach should be followed. Participation in decision making can explore more valuable issues and enhance the progress of work around all dimensions.
4. With reference to Maslow hierarchy all the WEPs must align their objectives with the stages of hierarchy. If WEPs adopt the mode of women empowerment for accomplishing their basic necessities (physiological needs), safety needs, social needs, esteem needs and self actualisation aspects, the best implementation of the WEP could be seen.
5. Self empowerment is the aspect which a woman can endorse with her own actualisation. The perseverance on empowerment can be achieved from many motivating agents available in the society. The higher the degree of actualisation, more the empowerment will be seen. A woman will be able to make majority of women to allow them for building a leading nation and can influence the women resides at any corner of the globe. Women must possess a sense of self awareness and self respect for them. This can be happen if special initiatives of Government, NGOs and society will take place.
6. In view of protection parameters, there must be a compulsory defence training courses for women can be introduced. Law implementation will actualise the purpose and helpline numbers and immediate contact to the authority can place it in a better way. Proper functioning of Fast Track Courts (FTCs) is required especially to resolve issues related to women.

8.7 Limitations of the study

1. The research work is confined to the study of perception / attitude of WEP participants/ workers/ beneficiaries towards women empowerment in Hadoti region of Rajasthan.
2. The research work is purely based on the survey of respondents from selected districts of Rajasthan.

3. The study is conducted in different WEP running in selected districts of south-eastern Rajasthan.
4. Only four districts of South-eastern Rajasthan are taken into consideration are- Baran, Kota, Bundi, Jhalawar.
5. Women respondents were the part of the research. Apart from taking social view on empowerment programmes, the study hasn't cover male respondents.
6. Only government run schemes are the part of the study.

8.8 Future research Endeavours

The findings of the study raised both theoretical and methodological questions requiring further research. In this regard, the following areas for further research are recommended.

The association between some of the womens' empowerment variables characteristics and empowerment outcomes require certain results. Also there is a need to investigate the discrepancy between the womens' economic empowerment. For example thrift saving in SHGs is not enough for their survival. The rural women empowerment can be further tested in various other rural areas of Rajasthan and India.

The identified set of indicators can be used for future researches of the same field. A more comprehensive and comparative study can be done in lieu of evaluating empowerment programmes.

For future researches, the scale used in this study, can be taken as a valid parameter for evaluating women empowerment through any of the programmes or agencies/ NGOs at regional, state, national and International level. As the scale covers comprehensive scenario on empowerment viz., social, economical, psychological, health, safety etc. hence for future research it shows reliability and validity through confirmatory factor analysis.

It is further recommended that women empowerment can be checked through more cases and analysis as and when found suitable, if the area and sample is larger than this research. Nevertheless, the feminist point of view can be taken in broader sense with the inclusion of women those were not at all the part of schemes. Hence, success and failures of empowerment initiatives can be gauged.

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APPENDIX - I

Questionnaire for evaluating Socio-economic empowerment

Respected Madam,

I, Chandan Medatwal, Research Scholar at University of Kota, Kota working on my research project entitled 'An Evaluation of Womens Empowerment Programmes in Rajasthan'. One of the objectives of the study is to measure perceptions of WEP participants/ Beneficiaries for WEP implementation. WEP are govt. initiatives to uplift women conditions.

Your response will be kept confidential and will be used strictly for my academic work. **You are requested to give response to each question based on your perception.** Your response to this questionnaire shall be a valuable contribution towards my research.

- Please mention the name of the programme (In which you engaged and/or benefitted through) : _____
- You are – Housewife / Self employed / Service/ Other _____
- Working as- Sathin / Anganwadi Worker / Anganwadi Helper / ASHA Sahyogini / SHG Member / Swavalamban trainee / Any Other_____

I. Awareness level/ importance of the WEP (Before joining or coming to the WEP) –

1. What motivates you to join WEP?
 - a. Economic motive
 - b. Social motive
 - c. Both a and b

2. Which factor do you consider while participating in WEP? (Please give ranking, 1 for the most important factor, 2 for the next important and so on for the least important.)
 - a) Economical empowerment
 - b) For family/ wards
 - c) Being busy
 - d) For respect and identity
 - e) For Skill Development
 - f) To be free from domestic violence
 - g) Any other reason.....

3. From which source you got information of this programme?
 - a. Newspaper
 - b. From colleague
 - c. T.V. / Radio
 - d. programme managers
 - e. Social workers
 - f. Any other_____

4. What are the 2 most important activities/ attractions of the programmes (WEP)?
 - a. Money
 - b. Awareness/knowledge
 - c. Identity
 - d. Security
 - e. Skill development
 - f. Any other_____

5. Why the large size of women population does not get benefit of these WEP? (Please give ranking, if you feel more than one reason.)
 - a. They are not aware with the programme benefits
 - b. They do not feel it really works
 - c. This is just for name/ this does not meet the purpose
 - d. Their family does not allow
 - e. Any other reason, you observed_____

6. What does empowerment meant for you? (Please give ranking, if you feel more than one reason)
 - a. Psychological satisfaction/ Intellectual Development
 - b. Self dependency
 - c. Making identity
 - d. Economical reason/ earning
 - e. Controlling others
 - f. Any other mean, please specify_____

7. Which factor is making you more empowered? (Please give rank.)
 - a. Support of family
 - b. Psychological satisfaction
 - c. Freedom
 - d. Controlling others
 - e. Economic reasons/ earning
 - f. Any other_____

8. Do you feel that you are secured- Yes / No
Please specify the reason _____

9. What is the main reason of increasing violence against women? (Please give ranking, if you feel more than one reason)
 - a. Narrow mentality
 - b. Lack of Police control
 - c. Use of alcohol and other addicts
 - d. Lack of Implementation of women Law
 - e. Illiteracy
 - f. Don't know
 - g. Any Other.... Please specify
10. How to prevent violence against women? (Please give ranking, if you feel more than one reason)
 - a. To increase awareness
 - b. Through Women Empowerment Programmes
 - c. Self protection learning
 - d. Any other.....

II. Respondent's Perspectives –

11. Perspectives on empowerment

Respondents general perspective for womens' empowerment						
please tick \checkmark the appropriate column on each of the statement						
Sr. No.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	You are economically empowered					
2	you are socially empowered					
3	you are psychologically empowered					
4	You are facing discrimination					
5	This is the male dominated society					
6	You feel you are valuable					
7	You are more empowered than the women residing in urban areas					
8	You are more secured than women residing in urban areas					
9	You are satisfied with your life					
10	WEP are helpful in decreasing violence against women					

12. Constraints in empowerment- Study of critical factors that participants feel

Please tick \sqrt on the appropriate statement			
Sr. No.	Statement	Yes	No
1	Lack of education		
2	Lack of training		
3	Lack of freedom to take decision		
4	Lack of child care facilities		
5	Responsibility of performing legitimate household activities		
6	Caste system in the village		
7	Family restriction/ Rituals/ conflicts		
8	Ego problems of men folk		
9	Lack of Finance		
10	Women are over burdened with dual responsibility of managing household and economic activities (Work Life Balance)		
11	Partiality at workplace		
12	Lack of knowledge and skills		

III. Implementation of the Programmes:

13. What are the reasons of drop out from SHGs? (For WSHGs members only)

- a. Migration
- b. Inconvenience to join group meetings
- c. Financial constraints
- d. Rules and Regulations
- e. Conflicts among group members
- f. Not interested to continue
- g. Family Problems
- h. No and Don't Know
- i. Any Other _____

14. For what purpose you are utilizing the loan? (For WSHGs members only)

- a. Health
- b. Marriage
- c. Family need
- d. Education
- e. Petty trade for self
- f. Petty trade for SHG

15. Please mention your thrift savings from WSHGs. (For WSHGs members only)

- a. 1 – 500 Rs.
- b. 501 – 1500 Rs.
- c. 1501 – 3000 Rs.
- d. 3001 – 4500 Rs.
- e. 4501 – 6000 Rs.
- f. 6001 Rs. and above

16. Are you availing loans from SHG? (For WSHGs members only)

- a. Yes
- b. No

17. Programme Implementation to measure efficacy-

Please tick \checkmark on the appropriate statement						
Item	Implementation parameters	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1	There is enough availability of resources.					
2	There are proper training/ counseling facilities.					
3	This WEP is empowering you socio- economically.					
4	This programme is matching your expectations.					
5	This WEP works on time and in proper manner.					
6	Problem hearing and solving.					
7	This gives Importance to Individual Need.					
8	This programme has good Image in the community.					
9	This WEP is more effective than other WEP.					
10	This programme is well focused with the objectives.					
11	You feel Socio- psychologically empowered.					
12	This WEP should go for long.					

13	Programme members supports you					
14	Its work environment is good					
15	Programme activities are transparent.					
16	This WEP operates in right way. You don't feel misappropriations or corruption with this programme.					
17	Your ideas/ suggestions are valued to the WEP.					
18	Is this WEP effecting positively in every meaning.					
19	Your Skills are developed with this programme.					

IV. General Information

18. In which type of skill development programme, you have more chances of earning and employment? Please tick above appropriate activity –

Sr. No.	Activity	Please tick
1	Anganwadi	
2	Agricultural related / Farming- crop Cultivation	
3	Dairy and Poultry farming	
4	Goat and Sheep rearing	
5	Marketing of cloths	
6	Food items preparation (Pickle, Papad, spices, etc.)	
7	Tailoring and embroidery	
8	Kirana shop	
9	Handloom and handicraft / Jute Bag	
10	Marketing of flowers, fruits and vegetables	
11	Tea shop	
12	Bakery shop	
13	Basket weaving	
14	Marketing of bangles	
15	Any other _____	

19. Please mention the age group you belong to

- 18- 25 years
- 26- 35 years
- 36-45 years
- 46 years and above

20. Since how long, you have been a participant in this WEP.
- 6 month- 12 month
 - 1 year- 2 years
 - 2 years-5 years
 - 5 years- 10 years
 - 10 years and above
21. Please select your qualification
- Illiterate
 - 5th standard
 - 8th standard
 - 10th standard
 - 12th standard
 - Graduation/ PG
22. What is your annual family Income
- less than 25000
 - 25001 - 40000
 - 40001 - 55000
 - 55001 - 70000
 - 70001 – 85000
 - 85001 – 1 lac
 - above 1 lac
23. How many hours a day do you work?
- Job.....hours
 - Housework.....hours
 - For your own.....hours
 - rural household, farming.....hours
 - Do not know
24. Occupation of the head of the family
- Govt. Service
 - Private service
 - Self employed
 - agriculture
 - Unemployed/ You are the head of the family
 - Any other
25. Please mention the class/ community you belong?
- Backward class
 - UR/ General
 - SC
 - ST
 - Sahariya

26. Who manages the domestic finance? (in different cases- married/ unmarried)
- You
 - Husband
 - Children
 - Both husband and wife
27. Do you take participation in decision making (in managing domestic finance, education, marriage, purchase sale etc.)?
- Yes
 - No
28. You are-
- Single
 - Married
 - Separated/ divorced
 - Widow

Regarding Questionnaire

Judgment level	Affluent	Very good	Good	Poor	Very poor
Awareness segment					
Participants/respondents' perspectives					
Programme implementation segment					
General Information taken					

Name : _____
 No. _____

UID

Address and Contact No.:

Signature:

Thanks for filling up the questionnaire.

APPENDIX- II

Questionnaire cum Schedule for Evaluating Social Empowerment through Womens' Empowerment Programmes (WEP)

Respected Madam,

I, Chandan Medatwal, Research Scholar at University of Kota, Kota working on my research project entitled 'An Evaluation of Womens Empowerment Programmes in Rajasthan'. One of the objectives of the study is to measure perceptions of WEP participants/ Beneficiaries for WEP implementation. WEP are govt. initiatives to uplift women conditions.

Your response will be kept confidential and will be used strictly for my academic work. **You are requested to give response to each question based on your perception.** Your response to these questions shall be a valuable contribution towards my research.

- Please mention the name of the programme (In which you engaged and/or benefitted through) : _____
- You are – Housewife / Self employed / Service/ Other _____

I. Impact of the programme through awareness level/ importance of the Programme –

1. What motivates you to join WEP?
 - a. Economic motive
 - b. Social motive
 - c. Both a and b

2. From which source you got information of this programme?
 - a. Newspaper
 - b. From colleague
 - c. T.V. / Radio
 - d. programme managers
 - e. Social workers
 - f. Any other _____

3. What are the 2 most important activities/ attractions of the programmes (WEP)?
 - a. Money
 - b. Awareness/knowledge
 - c. Proper consultation
 - d. Security and care
 - e. Reduces family responsibility
 - f. Better health facilities
 - g. Any other _____

4. Why the large size of women population do not get benefit of these WEP? (Please give ranking, if you feel more than one reason.)

- a. They are not aware with the programme benefits
- b. They do not feel it really works
- c. This is just for name/ this does not meet the purpose
- d. Their family does not allow
- e. Any other reason, you observed_____

5. What does empowerment meant for you? (Please give ranking, if you feel more than one reason)

- a. Psychological satisfaction
- b. Self dependency
- c. Making identity
- d. Economical reason/ earning
- e. Controlling others
- f. Any other mean, please specify_____

6. Which factor is making you more empowered? (Please give rank.)

- a. Support of family
- b. Money
- c. Psychological satisfaction
- d. Freedom
- e. Controlling others
- f. Any other_____

7. Do you feel that you are secured- Yes / No

Please specify the reason _____

8. What is the main reason of increasing violence against women? (Please give ranking, if you feel more than one reason)

- a. Narrow mentality
- b. Lack of Police control
- c. Use of alcohol and other addicts
- d. Lack of Implementation of women Law
- e. Any other reason

9. How to prevent violence against women? (Please give ranking, if you feel more than one reason)

- a. To increase awareness
- b. Through Women Empowerment Programmes
- c. Self protection learning
- d. Any other.....

II. Respondent's Perspectives –

10. Perspectives on empowerment

Respondents general perspective for womens' empowerment						
please tick \checkmark the appropriate column on each of the statement						
Sr. No.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	You are economically empowered.					
2	You are socially empowered.					
3	You are psychologically empowered.					
4	You are facing discrimination.					
5	This is the male dominated society.					
6	You feel you are valuable.					
7	You are less empowered than the women residing in urban areas.					
8	Urban women are more secured than rural women					
9	You are satisfied with your life					
10	WEP are helpful in decreasing violence against women					

11. Constraints in empowerment - Study of critical factors which participants feel

Please tick \checkmark on the appropriate statement			
Sr. No.	Statement	Yes	No
1	Lack of education		
2	Lack of training		
3	Lack of freedom to take decision		
4	Lack of child care facilities		
5	Responsibility of performing legitimate household activities		
6	Caste system in the village		
7	Family restriction/ Rituals/ Conflicts		
8	Ego problems of men folk		
9	Lack of finance		
10	Women are over burdened with dual responsibility of managing household and economic activities (Work Life Balance)		
11	Partiality at workplace		
12	Lack of knowledge and skills		

III. Implementation of the Programmes

12. Programme Implementation to measure efficacy-

Please tick \sqrt on the appropriate statement						
Item	Implementation parameters	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1	There is enough availability of resources.					
2	There are proper consultation/ counseling facilities.					
3	This is empowering economically					
4	This programme is matching your need/ expectations					
5	Demand /problem timely resolute.					
6	Problem hearing and solving					
7	This gives Importance to Individual Need					
8	This programme has good Image in the community					
9	This WEP is more effective than other WEP					
10	This programme is well focused with the objectives					
11	You feel socio-psychologically empowered.					
12	This WEP should go for long					
13	Its work environment is good.					
14	Programme members supports you.					
15	This WEP operates in right way. You don't feel misappropriations or corruption with this programme.					
16	Programme activities are transparent.					
17	You are feeling empowered only because of this programme.					
18	This WEP is effecting positive in all ways.					

IV. General Information

13. Please mention the age group you belong to

- a. 18- 25 years
- b. 26- 35 years
- c. 36-45 years
- d. 46 years and above

14. Please select your qualification

- a. Illiterate
- b. 5th standard
- c. 8th standard
- d. 10th standard
- e. 12th standard
- f. Graduation/ PG

15. What is your annual family Income

- a. less than 25000
- b. 25001 - 40000
- c. 40001 - 55000
- d. 55001 - 70000
- e. 70001 – 85000
- f. 85001 – 1 lac
- g. above 1 lac

16. Occupation of the head of the family

- a. Govt. Service
- b. Private service
- c. Self employed
- d. agriculture
- e. Unemployed/ You are the head of the family
- f. Any other

17. Please mention the class/ community you belong?

- a. Backward class
- b. UR/ General
- c. SC
- d. ST
- e. Sahariya

18. Who manages the domestic finance? (in different cases- married/ unmarried)

- a. You
- b. Husband
- c. Children
- d. Any other family member_____

19. Do you take participation in decision making (in managing domestic finance, education, marriage, purchase sale etc.)?

- a. Yes
- b. No

20. You are-

- a. Single
- b. Married
- c. Separated/ divorced
- d. Widow

Regarding Interview Schedule:-

Judgment level	Affluent	Very good	Good	Poor	Very poor
Awareness segment					
Participants/respondents' perspectives					
Programme implementation segment					
General Information taken					

Name : _____

UID No. _____

Address and Contact No.:

Signature:

Thanks for your precious response.

APPENDIX – III Questionnaire float for Participants/ Members/ Trainees/ Beneficiaries from WEPs									
WEP	Integrated Child Development Scheme (ICDS)				SHG (Including Priyadarshani Members)	Swavalamban Scheme	Kaleva Scheme	Protection schemes	Total
Districts	Sathin	ASHA Sahyogini	A/W Workers	A/W Helper (Sahayika)	Members/ Trainees		Beneficiaries		
Kota	10	10	10	10	110	50	50	50	300
Baran	10	10	10	10	110	50	50	50	300
Bundi	10	10	10	10	110	50	50	50	300
Jhalawar	10	10	10	10	110	50	50	50	300
Total	40	40	40	40	440	200	200	200	1200
TOTAL SAMPLE FROM HADOTI REGION							1200		
NOTE-	1. The sample of 300 surveyed from each district.								
	2. For evaluating economic empowerment- the sample consists of workers/ participants from WEP -Sathins, A/W Workers, A/W Helpers, ASHA and SHG members, Trainees of Swavalamban Scheme.								
	3. Sample for each position under economic empowerment and number of beneficiaries was remained same for data synchronisation in research and analysis.								
	4. Total no. of 100 SHGs surveyed random from each district and few respondents were chosen for variant responses.								
	5. 2:1 ratio was taken for Economic and Social Empowerment Scenario.								
	6. Economic and social empowerment is differently evaluated to know the perspective of economically and socially benefited and protected women through WEPs in Hadoti region.								
	7. Monthly salaries/ Income Generating Activities (IGA) through WEPs were taken into consideration.								
	8. As in ICDS, posts of Sathins/ AW workers/ Helpers/ ASHA are approved, hence ten participants were chosen for response.								
	9. Total of 110 SHGs Members from various SHGs across Hadoti region was randomly selected for response.								
	10. Beneficiaries were selected random for responding under socially empowered category.								

APPENDIX – IV Questionnaire float in District Kota									
Sr. No.	Blocks	Sathin	A/W Workers (A/W and Mini A/W C)	A/W Helper (Sahayika)	ASHA	SHG Members	Swavalamban	Total Questionnaires	
1	Kota urban	2	2	2	2	24	11	43	
2	Chechat	2	2	1	1	12	9	27	
3	Itawa	2	2	2	1	14	9	30	
4	Sultanpur	1	1	1	1	15	7	26	
5	Laadpura	2	2	2	3	34	7	50	
6	Sangod	1	1	2	2	11	7	24	
A	Economic programmes scenario	10	10	10	10	110	50	200	
B	Beneficiaries (Social and protection)							100	
	TOTAL= Economically and socially benefitted								300

APPENDIX – V Questionnaire float in District Baran									
Sr. No.	Blocks	Sathin	A/W Workers (A/W and Mini A/W C)	A/W Helper (Sahayika)	ASHA	SHG Members	Swavalamban	Total Questionnaires	
1	Baran urban	2	1	1	1	17	5	27	
2	Baran Rural	1	1	2	2	18	6	30	
3	Anta	1	1	1	2	9	5	19	
4	Atru	1	2	1	1	12	7	24	
5	Chhabra	1	1	2	1	10	6	21	
6	Chhipabarod	2	2	1	1	18	7	31	
7	Kishanganj	1	1	1	1	10	8	22	
8	Shahbad	1	1	1	1	16	6	26	
A	Economic programmes scenario	10	10	10	10	110	50	200	
B	Beneficiaries (Social and protection)							100	
	TOTAL= Economically and socially benefitted								300

APPENDIX – VI Questionnaire float in District Bundi								
Sr. No.	Blocks	Sathin	A/W Workers (A/W and Mini A/W C)	A/W Helper (Sahayika)	ASHA	SHG Members	Swavalamban	Total Questionnaires
1	Bundi urban	2	2	2	2	23	8	39
2	Talera	1	2	1	2	16	7	29
3	Kapren	1	1	1	1	15	8	27
4	Hindoli	2	1	1	1	13	7	25
5	Nainwa	2	1	2	1	17	9	32
6	Keshavray patan	1	2	2	2	13	7	27
7	Indergarh	1	1	1	1	13	4	21
A	Economic programmes scenario	10	10	10	10	110	50	200
B	Beneficiaries (Social and protection)							100
	TOTAL= Economically and socially benefitted							300

APPENDIX – VII Questionnaire float in District Jhalawar								
Sr. No.	Blocks	Sathin	A/W Workers (A/W and Mini A/W C)	A/W Helper (Sahayika)	ASHA	SHG Members	Swavalamban	Total Questionnaires
1	Jhalawar urban	2	2	1	1	23	12	41
2	Aklera	1	2	1	2	18	6	30
3	Gangdhar	2	1	2	2	15	6	28
4	Jhalara Patan	1	1	1	1	12	6	22
5	Khanpur	1	1	2	1	11	5	21
6	Manohar Thana	1	1	1	1	9	5	18
7	Pachpahar	1	1	1	1	12	5	21
8	Pirawa	1	1	1	1	10	5	19
A	Economic programmes scenario	10	10	10	10	110	50	200
B	Beneficiaries (Social and protection)							150
	TOTAL= Economically and socially benefitted							350

APPENDIX – VIII Demographic information from Kota City (N= 300)					
Variables		Questionnaire 1 (200)		Questionnaire 2 (100)	
		Frequencies	%	Frequencies	%
Experience old	6 month- 12 month	27	14	35	35
	1 years- 3years	55	28	46	46
	3 years- 5 years	98	49	19	19
	5 years- 10 years	20	10	0	0
Education	Illiterate	3	1.5	13	13
	5 th standard	12	6	20	20
	8 th standard	78	39	12	12
	10 th standard	60	30	22	22
	12 th standard	22	11	2	2
	Graduation/ PG	25	13	31	31
Age group	18- 25 years	19	9.5	3	3
	26- 35 years	140	70	59	59
	36-45 years	33	17	22	22
	46 - 60 Years	8	4	16	16
Annual family Income	less than 30000	4	2	0	0
	30001 - 50000	11	5.5	1	1
	55001 - 70000	40	20	10	10
	70001 – 100000	47	24	38	38
	Above 1 Lac	98	49	51	51
Class/ Community	Backward class	104	52	58	58
	UR/ General	30	15	17	17
	SC	26	13	2	2
	ST	40	20	23	23
	Sahariya	0	0	0	0
Status	Single	8	4	10	10
	Married	183	92	86	86
	Separated/ divorced	4	2	2	2
	Widow	5	2.5	2	2
Occupation	ICDS	40	20	0	0
	Petty Trade	55	28	31	31
	Agriculture	46	23	40	40
	Government Job	0	0	0	0
	Private Job	12	6	6	6
	No work	47	24	23	23

APPENDIX – IX Demographic information from Baran City (N= 300)					
Variables		Questionnaire 1 (200)		Questionnaire 2 (100)	
		Frequencies	%	Frequencies	%
Experience old	6 month- 12 month	8	4	18	18
	1 years- 3years	44	22	55	55
	3 years- 5 years	124	62	27	27
	5 years- 10 years	24	12	0	0
Education	Illiterate	14	7	4	4
	5 th standard	18	9	12	12
	8 th standard	64	32	21	21
	10 th standard	55	27.5	14	14
	12 th standard	17	8.5	6	6
	Graduation/ PG	32	16	43	43
Age group	18- 25 years	7	3.5	31	31
	26- 35 years	111	55.5	22	22
	36-45 years	59	29.5	30	30
	46- 60 years	23	11.5	17	17
Annual family Income	less than 30000	0	0	14	14
	30001 - 50000	12	6	6	6
	55001 - 70000	43	21.5	31	31
	70001 – 100000	69	34.5	32	32
	Above 1 Lac	76	38	17	17
Class/ Community	Backward class	58	29	44	44
	UR/ General	22	11	3	3
	SC	20	10	11	11
	ST	56	28	14	14
	Sahariya	44	22	28	28
Status	Single	9	4.5	13	13
	Married	178	89	80	80
	Separated/ divorced	7	3.5	4	4
	Widow	6	3	3	3
Occupation	ICDS	40	20	0	0
	Petty Trade	28	14	25	25
	Agriculture	78	39	40	40
	Government Job	0	0	0	0
	Private Job	3	1.5	4	4
	No work	51	25.5	31	31

APPENDIX – X Demographic information from Bundi City (N= 300)					
Variables		Questionnaire 1 (200)		Questionnaire 2 (100)	
		Frequencies	%	Frequencies	%
Experience old	6 month- 12 month	33	16.5	43	43
	1 years- 3years	44	22	20	20
	3 years- 5 years	88	44	37	37
	5 years- 10 years	35	17.5	0	0
Education	Illiterate	6	3	17	17
	5 th standard	33	16.5	38	38
	8 th standard	98	49	33	33
	10 th standard	20	10	2	2
	12 th standard	15	7.5	1	1
	Graduation/ PG	28	14	9	9
Age group	18- 25 years	32	16	20	20
	26- 35 years	121	60.5	29	29
	36-45 years	21	10.5	38	38
	46 years and above	26	13	13	13
Annual family Income	less than 30000	0	0	6	6
	30001 - 50000	3	1.5	38	38
	55001 - 70000	56	28	40	40
	70001 – 100000	58	29	12	12
	Above 1 Lac	83	41.5	4	4
Class/ Community	Backward class	112	56	50	50
	UR/ General	27	13.5	24	24
	SC	30	15	4	4
	ST	31	15.5	22	22
	Sahariya	0	0	0	0
Status	Single	2	1	7	7
	Married	190	95	90	90
	Separated/ divorced	4	2	1	1
	Widow	4	2	2	2
Occupation	ICDS	40	20	0	0
	Petty Trade	45	22.5	31	31
	Agriculture	40	20	34	34
	Government Job	0	0	0	0
	Private Job	11	5.5	4	4
	No work	64	32	31	31

APPENDIX – XI: Demographic information from Jhalawar City (N= 300)					
Variables		Questionnaire 1 (200)		Questionnaire 2 (100)	
		Frequencies	%	Frequencies	%
Experience old	6 month- 12 month	21	10.5	45	45
	1 years- 3years	60	30	46	46
	3 years- 5 years	97	48.5	9	9
	5 years- 10 years	22	11	0	0
Education	Illiterate	9	4.5	12	12
	5 th standard	18	9	18	18
	8 th standard	70	35	14	14
	10 th standard	71	35.5	20	20
	12 th standard	20	10	3	3
	Graduation/ PG	12	6	33	33
Age group	18- 25 years	30	15	22	22
	26- 35 years	133	66.5	39	39
	36-45 years	29	14.5	32	32
	46 years and above	8	4	7	7
Annual family Income	less than 30000	2	1	3	3
	30001 - 50000	8	4	10	10
	55001 - 70000	32	16	20	20
	70001 – 100000	56	28	28	28
	Above 1 lac	102	51	39	39
Class/ Community	Backward class	90	45	46	46
	UR/ General	21	10.5	20	20
	SC	36	18	12	12
	ST	53	26.5	22	22
	Sahariya	0	0	0	0
Status	Single	4	2	11	11
	Married	181	90.5	84	84
	Separated/ divorced	7	3.5	1	1
	Widow	8	4	4	4
Occupation	ICDS	40	20	0	0
	Petty Trade	45	22.5	7	7
	Agriculture	54	27	45	45
	Government Job	0	0	0	0
	Private Job	3	1.5	8	8
	No work	58	29	40	40

APPENDIX – XII: Tahsils in Hadoti region covered under study				
Tahsils/ District	Kota	Baran	Bundi	Jhalawar
1	Kota urban	Baran urban	Bundi urban	Jhalawar urban
2	Chechat	Baran Rural	Talera	Aklera
3	Itawa	Anta	Kapren	Gangdhar
4	Sultanpur	Atru	Hindoli	Jhalara Patan
5	Laadpura	Chhabra	Nainwa	Khanpur
6	Sangod	Chhipabarod	Keshavray patan	Manohar Thana
7		Kishanganj	Indergarh	Pachpahar
8		Shahbad		Pirawa

APPENDIX – XIII Questionnaire float in Hadoti Region								
Total Questionnaires Floated		300		300		300		300
Blocks/ District	Kota		Baran		Bundi		Jhalawar	
1	Kota Urban	43	Baran urban	27	Bundi Urban	39	Jhalawar Urban	41
2	Chechat	27	Baran Rural	30	Talera	29	Aklera	30
3	Itawa	30	Anta	19	Kapren	27	Gangdhar	28
4	Sultanpur	26	Atru	24	Hindoli	25	Jhalara Patan	22
5	Laadpura	50	Chhabra	21	Nainwa	32	Khanpur	21
6	Sangod	24	Chhipa barod	31	Keshoray patan	27	Manohar Thana	18
7			Kishanganj	22	Indergarh	21	Pachpahar	21
8			Shahbad	26			Pirawa	19
Total		200		200		200		200
		100		100		100		100
Economic programmes scenario							800	
Beneficiaries (Social and protection)							400	
TOTAL SAMPLE FROM HADOTI REGION							1200	
Note:-	1. The sample of 200 surveyed from each district							
	2. The sample based on positions -Supervisors, Sathins, A/W Workers, A/W Helpers, ASHA and SHG members (under economic empowered) remained same for synchronization purpose.							

APPENDIX – XIV

CASE STUDY OF WOMEN SELF HELP GROUP- SARAWATI

Saraswati is a SHGs organized in 2011 in Kethonipol, Kota. In the beginning there were 10 members, and now they increased to 15 in number. Of the total members, all were Hindus. Among them except two all are married. The weekly meetings of SHG were held on based on all members' consensus. The group is linked with the bank.

Four members who represents the Saraswati SHG namely, Mrs. Meena, Miss. Pratima, Miss Vaishnavi and Mrs. Pinki, got trained under the skill development program and ventured into food preparation in bulk as a self-employment option. Interesting thing is that they were trained by each other which show the great coordination and support to the group members. There is majority of working and student population resides in Kota city. Hence the SHG observed the current demand of market first. This operation is like management style where the group has identified market need and followed the further stages with remaining functions of management. They have created their own mess and started supplying meal in lunch boxes to the students and workers around the area they stay. They started it from the home and collected the initial amount from all 10 members of the group with 100 rupees. The good principle of division of labour could be seen in this SHG which is really helping themselves and all members.

As they started it with amount of 1000 rupees and in response they have got the fee on supplied food/ Tiffins and gradually increased the number of students with serving good quality of food. In spite of having no specific advertisement about their mess, they found that there was demand from their mess. This is appreciable that the 36 years old head of the group Mrs. Meena Chauhan who is educated till 12th standard only in very critical conditions of home, had not availed any management training from anywhere but being a member of SHG started thinking like a real SHG manager and using skills for better workings of SHG. They follow a marketing strategy to serve it first from home at lower prices than that of their competitors. As the SHG was just started in 2010 and in the educational city there is sufficient number of mess available. They have not taken any loan from banks till the date of case study.

Usually all members spend their 6-10 hours a day for processing and making a ready hot lunch and dinner. Though, they require essential ingredients to prepare food they

buy vegetables in bulk from city vegetable market in comparatively lower prices being a regular customer of some fixed shops.

In a month, they supplies around 1500- 2000 packed hot meal to students which accounts an approximate expenditure of Rs.40- 60,000 and the income earned was around in Lac. This amount divided in all the group members. It should be noted that this work was a great income for the family. When there is tough competition in the market, efforts of these women succeeded mainly because of the concerted efforts of the group as a whole, their teamwork and the quality of meal. Their acceptance by the consumers and the marketing strategy added to their success.

APPENDIX- XV

Sex Ratio (females per 1,000 males): 1901-2011													
District Code	State/ District	Sex-Ratio Since (Number of females per 1000 males)											
		1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	2011
1	2	3	4	5	6	7	8	9	10	11	12	13	14
8	Rajasthan	905	908	896	907	906	921	908	911	919	910	921	926
1	Ganganagar	853	818	857	797	814	828	843	863	859	865	873	887
2	Hanumangarh	853	818	857	797	814	848	840	887	892	891	894	906
3	Bikaner	918	907	891	895	869	920	916	908	899	891	896	903
4	Churu	932	922	926	924	908	945	936	946	953	937	948	938
5	Jhunjhunun	884	906	878	878	881	956	943	928	956	931	946	950
6	Alwar	922	914	884	892	890	896	892	887	892	880	886	894
7	Bharatpur	859	841	820	837	840	846	859	855	848	832	854	877
8	Dhaulpur	859	841	820	837	840	814	807	806	796	795	827	845
9	Karauli	870	869	859	873	884	865	854	848	853	840	855	858
10	Sawai Madhopur	870	869	859	873	884	893	884	878	880	870	889	894
11	Dausa	898	906	878	891	908	905	888	887	895	884	899	904
12	Jaipur	903	913	882	895	913	922	891	890	892	892	897	909
13	Sikar	877	899	886	913	920	972	964	961	963	946	951	944
14	Nagaur	914	928	900	920	912	936	945	942	958	942	947	948
15	Jodhpur	888	891	870	885	885	900	888	900	909	891	907	915
16	Jaisalmer	870	837	808	851	829	817	802	810	811	807	821	849
17	Barmer	874	880	860	891	873	868	868	887	904	891	892	900
18	Jalor	898	916	911	910	921	918	919	932	942	942	964	951
19	Sirohi	917	937	936	946	947	965	948	958	963	949	943	938
20	Pali	946	938	934	954	943	946	943	950	946	956	981	987
21	Ajmer	898	885	836	903	902	925	913	911	922	918	931	950
22	Tonk	915	905	911	915	903	925	910	909	928	923	934	949
23	Bundi	930	932	916	917	918	912	895	886	887	889	907	922
24	Bhilwara	920	931	940	942	943	934	906	909	941	945	962	969
25	Rajsamand	920	932	940	943	943	948	933	971	996	991	1000	988
26	Dungarpur	1000	1012	987	988	970	1003	991	1015	1045	995	1022	990
27	Banswara	1022	1025	1011	1009	996	983	972	979	985	969	974	979
28	Chittaurgarh	911	928	939	942	944	956	928	927	950	947	966	970
29	Kota	940	937	926	931	919	926	884	873	877	881	896	906
30	Baran	940	937	926	931	919	934	913	898	903	896	909	926
31	Jhalawar	932	927	920	920	928	954	928	919	926	918	926	945
32	Udaipur	920	932	940	943	943	967	943	951	971	956	969	958
33	Pratapgarh*	920	935	944	947	947	969	949	943	956	957	969	982

APPENDIX – XVII Research paper published

Role of Microfinance in Womens' Empowerment: a study of selected experiments in Rajasthan

ABSTRACT

According to 2001 Census, women constitute about 48 % of the total population of the country. Their participation at grass root level is increasingly recognized for empowerment and developmental perspectives. Microfinance, the current buzzword in the developmental sector, delves with the problems of community development. "Microfinance" is defined as financial services for poor and low-income clients offered by different types of service providers. In practice, the term is often used more narrowly to refer to loans and other services from providers that identify themselves as "microfinance institutions" (MFIs). The history of micro financing can be traced back as long to the middle of the 1800s when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way getting the people out of poverty. The modern use of the expression "micro financing" has roots in the 1970s when organizations, such as Grameen Bank of Bangladesh with the microfinance pioneer Muhammad Yunus, were starting and shaping the modern industry of micro financing.

Evaluating the activities of various microfinance institutions, the study aims to access the impact of microfinance on socioeconomic empowerment of women particularly in Hadoti region. Most of the research studies and annual reports found that credit programme allows women to take a greater role in household decision making, greater access to financial and economic resources, more bargaining power and greater of mobility. The study is based on the data collected from 50 women members participating in microfinance schemes, based on profile consisting poverty level, age education, caste, type of land holdings, income, expenditure and savings. Analyses of various factors with different pace of empowerment have greater significance. In Rajasthan, to fuel to microfinance movement, steps taken cared. 'Arth' was created, so as to contribute its bit in taking this mission towards greater height. The analysis of data in the study covers major aspects like source of awareness about microfinance, saving patterns, loan and income generating activities (IGA) etc. The international, national, and regional studies escort us to find that microfinance have a great demeanour on women empowerment. Some other aspects viz., promoting womens' access to public services, and employment opportunities, stronger partnerships between private banking sector and MFIs, inclusion of women empowerment indicators used to achieve this noble idea with full potential. This paper also made an effort to suggest the ways to increase women empowerment as to enhance the literacy rate, organized and planned way for intervention in schemes, group cohesion.

Introduction

According to 2001 Census, women constitute about 48% of the total population of the country. Their participation at grass root level is increasingly recognized for empowerment and developmental perspectives. Rajasthan has historically been a patriarchal and feudal society where gender discrimination has been a concern. This has drastically affected women's health, financial status, literacy level and political involvement. The paradigms for social development have been rapidly changing with greater attention to gender issues both at the global and national levels. Since 1970s the attempts to redefine development in terms of women and her productive role are increasingly in consideration. During the 1980s various perspectives labeled, "mainstreaming women" which called for bringing women towards development efforts. The empowerment approach, which evolved in the 1990s, has interpreted it in terms of participation in policymaking and planning process. For womens' participation and empowerment, the organization of women into self-help groups (SHGs) and provision of microfinance through them is to be viewed in this background. Since womens' empowerment became key to socio economic development, bringing women into the mainstream of national development has been a major concern of government. The ministry of rural development has special gears for women in its programmes. Funds are earmarked as "Women's component" to ensure flow of adequate resources for facilitation. Ministry of Rural Development is implementing various schemes like Indira Awas Yojona (IAY), Restructured Rural Sanitation Programme, Accelerated Rural Water Supply programme (ARWSP) Swarnagayanti Grameen Swarazgar Yojona (SGSY), by National Social Assistance Programme (NSAP), the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Jawahar Rozgar Yojana (JRY) are the schemes having women's component.

Many MFIs in india viz., [Asmitha](#) – Provides rural poor women access to financial resources in the form of collateral free small loans for income generation and livelihood promotion. Bandhan MF – In this microfinance activities are carried on by Bandhan Financial Services Pvt. Ltd. (BFSPL), incorporated under the Companies Act, 1956 and also registered as a Non Banking Financial Company (NBFC) with the Reserve Bank of India (RBI). Grameen Foundation – Works in 6 key areas: Connecting microfinance institutions with capital markets, strengthening organizations by building people practices, harnessing the power of technology, helping track people's movement out of poverty, sharing knowledge widely for broader impact and Social Business. Cashpor India –is to identify and motivate poor women in the rural areas and to deliver financial services to them in an honest, timely and efficient manner. Saadhana – is a non- profit organization established in the year 2001 to reach out to the urban and rural poor women with the specific mandate to catalyze the 'Endeavour of the Poor for Self-Sufficiency'.

Womens' Empowerment and Microfinance

Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institution that affects their lives (World Bank Resource Book). Empowerment is a multi-dimensional social process that helps people to gain control over their own lives, communities and in their society, by acting on issues that they define as important. Microfinance, the current buzzword in the developmental sector delves with the problems of community development. "Microfinance" is defined as financial services for poor and low-income clients offered by different types of service providers. In practice, the term is often used more narrowly to refer to loans and other services from providers that identify themselves as "microfinance institutions" (MFIs). The history of micro financing can be traced back as long to the middle of the 1800s when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way getting the people out of poverty. The modern use of the expression "micro financing" has roots in the 1970s when organizations, such as Grameen Bank of Bangladesh with the microfinance pioneer Muhammad Yunus, were starting and shaping the modern industry of micro financing. Microfinance commonly works through group systems like the Grameen Bank of Bangladesh, solidarity groups of Latin America, and self-help groups of India. Self-help groups, the most common microfinance institutions in India, are small voluntary associations of poor people from the same socio-economic background who come together for the purpose of solving their common problems through self-help and mutual help (NABARD, 2000).

MFIs offer a variety of financial products including credit, savings, insurance, business development services. Microfinance clients are poor and low-income people that do not have access to other formal financial institutions. They are often self-employed, household-based entrepreneurs with their diverse micro enterprises viz., small retail shops, street vending, artisanal manufacture, and the like. In rural areas, micro entrepreneurs often have small income-generating activities such as food processing and trade. Hard data on the poverty status of clients is limited, but tends to suggest that most microfinance clients fall near the poverty line, both above and below. Households in the poorest 10% of the population, including the destitute, are not traditional microcredit clients because they lack stable cash flows to repay loans. Women often comprise the majority of clients. By helping women meet their practical needs and increase their efficacy in their traditional roles, microfinance may in fact help women to gain respect and achieve more in their socially defined roles, which in turn may lead to increased esteem and self-confidence.

MFIs are autonomous financial institutions, which help members to keep their savings safe in the form of grant loans to people in exigencies without any troublesome procedure. It is argued that, through microfinance, poverty can be reduced as well as the resultant increased access and control over financial resources by women can itself become an empowering instrument. In microfinance sector, many private sector banks came forward 3-4 years back to provide credit to poor through SHGs and MFIs. The models involved, to name a few, collaborating with microfinance institutions,

using business facilitators for microfinance services etc. Microfinance is about women lifting themselves out of poverty, and achieving economic and political empowerment within their homes, their villages, and their countries as, 40 per cent of poverty reduction in rural Bangladesh has been attributed to the role of microcredit (Khandker, Shahidur R. 2005) A strong "son preference" exists in the Hadoti region, as it does throughout the country, and high rates of female infanticide and female feticide plague the area. Even if it does not happen then the empowerment aspect is not considerable for women so far. A strong need for women empowerment is apparent considering the present status of Rajasthan's women. Most MFIs started as not-for-profit organizations like NGOs (Non Governmental Organizations), credit unions and other financial cooperatives, and state-owned development and postal savings banks. 'Arth' was created, so as to contribute its bit in taking this mission towards greater height. Operates in the Hadoti region, it provides full range of financial products and services particularly customized to meet the needs of its clients, which facilitate income generating activities to employ the working capital in best possible way. With its current products and future product, offering Arth tries to meet the credit needs both for consumption and commercial purposes like loan and insurance.

Economic Empowerment of Women is to be achieved through convergence of the schemes and programmes having focus on formation and promotion of SHGs so as to enable women to have access to micro credit and micro finance. Programmes like National Rural Livelihood Mission of Ministry of Rural Development, Smayamsidha of Ministry of Women and Child Development and similar programmes of other Ministries and organizations would need to be converged to help the identified SHGs in a coordinated fashion. The Mission would see that access to credit by women SHGs under schemes of NABARD, Rashtriya Mahila Kosh (RMK), financial institutions and nationalized banks, are coordinated well and delivers credit facilities.

Many self-help groups, especially in India, under NABARD's SHG-bank-linkage program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivery microfinance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest. NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed. The provision is made of formation of state level nodal agencies to empower women and to strengthen the SHGs in Rajasthan. Also the provision is made to invest Rs. 45 Crores on women

Medatwal, C. (2013). *Role of Microfinance in Womens' Empowerment: A study of selected experiments in Rajasthan. Pacific business Review International*, 5(7), 22-29.

SHGs for the development purpose. In view to implement this, the registration of 'mission Gramya Shakti' is in procedure.

Women Development programme

To achieve the noble idea to strengthen economy, women development programmes are running. The most important step is the formation of SHGs.

Sr. No.	Project	year 2011-2012		project from beginning to present
		Target	Progress	
1	Anta	160	32	1048
2	Atru	150	20	779
3	Baran Urban	50	44	225
4	Baran Rural	150	20	902
5	Chhabra	110	32	517
6	Chhipabarod	110	113	519
7	Kishanganj	435	617	1276
8	Shahbad	435	601	656
Total		1600	1479	5922

source: ICDS Baran

Formation of SHGs:- In Rajasthan Integrated Child Development Scheme (ICDS) proposed the target to form general women 800 and Saharia (tribe in shahbad area) women 800 (total 1600 SHGs). Progress till January is shown in Table 1. The tremendous progress has been seen in the area of Chhipabarod, Kishanganj and Shahbad blocks.

Objectives of the Study

Objectives of the study are as follows:

1. To analyze the contribution of microfinance initiatives in the area of women empowerment in Hadoti region,
2. To measure the role of selected Self Help Microfinance programmes towards microfinance,
3. To discuss the important problems of microfinance experiments and offer solutions to resolve them.

Hypotheses:

Hypothesis 1: H_0 - There is no significance difference between the impact of microfinance programmes run by BASIX and MUPS for womens' empowerment.

Hypothesis 2: H_1 - There is the significance difference between the impact of microfinance programmes run by BASIX and MUPS for womens' empowerment.

In Rajasthan, 1615 VOs / NGOs registered with the major thrust areas of Education & Literacy, Health & Family Welfare, Micro Finance (SHGs), Nutrition, Panchayati

Raj, Rural Development & Poverty Alleviation, Tribal Affairs, Urban Development & Poverty Alleviation, Vocational Training, Women's Development & Empowerment, Youth Affairs etc. Concerning on this study, experiments are taken from various NGOs namely- Aoes, Mahila Udyog, Nehru Yuva mandal etc. operating within the Hadoti region and microfinance institution called Bhartiya Samruddhi Investments and Consulting Services (BASICS Ltd. Generally called BASIX) promote and support large number of sustainable livelihoods. BASIX strategy is to provide a comprehensive set of livelihood promotion services which include Financial Inclusion Services (FINS), Agricultural / Business Development Services (Ag/BDS) and Institutional Development Services (IDS) to rural poor households. The study is carried out in Baran, Rajasthan with the objective of assessing the experiments of the SHG intervention of various NGOs called the 'Nehru Yuva mandal and another one called Mahila Udyog Prashikshan Samiti (MUPS) in the process of women empowerment. The Mahila Udyog Prashikshan Samiti (MUPS) registered under Societies act/ trust acts and exempted under 35 AC and 80 G, is dedicated to the socio economic upliftment of communities across regions by coordinating and executing the various government schemes on various projects. MUPS works primarily in the field of Women Empowerment, Non-formal Education, Training, Health, Creation of Rozgaar Platforms, Various Awareness Campaigns, Girl Child, Bamboo, Honey and miscellaneous Craft items. MUPS has staff of 12 permanent employees along with the 355 project based employees.

The study is largely based on primary data and supplemented by secondary data wherever necessary. The primary data were collected from a cross section of 50 SHG members through a multi-stage random sampling method. In the first stage, data collected from Baran district, with the presence of both the BASIX and MUPS members. In the second stage, a Grama Panchayat (the lower tier rural Local Self Government) with the presence of both SHG and MUPS members, was identified. In the third stage, SHGs and MUPS members were selected from the Grama Panchayat. Each of 25 Women from BASIX's SHG and MUPS members were included in the study. The field survey for the study was conducted during December 2011 to January 2012. The data were obtained through a structured interview schedule and questionnaire. The beneficiaries were contacted during their group meetings. The questions were mainly on their household, individual profile, experience with microfinance programmes, savings and borrowing particulars, utilization and repayment of loan, role of Microfinance Organizations and their attitude towards microfinance. The information collected, was analyzed using simple statistical tools. The attitude towards microfinance was analyzed using a Likert type scale.

The Analysis of Data

The study is based on the data collected from 50 women members participating in microfinance schemes, based on profile consisting poverty level, age education, caste, type of land holdings, income, expenditure and savings. Analysis of various factors with different pace of empowerment has greater significance. This section serves the purpose of examining the multiple roles played by microfinance in empowering

women in the study area. The source of awareness, years of association with microfinance, monthly savings, source of savings, utilization of loans availed, repayment of loan, income generating activities and the impact of these activities on the attitude of women as well as their outlook are the major aspects examined. The analysis of data in the study covers major aspects like source of awareness about microfinance, saving patterns, loan and income generating activities (IGAs) etc. Measuring the impact of the Self Help Group (SHG) program on women's empowerment, the analysis and estimation is done through the mean level of women's empowerment for 2011 and 2012.

Source	MUPS	BASIX	Total
NGO	0	5	5
Members	12	10	22
Friends/Relatives	12	9	21
Media	1	1	2
Total	25	25	50
source: Survey data			

Analysis indicates the significant increase in womens' empowerment of the SHG members group. The elegance of the result lays the fact that even though the degree of change and the pace of empowering women are likely to vary, the group of SHG members experiences a significant and higher empowerment. An enquiry has been done to understand the source of information about the BASIX / MUPS activities and microfinance. In the case of MUPS members, friends/relatives played a major role in enrolling members to their programmes.

Source of Savings

It is of interesting to know the source of savings of BASIX/MUPS members and their family members. The information given in Table 3 reveals that own savings forms a portion lesser than the contribution of their husbands/children in the total monthly savings in microfinance programmes. Also this is to be appreciated that the data of earning is more than they previously handled.

Source	MUPS	BASIX	Total
Husband/Children	12	13	25
Own Savings	5	6	11
All the family members	8	6	14
Total	25	25	50
source: survey data			

Actually, the microfinance programmes envisages that the savings of the members should come from their own earnings.

Availing of Loan

Bank credit to SHGs: - The proposal to distribute credit facility to 1800 SHGs (800 general and 1000 Sahariya women) has the following progress in the district Baran:-

Sr. No.	Project	year 2011-2012		project from beginning to present
		Target	Progress	
1	Anta	135	21	753
2	Atru	150	10	720
3	Baran Urban	50	2	80
4	Baran Rural	150	4	688
5	Chhabra	110	21	307
6	Chhipabarod	110	25	422
7	Kishanganj	560	19	689
8	Shahbad	535	32	606
Total		1800	134	4265

source: ICDS Baran

Microfinance programmes envision provision of loan to their members without much cumbersome procedures.

Utilization of Loan

It has been exhibited from the study that women are better repayers and hence bankable (As no any defaulter case arises in the sample). Therefore, the donors and other agencies promote microfinance through self help groups. Information on the repayment of loan by the respondents (SHG / MUPS members) showed that around 96% repay promptly. While, the remaining borrowers repay after the due date. No one founded as defaulters. Reason of prompt payment is their own decision. In most of the studies on micro credit, peer pressure played a major role in the repayment of micro credit. But, here 'not to be a defaulter' consciousness prompted timely repayment.

Income Generating Activities and Microfinance

One of the aver objectives of microfinance is the promotion of Income Generating Activities (IGA) among the rural poor women for sustainable livelihood. Of the total respondents surveyed, 24% of the members have started IGAs.

Response	BASIX	MUPS	Total	
	No. of Members	No. of members	No. of members	%
Yes	7	5	12	24
No	18	20	38	76
source: survey data				

Though the proportion of borrowers who have utilized the loan for starting an IGA is low, it is true that microfinance has helped them in meeting their immediate consumption requirements.

There is no significant difference between the BASIX and MUPS members studied in this matter. Utilization of loan for any IGAs, is of interest in the type of IGAs initiated

by them. Majority of them were involved in homemade working like stitching clothes, production activities, services, livestock and agriculture.

Factors Contributed in Selecting IGA

This is interesting to examine the contributing factors to the setting up of economic activities. To this question, there were few options provided to them and they had to give preference to either any of these factors, or any factors beyond these. These factors are low fixed investment, low cost technology, availability of raw materials, market demand, encouragement of microfinance organizations (MFOs) and leisure time. The weighted scores calculated for each of the problems were added up for all the respondents.

Role of Microfinance Programmes

There is a significant role of MFIs in Promoting IGAs among the women members of the selected experiments. Hence, an attempt is made to reveal in what way these MFIs are helpful in promoting the IGAs. The MFIs can promote the entrepreneurial capabilities of SHGs and MUPS members in several ways like marketing, training etc. Microfinance programmes envisage several other changes along with the IGAs among the women members. An enquiry into the impact of microfinance on members' reveal a number of qualitative changes have been brought into their life. Mobility, increased role in family decision making, gain family respect, attending public meetings, deal with officials, banking habit were found the major perceived changes among the BASIX and MUPS members.

Attitude towards Microfinance Programmes

On the basis of the objectives of the study, a Likert-type attitude scale has been distributed among the selected BASIX/ MUPS members to understand their attitude towards microfinance programmes. This attitude scale consisted of 6 items as described below:

1. Microfinance programmes are useful in increasing women's status;
2. Participation in Microfinance programmes increased women's self esteem;
3. Microfinance have improved enhanced women's decision making in domestic matters;
4. Male family members utilize and manage Microfinance programme loans;
5. Microfinance Programmes have less impact in reducing poverty;
6. Microfinance programmes have failed in promoting income-generating activities.

Out of these six items, (3 positive and 3 negative). The five point scale is used for analyzing response ranged from strongly agree (SA) to strongly disagree (SD). The item-wise attitude scores for each individual were monitored and Chi-square test was applied. As far as quantitative analysis was concerned, the Chi-square results presented in the Table shows insignificance of all the Chi-square values for each of the six attitudinal items except for item IV and VI. The value (Chi-square value is

9.488 at 0.05 significance level) for item IV and VI showing significant difference in the attitude of MUPS/ BASIX members.

Table 6: Chi-square values for the selected MUPS / BASIX members on 6 attitudinal Items						
Items	I	II	III	IV	V	VI
Chi-square values	8.6564	2.3809	3.9516	13.8539	3.4872	10.2121
Table value of Chi-square at 5% significant level = 9.488						
Source: Survey Data						

The detailed attitude scores and Chi-square results of item IV and VI are presented in Table 7 and 8 respectively.

Table 7: Chi-square value for Item IV						
Response category	MUPS		BASIX		Total	
	No.	%	No.	%	No.	%
Strongly Agree	9	36	5	20	14	28
Agree	6	24	0	0	6	12
Undecided	0	0	6	24	6	12
Disagree	4	16	5	20	9	18
Strongly Disagree	6	24	9	36	15	30
Total	25	100	25	100	50	100
Table value of Chi-square at 5% significant level = 9.488						
Calculated Value of Chi-square = 13.85396825						

From the Table 7, it can be observed that 60% of MUPS members and 20% of the BASIX members showed favourable attitude towards the statement given in Item IV. It means that Male family members utilize and manage Microfinance programme loans which somehow decreed the aspect of empowering women (particularly of BASIX) in the area of study. Almost all the beneficiaries of microfinance gave a positive response regarding microfinance programmes during the period of survey. And because of the calculated value is more than the table value of Chi-square (13.8539), the Null hypothesis is rejected and hence this shows that there is the significance difference between the impact of microfinance programmes run by BASIX and MUPS for womens' empowerment.

The detailed attitude scores and Chi-square results of item VI are presented in Table 8. From the Table 8, it can be observed that none of the MUPS members and very few (8%) of the BASIX members showed unfavourable attitude towards the statement given in Item IV. It means that Microfinance programmes have not failed in promoting income-generating activities in the area of study.. And because of the calculated value is more than the table value of Chi-square (10.2121), the Null hypothesis is rejected and hence this shows that there is the significance difference between the impact of microfinance programmes run by BASIX and MUPS for

womens' empowerment and hence, the members shows the positive attitude towards microfinance.

Table 8: Chi square value for Item VI						
Response category	MUPS		BASIX		Total	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	2	8	2	4
Agree	1	4	2	8	3	6
Undecided	6	24	0	0	6	12
Disagree	3	12	1	4	4	8
Strongly Disagree	15	60	20	80	35	70
Total	25	100	25	100	50	100
Table value of Chi-square at 5% significant level = 9.488						
Calculated Value of Chi-square = 10.21212121						

Almost beneficiaries of microfinance gave a positive response regarding microfinance programmes during the period of survey.

Conclusion and Suggestions

The differences in swiftness of empowerment might be a result of various factors including cultural and religious norms within the society, household and village characteristics, behavioural differences among the respondents and perception of family members, and the kind of training and awareness programs rendered for women. All the factors are equally important for empowering women though it is difficult to say which factor more is concerning in its degree of implementation. The views regarding the potential contribution of microfinance programmes to women's empowerment has been the subject matter of many studies.

It is brought out that there is a definite relationship between the attitude of those members participating and the microfinance. As this is observed from the source data, the progress of SHG formation is not up to the mark that has to be improved through implementation of various supporting schemes. The important findings emerged from the study are the following: The average monthly savings of MUPS members was found to be higher than the BASIX SHG members. Regarding the sources of savings, contribution of husbands/children became a potential source rather than own savings. A large majority of the sample availed loan from the MUPS / BASIX. Though the average savings of MUPS members were found to be higher than BASIX members, the average size of loan of MUPS members were found to be lower than that of the BASIX members.

The study reveals that the majority utilized the loan for consumption purposes. As evident in earlier studies, the repayment in the selected programmes was high. However, regarding the reasons for prompt repayment, own decision to repay became the prime reason. The operation of IGAs with the help of microfinance is yet to strengthen. The structure of IGAs revealed that about 25.5% with income generating activities. The difficulties in conducting IGAs revealed that availability of sufficient

loan, marketing and time are important factors. The attitude towards microfinance is measured on the basis of 6 items (three positive and three negative), revealed that for each item, the attitude of MUPS/BASIX members differ on positive and negative basis. In general the attitude towards microfinance is positive and impact from MUPS and BASIX made a significance difference for womens' empowerment.

Hence, It may be concluded that microfinance has benefited the women members to enhance their role in society, decision making, mobility and economic empowerment. However, on the matter of economic empowerment, the MFIs need to take much more initiative to empower women for economic activities. The overall conclusion is that the MUPS/ BASIX movement have beneficial impact on women empowerment. The MPUS and BASIX need to properly motivate and train their members to overcome the difficulties in the way of conducting IGAs. For SHG programmes, the results seem to indicate that the nominal microfinance approach need to include additional services like awareness raising workshops, well-timed training, and other activities over and above microfinance programs that focus on financial services too. Future research needs to identify which factors in SHG programs have a greater impact on womens empowerment. Further we suggest the ways to increase women empowerment as to enhance the literacy rate, organized and planned way for intervention in schemes and group cohesion.

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Research Pictures at Glance



Figure: Author meeting with SHG members and A/W worker at AWC, Kelwara, district Baran

