A PERFORMANCE APPRAISAL OF THEERAMYTHRI ACTIVITY GROUPS IN KERALA

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ABSTRACT

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. The Theeramythri programme of Society for assistance to Fisherwomen (SAF) facilitates and handholds fisherwomen to engage in gainful self-employment for their economic and social emancipation. The participation of fisher women in SAF activity groups has made a significant impact on their both in social and economic aspects. The SAF visions to initiate encourage and strengthen locally organized activity groups among fisherwomen, thereby providing assistance for expertising their business development skill, resource utilization and management, performance improvement, networking and marketing. This study addresses performance appraisal of SAF Theeramythri, activity groups of the Coastal districts of Kerala. The study identified that more than 300 million rupees has been provided as grant to these groups and these groups had been instrumental in empowering the fisherwomen in Kerala. The study focused on identifying the different aspects of the performance appraisal of the activity groups with an aim on analysing the present status SAF activity groups and its impact on the empowerment of the poor fisherwomen, Identifying the critical attributes determining the performance/non-performance of innovators and laggards, analyzing the performance/positive changes of the different categories of the activity groups after involving in the Theeramythri project. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garrette ranking technique, weighted average analysis, factor analysis and step wise regression methods have been implied to analyse various aspects of the performance level of the different activity groups of SAF. The study also established the pivotal role SAF plays in achieving the goals of empowering fisherwomen and developing sustainable and commercially viable business models. The results of the study revealed that the SAF have got huge impact on both economic and social aspects of the beneficiaries.

KEYWORDS: Women Challenge, Fisherwomen, Empowerment

INTRODUCTION

Self Help Groups (SHGs) are becoming one of the important means for the empowerment of poor women in almost all the developing countries including India. Kerala is no exception as regards the role played by women's collectives, known by different names for emancipation and empowerment of poor women. One of the most diversified and progressing among all the SHG's in Kerala is the SAF Theeramythri activity group. Creation of suitable income generating activities for fisherwomen and ensuring their sustainability is the prime concern of the SAF Theeramythri project. Since 2005, Government of Kerala devised and implemented different programs namely Tsunami Rehabilitation Program (TRP), Tsunami Emergency Assistance Program (TEAP) and Prime Ministers National Relief Fund (PMNRF) to provide relief

and rehabilitation to the affected. With a total outlay of Rs. 89 crores around 2500 livelihood initiatives and micro enterprises of Tsunami affected were facilitated. The Society for Assistance to Fisher Women (SAF) came into existence in the month of June 2005 under Department of Fisheries immediately after the Tsunami to emancipate the costal population from havoc resulted from the disaster. They mainly aim at socio economic upliftment of the fisherwomen, thereby paving way for the local development. Later, in 2010 various Tsunami relief programs were merged under a new and holistic livelihood program named "Theeramythri". As part of gender mainstreaming SAF augmented the entrepreneurial competency among fisherwomen through implementing microenterprises by utilising local resources. SAF has formed small activity based groups of fisherwomen and extended finacial, technological and managerial support to set up small enterprises suitable for the localarea. SAF targets the disadvantaged fisherwomen and provides them self-employment opportunities under this programme. Besides opportunities in the traditional fisheries sector, alternate livelihoods are also very much a part of Theeramythri. While Theeramythri programme primarily focuses on economic empowerment of fisherwomen, social and gender empowerment aspects also gets impacted due to its activities. SAF has adopteda unique development model for marginalisedcommunities, wherein a government agency has successfully partnered with professionals on the one hand, and with community institutions on the other, for creating lasting societal impact. The present study was aimed at assessing the performance appraisal of the Theeramythri initiatives in Kerala.

SAF livelihood projects started in 2005 with a capital outlay of 32 crores distributed among different groups, across nine districts of Kerala. The major categories of entrepreneurial groups supported under SAF project include Garments and Textiles, Food, Fish, Coir, Supermarket and others. The initial cost of each business is two lakh in which the department is providing 80 per cent of the total fund (Rs.1, 60,000) as subsidy, 5 per cent for beneficiary contribution and 15 per cent of the total cost as loan which has to be repaid. In addition, the department is also providing interest free loan (Rs.85, 000) towards technological up gradation of the unit if needed in the later stages. The average turnover of the 1000 groups in the year 2013-14 is approximately Rs. 3,911 lakh, while generating 3.9 lakh man-days and total wage disbursal of 6 crores.

Among the total 2500 microenterprise groups formed initially as part of various Tsunami rehabilitation programs, only 1000 are surviving at present. Mass closure of 500 groups happened last year due to various reasons. No further studies were done in this regard to find out the reasons of closing down of 1500 units. Initially each group consists of 10 members, got reduced to six and finally limited to four for the better management of the business. Interestingly a large number of units were closed from the fish processing sector which needs to be studied as an attempt to explore the problems associated with the sector. Over the years SAF has introduced different schemes and programs, linkages and financial aid towards up gradation and strengthening of institutional arrangements, service delivery mechanisms and marketing efficiency. However, how far such services and mechanisms have come out with improved performance of the units is unknown, which also need to be focused in this study. Moreover no such studies have been carried out to assess the socio economic impact and the level of performance of SAF groups. Therefore, this study would be providing a comprehensive picture about the performance of SAF groups in Kerala with special focus on its socio economic impacts.

OBJECTIVES

The overall objective of the study is to assess the performance levels of differentcategories of activity groups and to identify policy inputs in developing a road map for its future plan.

However the specific objectives are to:

- Analyzing the present status SAF activity groups and its impact on the empowerment of the poor fisherwomen.

- Identify the critical attributes determining the performance/non-performance of innovators and laggards

- Analyze the performance/positive changes of the different categories of the activity groups after involving in the Theeramythri project.

DATA AND METHODOLOGY

The study is based on the primary data collected from the different activity groups of SAF with the aid of a well prepared schedule to elicit information on socio economic and demographic characteristics of the respondents, details of the group members, reason for joining in SAF, about their group formation, capital formation, assets and liabilities, expenditure stream, enterprise details. The activity groups were classified into innovators/ laggards based on the mean turn over, year of perception and data obtained from SAF. To capture the information for the performance appraisal of SAF groups sampling frame was developed with 480 sample units covering different enterprises among all the sectors. The study analyses the socio economic and demographic characteristics of the respondents, group profile of the respondents, their reason for joining SAF, total funds received till date, details of assets created, reasons for drop out etc. The measures taken by the mission coordinator, SAF, Panchayath and others for the reconstitution of the groups were also pointed out in the study. The study elicits the lessons learnt by each respondent of the innovators/laggards and also their changes after involving in the activity groups. Statistical and economic tools such as percentage analysis, Garrett ranking technique, and factor analysis have been employed to analyse the data. The following figure 1 shows the sample locations of innovators/laggards across districts and the sector wise sample units of innovators and laggards are shown in table 1.
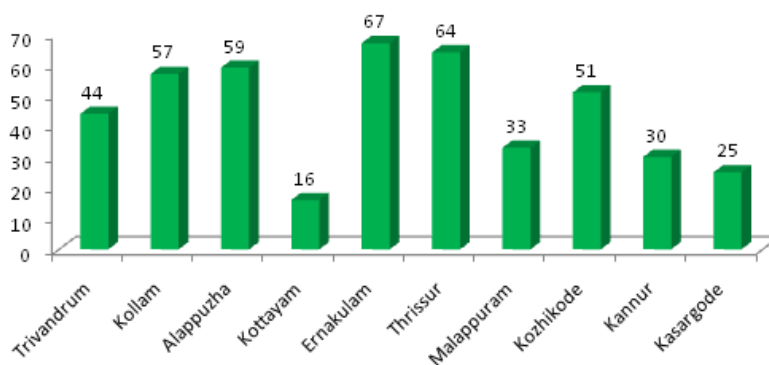

Figure 1: District Wise Allocation of Sample Activity Groups

Table 1: Sector Wise Sample Units of Innovators and Laggards

Sector	Innovators	Laggards
Garments & Textiles	77	83
Food	66	70
Fish	32	33
Supermarket	6	4

Table 1: Condt		
Provisional Outlets	12	10
Coir	8	7
Other	31	41
Total	**232**	**248**

RESULT AND DISCUSSIONS

Demographic Profile

In terms of age major portion of members lie in the age group of 31-40 years followed by the members of age group between 20-30 years also actively participate in the group activities. The aged members between 41-50 years and 51 and above also involve themselves in the activities and discussions held within the group. Education is not a matter of concern to be the members of the group, 57.83 % of respondents had matriculation level education, 32.53% are having higher secondary education and the other side only 9.63 % of the women members hold degree level of education. The study also shows that the average number of hours worked by the members of the units, who involve in group activities, indicates that 46.9 percent of such members work on an average of 6-8 hours per day during the peak periods and those who work for more than 8 hours a day represent 28 per cent of the total. Members who work on an average of 1 - 5 hours a day during such occasions constitute 25.1 percent of the total. Table 2 represents the demographic profile of activity group members.

Table 2: Demographic Profile

Age wise Classification	
Age	Percentage of members
20-30 years	133.63
31-40 years	47.53
41-50 years	10.76
51& above	8.07
Educational status	
Qualification	Percentage of members
Matriculation level	57.83
Higher Secondary level	32.53
Degree level	9.63
Average hours spent	
Hours spent	Percentage of members
1-5 hrs	25.1
6-8 hrs	48.9
More than 8 hrs	28

Group Size and Reasons for Dropout

Interactions revealed that the group size varies from 7 to 20 members with an average of 12.01. The study shows that out of the 480 sample SHGs, 91% of SHGs consists of 6 to 15 members and the remaining 4.7 % and 4% of SHGs formed between 3 to 4 and 2 to 3 members respectively at the inception of the activity group. At present most of the activity group comprises of an average of 2 members each. The self-governed, peer controlled, informal group of people with same socio-economic background have now changed to individual persons group. Groups have now become more self-centric. The conflicts between the members and poor income are the two major reasons found out for the shrinking of

the group. Due to these reasons majority of the group members left from the group and hence caused a huge shrink in the group size. Consequently the shrinking of the group size act as a deterrent for the success of some of the groups (innovators) whereas failure for some others (laggards). The table 3 below shows the reasons for the drop out of the activity group members which cause a shrink in the group size which leads to the individualism of the group.

Table 3: Reasons for Dropout of Members

Reasons for Dropout	No: of Members
Engagement in other activities	13(26)
Marriage	10(20)
Lack of cooperation of other members	11(22)
Higher studies	4(8)
Shift to other places	2(4)
Sustenance of the loss of the units	3(6)
Illness	5(10)
Securing of govt jobs	2(4)
Total	**50**

*# Figure in parenthesis indicates percentage to total*

It is discernible that altogether 50 members have dropped out of which about 26 percent of the dropout members are due to the engagement in other activities, while 20 percent dropout due to marriage. About 22 percent could not continue due to lack of co-operation among members whereas 8 percent of the members quit from the group activities for their higher studies. Shift to other places and securing of govt jobs cause 4 percent of the members to drop their activities. Illness was one of the other major reasons for 10 percent of the members to drop from the group. While a 6 percent of them left out due to the sustenance of the loss of the units.

Group Formation

Group formation is a non-spontaneous process. Community leaders, Panchayath, Media, Friends, Family members, etc. have good role in the formation of the activity groups. The study identified that at the initial stages SAF motivated the fisherwomen to be a part of the theeramythri activity groups. On behalf of this SAF have conducted opportunity guidance meets and several other programmes. The interactions with the mission coordinators of SAF and SAF federations also got immense impact in the formation of the activity groups. They interact with the fisher women to identify the small homogenous groups with people of common interest and common loyalty to participate in the group activities.

The study observed that a vast majority of 42.6 percent of the units were formed on the basis of the motivation from the local bodied like Panchayath while 13 percent of them were formed from the initiatives given by the community leaders and whereas friends were the major drivers 11.2 percent of the groups to be a part of theeramythri. Apart from these media enhanced about 9 percent of the group formation. The interactions with the SAAF federations and mission coordinators provide 6.4 percent and 5 percent of the activity groups. 6.8 percent join SAF due to the support from other groups whereas 3 percent join from the support of family members.

The opportunity guidance meet and other sources contribute about 1.4 and 1.6 percent of the activity groups. The sources of information for the members to join theeramythri activity groups are shown in figure 2.
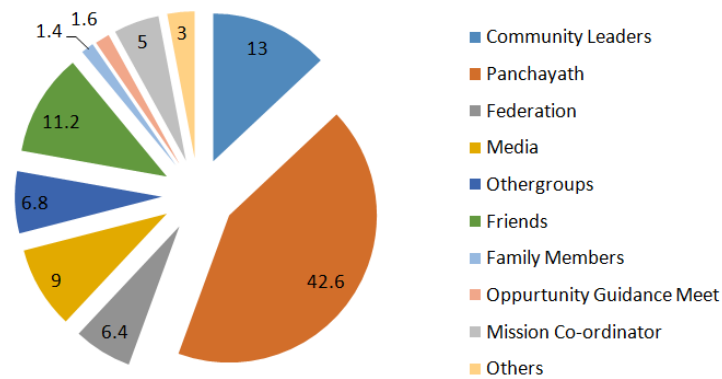
Figure 2: Sources for Activity Groups in Joining SAF

The selection of the members of the activity group plays a major role in the success as well as the failure of an activity group. One of the major reasons for the activity group to be vulnerable is the inappropriate selection of the members involved in it. Figure 3 represents the group formation factors of innovators and laggards
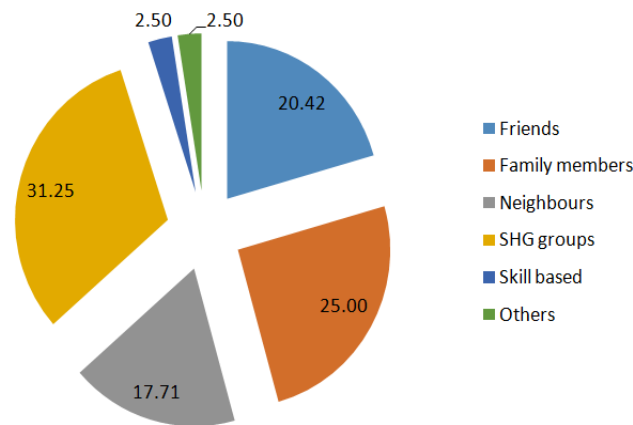
Figure 3: Group Formation Factors of Innovators
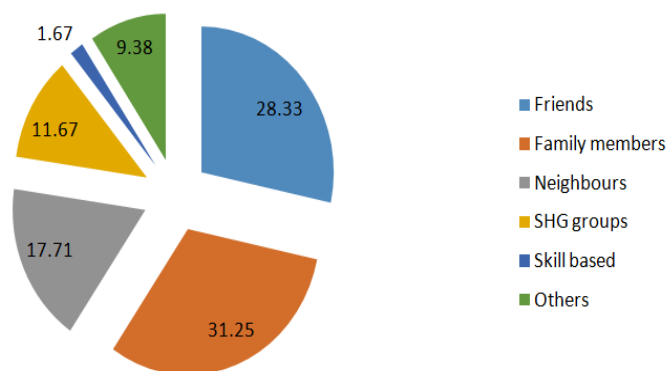
Figure 4: Group Formation Factors of Laggards

From the figures it is clearly understood that most of the members of the innovative group were found to be the previous SHG groups (31.25 percent) followed by family members (25 percent), friends (20.42 percent), and neighbours

(17.71 percent), skill based (2.50 percent) and others (2.50 percent). It shows that the selection of SHG group members is one of the important reasons for the activity group to be an innovator. It could be this previous experience that enables them to be more viable than the other activity groups. Laggard activity group have majority of their members as family members (31.25 percent), neighbours (17.71 percent), SHS's (11.67 percent), skill based (1.67 percent) and others (9.38 percent). It may be this in appropriate selection of family members as the majority of group members lead the activity group to be vulnerable.

Reasons for Joining SAF

On the basis of information from the sources the respondents were asked to prioritize their specific reasons for joining the groups. To analyse the reasons for joining the groups, all the possible reasons were made known to them. About 9 parameters were given to them as the major reasons. They were asked to rank the reasons in the order of their importance. The ranks given by them were quantified using the Garrett ranking technique (table 4)

Majority of the respondents opined that local bodies like Panchayath make them aware about the SAF theeramythri activity groups. Peer groups, SAF guidance meet and community leaders have also got similar role in influencing the fisher women to join these groups. The major reason of these group members for joining with SAF is the alternative livelihood and the high economic benefit from SAF. To promote income generating activity and there by attaining a self-sustainable alternative livelihood for future were their major goals. It is clearly understood that the economic level of these activity group members have increased to a certain limit and now they are capable of earning more to meet their daily needs.

Table 4: Reasons for Joining SAF

Sl. No	Reasons for Joining SAF	Innovator	Laggard
		Rank	Rank
1	Alternative Livelihood	I	I
2	Financial support	III	IV
3	Economic Benefit	II	II
4	Out of persuasion from fellow members	IV	VIII
5	Better time management	VI	III
6	Skill development	V	IX
7	Interaction with SAF mentor groups	VII	V
8	Exposures and Leaderships	VIII	VI
9	Conversion of SHGs into Enterprises	IX	VII

From the table, it is clear that, "Alternative livelihood "is the prime reason for the respondents of both innovators and laggard joining the SAF activity groups, followed by "Economic benefit". Innovators opined that financial support as the third reason whereas for laggards it was better time management. Out of persuasion stood as the fourth reason for the laggards to join the activity groups while laggards go for financial support from SAF. Innovators found skill development as the fifth major reason for joining the groups while laggards ranked interactions with SAF mentor groups as their fifth reason. Better time management motivated the innovators to rank it as the sixth reason whereas laggards choose exposures and leadership. For the innovators interaction with SAF mentor groups stood as the seventh reason for join the group but

laggards for laggards it was conversion of the SHGs into enterprises that motivated them to join the group. Innovators ranked exposures and leaderships as their eighth reason whereas to laggards it was out of persuasion from the fellow members. Lastly innovators chose conversion of SHGs into enterprises as their final reason and for laggards it was skill development. And hence it could be observed that apart from all the reasons both the innovators and laggards opined that to have an alternative livelihood thereby enhancing their economic levels for a sustainable future was their major goal to join the SAF activity groups.

Assets and Liabilities

An asset is something which an individual or a company owns and liability is something which an individual or a company owes. Here all those objects which are owned by the group having a monetary value, immaterial of tangible or intangible are the assets of an activity group and the debt or responsibility or an obligation owed by the group, having a monetary value is the liability of the same (Anand, J. S. (2002)). The study implies that most of the innovators are good asset creators whereas laggards have huge liabilities than their assets. The analysis on the asset creation reveals this fact.

Asset creation indicates the percentage of the assets created over the sales turnover. The higher asset ratio indicates that more and more production inventories are added to the business enterprises. Most of the innovator groups have high asset ratios. They have their own buildings, land, savings etc. Their high ratio indicates the higher sustainability and efficiency of the business (Shyam et.al 2011). Higher asset ratios add to fixed investments which is beneficial for the enterprises. All the aspects from the beginning of the group formation to the expenditure pattern of the group have got a very good role in the creation of these high ratios. The capital formation, support from SAF, support from mission coordinators and other stakeholders, effectiveness of the trainings gained, profit sharing of the group, expenditure pattern of the group and the overall performance of the group activities etc have contribute the innovators for the asset creation. Innovators have strived hard to achieve all these for their present status. But the case of laggards is very pathetic. They are not conceiving the things in the right manner which cause the groups to be in the pace of vulnerability. Moreover the huge increase in the liabilities decline the asset to turnover ratio thereby the sustainability of the group gets shattered (Venkatachalam et.al 2004). The asset to turnover ratio measures the efficiency of a group's use of its assets to product sales. It is a measure of how efficiently the group is using the assets at its disposal to promote sales. The ratio helps to measure the productivity of a group's assets. The asset ratio shows how much of investment has been created over the employment based on the sales volume. Hence roper measures are to be undertaken for the laggards to be much more successful enterprises.

Profit Sharing/Expenditure Stream

The study observed that profit sharing/ expenditure patterns is the process in which the people who work receive a direct share of the profits or the share utilized for expenditure of the people involved. Profit/expenditure stream varies greatly from different activity groups. Because of the activity groups vary in size, it is often more appropriate to consider profit as a percentage of sales (profit margin) when comparing one group to another. Accounting methods also greatly influence the profit/expenditure and the change in the same alters the actual operation of an activity group. Changes in profit sharing are the subject of much analysis (Bandhyopadhyay et.al 2002) In general, high or rising profits are indicative of a successful business while low profits could suggest a myriad of problems, including inadequacies in customer or expense management.

The study identified that the group size, working hours, market demand, peak season, raw material availability etc have very good impact in the profit making. Most of the innovators have very fair number of members which burden the unavailability of the man power and thereby they maintain a smooth business under functioning. Innovators are consistent workers. In a day most of them work for more than 6 hrs. Their dedication and passion to the work is appreciable. They are very much aware of the market demand and their peak season of business. They have the capability of overcoming the off season by finding some other suitable practice of business there by maintaining their profit factor a constant. Throughout the time they are good gainers. And hence they are the good profit makers of the SAF activity groups.

The scenarios of the laggards are extremely opposite to those of the innovators. They are big losers all the time. They have huge loss in business than profit. It is through this loss they are running the business. Throughout the time since inception of the group they are good borrowers. The condition has not yet changed and it is this borrowing habit that has made those groups into a vulnerable situation. However the amount of borrowing of laggards was less since it should be in proportionate with the savings. The figures below show the profit sharing/ expenditure stream of the innovators and laggards. The figure (Figure 5) depicts that a major share of the profit of the innovators are utilized for stock enhancement and new investments whereas laggards utilize it for loan repayment and reimbursing seed capital (Figure 6)
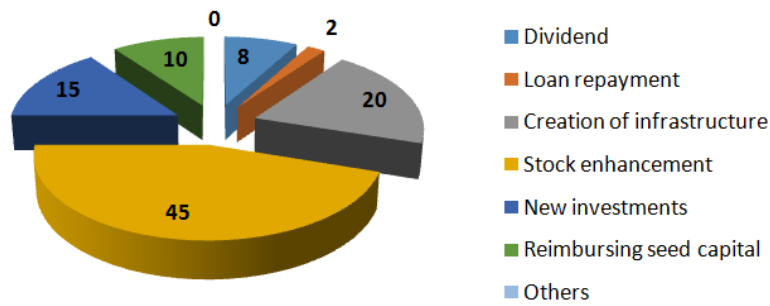

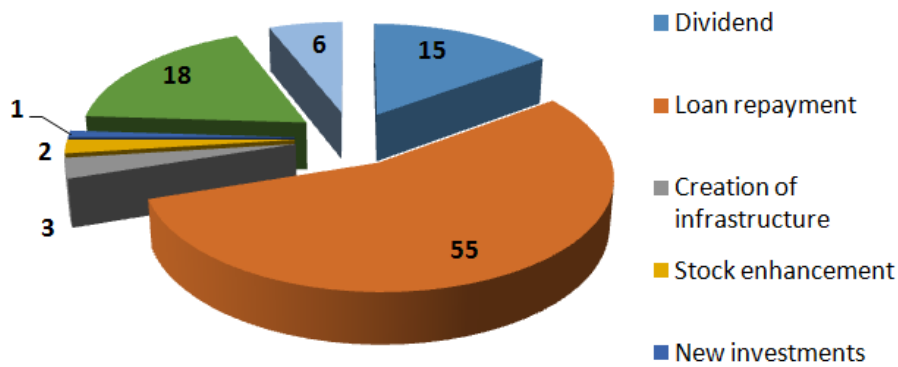**Figure 5: Percentage Profit Sharing/Expenditure Stream of Innovators**

Figure 6: Percentage Profit Sharing/Expenditure Streams of Laggards

The figures point outs that a major share about 45 percent of the profit of the innovators has been utilized for the stock enhancement whereas laggards utilize their major share about 55 percent for loan repayment. Only 2 percent of the profit has been utilized by the laggards for their stock enhancement.

The study also elucidates that majority of the activity groups are having the month of June- August as their peak

season of business. Irrespective of the category of business activity groups are having their brisk business during this period. Man days, employment rate and working hours are on its peak during this season.

Positive Changes in the Activity Group

One of the most important among the objectives is to analyse the positive changes in the activity group after involving in the SAF theeramythri project. Since the overall empowerment of the fisher women of Kerala and their upliftment to the modern society is the primary focus of SAF. The analysis of the positive changes only could depict the result of the same and thereby the position of SAF among them can also be visualised. Good suggestions and new interventions could be then opted for future.

Factor analyses have been done under three parameters namely social, economic and skills in order to find out the positive changes. The three parameters are again subdivided into 8 or 9 different parameters. The table 4 below shows the factor analysis results of positive changes in the innovators and laggards activity groups.

**Table 5: Factor Analysis on Positive Changes in the Innovators and Laggards Activity Groups**

Parameters	Innovators		Laggards	
	Factor 1	Factor2	Factor1	Factor2
Social				
Networking	0.150	0.173	0.115	0.166
Improved Social Status	0.309	0.606	0.231	0.599
Supporting Family	0.362	0.759	0.362	0.343
More acceptance in the family/society	0.489	0.520	0.466	0.365
Group Coherence	0.674	0.273	0.652	0.556
Increased Participation	0.785	0.292	0.721	0.624
Motivation	0.728	0.324	0.702	0.682
Independence	0.692	0.345	0.651	0.601
Economic				
Improved income	0.466	0.558	0.432	0.445
Linkages with other institutions		0.569	0.336	0.455
Better savings	0.329	0.610	0.365	0.510
Rational decision making	0.474	0.250	0.456	0.330
Identification of new enterprises	0.238	0.194	0.245	0.185
Quality of life	0.611	0.358	0.566	0.363
Independence	0.752	0.169	0.854	0.112
Skills				
Marketing	0.434	0.184	0.452	0.198
Soft skills	0.182		0.169	0.564
Technical skills	0.113	0.178	0.113	0.196

Table 5: condt.,				
Book keeping	0.429	0.560	0.436	0.533
Accounting	0.271	0.923	0.258	0.833
Leadership	0.755	0.291	0.765	0.301
Improved knowledge	0.828	0.186	0.764	0.176
Changed attitudes	0.830	0.150	0.750	0.140
Better access to information	0.699	0.130	0.654	0.140

The study points out that the innovator groups have improved their social status after involving in the SAF groups. The training and motivations of SAF is the reason behind the improved social status of the innovator groups. Apart from this, their acceptances of the family have also increased to a large extent. The increases in the level of motivation of the laggards are the primary social impact of the laggards' activity groups after involving in these group activities. The improved income of the innovator group is the positive change in the economic level. About 75 percent of increase in the income level has occurred after involving in the SAF activity groups. Apart from this they become good rational decision makers which lead to the increased linkages with other institutions and better savings of the group. The better access to information and the leadership qualities also increased to a vast level among the members after involving in the activity groups. All these positive changes have a good impact in the group members. The increased political participation of the group members provides the best evidence.

Overall Performance of Activity Groups

An activity group is said to be a good performer if the overall performance in all the levels is good (Shyam.et.al 2016). Percentage analyses have been done under the different parameters of performance such as technical, economic, social and institutional performances. The parameters are again divided into 5 different indicators. Figure shows the overall performance of the innovator as well as the laggard activity groups. The figure points out those innovators are good performers in the economic level (78%) whereas laggards have consistent best performance in the economic as well as the social level. The economic performance of the innovators is followed by the institutional (54%), technical (53%) and social (50%) performances respectively. Whereas, the laggards show their next hike in performance in the social (35%), technical (30%) and institutional (28%) respectively (Figure 7). The different factors which lead to the best performance and poor performance of the innovators /laggards are clearly shown in Figures 8,9,10 and 11
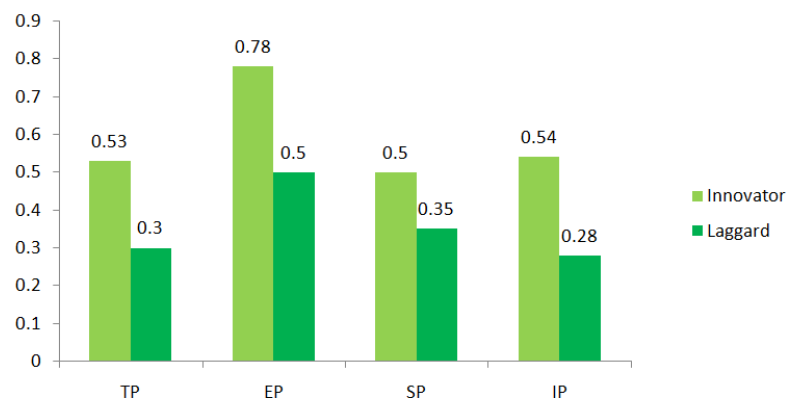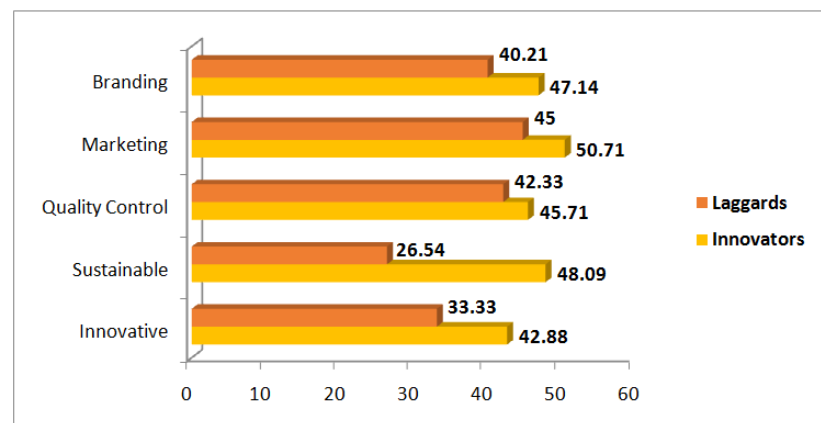

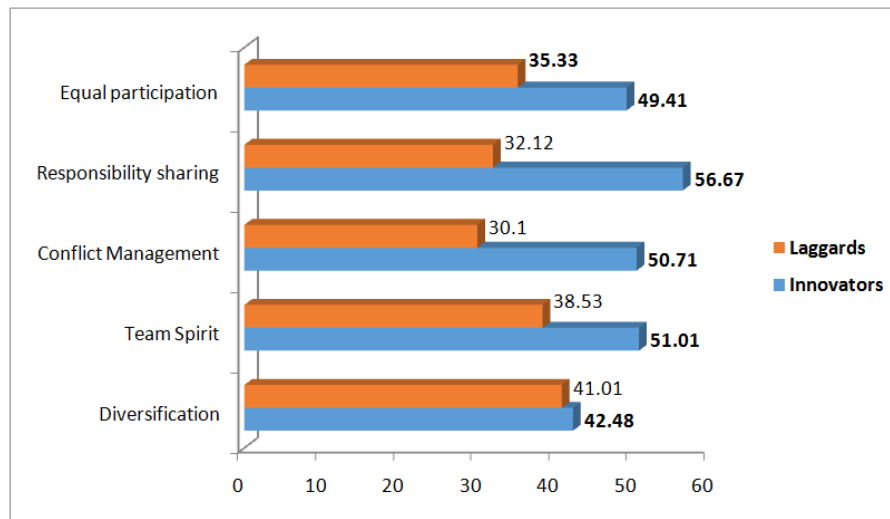**Figure 7: Performance Indicators of Innovators / Laggards**

The study inferred that it was the improved asset creation (51.43 percent) of the activity groups that cause the high economic performance, marketing (50.71 percent) cause the improved technical performance, social performance increased due to responsibility sharing (56.67 percent), the better accounting and book keeping (52 percent) increased the institutional performance of the innovators. Whereas laggards got high benefit sharing (48.66 percent) in increasing the economic performance and marketing (45 percent) for the technical performance. The diversification (41.01 percent) among the members cause valid increase in the social performance of the laggards and also the institutional performance was mainly due to the increased leadership (51.5 percent) among the members of the laggards. The percentage analysis results of the different performance indicators which led to the overall performance of the innovators and laggards are shown in figures below.
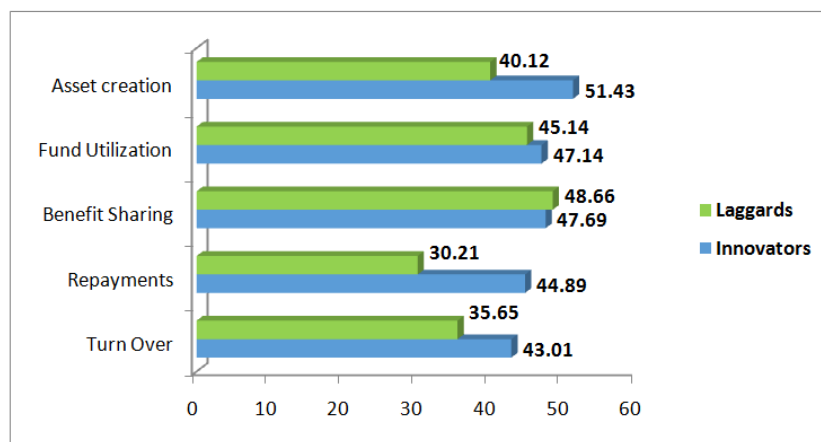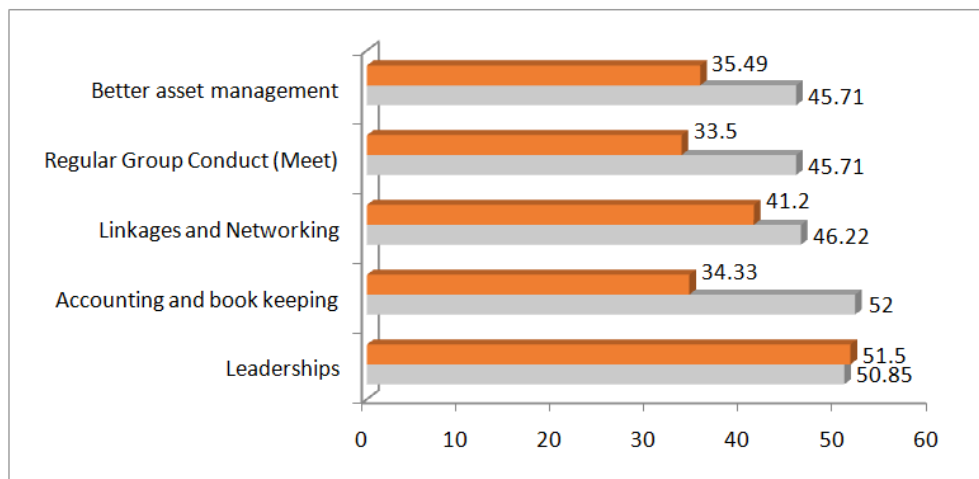

Figure 8: Economical Performance Indicators of Innovators/ Laggards

Figure 9: Technical Performance Indicators of Innovators/ Laggards

Figure 10: Social Performance Indicators of Innovators/ Laggards

Figure 11: Institutional Performance Indicators of Innovators/ Laggards

SAF have made a huge lasting impact in the lives of the fisherwomen of Kerala. Their quality of life has improved as they have developed their skills and abilities in various productive activities. There occurred an increase in their income, savings and consumption. Increased self-reliance and self-confidence have improved the ability of women to mobilize various public services for their benefit. They have become bold and can speak freely in front of a big crowd. The social horizons of the members have also widened. They have made many friends and feel that now they are more popular and socially active. The illiterate and semi-literate women have got a sense of satisfaction and wish fulfilment. Now they have become productive and the important members of the family. They got high self-esteem which enhances their capacity to work. With improvements in women's economic opportunities and their ability to take collective action, there has been a significant decline in gender based problems such as domestic violence, dowry, polygamy etc. Interestingly, some of them are motivating other women to form activity groups so that they also can reap the benefits.

Stepwise Regression Analysis of Innovators/Laggards

Step-wise Regression Analysis has been carried out with a view to measure the impact of each independent

variable (capital, assets/liabilities, turnover, profit/expenditure, income of members). This section makes an analysis of extent of influence of the independent variables like capital, assets /liabilities, turnover, profit/expenditure/income of members of the members of SAF activity groups at the level of savings at the aggregate level.

Table 6: Step Wise Regression Analysis of Innovators / Laggards of Garment Activity Groups

		Innovators	Laggards	
Sl. No	**Influencing parameters**	**Correlation Coefficient**	**Correlation Coefficient**	**Significance**
1.	Savings	1.000	1.000	
2.	Capital	0.842	0.563	.01***
3.	Assets/liabilities	0.978	-0.954	.01****
4.	Turnover	0.849	-0.876	.01***
5.	Profit/Expenditure	0.642	-0.654	.01***
6.	Income of members	0.953	0.855	.01****

Note: **** - Highly Significant, *** - Significant, ** - Significant and * -Less Significant

Table 7: Step Wise Regression Analysis of Innovators / Laggards of Garment Activity Groups Based on F Value

	Innovators			Laggards		
Model	**R**	**R square**	**F value**	**R**	**R square**	**F value**
1.	.978a	.956	938.728	966a	**0.954**	922.628
2.	983b	.965	11.287	984b	**0.933**	10.267
3.	.989c	.977	21.541	.976c	**0.977**	20.33
4.	.989c	.994	101.141	.954c	**0.995**	111.131
5.	999e	.997	47.617	945e	**0.996**	42.60 43.424
6.	.999f	.999	43.436	.910f	**0.999**	

- Predictors: (Constant), capital

- Predictors: (Constant), capital, assets /liabilities

- Predictors: (Constant), capital, assets/liabilities, turnover

- Predictors: (Constant), capital, assets/liabilities, turnover, profit/expenditure

- Predictors: (Constant), capital, assets/liabilities, turnover, profit/expenditure, income of members

- F. Dependent Variable: savings

The Multiple R for the relationship between the independent variables included in the analysis and the dependent variable was 0.978 in the case of Model I, while it comes to 0.983, 0.989, 0.997, 0.999 and 0.999 in the subsequent Models which would be characterized as highly significant, using the rule of thumb that a correlation less than or equal to 0.20 is characterized as very weak; greater than 0.20 and less than or equal to 0.40 is weak; greater than 0.40 and less than or equal to 0.60 is moderate; greater than 0.60 and less than or equal to 0.80 is strong; and greater than 0.80 is very strong. The relationship between the independent variables and the dependent variable was correctly characterized as very strong in the above case.

In the table of Model Summary, capital and assets / liabilities were added to the regression equation in model -2. The increase in R^2 as a result of including these variables was 0.009 which was statistically significant, F= 11.287, p<0.002. Similarly, "capital, assets/liabilities, turnover were added to the regression equation in model - 3 has resulted in the increase in R^2 as a result of including these variables constituted 0.012, which was also statistically significant, F=21.541, p<0.001. The increase in R^2 as a result of including the variables "capital, assets/liabilities, turnover, profit/expenditure in model – 4 and the variables capital, assets/liabilities, turnover, profit/expenditure, income of members has also in the increase in R^2 to the extent of 0.004 and 0.002 respectively and vice versa in the case of laggards.

Thus it can be observed from the analysis measuring the extent of impact of the variables, namely "capital, assets/liabilities, turnover, profit/expenditure, income of members have contributed positively towards the change in R^2. From this analysis it is visible that 95.6 per cent of the variation in R^2 was due to the influence of capital while capital and assets / liabilities have caused a variation in R^2 to the extent of 96.5 per cent. The variables capital assets/liabilities, turnover combined together have caused 97.7 per cent of the variation in R^2. Similarly, the variables such as capital, assets/liabilities, turnover and profit/expenditure have jointly contributed to 99.4 per cent of the change in R^2. The variables like "capital, assets/liabilities, turn over, profit/expenditure, income of members together with the other four variables has led to 99.7 per cent of the variation in R^2. Thus it can be inferred that "capital, assets/liabilities, turnover, profit/expenditure, income of members have a strong positive influence on savings of the members of the units in the study area. But this is not the case with the laggards. The high liabilities, low turnover and the low profit make the group more vulnerable leading to the dropout of the same.

CONCLUSIONS

SHGs have identified ways for women empowerment and reduction of poverty. They have contributed by developing their social and economic status. They also empower women by increasing their income, expenditure and saving habits. The key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

The formation of activity group SHGs has led to a member of positive feature. The most important achieved aspect is that the earlier belief that the poor are unbankable and less credit worthy has been wrong. The success of any strategy of woman empowerment depends upon the following factors: level of education, hard work, social customs, family planning, environment and collective strategies beyond the microcredit to increase the endowments of the woman enhance their exchange outcomes visa-viz the socio culture and political spaces are required for the women empowerment. The study inferred that group association and access to financial services certainly brings positive changes among group women leading to their socio-economic empowerment. However, there is need of employing long term policy measures to empower women in its true sense. Some key issues such as training, awareness and viability of the group activities need to be addressed in order to strengthen women empowerment process through micro financing.

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