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Benefits Gained by Women Beneficiaries of Swarnajayanti Gram Swarozgar Yojana

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Abstract

Swarnajayanti Gram Swarozgar Yojana SGSY is aimed at bringing the assisted poor families above the poverty line in three years by providing them income generating assets through a way of bank credit and government subsidy. Besides this women and weaker section are the focus of poverty eradication efforts, by way of earmarking 40 percent benefits for women and at least half of the groups are exclusively of women under SGSY. The present study was conducted in purposively selected Girwa Panchayat Samiti of Udaipur district. A total sample of 100 women was randomly selected. Interview technique was used for collecting data, with the help of developed interview schedule. Two-third of the respondents gained benefits to average extent. Mean employment significantly increased from 92.24 to 214.87 man days, whereas majority of the respondents were able to cross the poverty line, as mean income significantly increased from Rs. 588.50 to Rs. 2888.

Key words: Employment generation, income generation, poverty line, extension education

Introduction

The status of women in society is an index of civilization among the people. In India women constitutes almost half of the population which means about fifty percent of the nation's human resource but still, they are one of the deprived and weaker sections of society. The women population of our country consists of rural women in majority and rural women are considered as a linchpin of total development of India due to their significant role as a productive member of society. In spite of their active participation, they suffer from their deprived condition and that large part of human resource is under developed. This highlights the need for increasing their earning capacity by providing them income generating assets and fair share of employment opportunities.

The provision of employment opportunities and income to such women will boost up their economic status. Constant efforts are being made by the government to improve the status of rural women, especially those living below the poverty line. During the ninth plan period several anti-poverty programmes were restructured to enhance their efficiency for providing increased benefits to the rural poor and revamped by merging various schemes like Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Training of Rural Youth for Self Employment (TRYSEM), Ganga Kalyan Yojana (GKY), Million Well Scheme (MWS) into a holistic self employment scheme called "Swarnajayanti Gram Swarozgar Yojana (SGSY)" launched with effect from 1st April 1999. This is a holistic programme covering all the

aspects of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. The objective of the programme is to bring the assisted poor families (Swarozgaries) above the poverty line in three years, by providing them income generating assets through a mix of bank credit and government subsidy. It would mean ensuring that the family has a monthly net income of at least Rs. 2000.

SGSY is a credit- cum- subsidy programme which is sponsored by central and state government in ratio of 75:25. Thus the programme realized that a sustainable strategy of poverty alleviation has to be based on increasing the productive employment opportunities for women. Present study attempts to explore the extent of benefits gained by women beneficiaries of SGSY through this programme in terms of employment and income generation.

Experimental

The present study was conducted in purposively selected Girwa Panchayat Samiti of Udaipur district. A total of 100 SGSY women beneficiaries (5 women from each of the 20 active self help groups) were randomly selected. Interview technique was used for collecting data, with the help of developed interview schedule. Appropriate statistical tests were used to arrive at conclusion, which included frequency, percentage, mean percent score and paired-t test¹.

Results and Discussion

Background Information

More than half of the respondents (57%) were in the age group of 31-45 years, belonged to joint families (60%) having 5-8 members and were married (89%). Further more than half of the respondents (58%) belonged to schedule caste and schedule tribe, while more than one-fourth of respondents (28%) belonged to backward castes. More than one-third of respondents (36%) were primary school educated and 27 percent respondents were illiterate. All the respondents had enterprise as main occupation, besides this less than one fourth of respondents (22%) were also engaged in agriculture. Majority of respondents (82%) were not members of any organization, other than SHG. Nearly two-third of respondents (60%) belonged to low socio-economic status; where as rest of respondents belonged to medium socio-economic status (40%).

Benefits Gained by Women Beneficiaries of SGSY

The success of any development programme depends to the extent it can benefit the beneficiaries. This section highlights the benefits gained by beneficiaries in terms of extent of employment and income generation.

Extent of Benefits Gained

Perusal of Table 1 reveals that major economic benefits gained by majority of respondents (61-68%) to high extent were, increase in overall family income and get-off worries from every day's employment with MWS ranging between 1.57 and 1.61. While 62-84 percent respondents gained benefits like training facilities, increased purchasing power and material possession to some extent with MWS of 0.84-0.95. Further more than half of the respondents (57%) had improvement in standard of living and increased family savings to some extent with 1.21 to 1.31 MWS.

On the basis of extent of benefits gained, respondents were categorized into three categories i.e. good, average and poor. Findings in the Fig. 1 reveal that two-third of the respondents (65%) gained benefits to the average extent, while nearly same number of respondents gained benefits to good (18%) and poor extent (17%).

Employment and Income Generated through Selected Entrepreneurial Activities in SGSY

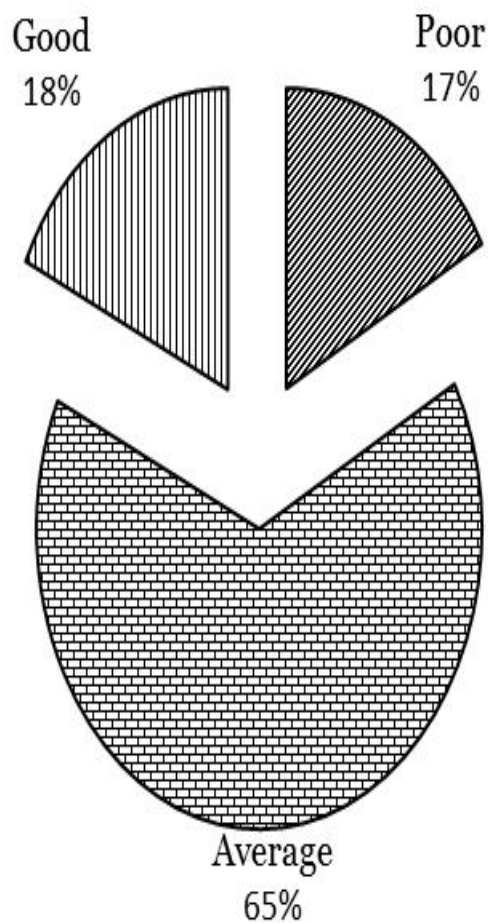
It is expected that the income and employment of the beneficiaries of any poverty alleviation programme should increase after availing the assistance provided under such programmes. That is why the extent of employment and income generated through the programmes are considered as main indicators of programmes effectiveness. Information regarding these two aspects is presented here as follows:

Extent of Employment Generation

Table 2 illustrate the employment available to respondent before and after joining the SGSY. Before joining the programme 12 to 21 percent respondents were employed from 61-120 man days, while 3 to 15 percent respondents were getting employment from 151 to 240 man days. Remaining respondents (37%) had no employment before joining the programme. Further data in the table indicate that after joining the programme more

Table 1. Distribution of respondents on the basis of benefits gained by them under SGSY (n = 100)

S. No.	Benefits	Extent of benefits gained			MWS
		High extent	Some extent	Not at all	
1.	Increase in family income	61	39	0	1.61
2.	Improvement in standard of living	37	57	6	1.31
3.	Increased family savings	32	57	9	1.21
4.	Increased purchasing power	8	79	13	0.95
5.	Extra financial facilities	0	55	45	0.55
6.	Increase in material possession	15	62	23	0.92
7.	Get off worries from every days employment	68	21	11	1.57
8.	Proper marketing facilities	10	44	46	0.64
9.	Training facilities	0	84	16	0.84
10.	Loan repayment facilities	0	48	52	0.48

**Fig. 1 :** Extent of Benefits Gained.

than one fourth of respondents (26%) were getting employments of 91 to 120 man days. It was encouraging to note that rest of the respondents were employed above 150 man days with nearly one-third of respondents (32%) employed from 241 to 270 man days, while 13 percent and 12 percent respondent were getting employment from 211 – 240 man days and 301-330 man days respectively. Further analysis of data shows that mean employment increases from 92.24 to 214.87 man days, which was found to be highly significant, as indicated by the 't' value. The findings are in line with previous studies which show that employment of the beneficiaries of DWCRA², JRY³ and SGSY⁴ increased after their involvement in these programmes.

Extent of Income Generation

The information related to income generation through selected entrepreneurial activities in SGSY and income before the enrollment in programme is presented in Table 3. Perusal of data shows that more than one-third of respondents (37%) had no income before joining the SGSY, while rest of the respondents had their income up to Rs. 1500 with 42 percent respondent

in the income range of Rs. 501 to 1000. After joining the programme, 10 to 16 percent respondents were earning monthly income of Rs. 1001 to Rs. 2000, while rest of the respondents (74%) had their income more than Rs. 2000 i.e. they were able to cross the poverty line. Further analysis of data show that mean income increased from Rs. 588.50 to Rs. 2888 after joining the SGSY. This increase in the income was found to be highly significant as evident from 't' value.

Conclusion

It can be inferred that there was an increase in the number of days of employment for all the beneficiaries after enrollment of the programme. Further SGSY also helped in increasing the income of the Swarozgari families. Thus SGSY relieves a good impact in terms of employment and income generation of women beneficiaries. Hence there is a need to organize more number of women SHGs with cluster approach rather than running individual entrepreneurial activity at village level for improving the socio-economic status of families below poverty line and also it should be checked by programme officials that the selected activity

Table2. Distribution of Respondents on the Basis of Employment Generation n =100

S. No.	Employment (Man days)	f /%	
		Before Joining SGSY	After Joining SGSY
1.	61-90	12	0
2.	91-120	21	26
3.	121-150	0	0
4.	151-180	12	5
5.	181-210	15	9
6.	211-240	3	13
7.	241-270	0	32
8.	271-300	0	0
9.	301-330	0	12
10.	331-365	0	3
	Mean Employment (man days)	92.24	214.87
	t value	8.18**	

**'t' value significant at 1 percent level of significance.

Table3. Distribution of Respondents by their Monthly Income before and after Joining the SGSY n =100

S. No.	Monthly Income	f /%	
		Before Joining SGSY	After Joining SGSY
1.	Nil	37	0
2.	Up to Rs. 500	9	0
3.	Rs. 501-1000	42	0
4.	Rs. 1001-1500	12	10
5.	Rs. 1501-2000	0	16
6.	Rs. 2001-2500	0	21
7.	Rs. 2501-3000	0	21
8.	Rs. 3001-3500	0	12
9.	Rs. 3501-4000	0	7
10.	Rs. 4001-4500	0	10
11.	Rs. 4501-5000	0	3
	Mean Income	Rs. 588.50	Rs. 2888
	t value	25.83**	

**'t' value significant at 1 percent level of significance.

should provide not only maximum days of employment to them but also sufficient income generation must be there.

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