

Livelihood Activities of Rural Women Beneficiaries of Swarna Jayanti Swarozgar Yojna (SGSY) Programme

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ABSTRACT

Women comprise half of human resources and have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards establishing new patterns and process of development that are sustainable. Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. In this context, Self - Help Groups (SHGs) have emerged as the tool that wield power to create a socio- economic revolution in the rural areas of our country. The Swarna Janyanti Gram Swarozgar Yojana (SGSY), a centrally sponsored Scheme of the Ministry of Rural Development, is a holistic programme covering all aspects of self employment and empowerment of rural women. The present investigation was carried out in Rewa district of M.P., to study the changes occurred in livelihood activities of rural women beneficiaries of Swarna Jayanti Gram Swarozgar Yojna (SGSY) programme. Overall mean sustainable livelihood index of beneficiaries of SGSY and non beneficiaries was 38.75 and 21.62 respectively. out of 200 beneficiaries, 46.50 per cent had medium extent of the sustainable livelihood, while 29.00 per cent respondents had low extent of the sustainable livelihood, and remaining 24.50 per cent showed high extent of the sustainable livelihood.

Keywords: Livelihood activities, SGSY, Women empowerment.

INTRODUCTION

Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. Women empowerment has become a meme in the global governance network. In this context, Self -Help Groups (SHGs) have emerged as the tool that wield power to create a socio- economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude. In this context, Self Help Groups (SHGs), through SHG-Bank Linkage Programme, have become instrumental in developing and empowering poor women economically by lending credit facilities through banks and creating various entrepreneurial activities in rural areas. SHG movement has been playing a pivotal role by brining a radical change in the position of women from that of daily wage labourer to self employed entrepreneur. Simultaneously, Micro finance Institutions (MFIs) also play a vital role in remote areas where rural banks do not exist in lending credit to the poorest sections without any

delay and with a simple procedure.

The micro credit, which is claimed to be strengthening to women empowerment through SHG was existence prior to it in the name of IRDP, DWCRA, TRYSEM. With the view to rectifying the loop holes in the earlier programmes *viz.* IRDP, DWCRATRYSEM, a holistic programme covering all aspects of self employment and empowerment of rural women was introduced by the Government of India in 1999, which is popularly known as Swarnajanyanthi Gram Swarozgar Yojana (SGSY). The SGSY, a centrally sponsored Scheme of the Ministry of Rural Development, is the largest credit-based poverty alleviation programme in the world. The SGSY is an amalgamation of six major programmes which preceded it, *viz.*, IRDP, DWCRA, SITRA, TRYSEM, MWS and GKY. This programme aims at establishing large number of micro enterprises through SHGs in the rural areas to build upon the potential of rural poor.

Through this programme Government of India attempts to support capacity building and create provisions of income generation of rural poor through

bank credit and subsidy

The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). The SGSY is a credit cum subsidy programme. The scheme has been funded by the centre and the state government in the ratio of 75:25 respectively. Among the various programmes launched for poverty alleviation the SGSY seems arguable the more viable comprehensive and bold initiative. The scheme aims at establishing the large number of microenterprises especially for poor people in rural areas through generation of assets by bank credit and government subsidy. The beneficiary families (known as Swarozgaries) may be individuals or groups (SHGs). So, the objective of the scheme is to bring the Swarozgaries above the poverty line by ensuring appreciable sustaining level of income over a period of time by organizing the rural poor into SHGs through the process of social mobilization, their training and capacity building and provision of income generating assets

Evaluation studies on SGSY have shown that the impact of the programme in terms of production, consumption, income and employment generation was found to be satisfactory to a minimum extent. Hence it is worthwhile to study the changes occurred in livelihood activities of rural women beneficiaries of Swarna Jayanti Swarozgar Yojna (SGSY) programme. Keeping the above facts in views this study will be undertaken with the following objectives to study the personal socio-economic, psychological and communicational attributes of rural women beneficiaries of SGSY, to analyze the impact of SGSY programme on livelihood of the rural women beneficiaries and find out the linkage and role of different developmental agencies in supporting the livelihoods of rural women beneficiaries of SGSY

METHODOLOGY

In the present investigation, ex-post facto research design was employed. This design was appropriate because the phenomenon had already occurred. Ex-post-facto research is the most systematic empirical enquiry in which the researcher does not have any control over independent variables as their manifestation has already occurred or as they are inherent and not manipulatable thus, inferences about relations among variables were made without direct intervention from concomitant variation of independent and dependent variables.

The present investigation was carried out in Rewa district of M.P. The district has nine blocks. Out of which four blocks namely Rewa, Raipur Karchulian, Gangeo and Sirmour was selected purposively on the basis of

highest concentration of beneficiaries under SGSY programme. From these blocks five villages from each selected block was selected purposively on the criteria of maximum number of beneficiaries undertaken income generating activities.. From these villages a village wise list of rural women beneficiaries adopting various occupations was prepared. From this list the respondents were selected from selected villages through proportionate random sampling method to make a sample of 300 rural women beneficiaries. Similarly, 200 non beneficiaries from selected villages were selected through proportionate random sampling method. The data were collected personally through personal interview technique from each of the respondent. Prior to interviewing of the respondents good rapport was established between the researcher and the respondents. Keeping in mind the objectives of the study and amenability, the data were analyzed by using frequency, rank order, percentage, and mean. Different statistical tests namely chi-square test and 't' test were also used for interpretation of results.

RESULTS AND DISCUSSION

Table 1: Distribution of the respondents according to their age.

Age group (Years)	Beneficiaries		Non- beneficiaries	
Young (18-30 years)	79	39.5	68	34.00
Middle (31-45 years)	64	32.00	71	35.50
Old (Above 45 years)	57	28.50	61	30.50
Total	200	100	200	100

The data in Table1 exhibit that out of 200 beneficiaries of SGSY, 39.50 percent belonged to middle age group, where as 32.00 percent were from young age group and remaining 28.50 percent were from old age group. The data also revealed that out of 200 non-beneficiaries of SGSY, higher percentage of the respondents *i.e.*, 35.50 percent belonged to middle age group. This finding is in line with the findings of Vandana and Singh (2013).

Table 2: Distribution of the respondents according to their level of education

Education Level	Beneficiaries		Non- beneficiaries	
Illiterate	39	19.50	87	43.50
Up to primary	56	28.00	49	18.00
Up to middle	63	31.50	41	40.50
High school & above	42	21.00	23	27.50
Total	200	100	200	100

Table 2 reveals that out of 200 beneficiaries, 31.50 per cent belonged to middle level of education category, 28.00 per cent were found to be educated up to primary level, 21.00 per cent were having high school & above education and 19.50 per cent were found to be illiterate. In case of non beneficiaries higher per centage of the respondents (43.50%) were illiterate. Badodiya (2012) and Islam & Sarmah (2014) observed similar results.

Table 3: Distribution of the respondents according to their land holding

Land holding	Beneficiaries		Non- beneficiaries	
Small	49	24.50	41	20.50
Medium	95	47.50	107	53.50
Large	56	28.00	52	26.00
Total	200	100	200	100

Table 3 shows that out of the 200 beneficiaries, 47.50 percent had medium size of land holding, 28.00 per cent high land holding while 24.50 per cent had small size of land holding. The data also depicted that out of 200 non beneficiaries the majority were having medium size of land holding. Sarma (2004) reported similar result.

Table 4: Distribution of the respondents according to their farming experience

Farming experience	Beneficiaries		Non- beneficiaries	
Low	81	40.50	61	30.50
Medium	62	31.00	101	50.50
Large	57	28.50	38	19.00
Total	200	100	200	100

The data in Table 4 reveal that out of the 200 respondents, 40.50 percent had low farming experience, 31.00 per cent had medium farming experience, while 28.50 per cent had high farming experience. The data further revealed that majority of the non beneficiaries had medium farming experience. This finding confirms the finding of Baswarajaiah (2001).

Table 5: Distribution of the respondents according to their occupation

Farming experience	Beneficiaries		Non- beneficiaries	
Farming and other income generating activities	54	27.00	87	43.50
Farming +caste based occupation + other income generating activities	97	48.50	81	40.50
Farming +farming allied activities + other income generating activities	49	24.50	32	16.00
Total	200	100	200	100

The data in Table 5 revealed that out of the 200 beneficiaries of SGSY, 48.50 per cent were involved in Farming +caste based occupation and other income generating activities, 27.00 per cent were doing farming, & other income generating activities of SGSY, while 24.50 per cent had farming, farming allied activities & other income generating activities of SGSY. The table further reveals that higher percentage of the non beneficiaries was involved in farming and other income generating activities. This finding is in conformity with the findings of Nirmala *et al.* (2004), Purnima (2004).

Table 6: Distribution of the respondents according to their annual Income

Annual income	Beneficiaries		Non- beneficiaries	
Low	95	47.50	117	58.50
Medium	56	28.00	49	24.50
High	49	24.50	34	17.00

Table 6 depicts that out of 200 beneficiaries, 47.50 per cent belonged to low annual income group, 28.00 per cent belonged to medium income group and remaining 24.50 per cent belonged to high-income group. It is evident from the table that majority of the non beneficiaries *i.e.* 58.50 percentage were from low annual income group.

Table 7: Distribution of the respondents according to their longevity of membership

Longevity of Membership	Beneficiaries		Non- beneficiaries	
Low	56	28.00	137	68.50
Medium	85	42.50	49	24.50
High	59	29.50	14	7.00

The data in Table 7 depict that out of the 200 beneficiaries, 42.50 per cent had medium level of longevity of membership, and 29.50 per cent had high while 28.00 per cent had low level of longevity of membership. It was also observed that out of 200 non beneficiaries the majority were having low level of longevity of membership.

Table 8: Sustainable livelihood of the rural women beneficiaries as compared to non beneficiaries

Indicators of sustainable livelihoods	Mean sustainable livelihood index		Difference in (%)	“t” value
	Beneficiaries	Non –beneficiaries		
Human capital	46.75	24.30	92.38	*14.31
Physical capital	43.27	25.67	68.56	*13.8
Social capital	28.27	20.25	39.60	*11.9
Financial capital	39.13	17.82	119.58	*14.57

Food security	36.33	20.10	80.74	*10.65
Overall mean	38.75	21.62		
sustainable livelihood index				

*Significant at 5 % level of significance

Table 8 indicates that in case of beneficiaries of SGSY, sustainable livelihood index of different indicators may be arranged in descending order as human capital (46.5), physical capital (43.27), financial capital (39.13), food security (36.33) and social capital (28.27). Whereas sustainable livelihood index was found to be highest among non beneficiaries with respect to the indicator physical capital (25.67) followed by human capital (24.30), social capital (20.25), food security (20.10) and financial capital (17.82).

Overall mean sustainable livelihood index of beneficiaries of SGSY and non beneficiaries was 38.75 and 21.62 respectively.

Out of these five indicators, the increase in sustainable livelihood of beneficiaries was found to be highest in case of indicator financial capital (119.58%). On the contrary, it was least in social capital (39.60%). Wani *et. al.*, (2013), Dhakad (2014) and Islam (2014) and some other researchers also observed such kind of promising impact of SHGs based developmental programmes.

Table 9: Distribution of the beneficiaries according to their extent of the sustainable livelihood

Extent of the sustainable livelihood of rural women	Number of beneficiaries	Per centage
Low	58	29.00
Medium	93	46.50
High	49	24.50
Total	200	100

The Table 9 the data indicate that out of 200 beneficiaries , 46.50 per cent had medium extent of the sustainable livelihood, while 29.00 per cent respondents had low extent of the sustainable livelihood, and remaining 24.50 per cent showed high extent of the sustainable livelihood.

Table 10: Linkage and role of different developmental agencies in supporting the livelihood of women beneficiaries

Agency	Extent of linkage								Total score	Role of agency
	High	%	Mode rate	%	Low	%	Not et. al.,	%		
Banks	66	33	114	57	20	10	0	0	446	Financial support & recovery of loan

Janpad Panchayat	108	54	54	27	38	19	0	0	470	Implementing the programme and providing information about various schemes
Jila Panchayat	43	21.5	62	31	91	45.5	4	2	344	Monitoring the activities and organizing trainings
Deptt. of Horticulture	19	9.5	31	15.5	98	49	52	26	217	Providing advisory services and information of schemes on horticultural crops
Deptt. of Agriculture	30	15	43	21.5	100	50	27	13.5	276	Providing advisory services and information of schemes on field crops
Deptt. of Animal Husbandry	41	20.5	42	21	96	48	21	10.5	303	Providing advisory services and information of schemes on field crops
Agricultural University	8	4	12	6	11	5.5	169	84.5	54	Providing experts advice on critical problems
College										
Cooperative societies	32	16	28	14	39	19.5	101	50.5	191	Arrangement of inputs and loan
NGOs	18	9	21	10.5	42	21	119	59.5	138	Assisting in capacity building programmes

Table 10 reveals that in case of linkage of the respondents with banks, majority of the respondents *i.e.* 57 per cent had moderate linkage followed by nearly one third of the respondents high linkage and 10 per cent had low linkage with the banks. It is further observed that the role of bank in the livelihood of beneficiaries of SGSY was to provide financial support and recovery of loan.

As regards linkage of the respondents with Janpad Panchayat, 54 per cent respondents had high linkage followed by 27 per cent had high moderate . The data also revealed that the role of Janpad Panchayat in the livelihood of beneficiaries was to implement the programme and providing information about various schemes.

Regarding linkage of the respondents with Jila Panchayat, higher proportion of the respondents had low linkage followed by 31% moderate linkage and 21.5% had high linkage with Jila Panchayat. Very few respondents (2%) had no any contact with Jila Panchayat. It was also found that the role of Jila Panchayat. in the

livelihood was monitoring the activities and organizing trainings.

With respect to linkage of the respondents with Department of Horticulture, nearly half of the respondents (49%) had low linkage followed by 15.5 per cent moderate and 9.5 per cent had high linkage. The data further indicated that 26 % respondents were not having any linkage with Department of Horticulture. The respondents expressed that the role of Department of Horticulture in the livelihood of beneficiaries was providing advisory services and information of schemes on horticultural crops. As regards linkage of the respondents with Deptt. Of Agriculture, just half of the respondents per cent had low linkage followed by, 21.5 per cent moderate and 15 per cent had high linkage. Whereas no any linkage of the 13.50 per cent respondents with Deptt. Of Agriculture was also reported. The data also exhibited that the role of Deptt. Of Agriculture in the livelihood of beneficiaries as perceived by them was providing advisory services and information of schemes on field crops.

In context with linkage of the respondents with Deptt. of Animal Husbandry, 48 per cent of the respondents had low linkage, 21 per cent moderate linkage and 20.5 per cent had high linkage with Deptt. of Animal Husbandry. A few respondents (10.5%) had no any contact with Deptt. of Animal Husbandry. The role of Deptt. of Animal Husbandry observed as providing advisory services and information of schemes on field crops.

As far as linkage of the respondents with Agricultural University was concerned, except the few beneficiaries the majority of the respondents (84.5%) were having no any linkage with the Agricultural University/College. It is further noticed that the role of Agriculture University in the livelihood of beneficiaries of NRLM was providing experts advice on critical problems..

Similarly, in case of co-operative societies majority of the respondents (50.5%) were having no any linkage followed by, 19.5 per cent had low, 14 per cent moderate linkage whereas 16 per cent respondents had high linkage with their respective co-operative societies. The data also revealed that the role of co-operative societies in the livelihood of beneficiaries was arrangement of inputs and loan.

Similar trends were also seen regarding linkage of respondents with NGOs. However the role of NGOs in livelihood of beneficiaries was assisting in capacity building programmes. This finding is in line with the findings of Mishra (1999).

CONCLUSION

It may be inferred that all the indicators of sustainable livelihood of beneficiaries viz, human capital, physical capital, social capital, financial capital and food security were significantly higher than that of non beneficiaries. On the basis of total score of linkage it can be concluded that out of different agencies/departments the linkage of the respondents were found to be maximum with Janpad Panchayat followed by banks, Jila Paanchayat, Deptt. of Animal Husbandry, Deptt. of Agriculture, Deptt. of Horticulture and Co operative societies. Whereas the respondent' linkage with Agricultural University/college was found to be negligible.

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