

Swarna Jayanthi Gram Swarojgaryojana A Mechanism For Women Empowerment

Madugu Vijay Kumar

Lecturer In Commerce, M.V.S Govt Degree & Pg College, Mahabubnagar

Abstract: *Empowerment of women has emerged as an important issue in our country. In India, the status of women in society is an index of civilization among the people. Micro finance has emerged as major strategy to boost up women status. Constant efforts are being made by the government of India to improve the status of rural women, especially those living below poverty line. The Govt. of India restructure several antipoverty program to enhance their efficiency to empower rural women by introducing a holistic scheme called Swarna Jayanthi Gram Swarojgar Yojana(SGSY) covering all aspects of empowerment of rural women. Such as organization of rural poor into self help Groups, training, credit technology, infrastructure and marketing of their micro enterprises. The main focus of this paper is to examine the back ground formation and training aspects of Swarojgaries under SGSY, to ascertain the activities taken up by the women Swarojgaries, to assess the performance of women in terms of income generation. The paper is empirical nature and so it is mainly based on the primary data collected from the swarojaries selected in Mahabubnagar Mandal. A total of 50 women swarojaries (5 women from each of the 10 active SHGs) were randomly selected. Interview technique was used for collecting data, with the help of developed interview schedule. Simple statistical tools like frequency, percentages were used to analyze the data.*

I. Introduction:

Empowerment of women has emerged as an important issue in our country. In India, the status of women in society is an index of civilization among the people. In India women constitutes almost half of the population and their work participation rate is less than half of the men. They are one of the deprived and weaker sections of society. In rural India women are playing a significant role. In spite of their active role they suffer from their deprived condition and that large part of human resource is under developed. To increase their status they must be empowered in all aspects such as economically socially politically and culturally. To empower the women the Govt. of India introduced Micro finance schemes in the form of Self Help Groups (SHGs). Micro finance programs have significant potential for contributing to women's economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'Virtuous spirals' of empowerment. Micro finance has emerged as major strategy to boost up women status. Constant efforts are being made by the government of India to improve the status of rural women, especially those living below poverty line. The Govt. of India restructure several antipoverty program to enhance their efficiency to empower rural women by introducing a holistic scheme called Swarna Jayanthi Gram Swarojgar Yojana(SGSY) covering all aspects of empowerment of rural women. Such as organization of rural poor into self help Groups, training, credit technology, infrastructure and marketing of their micro enterprises. The objective of this scheme is to bring the poverty line poor swarojaries above the poverty line in the three years by providing them income generating assets through a mix of bank credit and government subsidy. As mentioned by Kabeer(1999) that women empowerment is about the process that is manifested in more than one dimension where empowerment is seen as the process of improving welfare of women, indicated by outcomes that measure current status with respect to training, health and participation, mobility and ownership of assets.

II. Sgsy And Women Empowerment

The Swarna Jayanthi Gram Swarojgar Yojana (SGSY), a government sponsored microfinance program is perhaps the largest of its kind in the world. The scheme aims a large number of micro enterprises in the rural areas through the intervention of Gram Panchayaths by establishing a large number of Self Help Groups (SHG). SHG is a voluntary association of 10-15 members, predominantly from same socio-economic background. Initially each member has to contribute some amount to their respective group corpus regularly. At least after six months of the formation of the group each SHG has to appear in a gradation test. The performance of a group depends on the average number of meetings arranged by the group in a particular month, regularity of the monthly contribution by all the members, regularity of the repayment of loans by the borrowing members etc. this gradation test is conducted in order to minimize the adverse selection problem, which may arise when the

borrower have characteristics that are unobservable to the lenders and that may affect the probability of ability of loan repayment after qualifying the test the group becomes eligible to get revolving fund. Consequently the group has to go through grade-II test, and ultimately they become eligible to get back ended subsidy. The scheme has targeted the women of socially disadvantaged strata.

Participation in microfinance program is hypothesized to increase empowerment on at least three ways by placing more financial resources in women's hands, by increasing women's bargaining power within a household as a result of increased financial contributions, and by building solidarity, self esteem and self efficacy through group activities with other women. These forms of empowerment, in turn reduce barriers to accessing family planning services, including financial constraints, restrictions on mobility outside the household, lack of information about contraception, and opposition from husbands (Steele et al., 2001) another additional mechanism by which SGSY microfinance enhances empowerment is social learning and social influence. Social influence is a diffusion model in which inter personal interactions in social contexts change individuals' preferences; social learning is a closely related concept in which interpersonal or impersonal interactions provide information that changes an individual's decision making process (montgomery & casterline, 1996).

Objectives Of The Paper:

The main focus of this paper is

- To examine the back ground formation and training aspects of Swarojgaries under SGSY,
- To ascertain the activities taken up by the women Swarojgaries,
- To assess the performance of women in terms of income generation.

Methodology:

The paper is empirical nature and so it is mainly based on the primary data collected from the swarogaries selected in Mahabubnagar Mandal. A total of 50 women swarojgaries (5 women from each of the 10 active SHGs) were randomly selected. Interview technique was used for collecting data, with the help of developed interview schedule. Simple statistical tools like frequency, percentages were used to analyze the data.

III. Result And Discussion:

Background Information:

Sample Swarozgaries consists of various age groups in which the largest properties of sample Swarogaries (51.3%) are in the age group of 26-35 years followed by the members in the age group of 36-55 years to the extent of 33.5% and 11.6% of members fall under age group of 18-25. A similar distribution pattern was also observed across the ages of SHG's (graduation stages). The proportion of members according to age of SHG's in the age between 26-35 was 35.5 % for 3 years old SHG's. 52.2% for 4-6 years old SHG's and 68.6% for SHG's of 7 years and above age. An interesting observation is that the proportion of beneficiaries in the age group of 55 and above was reported only at 35% which shows that with advancing age, old people tend to leave the SHG's. The present study revealed that the decline in membership of a few SHG's due to old age who could not make regular savings deposits. Majority 75% of respondents Swarogaries received training either BOP or Skill Upgradation. About 25% of sample Swarogaries had not received any sort of training only 20% respondents attended skill upgradation training which essential for establishing micro enterprises through group graduation process. Age-wise, older groups (41%) received more training on livelihood activities as compared to younger 4-6 years age and 0-3 years age group 49% and 27% respectively. Swarogaries got motivation from promoting agencies to become members of group as if reported that 67.9% of groups had formed by DRDA mechanism, about 32.1% of SHG's were formed by different NGO's. The proportion of members belonging to SC's/ST's/BC's accounted for 77.4%. The coverage of weaker sections in the groups of different ages revealed that over the years there was an increasing tendency towards covering more and weaker sections in the SGSY programme. (Table 1 & 2)

Type Of Activity:

Off farm: activity that are allied to agriculture like dairy, sheep/goat/pig rearing, Vermi culture, sericulture etc. teaches, village book keepers, NGO animators etc. That farm activity constituted the major share accounting for 28% of sample Swarozgaries about 22.3% of sample Swarozgaries relieved exclusively on agricultural labour. This was followed by mixed activity (18.7%).Off-farm activity includes dairy, sheep/goat/pig rearing, sericulture & other etc were observed 10.6% sand 4.5% respectively.(Table 3)

Performance Of Swarojgaries : Income is the major determinant of the standard of living of the people. The Swarozgaries income had increased after joining in SGSY scheme. Hence Swarozgaries income had increased after joining in SGSY Scheme. Hence Swarozgaries of SHG's were empowered to meet their personal

expenditure and contribute more to their household needs. From the table 4 it is seen that many households (22.39%) were not earning anything before joining the SHG's under SGSY scheme. But after availing SGSY scheme as a member of SHG, they began to earn reasonable amounts. This increased their willingness to participate in the group activities. Many of members began to involve in independent economic activity individually or with other group members after joining in the SGSY scheme. Therefore, they are now economically independent and contribute to increase their household income. Generally, wherever people are able to get sufficient income through economic activities they usually invest that amount purposefully towards the improvement of quality of their lives. It is true that increased income has a favorable effect consumption and pattern of expenditure.

Use Of Generated Income: Majority of Swarozgaries (41.16%) used the income earned through economic activities for the capital formation in the same activity. About 8% of Swarozgaries expected their willingness to spend the income on acquiring productive assets for indicating their favorable perception for creation of permanent sources for income to supplement regular income source about 22% & 16.50% of respondents spent their income on their children education and health care respectively about 12.41% of respondents used their income for Household expenditure.(Table 5)

Social Empowerment: 70% Swarozgaries reported that they experienced increase in self confidence, greater role in decision-making and co-operation among group members. Again 90% of Swarozgaries expressed that then social status has gone up due to the group activities. It was noticed that 73.2% Swarozgaries have accorded priority to their children's education. It is worth noting that 70% health as a result of improved understanding their better standard of livings. Improved sanitation was reported by 54%. The SHG's under SGSY seems better impact on other social empowerment as SHG's are more cohesive and are sharing solidarity with each other in the group and responding positively social issues in and around their village. (Table 6)

Economic Empowerment: Due to SGSY women perused self employment rather than wage employment. Indeed their untapped entrepreneurial abilities have been unleashed in the form of setting up of petty shops, dairy units, tailoring shops, tent house, business, brass band etc. Table 7 reveals that it is about 97% of the respondents revealed that the groups have experienced increased incomes and quality of food consumption is on the rise. It was observed that the families who were used to karam (chilli powder) in meals are now consuming vegetable curries and eggs. There is a clear cut change in their food consumption pattern reflecting the high value nutritious food such as egg, chicken, curd and other. Women who could not earn Rs. 20 per day on wage employment are now able to earn Rs.100 per day (on an average) through self employment. The study found that 95% of women have improved their income and are leading a better life compared to the earlier, about 26.66% of women have reached out of poverty and are now assumed of food security. In fact there is a significant change in the pre-SGSY and post-SGSY income of women in the study area. Before-SGSY as a member of SHG there were no savings, for a small loan they used to approach money lenders, pay high interest and repay principal plus interest at ones. They were afraid of taking to any elderly person no assets & their children were working in the fields as child labour mostly in cotton fields. After joining the group under SGSY scheme, there significant change seen in all these aspects. Receiving loans at low interest rate (2%), they cultivated habit of savings, which later became part of their life women have experienced increased income and reduced expenditure, while preparing the food consumption pattern diversified food expenditure, better cloth and with their children in schools and colleges. All in all, it is a case of improvement in their economic well being and marching towards prosperity.

IV. Conclusion

The experience of SHG shows that SHG can act as a vehicle to transform the lives of the poor and make the growth process inclusive. The overall findings of the study suggest that the swarozgaries having access to financial services of the rural poor had considerable positive impact on the socio-economic condition and with the setting up of new entrepreneurial income generation activities the poverty level can be reduced. It has empowered the women swarozgaries substantially and contributed to increased positive behavioral changes

V. Suggestions

It has observed that women who were unemployed, who were house wives started getting involved in income generating activities. So that government should arranged for easy market access to promote their efforts. And provide necessary skill development programmes. Cluster approach is to be adopted for gaining scale of economies.

References:

- [1]. Kabeer(1999)'resources , agency , achievement : reflection on the measurement of women's empowerment . Development and change 30(3), 435-64.
- [2]. Mosley, p, hylme.D (1998): Microenterprise finance: is there a conflict between progresses of SHG –bank linkage in India.
- [3]. SGSY guidelines, Government of India.
- [4]. Steele, F., Amin, (2001) Savings / credit group formation and change in empowerment in Bangladesh.

Annexurries:

Table1. Distribution of SGSY- SHG members according to Age. (percentage)

Age in years	Overall (%)
18-25	11.6
26-35	51.3
36-55	33.5
55 and above	3.5
Total	100 (50)

(Source: Primary data)

Table2. Beneficiaries according to social status

Social group	Overall percentage
SC/ST	10.6
OBC	66.8
OC	22.6
Total	100 (50)

(Source; Primary data)

Table3.Swarogaries according to economic activities (percentages)

Level of Activity	Overall
Farm Activity	28.1
Off-farm Activity	10.6
Non-farm Activity	15.9
Mixed Activity	18.7
Agri-labour	22.3
Others	4.5
Total	100

(Source; Primary data collected from field)

Table4. Monthly income of Swarogaries before & after SGSY

S.No	Monthly Income		
		Pre SGSY %	Post SGSY%
1	Less than 2000	11.95	3.73
2	2000-3000	18.66	19.40
3	3001-4000	31.34	33.58
4	4001-5000	2.96	10.45
5	5001-6000	7.46	24.63
6	6001-7000	3.75	2.23
7	Above 7000	1.49	2.23
8	Non earning members	22.39	1.49
	Total	100 %	100 %

(Source: Primary data)

Table 5. Use of income generated by Swarogaries under SGSY.

Use of Income	%
Spent on Household purpose expenditure	12.41
Spent on productive asset (purchase of asset)	7.9
Re-Invested in the Activity	41.16
Spent on education of children	22
Spent on health care of family	16.50
Total	100

(Source: primary data collected from field)

Table 6. Social impact on Swarogaries under SGSY (Multiple respondents)

S.No	Social Impact	Percentage
1.	Improved Health	70%
2.	Improved Self Confidence & Decision making	69.4%
3.	Improved Social Status	90%
4.	Improved Children education	73.2%
5.	Improved understanding	71.3%
6.	Improved Sanitation	53.6%

(Source : Field data)

Table 7: Economic Impact

	Percentage
Increased Income	94.6%
Availability of credit	91%
Increased Savings	95%
Wage employment	40%
Self employment	76.66%
Reached out of poverty	26.6%
Improved & easy access to credit	83%
Increased importance of economic activities	74.6%
Decreased dependence on money lenders	71%
Change in food quality	97%

(Source: primary data)