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Impact of Swarna Jayanthi Gram swarojgar yojana (SGSY) on women empowerment

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Abstract

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). At present majority of district area covered by the project district comprises 13 blocks out of which sambhar block is selected purposively because the maximum area of the block covered by SGSY project. It was found from the study that that Overall empowerment of beneficiaries medium level and non-beneficiaries low level of empowerment.

Keywords: SGSY, socio-economic status women empowerment

Introduction

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. 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.

Research methodology

The study was be conducted in Jaipur district of Rajasthan. It is bounded by Alwar district in the east side, Ajmer district in the west side and Sikar district in the north side. Ex-post facto design was followed for the present study Jaipur district is selected purposively because SGSY project was implemented in this district in the year 2007. The district comprises 13 blocks out of which Sambhar block was selected purposively because the maximum area of the block covered by SGSY project and 60 and 60 non-beneficiaries of beneficiaries selected were using random sampling method.

Results and Discussion

It is clear from the above table that 50.00 per cent of beneficiaries and 61.67 per cent non-beneficiaries had medium socio-economic status. 46.67 per cent beneficiaries and 28.33 per cent non-beneficiaries had low and 03.33 per cent beneficiaries and 10.00 per cent had high socio-economic status respectively.

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Distribution of respondents according to the their socio-economic status.

S.N.	Category & S.E.S score (interval)	Beneficiaries		Non-Beneficiaries	
		Frequency	Percent	Frequency	Percent
1	Low (20-26)	28	46.67	17	28.33
2	Medium (27-33)	30	50.00	37	61.67
3	High (34-39)	02	03.33	06	10.00
	Total	60	100.00	60	100.00

Social Empowerment**Distribution of respondents according to the their social empowerment status**

S.N.	Category	Beneficiaries		Not-Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Self-confidence	11	18.33	06	10.00
2	Decision making	12	20.00	05	08.33
3	Co-operation among group members	07	11.67	07	11.67
4	Social-Status	06	10.00	15	25.00
5	Priority to their children's education	09	15.00	03	05.00
6	Standard of living	09	15.00	13	21.67
7	Improved Sanitation	06	10.00	11	18.33
	Total	60	100.00	60	100.00

From the table it is evident 18.33 per cent beneficiaries and 10 per cent non-beneficiaries had self-confidence. 20.00 per cent beneficiaries and 08.33 per cent non-beneficiaries had improve in decision making. 11.67 per cent beneficiaries and 11.67 non-beneficiaries had co-operation among group members. 10.00 per cent beneficiaries and 25.00 per cent non-beneficiaries had social-status. 15.00 per cent beneficiaries and 05.00 per cent non-beneficiaries had priority to their children's education. 15.00 per cent beneficiaries 21.67 per

cent non-beneficiaries had standard of living. 10.00 per cent beneficiaries and 18.33 per cent non-beneficiaries had Improved Sanitation. Related similar finding was also reported by N.S Khedkar and S.S. Dhkad (2014).

Economic empowerment**Distribution of respondents according to the their economic empowerment status**

S.N.	Category	Beneficiaries		Non-Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Increase income	26	43.33	14	23.33
2	Self-employment	15	25.00	10	16.67
3	Reached out of poverty	08	13.33	28	46.67
4	Receiving loan at low interest	11	18.34	08	13.33
	Total	60	100.00	60	100.00

From the above table it is evident that 43.33 per cent beneficiaries and 23.33 per cent non-beneficiaries had Increase income. 25.00 per cent beneficiaries and 16.67 per cent non-beneficiaries has Self-employment. 13.33 per cent beneficiaries and 46.67 non-beneficiaries had Reached out of poverty. 18.34 per cent beneficiaries and 13.33 per cent non-

beneficiaries had Receiving loan at low interest. Related similar finding was also reported by B.K. Kemparajul, Dr. R.Y. Khan (2015).

Overall socio-economic empowerment status of the respondents toward SGSY

S.N.	Category & S.E.S score (interval)	Beneficiaries		Non Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Low (11-17)	18	30.00	37	61.67
2	Medium (18-24)	30	50.00	15	25.00
3	High (25-31)	12	20.00	08	13.33
	Total	60	100.00	60	100.00

It is clear from the above table that 30.00 per cent of beneficiaries and 25.00 per cent non-beneficiaries had medium socio-economic empowerment. 50.00 per cent beneficiaries and 61.67 per cent non-beneficiaries had low and 20.00 per cent beneficiaries and 13.33 per cent) had high socio-economic empowerment respectively. Related similar finding was also reported by N.S Khedkar and S.S. Dhkad (2014).

Conclusion

It was concluded that both beneficiaries and non-beneficiaries are of medium level socio economic status, and the social

empowerment of beneficiaries were improved the decision making, self-confidence, priority to their children's education, standard of living, co-operation among group members, social-status, improved sanitation and the non-beneficiaries were less improved in priority to their children's education, self-confidence, decision making, co-operation among group members. Where as economic empowerment of beneficiaries were increase income, self-employment, receiving loan at low interest, reached out of poverty and non-beneficiaries were less improved receiving loan at low interest, Increase income, self-employment. Overall empowerment of beneficiaries are

medium level and non-beneficiaries are low level of empowerment.

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