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## A study on knowledge and adoption of SHG beneficiaries of Swarnajayanti gram swarozgar yojana (SGSY) in Etawah district of Uttar Pradesh

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### Abstract

Self-employment is one of the significant steps to have sustained income. The government of India implemented a programme i.e. Integrated Rural Development Programme (IRDP) gained momentum but did not yield a desirable result. After examining the deficiencies of the earlier programmes the government launched an integrated self-employment programme Swarnajayanti Gram Swarozgar Yojana (SGSY). This programme aims at establishing a large number of microenterprises through SHGs in the rural areas to build upon the potential of rural poor. The present study was conducted in Etawah district of Uttar Pradesh to explore the knowledge and adoption level of SHG beneficiaries of the SGSY. The study was conducted in the block i.e. Saifai comes under the Etawah district. A random sample was collected of 120 beneficiaries of the block. The main objective of this paper is to identify the impacts of SGSY programme on knowledge and adoption level of SHGs beneficiaries.

**Keywords:** adoption, knowledge, SGSY, SHG

### 1. Introduction

The union ministry of Rural Development launched a restructured poverty alleviation programmer, Swarnajayanti Gram Swarozgar Yojana (SGSY) with effect from 1 April, 1999 which has replaced IRDP and its allied schemes viz., Training of Rural Youth for Self-employment (TRYSEM), development of women and children in rural areas (DWCRA), Supply of Improved Tool Keds to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS). Chauhan, J. (2016). The SGSY is different from earlier programmes in terms of strategy envisaged for implementation and has been conceived as a holistic programme of self-employment, viz., organization of rural poor into self-help groups and their capacity building training, planning for activity clusters infrastructure built-up and technology and marketing support. The scheme is funded on 75:25 basis by center and state and is implemented by DRDAs with the active involvement of Panchayat Samitis, banks and the NGOs (Ministry of Rural Development, 2001). SGSY has a definite objective of improving the family income of the rural poor and at the same time providing for flexibility of design at the grass root level to suit the local needs and resources. The basic objective of the SGSY is to bring every assisted swarozgari above the poverty line by providing them assistance to acquire income generating assets. The assistance is provided through bank credit and government subsidy. The self-help group is 10-15 members, who have personal experiences of same issue or life situations, either directly or through their family and friends. These groups provide the benefits of economics in certain areas of the production process by undertaking common action programmes. Swarnajayanti Gram Swarozgar Yojana is implemented by DRDAs. The process of planning, implementation and monitoring are done by integrating institutions in the district. Thus, it is keeping above concepts a micro level studies at the block level to evaluate the performance of Swarnajayanti Gram Swarozgar Yojana, so that corrective measures may be taken for the year to come. Hence, the present study knowledge and adoption of SHG beneficiaries of Gram Swarozgar Yojana (SGSY) in block Saifai of Etawah district U.P. were conducted.

### 2. Material and Methods

Since, the SGSY programme was implemented in Etawah district; it was selected purposively for the study undertaken. Another consideration for its selection was the close familiarity of an investigator with respect to its area, people, official, the non-official and local dialect. Out of 8

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Community Development blocks in Etawah district, the Saifai block was selected purposively for this study because of the criteria of nearer to Ch. Charan Singh P.G. College, Heonra (Saifai) Etawah and its easy accessibility.

Out of 60 villages in community development block, only 27 villages covered under S.G.S.Y. out of 27 villages (covered under S.G.S.Y.) in community development block Saifai, 5 villages were selected randomly for this study. A complete list of all the dairy enterprise beneficiaries in these selected villages was prepared. From the list, a total no. of 120 dairy enterprises beneficiaries were selected through random sampling techniques using random number tables. The author himself had collected the data from the respondents with the help of pre-tested interview schedule. The analysis was done with the use of percentage, mean and standard deviation for drawing the inferences. The study also highlighted the constraints as faced by the respondents in dairy enterprises beneficiaries about adopter categories.

### 3. Results and Discussion

The study has been conducted to know the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) programmes. It is depicted from the Table 1 that the majority of the respondents (56.67%) were observed in the category of 30-50 years of age followed by 22.50% and 20.83% for 50 and above and; up to 30 years of age, respectively. It is evident that the maximum respondent of dairy SHG entrepreneurs comes between 30 to 50 years of age.

**Table 1:** Distribution of the respondents according to age:

S. No.	Age categories (years)	Respondents (N=120)	
		Number	Percentage
1.	Up to 30	25	20.83
2.	30-50	68	56.67
3.	50 and above	27	22.50
	Total	120	100.00

It is revealed from Table 2 that the percentages of respondents were observed 62.50% and 37.50% as literate and illiterate, respectively. Further, the educational standard of literate respondents in descending order was found as 20.00%, 15.00%, 7.50%, 6.67%, 5.83%, 3.33%, 2.50% and 1.67%, for Middle, Primary, can sign, Intermediate, Graduate, High School, Postgraduate and above; and can read and write, respectively.

**Table 2:** Distribution of the respondents according to education

S. No.	Categories	Respondents (N=120)	
		Number	Percentage
1.	Illiterate	45	37.50
2.	Literate	75	62.50
a.	Can sign	9	7.50
b.	Can read and write	2	1.67
c.	Primary	18	15.00
d.	Middle	24	20.00
e.	High school	4	3.33
f.	Intermediate	8	6.67
g.	Graduate	7	5.83
h.	Postgraduate and above	3	2.50
	Total:	120	100.00

Hence, it can be concluded that majority of SHG entrepreneurs (62.50%) were literate and the ratio existing between literate and illiterate was found 1.7:1.

**Table 3:** Distribution of the respondents according to caste

S. No.	Categories	Respondents (N=120)	
		Number	Percentage
1.	General caste	12	10.00
2.	Other backward caste	58	48.33
3.	Scheduled Caste	50	41.67
	Total	120	100.00

The distribution of caste composition is given in Table 3. It indicates that a maximum number of the respondents (48.33%) belongs to other backward caste, while the scheduled caste and general castes were found 41.67% and 10.00%, respectively. It can be concluded that the maximum number of dairy enterprise SHG entrepreneurs belonging to OBCs.

**Table 4:** Distribution of respondents according to the size of the family

S. No.	Categories	Respondents(N=120)	
		Number	Percentage
1.	Small (up to 5 members)	28	23.33
2.	Medium (5-10)	69	57.50
3.	Large (10 and above)	23	19.17
	Total:	120	100.00

It is evident from Table 4 that 57.50% respondent's families were observed such who had 5-10 members followed by 23.33% families up to 5 members while, 19.17% respondent's families were found having 10 and above members in their families. The average size of the family was observed to be 6.5 members per family. The range between a minimum and a maximum number of family members was recorded from 1 to 14. Thus, it is concluded that the majority of the respondents were found in the middle family size category.

**Table 5:** Distribution of respondents according to land holding

S. No.	Categories	Respondents (N=120)	
		Number	Percentage
1.	Landless	20	16.67
2.	Marginal (below 1 ha)	99	82.50
3.	Small (1-2 ha)	1	0.83
4.	Medium (2-3 ha)	-	-
5.	Large (3 ha and above)	-	-
	Total:	120	100.00

Table 5 indicates that marginal farmers had maximum respondents (82.50%) i.e. below 1.0 ha and 0.83% respondents were found in small farmers (1-2 ha). The respondents having no land were 16.67%. The medium and large farmers were not found in this study. 0.75 ha was the average land holding of the respondents. Hence, it may be concluded that mostly land holding has become marginal in the study area.

**Table 6:** Distribution of respondents according to occupation:

S. No.	Categories	Respondents (N=120)			
		Principal occupation		Subsidiary occupation	
		Number	Percentage	Number	Percentage
1.	Agriculture labour	25	20.83	22	18.33
2.	Caste based occupation	4	3.33	2	1.67
3.	Service	3	2.50	2	1.67
4.	Agriculture	12	10.00	27	22.50
5.	Agro-based enterprise	48	40.00	59	49.17
6.	Business	28	23.33	8	6.67
	Total	120	100.00	120	100.00

In Table 6 it is clearly shown that in case of the main occupation, the agro-based enterprises become apparent as the principal occupation (40.00%) followed by business (23.33%), agriculture labour (20.83%), agriculture (10.00%) and caste-based occupation is 3.33%; and service (2.50%). While, in case of subsidiary occupation, the maximum 49.17% of the respondents adopted agro-based followed by agriculture (22.50%), agriculture labour (18.33%), business (6.67%), service and caste-based occupation (1.67% each), respectively.

**Table 7:** Distribution of respondents according to general knowledge about SGSY programme.

S. No.	Categories (scores)	Respondents	
		Number	Percentage
1.	Low (up to 15)	23	19.17
2.	Medium (15-29)	68	56.67
3.	High (29 and above)	29	24.17
Total:		120	100.00

It is apparent from Table 7 that 56.67% of the respondents were found having a medium level of general knowledge followed by 24.17% and 19.17% who had high and low levels of general knowledge, respectively about SGSY programme. The mean of scores for general knowledge was observed to be 20.32 with a range of minimum 8 and maximum 38. Hence, it can be concluded that most of the respondents were found having a medium level of general knowledge.

**Table 9:** Levels of knowledge about dairy enterprises under SGSY programme

S. No.	Categories	B.P.		A.P.	
		Number	Percentage	Number	Percentage
1.	Low (up to 22)	38	31.67	2	1.67
2.	Medium (22-45)	78	65.00	65	54.17
3.	High (45 and above)	4	3.33	53	44.17
Total:		120	100.00	120	100.00

Table 9 indicates that the knowledge of its SHG under SGSY programme, knowledge about dairy enterprise was categorized into two categories *i.e.* before and after the programme. First in case of 'before the programme', the maximum respondents (65.00%) were observed in the medium category (22-45) followed by 31.67% and 3.33% for low (up to 22) and high (45 and above) categories, respectively. So, the majority of the respondents were found in the medium category having of knowledge about the dairy enterprise.

In case of 'after the programme', the majority of the

**Table 10:** Levels of adoption under SGSY programme about dairy enterprise

S. No.	Categories	B.P.		A.P.	
		Number	Percentage	Number	Percentage
1.	Low (up to 12)	39	32.50	2	1.67
2.	Medium (12-20)	78	65.00	68	56.67
3.	High (20 and above)	3	2.50	50	41.67
Total		120	100.00	120	100.00

It is shown in Table 10 that the level of adoption under SGSY programme about dairy enterprise was categorized into two categories *i.e.* before and after the programme.

Before the programme, the adoption extent majority of the respondents (32.50%) was found in low (up to 12) category and 65.00% respondents were found in medium (12-20) category respectively. 2.50% respondents were found in high (20 and above) category. Thus, it can be said that the majority of the respondents before the programme was found in the

## Knowledge about enterprises initiated under SGSY programme:

**Table 8:** Distribution of respondents according to knowledge about enterprises initiated under SGSY programme.

S. No.	Categories (scores)	Respondents	
		Number	Percentage
1.	Low (up to 4)	26	21.67
2.	Medium (4-10)	69	57.50
3.	High (10 and above)	25	20.83
Total:		120	100.00

It is shown from the Table-8 that the maximum number of respondents (57.50%) was found having a medium level of knowledge about enterprises initiated under SGSY programme followed by low level (21.67%) and high level (20.83%) of knowledge. The average mean of scores of knowledge about enterprises in SGSY programme was observed to be 7.32 with a range of minimum 3 and maximum 14. Hence, it can be concluded that most of the respondents were found having a medium level of knowledge about enterprises initiated under SGSY programme.

## Extent of knowledge of its SHG beneficiaries about enterprise introduced:

respondents (54.17%) was found in the medium category (22-45) followed by 44.17% high category (45 and above) and 1.76% low category (up to 22), respectively. So, the majority of respondents, though falling in the medium category but after the programme, the more respondents upgraded them in the high category of knowledge of dairy enterprise while before the programmed nominal were observed in the high category.

## Extent of adoption of its SHG beneficiaries about enterprises introduced.

medium category of adoption on the extent related to the dairy enterprise.

After the programme, the majority of the respondents (56.67%) were found in the medium category followed by (41.67%) high category and (1.67%) low category, respectively. Thus, it can be said that the majority of the respondents was found in the medium category.

The impact of SGSY programme on adoption extent appears very clear that after the programme, the beneficiaries in the

majority were found in medium categories and some in high categories and also before the programme the majority fall in the medium category.

## Knowledge

**Table 11:** Correlation coefficient (r) between different variables and knowledge

S. No.	Variables	Correlation coefficient (r)
1.	Age	0.22
2.	Education	0.45**
3.	Caste	0.29*
4.	Family type	0.07
5.	Family size	0.19
6.	Housing pattern	0.20
7.	Holding size	0.17
8.	Occupation	-0.03
9.	Social participation	0.342**
10.	Annual income	-0.05
11.	Over all materials possession	0.32*
12.	Extent of contact with information sources	0.42**
13.	Economic orientation	-0.04
14.	Scientific orientation	0.27
15.	Risk orientation	0.07
16.	Value orientations	0.05
17.	General knowledge	0.54**
18.	Enterprises	0.53**
19.	Adoption	0.48**
20.	Income	0.23
21.	Self-employment	-0.08

\*-Significant at 5% and \*\*- Significant at 1% level of significance

On the basis of the Table 11, it could be noticed that out of the 21 variables studied, six variables namely, education, social participation, the extent of contact with information sources, general knowledge, enterprises, and adoption has been found highly significant and positive correlations with the extent of knowledge of dairy enterprise. The variables *i.e.* caste and overall materials possession were found moderately significant and positively correlated with the knowledge. The variables having a non-significant positive relationship were age, family type, family size, housing pattern, holding size, scientific orientation, risk orientation, value orientation and

income. Whereas, the occupation, annual income, economic motivation and self-employment were found negatively correlated with knowledge of dairy enterprise.

Hence, it is concluded that the education, social participation, extent of contact with information sources, general knowledge, enterprises and adoption increases, the extent of knowledge about the dairy enterprise of the beneficiaries also increases.

## Adoption

**Table 12:** Correlation coefficient (r) between different variables and adoption.

S. No.	Variables	Correlation coefficient (r)
1.	Age	0.24*
2.	Education	0.26*
3.	Caste	0.29**
4.	Family type	0.16
5.	Family size	0.06
6.	Housing pattern	0.32**
7.	Holding size	0.34**
8.	Occupation	-0.03
9.	Social participation	0.29**
10.	Annual income	0.19
11.	Over all materials possession	0.34*
12.	Extent of contact with information sources	0.29*
13.	Economic orientation	-0.22
14.	Scientific orientation	0.19
15.	Risk orientation	0.11
16.	Value orientations	0.09
17.	General knowledge	0.28*
18.	Enterprises	0.32**
19.	Knowledge	0.52**
20.	Income	0.62**
21.	Self-employment	0.47**

\*-Significant at 5% and \*\*- Significant at 1% level of significance

The relationship between adoption and different household variables is given in Table 12. The table showed that out of 21 variables *viz.*, caste, housing pattern, holding size, social participation, enterprises, knowledge, income and self-employment were found significantly positively correlated with the adoption of the dairy enterprise by self-help groups (SHGs) beneficiaries. Whereas, age, education, overall materials possession, the extent of contact with information sources and general knowledge were also found positive correlation having moderate significant. The variables such as family type, family size, annual income, scientific orientation, risk orientation and value orientation were positively correlated but insignificant. Likewise, occupation and economic motivation were found insignificant and negatively correlated.

Hence, it is concluded that as the caste, housing pattern, holding size, social participation, enterprises, knowledge, income and self-employment increases, the extent of adoption about the dairy enterprise of the beneficiaries also increases.

#### 4. Recommendations

The most important suggestions being made in view of the expressed opinion of the respondents, observations of the investigator and the inferences drawn from the study are:

1. Extension personnel's should create interests in SHGs members for active participation.
2. The government must provide marketing facilities at village level for selling the milk and milk products.
3. Cattle shed construction facility should be made available to the members at individual level also.
4. Financial support should be strong for SHGs members.
5. Monthly training facilities must be provided to SHGs members for making value-added milk products.
6. Credit should be provided for the SHGs members with lower interests and recovery of the credit should be according to the term loan of SHGs members.
7. The government should provide award every year to selected good self-help groups for persuasion of the SHGs.

#### 5. Conclusion

From the above discussion it can conclude that Etawah district has achieved a commendable level of success in formation of SHGs in rural areas. It must be admitted that SGSY is a real programme for rural areas. Though SGSY helps in poverty, some factors such as lack of basic facilities, lack of awareness, unnecessary delay of loan sanctioning and improper utilization of funds etc. hinder the beneficiaries. To overcome those constraints awareness and training among the beneficiaries, regular monitoring, minimization of the interest rate and motivation is an utmost need to achieve the goal of such schemes.

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