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## **Impact on income of SHG beneficiaries of Swarna Jayanti Gram Swarozgar Yojana (SGSY): A case of Etawah district of Uttar Pradesh**

**Pradeep Kumar Gupta, Manoj Kumar Sharma and Rudra Pratap Singh**

### **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 from 120 beneficiaries of the block. The main objective of this paper is to identify the impacts of SGSY programme on the income level of SHGs beneficiaries.

**Keywords:** Income, SGSY, SHG

### **Introduction**

The union ministry of Rural Development launched a restructured poverty alleviation programmer, Swarnjayanti 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 Kits 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 the 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. Swarnjayanti 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 Swarnjayanti Gram Swarozgar Yojana, so that corrective measures may be taken for the year to come. Hence, the present study “Impact on income of SHG beneficiaries of Swarna Jayanti Gram Swarozgar Yojana

(SGSY): A case study of Etawah district of Uttar Pradesh” in block Saifai of Etawah district U.P. were conducted.

### 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 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, standard deviation and correlation for drawing the inferences.

### Result and Discussion

The study has been conducted to know the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) programmes on the income of SHG beneficiaries.

#### General profile of Households

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:** Profile of the respondent at the household's level

Parameter	Respondents (N=120)	
	Number	Percentage
<b>Age categories (years)</b>		
Up to 30	25	20.83
30-50	68	56.67
50 and above	27	22.50
<b>Education</b>		
Illiterate	45	37.50
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
<b>Social category</b>		
General caste	12	10.00
Other backward castes	58	48.33
Scheduled Caste	50	41.67
<b>Size of the family</b>		
Small (up to 5 members)	28	23.33
Medium (5-10)	69	57.50
Large (10 and above)	23	19.17
<b>Land Holding</b>		
Landless	20	16.67
Marginal (below 1 ha)	99	82.50
Small (1-2 ha)	1	0.83
Medium (2-3 ha)	-	-
Large (3 ha and above)	-	-

It is revealed from the table 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.

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.

The distribution of caste composition is given in the table. It indicates that a maximum number of the respondents

(48.33%) belong 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.

It is evident from the table 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.

The table 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.

### Occupational status of respondents

In Table 2 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 2:** Distribution of respondents according to occupation

Categories	Principal occupation		Subsidiary occupation	
	Number	Percentage	Number	Percentage
Agriculture labour	25	20.83	22	18.33
Caste-based occupation	4	3.33	2	1.67
Service	3	2.50	2	1.67
Agriculture	12	10.00	27	22.50
Agro-based enterprise	48	40.00	59	49.17
Business	28	23.33	8	6.67
Total	120	100.00	120	100.00

### Knowledge status of respondents

It is apparent from Table 3 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 3:** Distribution of respondents according to general knowledge about the SGSY programme.

Categories (scores)	Respondents	
	Number	Percentage
Low (up to 15)	23	19.17
Medium (15-29)	68	56.67
High (29 and above)	29	24.17
Total	120	100.00

### Distribution of income of SHG beneficiaries undertaking the enterprises

Table 4 indicates that the income under SGSY programme about dairy enterprise was categorized into two categories i.e. before and after the programme. In case of before the programme, maximum the respondents were found in low (up to Rs 11,000) category followed by medium (7.50%) and high 0.83%.

**Table 4:** Income under SGSY programme about dairy enterprise:

Income Categories (Rs.)	Before the programme		After the programme	
	Number	Percentage	Number	Percentage
Low (up to Rs. 11,000)	110	91.67	92	76.67
Medium (Rs.11,000-22,000)	9	7.50	26	21.67
High (22,000 and above)	1	0.83	2	1.67
Total	120	100.00	120	100.00

In case of after the programme, the maximum respondents (76.67%) were found in low (up to Rs 11,000) category followed by 21.67% and 1.67% medium (Rs. 11,000-22,000) and high (22,000 and above) categories. Hence, the data reflect the impact of SGSY on the income of the beneficiaries after the programme as the majority of the beneficiaries served from a low level of income to the categories of medium and high levels of income, respectively.

The Table 5, reveals that out of 21 variables, the variables like adoption and self-employment were found positively correlated and highly significant with the annual income of dairy enterprise beneficiaries caste and risk orientation were found positively correlated and moderately significant with the extent of income about the dairy enterprise.

**Table 5:** Relationship between different variables and income

Variables	Correlation coefficient	Variables	Correlation coefficient
Age	0.17	Contact with info. sources	0.07
Education	0.18	Economic orientation	-0.16
Caste	0.29*	Scientific orientation	0.19
Family type	0.06	Risk orientation	0.29*
Family size	-0.05	Value orientations	0.22
Housing pattern	0.18	General knowledge	0.11
Holding size	0.20	Enterprises	-0.04
Occupation	-0.24	Knowledge	0.19
Social participation	0.19	Adoption	0.59**
Annual income	0.15	Self-employment	0.42**
Over all materials possession	0.16		

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

It is also observed that other variables viz., age, education, family type, housing pattern, holding size, social participation, annual income, overall materials possession, the extent of contact with information sources and scientific orientation, value orientation, general knowledge and knowledge positively correlated but insignificant with the extent of income about the dairy enterprise. Likewise, family size, occupation, economic motivation, and enterprises were found insignificant and negatively correlated.

Hence, it is concluded that as the adoption and self-employment increases, the extent of income about the dairy

enterprise of the beneficiaries also increases.

### Conclusions

Out of 21 variables the variables like adoption and self-employment were found positively correlated and highly significant with the annual income of dairy enterprise beneficiaries, caste and risk orientation were found positively correlated and moderately significant with the extent of income about the dairy enterprise.

Among the 21 variables studied, six variables namely family type, family size, housing pattern, social participation, adoption and income were found positively correlated and highly significant with self-employment about the dairy enterprise. Apart from this annual income and overall materials possession were found moderately significant and positively correlated with self-employment about the dairy enterprise. The overall results are showing that the beneficiaries are doing well and rising their income level but the support system is lacking to get a uniform pace. If they will get proper support it may be possible that all beneficiaries will achieve their desired income level in record time.

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