



## WOMEN EMPOWERMENT THROUGH SGSY –A CASE STUDY IN CHITTOOR DISTRICT

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### **Abstract**

*Giving loans to poor women through SHGs is a beginning in their journey for economic emancipation and empowerment. Thus micro-credit especially to women is a notion that mixes ethics and economics and is a socially conscious programme. Micro finance is becoming a concept which makes an impact on the below poverty line level population. Now with globalization, liberalization and reforms where profitability and viability of operations are the only considerations, Micro finance is proving itself to be a successful phenomenon. There are many SHGs working throughout the country and the lead banks provides financial help through loans at low interest rates, subsidies etc. It is necessary to analyse the existing different schemes of micro credit assistance to the enterprise development. It is in this backdrop that the present study aims at analyzing the development of rural women entrepreneurs through Swarnajayanthi Gram Swarozgar Yojana (SGSY) scheme, the progress of the members of the SHGs and to find out how far SHGs are successful in creating women entrepreneurs thereby empowering poor women.*

**Keywords: Micro Credit, Women Empowerment, Impact of SGSY, Entrepreneurship.**

### **Introduction**

The SGSY Scheme is operative from 1<sup>st</sup> April, 1999 in rural areas of the country. SGSY is a holistic Scheme covering all aspects of self-employment such as organization of the poor into Self Help Groups, providing them training, credit, technology, infrastructure and marketing. The scheme will be funded by the centre and the state governments in the ratio of 75:25 and will be implemented by commercial banks, regional rural banks and co-operative banks, other financial institutions, Panchayatraj institutions, District Rural Development agencies (DRDA's) non-government organisations (NGO's), technical institutions in the district, are involved in the process of planning, implementation and monitoring of the scheme, NGO's help may be sought in the formation and nurturing of the Self Help Groups (SHGs) as well as in the monitoring of the progress of the Swarozgaris, Where ever feasible their services may be utilized in the provision of technological support, quality control of the products.

The SGSY scheme aims at establishing a large number of Micro Enterprises in the rural areas. The list of below poverty line (BPL) households were identified through BPL census duly approved by gram sabha formed the basis for identification of families for assistance under SGSY. The objective of SGSY is to bring the assisted poor families (Swarozgaris) above the poverty line by ensuring appreciable sustained income over a period of time. This objective is to be achieved by interalia organizing the rural poor into self help groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. The rural poor such as those with land, landless labour, educated unemployed, rural artisans and disabled are covered under the scheme. The assisted poor families known as Swarozgaris can be either individuals or groups and are selected from BPL families by a three member team consisting of Block Development Officer (BDO), Banker and Sarpanch, SGSY will focus on vulnerable sections of the rural poor. Accordingly the SC/ST will account for at least 50 percent, women 40 percent, and the disabled for 3 percent only.



## **Women's Empowerment**

Empowerment of women has become a subject of growing importance around the world in contemporary times. The concern is seen at different levels and circles which include governments, bureaucracy, non-governmental organizations, researches, women's groups and all those interested in women's empowerment. There has also been a shift in the demands of women from equality in 1970's to development in the 1980's, to empowerment - social, political and economic, during 1990s. Since the term empowerment came to be used from 1980's, the empowerment of women has become central in discussions on women's development and women's equality. As rightly decided at the global conference on women's empowerment 1988, empowerment is the surest way of making women as partners in the development. The Food and Agricultural Organization (FAO) also has emphasized the empowerment of women at the grass root level as the most recent approach to women in development. The concept of empowerment was first brought in at the International Women's Conference in 1985, at Nairobi. The conference concluded that empowerment is a redistribution of power and control of resources in favour of women through positive intervention. Broadly, empowerment means individuals acquiring the power to think and act freely, exercise choice, and to fulfill their potential as full and equal members of society.

Women Empowerment is a process by which women gain greater control over material and intellectual resources which will assist them to increase their self-reliance, and enhance them to assert their independent rights, and challenge the ideology of patriarchy and the gender-based discrimination against women. This will also enable them to organize themselves to assert their autonomy to make decisions and choices, and ultimately eliminate their own subordination in all the institutions and structures of society.

Empowerment of women means access to equal status. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher level of education, better health care for women and children, equal ownership to productive resources for women. It also implies increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standard of living and acquiring self-reliance, self-esteem and self-confidence.

Women empowerment is a dynamic process that consists of an awareness-attainment-actualization cycle, it can also be described as a growth process that involves intellectual enlightenment, economic enrichment and social emancipation on the part of women. Education is one factor that plays the most crucial role in empowering women. Schools, colleges and other professional bodies are persistently trying to educate, motivate and train the women in their chosen areas of career through curriculum, training field exposure and other practical methods.

Economic empowerment is a very important component of women's empowerment. Economic empowerment is one of the most effective means for organizing women who can be brought together only on the basis of felt needs. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and development of skills in management. It also implies a process of redistribution of resources and power between different groups. It helps in building confidence, self assertion and courage.



Today women can actively contribute to the promotion of economic development in different capacities, namely house-wife, mother, labourer, officer, scientist, executive, etc., with the acquisition of education, training and technology, their mobility has been increased and they are coming out of their shells to do different works to improve the living standards of their families.

That empowerment allows women to have choices, which in turn means relative strength and bargaining power for them. While it is clear that women can be empowered individually, the feminist vision is one where women are able to articulate a collective voice and demonstrate collective strength. They are also in a position to mobilize themselves on issues which affect them vitally and constitute a significant place in the electoral politics of the nation. Obviously the status of women has improved exorbitantly in the 21<sup>st</sup> century. Today the sky is the limit for them. Women have, woken from the forced slumber with all grace. Women's welfare is now a prominent feature in all the Five Year Plans. In India, gender equality is enshrined in the constitution and there is a plethora of legislation both at the central and state levels, which aims not only to ensure that there is no discrimination against women but also makes special provision for protection of their lives, rights, property, self esteem, dignity, etc.

### **Need for the Study**

There are many reasons why a research should be undertaken about the Swarnajayanthi Gram Swarozgar Yojana programme.

Both Central and State Governments have shifted their approach in welfare schemes from individual to group approach. In this context, the role of SHGs has become very prominent in order to empower the rural women and the downtrodden. Self help groups are necessary to overcome exploitation, create confidence and for economic self reliance of the rural poor particularly among those who are invisible in the social structure since ages. The various dimensions of empowerment need to be analysed in order to develop integrated strategies for the upliftment of the rural people. Micro finance has, in recent times, come to be recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor, especially women.

Entrepreneurship is a vital factor in the process of economic development. Women entrepreneurs are multiplying to a notable extent because of SHGs. There are many SHGs working throughout the country and the lead banks provides financial help through loans at low interest rates, subsidies etc. It is necessary to analyse the existing different schemes of micro credit assistance to the enterprise development. It is in this backdrop that the present study aims at analyzing the development of rural women entrepreneurs through Swarnajayanthi Gram Swarozgar Yojana (SGSY) scheme, the progress of the members of the SHGs and to find out how far SHGs are successful in creating women entrepreneurs thereby empowering poor women. The objective of evaluation of the micro credit programme would help to improve its performance.

Moreover Chittoor district of Andhra Pradesh has a considerable percentage of rural women population. Their empowerment depends upon the concerted efforts by the government and people through SHGs. Therefore, an analytical study will help to formulate policies and programmes for their empowerment. The government of Andhra Pradesh has taken all the efforts to empower women through SHGs by complimenting them as vehicles of women empowerment. Women must be economically independent to initiate gender equality and it can be achieved through the SHGs.



## Statement of the Problem

In India poverty alleviation programmes have been designed to address different facets of rural poverty. Micro credit linked programmes provide a package of services including credit and subsidy to set up micro enterprises. Micro finance has been emerging as a significant instrument to address, the problems of lack of access to credit faced by the poor and also indirectly attacking poverty and unemployment. SHGs have proved to be an effective tool or instrument in India to address the problem of poverty on one hand and also to empower women on the other.

The Government of India has implemented several schemes of financial assistance since the 1970's in the name of development and poverty alleviation programmes. Programmes like Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Training the Rural Youth for Self-Employment (TRYSEM) etc., were able to extend some micro credit assistance in rural areas. The IRDP was the single largest credit-based poverty-alleviation programme of its type anywhere in the world in terms of magnitude and number borrowers, level of investment and operational area. In all these programmes finance has been the central focus. Since finance is the backbone of all economic activities, financial institutions and the micro credit assume great significance in alleviating the poverty.

Initially the IRDP was the only scheme introduced for providing self-employment opportunities to the rural people. Later a number of allied programmes have been added to create self-employment and casual employment opportunities for the rural poor. Within the framework of such multiplicity of programmes, more emphasis was given to individual income generation on sustainable basis. But most of them have failed, due to three important reasons (i) Lack of social mobilization and intermediation (ii) Absence of appropriate linkages (iii) Absence of participatory approaches. With a view to rectifying the loop holes in the earlier programmes viz IRDP, DWCRA, TRYSEM, the Government of India, combined all the programmes under a single head called Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999. SGSY is a holistic programme covering all aspects of self-employment, such as organization of the poor into Self Help Groups, training, credit, technology, infrastructure and marketing. SGSY aims at establishing a large number of micro enterprises in the rural areas. The objective of the SGSY is to provide sustainable income to the rural poor. It envisages that every family assisted under SGSY will be brought above the poverty line. The banks and other financial institutions are closely involved in implementation of the programmes.

There are already several schemes functioning for poverty alleviation and women empowerment. Several such Programmes were individual and not group focusing, attached with subsidies and suffered several problems during the implementation. The micro credit SHG programme is an innovation, keeping women as centre of the development and agents of change. In this programme women are brought together, involved in saving scheme and promoted to internal resources for lending or business needs and thus help to do away with moneylenders. While doing so, it has focused on economic empowerment programme combining all the previous programmes and is extending credit to women SHG in rural areas.

It is true that the SGSY loan is given to SHG women, once they fulfill all the requirements like six months of successful saving, internal lending, grading for revolving credit and success in using revolving funds. If they are successful in all these, the women will be linked with the SGSY loan called 'Economic Assistance'. In this background this study aimed at evaluating the performance of SGSY-assisted SHG women in micro enterprises.



## Review of Literature

In this thesis, studies in the related field of Women Entrepreneurship, Micro Credit, SGSY, SHG and Women Empowerment are reviewed and classified on the basis of the aspects studied.

National Institute of Rural Development, Hyderabad conducted a national level study on SGSY during 2006. The average post-project income of the SGSY group 'swarojagaris' was Rs.1,356, at least 46 per cent less than the level of income desired in the project objectives. Kundu (2008) observed in 'Bankura' district that SGSY helped the rural poor to reduce their poverty but failed to reduce their vulnerability, Thekkekara (2008) found in Amaravati district, Maharashtra that the 'swarojagaris' formed SHGs solely with the objective of availing of subsidy of the programme. She further found that the assumption on investment levels necessary for poverty alleviation under SGSY was unrealistic.

Research suggests that access to credit has the potential to reduce poverty significantly (Khandker, 1998, Wahid, 1993; Khandker, 2003). Based on the success stories (Hossain, 1988; Hulme et al. 1996; Yaron, 1992; Montgomery et al. 1996) it is assumed that micro-credit is improving the standard of living and well-being of the borrowers by improving their level of consumption. Rahaman et al. (2012) investigated the consumption behaviour of the borrowers from two major micro-credit institutions in Bangladesh and compared that with the non-borrowers of the same category. The study suggests that borrowers of micro-credit programmes are better-off in terms of consumption of most of the food and non-food items compared to non-borrowers.

Micro-finance interventions have been shown to have a positive impact on the education of clients' children. Littlefield, Morduch and Hashemi (2003) state that one of the first things that poor people do with new income from micro-enterprise activities are to invest in their children's education. Studies show that children of micro-finance clients are more likely to go to school and stay longer in school than that of the non-clients. Similar findings were seen for projects in Zimbabwe, India, Honduras and Bangladesh.

## Objective

1. To Study the change in the level of empowerment in the economic and social spheres.

## Hypotheses

1. There is a significant change in the performance of SGSY in Chittoor District in terms of saving, income generation employment, asset creation of members of SHGs.
2. There is no significant change in the level of self-confidence and development of leadership qualities in each member before and after joining the SHGs.

## Sampling Procedure

Chittoor District in Andhra has been purposively selected for the study area. The Multi stage random sampling method is adopted in the selection of sample respondents in the study area. District is the first stage of sampling. In the second stage revenue divisions, the district is divided into three revenue divisions, namely, Madanapalli, Tirupati, Chittoor, these, three revenue divisions have been selected. There are 31 mandals in Madanapalli division, 15 mandals in Tirupati division and 20 mandals in Chittoor division. The researcher obtained the list of SHGs which have received assistance under SGSY scheme during the year 2004-2005 from the District Rural Development Agency (DRDA) Chittoor. Owing to time constraints, of the 66 mandals in the district, six mandals from each of the three revenue divisions in the district were selected in the third stage of sampling on the basis of





existence of higher percentage of SHG units with active entrepreneurial activities. There are 1020 beneficiaries in the selected 18 mandals in the district which formed the universe of the present study. On the basis of random sampling technique, 50 per cent of the beneficiaries were chosen from the selected mandals for the present study. Thus the total number of respondents selected for the study was 510. However, the study is mainly based on primary data collected through a well prepared interview schedule of the selected respondents from the Chittoor District.

### Statistical Tools

The primary data collected from the respondents were classified and tabulated for the purposes of analysis and drawing of inferences. Tools such as percentages, averages, and the economic dependency ration (“Dependency Model” developed by Annemettee Sorensen and Sara Mc Lanahan (1987) techniques were used.

### Framework of Women Empowerment

The UNICEF has adopted the Women’s Empowerment Framework, developed by Sara Langve. The core of the women’s empowerment framework is its argument that women’s development can be viewed in terms of five levels of equality. Empowerment in an essential element at all levels. The levels, according to Sara Langve (1990) are welfare, access, conscientisation, participation and control.

1. **Welfare**-The first level, addresses only the basic needs of women, without attempting the provision of welfare services. At this point, women are merely passive beneficiaries of welfare benefits. This level signifies the social dimension of empowerment.
2. **Access**-The second level is essential for women to make meaningful progress. This involves equality of access to resources such as educational opportunities, land and credit. The path of empowerment is initiated. This level signifies the economic dimension of empowerment.
3. **Conscientization**-is a crucial stage in the Empowerment Framework in which women take appropriate action to close gender gaps and gender inequalities. This level signifies the psychological dimension of empowerment.
4. **Participation**-is the stage in which women take decisions alongside men equally. To reach this level, however, mobilization is necessary. By organizing themselves and working collectively, women will be empowered, and aim at increased representation. This will lead to increased empowerment and ultimately greater control.
5. **Control** is the ultimate level of equality and empowerment. Here the balance of power between men and women is equal and neither party has dominance over the other. At this stage in the Empowerment Framework, women are able to make decisions about their lives and the lives of their children, and play an active role in the development process. Further, the contributions of women are fully recognized and rewarded. This level signifies the political dimension of empowerment.

Using the Empowerment Framework, development planners can determine whether a project or programme is at the welfare, access, conscientisation, participation or control level, and determine the point at which interventionism required to promote higher levels of equality and empowerment. An empowerment approach to development can also inspire greater people’s participation in the policy making and planning processes. Among the five levels listed above, conscientisation holds the key to women’s empowerment. It implies the acquisition of a crucial awareness about the structure of discrimination, exploitation and oppression-that is awareness among women about “gender gaps”.



Apart from creating micro enterprises and eliminating of poverty the SGSY is oriented towards empowerment of the poor especially the rural women. An overview of the various shades of empowerment is presented below. The researcher's interaction with the members of the groups through focused group discussion and the inferences from the analysis of the data based on the survey reveal that the sample women members of the group have developed a sense of empowerment and self-confidence. They are able to voice their personal views and opinions in large gatherings. They are able to take decisions independently. It is also found that the members have participated in the election of the local bodies. A member of one of the group has been elected as a Panchayat President; a few members have been elected as ward members. There is a certain degree of awareness on the local political situation among the members of the group and the level of empowerment are tabulated as follows.

**Table.1. Level of Empowerment**

S.No.	Level of Empowerment	Scale Value
1	Welfare	1
2	Access	2
3	Conscientisation	3
4	Participation	4
5	Control	5

For purposes of assessment of empowerment, based on a review of literature on empowerment and discussions with Officials connected with the implementation of Women development programmes, 30 variables were identified. The potency of these variables/factors in women's empowerment is assessed with the Likert Scale. A part from knowing the level of intervention corresponding to each variable of intervention, the overall level of intervention is ascertained from the total summated score using Likert Scale. Each variable is given a maximum score of 5 and minimum of 1. The total Empowerment score ranged Likert Scale. Each variable is given a maximum score of 5 and minimum of 1. The total Empowerment score ranged between 15300 and 18000. At the time of interview, the expressiveness and manners of the women were assessed. It is understood that the first level of empowerment namely welfare is already reached by the women under the SGSY programme. The members of the SGSY programme had some access to earlier welfare and women development programmes implemented by the Government. All of them have been covered as beneficiaries. Therefore, it is assumed that the first level of empowerment (welfare) is already achieved by them. Levels of empowerment in respect of each attribute and the scores arrived at for overall empowerment is shown in the following Table.



**Table.2. The Impact of SGSY Intervention on Women Empowerment**

S. No.	Empowerment Variable	Welfare	Access	Conscientisation	Participation	Control	Total
		1 <sup>st</sup> Level	2 <sup>nd</sup> Level	3 <sup>rd</sup> Level	4 <sup>th</sup> Level	5 <sup>th</sup> Level	
1	Awareness about the Objective/rules and regulation of SHG	-	38 (76)	204 (612)	188 (752)	480 (2400)	510 (3840)
2	Participation in the group meeting Passive/Active participation	-	9 (18)	192 (576)	256 (1024)	53 (265)	510 (2550)
3	Access to credit – SHG/RF/ Bank/NABARD/ Others	-	-	209 (627)	264 (1056)	37 (185)	510 (1868)
4	Understanding the Banking operation- Depositing/Withdrawing/Capacity to take loan/Improved savings/Disciplined in repayment	-	158 (316)	87 (261)	193 (772)	126 (630)	510 (1979)
5	New skills/values Acquired-skill up gradation/desire to learn more/Effective Communication/Reading/Writing/Planning systematic way of doing things	-	179 (358)	194 (582)	114 (456)	23 (115)	510 (1511)
6	Freedom to choose Economic Activity	-	82 (164)	229 (687)	130 (520)	69 (345)	510 (1716)
7	Knowledge Accounting, knowledge about Inventing the capital amount – Arrangement of credit/materials	-	66 (132)	214 (642)	194 (776)	36 (180)	510 (1730)
8	Management ability-Maintaining Accounts/Time Management Accounts/Time Management	-	82 (164)	239 (717)	132 (528)	57 (285)	510 (1694)
9	Knowledge in marketing a product/Pricing of a product/Bargaining	-	72 (144)	220 (660)	198 (792)	20 (100)	510 (1696)
10	Employment Self/Job opportunity for others in her units/Family labour/Hired labour	-	122 (244)	240 (720)	89 (356)	59 (295)	510 (1615)
11	Enhanced savings Group/Bank/Post officer/LIC	-	18 (36)	261 (783)	209 (836)	22 (110)	510 (1765)
12	Economic security-Her own cash savings/Any protective Asset/house site in her name	-	219 (438)	179 (537)	105 (420)	7 (35)	510 (1430)





13	Freedom of mobility-To Bank/Market/Health centre Outside the village	-	140 (280)	174 (522)	153 (612)	43 (215)	510 (1629)
14	Self confidence-Speaking in SHG Meeting /with Officials/Self reliant/Confident of meeting financial crisis in the family/independent	-	107 (214)	199 (597)	133 (532)	71 (355)	510 (1698)
15	Participation in decision making in small/large purchase /involvement in household decision	-	122 (244)	153 (459)	184 (736)	51 (255)	510 (1694)
16	Control over earnings-Savings/Investment/Repayment Personal expenses	-	56 (112)	209 (627)	188 (752)	57 (285)	510 (1776)
17	Interaction with Higher Officials >1,>2,>3,<4,<5.	-	193 (386)	152 (456)	97 (388)	68 (340)	510 (1570)
18	Exposure to information-Informed about Training /Seminar/Conference Exhibition/ Latest Schemes	-	225 (450)	158 (474)	102 (408)	25 (125)	510 (1457)
19	Legal Awareness-Importance of Register Marriage Property right/Domestic Violence Bill	-	230 (460)	177 (531)	103 (412)	-	510 (1403)
20	Political Awareness-Voting without influence/Participation in VDC /Campaigning/ Questioning/Contesting	-	137 (274)	249 (747)	113 (452)	11 (55)	510 (1528)
21	Health conscious-Availing medical facilities/ Course of action if child falls ill Self/Husband/Both	-	19 (38)	102 (306)	306 (1224)	83 (415)	510 (1983)
22	Gender equality-Equal treatment of Boys and Girls	-	104 (208)	155 (465)	148 (592)	103 (515)	510 (1780)
23	Status in the Family /Society/ Institution	-	27 (54)	309 (927)	166 (664)	8 (40)	510 (1685)
24	Income contribution to the Family	-	178 (356)	186 (558)	72 (288)	74 (370)	510 (1572)
5	Leadership quality and Personality Development /Change in the way of Speaking/Food habits /Dressing	-	66 (132)	194 (582)	199 (796)	51 (255)	510 (1765)
26	General awareness-AIDS/RWHSSA/Eradication of Child Labour/Environmental Protection	-	97 (194)	204 (612)	178 (712)	31 (155)	510 (1673)



27	Business Expansion and Modernization	-	98 (196)	240 (720)	103 (412)	69 (345)	510 (1673)
28	Extent of male cooperation in the family- Permission to training programme outside the village, Permission to join Women Association	-	42 (84)	76 (228)	230 (920)	162 (810)	510 (2042)
29	Activities taken up Stop illicit production/Cleaning public places/Celebrating important National Dates	-	252 (504)	181 (543)	70 (280)	7 (35)	510 (1362)
30	Intervention-Drinking water/Water tank /Roads/Street Light/Funeral assistance	-	218 (436)	192 (576)	86 (344)	14 (70)	510 (1426)

Source: Field Data

The Table consists of 30 variables and 510 members were interviewed. The score values of the levels of empowerment are revealing

**Table.3. Results of the Level of Empowerment**

S.No.	Level of Empowerment	Scale Value
1	Welfare	510x30x1=15300
2	Access	510x30x2=30600
3	Conscientisation	510x30x3=45900
4	Participation	510x30x4=61200
5	Control	510x30x5=76500

Source: Filed Data

The total score would fall between 15300 if all the 510 respondents happened to express the view that there is 'access' to the measured dimensions and 76500 if all the 510 respondents happened to express the opinion that they have 'control' over the measured dimensions. As the total score are 76500 it may be ascertained that some of the members in the sample have crossed the conscientisation level and reached the participation level. It shows that women are in a position to take decisions alongside men. This has become possible only due to the collective strength achieved through mobilization and organization.

This article assesses the level of pragmatic interventions by the SGSY. It dose not seek to measure empowerment itself. The study has revealed that there are indications of positive interventions in the women empowerment process, due to the implementation of the SGSY in the study area. It has been found that there have been improvements in the financial position, income control and skill levels besides in access to savings and credit. Indications of women gaining importance in the household as well as in the society are also visible. By adopting a holistic approach that takes into account cultural, economic and political factors affecting empowerment, schemes like the SGSY can ensure that women are more deeply and consistently empowered.

However it cannot be inferred that every member in the group has reached the fourth (Participation) level of empowerment. In fact there are differences in the level of empowerment among the members



of the group. For example, those who are in a position to assume leadership and additional responsibilities have reached the participation level, while the majority of the members who are active participants are only in the conscientisation level. It is also observed that there are a few members in the group who just continue with their contribution of savings and are satisfied with the small amounts of internal borrowings. They are still in the access level.

**Table.4. Annual Income wise distribution of sample respondents**

Amount (in Rupees)	Madanapalli	Tirupati	Chittoor	Total
Less than 5000	16(12.80)	27(13.85)	26 (13.68)	<b>69 (13.53)</b>
5001 to 10,000	41 (32.80)	56 (28.72)	64 (33.69)	<b>161 (31.57)</b>
10,001 to 20,000	36(28.80)	63 (32.30)	59 (31.05)	<b>158 (30.98)</b>
More than 20,000	32 (25.60)	49 (25.13)	41 (21.58)	<b>122 (23.92)</b>
<b>Total</b>	<b>125(100.00)</b>	<b>195(100.00)</b>	<b>190(100.00)</b>	<b>510 (100.00)</b>

**Graph: 1 Annual Income wise distribution of sample respondents**

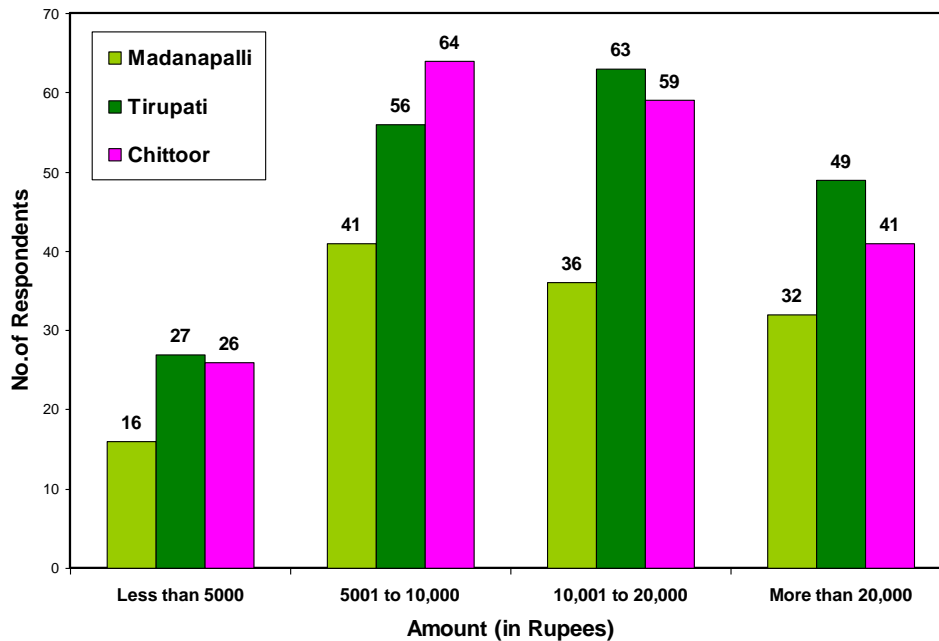


Table No.4 shows that average annual income of the SGSY members, in most of the divisions in the Chittoor district belong to the range of below Rs.5000. in comparison to three division in the Study area, highest percentage of the respondents in Chittoor division earn on an average more then Rs.20,000. In Madanapalli division 36 respondents (28.80%) have an annual income of Rs.10,001-20,000. In Tirupati division the least respondents 27(13.85%) have an annual income more than Rs.20,000.

### Results and Discussions

The incidence of a higher percentage of respondents are in the age group of 30-40 signifies they are young energetic and having 1 or 2 children need assistance financial support from the family.



It is found that majority at about 31.96% are belonged BC Community women have been covered under the SGSY scheme. The scheduled castes are still away from entrepreneurial activities.

It is found that 79.22% respondents are in nuclear family and 20.78% respondents are in joint family. It is clear that 79 per cent of the women belonged to nuclear family.

The study found that 32.55% respondents' Husbands/Fathers are cultivators.

It observed that rural women who have chosen micro entrepreneurial activities is primarily due to availability of time, existing demand and to earn for their children and family subsistence. In this context experience which is practical learning may be a driving force and education is only a facilitating factor. It is found that the literacy rate is 82 per cent. Only a limited number of women have completed high school or college level education.

It is found that as far as the motivational factors are concerned, it is found 'the motive to earn money' followed by desire for 'economic independence' and 'encouragement given by NGOs have motivated sample entrepreneurs to initiate micro entrepreneurial activities. The facilitating factors such as 'credit with subsidy', experience in the field; followed by the availability of resources have influenced the SGSY women to start businesses.

The study found that lack of finance followed by competition, low price, lack of tie up with market, lack of training and inadequate infrastructure hinder the entry of women into entrepreneurial activities.

### **Conclusion**

From the analysis of the performance of the sample SGSY units, it is found that institutional support in the form of economic assistance under the SGSY scheme has positively contributed to the sustainment of women and expanding their micro entrepreneurial activities.

The study has revealed that there are indications of positive interventions in the women empowerment process. It has been found that there has been improvement in the financial position, income control and skill development, besides access to savings and credit. Indications shows that the women are gaining position, status, and prestige in the household as well as in society.

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