Swarna Jayanti Gram Swarozgar Yojna (SGSY)- Sustainable Approach for Livelihood of Rural Women

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ABSTRACT

The present investigation was carried out in Rewa district of Madhya Pradesh. The district has nine blocks. Out of which four blocks were selected purposively. From these blocks five villages were selected purposively on the criteria of maximum number of beneficiaries undertaking income generating activities. With a view to assessing the influence of attributes of the rural women beneficiaries on their sustainable livelihood, chi-square test was applied to the data and association of each attribute of the respondents was found out. It was observed that the attributes of the respondents viz, education, size of land holding, farming experience, occupational status, annual income, longevity of membership had significant association with   their sustainable livelihood. The major constraint as perceived by the rural women beneficiaries to sustain their livelihood lack of skill oriented trainings.

Keywords: Swarna jayanti gram swarozgar yojna (SGSY), livelihood, rural women

INTRODUCTION

In an increasingly crowded world, conservation and management of natural resources such as land, water and vegetation is vital to sustain life support system on the earth. India is to sustain pressure of burgeoning population, which is estimated to touch 1,225 million human and 600 million livestock population by 2015 A.D., necessitating 275 million tonnes of food grains, 1083 million tonnes of green fodder and 235 million cubic meters of fire wood compared with our current supplying capacity of 240 million tonnes of food grains, 513 million tonnes of green fodder and 40 million cubic meter fire wood.

Hiremath (2007) reveals that land based livelihood of a small and marginal farmer is becoming unsustainable in India, since his land is not supporting their family's food requirement and fodder for their cattle. According to CTA (2010), low level of production and entrepreneurship as well as decreasing involvement of youth in agriculture brought about low level of agricultural skills and limited access to financial resources. Consequently, rural households are forced to look at alternative non-agricultural income generating activities for their survival. Micevska and Rahut (2008) reported that the rural poor engage in non-farm activities, both as a compliment to their farm activities and as a substitute for their farm incomes.

Livelihoods are the means people use to support themselves, to survive, and to prosper. Livelihoods are an outcome of how and why people organize to transform the environment to meet their needs through technology, labour, power, knowledge, and social relations. Livelihoods are also shaped by the broader economic and political systems within which they operate. Sustainable livelihood concepts are increasingly being used by governments and international organizations, such as the World Bank through its Community- Drive Development approach and its Rural Development Strategy (2002), International Fund for Agricultural Development (IFAD) through its Rural Poverty Report (2001) and FAO, through its strategic framework 2005-2015. Sustainable livelihood creation basically translates into the creation of livelihoods that empower individuals to earn enough money to provide for basic amenities such as food, clothing and shelter. It also enables people to lead a life of dignity in a sustainable manner.

Women comprise half of human resources and have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards establishing new patterns and process of development that are sustainable. Experience of NIRD action research projects reveal that, the operational

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aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women. The micro credit, which is claimed to be strengthening in women empowerment through SHG was existence prior to it in the name of IRDP, DWCRA, TRYSEM. With the view to rectify the loop holes in the earlier programmes *viz,* IRDP, DWCRA, TRYSEM, a holistic programme covering all aspects of self employment was introduced by the Government of India in 1999, which is popularly known as Swarnajanyanthi Gram Swarozgar Yojana (SGSY). The SGSY, a centrally sponsored Scheme of the Ministry of Rural Development, is the largest credit-based poverty alleviation programme in the world. The SGSY is an amalgamation of six major programmes which preceded it, viz., IRDP, DWCRA, SITRA, TRYSEM, MWS and GKY. The SwarnaJayanti Gram Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM) and made universal, more focussed and time bound for poverty alleviation by 2014. Evaluation studies on SGSY have shown that the impact of the programme in terms of production, consumption, income and employment generation was found to be satisfactory to a minimum extent. Keeping the above facts in views this study was undertaken with the following specific objectives to assess the personal socio- economic, psychological and communicational attributes influencing the livelihood of rural women beneficiaries and to find out the constraints and suggestions in relation to sustaining the livelihoods of SGSY rural women beneficiaries.

METHODOLOGY

The present investigation was carried out in Rewa district of M.P. The district has nine blocks. Out of which four blocks namely Rewa, Raipur, Karchulian, Gangeo and Sirmour was selected purposively on the basis of highest concentration of beneficiaries under SGSY programme. From each selected block, five villages were selected purposively on the criteria of maximum number of beneficiaries undertaken income generating activities. From the selected villages list of rural women beneficiaries adopting various occupations was prepared. From this list the respondents were selected through proportionate random sampling method to make a sample of 300 rural women beneficiaries. Similarly, 200 non beneficiaries from selected villages were selected through proportionate random sampling method from selected villages. The data were collected through personal interview technique from each of the respondent. Prior to interviewing of the respondents good rapport was established between the researcher and the respondents. Keeping in mind the objectives of the study and amenability, the data were analyzed by using frequency,

rank order, per centage, and mean. Different statistical tests namely chi-square test and 't' test were also used for interpretation of results.

RESULTS AND DISCUSSION

Table 1: Association between age and sustainable livelihood of rural women beneficiaries

Age Group	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Young	23	35.94	29	45.31	12	18.75	64	32.00
Middle	21	26.58	40	50.63	18	22.78	79	39.50
Old	14	24.56	24	42.11	19	33.33	57	28.50
Total	58		93		49		200	100

x^2 = 4.93 non significant at 5% level with 4 d.f.
C = 0.155 (Negligible)

The data of Table 1 indicated that out of 64 respondents of young age group, 45.31 per cent belonged to medium sustainable livelihood group, followed by 35.94 per cent had low sustainable livelihood and 18.75 per cent belonged to high sustainable livelihood group. In case of the 79 respondents of middle age group, the majority *i.e.* 50.63 per cent belonged to medium sustainable livelihood category, followed by 26.58 per cent low sustainable livelihoods and 22.78 per cent belonged to high sustainable livelihood category. As regards 57 respondents of old age group, 42.11 per cent belonged to medium sustainable livelihood category, followed by 33.33 per cent high sustainable livelihood and 24.56 per cent low sustainable livelihood category. When the x^2 test was applied to the data the calculated x^2 value 4.93 was found to be non significant at 4 d.f. and 0.05 level. Hence the null hypothesis may be accepted and it could be concluded that there was no significant association between age and sustainable livelihood of rural women.

Table 2: Association between education level and sustainable livelihood of rural women beneficiaries

Education level	Sustainable livelihoods of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Illiterate	17	43.59	16	41.02	6	15.38	39	19.50
Up to Primary	19	33.93	27	48.21	10	17.86	56	28.00
Up to Middle	15	23.81	32	50.79	16	25.40	63	31.50
High school & above	7	16.67	18	42.86	17	40.48	42	21.00
Total	58		93		49		200	100

x^2 = 13.498 significant at 5 % level with 6 d.f.
C = 0.25 (Fair)

Table 2 shows that out of 39 respondents, who were illiterate, the 43.59 per cent had low sustainable livelihood, 41.02 per cent medium sustainable livelihood and only 15.38 per cent were having high sustainable livelihood. Out of 56 respondents belonging to the education category up to primary, 48.21 per cent had medium sustainable livelihood, 33.93 per cent had low sustainable livelihood whereas 17.86 per cent had high sustainable livelihoods. As regards 63 respondents who were educated up to middle education level, the majority *i.e.* 50.79 per cent belonged to medium sustainable livelihoods category followed by 25.40 per cent high sustainable livelihoods, and 23.81 per cent had low sustainable livelihood. In case of 42 respondents who belonged to high school and above education level category, 42.86 per cent belonged to medium sustainable livelihood category followed by 40.48 per cent high sustainable livelihood, and only 16.67 per cent had low sustainable livelihood. When the x^2 test was applied to the data the calculated x^2 value 10.93 was found to be significant at 6 d.f. and 0.05 level. Hence the null hypothesis may be rejected and it could be concluded that there was significant association between education and sustainable livelihood of rural women.

Table 3: Association between size of land holding and sustainable livelihood of rural women beneficiaries

Size of land holding	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Small	19	38.7	23	46.94	7	14.29	49	24.50
Medium	29	30.5	48	50.53	18	18.95	95	47.50
Large	10	17.8	22	39.29	14	42.86	56	28.00
Total	58		93		49		200	100

x^2 = 16.05, significant at 5% level with 4 d.f.
C = 0.27 (Fair)

The data in Table 3 revealed that out of 49 respondents who had small size of land holding, 46.94 per cent had medium sustainable livelihoods, 38.78 per cent low sustainable livelihood, and only 14.29 per cent showed high sustainable livelihood. Out of 95 respondents who had medium size of land holding, the majority *i.e.* 50.93 per cent had medium, sustainable livelihood, 30.53 per cent low sustainable livelihood whereas only 18.95 per cent had high sustainable livelihood. As regards 56 respondents who belonged to large size of land holding category, 42.86 per cent had high sustainable livelihood, 39.29 per cent had medium sustainable livelihood where as only 17.86 had low sustainable livelihood. When the x^2 test was applied to the

data the calculated x^2 value 16.05 was found to be significant at 4 d.f. and 0.05 level. Hence the null hypothesis may be rejected and it could be concluded that there was significant association between size of land holding and sustainable livelihood of rural women beneficiaries.

Table 4: Association between farming experience and sustainable livelihood of rural women beneficiaries of SGSY

Farming experience	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Low	32	39.51	37	45.68	12	14.81	81	40.50
Medium	18	29.03	29	46.77	15	24.19	62	31.00
High	8	14.04	27	47.37	22	38.59	57	28.50
Total	58		93		49		200	100

x^2 = 18.64, significant at 5% level with 4 d.f.
C = 0.29 (Fair)

Table 4 reveals that out of 81 respondents who had low farming experience, 45.68 per cent had medium sustainable livelihood, 39.51 per cent low sustainable livelihood and only 14.81 per cent showed high sustainable livelihood. Out of 62 respondents who had medium farming experience, the 46.77 per cent had medium sustainable livelihood, 29.03 per cent had low sustainable livelihood whereas only 24.19 per cent had high sustainable livelihood. In case of 57 respondents who belonged to high farming experience group, 47.73 per cent had medium sustainable livelihood, 38.59 per cent had high sustainable livelihood where as only 14.04 had low sustainable livelihood. When the x^2 test was applied to the data the calculated x^2 value 18.64 was found to be significant at 4 d.f. and 0.05 level. Hence the null hypothesis may be rejected and it could be concluded that there was significant association between farming and

Table 5: Association between occupation and sustainable livelihoods of rural women beneficiaries of SGSY

Occupational status	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Farming and other income generating activities of SGSY	23	42.59	20	37.04	11	20.37	54	27.00
Farming + caste based occupation + other income generating activities of SGSY	27	27.84	54	55.67	16	16.49	97	48.50

Farming + farming allied activities + other income generating activities of SGSY	8	16.33	19	38.78	22	44.89	49	24.50
Total	**58**		**93**		**49**		**200**	**100**

x^2 = 20.86, significant at 5% level with 4 d.f.
C = 0.307 (Fair)

`It is evident from Table 5 that out of 54 respondents who were doing farming and other income generating activities of SGSY, 42.59 per cent had low sustainable livelihoods, 37.04 per cent medium sustainable livelihoods, and only 20.37 per cent showed high sustainable livelihoods. Out of 97 respondents who had farming, caste based occupation and other income generating activities of SGSY, the majority *i.e.* 55.67 per cent had medium sustainable livelihoods, 27.84 per cent had low sustainable livelihood whereas only 16.49 per cent had high sustainable livelihood. Regarding 49 respondents who belonged to farming, farming allied activities and other income generating activities of SGSY occupation category 44.89 per cent had high sustainable livelihood, 38.78 per cent had medium sustainable livelihood where as only 16.33 had low sustainable livelihood. When the x^2 test was applied to the data the calculated x^2 value 20.86 was found to be significant at 4 d.f. and 0.05 level. Hence the null hypothesis may be rejected and it could be concluded that there was significant association between occupation and sustainable livelihood of rural women.

Table 6: Association between annual income and sustainable livelihood of rural women beneficiaries

Annual Income	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Low	37	38.95	45	47.37	13	13.68	95	47.50
Medium	16	28.57	28	50.00	12	21.43	56	28.00
High	5	10.20	20	40.82	24	48.98	49	24.50
Total	**58**		**93**		**49**		**200**	**100**

x^2 = 26.09, significant at 5% level with 4 d.f.
C = 0.33 (Fair)

The data presented in Table 6 revealed that out of 95 respondents who had low level of annual income, 47.37 per cent had medium sustainable livelihood, 38.95 per cent had low sustainable livelihood and only 13.68 per cent showed high sustainable livelihood. Out of 56 respondents who had medium level of annual income, the majority *i.e.* 50.00 per cent had medium sustainable livelihood, 28.57 per cent had low sustainable livelihood where as 21.43 per cent had high sustainable livelihood

As regards 49 respondents who had high level of annual income, the majority *i.e.* 48.98 per cent had high sustainable livelihood, 40.82 per cent had medium sustainable livelihood where as only 10.20 per cent had low sustainable livelihood. When the x^2 tests were applied to the data the calculated x^2 value 26.09 was found to be significant at 4 d.f. and 0.05 level. Hence the null hypothesis may be rejected and it could be concluded that there was significant association between annual income and sustainable livelihood of rural women.

Table 7: Association between longevity of membership and sustainable livelihood of rural women beneficiaries

Longevity of Membership	Sustainable livelihood of rural women						Total	
	Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%
Low	25	44.64	23	41.07	8	14.29	56	28.00
Medium	26	30.59	42	49.41	17	20.00	85	43.50
High	7	11.86	28	47.46	24	40.68	59	29.50
Total	**58**		**93**		**49**		**200**	**100**

x^2 = 20.96, significant at 5% level with 4 d.f.
C = 0.31 (Fair)

The data in Table 7 show that out of 56 respondents who had low longevity of membership, 44.64 per cent had high sustainable livelihood, 41.07 per cent medium sustainable livelihood, and only 14.29 per cent showed high sustainable livelihood.

Out of 85 respondents who had medium level of longevity of membership, the majority *i.e.* 50.57 per cent had medium sustainable livelihood, 29.88 per cent had low and 19.54 per cent had high sustainable livelihood.

As regards 59 respondents who had high level of longevity of membership, 47.46 per cent had medium sustainable livelihood, 40.68 per cent had high sustainable livelihood, where as only 11.86 per cent had low sustainable livelihood. Dhakad (2014) found that sustainable livelihoods of NRLM beneficiaries hold significant association with their attributes viz. education, land holding, farming experience, occupation status, annual income, longevity of group membership.

When the x^2 test was applied to the data the calculated x^2 value 20.96 was found to be significant at 4 d.f. and 0.05 level.

Hence the null hypothesis may be rejected and it could be concluded that there was significant association between longevity of membership and sustainable livelihood of rural women.

**Table 8: Constraints in relation to sustaining livelihood
of SGSY women beneficiaries**

Constraints	No. of Respondents	%	Rank
Lack of specialist doctors in village or block level	103	51.50	III
Lack of skill oriented trainings	107	53.50	I
Non-availability of desired veterinary facilities in the village	89	44.50	VI
Lack of co-ordination between government agencies, banks and SHGs	93	46.50	V
Male dominance society	28	14.00	XIV
Lack of social mobility	57	28.50	XI
Differences in opinion in group members	67	33.50	X
Unfavorable response of bank officials	78	39.00	VIII
Lack of proper marketing facilities	69	34.50	IX
Shortage of electricity	54	27.00	XII
Lack of timely support from banks/other organization	96	48.00	IV
Non provision of agriculture based income generating activities	104	52.00	II
Non-remunerative price of products	31	25.83	XIII
Illiteracy	26	13.00	XV
Non availability of pasture land in village	82	41	VII

The major constraints as perceived by the rural women beneficiaries may be arranged in descending order as lack of skill oriented trainings (53.5%), non provision of agriculture based income generating activities (52%), lack of specialist doctors in village or block level (51.5%), lack of timely support from banks/other organization (48%), lack of co-ordination between government agencies, banks and SHGs (46.5%), non-availability of desired veterinary facilities in the village (44.5%) ,non availability of pasture land in village (41%), unfavorable response of bank officials (39%), lack of proper marketing facilities (34.5%), differences in opinion in group members (33.5%)

Table 9: Suggestions of beneficiaries for sustaining rural livelihoods

Suggestions	No. of Respondents	%	Rank
Skill oriented training programmes should be conducted frequently	153	76.50	I
More emphasis should be given on agriculture based income generating activities	134	67.00	II
Consultancy services and support of banks/other organizations should be provided timely	106	53.00	III
Provision of better health services at village/block level	97	48.50	IV
Effective coordination among government agencies, banks and SHGs, should be established	93	46.50	V
There should be better veterinary hospital facilities in the village	84	42.00	VI
Marketing facilities should be provided as desired	79	39.50	VII
Availability of pasture land in village	66	33.00	VIII

The information presented in Table 9 indicated the suggestions given by beneficiaries for improving their livelihoods. It was revealed from the table that, majority (76.50%) of the beneficiaries suggested that skill oriented training programmes should be conducted frequently, followed by more emphasis should be given on agriculture based income generating activities (67%), consultancy services and support of banks/other organizations should be provided timely (53%), provision of better health services at village/block level (48.5%), effective coordination among government agencies, banks and SHGs, should be established (46.5%), there should be better veterinary hospital facilities in the village (42%), marketing facilities should be provided as desired (39.5%) and availability of pasture land in village(33%).

CONCLUSION

The study was conducted in only four blocks with refers to only one project. Hence, it is worthwhile to have studies on other livelihood based projects in order to generalize the results. A more detailed research work on individual income generating activities, livelihood diversification and empowerment of rural women with women with larger sample may be conducted. The study was limited into other variables apart from those that are studied in the present investigation may be identified and their influence on sustainable rural livelihoods may also be studied.

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