

Socio-Economic empowerment of women through of Udyogini Scheme

¹Dr.Benni S Basavaraj, ²V.A.Chowdappa

¹Chairman, Department of Studies and Research in Economics, VSK University Bellary

²Assistant Professor and research scholar, Dept of Economics, VSK University PG Centre- Nandihalli,
Sandur-Bally-583119

Abstract: Women constitute half of the human population on the globe. It is the contractual obligation of the democratic state to promote and strengthen women's studies through teaching, research, extension, information dissemination and advocacy. Udyogini is a truly innovative scheme, sanctioned by the Government of Karnataka in the year 1997-98 established under the Karnataka State Women's Development Corporation; a huge step was taken in this direction. Udyogini assists women in gaining self-reliance through self employment, especially in the trade and service sector. In this paper, the impact of udyogini scheme in women's empowerment is considered. For this study both primary and secondary data is used. Primary data is collected from the respondents through a structured questionnaire and secondary data is collected from government publications and reports, journal articles, official websites and other documents. The researchers were used statistical tools like percentage, t-test were used for better analysis and interpretation. The study found that there is a positive reflection on socio economic empowerment on the respondents.

Keywords: Empowerment, Udyogini, social factors, economic factors.

I. INTRODUCTION

Women constitute half of the human population on the globe. It is the contractual obligation of the democratic state to promote and strengthen women's studies through teaching, research, extension, information dissemination and advocacy. In this connection modern government have carried out the work not only above areas but also in the areas of gender equality, economic and self reliance etc.

Economic progress in any country whether developed or underdeveloped would be achieved through social development and empowering women would certainly lead to social development. Empowerment of women has been crucial point of government policy since 1990s economic and political empowerments are the double processes through the government's efforts. While devising various policies for rural and socio economic development. Women's participation is significant in rural employment and community empowerment.

II. ABOUT UDYOGINI SCHEME

In a society that has been striving for egalitarian status, empowerment of women should be among the top priorities. Considering the Major number of women, 40% of the entire women population in the country below poverty line, Udyogini is a truly innovative scheme, sanctioned by the Government of Karnataka in the year 1997-98 established under the Karnataka State Women's Development Corporation, otherwise known as KSWDC, a huge step was taken in this direction. Udyogini assists women in gaining self-reliance through self employment, especially in the trade and service sector. Udyogini empowers women by providing loans through Banks and other financial institutions; it also provides a subsidy from the Corporation for undertaking business activities / micro enterprises. Loans are arranged through financial institutions like commercial banks, district co-operative banks and RRBs. The scheme has gone a long way in preventing women entrepreneurs from private borrowing at higher rates of interest. Under this scheme, the maximum unit cost is Rs.1, 00,000/-and age limit for the beneficiary is 18-45 years.

III. REVIEW OF LITERATURE

V G Siddaraju (2016) has been made an attempt to study the structure, organization and functioning of Udyogini scheme and to study the progress of Udyogini scheme in Karnataka. The major findings of the study revealed that the percentage of physical and financial achievements shows fluctuations.

Kappa Kondal (2014) had conducted a study of women empowerment through SHG's. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through SHG's in Gadwall, the major findings of this study revealed that, there is a optimistic impact of SHG's on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Triveni Yadav T(2013) in her study assess the impact of udyogini scheme on empowerment of women: a case study of chitradurga district and the major findings of this study revealed that there is a positive impact of social empowerment and economic empowerment on beneficiaries in chitradurga district in Karnataka.

IV. STATEMENT OF THE PROBLEM

In early days women were limited to take part in any social activities and not given roles in decision making in her family. The situation was even more worsening in rural and remote areas. Now the conditions have been changed. She is given freedom to do what she wishes. In today's scenario more women are engaged in income generating activities. This is because of governments and other financial institution came forward to provide financial assistance to poor women. They believe that a woman is the small credit risk and often benefits the whole family. The main aim of udyogini scheme is to empower women. This induced the researcher to focus more on the empowerment of women who benefitted from the udyogini.

V. OBJECTIVES OF THE STUDY

1. To study the structure and organization of udyogini scheme
2. To assess the impact of udyogini scheme on beneficiaries.

VI. RESEARCH METHODOLOGY

6.1. Sources of Data: The study is conducted in sandur taluk of Bellary district of Karnataka. For this study, primary data, which is enumerated from a field survey in the study area, is used. Secondary data which is collected from different sources like concerned authorities and official websites the following are the areas selected for conducting the study. 1. Konapur 2. Krishna nagar 3. Lakshmipura 4. Dharmapura

6.2. Sampling Method: For this study, cluster method is employed.

6.3. Sample Size: The size of the sample is 80 and data is collected from all the four villages of Sandur.

6.4. Tools for analysis of data: For analysis and interpretation of data, tools of Simple correlation coefficient and percentages have been applied.

6.5. Collection of data: Data is collected from sample respondents through a structured interview schedule/ questionnaire which were prepared by the researchers.

6.6 Limitations of the Study

1. The study is limited to four villages of Sandur taluk in Bellary district.
2. The data required for the study was collected from the sample respondents and other people those who connected directly beneficiaries of Udyogini Scheme.

VII. RESULTS AND DISCUSSIONS

Demographic profiles:

Table.7.1: Age of the Beneficiaries

| Age of the respondents | Frequency | Percentage |
|------------------------|-----------|------------|
| 18-25 | 06 | 7.5 |
| 25-35 | 48 | 60 |
| 35-45 | 26 | 32.5 |
| Total | 80 | 100 |

Source: Field Survey

Table 7.1 exhibits the age wise of the women beneficiaries in the study area. Here only 7.5% of the respondents are aged below 25 years, 60% are comes between the age group of 25 and 35 years, 32.5 are between the age group of 34 and 45 years.

Table.7.2: Status of Caste Groups

| Caste | Frequency | percentage |
|--------|-----------|------------|
| SC | 12 | 15 |
| ST | 20 | 25 |
| Others | 48 | 60 |
| Total | 80 | 100 |

Source: Field Survey

Table7.2 indicates the different social groups in the study. According to the table 15% of the respondents are belongs to Scheduled caste, 25% are scheduled tribes and 60% of them are other categories including OBC's, Minorities and other castes in the study area. This might be about the fact that the field area chosen that should be a scheduled tribe area.

Table.7.3: Education Status of Respondents

| Educational Status | Frequency | Percentage |
|-----------------------|-----------|------------|
| Illiterate | 5 | 6.25 |
| Primary and Secondary | 40 | 50 |
| Pre university | 26 | 32.5 |
| Degree and above | 9 | 11.25 |
| Total | 80 | 100 |

Source: Field Survey

Table 7.3 clearly illustrates the education level of the respondents in the study area. In the table 6.25% of the respondents are illiterates, 50% of them have completed primary and secondary education, 32.5 are studied up to Pre-University education level and 11.25 are completed their college education.

Table 7.4: Housing Condition of the respondents

| Residential status | Frequency | Percentage |
|--------------------|-----------|------------|
| Own | 66 | 82.5 |
| Rented | 14 | 17.5 |
| Total | 80 | 100 |

Source: Field survey

Table 7.4 exhibits the housing condition of respondents in the study area. According to the table, 82.5% of the respondents have been living in their own houses and only 17.5% of the respondents have lived in rented houses.

Table.7.5: Income status of the Respondents

| Monthly Income | Before loan Frequency | After loan Frequency |
|----------------|-----------------------|----------------------|
| Nil income | 15 (18.75) | Nil (0) |
| Up to 1000 | 7 (8.75) | 3 (3.75) |
| 1001-2000 | 26 (32.5) | 13 (16.25) |
| 2001-3000 | 32 (40) | 22 (27.5) |
| 3001 and above | Nil (0) | 42 (52.5) |
| Total | 80 (100) | 80 (100) |

Source: Field Survey

Note: Figures in the brackets denote percentage

The respondents get involved in activities which yield better income to them. The income of the respondents in Pre -loans and Post loans stage is analyzed in the Table. It is observed from the above Table 7.5 that before took loan from Scheme 18.75 percent of the respondents were no income and 40% of the respondents have monthly income of Rs.2001 to 3000. None of the respondent had income more than Rs.3000/-. But after taking loan from the udyogini scheme there is no respondent without any income and only 3.75% of respondents have monthly income up to Rs.1000. 52.5 percent of the respondents crossed their income level above Rs.3001 after taking loan in the study area.

Table.7.6: Social Impact of Udyogini scheme on the Respondents

| Details of Social Impact | Pre taking loan | Percent age | After taking loan | Percentage |
|--|-----------------|-------------|-------------------|------------|
| Participation in social service activities | 16 | 20 | 35 | 43.75 |
| Better schooling of the children | 29 | 36.25 | 62 | 77.5 |
| Equally participated with husband in family decisions in the society | 19 | 23.75 | 42 | 52.5 |
| Respect of Socially recognition in the Society | 26 | 32.5 | 49 | 61.25 |
| Participation in organized Activities | 19 | 23.75 | 35 | 43.75 |
| Better access to the health faculties | 25 | 31.25 | 54 | 67.5 |

Source: Field Survey

The social impacts of Udyogini scheme on the respondents in the study are presented. Efforts were made to assess the social impact of the respondents during the Pre taking loan and Post-taking loan stage and the data relating in this regard is presented in Table -6.

The above Table 7.6 clearly indicates that, After the loan 77.5 percent of the respondents were able to provide better schooling and 67.5 were able to provide better health to their children and family before the loan it was simultaneously 36.5 percent and 31.25 percent only and the study also unveils that the participation of the women respondents in active participation organized activities and social services like raising funds for girl’s marriage, settling family disputes, encouraging people to send their children to schools etc have increased after the loans and more over i.e. 52.5 percent of the women respondents felt that they were equally take important decisions and issues connecting with their family with their husbands.

Paired Samples Statistics for Analysis of Social impact of Udyogini Scheme

| | | Mean | N | Std. Deviation | Std. Error mean |
|--------|------|------|---|----------------|-----------------|
| Pair-1 | SIBL | 22.3 | 6 | 5.04 | 2.06 |
| | SIAL | 46.1 | 6 | 10.8 | 4.42 |

Paired Samples Test

| | | Std. Deviation | T | Df | Sig. (2 tailed) |
|--------|------------|----------------|------|----|-----------------|
| Pair 1 | EIBL- EIAL | 6.27 | 9.30 | 5 | 0.000 |

The result of the analysis indicates that the absolute value of the t stat is greater than the t-critical two tail, therefore, we can reject the null hypothesis at 5% significance level and hence the alternative hypothesis that there is a statistically significant difference between the mean values of the two variables Social impact before loan (SIBL) and Social impact after loan (SIAL) is accepted.

Table.7.7: Economic Impact of Udyogini scheme on the Respondents

| Details of Economic Impact | Pre taking loan | Percentage | After taking loan | Percentage |
|--------------------------------------|-----------------|------------|-------------------|------------|
| food consumption pattern improved | 26 | 32.5 | 58 | 72.5 |
| Better access of financial resources | 20 | 25 | 52 | 65 |
| Asset creation improved | 16 | 20 | 59 | 73.75 |
| Savings rate improved | 15 | 18.75 | 42 | 52.5 |
| standard of living improved | 22 | 27.5 | 49 | 61.25 |
| Minimized family indebtedness | 20 | 25 | 56 | 70 |
| Decision making in the family | 19 | 23.75 | 42 | 52.5 |

Source: Field Survey

Economic impact of Udyogini scheme is presented here. An effort were also made to access the economic impact of the respondents through the scheme and the data relating in this regard is presented and analyzed in Table -7.7 It has been observed from the above Table that 73.75 per cent of the respondents were able to create assets after taking the loan which was only 20 per cent before the loan. 66 percent of respondents were improved their food consumption pattern.

Family indebtedness on moneylenders was also reduced from 70 percent to 25 percent after the loan. After the loan the number of respondents had also increased their saving rate from 18.75 percent to 52.5 percent. The Decision making in the family was also found to be increased it means 52.5 percent of the respondents were feeling economically independent. The results of the study indicate that 65 percent of the respondents were better control of their financial resources.

Paired Samples Statistics for Analysis of Economic impact of Udyogini Scheme

| | | Mean | N | Std. Deviation | Std. Error mean |
|--------|------|------|---|----------------|-----------------|
| Pair-1 | EIBL | 19.7 | 7 | 3.68 | 1.39 |
| | EIAL | 51.1 | 7 | 7.12 | 2.7 |

Paired Samples Test

| | | Std. Deviation | T | Df | Sig. (2 tailed) |
|--------|------------|----------------|------|----|-----------------|
| Pair 1 | EIBL- EIAL | 6.65 | 12.5 | 6 | 1.606 |

The result of the analysis indicates that the absolute value of the t stat is greater than the t-critical two tail, therefore, we can reject the null hypothesis at 5% significance level and hence the alternative hypothesis that there is a statistically significant difference between the mean values of the two variables Economic impact before loan (EIBL) and Economic impact after loan (EIAL) is accepted.

VIII. CONCLUSIONS

Observed analysis has revealed that Udyogini scheme activities are most suited for sustainable rural development through the participation of the stakeholders at all levels. Udyogini scheme activities reduce poverty and vulnerability of the poor by increasing capital / asset formation at the household level, improving household and enterprise incomes, enhancing the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises, empowering women, and improving the accessibility of other financial services at the community level. The study concludes that Udyogini scheme activities brought some changes in lives of women like social empowerment and economic empowerment.

REFERENCES

- [1] S. P. Gupta (2009) -“Statistical methods”, Thirty eight revised Editions, Sultan Chand & Sons Publishers, New Delhi.
- [2] C.R Kothari (2007) -“Research Methodology Methods & Techniques”, Second Edition, New age International publishers, New Delhi.
- [3] Shashikala and Uma H.R (2011) - “empowerment of women through credit programme”, my SOCIETY VI (1-2), 2011, 99-109 electronic copy available to <http://mysociety.uni-mysore.ac.in>.
- [4] Dr.Yoginder Singh(2013) -“Effect of SHG’s in economic empowerment of rural women in Himachal Pradesh”, “Gender studies”, Vol.1, No.3, 54-61, July-September, 2013 (ISSN No. : 2321-4155) No 2277 – 8179.
- [5] Triveni Yadav(2013)- “impact of udyogini scheme on empowerment of women- a case study of chitradurga district” “Sustainable development and community empowerment”, page 108-115, ISBN 978-81-925763-5-0
- [6] Dr.V.Siddaraju (2016) -“Progress and Implementation of Udyogini Scheme in Karnataka – A Study”, International Journal of Scientific research, volume 5,issue 5, may 2016,issn no 2277-8179.
- [7] <http://karnataka.gov.in>
- [8] <http://ssm.com/abstract=2136125>