



## Women Empowerment Through SGSY Program in Virudhunagar

### KEYWORDS

Women, Entrepreneur, Village, Family, Socio-Economic, Barriers

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### INTRODUCTION

In recent years, women have come to the forefront in different walks of life and are competing successfully with men despite social, psychological and economical barriers. This is possible because of education, political awakening, legal security and urbanization of social reforms. Today, in India, women have distinguished themselves in many technically and advanced and sophisticated field as leading consultants, eminent scientists, mathematicians, distinguished doctors, interior decorators, artists, educationists, managers, administrators and business entrepreneurs.

The education and knowledge about the society replace the ignorance of women into intelligence. In the beginning stage, women wanted to get employment by using their professional skills. But, the population explosion has limited the employment opportunities for all women. So, women have diversified their thoughts and they have become instead of employment seekers, employment providers under the designation of entrepreneurs.

### WOMEN EMPOWERMENT

Women empowerment is a process whereby women are able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. Women's empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. The main aim of women empowerment is acquisition of self-respect with the commitment to take responsibility and to continue bearing it even in difficult conditions of struggle. Thus, women empowerment is identified with women's ability to influence their own lives and also other decisions in the society which may be expected to result in the betterment of the socio – economic conditions of the society.

### STATEMENT OF THE PROBLEM

Women constitute nearly 50 percent of total population. Among them, approximately 70 percent are unemployed rural folk. It reveals that a substantial portion of the women is unemployed but they have the ability to undertake potential activity. In this context, it is essential to develop women entrepreneurship in order to expose them to various profit generating avenues and it is fact that in more parts of the country, women have proved and exhibited their talents as successful entrepreneurs. The knowledge about business world is essential for the women to succeed. The women come to know about business procedures through development programs which create awareness among the women entrepreneurs through campaigns. Even though government and non – government organizations come forward to give assistance to boost up women entrepreneurship, only a significant per cent of the women utilize the opportunities. Hence, it essential to study about women entrepreneurs in the modern age.

### SCOPE OF THE STUDY

Women are in the main stream of progress in economic and social spheres of development. They are pillars of the nation

and have become an integral part of industrialized society. They have now entered into various manufacturing, trading and service activities. When women move forward to enter to the entrepreneurial area and accept the challenges of business, the family moves the village and the nation also move. Hence, the article is confined to analyze the role of SGSY programme in women empowerment in various dimensions like economically, financially, politically, socially and technically.

### OBJECTIVES OF THE STUDY

The present study is focused with the following objectives:

1. To examine the socio – economic background of the women entrepreneurs
2. To study the role of SGSY programs in empowering women entrepreneurs.
3. To make suitable suggestions for the development of women entrepreneur based on the findings of the study.

### HYPOTHESIS

The following hypotheses have been formulated to fulfill the objectives of the study.

$H_0$  – There is no significant relationship between socio economic variables such as age, educational qualification, marital status, nature of family, location, and nature of business of the respondents.

$H_1$  – The development program (SGSY) do not empower the women entrepreneurs economically, financially, socially, politically and technologically.

### METHODOLOGY

#### Data collection

This study is based on both the primary data and secondary data. Primary data has been collected directly from the women entrepreneurs with the help of an interview schedule. Secondary data has been collected from the unpublished records of the District Industries Centre in Virudhunagar, published articles, books, journals, periodicals and web sites.

#### Sampling design

The women entrepreneurs have been selected from the data maintained by the District Industries Centre (DIC), Virudhunagar. In Virudhunagar there are 2303 units are run by women. Out of 2303 units only 345 are chosen as sample respondents by employing convenience technique.

#### Construction of tools

For the collection of primary data, an interview schedule has been constructed. The data collected were suitably classified and analyzed keeping in view the objectives of the study. For the purpose of analysis, statistical tools like average, percentages, Chi – square test and Likert's five point scaling technique have been applied.

### SOCIO – ECONOMIC FACTORS OF THE RESPONDENTS

The relationship between socio economic variables of the respondents and their nature of the business is analyzed by using analysis of Chi – square test.

Table 1: Socio – Economic Variables and Nature of the Business

Variables	Nature of Business			Total	Calculated Value	Table Value	Degrees of Freedom	Null Hypotheses
	Manufacture	Trade	Service					
Age:								
Below 25	5	6	10	21	11.73	4.757	9	Rejected
25 – 35	36	31	28	95				
35 – 45	45	38	39	122				
Above 45	48	40	19	107				
Total	134	115	96	345				
Educational Qualification:								
School Level	55	50	58	163	13.75	6.94	4	Accepted
College Level	51	45	26	122				
Others	28	20	12	60				
Total	134	115	96	345				
Marital Status:								
Married	109	92	76	277	1.84	18.51	2	Accepted
Unmarried	25	23	20	68				
Total	134	115	96	345				
Location of Business:								
Rural	19	34	51	104	0.186	6.94	4	Accepted
Semi urban	8	7	6	21				
Urban	107	74	39	220				
Total	134	115	96	345				
Experience (in years)								
Below 2	32	34	31	97	1.78	5.14	6	Accepted
2 – 4	42	23	19	84				
4 – 6	39	44	27	110				
Above 6	21	14	19	54				
Total	134	115	96	345				
Monthly Income (in Rs.)								
Below 2,000	11	44	20	75	0.271	5.14	6	Accepted
2,000 – 4,000	66	13	35	114				
4,000 – 6,000	44	36	29	109				
Above ,6000	13	22	12	47				
Total	134	115	96	345				

Source: Calculated Value

#### REASONS FOR STARTING A PARTICULAR BUSINESS

Table 2 spells out the reasons for starting a business by women entrepreneur.

Table 2: Reasons for Starting a Particular Business

Reasons	No of Respondents	Percentage
Hereditary	73	21.16
Encouragement from relatives and friends	61	17.68
Availability of inputs	54	15.65
Availability of suitable climatic conditions	49	14.20
Possessing technical knowledge	40	11.59
Ready market	36	10.43
Encouragement from Government	32	9.28
Total	345	100.00

Source: Primary data

Out of 345 women entrepreneurs, 73 continued their hereditary business, 61 commenced their business due to encouragement from relatives and friends, 54 established their business for availability of inputs, 49 choose their business based

on the suitable climatic conditions, 40 started their business due to possession of technical knowledge, 36 desired to use ready market and 32 commenced their business due to encouragement from Government.

#### SWARNAJAYANTI GRAM SWAROJGAR YOJANA (SGSY)

Swarnajayanti Gram Swarajgar Yojana (SGSY) has emerged as a main antipoverty programme instituted by the Government of India in April 1999, it seeks to lift the rural poor out of poverty in three years by generating significant sustainable income. Its main aim is to establish large number of micro enterprise in rural areas based on the potential and competencies of the rural poor.

#### Objectives of SGSY

The main objective of SGSY is to uplift the assisted poor families below poverty line by providing them with generating assets through a mix of bank credit and government subsidy by ensuring a sustainable level of income over a period of time.

#### Economic Empowerment

Economic empowerment enables them to be financially independent and secures in terms of fulfilling their needs and requirement. It leads to impart self confidence and self-esteem among women.

**Financial Empowerment**

Financial empowerment does not mean raising capital and managing it alone but to invest the earnings in a fruitful way. While considering investment, the increase in rate of return along with capital appreciation is also considered.

**Social Empowerment**

Social Empowerment is the process of getting a status and becoming one of the most influential persons in the society.

**Political Empowerment**

Political Empowerment refers to equitable representation of women in decision making structures, both formal and infor-

mal and their voice in the formulation of political affecting their societies.

**Technological Empowerment**

Technology is a viable tool which goes a long way in empowerment of women. Women's empowerment cannot be complete without their equitable participation in science and technology. They can generate a wave of creative energy in the field of technology.

**EMPOWERMENT THROUGH SGSY SCHEME**

The empowerment attained by women through SGSY scheme is tabulated in table 3.

**Table 3: Level of Empowerment**

Empowerment	Statements	SA	A	NO	DA	SDA	Total
Economic Empowerment	Improve standard of living	48	87	46	76	88	345
	Richer culture life	56	47	103	59	80	345
	Reduce poverty	90	84	57	45	69	345
Financial Empowerment	Mobilize savings from the public	69	99	91	58	28	345
	Access to financial services	59	61	98	51	76	345
	Knowledge about financial assistance	33	77	85	127	23	345
Social Empowerment	Knowledge about social values	57	85	47	73	83	345
	Increased social interaction	96	85	70	62	32	345
	Raise the voice against injustice	55	67	84	97	42	345
Political Empowerment	Increased participation in elections and meetings	55	66	87	51	86	345
	Improvement in leadership activities	67	73	37	53	115	345
	Engaged in social welfare activities	101	68	90	77	9	345
	Engaged in political activities	79	33	72	94	67	345
Technological Empowerment	Involved in research and extension activities	76	87	71	47	64	345
	Exposure to mass media	67	82	86	46	64	345
	Awareness about modern technology	73	54	41	79	98	345
	Technical competence	64	75	68	80	58	345

Source: Primary data

SA – Strongly Agree, A – Agree, NO – No opinion, DA – Disagree, SDA – Strongly Disagree

**Table 4: Empowerment through SGSY Scheme – Chi – Square Test Results**

Empowerment	Calculated Value	Table Value	Degrees of Freedom (DF)	Result
Economic Empowerment	20.51	9.49	4	Significant
Financial Empowerment	3.98	9.49	4	Significant
Social Empowerment	22.45	9.49	4	Significant
Political Empowerment	4.01	9.49	4	Not Significant
Technological Empowerment	25.03	9.49	4	Not Significant

Source: Calculated Value

**FINDINGS OF THE STUDY**

Out of 345 women entrepreneurs,

- 122 (35.36%) respondents belong to the age group, of 35 – 45 years.
- 163 (47.25%) have completed their education upto school level.
- 277 (80.29%) are married.

- 220 (63.77%) are running their units in urban areas.
- 110 (31.88%) have 4 – 6 years of experience.
- 114 (33.04%) earn a monthly income of Rs. 2,000 – Rs. 4,000.

**RELATIONSHIP BETWEEN SOCIO ECONOMIC PROFILE OF THE RESPONDENTS AND NATURE OF THE BUSINESS**

- There is a significant relationship between age and nature of the business.
- There is a significant relationship between Educational qualifications and nature of the business.
- There is a significant relationship between marital status and nature of the business.
- There is a significant relationship between location of business and nature of the business.
- There is a significant relationship between entrepreneurial experience and nature of the business.
- There is a significant relationship between monthly income from the business and nature of the business.
- The development program (SGSY, financially, socially, politically and technologically

**SUGGESTIONS**

- The government has to allocate more funds in the ensuing Five Year plans to improve the financial performance of the women entrepreneurs.
- The government has to liberalize the licensing producers for smooth entry of women entrepreneurs in the area of business.
- The development programs have to be designed to empower the women technologically and politically.

- They have to provide training programme to educate the women entrepreneurs about modern technologies.
- They have to educate the women entrepreneurs who wish to expand their business at the global level about import and export procedures.
- Women entrepreneurs must have a desire to empower themselves by using the available opportunities.

#### CONCLUSION

Independence of women has brought down the problem of equality by guaranteeing their equal rights of participation in the political process and by providing equal opportunities in education and employment. There is no doubt that effective and adequate legislation for social facilities, health provision, maternity and social security benefits would enhance the process of women's involvement in the development process of the country.

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