

An Emperical Analysis on Impact of Self Employment Programmes on Employment Generation, Living Standards and Saving Habits of SHG Members: A Case Study on Maa Dakhinakali Shg

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The word poverty derived from, Latin ward pauper which means poor, via Anglo Norman "poverty". Poverty refers to the inability of the individual or family to secure basic needs even in social surrounding of general property. It is shortage of common things like food, clothing's, shelter and safe drinking water all of which are basic needs and these are unit of measurement of life .Shortage of these basic needs demise the quality of life.

According to the human development report 1997 poverty is the denial opportunity to lead long, healthy, creative life and to enjoy a decent standard of living, Freedom, dignity, self-respect and the respect of others .In fact it is a socio-economical phenomenon which defines a precise definition "it's a measure of absolute poverty".

We can define poverty into two different ways. The absolute and relative poverty. Absolute poverty refers to the set standard which is consistent overtime and between the countries. In absolute standard minimum physical quantities of cereals, pulses, milk, butter are determined for a substance level and the price quotations convert into monetary terms to physical quantities. The number of people below a poverty threshold and this poverty threshold is independent of time and place. It also used as a synonym for extreme poverty and it is exist with the absence of enough resources such as money to secure basic life necessities like if the calories food intake is less than 2000-2005 calories for an adult male. The relative poverty defined as living standard of the population in comparison with poverty line .According to the related standard, income distribution of the population in different fractal groups is estimated and a comparison of the levels of the living of the top 5 to 10% with the bottom 5 to 10%of the population reflects the relative standards of poverty.

Absolute poverty is "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and

information. It depends on not only income but to services. According to the David Gordon's the absolute poverty present with absent of any two of the followings.

- Food
- Safe drinking water available nearby 15 minutes workable distance of each way
- Sanitation facility
- Health
- Shelter (less than four person in a room)
- Education (learn to read)
- Information (access to newspaper, radios, television, computer and telephone)
- Access to services

After the privatization and globalization of economy, we are economically unfit to remove poverty among the society. At the year 2011-12 poverty rate of India is 21.9 percent that is 269 million people in the country did not have income to access the minimum basic needs as per Tendulkar committee. Further as per Rangarajjan committee it was revised to 29.5 percent of the population that was 363 million They are still fighting for breakfast and to arrange only one meal for a day is difficult for them. Out of 260 million 75% of are from rural poor. So such a high incidence of Poverty is a matter of serious concern and it a challenge for India to have planned and process economy so with the view of the fact poverty eradication is a major objective for planned economic development in India.

Experience of different states with economic growth and poverty reduction has varied and it is difficult to prepare a policy to fight for the poverty so it is difficult to offer any general policy prescription, It was realized that a sustainable strategy of poverty alleviation has to be based on increasing the productive employment opportunities in the process of growth itself to extent the process of growth some section of the population to be taken into account. To formulate specific poverty alleviation programmes for generation of a certain minimum of income for the poor. The strategy for poverty alleviation is essentially two fold. Firstly-An effort is underway to provide greater opportunity for the poor to participate in the growth process by focusing on specific sectors which offers such opportunities. Secondly – Poverty alleviation and social sector programmes have seen strengthened and restricted with special programme for the weaker sectors of society.

Economic growth with a focus on employment generating sectors has been a key element of the strategy for poverty reduction along with an importance aid on provision of basic human

services like education, water supply health and sanitation. If our plan programmes are able to remove the shortage of these basic needs. To make our society as a poverty free nation and to tackle the problem of poverty some programmes are implemented by government of India. These programmes are known as anti-poverty weapons. Which are used as sword to fight the poverty? The antipoverty strategy comprises of a wide range of poverty alleviation programmes. Many of which appreciate for more than years and have been strengthened under anti-poverty schemes. Both wages employment and self-employment programmes are provided to the people below poverty line. The poverty alleviation schemes are introduced in two broad categories. First wage employment schemes and secondly self-employment schemes. It always tried to give maximum opportunities to the beneficiaries Government has considerably enhanced allocation for the provision of education, health, sanitation and other facilities to the poor. Investment in agricultural development provides such programmes fruitful and it also provides avenues for employment and income. Anti-poverty programmes that seen to transfer assets and skill to people for self-employment coupled with public works. Programmes that enable people to cope with transient poverty are the third stands for the larger antipoverty strategy. We will discuss the anti-poverty programmes of Ministry of Rural Development which act as tool to alleviate poverty.

Poverty alleviation programmes mainly divided into five parts like

1. Self-Employment Programmes
2. Wages employment programmes
3. Housing for the poor.
4. Development of Rural Infrastructure
5. Marketing initiative through ORMAS. The above mentioned objectives are achieved through SGRY and SOISY, IAY OBB, Prime Minister Gram Yojna Rural Connectivity programmes etc.

Literature Review

Singh Rubee and RjArchana(2018) explain in their study” Generation of Poverty and Employment in India” that the concept of sustainable economic growth implies progressive changes in the socio-economic formation of a country and have impact on eradicate poverty, unemployment and also inequality, illiteracy, malnutrition etc. Anti-poverty and employment

generation programmers are implementing a proper way to eradicate poverty and increasing employment generation.

Chadha G.K (2011) in his study Employment and poverty in rural India stated that there is a tremendous scope through policy implementation level to improve employment opportunity and poverty eradication.

Garys Fields (2014) explained in his study 'Self-employment and poverty in Developing countries that the self-employment programmes focusing economic growth on improving the economic opportunity of the poor further it create off –farm opportunity in rural area .It helps to utilize skills in other jobs.

Raj Archana and Rubee Singh (2018) explained Anti-poverty and employment generation programmers are implementing through policies and a way to eradicate poverty and increasing employment generation.

Objectives

- To know various antipoverty measures and employment generating programmes.
- To find out impact of antipoverty programmes with employment Generation and changes in living standard.

Methodology

For the study both primary and secondary data has been used. Telephonic interview methods are followed for collecting the Data. To find out the impact of poverty eradication programmes impact on employment generation, living standard and in promoting saving habit "MaaDakhinakali SHG" of Indupur, Odisha has taken as a case for the proposed study. Hypothesis test has been used to find out the Impact.

Ho- Poverty eradication programs have no impact on employment generation and changes in living standard and promoting saving habits of the SHG

H1- Poverty eradication programs have impact on employment generation and changes in income level and living standard of the SHG members.

Limitation of the study: Present study has conducted on a SHG and conclusions are based on the analysis of the collected data.

Poverty eradication programmes

The global multidimensional poverty index 2018 shows that 271 million people moved out of poverty in India. Government of India taken various antipoverty measures for generating employment as income is the substitute of various forms of poverty.

Integrated Rural Development Programeme (IRDP)

Integrated Rural Development Programme (IRDP) is a rural developmental programme and design to train rural youth for self-employment. It is one of the largest micro –enterprise programme having reached about 50 million borrowers. It was started in 1980-81 and continued as a major self-employment scheme till April 1, 1991. Then it was restructured as the SwarnaJayanti Gram SwrozgarYojna.

Jawahar Rozagar Yojna (JRY)/ Jawahar Gram Samridhi Yojna

JRY was plan as centrally sponsored scheme on 1st April 1989 when National Rural Employment Programme (NREP) merged with Rural Landless Employment Guarantee Programme (RLEGP). Objectives of the scheme are generation of additional gainful employment for the unemployed persons for both men and women in the rural areas.

SGRY is a programme started with merger of employment assurance programme (EAS) and Jawahar Gram SamridhiYojna (JGSY) with effect from 25th Sept 2001. SGSY is expected to take care of food security, additional wage employment and village infrastructure, as food grain provided in this programme is an additional criteria of the programme.

IAY (Indira AwasYojana)

To provide social milieu government providing rural housing to the citizens IAY is one of the best housing programme which aims to provide rural houses to BPL families in rural areas, mostly targeted SC/ST households and free bonded labours. It was first merged with the JRY in 1989 and then again separated into individual scheme for the rural poor in 1996. It is noted that IAY is a successful programme implemented by the Ministry of Rural Development.

Food for work programme: The food for work programme started in 2000-01 .It aims at wage employment

Mahatma Gandhi national rural employment guarantee Act

NAREGA aims at social equity and justice as herring in fundamental changes in the villages which will bring through its implementation. The act has introduced in 2nd February 2006 in 200 districts all over the country including 19 district of Orissa. SGRY and NFFWP have subsumed under NREGA in these district under sec of the Act.It emphasis on enhancement of livelihood security of the rural household by guaranteeing at least 100 days wage employment in a year to every household whose adult member volunteer to do unskilled manual work

National food for work programme: It was launched on November 2004 with an objective to provide additional resources available under SampoornaGrameenRojgarYojna.

National Rural livelihood mission: Ajeevika(2011): to promote skill and placement the ministry of Rural Development initiated this programme as part of national Rural livelihood programme in 2011

Pradhan Mantri Kausal Vikash Yojna: It was launched in March 2015 to provide skill trainingthis plan is implemented through ministry of skill Development.

To find out the Impact of poverty eradication programmes on employment generation, living standard, and in promoting savings among members a survey has been undertaken on Maa Dakshina Kali SHG of Indupur, Odisha .This SHG group was started in the year 27 Sept 2010 with 50 rupees monthly saving by its members .Total 16 members are involved in this SHG .The total fund Rs 2,87,000 was deposited by the group members for smooth operation of the group .During this year's there members were involved in small business with help of SHG fund. Agriculture (Paddy farming) second member started Dairy firm and the third member involved in fishery farming. To study the Impact of the self-employment programmes on the employment and living standard pre and post activity income and expenditure pattern, savings has been collected and studied for the year.

Table 1.

Activity	Income Groups	Pre Activity Expenditure Pattern and employment generation							
		Food	Educational	Clothing	Healthcare	Other	Saving	Total expenditure	Employment opportunity

1	2	3	4	5	6	7	8	9	10
Farming	25 000	18 000(72.29)	2400 (9.63)	2000 (8.03)	1200 (4.81)	1300 (5.22)	-	24900(100)	No
Dairy Farming	30 000	20 000 (67.79)	3000 (10.17)	3000 (10.17)	1000 (3.39)	2500 (8.47)	-	29 500(100)	NO
Fishery	35 000	23 500(67.14)	3000 (8.57)	5000 (4.28)	1200(3.42)	3400 (9.71)	-	35 000(100)	No

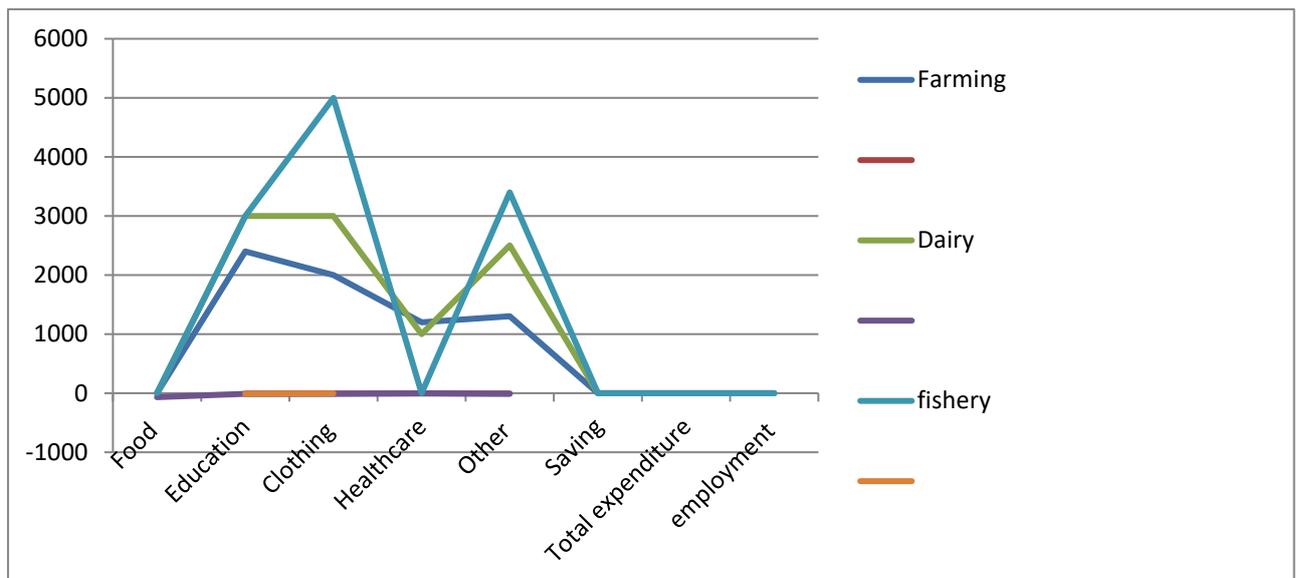


Chart 1.Pre Activity Expenditure Pattern and employment generation

As per the data from the table 1 and chart 1, those who have engaged in different activities they all are fall under 35 000 .Members who are involved in farming activity they earn 25 000, who are involved in Dairy farming earn 30 000 annually, members who involved in fishery earn 35 000 per annually .As per the table 1 members who are involved in farming activity their expenditure on different items is 24 900. 72.29 percent of the total expenditure incurred on food items,9.63 percent they spend on education of their children,8.03 percent spend on clothing, 4.81 percent spend on healthcare, 5.22 percent spend on other items .Members who are involved in Dairy farming their pre benefits arise 30 000 they earn and without saving their expenditure pattern are 20000 for food item which is 67.79 percent of the total expenditure, 3000 (10.17) for education,3000 for clothing, 3.39 percent for healthcare and 2500 which is 8.47 percent of total for other expenses of 29 500 total expenditure .if a glance have thrown on the data given for Fishery activity the income was 35 000 whereas the total expenditure was 35 000 and the respondent spend 67.14 percent of his income on food

items and others on non-food items .In all three cases the members have not created any employment opportunity. To establish a co relation between pre assistance income level, expenses pattern and the savings with employment generation post assistance position of the respondent have been collected and it is found from the table number- 2 that those who are involved in farming activities their income level increases up to 80,000 simultaneously expenditure pattern increase they spend 73.17 on food items, 8.37 on education, 6.98 on clothing' 2.61 percent on healthcare and he has employed two workers. If analyses data for dairy farming it's seen that income level increase up to 1 10 000 whereas expenditure increases to 97 000 and spend 13.4 percent for savings and created employment for one person further his expenditure patternincreases with increase in income.

Table 2

Activity	Income Groups	Post Activity Expenditure Pattern and employment generation							
		Food	Educatio n	Clothin g	Healthc are	Other	Saving	Total expendit ure	Employment opportunity
1	2	3	4	5	6	7	8	9	10
Farming	80 000	42 000 (73.17)	4800 (8.37)	4000 (6.98)	1500 (2.61)	5000 (8.72)	19700 (34.38)	57 300 (100)	Wages employment (Two workers)
Dairy Farming	1,100,0 00	50000 (51.54)	24 000 (24.74)	8000 (8.24)	5000 (5.15)	10 000 (10.30)	13 000 (13.40)	97 000 (100)	One Milk Distributor (Throughout the year)
Fishery	130 000	50000 (49)	20 000 (19.60)	10 000 (9.80)	12000 (11.76)	20 000 (19.60)	28000 (27.45)	102000 (100)	Two helper

Respondent who were involved in farming activity their level of income increases up to 80 000 approximately .with increase in their income there are changes in their expenditure pattern. They spend 42 000 on food items which 73.17 percent. Educational expenditure increase by 6.98percent, there is a increase in healthcare expenses by 2.61 percent .positive side is they promote habits of savings by 34.38 percent .Most important thing is that due to self-employment Programmes they have engaged two supporting workers .Inc case of dairy farming income level increase up to 1,10 000 and they spend 50, 000 which is 51.54 percent of the total expenditure. As per table 2 it is found that in the fishery activity income level

increases up to Rs 1,30,000 and they spend 500,000 on food expenditure which is 49 percent, 19.6 percent spend on education and 9 percent on clothing, 11.76 percent on health care and they save 28,000 which is 27.45 percent. Further they employed two works as helping hand for their business.

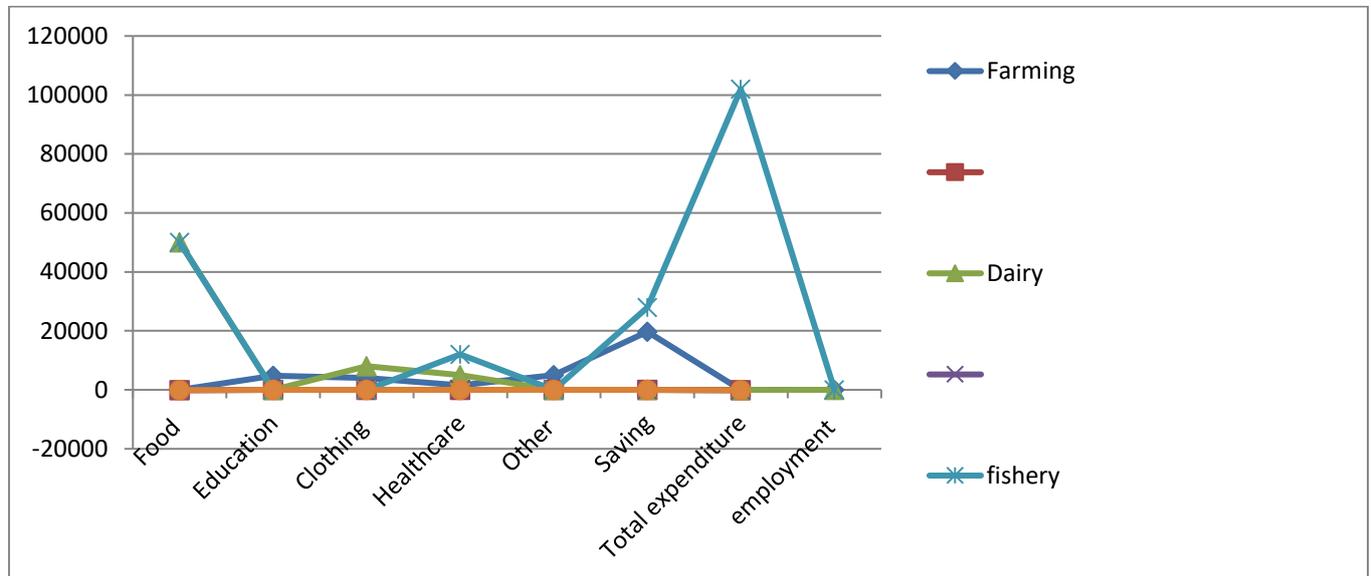


Chart 2. Pre Activity Expenditure Pattern and employment generation

Correlations			
		preincome	postinc
preincome	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		0
	N	6	6
postinc	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	0	
	N	6	6

** . Correlation is significant at the 0.01 level (2-tailed).

Inference: There is a significant between pre membership income and post membership income so Null hypothesis may be rejected and alternative hypothesis may be accepted. Poverty eradication programs have impact on employment generation and changes in income level and living standard of the SHG members.

Correlations		
		Preexpenditure
Preexpenditure	Pearson Correlation	1
	Sig. (2-tailed)	
	N	6
Postexp	Pearson Correlation	1.000**
	Sig. (2-tailed)	0

	N	6
**Correlation is significant at the 0.01 level (2-tailed).		

Inference: It is found from the table that there is a positive change in the expenditure pattern of the members .due to changes in the income level there is changes in the expenditure pattern .In most of the cases the members increase their level of expenditure due to increase in expenditure level standard of living also increases.so Poverty eradication programs have impact on employment generation and changes in income level and living standard of the SHG members.

Correlations			
		Saving	Postsav
saving	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		0
	N	6	6
postsav	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	0	
	N	6	6
**. Correlation is significant at the 0.01 level (2-tailed).			

Correlations

Inference: It is found from the data that due to increase in income, themembers promote habits of savings. Poverty eradication programs have impact on saving habits of the SHG members.

Conclusion

Science 1st five year plans to sustainable Development goals, poverty eradication programmes have its importance in countries priority list. At many points of time Government of India made policies of poverty eradication but fails to address the issue fully .It is nevertheless said that wages employment programme has no effect on eradicating poverty but as per the researcher it was

Found that self-employment programmes have minimize rate of poverty and generate employment opportunity.

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