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Dr. Renukamba PC
Assistant Professor,
Department of Economics,
Government First Grade
College, Kengeri, Bangalore,
Karnataka, India

A study of the socio-economic profile of the beneficiaries under udyogini scheme with special reference to India

Dr. Renukamba PC

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Abstract

The paper is about the study conducting in the year 2019-20 in four taluks of Ramnagar District in Karnataka district in order to analyse the socio-economic status of beneficiaries under Udyogini scheme. The mean annual employment generation and standard living of beneficiaries under the scheme of Udyogini was analysed of generating employment for people where the annual income has calculated 51,485 in terms of rupees, where around 46.72 percent of beneficiaries have benefitted from this scheme. The present paper made an analysis based on secondary data collected from certain journals, newsletter, articles and some government publications. Mass media participation, extension participation and achievement motivation of the beneficiaries has a positive and significant relationship with the annual income, Employment generation and social status. Difficulty in repaying the monthly loans and higher interest on loan were the major constraints faced by the beneficiaries.

Keywords: Udyogini scheme, beneficiaries, standard of living, employment generations

Introduction

Women are considered as the main pillars of any economy as her empowerment is significant for the society and economy as a whole. Empowerment is nothing but encouraging and developing skills for self-sufficiency, self-economics, independence and growth-oriented approach. Essentially many countries either developed or developing women have an occasional socioeconomic status. Gandhi had once said "Society is an index of its civilisation, train a man and you train a person, train a woman and you build nation" Empowerment means giving people to try to do their jobs very attractive and impressive.

In rural India, women provide for their family's basic needs by contributing to farm labour and by subsistence-level income generation. Women's work participation is rare in India and it is less than half of men. It is well known undeniable fact that the two hands are essential to lead healthy human life, both men and women should participate in the nation building. In this direction, government of India insisted on formulating and implementing various schemes to promote entrepreneurship since first five years plan.

In the contemporary world, udyogini has involved in facilitating the development of agriculture, non-timber forest produce, artisan and service retail micro-enterprises where women is not only a producer but also act as managers and organisers who involved in certain activities of value-added tasks. This scheme facilitates the learning of relevant management and technical skills which required for making small enterprises profitable and increase in the incomes of women producers- skills which is not only in need to manage their production activity but also to market their products in a proper way and assuring better outputs.

Corresponding Author:

Dr. Renukamba PC
Assistant Professor,
Department of Economics,
Government First Grade
College, Kengeri, Bangalore,
Karnataka, India

Background of the study

Udyogini scheme came into existence in 1992, initiated the tiny enterprise realm through the Women's Enterprise Management Training Outreach Program, which was instigated and resisted by the World Bank Institute. Together with this support, Udyogini developed the concept of and companion for homeland management training, which is now an activity in Udyogini's add India and in many NGOs and Government Programs around the world such

As in Peru, other Andean and African countries and Romania, Ella Bhatt. The founding father of the self-employed Women's Association may be a founding member of Udyogini was its first chairperson. Back in early 1990s when udyogini was established by focusing on the micro enterprises management training that was innovative at the time when even small credit was a new idea.

Most significantly, in 2010, it has taken up the challenge of tiny enterprise growth for elder sex workers who are in need to move out from the profession and should ensure their young daughters to develop skills related to employment. The vision of this scheme is gender equality by improving socio-economic status of women to participate thoroughly in decision-making in domestic and public spheres.

Objectives of the study

The main aim of the paper is to study the social status of the beneficiaries of Udyogini scheme and also analyse the economic status of the beneficiaries of the scheme along with the distribution of the fund under this scheme in terms of time period and also offer useful suggestions in the light of findings. The present paper examines the significant contribution of empowering the socially backward communities of the study area.

The study also made significant emphasis on funds disbursed and subsidy which provided under this scheme which significantly improving over period of time.

Reviews of literature

Joseph and Easwaran (2006) [8] identified the perceived obstacles in the functioning of the self-help groups and the found the lack of the government attention was first and most prominent problem 40 percent. High rate in the form of interest which was felt on by 55.46 percent on the members, followed by the sufficiency of the loan to the farmers to the future generation, liability to repay the loan, conflict over loan the sharing, problems in marketing of the their products.

Lakshmi (2000) [9] is to study the micro financial the new development programmes for the poor rural women, found that the major constraints to the effective and the beneficiary credit programming for women on a large scale on the luck of the banking of the date disaggregating by the gender of an analytical framework for integrating women.

Usha (1999) [10] is a study of the option to the women to beneficiaries towards DWCRA in the Vizianagaram district of the Andhra Pradesh found the major problems faced by beneficiaries because of less available of loan amounts, marketing of the products, difficulties in repaying the loans and non-availability of the sufficient for the fodder of sheep. Savith (2006) [11] conducted a study on women empowerment in decision-making in agriculture by Stree Shakti groups in the Mysore district and reported that the distribution of the women according to the social empowerment showed that majority had medium social empowerment and 29.88 percent had high improvement.

Suneetha (2007) [12] conducted a study on impact of DWCRA on women in Kodumoor mandala in Kurnool district of Andhra Pradesh found out of that the 20 percent of the beneficiaries the income group ranging from Rs. 3,600,24. 67 percent of the beneficiaries had income Rs.4801 to 7200 and 34. 66 percent of the beneficiaries had income between Rs. 7201 and above.

Manimekalai and Rajeshwari (2002) [13] is the study

conducted at Tiruchanapalli and karur districts of Tamil Nadu reported that all the women members of SHG's were married.

Research Gap

The review of literature focused on the existence of Udyogini scheme that identifies demographical variables, the social and economic profile of the beneficiaries is stressed less in the existing literature. Moreover, the release of funds and subsidy provide which is never been studied in the existing literature. The present study is emphasised on undertaking the beneficiaries in fulfilling the needs through the scheme considered as research gap.

Socio-economic status of beneficiaries

The study on Udyogini scheme in the research area considered as an innovative scheme implemented by the government during 1997-98. The scheme established in focusing on women's empowerment.

The scheme assists the women in gaining self-reliance through self-employment, especially in the trade and service sector. It empowers 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, direct cooperative banks and regional rural banks. The scheme has helped in preventing women entrepreneurs from private borrowing at the higher rate of interest. The scheme has a definite aim of improving the family incomes of rural poor and at the same time, providing for flexibility of design at the grass-root level to suit the local need and resources. The objective of the reconstructing is to make the scheme more the effective in providing sustainable income generation through micro to suit the local need and resources. The objective of the reconstructing is to make the scheme more the effective in providing sustainable income generation through micro-enterprises both are the land-based and otherwise.

The major entrepreneurial activities for which the loan is provided under Udyogini scheme was a include agriculture and allied activities, ice cream parlour, tea stall, bakery, hainugarike, tailoring, pottery, wet grinding, eat-outs, dry cleaner, cow, farming, vegetable and fruit vending, mat weaving and sheep farming, cloth business, beauty parlour, share business, stationery shops, provision shop etc.

Udyogini scheme has been useful in improving entrepreneurial abilities to women especially in the rural areas, belonging to different castes low economic groups by providing a maximum amount of Rs. One lakh as financial assistance. It has been found that women who have registered under the Udyogini scheme have taken up activities such as bookbinding, sari and embroidery works, ribbon making, dry fish trade, footwear manufacture, canteen and catering centres etc. all of which have resulted in making them financially independent.

Udyogini scheme assisting the downtrodden women in improving their social and economic status. This scheme has built confidence amongst rural women and the women belonging to the different castes and religions. But what is needed is that this scheme should be a more effective by the providing subsidies and also that raising loan amount so that a still a large group of women can take the benefit.

It is evident from the results that Udyogini Scheme has created employment opportunities among the women

beneficiaries through establishing various micro-enterprises. Large-scale publicity should be given by the government state women development corporation to popularise this Udyogini scheme through local instructions, extension, programmes and mass media among the a local people in the who seek employment by starting micro-enterprises.

Impact of the scheme on annual income, employment generation and social status

Development of poor women has been one of the primary objectives of development in nation. Since from independence many policies and programmes have been designed and considered as an important aim. The problem of poverty is more acute among rural areas. It was realised that a sustainable strategy of poverty alleviation has to be based on the increasing the productive employment opportunities for women in the process of growth and the necessity to formulate specific poverty alleviation programme for generation of minimum level of income for the poor women. Thus emphasizing the need for poverty alleviation programmes over the years several programmes were implemented and strategies are employed to alleviate poverty. The results are not very encouraging as one-third of the rural population still continues to live below the poverty line. This calls for understanding the failure of various programmes to alleviate poverty. Although efforts have been made to identify the lacuna in implementing the programmes, it is commonly observed that the impact of these programmes on women is not known. Most of the poverty alleviation programmes implemented and studied earlier targeted the general or sector and lacked focus on farm women. With these points in view, an attempts has been made in the present study to find out the socio-economic status beneficiaries through this scheme.

It has been revealed that through participation in people's education and development organisation which is a registered voluntary organisation for rural women helped in training them and they become economically independent and could support themselves. The study also observed that cash income obtained from the scheme helped to sustain them in improving their social status.

Conclusion

Udyogini scheme has been useful in improving entrepreneurial abilities to women, especially in the rural areas, belonging to different castes and low economic groups by providing a maximum amount of Rupees one lakh as financial assistance. It has been found that women who have registered under this scheme has taken certain activities such as sheep farming, cow farming, Xerox centre, cloth business. Women entrepreneurs to whom the loan is sanctioned is not significantly providing subsidy to attract them.

There is a lack of awareness among the women entrepreneurs towards schemes. It is very essential to bring awareness among women entrepreneurs through awareness programmes, interaction with successful entrepreneurs, film slides, and T.V, interviews, Panel discussions, seminars, workshops, Jathas and symposiums to develop entrepreneurship among women.

For the development of the women entrepreneurs, it is very essential to provide adequate training on the planning, organising, directing, controlling of the production, marketing and finance. Encourage unmarried women to

undertake the activities; Economic conditions of a family are depends highly on earnings of the family members. Therefore, it is very essential to create self-reliance among unmarried women and empowers them socially and economically.

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