



A STUDY ON THE EFFECTIVENESS OF SARANYA SCHEME OF WOMEN EMPOWERMENT: WITH SPECIAL REFERENCE TO KATTAPPANA MUNICIPALITY

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Abstract

A self-employment scheme is a monetary assistance to the economically weaker sections for establishing their business. Saranya is a self-employment scheme launched by the government of Kerala for uplifting the backward and segregated women in the society. They includes Widows, divorced women, deserted women, and spinsters above the age of 30 and unwedded mothers belonging to scheduled tribe. Under this scheme Rs.50000/- is given as interest free loan for starting self employment out of which 50% of loan amount up to a maximum of Rs.25000/- will be given as government subsidy. To return the loan amount there will be 60 monthly equal installments. The role of women has a significant role in the development of economy. Idukki is a financially backward district in kerala. Kattappana is a municipal town in the sahyadri of kerala state. Therefore the researcher feels that it will be useful and interesting to make a study to know about the effectiveness of Saranya scheme of women empowerment in Kattappana Municipality.

Key words: Self employment, Saranya scheme, Widows, Divorced women, deserted women, spinsters,

Introduction

Inorder to provide the upliftment of various backward and segregated women , the Government of kerala launches various kinds of scheme. Kerala Saranya self employment scheme is a recently started scheme. Under this scheme backward and segregated women of kerala belonging to scheduled tribelike widows, divorced women etc. is going to provide Rs.50000 as interest free loan inorder to start a business. Out of which Rs.25000 is given as government subsidy. For venture that are running successful and have repaid at least 50% of the loan amount additional loan amount subject to a maximum of 80% of the original loan at nominal interest rates is eligible for expanding the venture. Thisscheme is intended for individual venture but it is also allowed to start joint venture by

more than one entrepreneurs. Each person of this joint venture will get maximum amount of loan and its subsidy. The state government of Kerala has announced to launch the new Saranya Scheme. Under the new scheme the government will be offering with employment benefits for women who need employment. The government has started the employment facility will be offered to the needy women for their benefits and upliftment. The benefits can be available be destitute and needy women who are coming from schedule tribes in the state.

Statement of the Problem

As we are growing in development and age, the problem of women face in our society is also growing, mainly the widows, unmarried women above the age 40 and unmarried mothers are facing great difficulties in a developing society. Either they are marginalized or neglected. So the Government, considering the status of this group has launched Saranya self-employment Scheme. It covers the above group of people, which is conducted through employment exchange for helping the beneficiaries to start small scale ventures. Here we are going to discuss the matter how far the Saranya Scheme was effective in reference Kattappana Municipality. So the state of the problem can be stated as "A study on the effectiveness of Saranya Self-employment Scheme with special reference to Kattappana Municipality"

Objectives of the Study

- To analyse the effectiveness of Saranya scheme of women empowerment.
- To study the awareness of customers about the Saranya Scheme of women empowerment.
- To make suggestions based on the findings of the study.

Hypothesis of the study

Ho: The level of awareness and level of satisfaction about the Saranya Scheme of self-employment are independent.

H1 : The level of awareness and level of satisfaction about the Saranya Scheme of self-employment are dependent

Methodology

The study is a descriptive research as it is a fact finding study and based on the assessment of the effectiveness of Saranya scheme of women empowerment in Kattappana municipality. It is well known fact that the most important step in making research process is to define the problem it is based on using of different data such as primary and secondary data were collected through both primary and secondary sources. Primary source are original source from which the researcher directly collected data that have not been previously collected. The researcher collects information in the form of face to face interviews with the help of requirements considering a set of question form the respondents. The secondary data for this study was collected from various books, websites and official publications. The required data for the study has been collected from 100 women's representing various groups in Kattappana Municipality by personal interview method. These 100 women's are selected by using random sampling method assuming that the picture about the effectiveness of Saranya self-

employment scheme. The data collected through questionnaire were tabulated and analyses used various statistical tools. The pie-diagram, bardigram, table etc. were used to present data in simple manner and for better quality.

REVIEW OF LITERATURE

Introduction

Saranya scheme is applicable for all individual entrepreneurs. Still this loan scheme is applicable for those women who wantsto start joint business by more than one entrepreneur. Each woman in this jointstartup would benefit the business more amount of loan than single one and receive maximum amount of loan and its subsidy. The scheme is open to unemployed women who have registered their names in employments exchanges. They should belong to categories such as divorced women, womenabandoned by husband or whose husband is missing, unmarried women above30 years unwed mother belonging to scheduled tribes.

This project started in 2010, by Government order G.O(P)No 81/2010 employment dated 24/7/2020 of Employment and Resettlement (H) Department is the latest of the three self-employment programmers of the Government. It comes out of the urge of the Government to provide marginalized women some programme to keep them gainfully employed so that they could come out of their monotony and misery and enter the mainstream of social life in a meaningful manner. It envisage support for providence employment up to a maximum of Rs 50000/- of which Rs 25000 is grant and the other Rs 25000 is interest free loan to be remitted back to Government in 60 monthly installment over a period of 5 year (In exceptional case, an additional loan up to Rs 50000 is also given on interest ranging from3 to 5%). There is an age limit of 18-55 and a family income limit not exceedingRs. One lakh per year. Widows, divorced, legally separated, unmarried (completed 30 years) and abandoned (by husband) women and unwed mothersfrom ST community are eligible. They should be on the live register of any employment exchange in the State. ITI, ITC certificate holders and those who have professional / technical qualification have priority in this programme.

Launch details

As per the state government, the benefit will be offered to the destitute womenand unemployed women via online website of offline. The needy candidates can directly get assistance via official website at www.employmentkerala.gov.in. The facility for downloading Saranya SchemeApplication has been provided online on official website as PDF format.

Implementation

Application forms could be downloaded from the website or could be obtainedphysically from

Employment Exchange where the candidate is registered and is to be submitted there along with the detailed project report and income certificate from the village officer. Primary verification of the application will be conducted at the Employment Exchange the correctness of the data filled in the application, income certificate, community certificate, certificate regarding their marital status etc. Then if it is submitted in the Town Employment Exchange, it will be forwarded to the District Employment Exchange concerned. Scrutinized applications are submitted by the District Employment Officer to the District Committee for sanctioning loans. Sanctioning authority is the District Committee for Saranya where District Collector is the Chairman and District Employment Officer is the Convener. Government of Kerala is the appellate authority. Demand draft for the loan amount is directly sent to bank account of the applicant from the Employment department. The beneficiaries of Saranya Self Employment Scheme will be considered for regular vacancy only and not for temporary vacancy.

Monitoring

The Director of Employment is the controlling officer of the scheme. The scheme is monitored through the District Employment Officers and Employment Officers of Town Employment Exchanges. If the beneficiary does not repay 3 consecutive installments, two reminders will be sent. If no reply is received, revenue recovery action to realize the loan amount with interest will be initiated. Moreover, if it is found later that the loan amount is utilized for other purposes than the project sanctioned; the full amount including the subsidy will be recovered through revenue recovery.

Eligibility for Saranya Scheme

All unemployed widows, divorced women, deserted women, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe registered with the Kerala Employment Exchanges between the age restriction of 18 to fifty five except in the case of spinsters, are eligible.

➤ **Widow**

Widows are ladies whose husbands are deceased and she has no longer remarried till the scheme is applied. A certificate must be got from the Village Officer/President of the Grama Panchayath or Chairman of the Municipal Corporation or the Mayor of the Corporation on a case to case basis.

➤ **Divorced Woman**

Divorced female are the ladies who have been divorced by way of the courtroom of regulation or via her non secular organizations. Certificate to the impact that she has not remarried till the utility of the scheme need to be acquired from the Village Officer.

➤ **Deserted Woman**

Deserted women are female deserted by using her husband/ girl whose husband is missing which potential her husband is lacking for at least seven years. Such ladies should produce a certificate from the Tahsildar that she has now not remarried till the software of the scheme.

➤ **Spinsters**

Spinsters are women who have carried out the age of 30 years as on 1st April of the 12 months of software and have no longer yet married. Certificate in accordance with this must be produced from the Village Officer.

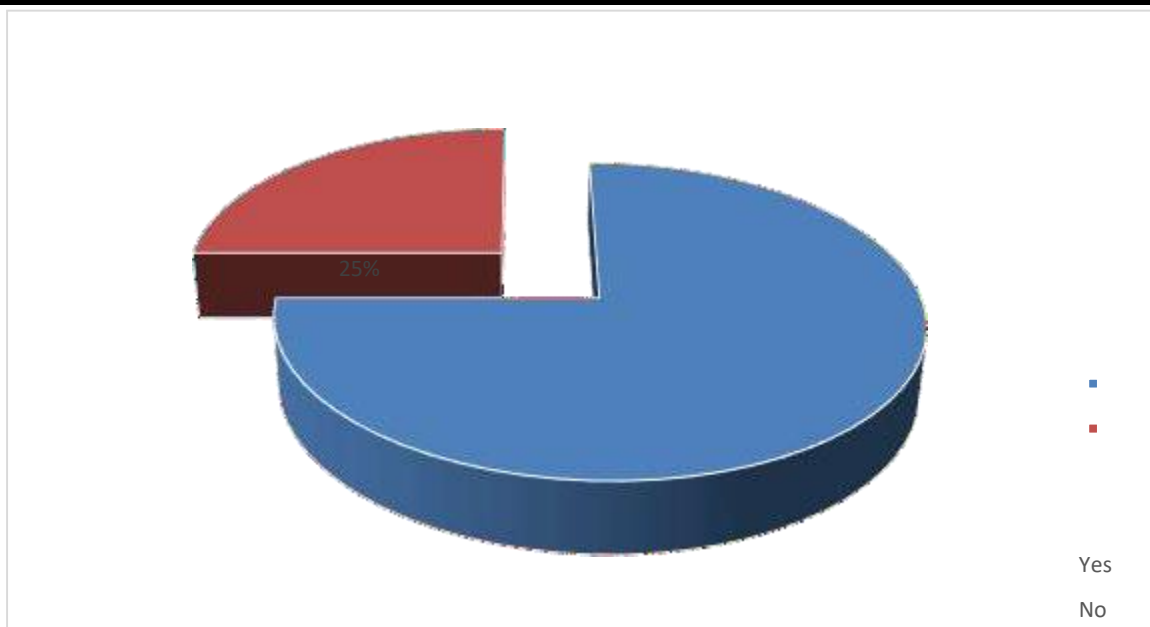
➤ **Unmarried Mother**

Unmarried mom girls belonging to Scheduled Tribe Category and have end up a mom except getting married. Certificate to this effect have to be received from the Village Officer stating surely that the women belong to a precise caste and neighborhood in the certificate. The annual household earnings should now not exceed Rs.1,00,000/-. Preference would be provided to these with professional or technical qualification.

FINDINGS AND DISCUSSIONS

Awareness of benefit under Saranya scheme

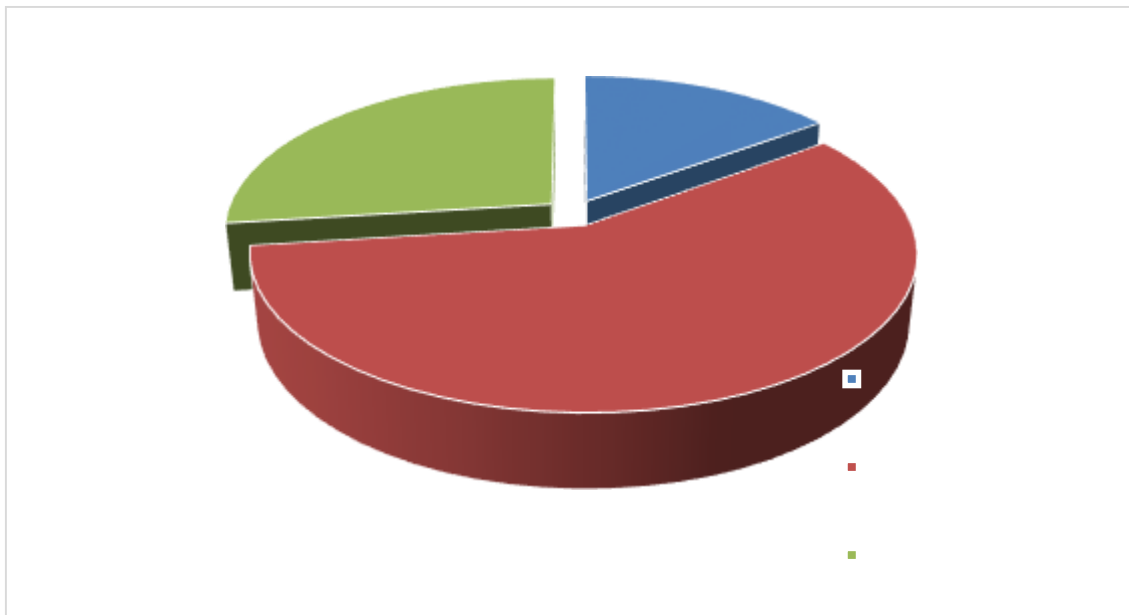
Awareness	No. of respondents	Percentage (%)
Yes	75	75
No	25	25
Total	100	100



From the above table shows that awareness of benefit under Saranya scheme of the respondents. 75 percentage of the respondents aware of the scheme and 25 percentage not aware about the Saranya scheme.

Reason for choosing Saranya scheme

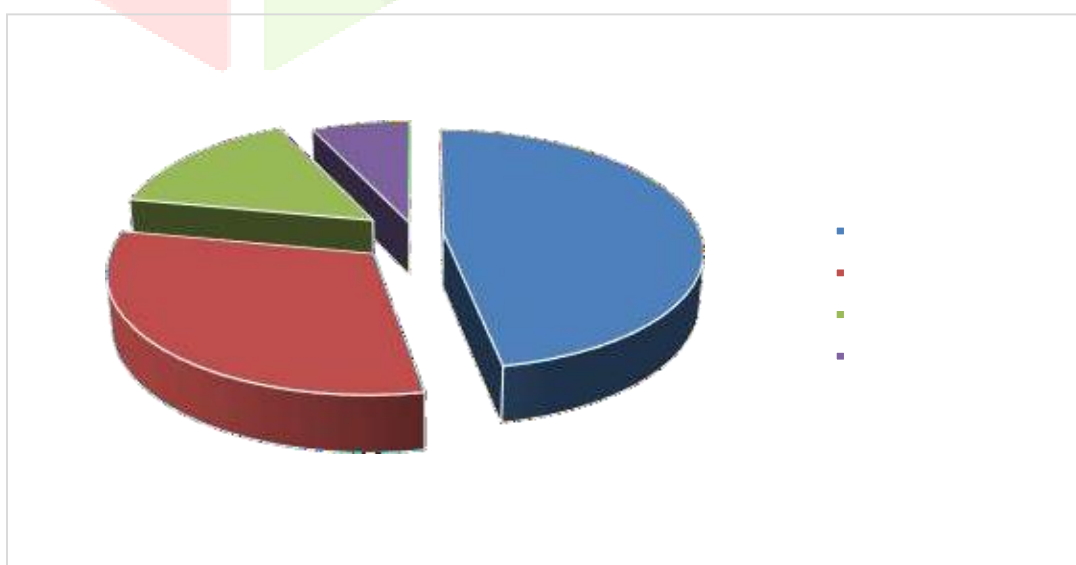
Reason	No. of respondents	Percentage (%)
Timely and adequate loan	15	15
Low interest rate	58	58
Prompt services	27	27
Total	100	100



From the above table shows the reason for choosing the Saranya scheme. 58 percentage of the respondents choosing Saranya scheme for the reason is low interest rate and 15 percentage of the respondents choosing this scheme for timely and adequate loan.

Feeling of empowerment

Feeling of empowerment	No. of respondents	Percentage (%)
To a very great extent	47	47
To a great extent	31	31
To some extent	15	15
Not at all	7	7
Total	100	100



From the above table shows feeling of empowerment of the respondents. 47 percentage of the respondent are feeling empowerment to a very great extent and 7 percentage of the respondent have feeling of empowerment not at all.

Testing of Hypothesis

Ho: The level of awareness and level of satisfaction about the Saranya Scheme of self-employment are independent.

Chi-Square Test

Chi-Square test is used to assess the significance of the difference between the observed frequencies obtained from the somehypothetical universe and expected frequencies obtained from observed frequencies.

OBSERVED FREQUENCY TABLE

Response	Awareness level	Satisfaction level	Total
Satisfied	35	58	93
Highly satisfied	20	27	47
Dissatisfied	22	10	32
Highly dissatisfied	23	5	28
Total	100	100	200

EXPECTED FREQUENCY TABLE

Response	Awareness level	Satisfaction level	Total
Satisfied	46.5	46.5	93
Highly satisfied	23.5	23.5	47
Dissatisfied	16	16	32
Highly dissatisfied	14	14	28
Total	100	100	200

CALCULATION TABLE FOR χ^2

O	E	O - E	(O - E) ²	$\frac{(O - E)^2}{E}$
35	93	-58	3364	361
58	93	-35	1225	131
20	47	-27	729	155
27	47	-20	400	851
22	32	-10	100	312
10	32	-22	484	151
23	28	-5	25	0.89
5	28	-23	529	18.8

X^2 Calculated = 111.12

Degree of freedom = $(c-1)(r-1) = (2-1)(4-1)$

$$= 1 \times 3 = 3$$

Table value of X^2 for 3 degree of freedom @ 5% of level of significance is 7.815

Since calculated table value is more than table value, we reject null hypothesis. The awareness level and customer satisfaction level of Saranya scheme are independent. We can conclude that awareness level and customer satisfaction level of Saranya scheme are dependent.

FINDINGS

- ❖ 80% of respondents are taken loan under Saranya scheme.
- ❖ The reason for choosing Saranya scheme is timely and adequate payment of loan, low interest rate and prompt services.
- ❖ 47% of the respondents have feeling empowerment through a very great extent.
- ❖ 58% of the respondents are satisfied for the services of Saranya scheme

SUGGESTIONS

- Taking remedial action against non payment of loans.
- Saranya scheme has been successfully able to improve the standard of living among backward women.
- Provide necessary resources for their work.
- A number of documents that certain banks require from the applicant could be avoided.

CONCLUSION

At present women faces very problems in our society. The Saranya scheme is helps the women for improving standard of living and upliftment. The application process of Saranya scheme is very complex. From the study majority of the respondents are taking loan through Saranya scheme but process time of loan is very long. It is quite possible to reduce application process and provide necessary resource for their project. This study help to identify the backward and segregated women in the society and providing financial assistance to that weaker section of women.

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