Chapter VI

IMPACT ANALYSIS OF SCHEMES
CHAPTER - VI

IMPACT ANALYSIS OF SCHEMES

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IMPACT ANALYSIS OF SCHEMES

In chapter IV, the socio-demographic variability and level of utilisation of the schemes are analysed. A better utilisation of the scheme is expected to enhance the economic status of the beneficiaries. In other words, implementation of the schemes is expected to bring about economic change in terms of income, savings, assets and debt, given the socio-demographic condition of the beneficiaries. It is in this context, the impact of the schemes on the economic status of the beneficiaries is assessed in the following sections.

VI.1. FACTORS AFFECTING ECONOMIC STATUS

Any scheme as such cannot influence the economic status directly. It has to operate through a set of relevant factors which have to be carefully identified. By assessing the influence of such factors on the scheme utilisation pattern, it may be possible to assess the impact of the scheme on the economic status rather indirectly. Tentatively, the following factors have been identified. They are classified based on religion viz., the Hindus, Muslims & Christians, the caste set consisting of SC/ST, BC, MBC & OC, the type of beneficiaries like destitute, widow, deserted woman & the physically handicapped, the type of families, viz., JF, NF, WHF and SMF, the size of the families and slum living. These factors may have a bearing on the utilisation of the schemes in terms of hours per month by the beneficiaries.
In the Indian context, caste is a traditional social factor that endorses occupational division of labour based upon birth. However, its hold is relaxed with the advent of industrialisation, urbanisation, and spread of education. Yet, it may be examined whether caste influences the schemes utilisation pattern. Type of beneficiary is yet another factor that seems to have a bearing on utilisation pattern. The field survey observation reveals that in the case of widows and deserted women, the schemes provide the economic wherewithal thereby paving the way for social acceptance.

Among the types of family, the woman headed family is the most disadvantaged as the role of breadwinner is thrust upon the mostly illiterate/semititerate and unskilled women with special reference to the beneficiaries of the asset scheme. As per primary survey, it is only the single member family that makes use of the excess demand for tailoring work during festive occasions. Thus, types of beneficiary and family may influence the scheme utilisation pattern.

Age and family size may also determine the pattern of the utilisation of the schemes. The field survey throws light on the fact that wherever skill is not required (unlike in the case of speciality tailoring) increase in age and family size imply more hours of tailoring work. However, with reference to skilled tailoring work, these factors may not prove to have any favourable influence. Increase in the average size of the family and high dependency ratio imply that the beneficiary has to put in more hours of work.
Among the beneficiaries of the asset scheme, the level of education and the skill formation are very limited. On the other hand, their counterparts under the training scheme have greater level of education and training. They have greater scope for tailoring activities and higher tailoring wages.

Slum living, it is observed, restricts the scope of tailoring activities. However, the beneficiaries of training scheme who reside in the slum can overcome this limitation by virtue of skill formation and greater mobility to places of work in the non-slum areas. In the above context, skill, education and living environment seem to influence the pattern of utilisation of the scheme. The field survey observation reveals that religion is not a factor to be taken into account the above context.

VI. 2. MODEL SPECIFICATION

Since economic status cannot be grasped by means of a single measure, four indicators viz., income, savings, assets and debt are taken into account. Thus, to evaluate the impact of the schemes on the economic status of beneficiaries, an attempt is made to relate each of the indicators (of economic status) with the set of factors listed above, in a multiple regression framework. A step-wise regression model of the following is adopted to identify the most dominant factors (Appendices VI 1 - 10)

\[ V_j = \beta_0 + \beta_1 AG + \beta_2 ED + \beta_3 FS + \beta_4 DP + \beta_5 THW + \beta_6 CH + \beta_7 MUS + \beta_8 MBC + \beta_9 BC + \beta_{10} OC + \beta_{11} NS + \beta_{12} JF + \beta_{13} SMF + \beta_{14} WHF + \beta_{15} BW + \beta_{16} BM + U. \]
Where,

\[ V_1 = \text{Economic variables, } J = 1, 2, 3 \text{ and } 4 \]

\[ V_2 = \text{Income gain (IG) due to the scheme (in Rs)} \]

\[ V_3 = \text{Assets gain (ASSE) due to the scheme (in Rs)} \]

\[ V_4 = \text{Savings (S) due to the scheme (in Rs)} \]

\[ V_5 = \text{Reduction in debt (DEBT) due to the scheme (in Rs)} \]

\[ AG = \text{Age (in years)} \]

\[ ED = \text{Education (in percentages)} \]

\[ FS = \text{Family size (in numbers)} \]

\[ DR = \text{Dependency Ratio in Percentage} \]

\[ THW = \text{Total Hours of Work} \]

Religion - Dummy Variable set.

\[ CH = \text{Christian 1 for CH and 0 for others} \]

\[ MUS = \text{Muslim, 1 for MUS and 0 for others} \]

\[ HINDU = \text{Base variable} \]

Caste - Dummy variable set.

\[ MBC = \text{Most backward class, 1 for MBC and 0 for others} \]

\[ BC = \text{Backward Class, 1 for BC and 0 for others} \]

\[ SC/ST = \text{Scheduled caste/Tribe - Base variable.} \]

Living Area - Dummy variable.

\[ NS = \text{Non-Slum, 1 for NS and 0 for others.} \]

Family Type - Dummy variable set.
JF = Joint family, 1 for JF and 0 for others.
SMF = Single Member Family, 1 for SMF and 0 for others
WHF = Woman Headed Family, 1 for WHF and 0 for others
NF = Nuclear Family - Base variable

Beneficiary Type- Dummy Variable set

BW = Widow, 1 for BW and 0 for others
BH = Handicapped, 1 for BH and 0 for others

Destitute - Base Variable

\[ \beta_0 = \text{Intercept} \}
\[ \beta_1, ..., \beta_16 = \text{Co-efficients} \}

to be estimated

U = Error Term.

VI.3 FINDINGS AND DISCUSSION

The following sections are divided into four sections. Section 1 discusses the factors influencing the income gain. The other sections analyse the determinants of savings, assets and debt respectively.

For the analysis of economic status of the beneficiaries of asset and training scheme, the step-wise regression models are fitted. To interpret the factors contributing to economic status viz., income gain, savings, movable assets and reduction in debt, the significant determinant are identified at 5% and 1% levels. Values of F and adjusted co-
Efficients of determination are also presented. A correlation matrix is presented for the respective regression models.

VI.4. DETERMINANTS OF INCOME GAIN - ASSET SCHEME

The best fitted Income gain model of asset scheme ($IG_A$) is

$$IG_A = 155.58 + 141.75 BC^* - 302.93 \text{OC}^* - 248.12 \text{WHF}^* + 11.64 \text{AG}^* + 4.54 \text{THW}^*$$

$$= (2.58) \quad (2.64) \quad (5.43) \quad (3.20) \quad (5.39)$$

$$R^2 = 0.28; \quad F = 21.67$$

Note: Figures in the brackets refer to 't' values.

* indicates 1% level of significance.

From the model, it is found that there are four factors, which are statistically significant at 1% level in influencing the income gain. They are BC caste variable, family type, age of the beneficiaries and total hours of tailoring work. These variables together explain maximum of 28% of the variation in the income gain. The 1% significant value of $F$ also reiterates that the sample taken for fitting the model is a representative of the population.

All these explanatory variables, though statistically significant, have very low correlations with one another (Table VI.1). Hence they are operatively independent.

**TABLE VI.1**

Lower Triangular correlation Matrix of Significant Determinants of Income gain - Asset scheme

<table>
<thead>
<tr>
<th>Determinants</th>
<th>IG</th>
<th>BC</th>
<th>WHF</th>
<th>AG</th>
<th>THW</th>
</tr>
</thead>
<tbody>
<tr>
<td>IG</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BC</td>
<td>0.09</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WHF</td>
<td>-0.35</td>
<td>0.26</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AG</td>
<td>0.24</td>
<td>-0.35</td>
<td>-0.32</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>THW</td>
<td>-0.35</td>
<td>0.05</td>
<td>-0.13</td>
<td>0.04</td>
<td>1.00</td>
</tr>
</tbody>
</table>
Among the caste-set, it is noted that income gain due to the asset provision is higher in backward caste which is numerically the most dominant caste and lower in the other caste, which has least number of beneficiaries, compared with the SC/ST. So far as the type of family is concerned, woman headed family alone is found to be statistically significant showing that the income gain of this group is less than that of nuclear family. This supports the field survey observation that the women headed families are disadvantaged in every way. They are not only impoverished but also woefully lacking in level of education and acquisition of skills as revealed by the primary survey. Increase in age and tailoring hour of work positively influence income gain. The field investigation shows that comparatively older group of beneficiaries (above 35 years) put in more hours of work, though it is of unskilled nature. The younger beneficiaries (18-35) have to pay attention to other household activities. The women beneficiaries have to spend a very significant portion of their time in child care. It is to be noted that a similar observation has been made by Sumathy S. Rao (1991) in the context of the evaluation of family planning in the slums of Madras city.

VI5. DETERMINANTS OF INCOME GAIN-TRAINING SCHEME

The best fitted income gain model of training scheme (IGT) is:

\[
IG_T = 1240.70 + 111.88 \text{ NS}^{**} - 14.68 \text{ AG}^{**} + 11.79 \text{ THW}^{*} \\
(2.55) \quad (2.26) \quad (3.90)
\]

\[
\bar{R}^2 = 0.17; \quad F = 8.5 \\
(104, 4)
\]

Note: figures in brackets refer to 't' values. * and ** indicate 1% and 5% level of significance respectively.
With reference to the training scheme, non-slum environment, age and total hours of tailoring work account for 17% variation in the step 3 of the income gain model. The first two factors are statistically significant at 5% level whereas the significant level of total hour of tailoring work is 1%

The independent variables have very low correlations with one another (Table VI 2)

**TABLE VI 2**

*Lower triangular correlation Matrix of Significant Determinants of Income Gain-Training scheme*

<table>
<thead>
<tr>
<th>Determinants</th>
<th>IG</th>
<th>NS</th>
<th>AG</th>
<th>THW</th>
</tr>
</thead>
<tbody>
<tr>
<td>IG</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NS</td>
<td>0.22</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AG</td>
<td>-0.16</td>
<td>0.09</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>THW</td>
<td>0.34</td>
<td>0.09</td>
<td>0.07</td>
<td>1.00</td>
</tr>
</tbody>
</table>

As per the model, the hours of tailoring work and non-slum environment contributes to the income gain. The substantial increase in the income due to non-slum environment seems to be associated with strategic location and greater paying capacity of the customers. Field observation as well as the opinion of the General Secretary of the Tailors Association confirms the above facts. The General Secretary has also observed that there is no uniformity in the fixation of tailoring wage rate on account of differences in skill and initial investment by the tailors.
The advancement in the age of beneficiaries affects the income gain adversely.

The field survey observation reveals that beneficiaries of the younger age group (18-35) concentrate more on canvassing orders whereas it is not so in the case of older beneficiaries (above 35 years).

VI.6. FACTORS AFFECTING SAVINGS - ASSET SCHEME

The best fitted savings model of asset scheme \((S_A)\) is

\[ S_A = 84.29 + 8.32 \text{AG}** - 2.39** \text{THW}** \]

\[ (2.04) \quad (2.30) \]

\[ R^2 = 0.026; \quad F = 4.51 \]

\[ (263.3) \]

Note: figures in brackets refer to 't' values.

* and ** indicate 1% and 5% level of significance respectively.

In the context of the asset scheme, with reference to the second step of the Savings Model, age and tailoring hours of work account for 2% variance, the level of significance being 5%.

There is low correlation among the independent variables (Table VI.3).

**TABLE VI.3**

<table>
<thead>
<tr>
<th>Determinants</th>
<th>SA</th>
<th>AG</th>
<th>THW</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AG</td>
<td>0.09</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>THW</td>
<td>-0.05</td>
<td>0.04</td>
<td>1.00</td>
</tr>
</tbody>
</table>

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Age favourably influences the level of saving whereas there is negative relationship between additional hour of tailoring work and savings. The observation made at the time of primary survey reveals that it is the increase in age that induces a little bit of saving. On the other hand, the addition to income by way of additional tailoring hours of work, especially when the beneficiary has to bring up small children, is not saved but spent on child care and education. Moreover, the younger beneficiaries' marginal propensity to consume is greater in view of the expenditure on entertainment and habits.

VI.7. FACTORS AFFECTING SAVINGS - TRAINING SCHEME

The best fitted savings model of training scheme ($S_1$) is

$$S_T = 490.09 + 207.62 \text{ MBC}^* - 187.91 \text{ JF}^{**} - 50.98 \text{ FS}^{**}$$

\( (2.60) \quad (2.21) \quad (2.17) \)

$$R^2 = 0.154 \quad ; \quad F = 7.48$$

(104.4)

Note: figures in brackets refer to 't' values

* and ** indicate 1% and 5% level of significance respectively

Most backward caste, joint family and family size contribute to 15% variance in savings according to the savings model of the training scheme. These variables are statistically significant at 1% level.
The independent variables reveal low correlation among themselves (Table VI 4) 

**TABLE VI 4**

**Lower triangular correlation Matrix of Significant Determinants of Savings - Training Scheme**

<table>
<thead>
<tr>
<th>Determinants</th>
<th>SA</th>
<th>MBC</th>
<th>JF</th>
<th>FS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MBC</td>
<td>-0.05</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JF</td>
<td>-0.14</td>
<td>0.17</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>FS</td>
<td>-0.21</td>
<td>0.11</td>
<td>0.50</td>
<td>1.00</td>
</tr>
</tbody>
</table>

The caste variable, i.e., MBC, is conducive to additional saving whereas the family type variable, i.e., the joint family, and the increase in the family size dampen the level of savings. It is observed during the field survey that the members of the joint family help each other and act as insurance against financial crisis and this tendency has led to lack of long term savings. The small savings of one period are liquidated in the next time period. Moreover, in the joint family there is less savings on account of greater volume of expenditure on health, festivals and social functions as per the field survey observations.

**VI.7. DETERMINANTS OF MOVABLE ASSETS - ASSET SCHEME**

The best fitted movable assets model of asset scheme ($ASSE_A$) is

$$ASSE_A = 38.73 + 50.929 BW^*$$

(2.92)

$$R^2 = 0.275; F = 8.50$$

(264,2)

Note: figures in brackets refer to 't' values

* indicates 1% level of significance
As per step 1 of the model of movable assets in the assets scheme, it is the widow among the type of beneficiary set, who is in a more advantaged position with reference to the possession of household capital, at 1% level of significance with 27% variance. The primary survey observation is relevant in this context. Such type of beneficiaries (widows) generally live in their parents' houses, in some cases they live along with their parents-in-law. These factors might have contributed to the possession/use of household capital of higher value.

The low correlation coefficients among the explanatory variables (Table VI 5) show that these variables are operative independently

**TABLE VI 5**

Lower triangular correlation Matrix of Significant Determinants of Movable Assets - Asset scheme

<table>
<thead>
<tr>
<th>Determinants</th>
<th>MAV</th>
<th>BW</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAV</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>BW</td>
<td>0.18</td>
<td>1.00</td>
</tr>
</tbody>
</table>

**VI.9 DETERMINANTS OF MOBILE ASSETS - TRAINING SCHEME**

The best fitted movable assets model of training scheme (ASSE₇) is

\[ (\text{ASSE}_7) = 120.90 - 17.79 \text{ FS}^{**} \]

\[ R^2 \approx 0.042; F = 5.69 \]

\[ (2.39) \]

Note: figures in brackets refer to 't' values.

** indicates 5% level of significance.
Step 1 of the model of movable assets in the training scheme reveals that the family size has negative influence on the household capital of the beneficiary household. The level of significance is 5%, the variance is 4%.

There is low correlation among the explanatory variables (Table VI 6)

**TABLE VI 6**

Lower triangular correlation Matrix of Significant Determinants of Movable Assets - Training scheme

<table>
<thead>
<tr>
<th>Determinants</th>
<th>MAV</th>
<th>FS</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAV</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>FS</td>
<td>-0.23</td>
<td>1.00</td>
</tr>
</tbody>
</table>

**VI.10. FACTORS INFLUENCING DEBT POSITION - ASSET SCHEME**

The best fitted debt model of asset scheme ($DEBT_A$) is

$$DEBT_A = 5.43 + 19.57 \text{OC}^*$$

$$\bar{R}^2 = 0.022 \text{; } F = 6.98$$

(2.64) (264,2)

Note: figures in brackets refer to 't' values.
* indicates 1% level of significance

Among the caste variable set of the model of debt with reference to the asset scheme, the variance is 2% at 1% level of significance. The debt is higher in the context of the beneficiaries of the OC when compared with that of the SC/ST.
The following table (Table VI 7) shows that the independent variables have low correlation.

**TABLE VI 7**

Lower triangular correlation Matrix of Significant Determinants of Debt - Assets Scheme

<table>
<thead>
<tr>
<th>Determinants</th>
<th>TD</th>
<th>OC</th>
</tr>
</thead>
<tbody>
<tr>
<td>TD</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>OC</td>
<td>0.18</td>
<td>1.00</td>
</tr>
</tbody>
</table>

**VI.11. FACTORS INFLUENCING DEBT POSITION - TRAINING SCHEME**

The best fitted debt model of training scheme (DEBT$_T$) is

$$\text{DEBT}_T = -64.82 + 199.06 \text{ WHF}^* + 35.97 \text{ FS}^*$$

$$= (3.41) \quad (2.94)$$

$$\bar{R}^2 = 0.151; \quad F = 10.52$$

$$= (105.3)$$

Note figures in brackets refer to \textquoteleft t\textquoteright values

\* indicates 1\% level of significance.

In the second step of the model of indebtedness in the context of training scheme, the woman headed family and family size are statistically significant at 1\% level. The variance is 15\%. The woman headed family has greater debt when compared with the nuclear family. Family size is yet another factor contributing to the indebtedness of the beneficiary household. The field survey observation corroborates the fact that at
the time of emergency or extreme deprivation, lacking any other financial support, the woman headed family incurs more debt when compared with other types of family

There is low correlation among the independent variables (Table VI 8)

TABLE VI 8

Lower triangular correlation Matrix of Significant Determinants
of Debt - Training Scheme

<table>
<thead>
<tr>
<th>Determinants</th>
<th>TD</th>
<th>WHF</th>
<th>FAS</th>
</tr>
</thead>
<tbody>
<tr>
<td>TD</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WHF</td>
<td>0.19</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>FAS</td>
<td>0.34</td>
<td>0.04</td>
<td>1.00</td>
</tr>
</tbody>
</table>

By and large, the savings, asset and debt models of both these schemes indicate that family size of the beneficiary households should be taken into account when targeting the welfare schemes. There should be some form of social security to these beneficiaries for whom there is no access to any financial support in the organised sector during times of financial exigencies.
VI.12. SUMMARY

TABLE VI.9.

Determinants of Economic Status—Summary

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Income Gain Model</th>
<th>Savings Model</th>
<th>Movable Asset Model</th>
<th>Debt Model</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Asset scheme</td>
<td>Training scheme</td>
<td>Asset scheme</td>
<td>Training scheme</td>
</tr>
<tr>
<td>1</td>
<td>BC*</td>
<td>NSM**</td>
<td>AG**</td>
<td>MBC*</td>
</tr>
<tr>
<td>2</td>
<td>-OC*</td>
<td>-AG**</td>
<td>-THW**</td>
<td>-JF**</td>
</tr>
<tr>
<td>3</td>
<td>-WHF*</td>
<td>THW*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>AG*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>THW*</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: From scheme-wise regression models

* and ** indicate significance at 1% and 5% level respectively
-, indicates negative impact of the variables

From the scheme-wise analysis of determinants of economic status it may be mentioned that there is a set of significant variables for income gain, savings, movable assets and debt in the context of asset and training schemes (Summary Table VI.9). The identified significant determinants based on the fitted regression are given in Table. Among the caste variables in the income gain model of asset scheme, BC and OC seem to be positive and negative determinants respectively. With reference to the family type variable, WHF is the most disadvantaged in the above context. Increase in age (AG) and
total hours of work (THW) favourably influence income gain. In the context of training scheme, non-slum area is a significant determinant of income gain in a positive way. Increase in total hours of work (THW) adds to income gain. However, increase in age (AG) does not contribute to income gain. The field survey observation confirms the fact that with the advancement in age there is no inclination for canvassing orders. The field survey also reveals that the younger beneficiaries of the asset scheme devote more time for domestic work whereas it is less in the case of older beneficiaries. Hence, they gain more time for tailoring work.

DETERMINANTS OF SAVINGS

The size of the family has been traditionally treated as one of the main determinants of household saving. More specifically, when the size of the family approaches 5 the average propensity to save declines sharply (Ahmad, 1982: PP 88 and 89).

Moreover, India being a plural society, caste is one of the dominant characteristics with which the individuals identify themselves. In the above background, the relationship between caste set and saving behaviour should be examined in any analysis of determinants of savings.

During the field survey it is observed that by and large the older beneficiaries of asset scheme are frugal and have a tendency to save however small the amount may be. On the other hand, with increase in income the younger beneficiaries' expenses also
increase with regard to entertainment and child care. The results of the savings model confirm that the age (AG) is the favourable factor. On the other hand increase in total hours of work (THW) does not lead to additional saving on account of the increase in expenditure.

In the context of training scheme, MBC among the caste variable set favourably influences savings whereas JF among the family type variable adversely affects savings. It is to be noted that with the increase in the size of the family, savings are dampened.

DETERMINANTS OF MOVABLE ASSETS

Among the beneficiary type, it is widow who is most advantaged in the context of movable asset with reference to asset scheme. According to the field survey observation, the beneficiary, when she is a widow mostly resides with parents or parents-in-law. This factor explains the possession or use of more movable asset by widow.

In the context of training scheme, the increase in family size negatively influences the acquiring of movable assets.

DETERMINANTS OF DEBT

In the context of asset scheme, OC is the most disadvantaged group among the caste-set with reference to incurring of debt. Pertaining to training scheme, among the family type, it is the WHF which has more debt. Similarly increase in debt is associated with increase in family size.
A strong conclusion that emerges from the above analysis of the determinants of economic status is that while designing the welfare scheme, the woman headed family and large-sized family have to be given adequate support.

The field survey observation reveals that most of the beneficiaries of the asset scheme are incapacitated on account of inadequate tailoring skill. Slum living adds to their problem in the form of low paying capacity of the customers in the neighbourhood. Moreover, customers in the non-slum area who have better paying capacity do not approach the tailors in the slums. Hence the beneficiaries of the asset scheme should also be provided with adequate tailoring training and or provision of space in the non-slum area to carry out tailoring activities as the case may be.
REFERENCES

1 Ahmed Ausaf, (1982), Saving Behaviour in a Metropolitan Economy, Atlantic Publishers and Distributors, New Delhi, PP 88 and 89.