

## **CHAPTER-VII**

# **IMPACT OF WOMEN’S TRAINING-CUM-PRODUCTION CENTRE AND STIPEND SCHEME (WTPCSS) ON WOMEN**

### **7.1 Introduction**

“The Department of Women and Child Development under the Ministry of Human Resource Development, Government of India, introduced Women’s Training-cum-Production Centres and Stipend Scheme (WTPCSS) in 1998-99. This scheme was formerly known as Employment-cum-Income Generating and Training-cum-Production Units (Women’s Economic Programme). The scheme is partially funded by Norwegian Agency for International Development Cooperation (NORAD)”. (Ministry of Women and Child Development)

### **7.2 Objectives of WTPCSS**

WTPCSS has following objectives:

- To providing skill up gradation training for such underprivileged women to take up income generating activities.
- To train women belonging to weaker sections in the traditional and non-traditional trades and then employing them on a sustained basis.
- To provide Financial assistance to public sector undertakings, corporations, autonomous bodies, voluntary organizations to train women in non-traditional sectors like electronics, electrical watch manufacturing, computer programming, printing and binding, garment making, tourism, bakeries and confectioneries, etc.

### **7.3 Beneficiaries of WTPCSS**

WTPCSS targeted at the poor and needy women in urban and rural areas including migrant labourers, women from weaker sections such as SC and ST, families headed by women and BPL women.

## **7.4 Implementation of WTPCSS**

“The State Women Development Corporations (WDCs) is the nodal agencies for the implementation of the scheme mostly through the voluntary organizations of the state. Financial assistance is provided to Women Development Corporations/Public Sector Corporations/autonomous bodies and registered voluntary organizations. Wherever the State Women Development Corporations do not exist, the scheme is implemented through the State Social Welfare Advisory Board”. (Ministry of Women & Child Development)

## **7.5 Components of WTPCSS**

This programme provides training in trades like computer programming, “medical transcription, electronics, watch assembling, radio and television repairs, garment making, handloom weaving, community health work and embroidery, etc. For hiring training-cum-production sheds, financial assistance is given to the grantee organizations. The upper ceiling for assistance under this scheme is confined to Rs. 8000 per beneficiary”. (Ministry of Women & Child Development). The scheme was transferred to the states w. e. f. from 1/4/2006.

Keeping in view the objectives of research investigation in the context of WTPCSS, Sample of 200 women were selected from Jind district of Haryana State to see the ex-ante and ex-post impact of WTPCSS for the study based on purposive sampling method.

This chapter deals with the analysis of primary data which includes a description of socio-economic profile of respondents and the issues related to various dimensions of WTPCSS.

## **7.6 Data Interpretation of Field Survey of WTPCSS**

The information on socio-economic characteristics of WTPCSS beneficiaries and various dimensions are presented as following:

It is evident from Table-7.1 and Figure-7.1 that majority of the WTPCSS respondents (50.5 per cent) belonged to the age group 20-30 years and 7.5 per cent of respondents were above 40 years of age.

**Table-7.1**  
**Age of Respondents**

<b>Age Group (in Years)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Up to 20	24	12.0
21-25	55	27.5
26-30	46	23.0
31-35	33	16.5
36-40	27	13.5
Above 40	15	7.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.1**

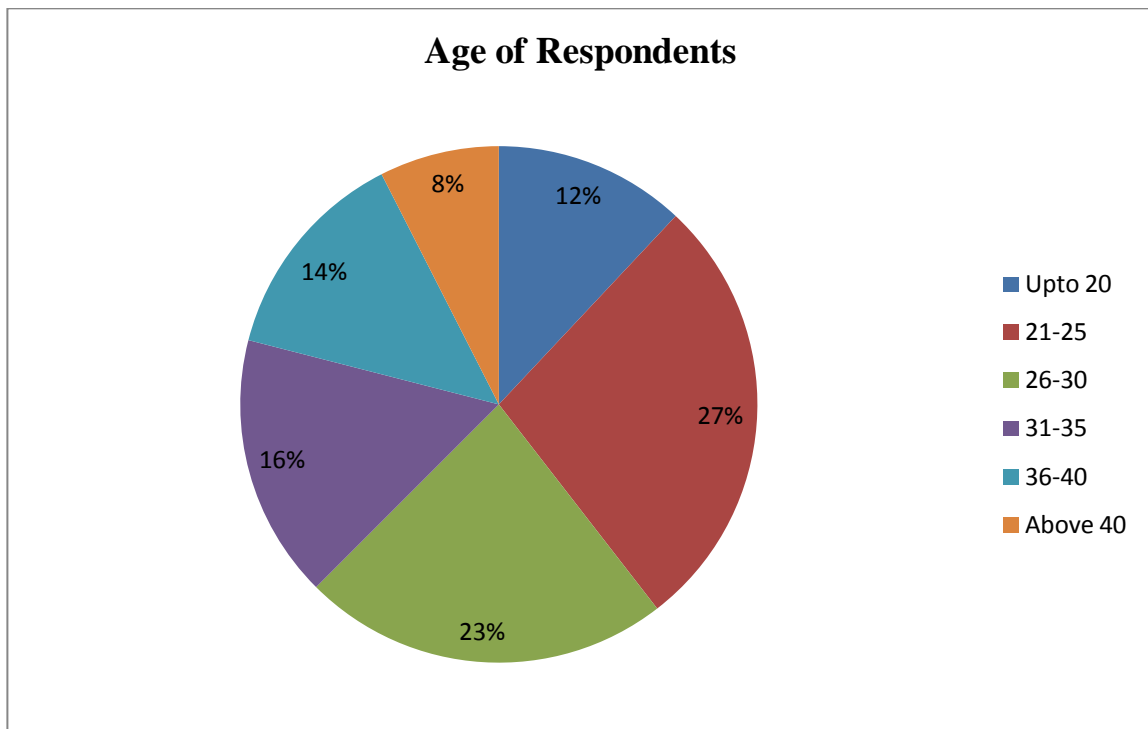


Table-7.2 and Figure-7.2 reveal that out of the total number of respondents, 43.0 per cent belonged to SC category, followed by 38.5 per cent belonged to OBC category, 18.5 per cent belonged to general category. Thus, the highest number of respondents belonged to SC category and the lowest number of respondents belonged to general category.

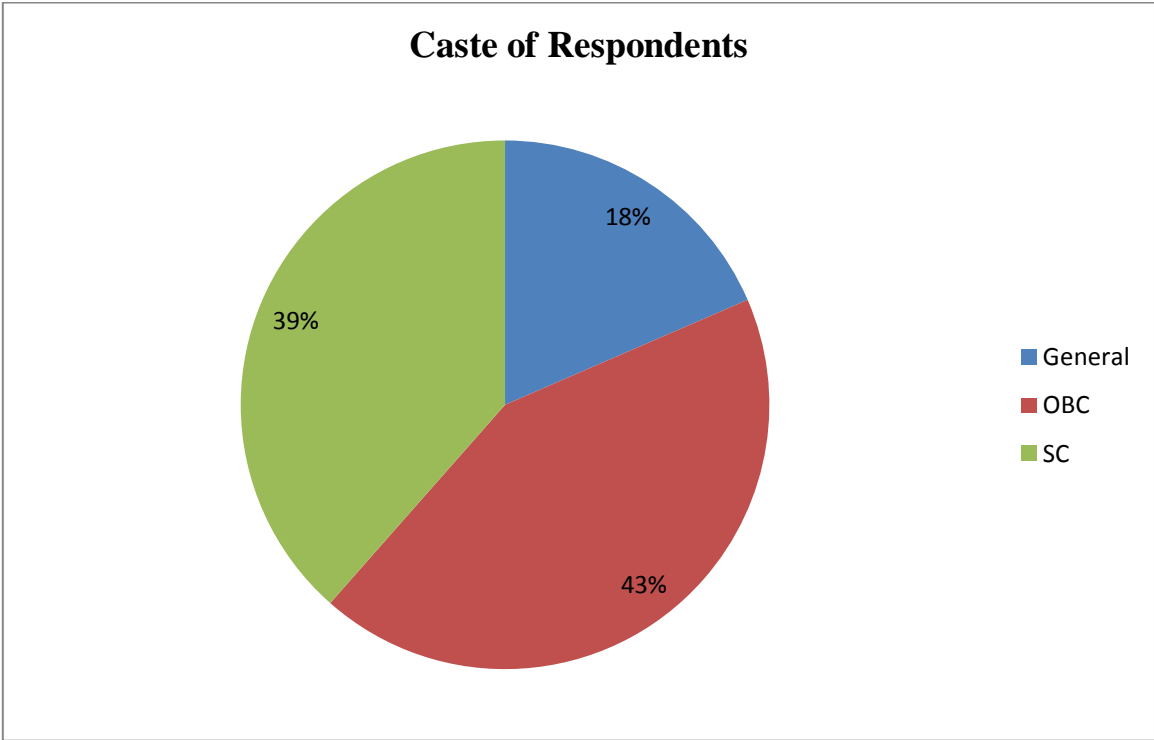
**Table-7.2**

**Caste of Respondents**

<b>Caste</b>	<b>No. of Respondents</b>	<b>Percentage</b>
General	37	18.5
OBC	86	43.0
SC/ST	77	38.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.2**



It is evident from Table-7.3 and Figure-7.3 that 75.5 per cent of the WTPCSS respondents were married, 20.5 per cent of respondents were unmarried and 4.0 per cent of respondents were widows/separated/divorced.

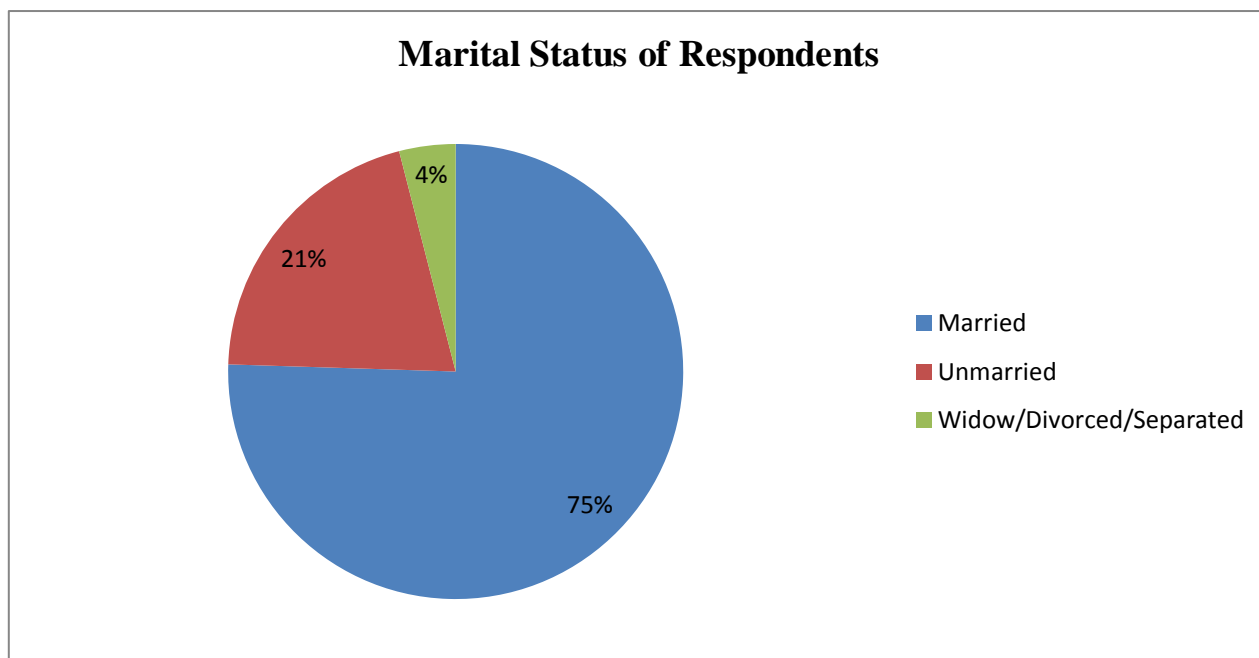
**Table-7.3**

**Marital Status of Respondents**

<b>Marital Status</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Married	151	75.5
Unmarried	41	20.5
Widow/divorced/separated	8	4.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.3**



The educational level of respondents showed that only 4.0 per cent of them were illiterates, 27.5 per cent of respondents had senior secondary education followed by 26.5 per cent had secondary school education, 11.5 per cent of the members had college education, only two per cent had post graduation education (Table-7.4 and Figure-7.4).

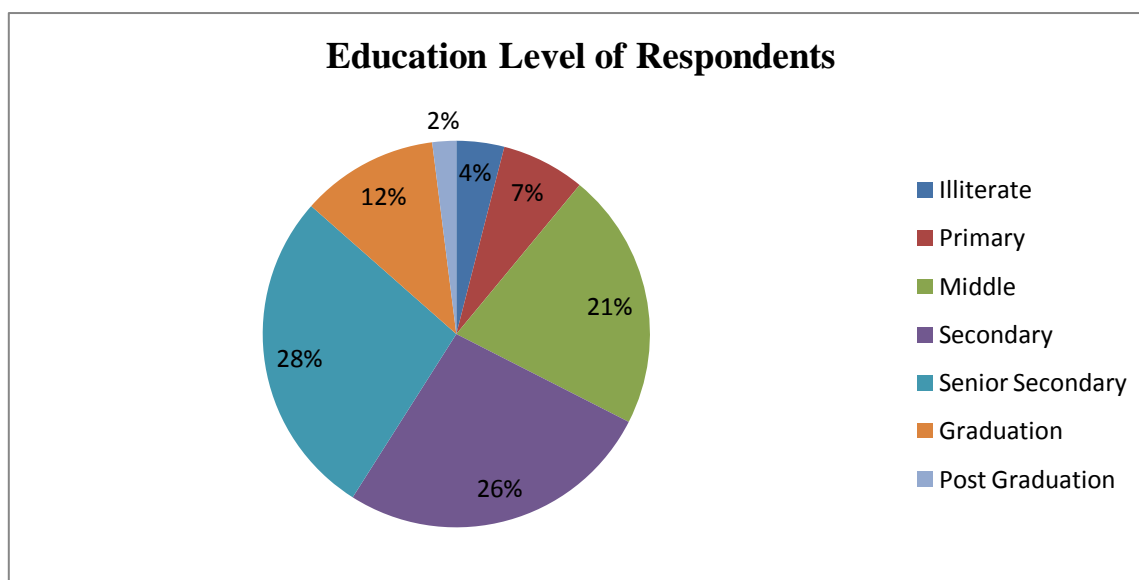
**Table-7.4**

**Educational Qualification of Respondents**

<b>Level of Education</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Illiterate	8	4.0
Primary	14	7.0
Middle	43	21.5
Secondary	53	26.5
Senior Secondary	55	27.5
Graduation	23	11.5
Post Graduation	4	2.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.4**



It was noticed from Table-7.5 and Figure-7.5 that 65.5 per cent of respondents belonged to a nuclear family and 34.5 per cent of respondents belonged to the joint family type.

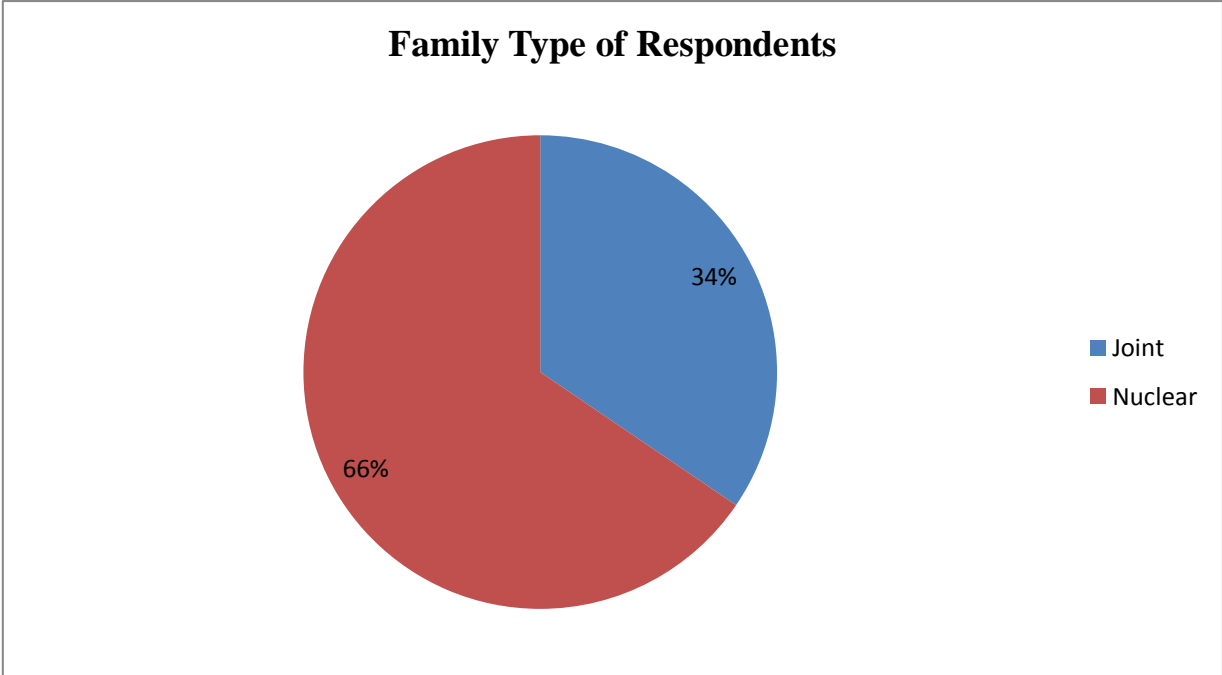
**Table-7.5**

**Type of Family of Respondents**

Type of Family	No. of Respondents	Percentage
Joint	69	34.5
Nuclear	131	65.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.5**



The majority of respondents belonged to the medium family size that formed 56.0 per cent followed by 23.5 per cent to small family size and only 20.5 per cent belonged to large family size (Table-7.6 and Figure-7.6).

**Table-7.6**  
**Family Size of Respondents**

<b>Family Size</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Small	47	23.5
Medium	112	56.0
Large	41	20.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.6**

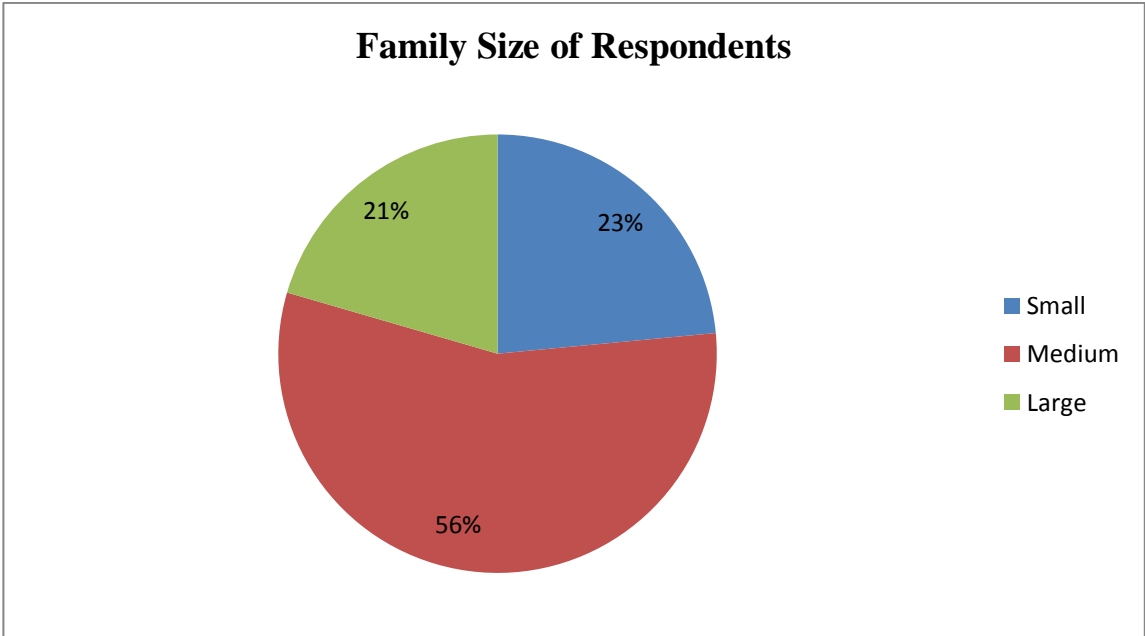




Table-7.7 and Figure-7.7 present the occupational distribution of respondents. Out of 200 respondents, 40.5 per cent of respondents were house wives, 21.0 per cent were non-agricultural labour, 19.5 per cent of respondents were agricultural labour and 14.5 per cent of them were self-employed and 4.5 per cent were not indulged in any activity.

**Table-7.7**

<b>Occupation</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Housewife	81	40.5
Agriculture labour	39	19.5
Non-agriculture labour	42	21.0
Self-employed	29	14.5
None	9	4.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.7**

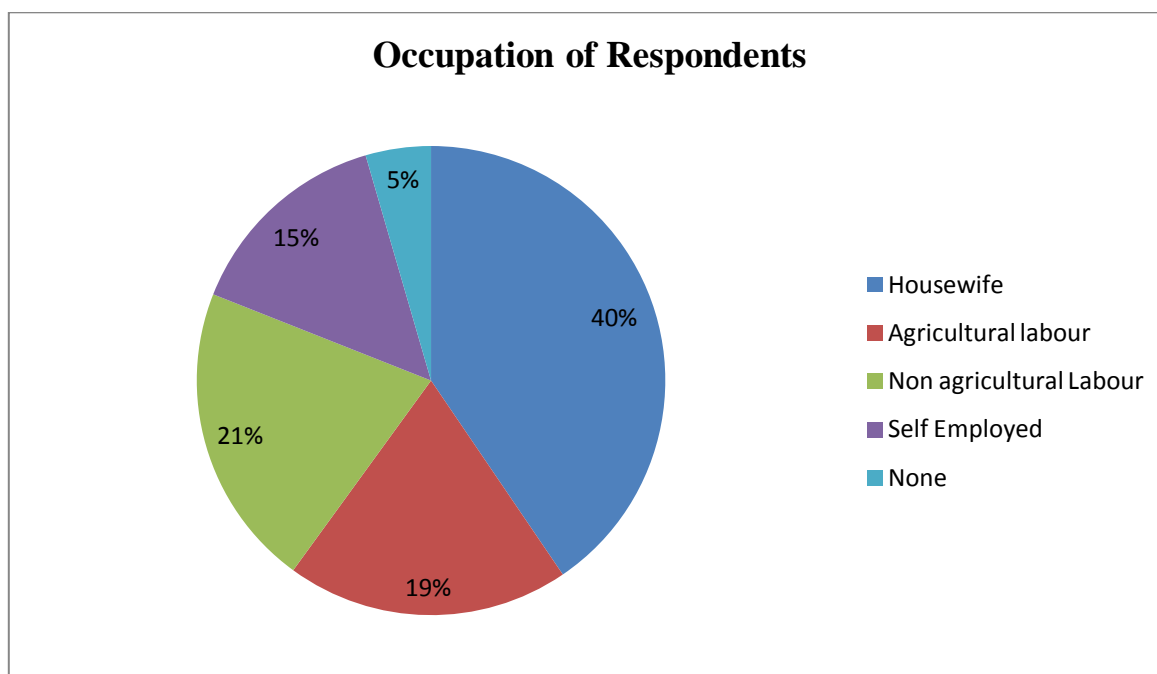


Table-7.8 and Figure-7.8 reveal the classification of respondents based on the nature of the house. 62.5 per cent of respondents lived in pakka houses, 24.0 per cent lived in semi pakka houses and the remaining 13.5 per cent of respondents lived in kachcha houses.

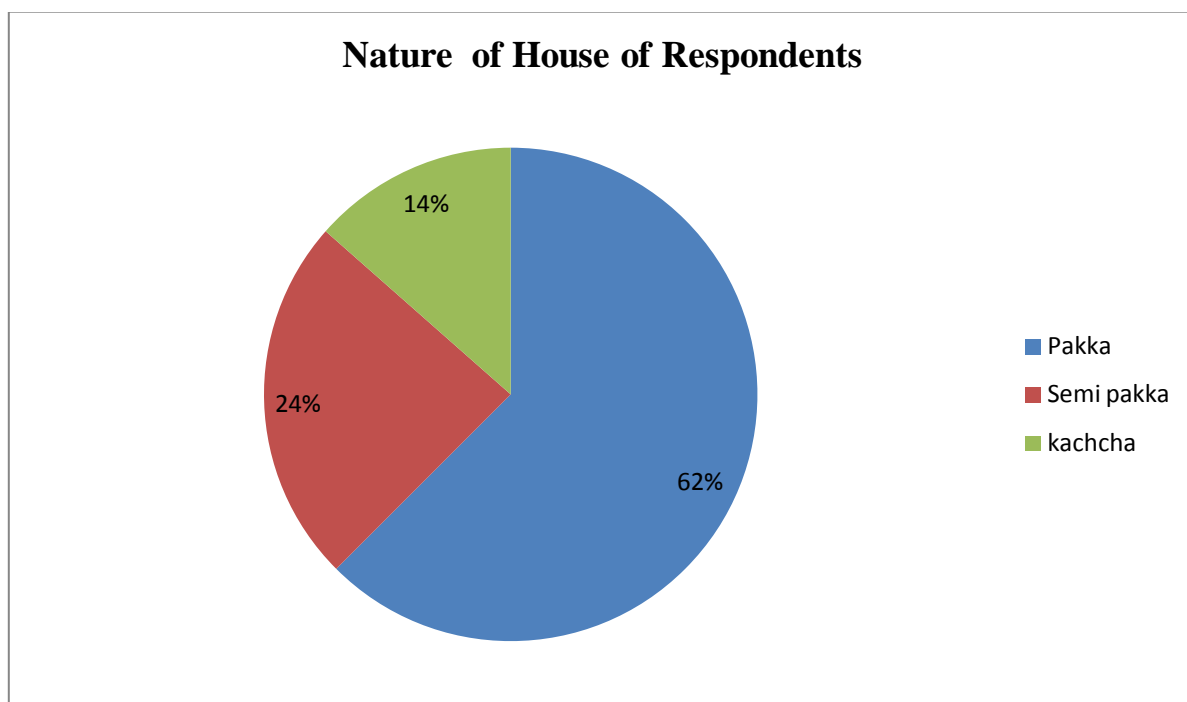
**Table-7.8**

**Nature of House of Respondents**

<b>Nature of Housing</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Pakka	125	62.5
Semi pakka	48	24.0
kachcha	27	13.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.8**



It is noted from the Table-7.9 and Figure-7.9 that among the respondent, 50.5 per cent were influenced to join WTPCSS by N.G.O. 28.0 per cent were influenced by friends, 15.0 per cent of respondents were influenced by Govt. officials and the rest 6.5 per cent of respondents were motivated by relatives. Thus the study showed that most of respondents joined WTPCSS due to motivate by N.G.O.

**Table-7.9**

**Sources of Awareness to Join WTPCSS**

Sources of Awareness	No. of Respondents	Percentage
Friends	56	28.0
Relatives	13	6.5
NGO	101	50.5
Govt. official	30	15.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.9**

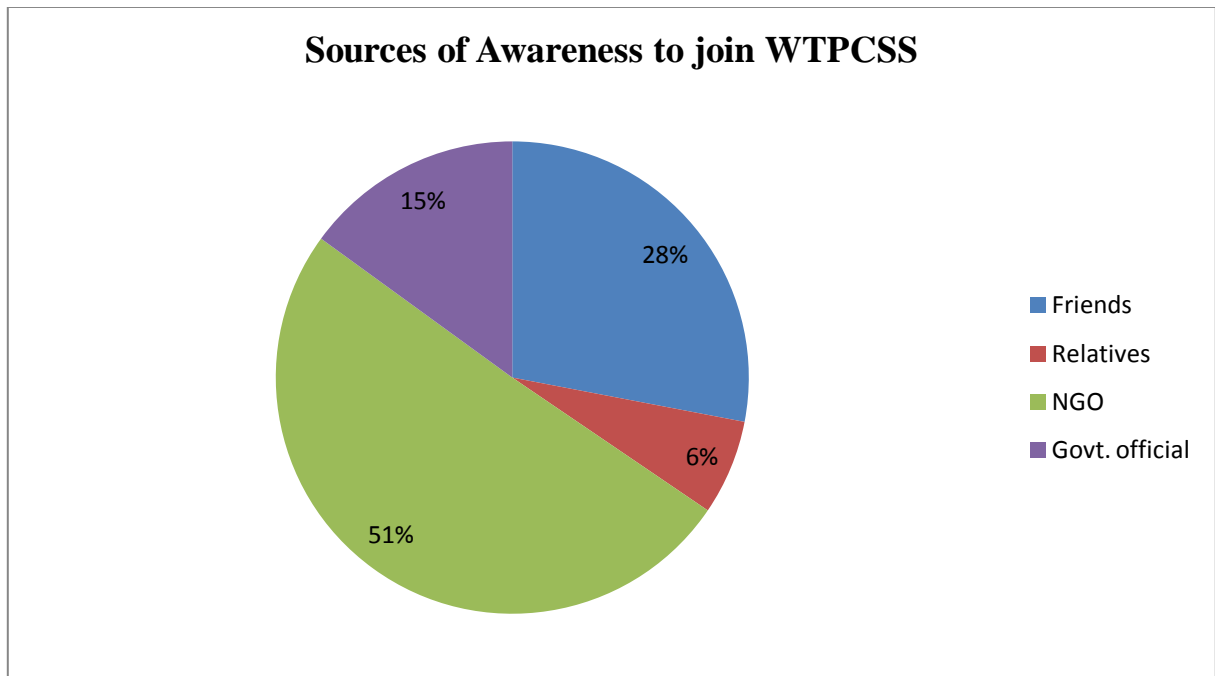


Table-7.10 and Figure-7.10 revealed that 57.5 per cent of the members joined WTPCSS mainly to improve their financial position, 15.5 per cent to promote savings, 12.5 per cent to improve social status, 6.5 per cent of the members were motivated by NGO/Govt. officials, 3.5 per cent to take skill up gradation training. Thus it is clear that from the above majority of the sample respondents opined that they joined WTPCSS for improving financial position.

**Table-7.10**

**Reasons for Joining WTPCSS**

<b>Reasons</b>	<b>No. of Respondents</b>	<b>Percentage</b>
To get skill up gradation training	7	3.5
To improve financial position	115	57.5
To utilize talents	9	4.5
To Promote savings	31	15.5
To improve social status	25	12.5
Motivated by NGO/Govt. official	13	6.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.10**

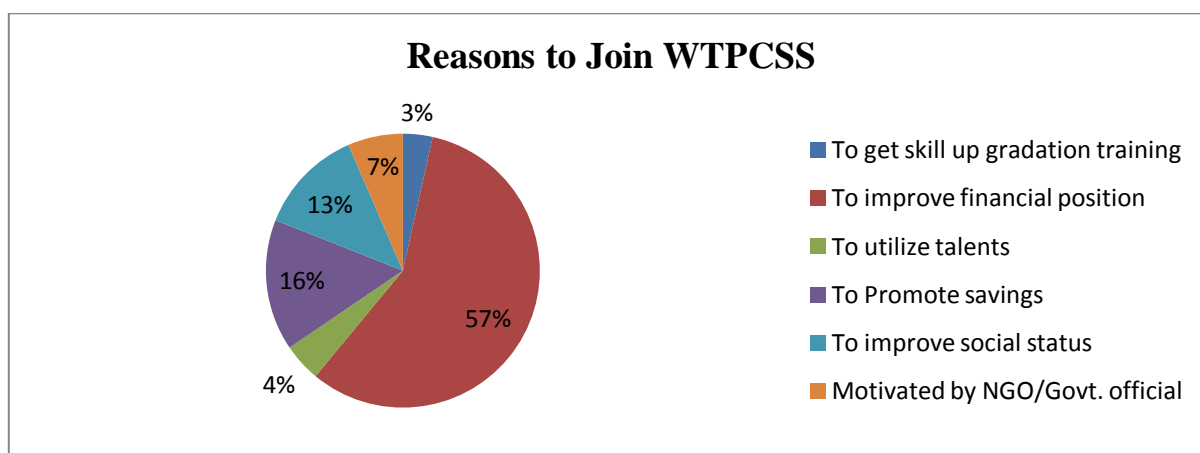


Table-7.11 and Figure-7.11 present the duration of training under WTPCSS. 39.5 per cent of respondents received training for 10 months up to 1 year followed by 27.0 per cent received training up to 3 months, 18.0 per cent for 4 to 6 months and remaining 15.5 per cent for 7-9 months.

**Table-7.11**  
**Duration of Training under WTPCSS**

<b>Duration</b>	<b>No. of respondents</b>	<b>Percentage</b>
Up to 3 months	54	27.0
4-6 months	36	18.0
7-9 months	31	15.5
10 months upto 1 year	79	39.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.11**

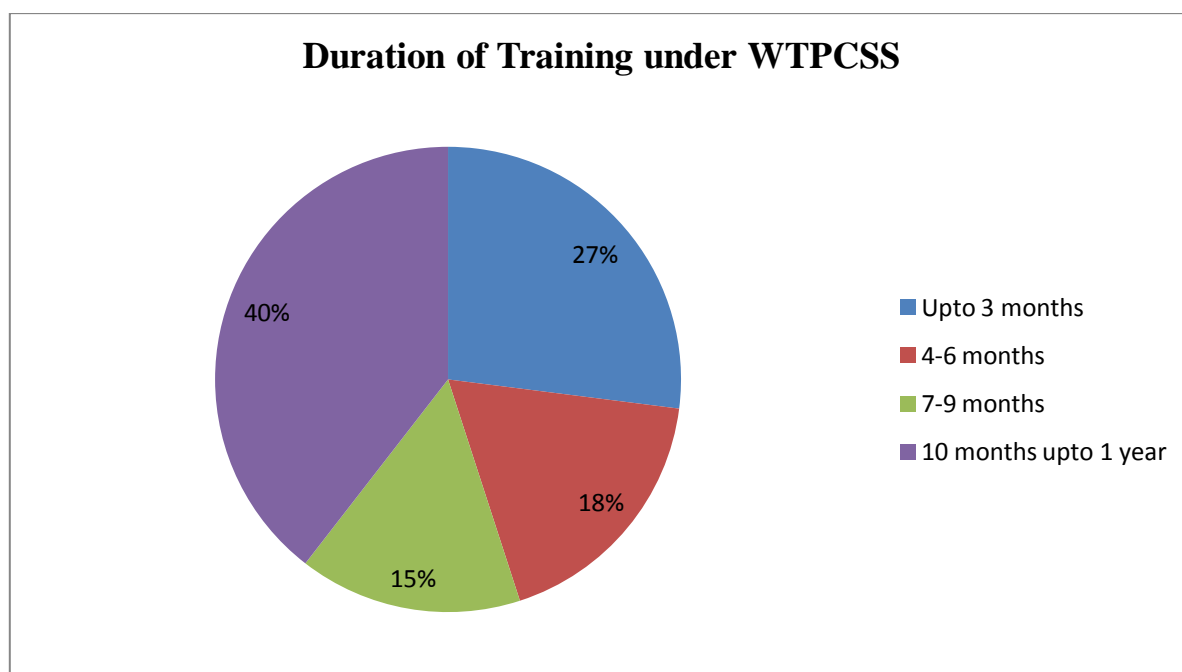


Table-7.12 and Figure-7.12 reveal the present level of skill of WTPCSS respondents. Out of 200 respondents, 47.5 per cent opined that their present level of skill was adequate, 33.0 per cent opined basic level of skill and the rest 19.5 per cent of respondents opined the expert level of skill.

**Table-7.12**  
**Present Level of the Skill of respondents**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Basic	66	33.0
Adequate	95	47.5
Expert	39	19.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.12**

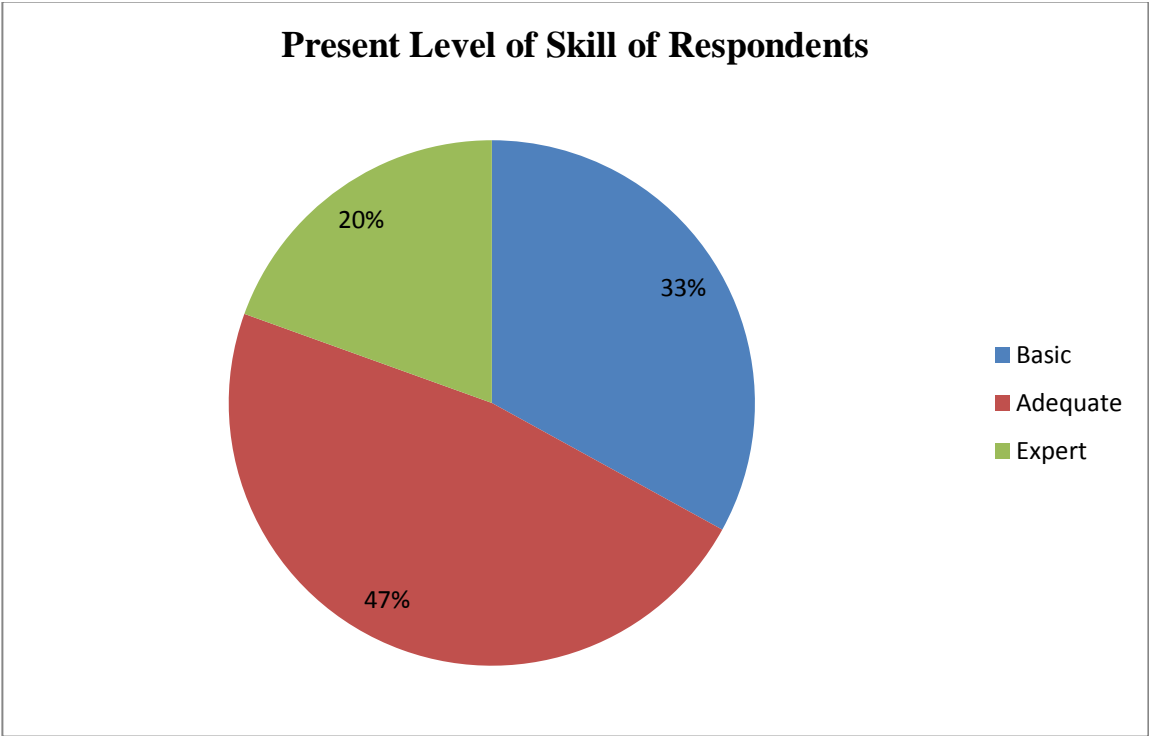


Table-7.13 and Figure-7.13 give information about the opinion of respondents regarding raw material facilities under WTPCSS. To produce the required products under WTPCSS, women need clothes, threads, needles, frames and sewing machine etc. Most of the time, women were made to learn the cutting using old newspapers usually called as drafting. Once, the women pick up the skill, they were made to use the cloth, threads, frames which women bring their own. Out of 200 sample respondents, cent per cent of respondents stated that they get only Sewing machines and needles as the raw material under WTPCSS.

**Table-7.13**  
**Response Regarding Raw Material Facilities under WTPCSS**

<b>Raw Material Particulars</b>	<b>No. of Respondent Saying Yes</b>	<b>Percentage</b>
Sewing Machine	200	100
Needles	200	100
Threads	0	0
Frames	0	0
Cloth	0	0

*Source: Field Survey*

**Figure-7.13**

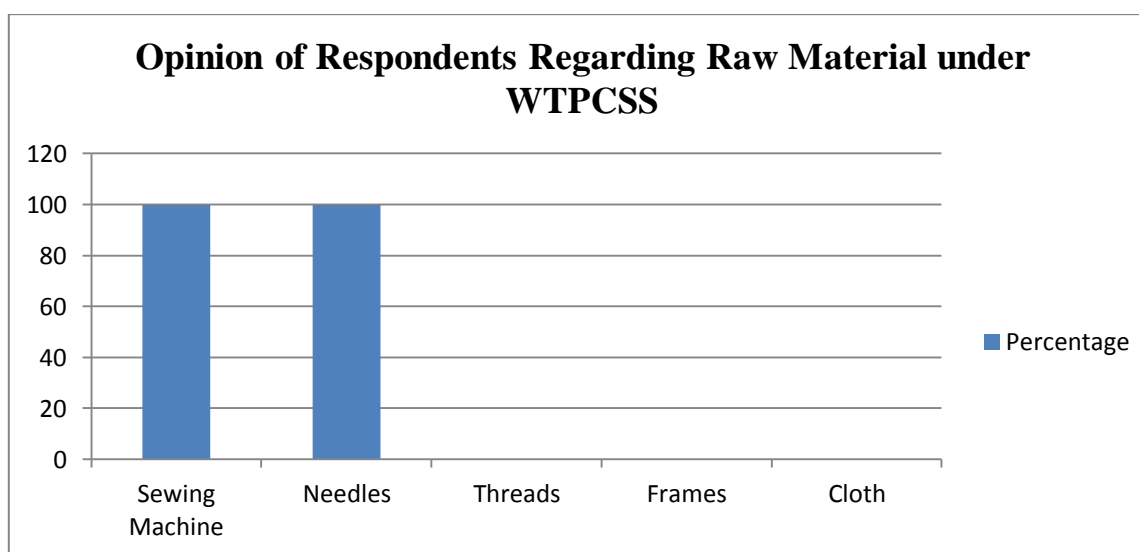


Table-7.14 and Figure-7.14 give information about the opinion of respondents regarding the marketing facilities under WTPCSS Scheme. Out of 200 sample respondents, cent per cent of respondents stated that they did not get marketing facilities under WTPCSS.

**Table-7.14**  
**Response Regarding Marketing Facilities under WTPCSS**

<b>Response</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Yes	0	0
No	200	100
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.14**

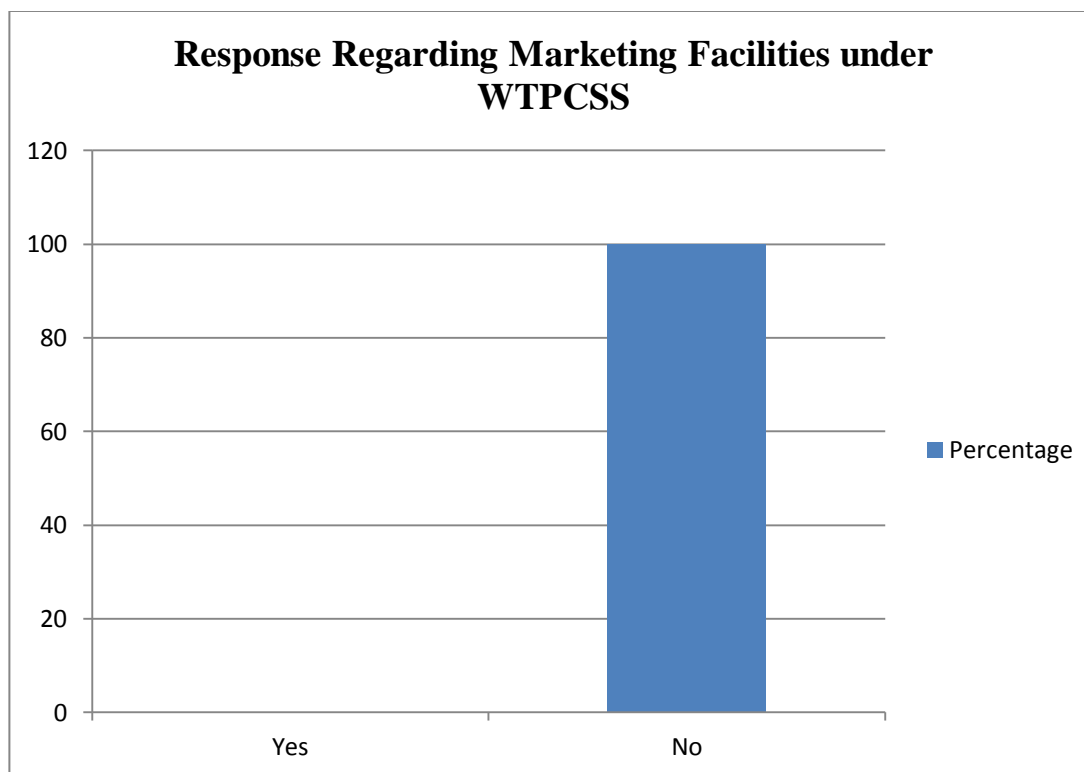


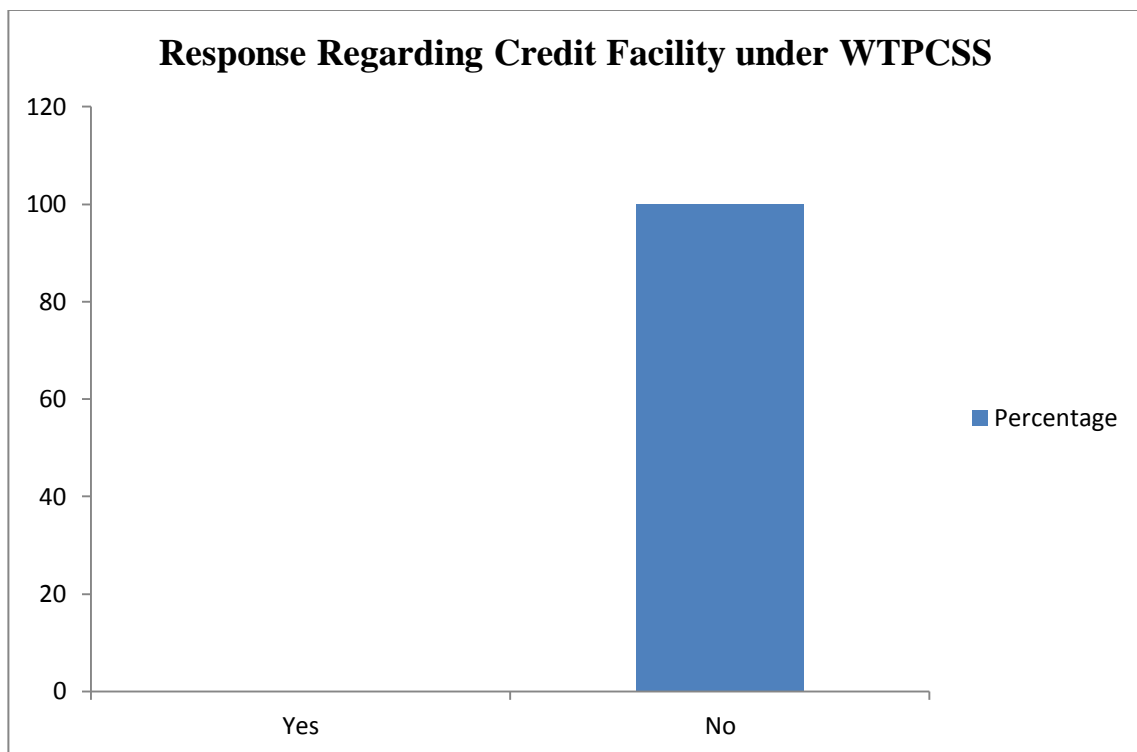


Table-7.15 and Figure-7.15 give information about the opinion of respondents regarding the credit facilities under WTPCSS. Out of 200 sample respondents, cent per cent of respondents stated that they did not get credit facilities under WTPCSS.

**Table-7.15**  
**Response Regarding Credit Facilities under WTPCSS**

<b>Response</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Yes	0	0
No	200	100
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*



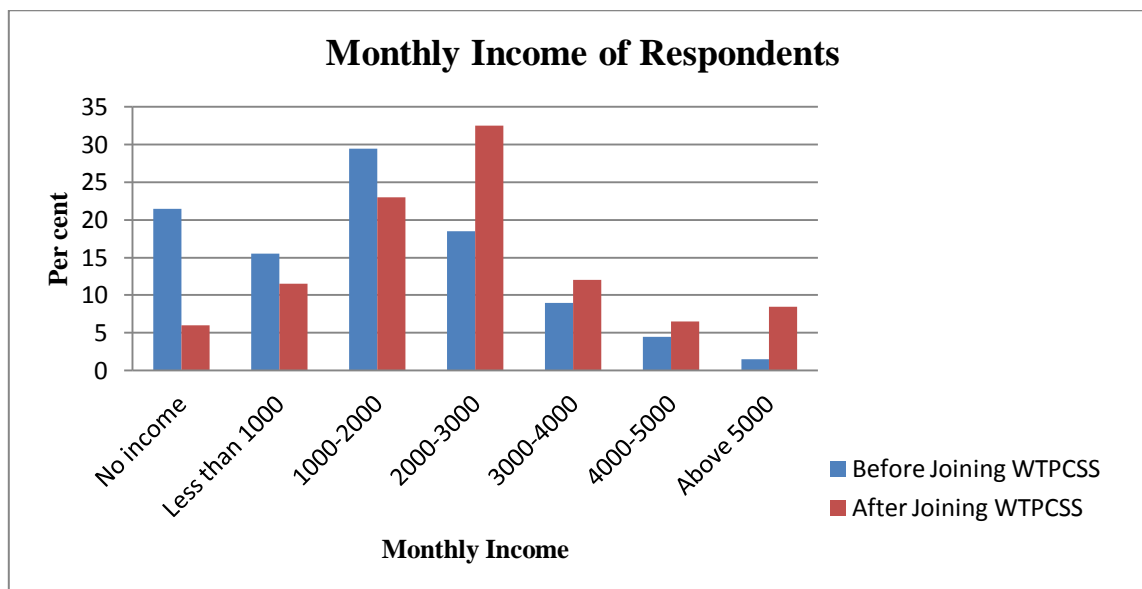
It is evident from Table-7.16 that income level of sample respondents has increased after joining WTPCSS. 21.5 per cent of respondents did not earn anything before joining WTPCSS, but after a member of the WTPCSS, they are also earning reasonably. The monthly income of the majority of sample respondents (29.5 per cent) was between Rs. 1000-2000 before joining WTPCSS. But after joining WTPCSS, the majority of respondents (32.5 per cent) earned monthly income between Rs. 2000-3000 (Table-7.16 and Figure-7.16).

**Table-7.16**  
**Monthly Income of Respondents**

Monthly Income (Rs.)	Before Joining WTPCSS		After Joining WTPCSS	
	No. of Respondents	Percentage	No. of Respondents	Percentage
No income	43	21.5	12	6.0
Less than 1000	31	15.5	23	11.5
1000-2000	59	29.5	46	23.0
2000-3000	37	18.5	65	32.5
3000-4000	18	9.0	24	12.0
4000-5000	9	4.5	13	6.5
Above 5000	3	1.5	17	8.5
<b>Total</b>	<b>200</b>	<b>100</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.16**



There was a significant increase in household expenditure of respondents after joining WTPCSS. Respondents who had expenditure below Rs. 1000 monthly have decreased from 24.5 per cent to 12.5 per cent after joining WTPCSS. Respondents in the expenditure category of Rs. above 4000 have increased from 8.5 per cent to 11.5 per cent after joining WTPCSS. The expenditure has increased due to positive change in the WTPCSS respondent's income. The incremental income not only enhanced the expenditure of the family but also promoted the savings of the family after they joined WTPCSS. This is the achievement of the WTPCSS in the study area (Table- 7.17 and Figure-7.17).

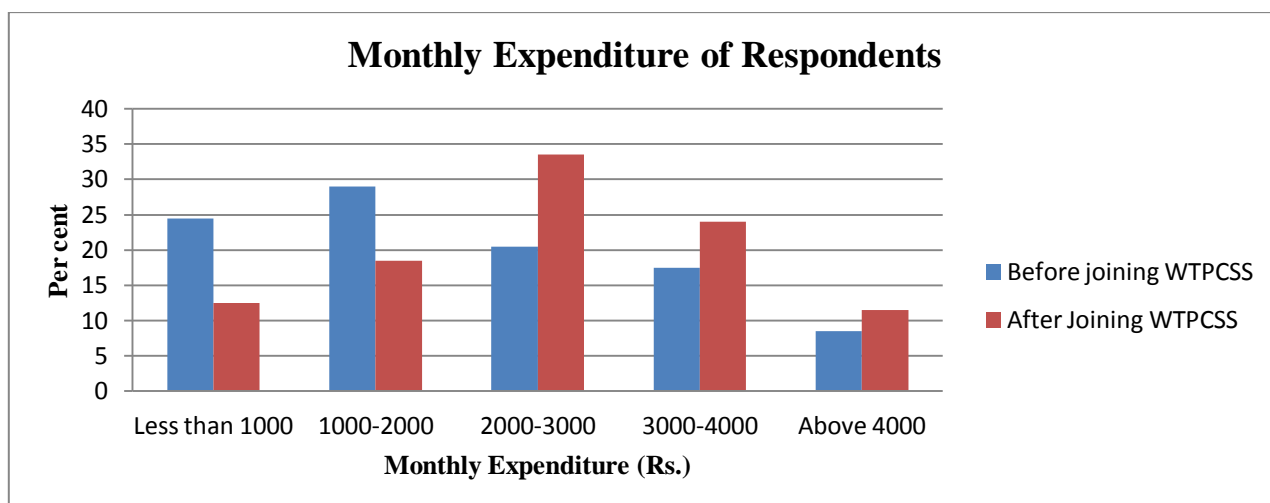
**Table-7.17**

**Monthly Expenditure of Respondents**

Monthly Expenditure (Rs.)	Before Joining WTPCSS		After Joining WTPCSS	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Less than 1000	49	24.5	25	12.5
1000-2000	58	29.0	37	18.5
2000-3000	41	20.5	67	33.5
3000-4000	35	17.5	48	24.0
Above 4000	17	8.5	23	11.5
<b>Total</b>	<b>200</b>	<b>100</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.17**



There has been a significant increase in the savings of respondents after joining WTPCSS. Respondents who saved below Rs.500 per month before joining WTPCSS has declined from 44.5 per cent to 11.5 per cent after joining WTPCSS. Respondents who saved above Rs.1500 per month have increased to 9.0 per cent after joining WTPCSS. Before it that was 6.0 per cent. The WTPCSS has a positive impact on the savings of respondents (Table-7.18 and Figure-7.18).

**Table-7.18**

**Monthly Saving Pattern of Respondents**

Monthly Saving (Rs.)	Before Joining WTPCSS		After Joining WTPCSS	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Less than 500	89	44.5	23	11.5
500-1000	73	36.5	124	62.0
1000-1500	26	13.0	35	17.5
Above 1500	12	6.0	18	9.0
<b>Total</b>	<b>200</b>	<b>100</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.18**

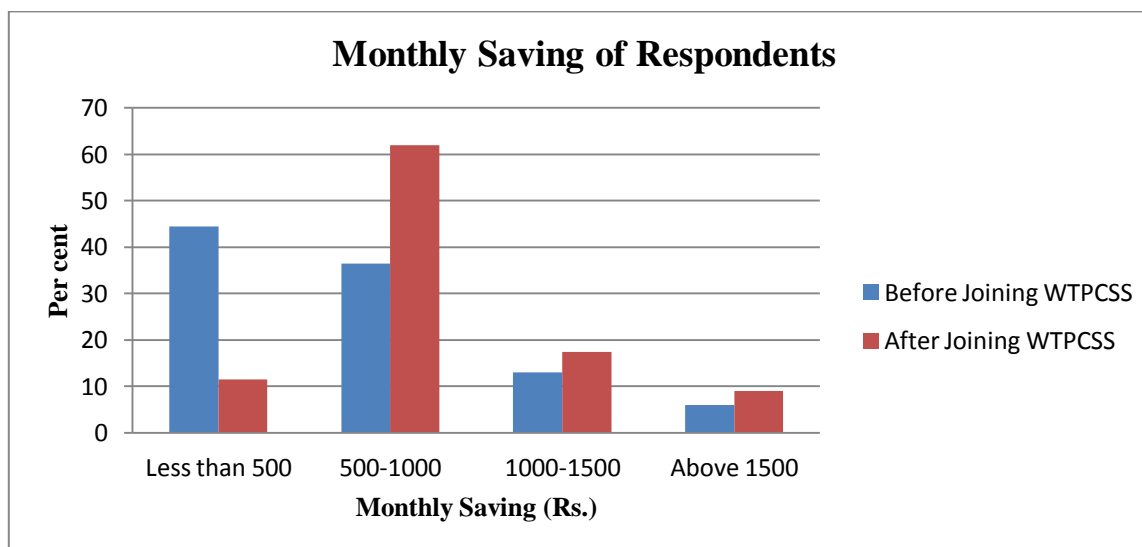


Table-7.19 and Figure-7.19 reflect the information about the impact of WTPCSS on economic betterment/status of respondents. 69.5 per cent of respondents agreed about economic betterment after joining WTPCSS while 30.5 per cent of respondents stated no impact of WTPCSS on economic betterment.

**Table-7.19**

**Impact of WTPCSS on Economic Betterment/Status**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	139	69.5
No	61	30.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.19**

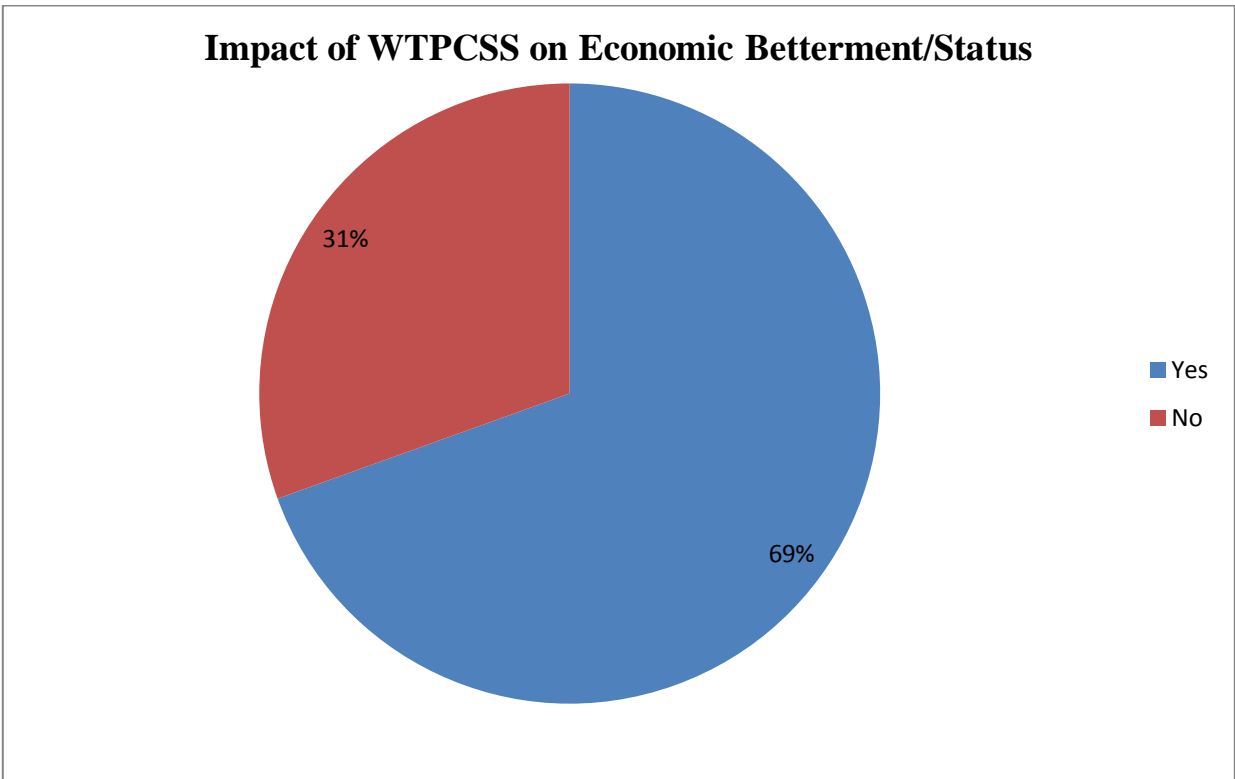


Table-7.20 and Figure-7.20 show the information about the impact of WTPCSS on skill up gradation of respondents. Out of 200 sample respondents, 89.0 per cent reported that there is a significant impact on skill up gradation after joining WTPCSS while 29.0 per cent of respondents stated no impact of WTPCSS on skill up gradation.

**Table-7.20**

**Impact of WTPCSS on Skill Up gradation**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	178	89.0
No	22	11.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.20**

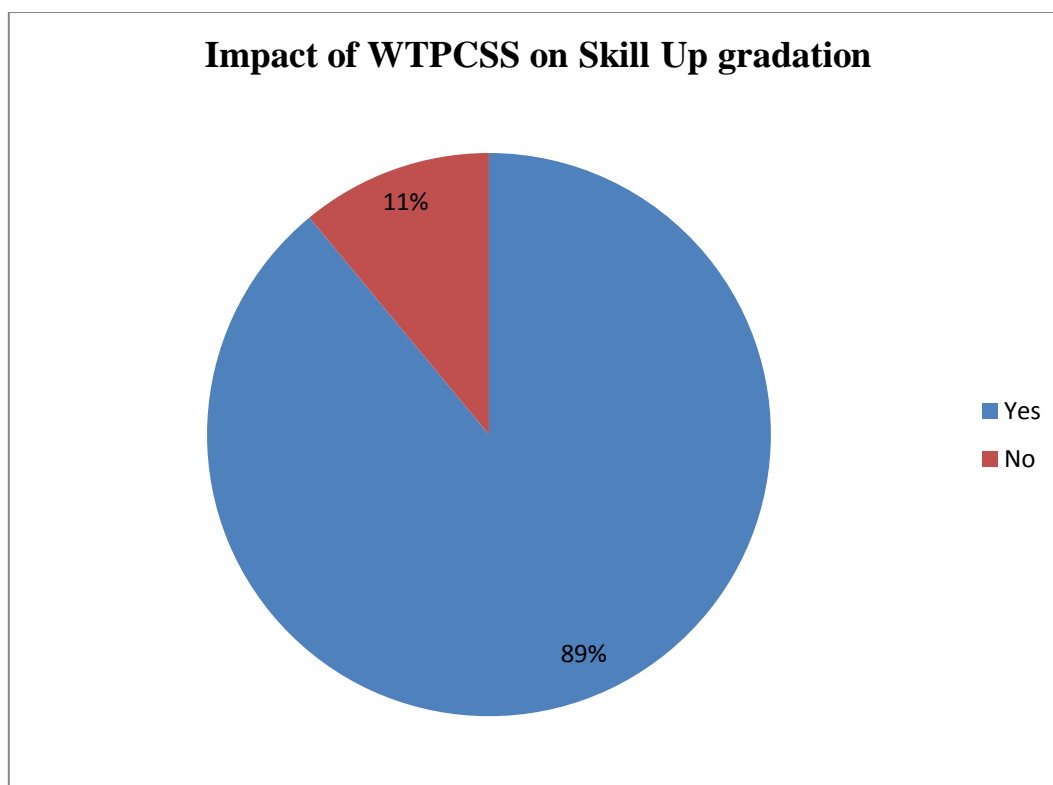


Table-7.21 and Figure-7.21 reflect the information about the impact of WTPCSS on knowledge up gradation of respondents. Out of 200 sample respondents, 86.5 per cent reported that their knowledge has upgraded after joining WTPCSS while 13.5 per cent of respondents stated no impact of WTPCSS on knowledge up gradation.

**Table-7.21**

**Impact of WTPCSS on knowledge Up gradation**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	173	86.5
No	27	13.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.21**

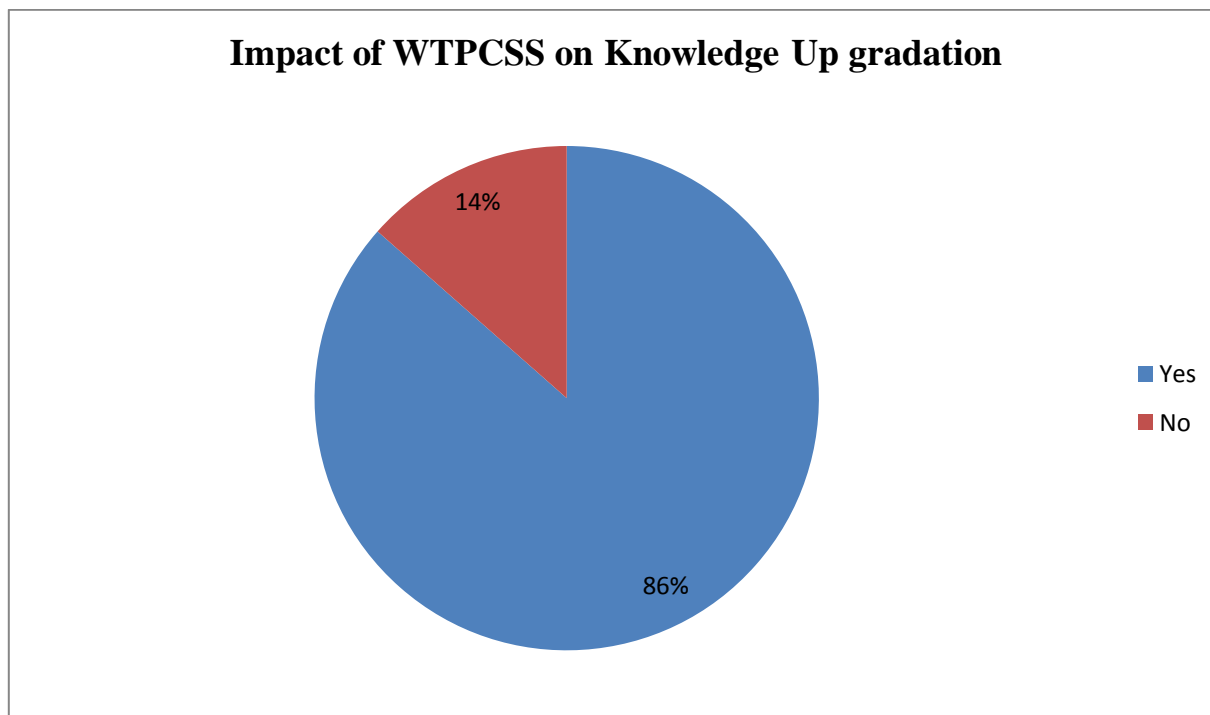


Table-7.22 and Figure-7.22 highlight information about the impact of WTPCSS on capacity building of respondents. Out of 200 sample respondents, 71.0 per cent reported that their capacity building has improved after joining WTPCSS while 29.0 per cent stated no impact of WTPCSS on their capacity building.

**Table-7.22**

**Impact of WTPCSS on Capacity Building**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	142	71.0
No	58	29.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.22**

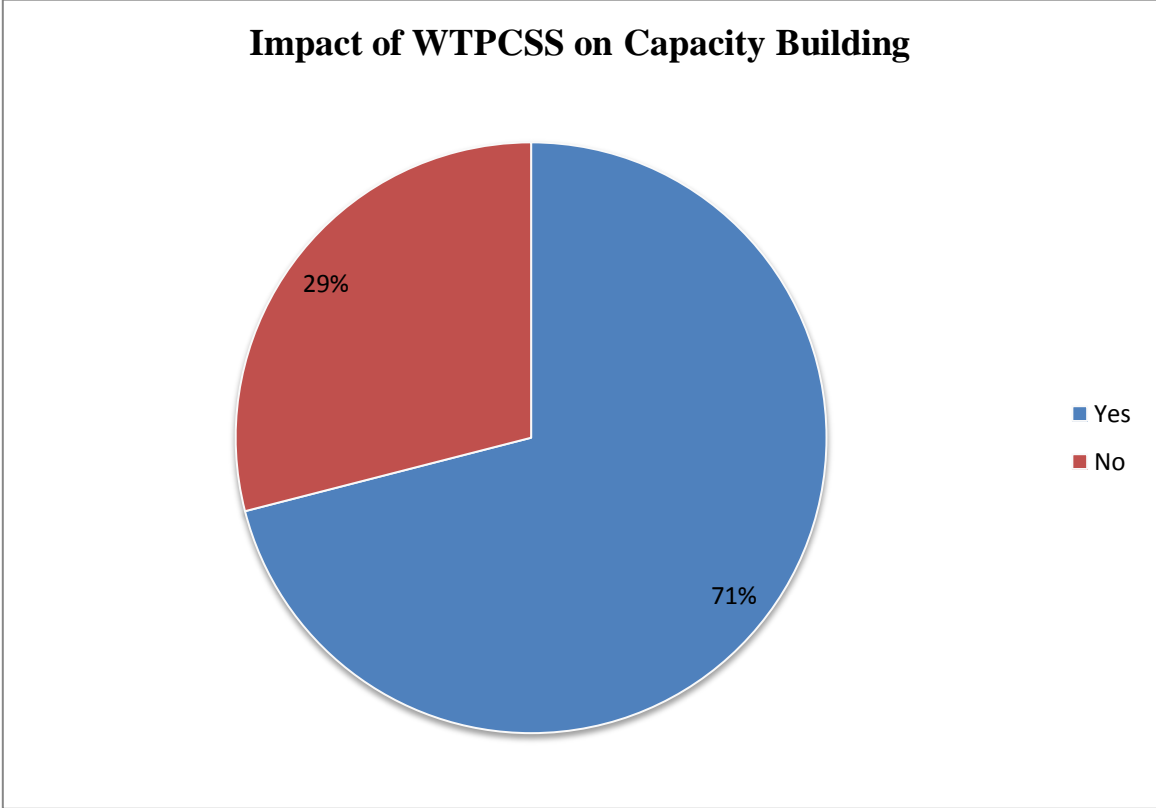




Table-7.23 and Figure-7.23 give information about the impact of WTPCSS on the social status of respondents. Out of 200 sample respondents, 69.0 per cent reported that their social status has improved after joining WTPCSS while 31.0 per cent stated no impact of WTPCSS on their social status.

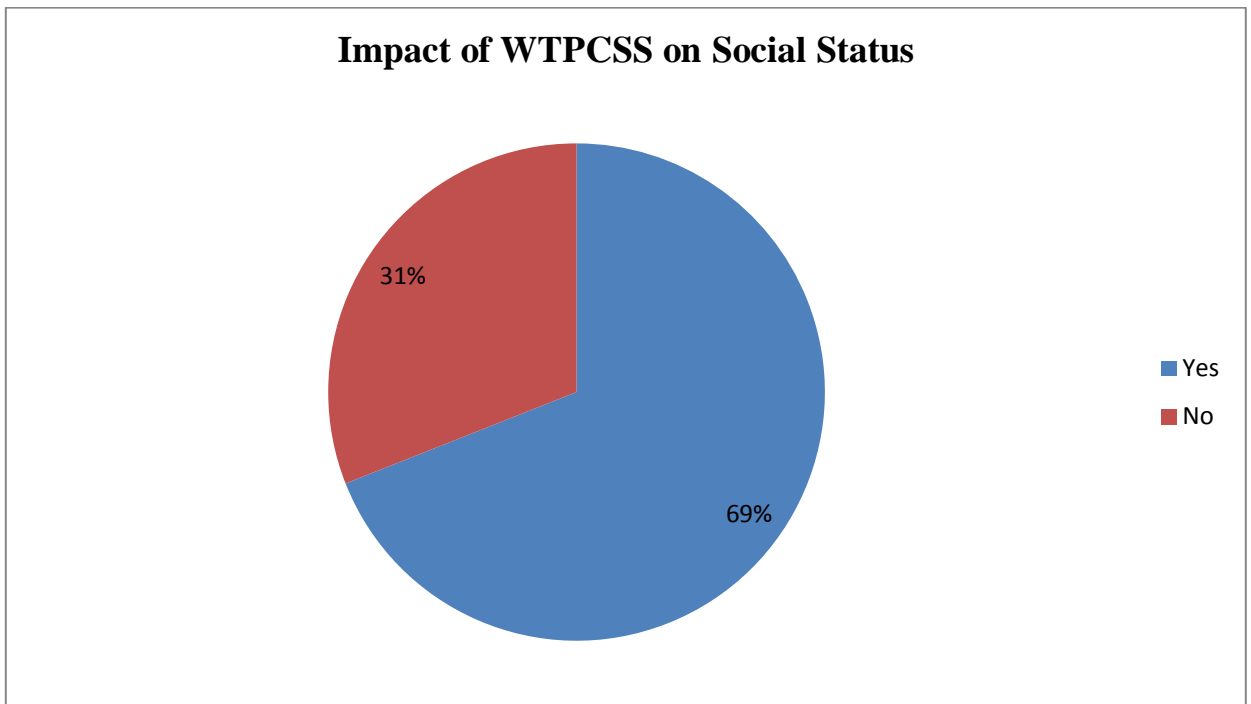
**Table-7.23**

**Impact of WTPCSS on Social status**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	138	69.0
No	62	31.0
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.23**



It is seen from Table-7.24 and Figure-7.24 that among respondents, 66.5 per cent of respondents reported that there is no impact of WTPCSS on decision-making while only 33.5 per cent of respondents agreed that there is a significant impact of WTPCSS on their decision-making.

**Table-7.24**

**Impact of WTPCSS on Decision-Making**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	67	33.5
No	133	66.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.24**

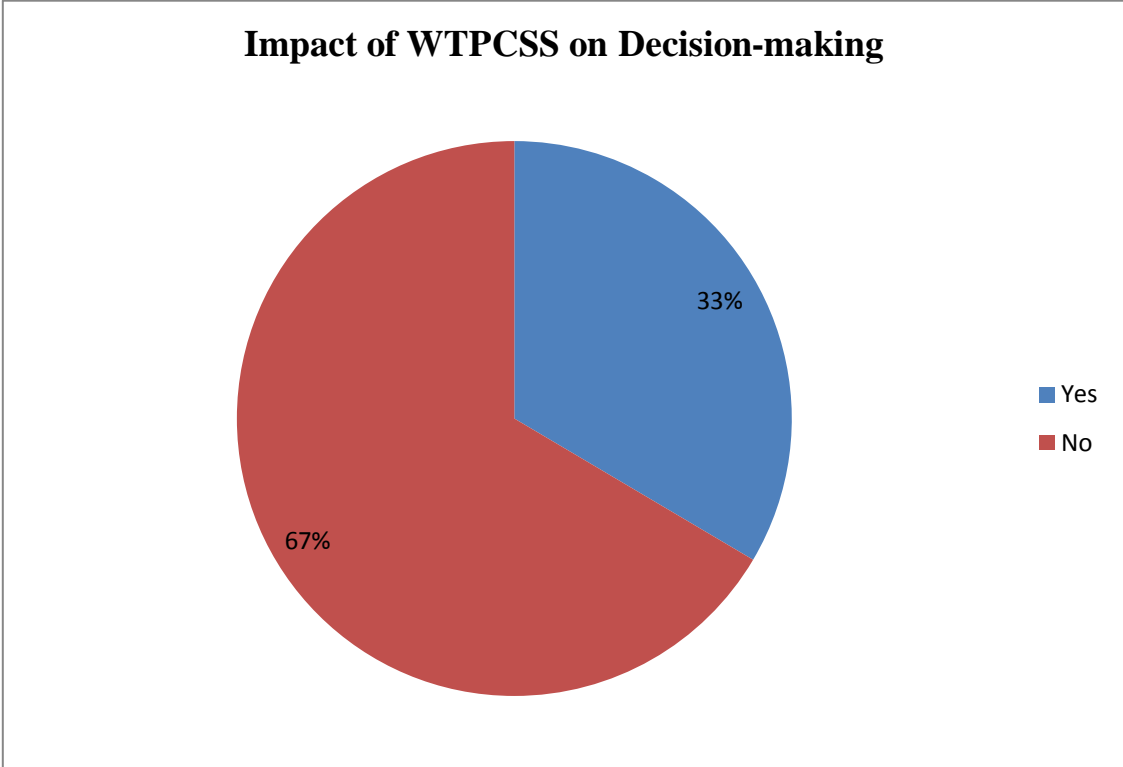


Table-7.25 and Figure-7.25 depict the usefulness of the training input under WTPCSS. Out of 200 respondents, 61.5 said that the training is very useful. 26.5 per cent of respondents said that the training is of some useful. Rest of respondents (12.0 per cent) reported that the training is not useful.

**Table-7.25**  
**Usefulness of the Training Input under WTPCSS**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Not useful	24	12.0
Of some useful	53	26.5
Very useful	123	61.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.25**

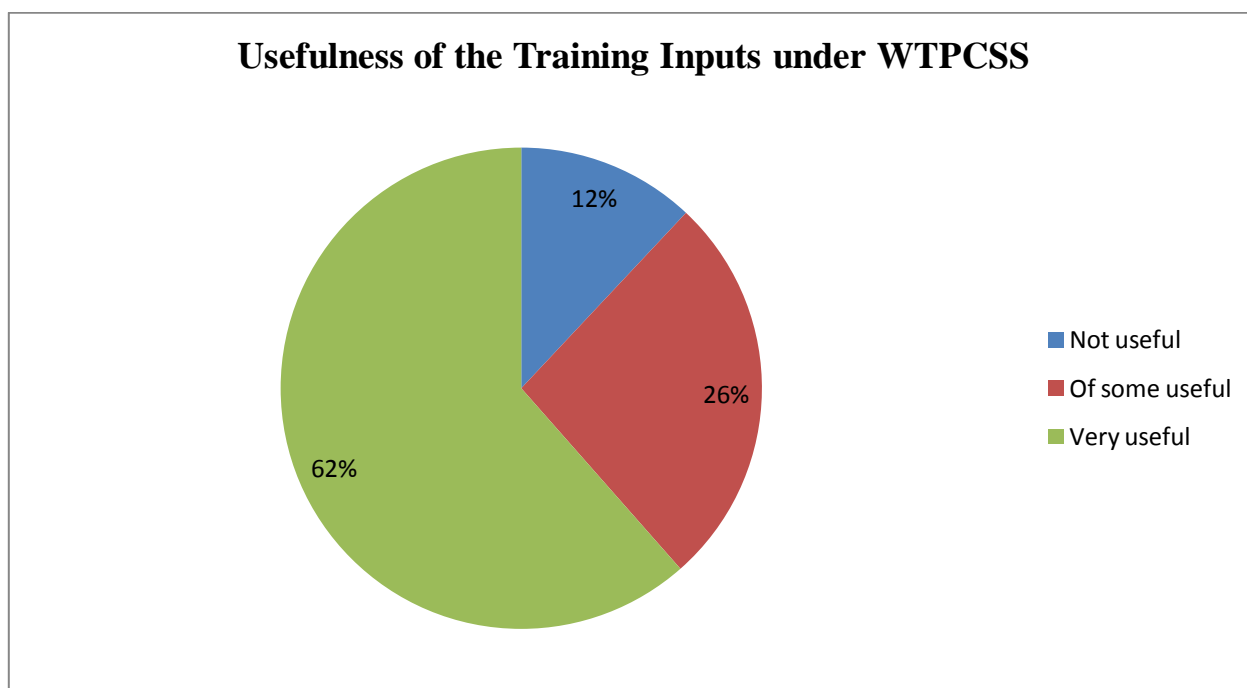


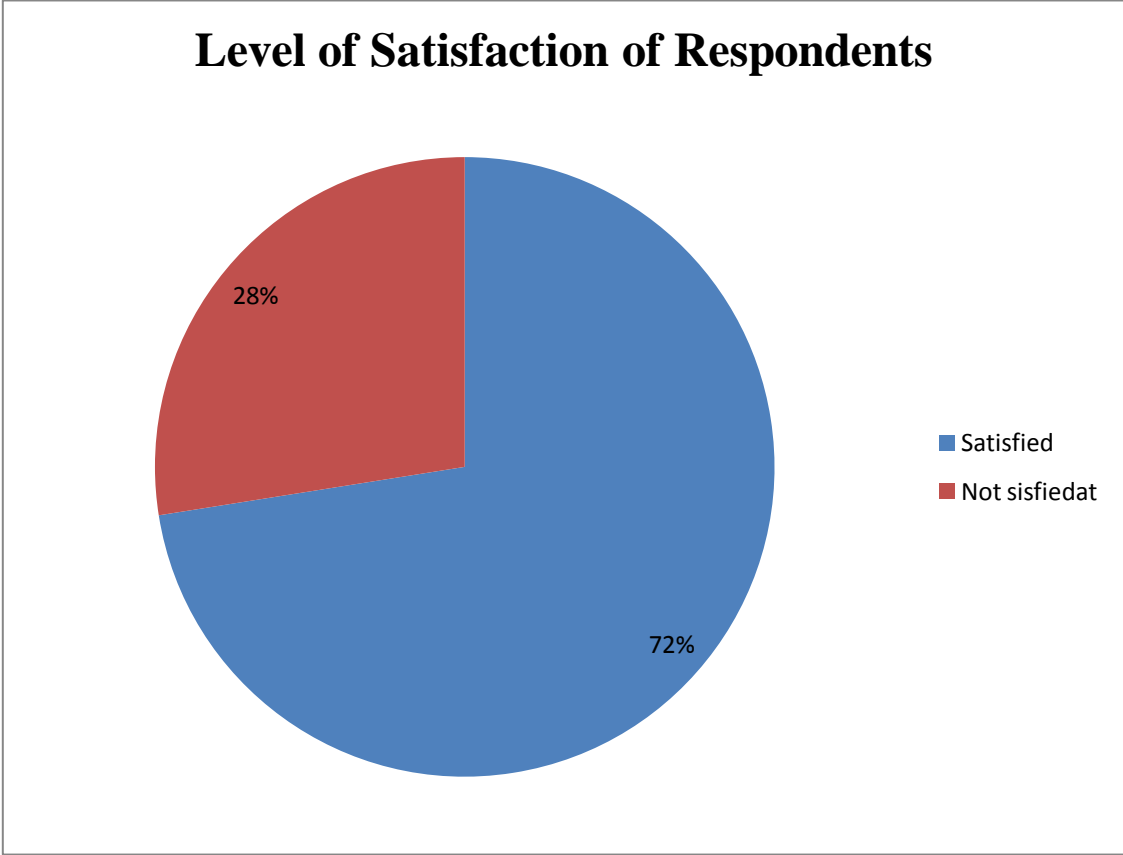
Table-7.26 and Figure-7.26 show the level of satisfaction of respondents about WTPCSS. Out of 200 respondents, 72.5 per cent are found satisfied, while 27.5 per cent are not satisfied.

**Table-7.26**  
**Level of Satisfaction**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Satisfied	145	72.5
Not satisfied	55	27.5
<b>Total</b>	<b>200</b>	<b>100</b>

*Source: Field Survey*

**Figure-7.26**



The problems as perceived by beneficiaries are recorded and presented in Table-7.27 and Figure-7.27. Lack of credit support by financial institutions is a major problem as stated by cent per cent of respondents. 85.50 per cent of respondents felt lack of infrastructure facilities for starting self-employment. Problems in marketing of products are felt by 79.50 per cent of respondents. Lack of market information is felt by 67.0 per cent of respondents. The problem of high marketing cost, lack of government support, conflicts among respondents is felt by 6.5 per cent of respondents.

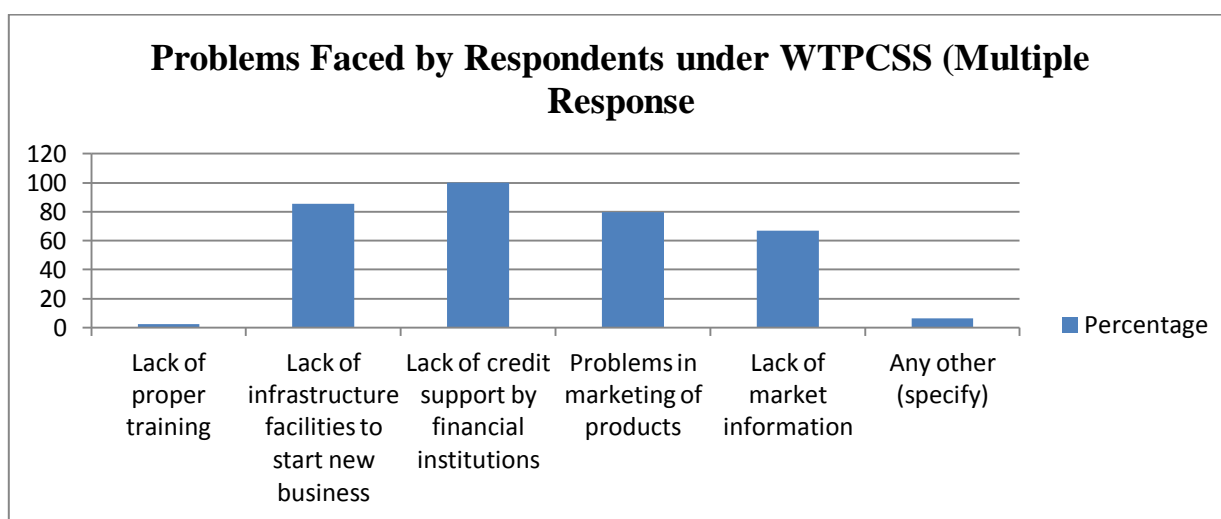
**Table-7.27**

**Problems in WTPCSS**

<b>Particulars</b>	<b>No. of Respondents (multiple response)</b>	<b>Percentage</b>
Lack of proper training	5	2.5
Lack of infrastructure facilities to start new business	171	85.50
Lack of credit support by financial institutions	200	100
Problems in marketing of products	159	79.50
Lack of market information	134	67
Any other (specify)	13	6.5

*Source: Field Survey*

**Figure-7.27**



## 7.7 Hypothesis Testing

Here an attempt is made to explain the predetermined hypothesis whether rejected or accepted. In order to test the hypotheses, the study has adopted paired sample t test.

**H - Employment generation programmes have a positive impact on the development of women.**

In order to comment on the said hypothesis, the study has taken three indicators viz., income, expenditure and saving of respondents before and after joining WTPCSS.

Table-7.28 illustrates the paired sample t-test. Monthly income of respondents is significantly greater after joining WTPCSS (M = 3865.0, S. D. = 1539.03) than monthly income before joining WTPCSS (M = 2975.0, S. D. = 1488.44). T value is -12.828 which is significant at 0.01 per cent level of significance. The hypothesis stand accepted. So it is inferred that employment generation programme (WTPCSS) have a positive impact on the development of women in terms of income.

**Table-7.28**  
**Paired Sample Statistics**

	Mean	Std. Deviation	Std. Error Mean	t	d.f.	Sig. (2-tailed)
Pair 1 Monthly income before wtpcss	2975.0	1488.44	.10525	-12.828	199	.000
Monthly income after wtpcss	3865.0	1539.03	.10883			

Table-7.29 illustrates the paired sample t-test. Monthly expenditure of respondents is significantly greater after joining WTPCSS (M = 3035.0, S. D. = 1179.29) than monthly expenditure before joining WTPCSS (M = 2565.0, S. D. = 1266.41). T value is -4.097 which is significant at 0.01 per cent level of significance. The hypothesis stand accepted. So it is inferred that employment generation programme (WTPCSS) have a positive impact on the development of women in terms of monthly expenditure.

**Table-7.29**  
**Paired Samples Statistics**

	Mean	Std. Deviation	Std. Error Mean	t	d.f.	Sig. (2-tailed)	
Pair 1	Monthly expenditure before wtpcss	2565.0	1266.41	.08955	-4.097	199	.000
	Monthly expenditure after wtpcss	3035.0	1179.29	.08339			

Table-7.30 depicts the paired sample t-test results. Monthly saving of respondents is significantly greater after joining WTPCSS (M = 2240.0, S.D.= 771.61) than monthly saving before joining WTPCSS (M = 1805.0, S. D.= 883.67). T value is -7.757 which is significant at 0.01 per cent level of significance. The hypothesis stand accepted. So it is inferred that employment generation programme (WTPCSS) have a positive impact on the development of women in terms of monthly saving.

**Table-7.30**  
**Paired Samples Statistics**

	Mean	Std. Deviation	Std. Error Mean	t	d.f.	Sig. (2-tailed)	
Pair 1	Monthly saving before wtpcss	1805.0	883.67	.06249	-7.757	199	.000
	Monthly saving after wtpcss	2240.0	771.61	.05456			

There is positive impact of employment generation programme (WTPCSS) on the development of women in terms of income, expenditure and saving. Hence, the study accepts the hypothesis that employment generation programme (WTPCSS) have a positive impact on the development of women.