Discussion
DISCUSSION

“Just as bird could not fly with one wing only, similarly a nation would not march forward if the women are left behind”.

Swami Vivekananda

It is an accepted fact, that when women are in the mainstream of progress, the family progresses and the nation progresses. Economic development is the key and may lead to all kinds of development. This is more true in the context of women. Ever since ancient times, women have constituted an effective part of workforce in India.

There is no denying fact that women contribute to family income in several ways. Her income has direct relationship to make available to the family better food, clothing, medical and health facilities and education to the children but her economic contribution is always considered supplementary and not the main which has resulted in low status of women.

The present investigation has been conducted to study "The patterns of income supplementing practices used by the women beneficiaries of developmental programmes." The results are discussed in the light of review of literature on the theme in reference to the objectives and hypotheses of the present study.

PROFILE OF THE BENEFICIARIES

The study reveals that most of the beneficiaries of I.T.I were unmarried younger women who supplemented their income mainly through paid job and self employment and adopted the professional fields life tailoring, stenography, electronics, embroidery, radio and T.V. repair and draftsman. Whereas, majority of the beneficiaries of S.G.S.Y. were married, elderly women who supplemented their income through self-employment, micro cooperative and micro enterprise. They adopted the traditional activities like dairy, poultry, masala making, Agarbatti making, lampshades making, pickle
making, squash making, weaving, vegetable growing, furniture making, goat rearing and chips making. So, we come to the conclusion that younger women mostly opted for paid job and professional fields for income generation. Whereas, elderly women mostly opted for self-employment and traditional activities for income generation. In tune with the findings of present research Sheoran and Kumar (1988), Yadav and Deshpande (1988), Wasnik (1988), Talwar and Hirevenkanagoudar (1989), Kher (1991), Bhople (2001), Bonde (2002), Desmukh (2002) and More (2002) also reported that age is significantly associated with the adoption of economic activity.

As regards to the educational qualification of the beneficiaries it was found that majority of the beneficiaries of I.T.I. were either high school or graduate. Whereas, majority of the beneficiaries of S.G.S.Y. were either illiterate or had education upto primary school or middle school. It was also found that beneficiaries who were more educated opted for paid job and professional fields for income generation. Whereas, beneficiaries who were illiterate or less educated opted for traditional activities and supplemented their income through self-employment, micro cooperative and micro enterprise. It was further found that the chi square test showed the significant association between the education of the beneficiaries and adoption pattern for supplementing the family income.

The above findings are in tune with the findings of Kadam and Jagtap (1991), Kher (1991), Dube and Sawarkar (1992), Bhople (2001), Kumar (2002), Mahajan (2002), More (2002), Parhad (2002) and Kumar et al (2005). Who reported that education of the respondents was found to be positively associated with the adoption of economic activities. In contrary to the findings of the present research, Wasnik (1988), Gogoi and Gogoi (1989) and Ingle et al. (1991), Bimlesh (1996), Bonde (2002) and Khandare (2002) found that education was not significantly associated with the adoption of economic activities.
As regards to the total income of the beneficiaries it was found that more than half of the beneficiaries of I.T.I. had family income more than Rs. 6,000/- per month and most of them had supplemented their income through paid job by adopting professional fields. Whereas, majority of the beneficiaries of S.G.S.Y. had family income less than Rs. 4,000/- per month and they supplemented their income either through self-employment, micro cooperative or micro enterprise by adopting traditional activities like chips making, lampshades making, masala making, pickle making, dairy, weaving, furniture making, vegetable growing, goat rearing and squash making. The Chi Square test also shows that higher income level of beneficiaries has higher association towards professional fields as compared to organizational set up.

The findings are in tune with the findings of Bhople (2001), Khandare (2002), Kumar (2002), Mahajan (2002) and Parhad (2002) who reported that family's total monthly income affects the adoption of economic activity in positive direction. But, Julian et al. (1991), Kher (1991), Shehrawat (1998), Bonde (2002) and Deshmukh (2002) found that family's total monthly income was not significantly correlated with the adoption of income generating activities for supplementing the family income.

**TYPE OF TRAINING RECEIVED BY THE BENEFICIARIES**

The study reveals that most of the beneficiaries of I.T.I had received the training in tailoring, stenography and electronics. Whereas, a small number of beneficiaries of I.T.I had received the training in embroidery, Radio and T.V. repair and Draftsman. Most of the beneficiaries who received the training in tailoring supplemented their income through self-employment whereas, micro enterprise was started by mostly those beneficiaries who had received the training in stenography. Paid job was opted mostly by those beneficiaries who had received the training in electronics.

It was also found out that the beneficiaries of S.G.S.Y. had received the training in areas like weaving, dairy, poultry, chips making, masala making,
pickle making, agarbatti making, squash making, goat rearing, vegetable growing, furniture making and lampshades making. Most of the beneficiaries who have supplemented their income through self-employment had received the training in dairy. Whereas, as poultry was adopted by most of the micro entrepreneurs and micro cooperatives were formed mostly by those beneficiaries who had received the training in masala making, and pickle making. So, it can be concluded that type of training received by the beneficiaries has affected their adoption pattern for supplementing the family income. Also, Chi square test indicates that strength of association between type of training received and pattern of income supplementing practices is very high. It implies that training received by the beneficiaries yield positive effect in supplementing the house hold income. Regarding the place of training it was found that training in I.T.I is given in the I.T.Is only. Whereas, training in S.G.S.Y. is organized mostly in the villages of the beneficiaries or nearby place/village of the beneficiaries. The reason behind this may be that most of the beneficiaries of S.G.S.Y. were less educated, elderly, village women. These women do not feel comfortable in getting the training in those places which are far from the their home. Their society does not allow them to go outside. In case of I.T.I. most of the beneficiaries come from the urban areas after receiving a minimum education of high school or 10 + 2, so they do not face any such problem.

**DURATION OF TRAINING**

It was found from the results of present research that duration of training in I.T.I was of 1 year and 2 years depending upon the trade opted by the beneficiaries. Training given in embroidery, tailoring and stenography was of one year. Whereas, training given in the areas of draftsman, radio and T.V. repair and electronics was of two years. In case of S.G.S.Y. it was observed that the training given by S.G.S.Y. was of short duration. The duration of training in S.G.S.Y. as reported by the beneficiaries was minimum of 1 day and maximum of 15 days depending on the area of training. Most of the
beneficiaries of S.G.S.Y. who received the training in poultry, goat rearing, masala making and dairy received the training for 3 days only. Whereas, training in the areas of lampshades making, agarbatti making, squash making and pickle making was of 7 days. 15 days of training was given in the areas of furniture making and weaving.

So, it can be inferred that I.T.I gives the training in those areas, which require training for 1 year or 2 years. Whereas, S.G.S.Y. provides the training in those areas which require short duration training. This may be due to the fact that perhaps the duration of training depends on the nature and type of institutes who provide the training and also on the nature and type of activity in which training is to be given.

As far as the opinion of beneficiaries regarding the duration of training is concerned, it was found that a small number of beneficiaries of I.T.I reported that the duration of training was not sufficient for proper skill generation and most of such beneficiaries supplemented their income by using the skill for household purpose only. It was surprising to note that not even a single beneficiary of S.G.S.Y. reported that the training was insufficient for proper skill generation. The reason behind this may be that most of the beneficiaries of S.G.S.Y. received the training in the traditional areas only.

The Chi square test shows the significant results as per the duration of training and adoption pattern in concerned. It also shows the stronger association as far as the duration of training and adoption pattern as per activity is concerned. In tune with the finding of present study Sharma (1993) and Bhople (2001) reported that duration of training was found to be significantly associated with adoption of income generating activities. It means that adoption is not independent of duration of training. But, in contrary to the findings of present study, Sanoriya (1983), Bhoite and Dhane (1985), Krishnaiah (1990) and Satya Sundaram (1995) reported that the
duration of training under TRYSEM was defective which did not help in proper skill acquisition.

**INFRASTRUCTURE/ALLIED FACILITIES AVAILABLE DURING THE TRAINING**

Majority of the beneficiaries of I.T.I reported that infrastructure/allied facilities available during the training were moderately satisfactory and a small number of beneficiaries (7.20 percent) also reported that infrastructure/allied facilities available during the training were satisfactory. Similarly, most of the beneficiaries of S.G.S.Y. also reported that infrastructure/allied facilities available during the training were moderately satisfactory (42.40 percent) and satisfactory (29.60 percent). But, 28.00 percent beneficiaries of S.G.S.Y. reported that the infrastructure/allied facilities available during the training were unsatisfactory. Most of the beneficiaries who received the training in goat rearing and dairy reported that the infrastructure/allied facilities available during the training were unsatisfactory. The reason behind this may be that these areas are traditional areas of income generation for village women. Informal type of training is given in these areas by the veterinary doctors of government hospitals.

Chi square value for infrastructure/allied facilities available during the training and adoption pattern shows that there lies significant association between the two variables. This means proper infrastructure/allied facilities available during the training gave significant results in adopting the economic activities. In tune with the findings of present study, Sharma (1993), Bhople (2001) and Khandare (2002) reported that infrastructure/allied facilities available during the training had significant correlation with adoption of income generating activities. This leads to the conclusion that adoption is not independent of infrastructure facilities provided during the training. If proper facilities are provided during the training, then beneficiaries will be able to learn the contents of training easily and hence, they can easily adopt it. But,
Bonde (2003) reported that infrastructure facilities available during the training were not significantly associated with the adoption of economic activities. It infers that adoption of economic activities is independent of infrastructure facilities provided during the training.

**ATTITUDE OF BENEFICIARIES TOWARDS TRAINING**

The findings in the present study reveal that most of the beneficiaries of I.T.I. had favourable attitude towards training and a small percentage of beneficiaries had somewhat favourable (22.00 percent) and unfavorable (13.20 percent) attitude towards training. Those beneficiaries who had unfavourable attitude towards training had received the training in tailoring and most of them had supplemented their family income by using the skill for household purpose only. Whereas, most of the beneficiaries who supplemented their family income through self-employment, micro enterprise or paid job had favorable attitude towards training.

Most of the beneficiaries of S.G.S.Y. had favourable attitude towards training and only a small percentage of beneficiaries had somewhat favorable attitude towards training. The results also show that most of the beneficiaries supplemented their income by weaving, masala making, furniture making, pickle making, vegetable growing, chips making, dairy, poultry farming and agarbatti making had favourable attitude towards training whereas, all the beneficiaries who supplemented their income by making lampshades had somewhat favourable attitude towards training. This leads to the inference that attitude of beneficiaries towards training showed different effects in adopting the methods for supplementing the family income. Also, the Chi square test to see the association between the attitude of beneficiaries towards training and adoption pattern shows significant dependence of these two variables. These findings are in tune with the findings of Mahipal (1983), Katarya (1989), Kadam and Jagtap (1991), Pandya (1992), Lalitha (2002) and More (2002) who reported that attitude of beneficiaries towards income
generating training was positively and significantly correlated with adoption of income generating activities. However, in contrary Sinha and Sinha (1980) Gogoi and Gogoi (1989) and Khandare (2002) reported that attitude towards training was not significantly associated with the adoption of economic activity, which infers that adoption is independent of attitude.

**ECONOMIC MOTIVATION**

Results of present study reveal that more than half of the beneficiaries of I.T.I. had medium level of economic motivation and a balance of them had high level (25.20 percent) and low level (23.60 per cent) of economic motivation. It was also found that most of the beneficiaries who had supplemented their income through paid job, self-employment or micro enterprise had medium level of economic motivation. Whereas, most of the beneficiaries who supplemented their income by using the skill for household purpose only had low level of economic motivation.

It was further found that most of the beneficiaries of S.G.S.Y. had high level of economic motivation and a balance of them had medium level of economic motivation. All the beneficiaries of S.G.S.Y. opted for either self-employment, micro cooperative or micro enterprise. Not even a single beneficiary supplemented his income through paid job or by using the skill for household purpose only. This showed that high and low level of economic motivation affected the adoption of economic activities for giving different patterns of supplementing the family income.

The Chi square test in the present research has also showed that adoption pattern has strong dependence and significant association on economic motivation of beneficiaries. The present findings are supported by the earlier studies done by Pandya (1992), Bhople (2001), Netake (2002) and Kumar et al (2005) who reported that economic motivation was significantly associated with the adoption of income generating activities for supplementing the family income. But Gogoi and Gogoi (1989), Ingle et al (1991), Shehrawat
(1998), Bonde (2002), Khandare (2002), Parhad (2002) and Chaitanya Kumari et al. (2003) reported that economic motivation was not significantly associated with the adoption of economic activities.

**RISK PREFERENCE**

Findings of the present research reveal that more than half of the beneficiaries of I.T.I. had medium level of risk preference and a balance of them had high level (25.20 percent) and low level of risk preference (23.60 percent). Most of the beneficiaries who had supplemented their income by using the skill for household purpose only had low level of risk preference. Most of the beneficiaries who supplemented their income through paid job, micro enterprise and self-employment had medium level of risk preference. It was further observed that most of the beneficiaries of S.G.S.Y. had high level of risk preference and most of the beneficiaries of S.G.S.Y. who supplemented their income through self-employment, micro enterprise or micro cooperative had high level of risk preference. So, it can be concluded that different level of risk taking ability affected the pattern of adoption of economic activities for supplementing the family income. Further, the Chi square test to find out the association between the risk preference and adoption pattern shows that adoption pattern has a strong dependence and significant association on risk preference. In tune with present findings Subramanium (1982), Sanoryia (1983), Katarya (1989), Julian et al. (1991), Kadam and Jagtap (1991), Shehrawat (1998), Kumar (2002) and Kumar et al. (2005) studied the effect of risk preference on adoption of income generating activities and found that there was positive and significant association between the risk preference and adoption of income generating activities. This leads to the inference that high level of risk preference leads to more adoption of income generating activities.

However, Chauhan (1979), Bimlesh (1996) and Bonde (2002) reported that risk preference and adoption of income generating activities were not significantly associated. Hence, adoption of income generating activities is independent of risk preference.
Findings of present research reveal that the most preferred area for income generation by the beneficiaries of I.T.I. was tailoring. A small percentage of beneficiaries also gave their preference for Stenography, electronics, embroidery, radio and TV repair and Draftsmen. A negligible percentage of beneficiaries of I.T.I. also gave their preference for masala making, pickle making, squash making, and chips making.

Further, it was observed that most preferred area for income generation by the beneficiaries of S.G.S.Y. was dairy. A small number of beneficiaries also gave their preference for poultry, chips making, agarbatti making, weaving, masala making, pickle making, squash making, goat rearing, lampshades making, furniture making and vegetable growing. Also, negligible percentage of beneficiaries gave their preference for tailoring and embroidery.

When the preference area and adoption pattern as per activity was compared, it was observed that majority of the beneficiaries of both I.T.I. and S.G.S.Y. supplemented their income through those areas in which they had given their preference. So preference for income generating activities did affect the methods of income supplementing practices.

In tune with the present results Pandit (1993) reported that most of the women under TRYSEM (Training of Rural Youth in Self Employment) programme preferred knitting and tailoring for income generation. So, stitching and knitting appeared to be the major entrepreneurial activities. Similarly, Lal et al. (2005) and Mustafa et al. (2005) reported that the most of the women preferred dairy for income generation.

However, Sharma et al. (2005) reported that majority of the beneficiaries (80-90 percent) preferred stitching/boutique/quilting, Pickle making/Chutney/
murabas making, dairy farming, beauty parlours, embroidery, crocheting, soap/detergent making, making of decorative utility articles, Papad/wadi making and poultry farming because of economic needs.

**CONSTRAINTS FACED BY THE BENEFICIARIES IN ADOPTION OF INCOME GENERATING ACTIVITIES**

Constraints faced by the beneficiaries in adoption of income generating activities were divided into :-

- Input constraints
- Economic constraints
- Educational and communicational constraints
- Technological constraints
- Socio cultural constraints
- Marketing constraints

The present study reveals that most of the beneficiaries of I.T.I. reported lack of guidance for availing credit facilities followed by the complicated credit procedure and less work space to start the project. Whereas, a negligible percentage of beneficiaries of S.G.S.Y. reported lack of guidance for availing credit facilities. Most of the beneficiaries of S.G.S.Y. reported complicated credit procedures, high cost of quality raw material, inadequate credit facilities and lack of finance for purchase of inputs. When we compare the pattern of income supplementing practices we find that most of the beneficiaries of I.T.I. supplemented their income through paid job because they had no guidance for availing credit facilities. Whereas, most of the beneficiaries of S.G.S.Y. opted for self-employment and negligible percentage of beneficiaries reported lack of guidance for availing credit facilities.

Further, among educational and communicational constraints majority of the beneficiaries of I.T.I. reported lack of knowledge about government help in the form of credit and subsidy and lack of knowledge about procedure
involved in procurement of credit subsidy help. Whereas, not even a single beneficiary of S.G.S.Y. reported lack of knowledge about government help in the form of credit and subsidy and a negligible percentage of beneficiaries reported lack of knowledge about procedures involved in the procurement of credit/subsidy help. Among technological constraints most of the beneficiaries of I.T.I. reported that training was only on skill acquisition and not on starting self-employment and also there was lack of follow up action by I.T.I. after the training. Whereas, a negligible percentage of beneficiaries (0.8 percent) of S.G.S.Y. reported that the training was only on skill acquisition and not on starting self-employment. So we can conclude that beneficiaries of S.G.S.Y. had the knowledge about the loans and other facilities available to start their own projects whereas, beneficiaries of I.T.I. reported lack of follow up action by I.T.I. and lack of knowledge about the availability of loans and other facilities to start their own projects. This may be the reason that most of the beneficiaries of I.T.I. opted for paid job whereas, most of the beneficiaries of S.G.S.Y. opted for their own projects for supplementing the family income. Hence, constraints faced by the beneficiaries also affected the patterns of supplementing the household income.

Other constraints faced by the beneficiaries of both I.T.I. and S.G.S.Y. were unassured income from projects, high initial cost to start any project, low and discriminatory wages, lack of technical know how, hindrance due to malnutrition or ill health, excessive burden of work and responsibilities at home, family problems like joint family, more number of children and aged people in the family, negligence of children and family members, inadequate marketing facilities and no provisions of remunerative prices.

Chi square test to study the effect of constraints on adoption pattern showed that constraints depicted strong association and influence on the adoption pattern for supplementing the household income. In tune with the present results complicated credit procedure was reported by Bhagania (1996) and Lalitha Rani (1996) and Chidambaram and Themanzhi (1998). Excessive
burden of work and responsibilities at home and negligence of children was reported by Chidambaram and Themanzhi (1998), Yadav et al. (1998), Bishnoi (2001), Waman and Rehane (2001), Sandhu (2002), Adhikaram and Vasantha (2004) and Goyal (2004). Lack of follow up action after the income generating trainings was reported by Joshi (2003).