

**Role of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) in Urban Poverty Alleviation in Firozabad District**

**Dr. Shishir Kumar Verma**, Head, Department of Economics S.R.K. (P.G.) College, Firozabad

**Dr. Vinita Katiyar**, Department of Economics, Narain College, Shikohabad

**Abstract**

Firozabad has developed as a natural cluster of a diverse range of small-scale glass manufacturers involved in labour intensive production and decoration of bangles, beads, handmade tumblers, tableware and decorative ware. There are also a few medium scale units using semi-automatic equipment to manufacture industrial glass. District Firozabad has a bulk of the urban poor are living in extremely deprived conditions with insufficient physical amenities. Swarn Jayanti Shahari Rozgar Yojana is help to provide self-employment and wages employment to the urban poor in Firozabad district. This scheme also focused on providing assistance for skill formation and up gradation technical skill of the urban poor labour. This scheme provides self-employment by providing loan and subsidy. Swarn Jayanti Shahari Rozgar Yojana has developed social and human capital through micro enterprise development and helps in poverty alleviation in district. In SJSRY SHGs have become potential tools for the empowerment of women, social solidarity and socio-economic betterment of the poor in their own setting. Self Help group (SHG) are organized around savings and credit activities..SwarnJayantiShahariRozgarYojana also provides wage employment and reduces unemployment in district.

District Firozabad is famous for its glass industries and beautiful bangles. It has produced artistic glassware in different colours and shades used in chandeliers and other items. Firozabad has developed as a natural cluster of a diverse range of small-scale glass industries involved in labour intensive production. There are also a few medium scale units using semi-automatic equipment to manufacture industrial glass products such as automobile headlight lenses, glass bulbs, shells and consumer products. District Firozabad has a bulk of the urban poor are living in extremely deprived conditions with insufficient physical amenities like low-cost water supply, sanitation, sewerage, drainage, community centers and social services relating to sanitization, health, nutrition, education. The need of the hour is to improve the skills of the urban poor and to assist them to set up micro-enterprises thereby providing them avenues for enhancement of their incomes. The Central Government has accorded a high priority to the substantial expansion of programmes meant for improving the quality of life of the urban poor.

Swarn Jayanti Shahari Rozgar Yojana is help to provide self employment and wages employment to the urban poor in Firozabad district. This scheme also focused on providing assistance for skill formation and up gradation technical skill of the urban poor labour of

glass cutting and bangle making computer training to enhance their capacity. This scheme provides self-employment by help in establishment of group micro-entrepreneurs or individual micro-enterepreures by providing loan and subsidy. Swarn Jayanti Shahari Rozgar Yojana has developed social and human capital through micro enterprise development in this way this scheme work towards poverty alleviation in district. Micro enterprises are undergoing a very remarkable change in terms of their capital composition. While many industries are carried out with low technology, using low quality raw material and catering to the low-income groups of the customers. There are urgent needs to enhance their capital base for improvement in productivity, reduction in cost, effective marketing and capital investment. SJSRY helps a few enterprises to employing slightly improved technologies, using better quality raw materials and catering to the low income as well as the regional markets to generate sizeable surpluses in Firozabad district.

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In SJSRY SHGs have become potential tools for socio-economic betterment of the poor. SHGs have also set a new empowerment agenda for financial intermediation by banks. SHG as a system has infused certain synergy among its members to move up in the socio-economic ladders from passive onlooker into an active partner/stakeholder in the development process. Swarn Jayanti Shahari Rozgar Yojana also provides wage employment and reduces unemployment in district.

### **Objectives of the Study**

The main purpose of the present research study is to analyze the role of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) in urban poverty elevation in Firozabad District. To fulfill the main objective our other objectives areas follows-

- To study and analysis socio economic feature of poor beneficiaries.
- To analysis the employment status of beneficiaries under SJSRY.
- To analysis the income status of beneficiaries under SJSRY.
- To analysis the living standard status of beneficiaries under SJSRY.
- To analysis social status of beneficiaries under SJSRY.

### **Research Methodology**

In order to accomplish the objectives of the proposed research, the study is based upon the collected data. This study is totally primary data based. The data is collected from respondent by using questionnaire through personal interview and direct inspection. Stratified multistage sampling design proposed to be adopted for section of beneficiaries work under Swarn Jayanti Shahari Rozgar Yojana. . Firozabad district is divided into four Tehsils, nine Blocks, 517 Gram Panchayat and 790 Revenue villages, 04 nagarpalika and 80

nyaypanchayat. Out of four tehsil two tehsil Firozabad tehsil and Tundla tehsil have been included by using random sampling and 120 beneficiaries are carried out. Out of 120 beneficiaries from Firozabad district, 60 beneficiaries belong to Firozabad Tehsil and rest 60 beneficiaries belong to Tundla tehsil. In each tehsil out of 60 beneficiaries 15 beneficiaries benefited from self-employment either by group micro-entrepreneurs or individual micro-entrepreneurs, 15 beneficiaries benefited Wages employment, 15 beneficiaries benefited Technical training, 15 beneficiaries benefited Loan and subsidy. In this way we choose 30 beneficiaries of each component of SJSRY. As shown in table-1

**Table -1**  
**Sample Beneficiaries under SJSRY**

Under Different Component of SJSRY	Number of beneficiaries		Total
	Firozabad	Tundala	
Self-employment (individual/group micro-entrepreneurs)	15	15	30
Wages employment	15	15	30
Technical training	15	15	30
Loan and subsidy	15	15	30
Total	60	60	120

Source: Compiled from Questionnaire

For the questionnaire, the researcher is prepared a list/index of 220 poor beneficiaries from selected localities of Firozabad tehsil and Tundla tehsil from amongst the poor people employed under SJSRY. Out of this questionnaire 120 poor beneficiaries are selected by Daiv Nidarshan Vidhi on the basis of their work and occupations group, by personal visit and the information's of questionnaire are collected. Total 120 poor beneficiaries are sheeted for study by their occupation that they use for their survival is shown in table -2.

**Table -2**  
**Occupation-wise Sample Beneficiaries under SJSRY**

S. No.	Name of Occupation	Number of Sample beneficiaries		Total	%
		Firozabad	Tundala		
1.	Mini dairy	08	12	20	16.67
2.	Bangles making	18	10	28	23.33
3.	Glass cutting	07	02	09	7.5
4.	Manichar Bulb	02	03	05	4.17
5.	Paper Box making	01	03	04	3.33
6.	Sandlair making	04	06	10	8.33
7.	Carpet making	05	09	14	11.67
8.	Wages employment	15	15	30	25.00
	<b>Total</b>	60	60	<b>120</b>	<b>100</b>

Source: Compiled from Questionnaire

Out of 120 beneficiaries, 20 (16.67 percent) beneficiaries are employed in Mini dairy, 28 (23.33 percent) Bangles making occupation group. 09 (7.5 percent) Sample beneficiary is employed in Glass cutting. 05 (4.17 percent) Sample beneficiary is employed in Manichar Bulb occupation and manufacturing Paper Box occupation group 04 (3.33 percent). 30 (25.00) percent Sample beneficiary is employed in labour occupation group under wages employment. 10 (8.33 percent) Sample beneficiary is employed in manufacturing Sandlair and 14 (11.67) percent Sample beneficiary is employed in Carpet making. As shown in figure 1 also.

### **Socio economic feature of poor sample beneficiaries**

Out of 120 beneficiaries 70 belong to SC/ST cast and 37 Other Backward Cast and rest 13 to higher casts. Among the surveyed respondents 45 falls in the age group between 20 to 30 years, 56 in the age group 30-40 and remaining 19 fall in the age group above 40 years. The housing condition, dress, life style and assets position of all beneficiaries indicated that they belonged to very poor families, 78 beneficiaries has their own house and rest 42 live in house on rent. In sample 83 households were living in kachcha houses, 28 in semi-pakka houses, and 9 in pakka houses, as shown in table

**Table -3**  
**Statement of Age, Cast, Education and Type of Resident of Sample Beneficiaries**

Tahsil /	Firozabad	Tundla	Total
Sample Beneficiaries	60	60	120
<b>Age Structure</b>			
20-30 Years	24	21	45
30-40 Years	29	27	56
More Than 40 Years	07	12	19
<b>Cast Structure</b>			
General	07	06	13
Obc	18	19	37
Sc/St	34	36	70
<b>Education Level</b>			
Un-Educated	25	29	54
Primary	16	17	33
Junior High-School	13	07	20
High-School	05	03	08
Above High-School	03	02	05
<b>Type of Resident</b>			
Kachcha	51	32	83
Semi- Kachcha	06	22	28
Pucca	05	04	09
<b>Resident Status</b>			
Own	42	36	78
Rent	19	23	42

Source: Compiled from Questionnaire

Table 3 shows, Information regarding age, cast, education and type of resident of sample beneficiary. Information regarding level of education of beneficiaries revealed that 72 were illiterate, and 88 literate. Out of these literate beneficiaries 44 have primary education, 27 have junior-high school, 11 high schools, and only 06 got education above than high school. As mentioned earlier, SJSRY was designed to benefit the urban poor lives below poverty line urban areas. An attempt was made in this study to observe the participation of different section of urban community. Based on information collected in sample areas, the following picture emerge, given below in table-4

**Table-4**

**Economic Classification of Sample Beneficiaries**

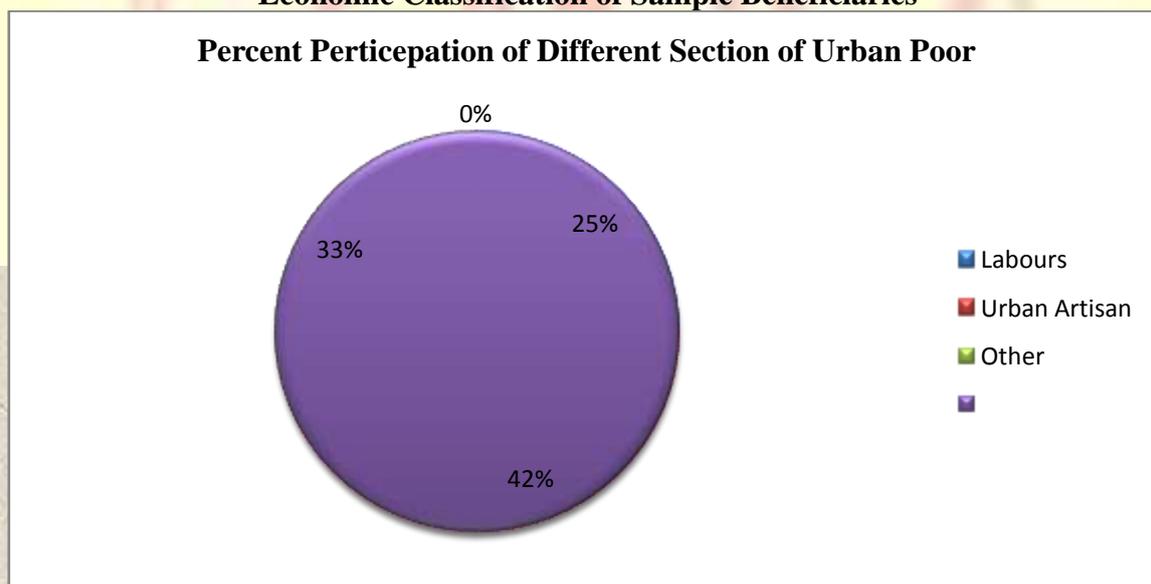
S.No.	Division	Firozabad	Tundla	Total	Percent
1.	Labours	15	15	30	25.00
2.	Urban Artisan	28	23	51	42.5
3.	Other	17	22	39	32.5
<b>Total</b>		<b>60</b>	<b>60</b>	<b>120</b>	<b>100.0</b>

Source: Compiled from Questionnaire

Economic Classification of Sample Beneficiary is given above in table-4. Of all the categories of households belonging to the poor section of urbancommunity, the participation of urban labours is lowest 25.00 percent followed by others categories including venders etc.32.5 percent, and highest urban artisan 42.5 percent as sample beneficiaries. Economic Classification of Sample Beneficiary is also seen by figure- 2

**Figure -2**

**Economic Classification of Sample Beneficiaries**



Source: Compiled from Table-4

Figure - 2 also shows the participation of all the categories of households belonging to the poor section of urban community in sample beneficiaries under the SJSRY.

### **The employment status of beneficiaries under SJSRY**

Economic values have a great significance in determining human behaviour and in personality development. Economic insecurity, poverty, unemployment or unsuitable employment not only make a person insecure but also force their personality to disorganize. SJSRY provide not only employment as wages employment but also provide loan and subsidy for establishment of individual or group micro-entrepreneurs as self employment and also trained beneficiaries for skill development.

**Table-5**

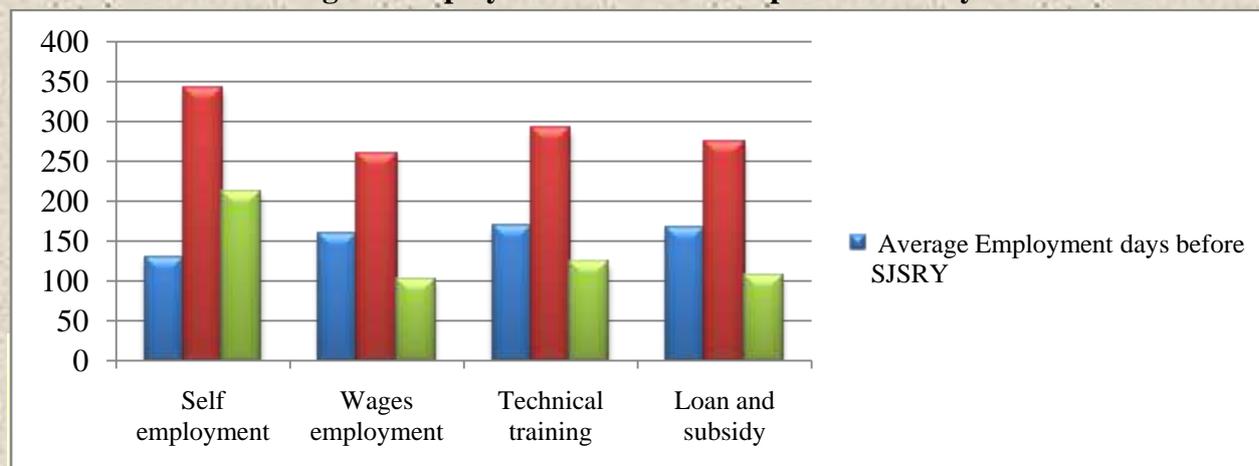
#### **Change in Employment Status of Sample Beneficiaries**

S. No.	Under different component of SJSRY	Number of Sample beneficiaries	Average Employment days		Average Incensement of Employment days
			Before SJSRY	After SJSRY	
1.	<b>Self employment</b>	30	130	342	212
2.	<b>Wages employment</b>	30	158	260	102
3.	<b>Technical training</b>	30	168	291	123
4.	<b>Loan and subsidy</b>	30	167	274	107
	<b>Total</b>	<b>120</b>	<b>156</b>	<b>292</b>	<b>136</b>

Source: Compiled from Questionnaire

Table -5 shows numbers of days of employment available before and after SJSRY to the beneficiaries under different component of SJSRY. 30 sample beneficiaries who got self employment under SJSRY have 212 days average incensement in employment after implementation of SJSRY. Due to generation of additional employment on SJSRY wages workers increased average days of employment 156 to 258, thus the average Incensement of Employment days is 102. SJSRY provides technical training to beneficiaries for skill development also enhances 123 days of their employment. Loan and subsidy also provide support to increase days of employment.

**Figure -3**  
**Change in Employment Status of Sample Beneficiary**



Source: Compiled from Table-5

Average employment days available to the beneficiaries before and after SJSRY are 156 and 292 respectively as shown above in figure -3.

Occupation- wise data were also collected in respect of number of days of employment available before and after SJSRY. From these data employment required vis-à-vis employment received was studied beneficiaries. Cut-off point of employment required was taken as 320 days in a year. Those persons who have received employment for 320 days or more were considered as full employed persons for the remaining unemployed/under-employed persons, employment gap was studied on the basis of average days of employment days available for beneficiaries per year. The results obtained in the following table- 6

**Table-6**  
**Occupation- wise Change in Employment Status of Sample Beneficiaries**

S.No.	Name of Occupation	Number of Sample beneficiaries	Average Employment days		Average Incensement of Employment days	Employment gap = 320-d	
			Before SJSRY	After SJSRY		Before SJSRY	After SJSRY
1.	Mini dairy	20	170	307	137	150	13
2.	Bangles making	28	168	298	130	152	22
3.	Glass cutting	09	152	293	141	168	27
4.	Manichar Bulb	05	148	296	148	172	24
5.	Paper Box making	04	163	299	136	157	21
6.	Sandlair making	10	138	285	147	182	35
7.	Carpet making	14	153	294	141	167	26
8.	Wages employment	30	156	264	108	164	56
	<b>Total</b>	<b>120</b>	<b>156</b>	<b>292</b>	<b>136</b>	<b>164</b>	<b>28</b>

Source: Compiled from Questionnaire

It is evident from the table-6 that due to generation of additional employment either self employment or wages employment on SJSRY, employment gap had reduced in all the sample beneficiaries and remarkable change on sample beneficiaries in employment gaps. The employment gap before SJSRY was highest in Sandlair making 182 days and after SJSRY employment gap was highest in Wages employment 56 days. The employment gap before and after SJSRY was lowest in Mini dairy

### Income status of beneficiaries under SJSRY

An attempt was made to estimate the change in levels of income of sample beneficiaries. The level of income depends upon the number of days of employment and also on the income earn from employment. The change in the incremental income was calculated on the basis of differential earnings before and after the execution of SJSRY to estimate an increase in income of the beneficiaries. An increase in the family income was observed in the case of all categories of sample beneficiaries is seen in table 7 and figure –4

**Table-7**

#### **Change in Income Status of Sample Beneficiaries**

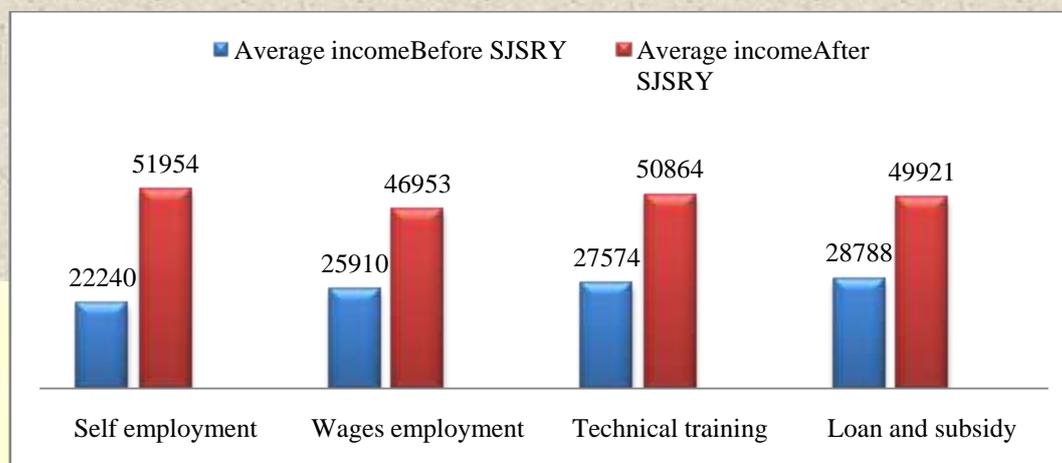
S. No.	Under different component of SJSRY	Number of Sample beneficiaries	Average income		Average Incensement of income
			Before SJSRY	After SJSRY	
1.	<b>Self employment</b>	30	22240	51954	29714
2.	<b>Wages employment</b>	30	25910	46953	21043
3.	<b>Technical training</b>	30	27574	50864	23290
4.	<b>Loan and subsidy</b>	30	28788	49921	21133
	<b>Total</b>	120	26128	49923	23795

Source: Compiled from Questionnaire

Table -7 shows that the average income of beneficiaries engaged in self employment is lowest before implementation of SJSRY, and increased highest after implementation of SJSRY. Change in average income of beneficiaries engaged in self employment highest Rs. 29714, and lowest Change in average income of beneficiaries engaged in wages employment Rs. 21043. As shown also in figure – 4

Figure -4

## Change in Income status of Sample beneficiary



Source: Compiled from Table-7

The occupation-wise details of increase in income are provided in the following table- 8

Table-8

## Occupation- wise Change in Average Income of Sample beneficiaries

S. No.	Name of Occupation	Number of Sample beneficiary	Average Income		Change in Average Income
			Before SJSRY	After SJSRY	
1.	Mini dairy	20	27560	54640	27080
2.	Bangles making	28	32638	55378	22740
3.	Glass cutting	09	27628	49640	22012
4.	Manichar Bulb	05	24780	46632	21852
5.	Paper Box making	04	22635	48726	26091
6.	Sandlair making	10	24890	49821	24930
7.	Carpet making	14	24560	50725	26165
8.	Wages employment	30	24330	43820	19490
	<b>Total</b>	<b>120</b>	26128	49923	23795

Source: Compiled from Questionnaire

As table – 8 shows that the average increase in income was witnessed highest in mini dairy Rs. 27080 followed by Carpet making Rs. 26165 and lowest in Wages employment Rs. 19490.

### Per Capita Income

Occupation -wise per capita income of all the sample beneficiaries before and after SJSRY are computed ahead in table-9

**Table-9**

#### **Occupation- wise Change in Per Capita Income of Sample Beneficiaries**

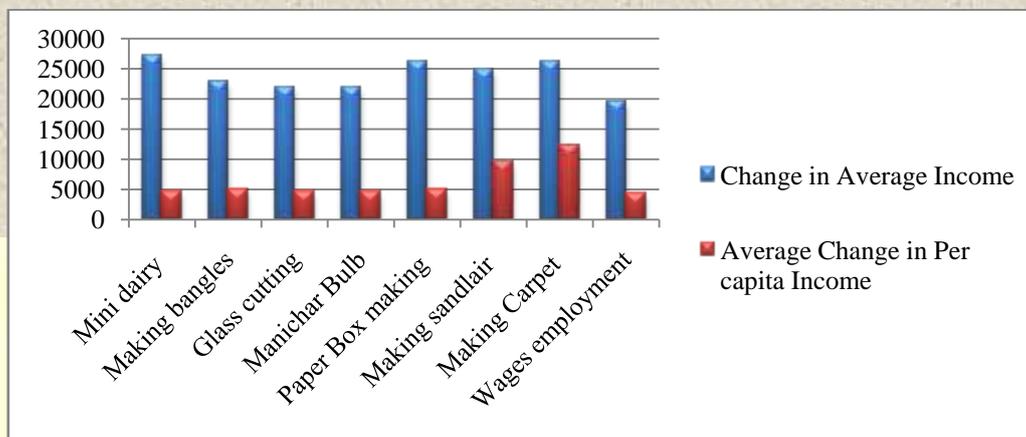
S. No.	Name of Occupation	Number of Sample beneficiaries	Number of Family member	Average Per capita Income		Average Change in Per Capita Income
				Before SJSRY	After SJSRY	
1.	Mini dairy	20	160	4651	9221	4570
2.	Bangles making	28	172	7211	12235	5024
3.	Glass cutting	09	58	5716	10270	4554
4.	Manichar Bulb	05	29	5127	9648	4521
5.	Paper Box making	04	32	4244	9136	4892
6.	Sandlair making	10	34	9517	19049	9532
7.	Carpet making	14	38	11634	24028	12394
8.	Wages employment	30	181	5377	9684	4307

Source: Compiled from Questionnaire

Occupation- wise change in per capita income of sample beneficiary is shown in table . Table shows highest change in per capita income in occupation Carpet making Rs. 12394, followed by Sandlair making Rs.9532, bangle making Rs. 5024, Paper Box making Rs. 4892, Mini dairy Rs. 4570, Glass cutting Rs. 4554, Manichar Bulb Rs. 4521, and lowest in Wages employment Rs. 4307.

Figure -5

### Occupation- wise change in Average Income and average per capita income of Sample beneficiary



Source: Compiled from Table-8 and 9

Change in the family income and average per capita income was observed in the case of all categories of sample beneficiaries is seen the evidence that highest increased in family income is in mini dairy occupation and average per capita income was highest in carpet making and lowest both average family income and average per capita income was observed in the case of wages employment. - Occupation- wise change in average income and average per capita income of Sample beneficiaries as shown in Figure -5

**Co-Relation between Employment Status and Average Income-** For the testing the relation between day of employment and increased average income we calculated co-relation between employment status and average income of Sample beneficiaries by ranking co-relation method, for this calculation data related employment status used from table -6 and data related average income of sample beneficiaries used from table -8. Co-relation between employment status and average income is shown in table -10

Table-10

Co-relation between employment status and per capita income of Sample beneficiary

S. No	Name of Occupation	Number of Sample beneficiary	Availability of average employment days	R <sub>1</sub>	Average Income	R <sub>2</sub>	D= R <sub>1</sub> - R <sub>2</sub>	D <sup>2</sup>
1.	Mini dairy	20	307	1	27080	1	0	0
2.	Making bangles	28	298	3	22740	5	-2	4
3.	Glass cutting	09	293	6	22012	6	0	0
4.	Manichar Bulb	05	296	4	21852	7	-3	9
5.	Paper Box making	04	299	2	26091	3	-1	1
6.	Making sandlair	10	285	7	24930	4	3	9
7.	Making Carpet	14	294	5	26165	2	3	9
8.	Wages employment	30	264	8	19490	8	0	0
	<b>Total</b>	<b>120</b>	n=8		n=8			$\sum D^2 = 32$

Source: Compiled from Questionnaire

**Co-relation Coefficient-**

$$r_k = 1 - 6 \sum D^2 / n(n^2 - 1)$$

$$D^2 = 32; n=8$$

$$r_k = 1 - 6 \times 32 / 8(8^2 - 1)$$

$$= 1 - 192/504$$

$$= 1 - 0.38$$

$$r_k = + 0.62$$

There is moderate degree positive co-relation between employment status and average income of Sample beneficiaries shows as the employment status increased average income is also increased.

### The living standard status of beneficiaries under SJSRY

For assessing change in standard of living, the impact of increasing earned from SJSRY the questions were put to the respondents and the information collected was analyzed under the following heads:

1. Change in consumption status.
2. Change in material possession.

(1)**Change in Consumption Status** -The level of living of a family is generally the function of its level of income. Standard of living of the weaker sections of the urban society is very low because their employment and income both are irregular and uncertain. Hence we have tried to assess the change, if any, in the standard of living of the weaker sections people who lived below poverty line of the urban society.

For this purpose we attempted to estimate the annual expenditure on consumption before and after the earnings received from SJSRY. A higher expenditure on consumption was observed as compared to before SJSRY works. Data collected, this regard are presented in the following table -11 and figure-6

**Table-11**

#### **Change in Consumption Status of Sample Beneficiaries**

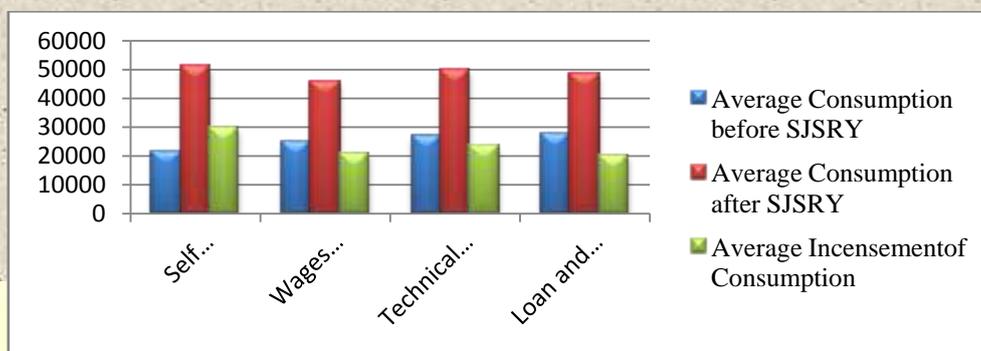
S. No.	Under different component of SJSRY	Number of Sample Beneficiaries	Average Consumption		Average Incensement of Consumption
			Before SJSRY	After SJSRY	
1.	<b>Self employment</b>	30	21195	50898	29703
2.	<b>Wages employment</b>	30	24689	45917	20928
3.	<b>Technical training</b>	30	26896	49951	23224
4.	<b>Loan and subsidy</b>	30	27394	48324	20330
	<b>Total</b>	120	25194	48740	23546

Source: Compiled from Questionnaire

As table-11 and figure-6 shows average incensement of consumption after implementation of SJSRY is highest among those beneficiaries who established their individual micro-entrepreneurs or group micro-entrepreneurs as self-employment, followed by beneficiaries who get training

Figure -6

## Change in consumption status of Sample beneficiary



Source: Compiled from Table-11

Occupation- wise change in average consumption of sample beneficiary is showing in table -12 and figure -7

Table-12

## Occupation- wise Change in Average Consumption of Sample Beneficiaries

S. No.	Name of Occupation	Number of Sample beneficiaries	Average consumption (in Rs.)		Change in Average consumption
			Before SJSRY	After SJSRY	
1.	Mini dairy	20	26101	53695	27594
2.	Bangles making	28	31698	54968	23270
3.	Glass cutting	09	26964	48520	21556
4.	Manichar Bulb	05	23906	45089	21183
5.	Paper Box making	04	21693	47611	25918
6.	Sandlair making	10	23904	48353	24449
7.	Carpet making	14	23620	49362	25742
8.	Wages employment	30	23663	42320	18657
	<b>Total</b>	<b>120</b>	25194	48740	23546

Source: Compiled from Questionnaire

As shown in table .12 highest changes in average consumption beneficiary engaged in occupation mini dairy Rs. 27594, followed by occupation Paper Box making Rs. 25918, Carpet making Rs. 25742, followed by Sandlair making Rs. 24449, bangle making Rs. 23270, Glass cutting Rs. 21556, Manichar Bulb Rs. 21183, and lowest in Wages employment Rs. 18657. Occupation- wise change in per capita consumption of sample beneficiary is showing in table -13 and figure7 As table -13 shows in highest changes in per capita consumption beneficiary engaged in occupation Carpet making Rs. 12194, followed by

occupation Sandlair making Rs. 9348, bangle making Rs. 5141, Paper Box making Rs. 4860, mini dairy Rs. 4656, followed by Glass cutting Rs. 4460, Manichar Bulb Rs4383., and lowest in Wages employment Rs. 4123.

Table-13

## Occupation- wise Change in Per capita Consumption of Sample Beneficiaries

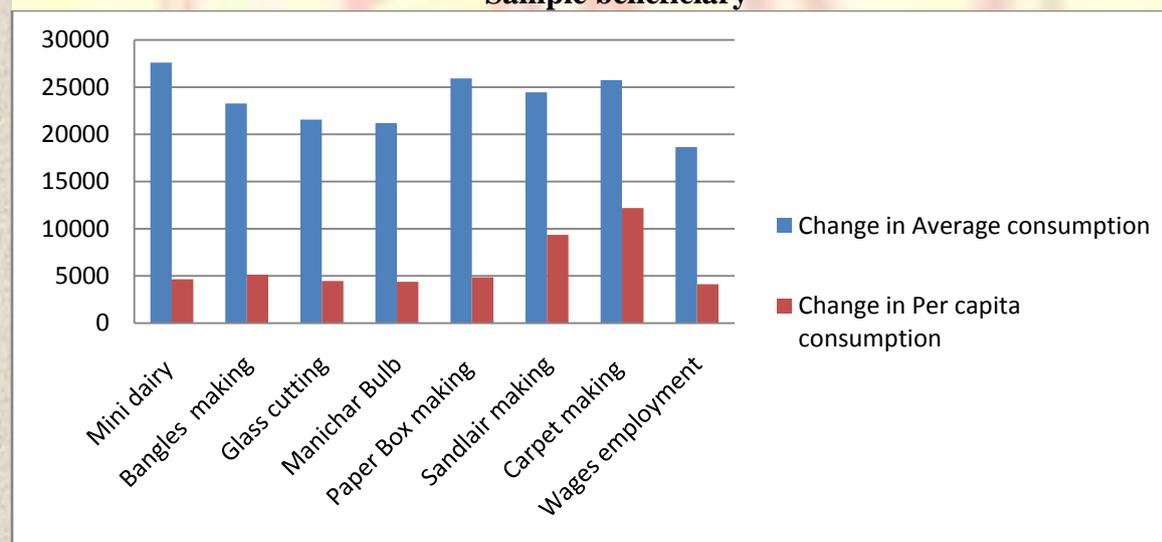
S. No	Name of Occupation	Number of Sample beneficiaries	Number of Family member	Per capita consumption		Change in Per capita consumption
				Before SJSRY	After SJSRY	
1.	Mini dairy	20	160	4405	9061	4656
2.	Bangles making	28	172	7003	12144	5141
3.	Glass cutting	09	58	5579	10039	4460
4.	Manichar Bulb	05	29	4946	9329	4383
5.	Paper Box making	04	32	4067	8927	4860
6.	Sandlair making	10	34	9140	18488	9348
7.	Carpet making	14	38	11188	23382	12194
8.	Wages employment	30	181	5229	9352	4123

Source: Compiled from Questionnaire

Trend of per capita consumption is different form average consumption between beneficiaries according occupation as shown in Figure -7. It shows relation between average consumption and per capita consumption.

Figure -7

## Occupation- wise change in Average consumption and per capita consumption of Sample beneficiary



Source: Compiled from table-12 and table -13

For assess the change in their standard of living we attempted to estimate the annual expenditure on various items of consumer goods as well as services like education, health etc. before and after the earnings from SJSRY. A higher expenditure and upward change in the quality of various items of consumption was observed as compared to before joining SJSRY works. Data collected in this regard are presented in the following table -14 and also showing in figure -8

Table-14

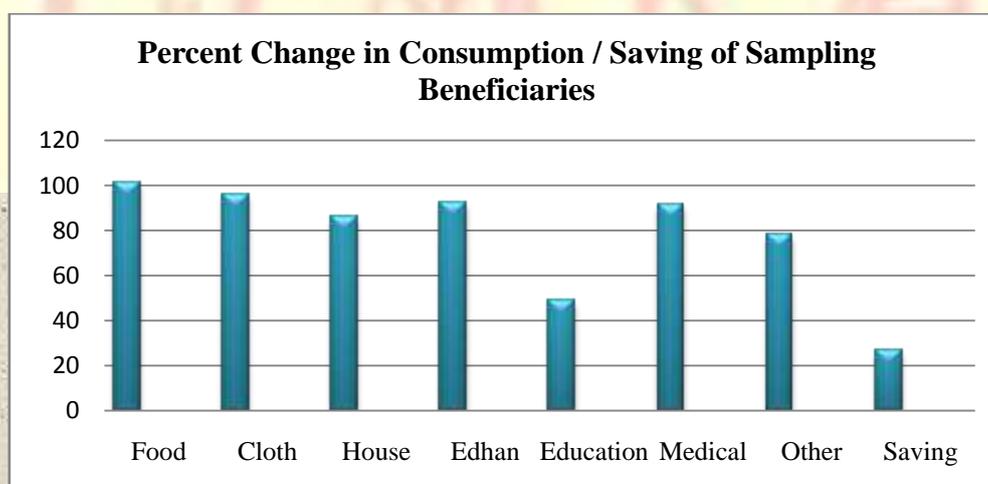
## Item - Wise Change in Consumption of Sample Beneficiaries

S. No.	Item	Average Consumption (in Rs.)		Change in Average consumption	Percent incensement
		Before SJSRY	After SJSRY		
1.	Food	15950	32070	16120	101.06
2.	Cloth	3847	7523	3676	95.55
3.	House	625	1160	535	85.60
4.	Edhan	1120	2154	1034	92.32
5.	Education	912	1354	442	48.46
6.	Medical	615	1178	563	91.54
7.	Other	1191	2118	927	77.83
8.	Saving	934	1183	249	26.66
Total Expenditure		25194	48740	23546	93.46
Total Income		26128	49923	23795	91.07

Source: Compiled from Questionnaire

Figure -8

## Item - wise change in consumption of Sample beneficiary



Source: Compiled from Table-14

It is evident from the above table that average family expenses of the sample beneficiaries increased from Rs. 25194 before SJSRY to Rs. 48740 after the execution of SJSRY, hence 93.46 percent increase in expenditure. The table also indicates that higher increase in expenditure is on food article than other items of consumption, saving is not showing any makeable change. Paired t-test is used to test whether the standard of living of sample beneficiaries have increased significantly or not. The formula used for this purpose is;

$$t = \frac{x - 0}{\sigma} \sqrt{n - 1}$$

**Null Hypothesis-**The standard of living of sample beneficiaries have not increased significantly from SJSRY workers.

**Alternate Hypothesis-** from SJSRY, the standard of living of sample beneficiaries has increased significantly.

The calculated value of t for given sample beneficiaries was found to be 1.53 at 7 degree of freedom. Table value of t at 5 percent level of significance and 7 degree of freedom is 2.37. Since the calculated value of t is lower than t table value, therefore, our null hypothesis is accepted and alternate hypothesis is rejected which states the change in family expenses of the sample beneficiaries has not any significant impact on the standard of living.

(2)**Change in Material possession:** As a result of increase in income from SJSRY works whether the beneficiaries have improved their level of material possession or not, an effort was made to examine is statistically with the help of X<sup>2</sup>-test. The detailed information regarding material possession of sample beneficiaries is presented in the following table -15 and figure 9

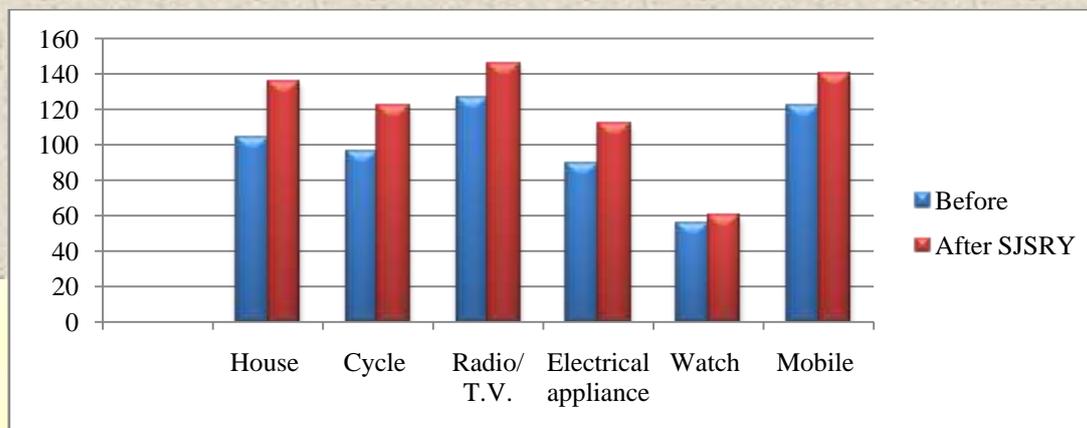
**Table-15**  
**Item - wise change in asset / goods of Sample beneficiary**

S. No.	Item	Before SJSRY	After SJSRY
1.	House	104	136
2.	Cycle	96	122
3.	Radio/ T.V.	127	146
4.	Electrical appliance	89	112
5.	Watch	56	60
6.	Mobile	122	140

Source: Compiled from Questionnaire

Figure -9

## Item - wise change in asset / goods of Sample beneficiary



Source: Compiled from Table-15

**Empirical Hypothesis** - The sample beneficiaries have improved their level of material possession.

**Null Hypothesis** - There is no significant improvement in the material possession of the beneficiaries even after the wages earned by them under SJSRY.

**Formula Used** -  $\chi^2$ -test is employed to test whether the material possession of the beneficiaries have increased or not. The formula used for this purpose is:

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

$$\chi_{\text{tab.}}^2 = 11.07$$

(Table value Chi-test at 5 degree of freedom)

$$\chi_{\text{cal.}}^2 = 0.7357$$

(Calculated value Chi-test at 5 degree of freedom)

The table value of  $\chi^2$  for 5 degree of freedom at 5 percent of level of significance is 11.07 which is much greater than the calculated value of  $\chi^2$ . Hence our null hypothesis is accepted. This result indicates that overall sample beneficiaries had not significantly improved their capacity of material possession. This is due to low income and employment generation from SJSRY works.

**Social status of beneficiaries under SJSRY**

Social status of sample beneficiary increased due to increase income status, established their individual or group micro –entrepreneurs as self employment and getting loan or subsidy to increase or established their business, and by technical and skill training. Statement about training of sample beneficiary is shown in table -16

**Table-16****Statement about Training of Sample beneficiaries**

S. No.	Name of Occupation	Number of Sample beneficiaries	Motivating Training	Training for Improvement in talent
1.	Mini dairy	-	-	-
2.	Bangles making	06	06	04
3.	Glass cutting	08	07	05
4.	Manichar Bulb	03	03	02
5.	Paper Box making	02	02	01
6.	Sandlair making	06	06	04
7.	Carpet making	05	05	04
8.	Wages employment	-	-	-
	<b>Total</b>	<b>30</b>	<b>29</b>	<b>20</b>

Source: Compiled from Questionnaire

Under SJSRY technical and skill training is given in component STEP-UP. 29 out of 30 Sample beneficiaries are got training under STEP-UP and only 20 (67.5%) beneficiaries find to improvement in talent as shown above in table.

Social status of sample beneficiaries not only calculated by increase income status but also measure by change in poverty status of sample beneficiaries, because main aim of SJSRY is to provide gainful employment to the urban unemployed or underemployed poor by encouraging the setting up of self-employment ventures or provision of wage employment and up lift them below poverty line by improving the economic status. According the Planning Commission of India an average poverty line is the total consumption Rs. 22.42 per capita per day, 673 per month, this equals approximately Rs. 8076 per capita per annum. After SJSRY average per capita income in all occupation increase more than poverty line that declared by Planning Commission of India, (shown in table 13)(as per capita consumption after SJSRY). Changing poverty status of sample beneficiaries is given in table and figure- 10

Table-17

## Change in Poverty Status of Sample Beneficiary

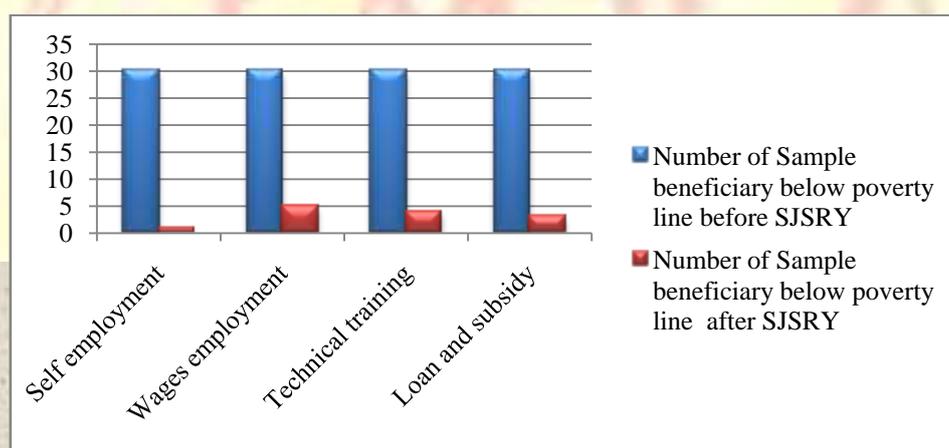
S. No.	Under different component of SJSRY	Number of Sample beneficiaries below poverty line		Sample beneficiaries cross poverty line	Percent of Sample beneficiaries cross poverty line
		Before SJSRY	After SJSRY		
1.	Self employment	30	01	29	96.7
2.	Wages employment	30	05	25	83.3
3.	Technical training	30	04	26	86.7
4.	Loan and subsidy	30	03	27	90.0
	<b>Total</b>	120	13	107	89.17

Source: Compiled from Questionnaire

As table 17 and figure- 10 shows 96.7 percent of sample beneficiary cross poverty line established their Self employment, 90.0 percent of sample beneficiary cross poverty line assets loan or subsidy under SJSRY, 86.7 percent of sample beneficiary cross poverty line linetrained technically, 83.3 percent of sample beneficiary cross poverty line get wages employment under SJSRY.

Figure -10

## Change in poverty status of Sample beneficiary



Source: Compiled from Table-17

Occupation- wise change in number of sample beneficiary in below poverty line is shown table -7.18

Table-18

## Occupation- Wise Change in Number of Sample Beneficiaries in below Poverty Line

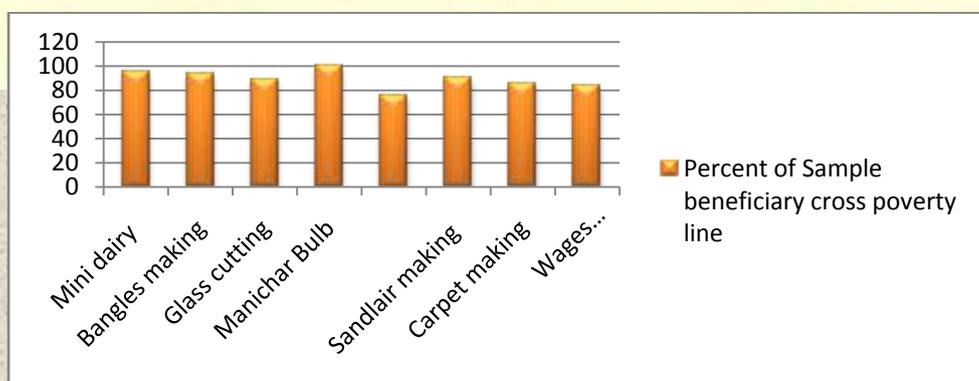
S. No.	Name of Occupation	Number of Sample beneficiaries below poverty line		Number Sample beneficiaries cross poverty line	Percent of Sample beneficiaries cross poverty line
		Before SJSRY	After SJSRY		
1.	Mini dairy	20	01	19	95.00
2.	Bangles making	28	02	26	92.86
3.	Glass cutting	09	01	08	88.89
4.	Manichar Bulb	05	0	05	100.00
5.	Paper Box making	04	01	03	75.0
6.	Sandlair making	10	01	09	90.0
7.	Carpet making	14	02	12	85.71
8.	Wages employment	30	05	25	83.33
	<b>Total</b>	120	13	107	88.85

Source: Compiled from Questionnaire

As shown in table -18 all beneficiary engaged in occupation Manichar Bulb cross the poverty line, 26 beneficiary engaged in bangle making, 08 beneficiary engaged Glass cutting, 19 beneficiary engaged in mini dairy, 03 beneficiary engaged in Paper Box making, 09 beneficiary engaged in Sandlair making, 12 beneficiary engaged in Carpet making and 25 beneficiary find work on SJSRY as wages employment cross the poverty line. Total 107 beneficiaries out of 120 sample beneficiaries cross the poverty line, thus 88.85 percent of sample beneficiaries cross poverty line. Occupation- wise change in percent of sample beneficiary in below poverty line is shown table -18, and figure – 11

Figure -11

## Percent of Sample beneficiary cross poverty line



Source: Compiled from Table-19

As shown in table -18 highest changes occupation Manichar Bulb total 100 percent beneficiaries cross the poverty line, followed by 95 percent beneficiary engaged in mini dairy, 92.86 percent beneficiary engaged in bangle making, 90 percent beneficiary engaged in Sandlair making, 91.67 percent beneficiary engaged, 88.89 percent beneficiary engaged in Glass cutting, 83.33 percent beneficiary engaged in Carpet making 75 percent in Paper Box making, and 88.85 percent beneficiary find work on SJSRY as wages employment cross the poverty line.

### **Conclusion**

Swarna Jayanti Shahari Rozgar Yojana (SJSRY) is a convergence programme of UBSP and NRY, while the shelter programs of NRY and other initiatives are merged with National Slum Development Programme (NSDP) initiated during the ninth five year plan. The sole purpose of the SJSRY was to provide the gainful employment to the unemployed and under-employed poor. To achieve this goal, the programme envisages identifying the beneficiaries at the outset in order to help the target population. Further, it proposes to provide benefits to the urban poor from the scheduled castes and scheduled tribes, women and others included in the target group. The programme aims at responding to urban growth and poverty alleviation through Community Development Societies. SJSRY is the only urban poverty alleviation scheme, supported by Government of India which is focusing on livelihood of urban poor through community structures and capacity building of urban poor. Most of the participants of the training programmes appreciated the provision and measures of capacity building for the setting up self-enterprises. In this way SJSRY helps in poverty alleviation in urban area in Firozabad district.

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