

Results and Discussion

IV. RESULTS AND DISCUSSION

The results of the study on **“Efficacy of Welfare Programmes for Women in Coimbatore District in Tamil Nadu”** are discussed under the following heads:

- A. Socio-economic profile of the selected women
- B. Sources about the welfare programmes
- C. Utilization of benefits of the welfare programmes by the beneficiaries
- D. Constraints faced by the women beneficiaries
- E. Suggestions given by the women beneficiaries

A. SOCIO-ECONOMIC PROFILE OF THE SELECTED WOMEN

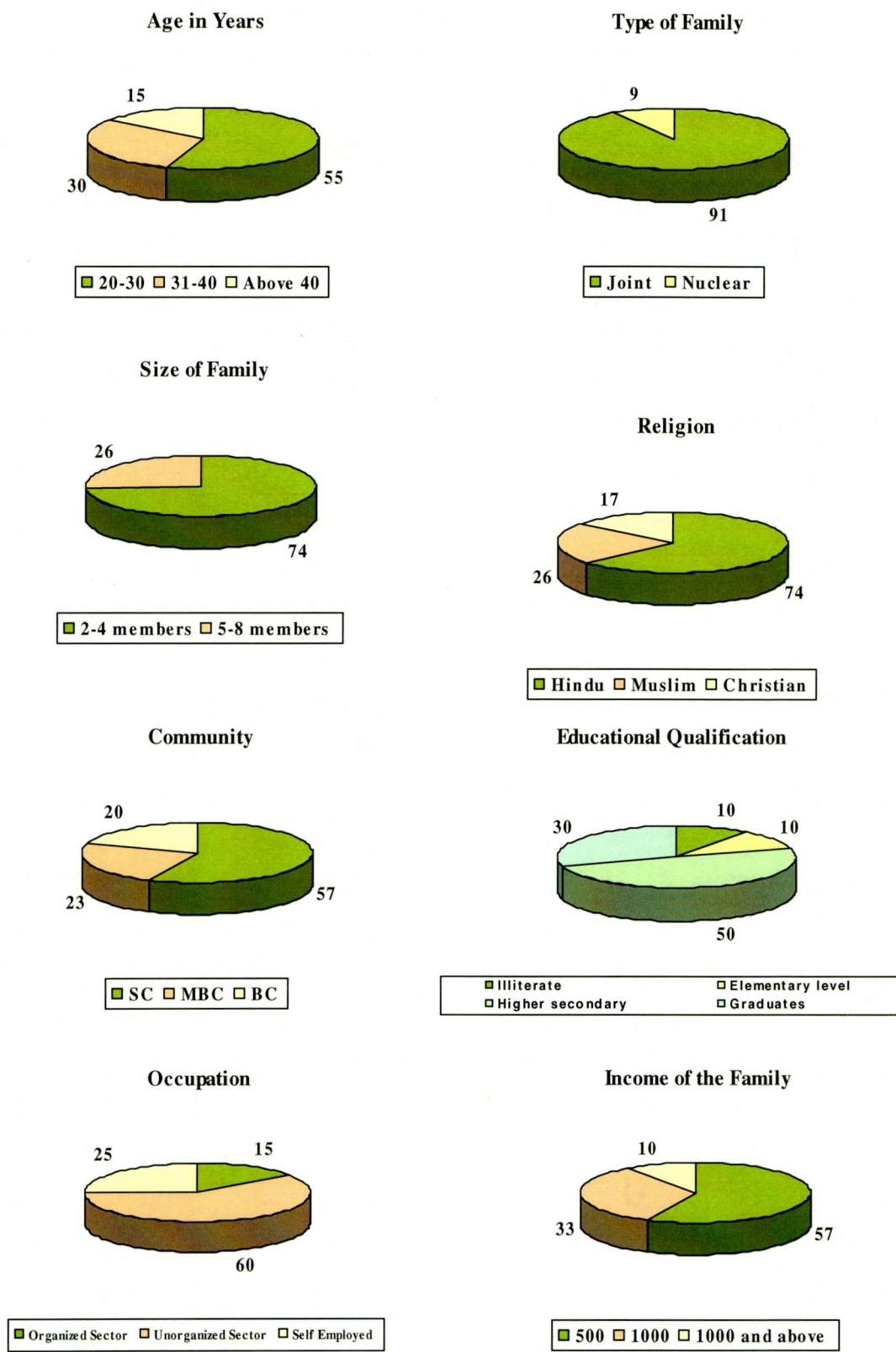
The socio-economic profile of the selected women beneficiaries is given in Table III and Figure 2.

TABLE - III**SOCIO-ECONOMIC PROFILE OF THE WOMEN BENEFICIARIES**

S.No	Socio-economic Profile	Category	Percentage of respondents (N=100)
1.	Age in years	20-30	55
		31-40	30
		Above 40	15
2.	Type of family	Nuclear	91
		Joint	9
3.	Size of family	2 - 4 members	74
		5 - 8 members	26
4.	Religion	Hindu	63
		Muslim	20
		Christian	17
5.	Community	SC	57
		MBC	23
		BC	20
6.	Educational Qualification	Illiterate	10
		Elementary Level	10
		Higher Secondary	50
		Graduates	30
7.	Occupation	Organized Sector	15
		Unorganized Sector	60
		Self Employed	25
8.	Income of the family	< 500	57
		< 1000	23
		1000 and above	10

FIGURE - 2

SOCIO-ECONOMIC PROFILE OF THE WOMEN BENEFICIARIES



Majority (50 per cent) of the respondents were in the age group of 20 - 30 years, and thirty per cent women beneficiaries were in the age group of 31 - 40 years and fifteen per cent women beneficiaries were above 40 years of age.

Regarding religion (36 per cent) majority were Hindus followed by Muslims (20 per cent) and Christians (17 per cent).

Out of 100 women beneficiaries (57 per cent) women beneficiaries belonged to Scheduled caste and 23 per cent of women beneficiaries belonged to Most Backward and 20 per cent women beneficiaries belonged to Backward Caste. It clearly shows that there is a close relationship between the caste and poverty. It is evident from this, the downtrodden people are always suffering.

Synonymous to the present trend majority (91 per cent) women beneficiaries belonged to nuclear family while the remaining nine women beneficiaries were in joint family. It shows that one of the two pillars in the society namely joint family has not disappeared from the social system and women beneficiaries belonged to the joint family system revealed that it is a boon to have elders to take care and support them to lead a happy and peaceful life.

Majority (74 per cent) had less than 4 members in their families the remaining (26 per cent) had above four members in their families, revealing the present generation is willing to adopt small family norm since it will help them to provide their children good education and nutritious food.

It was encouraging to note that ninety per cent of the women were literates and only ten per cent were illiterates.

It was found that majority (60 per cent) of the head of the families were working in an unorganized sector. Most of them worked as coolies, construction workers and labourers in companies and other organized sectors.

Majority (57 per cent) of the women beneficiaries had Rs.500 as their family income per month and 33 per cent had Rs.1000 per month as their family income and only 10 per cent had earned their income of Rs.1000 and above. It shows that all the selected women beneficiaries are living under poverty line.

B. SOURCES ABOUT THE WELFARE PROGRAMMES

The sources about the welfare programmes as received by the beneficiaries are listed in Table IV and shown in the Figure 3.

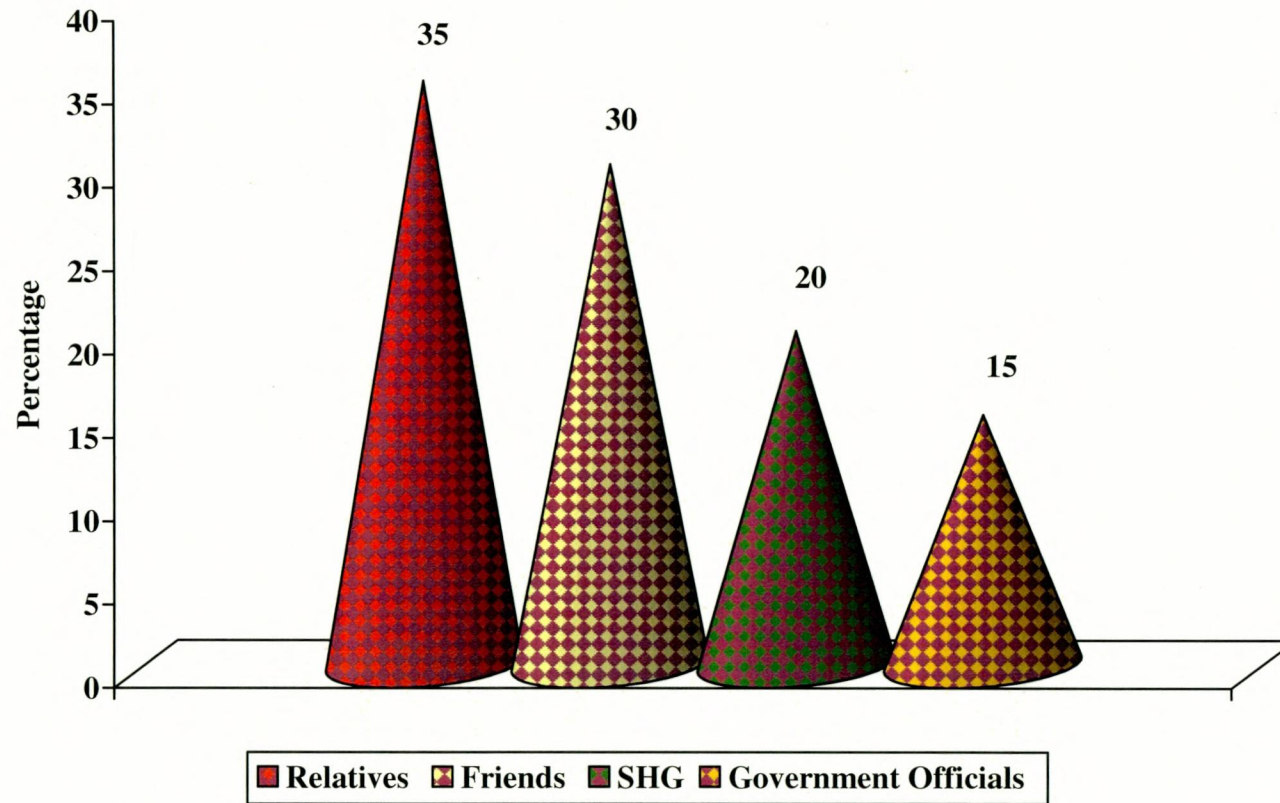
TABLE - IV
SOURCES ABOUT THE WELFARE PROGRAMMES

S.No	Sources	Percentage of respondent
1.	Relatives	35
2.	Friends	30
3.	SHG	20
4.	Government Officials	15

All the women beneficiaries were aware of the Social Welfare Programmes implemented by the Government, only through the information given by Relatives (35 per cent), friends (30 per cent), Self Help Group (20 per cent) and Government Officials (15 per cent). It is appreciable that relatives have informed the scheme and friends have helped each other and the women have utilized the scheme and received the benefits of the same.

FIGURE - 3

SOURCES ABOUT THE WELFARE PROGRAMMES



C. UTILIZATION OF BENEFITS OF WELFARE PROGRAMMES BY THE BENEFICIARIES

Utilization of benefits of welfare programmes by the beneficiaries is given in the Table V and shown in Figure 4.

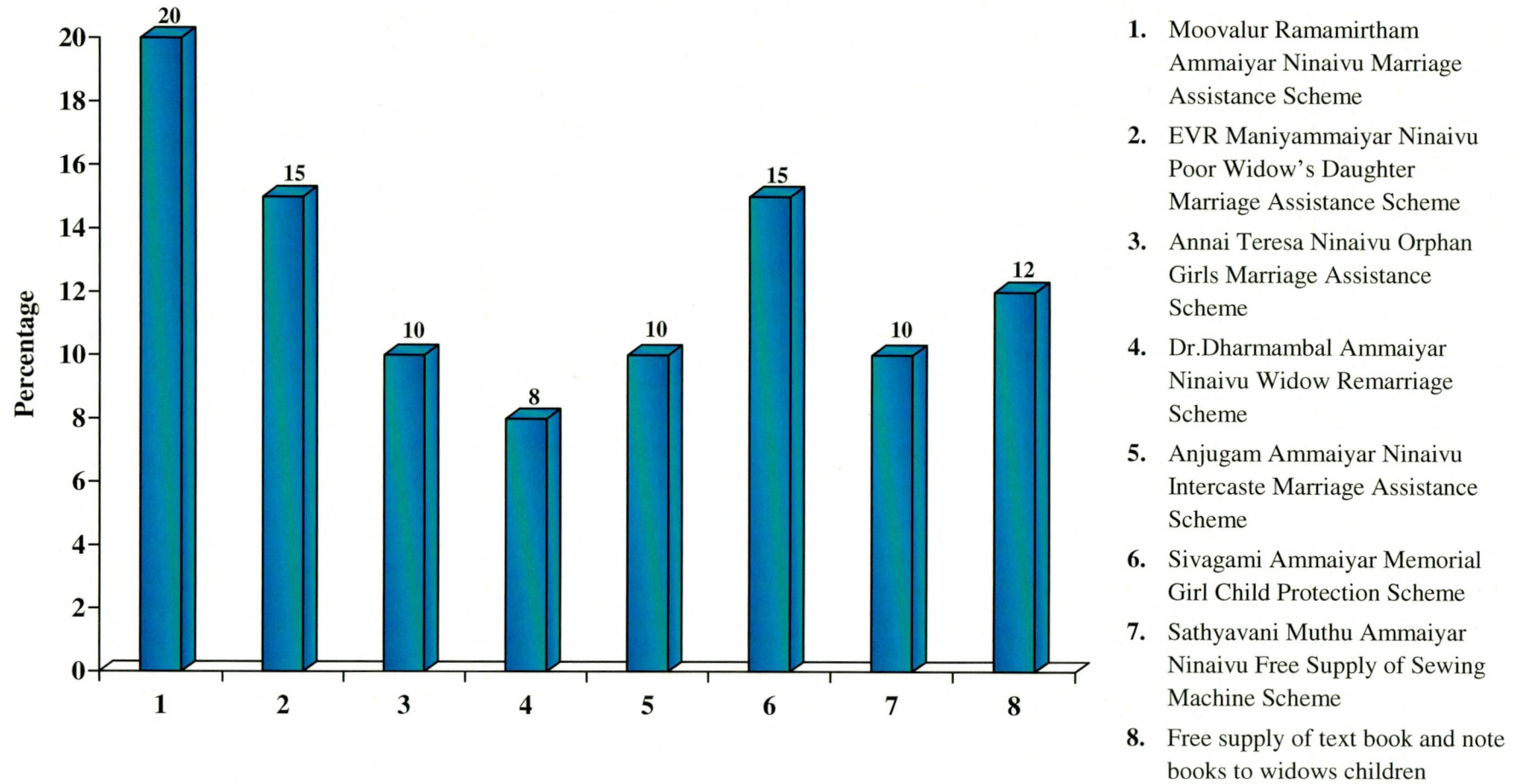
TABLE - V
WELFARE PROGRAMMES AND WOMEN BENEFICIARIES

S.No	Name of the Welfare Programme	Percentage of beneficiaries
1.	Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme	20
2.	EVR Maniyammaiyar Ninaivu Poor Widow's Daughter Marriage Assistance Scheme	15
3.	Annai Teresa Ninaivu Orphan Girls Marriage Assistance Scheme	10
4.	Dr.Dharmambal Ammaiyar Ninaivu Widow's Remarriage Scheme	8
5.	Anjugam Ammaiyar Ninaivu Intercaste Marriage Assistance Scheme	10
6.	Sivagami Ammaiyar Memorial Girl Child Protection Scheme	15
7.	Sathyavani Muthu Ammaiyar Ninaivu Free Supply of Sewing Machine Scheme	10
8.	Free supply of text book and note books to widows children	12

Marriage is an important event in everyone's life, which fulfils ones desire and decides the status in the society. As we know that nearly fifty per cent of people living under poverty line and it is difficult for the poor

FIGURE - 4

WELFARE PROGRAMMES AND WOMEN BENEFICIARIES



parents to get their daughters in married. This vulnerable people could benefit out of the Government sponsored **Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme**. It is a boon, by which they could give their daughter life. According to the scheme, the beneficiaries should have studied upto 10th std and the parents income should not exceed Rs.12,000 per annum and the girl should have completed 18 years. Twenty per cent of the beneficiaries had availed the benefit of the programme and got their daughter's married into good families.

Widowhood is a tragic condition in women's life. Widowhood is considered to be almost a curse equivalent to death. They are in need of supportive services. Fifteen widows selected for the study benefited from **E.V.R. Maniyammaiyar Ninaivu Poor Widow's Daughter Marriage Assistance Scheme**. Under this scheme the poor mother who are widows were given financial assistance for the marriage of their daughters whose income was less than Rs.12,000 per annum. The selected women beneficiaries revealed that the financial assistance of Rs.15,000 by cheque/ demand draft given by the Government was of great help and reduced the financial burden in connection with their daughter's marriage.

With the noble cause of grooming orphaned girls into good citizens and good home makers, the Government helped them to get into married life. **Annai Teresa Ninaivu Orphan Girls Marriage Assistance Scheme** provides Rs.15,000/- by cheque/ demand draft whose income is not exceeding Rs.12,000 per annum and the brides age falls between 18 - 30 years. Ten orphan girls got married, they have their own family and are now no more called as orphans.

Dr.Dharmambal Ammaiyar Ninaivu Widow Remarriage Scheme helped the widows to get remarried and reconstruct their lives once again and get away from deprivation from economic, social and cultural support from society for their well being and psychological harassment from the members of

the society. Eight percent of the women beneficiaries benefited out of this scheme and are empowered and have come out from the clutches of widowhood and abandonment of the social stigma.

To abolish caste and community feelings based on birth and wiping out the evils of untouchability by encouraging intercaste marriage Government introduced **Anjugam Ammaiya Ninaivu Intercaste Marriage Assistance Scheme**. Through the scheme Intercaste marriage is encouraged and the feeling of superiority and untouchability are being gradually eliminated from the society. Ten beneficiaries benefited out of the scheme. A sum of Rs.15,000/- **Anjugam Ammaiya Ninaivu Intercaste Marriage Assistance Scheme** is given to the bride who is between 18 and 30 years of age. Intercaste marriage emphasized the democratic values such as liberty, equality and fraternity. It bears the stamp of the scientific and free thinking and laid great stress upon human dignity, which can lead to casteless society in the near future.

As far as Indian society is considered the male child is given importance since the male child will look after the parents in the old age. The girl child is a burden as Manu said during her childhood she independent upon her parents, after marriage she is dependent upon her husband and during her old age she is dependent on her son. This led to the practice of female infanticide which led to the decline in female sex ratio. To ensure the survival of the girl child and reinforce positive perceptions of the girl child the **Sivagami Ammaiya Memorial Girl Child Protection Scheme** was introduced to promote family planning, eradicate female infanticide and promote the welfare of girl children in poor families and to raise the status of girl children.

Under scheme I, five women beneficiaries received a sum of Rs. 22,200. This amount was deposited in the name of the girl child which had only one girl child. Under scheme - II ten women beneficiaries received a sum of Rs.15,200 for each girl child were the family had two girl children only.

An amount of Rs.150/- as monthly incentive shall be given to the girl child on completion of 5 years from the date of deposit and upto 20th year of deposit for her educational purpose. And this scheme is for the girl children in poor families and family income should be below Rs.50,000/- per annum for scheme - I and below Rs.12,000 per annum for scheme - II. This scheme is a boon to raise the status of girl child and enhancing her self confidence. This will further help in correcting the demographic imbalance of declining female ratio in the demographic profile.

With a view of increasing the employment potential and to lead a decent life, sewing machines are supplied free of cost to widows, deserted and destitutes who are below poverty line and to the physically handicapped under **Sathyavani Muthu Ammaiyar Ninaivu Free Supply of Sewing Machine Scheme**. Ten per cent of women beneficiaries received the sewing machines and expressed that this scheme helped them to empower economically and made them self reliant and developed self confidence to become independent.

Twelve percent of widow's children received the benefits under free supply of text books and note books for the children of poor widows. The scheme aims at benefiting child of poor widows whose family income is less than Rs.12,000 per annum. The cost of text books and note books supplied free of cost to the children under this scheme is given below.

Class	Cost per child
I std to II std	: Rs. 50/-
III std to V std	: Rs.125/-
VI std to VIII std	: Rs.175/-
IX std to X std	: Rs.300/-
XI std to XII std	: Rs.600/-

D. CONSTRAINTS FACED BY THE WOMEN BENEFICIARIES

Constraints faced by the women beneficiaries in utilizations of welfare programmes have been identified and categorized into

- a. Organizational Constraints
- b. Economic Constraints and
- c. Educational and communication Constraints

a. Organizational Constraints

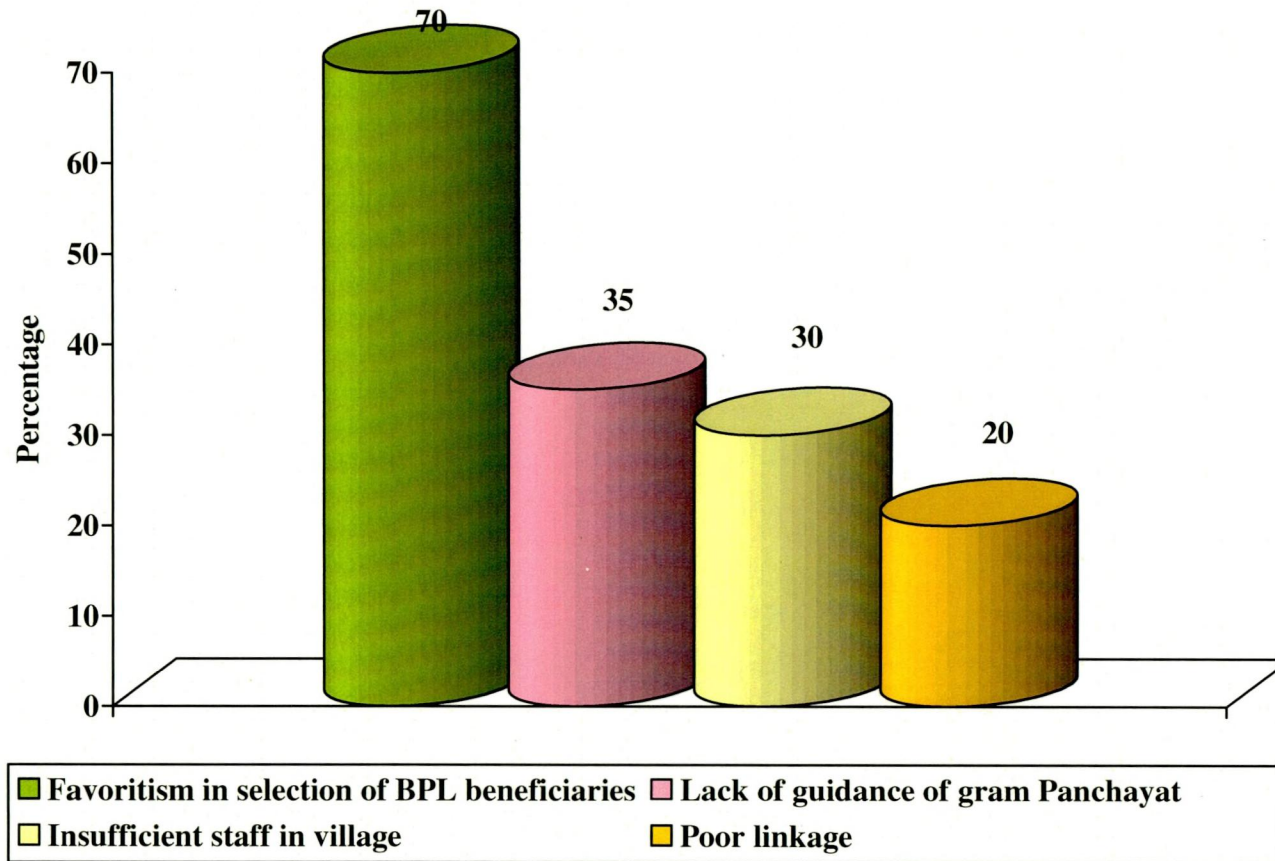
Organizational Constraints faced by the women beneficiaries under the study is given in Table VI and Figure 5.

TABLE - VI
ORGANIZATIONAL CONSTRAINTS

S.No	Constraints	No of respondents (N=100)*
1.	Favoritism in selection of BPL beneficiaries	70
2.	Lack of guidance of gram Panchayat	35
3.	Insufficient staff in village	30
4.	Poor linkage	20

* Multiple responses

FIGURE - 5
ORGANIZATIONAL CONSTRAINTS



Organizational constraints presented in Table VI shows that majority (70 per cent) of the beneficiaries reported favoritism in selection of below poverty line families, lack of guidance of gram Panchyat (35 per cent) insufficient staff in village (30 per cent) and poor linkage between village staff are the constraints faced by the women beneficiaries.

b. Economic Constraints

Economic Constraints faced by the beneficiaries in utilization of welfare programme benefits are depicted in Table VII and Figure 6.

TABLE - VII
ECONOMIC CONSTRAINTS FACED BY THE BENEFICIARIES IN UTILIZATION OF PROGRAMME BENEFITS

S.No	Constraints	No of respondents (N=100) *
1.	Delay on release of money	53
2.	Lack of funds by Government	47
3.	Extra expenditure has to be paid for availing benefits	25

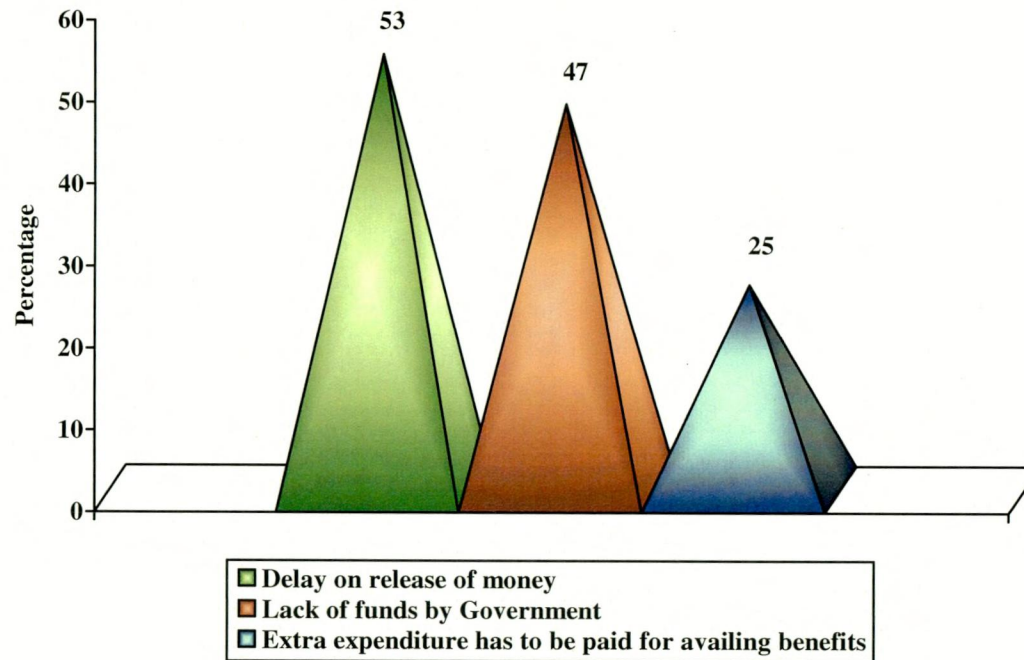
* Multiple response

The findings presented in Table VII revealed that 90 per cent of women beneficiaries reported that delay in release of money (53 per cent) as major constraint followed by lack of funds by Government 47 per cent extra expenditure has to be paid for availing benefit (25 per cent).

It can be inferred from the findings that faulty implementation and insufficient and irregular payment is hindering beneficiaries to utilize the benefits of the welfare programmes.

FIGURE - 6

**ECONOMIC CONSTRAINTS FACED BY THE BENEFICIARIES IN UTILIZATION OF PROGRAMME
BENEFITS**



c. Educational and Communicational Constraints

Educational and communicational constraints faced by the beneficiaries in utilization of the programme benefits is explained in Table VIII and Figure 7.

TABLE - VIII
EDUCATIONAL AND COMMUNICATIONAL CONSTRAINTS FACED
BY THE BENEFICIARIES IN UTILIZATION OF THE PROGRAMME
BENEFITS

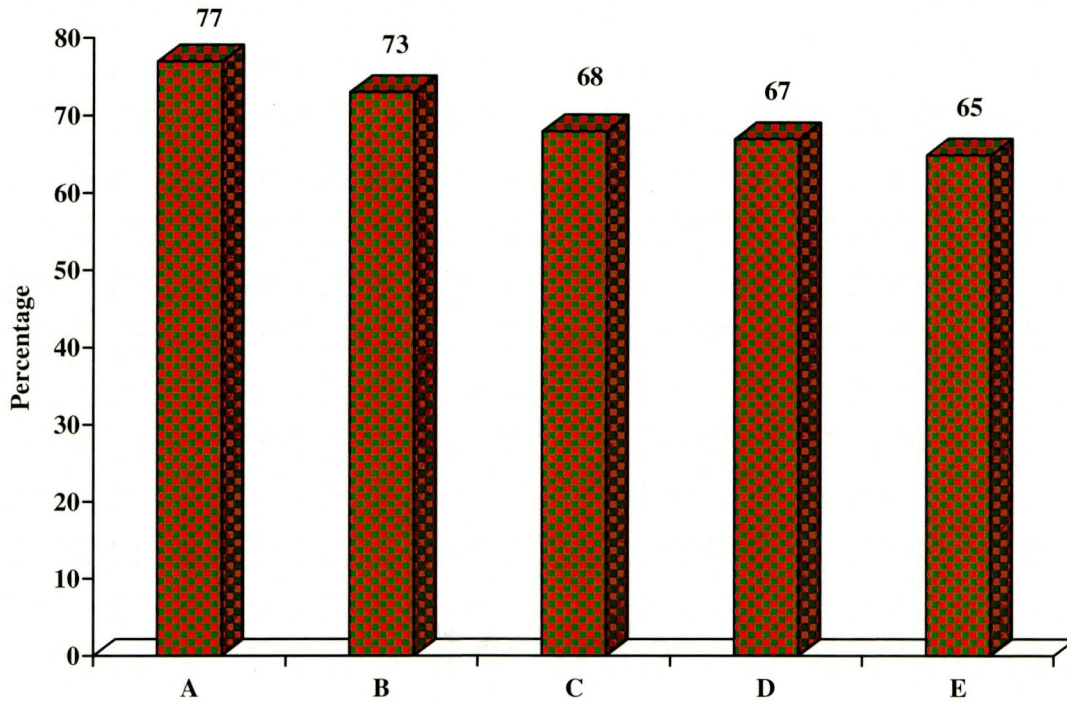
S.No	Constraints	No of respondents (N=100) *
1.	Lack of encouragement and motivation	77
2.	Lack of knowledge about objectives of the programme	73
3.	Lack of literature and timely guidance	68
4.	Lack of knowledge about other schemes in operation	67
5.	No proper extension staff to communicate	65

* Multiple response

Educational and communicational constraints presented in Table VIII shows that majority of the beneficiaries reported that lack of encouragement and motivation (77 per cent), lack of knowledge about objectives of programme (73 per cent), lack of literature and timely guidance (63 per cent), lack of knowledge about other schemes in operation (67 per cent) and no proper extension staff to communicate (65 per cent) are the constraints faced by the women beneficiaries.

FIGURE - 7

**EDUCATIONAL AND COMMUNICATIONAL CONSTRAINTS FACED
BY THE BENEFICIARIES IN UTILIZATION OF THE PROGRAMME
BENEFITS**



- A. Lack of encouragement and motivation
- B. Lack of knowledge about objectives of the programme
- C. Lack of literature and timely guidance
- D. Lack of knowledge about other scheme in operation
- E. No proper extension staff to communicate

E. SUGGESTIONS GIVEN BY THE WOMEN BENEFICIARIES

The suggestions given by the women beneficiaries are depicted in Table IX and Figure 8.

TABLE – IX
SUGGESTIONS GIVEN BY THE WOMEN BENEFICIARIES

S. No	Constraints	No of respondents (N=100) *
1.	Educational and voluntary organizations should create awareness about the programme	45
2.	Special schemes for education and employment of the dependents of the widows should be implemented	40
3.	Process monitoring and impact evaluation be undertaken	40

* Multiple response

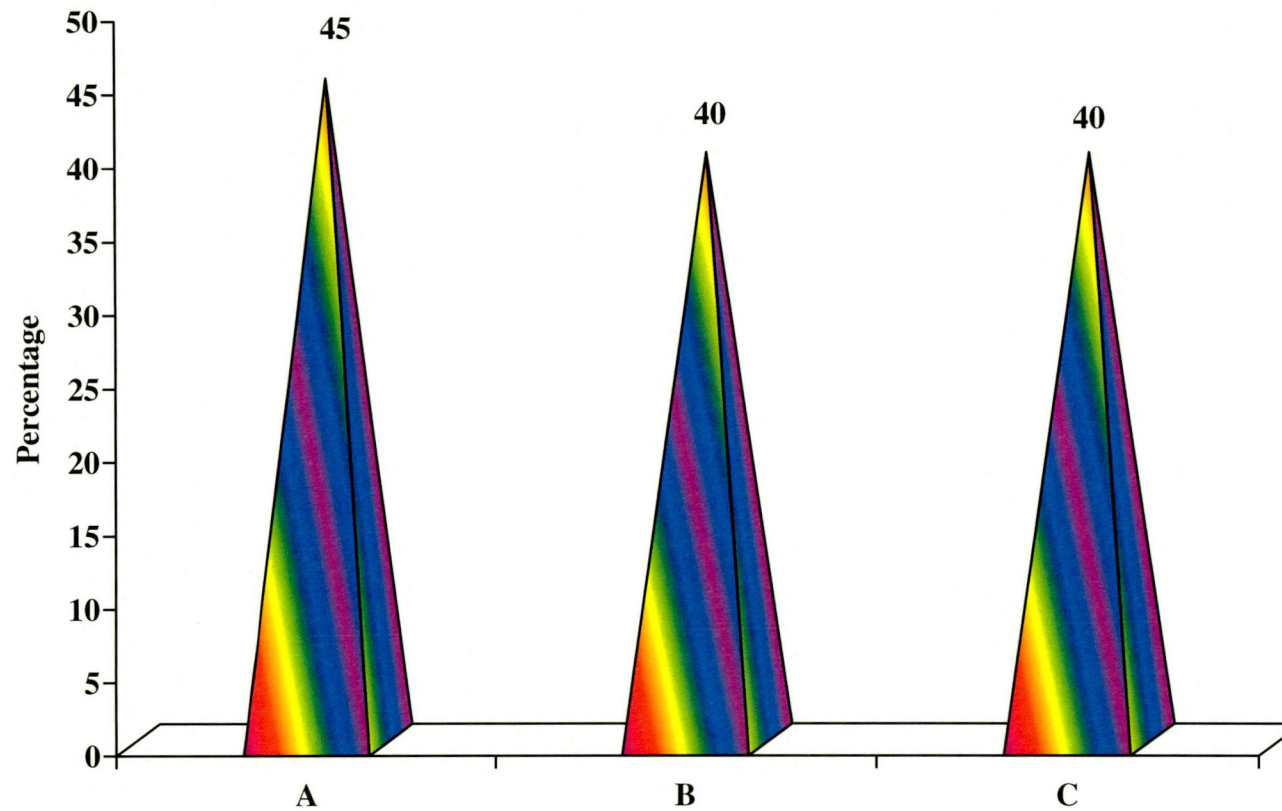
With the help of educational institutions and voluntary organizations for women's development, awareness about the monetary benefits available from the Government can be created and training programmes may be imparted to the women belonging to below poverty line groups to become small scale entrepreneurs in rural based industries (45 per cent) was another suggestion of the women beneficiaries.

A special scheme for the education and employment of the dependents of the widows, deserted and destitute may be evolved and implemented by the Central and State Governments. Forty per cent of the women beneficiaries had suggested the above ideas.

Forty per cent of the women beneficiaries suggested that the Government should do process monitoring and impact evaluation, so as to know the effective implementation of the welfare schemes.

FIGURE - 8

SUGGESTIONS GIVEN BY THE WOMEN BENEFICIARIES



- A. Educational and voluntary organizations should create awareness about the programme
- B. Special schemes for education and employment of the dependents of the widows should be implemented
- C. Process monitoring and impact evaluation be undertaken