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## Survey of Socio-Economic Status of Rural Women: Analysis of “Swayam Siddha”

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Swayamsiddha is the scheme of socio-economic upliftment of rural women. It has been started by department of Women & Child Development in year 2001.

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Swayamsiddha has been covered 650 Blocks of all states of the country. The first phase of scheme is completed recently. This study has given a clear Picture of Socioeconomic status of Women members of SHG. Women are associated with this scheme & get benefited in terms of money as well as social status.

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# Survey of Socio-Economic Status of Rural Women: Analysis of “Swayam Siddha”

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**Abstract** - Women make up 52% of our country's population. Women have an important role in building up the contemporary Society .but the socio-economic status of women is very poor rated so Government is trying to change this scenario by implementation of several schemes like Swashakti, Swadhar & Swayam siddha .

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## I. THE OBJECTIVE OF THE STUDY

The main objective of this study was to make an appraisal of the socio-economic conditions of Women beneficiaries of Swayamsahayata samuh (i.e. Self Help Group SHG) formed under “Swayamsiddha” Scheme of Government of India, to understand the actual effect of scheme on employment conditions, education status , earnings-expenditure-saving ratio & awareness.

Performance study/evaluation of the scheme “Swayamsiddha” was also implied objective of this paper.

## II. METHODOLOGY

The study was carried out in the Mhow & Depalpur subdivision of district Indore, which is situated in western part of State Madhya Pradesh, India . Since this scheme has concentration towards Women Self help Group & covered the area of above subdivisions only, it was specifically chosen for the study.

The total Number of Women Self Help Group beneficiaries covered under this scheme is approximate 1000 in the area . A sample of 200 women beneficiaries representing 20% of the total beneficiaries was selected. The respondents were interviewed through a detailed questionnaire. The data collected has been tabulated

and wherever possible appropriate statistical tools like mean and correlation have been used.

Some relevant secondary data was also used as require.

## III. SWAYAMSIDDHA SCHEME AND SELF HELP GROUPS

This Scheme was launched by central government of India in 2001 . It is a Self Help Groups based Programme with emphasis on convergence activities. The objective is to ensure that Self Help Groups members avail the benefit of all schemes and services in an integrated and holistic manner. It was introduced during 2001-02 replacing the erstwhile Indira Mahila Yojna .

The long term objective of the programme is the all round empowerment of women by ensuring their direct access to, and control over, resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes. The scheme was designed as women empowerment program through Self Help Group . The implementing body or Nodal Agency of the Scheme was Department of Women & Child Development.

The self-help group has been defined by NABARD as a group of about 20 people from a homogeneous class who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use their pooled resource to make small interest bearing loans to their members. The process helps them imbibe the prioritisation of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The SHG in certain multiples of the accumulate savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments.(as stated in Final Report on Functioning & Performance of Swashakti & Swayamsidhdha Projects :- Planning commission of India )

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This is broadly, Integrated program for women development in terms of socioeconomic progress. The objectives of Swayamsiddha Programme are given below:

1. To establish women SHGs.
2. To make awareness about Health, Education, Authority & Rights, Socio-economic development for the purpose of women empowerment of SHGs.
3. To provide source of income for women selfemployment.
4. To make the federation of SHGs at village level.

#### IV. SUMMARY OF FINDINGS

1. It was found that more than 54% of respondents were aware about Government Schemes before joining Self Help Group whereas the remaining 46% were not aware about Government Schemes of women welfare. Maximum number of respondents were know about welfare schemes but they did not know "how to get benefited". After joining Self Help group more than 65% of respondents were aware about Government Schemes (Table :1)

2. The Study Reveals a high degree of illiteracy prevalent among the sample respondents.59% of the respondents are illiterate. 27% of the respondent are literate with primary education & only 14% of the respondent are literate with high school education or higher education. Table

The low literacy rate of women is result of the negative attitude of the rural society towards women-education.but after the joining the group they were realized the importance of education & try to get educated.

3. The income of respondents was extremely low . most of them were used to engaged in hereditary occupation i.e. agriculture labour. maximum 49% of the respondents stands in the family income block of Rs 2000 to Rs 3000 whereas 16% of the respondents has earn only Rs 1000-2000 per month as family income . Table 3

Because of the above fact most of the respondents have lots of economic problems in daily life. 63.5% of of the respondents were found in economic problems. Out of the total respondents 33.5% have problems regarding food, 31% of the respondents feels problems regarding clothing and rest were not have proper place of residence. Table

4 After joining SHG, Income of women respondent increases slightly more than 86% of the respondents acknowledged that they were received Rs 1000 per month as additional income from SHG activities. Table 9

4. As for as saving in concern, women get benefited from the scheme. 97% of the respondents starts

saving in terms of money . Although Rate of average saving were very low but they invest amount of saving in SHG activities also. Table 6

More than 70% of the respondents reveal the fact that they save money, 18% were store values in materials. Table 7

5. There are so many unorganized channel of lending in Indian market which deals with high rate of interest and targeted poor section of society. Women are "safe target" for them. Table 11

But in this study we found that maximum respondents 86.5% not require money on Interest after joining SHG. As we Know Income of 91% of the respondents increased after joining SHG so they fulfill daily needs as well as save some amount. Table 12

6. Most of respondents were take part in decision making process of SHG. They used to participate in meetings.90% of the respondents actively participated in decision making process of the group. Table 2

7. As Indian society is male dominating in nature, women have lots of obstacles to worked with Group.44.5% of the respondents were not supported by family. 24% of the respondents were facing problems from society and rest of the respondents having problems with members of group. Table 5.

8. 50.5% of the respondents get economic benefits from the group, 14.5% of the respondents feels benefited at family status and 35% of the respondents except increasing trend in social status. Table 8

9. 9..Regarding social awareness about Health and religious issues, rituals etc , respondents revealed the fact of totally unawareness about Health but high degree of attention towards rituals.

#### V. FINDINGS ABOUT SWAYAMSIDHA SCHEME IMPLEMENTATION

1. There is no any specific department to look after the scheme. Department of Women & child welfare was nodal implementing agency but they take this work in addition.

2. Scheme was not properly propagate in the public so real objective of the scheme was not achieved.The Ministry of Rural Development (Department of Rural Development) have stated that they agree with the view of the Loksabha Committee that in order to popularise the concept of Self Help Groups in the States which are lagging behind in the Self Help Groups movement (Report on women empowerment- Loksabha)

3. Lack of proper policy about women SHG was create problems of execution.

4. Because of "redtapism", only few states utilized the fund allotted under the scheme most of states laps funds of the scheme.
5. Basic framework of the scheme is complicated for the rural area. All the emphasis of scheme implementing bodies moving around Paper work only Instead of effective working .

"Banks were less bothered about financing to women SHGs. Loksabha Committee reveal the fact that 5% of the reserved funds for the women laps due to non cooperation of banks The Committee, therefore, recommended that the Department of Economic Affairs (Banking Division)/Reserve Bank of India should impress upon the Banks which are lagging behind to take suitable remedial steps to enhance Net Bank Credit for lending to women. "

6. Budget of the scheme was inadequate for the country like India.
7. There is no any system to ensure proper utilization of funds.

## VI. SUGGESTIONS

Government should take following action for the success of the women SHG:

- A. Appropriate policy should be made.
- B. Specific Department Should be establish for the same

- C. Increase in budgeted –fund allotment is required
- D. Awareness programmes for women SHG should be designed and followed
- E. Schemes Like Swayamsiddha must be advertised properly thus maximum persons may get benefit of Programe.

These and other adequate measures shuld be undertaken to secured the objective of the scheme and women welfare.

## VII. CONCLUSION

This study has given a clear Picture of Socioeconomic status of Women members of SHG. Women are associated with this scheme & get benefited in terms of money as well as social status.

Swayamsiddha SHGs is positively change the socioeconomic profile of rural women. but scheme was implemented halfheartedly by the government. As the matter of fact

lack of Budget, Policy & advertisement are major problems of the scheme. Scheme was closed after operation of five year & phase2 is launching very soon.

Government should take proper action before planning the new phase of it. After all we can say that women becomes Swayamsidhha after joining the SHGs.

Table 1 : Awareness about women welfare schemes(before joining SHG).

Sn	Awareness status	No of respondents	Percentage
1.	Yes	109	54.5%
2.	No	91	45.5%
	Total	200	100%

Table 2 : Family Income of Respondents.

Sn	Monthly Income Amt in Rs	No of Respondents	Percentage
1.	1000&2000	32	16%
2.	2000&3000	98	49%
3.	3000&4000	36	18%
4.	4000	44	22%
	Total	200	100%

*Table 3 :* Problems in Daily life needs (Before joining SHG).

Sn	Status	No of Respodents	Percentage
1.	Yes	137	63-5%
2.	NO	63	31-5%
	Total	200	100%

*Table 4 :* Saving Status after membership.

Sn	Status	No of Respodents	Percentage
1.	Yes	194	97%
2.	NO	6	3%
	Total	200	100%

*Table 5 :* Types of Saving.

Sn.	Type of Benefit	No of respondent	percentage
1.	Economic	101	50-5%
2.	Social	70	35%
3.	Family	29	14-5%
	Total	200	100%

*Table 6 :* Types of Benefits (after joining SHG).

Sn.	Type of Benefit	No of respondent	percentage
1.	Economic	101	50-5%
2.	Social	70	35%
3.	Family	29	14-5%
	Total	200	100%

*Table 7 :* Monthly Income From SHG.

Sn.	Monthly Income Amt in Rs	No of Respondents	Percentage
1.	Up to 1000	173	86-5%
2.	Up to 2000	18	09%
3.	More than 3000	09	4-5%
	Total	200	100%

*Table 8 :* Types of Economic Problems.

Sn.	Problems	No of Respondents	Percentage
1.	Food problems	67	33-5%
2.	Clothing	62	31%
3.	Residence	26	13%
4.	Others	45	22-5%
	Total	200	100%



*Table 9* : Increase in Income after joining SHG.

Sn.	Status	No of Respondents	Percentage
1.	Yes	182	91%
2.	No	18	9%
	Total	200	100%

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