

Mahila Samridhi Yojana: A Socio-Personal and Socio-Economic Study of Rural Women of Gwalior District of Madhya Pradesh

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ABSTRACT

Women play pivotal role in rural development in developing countries, among the poor, rural women are the poorest and more venerable. With the objective of providing economics security to the rural women and to encourage, the saving habit among them, NMDF introduced the scheme of Mahila Samridhi Yojana on 2nd October 1993 which Links Micro-credit to the women after training. The objective of this study was too study Socio-Personal and Socio-Economic Characteristics of beneficiaries of MSY where the Mahila Samridhi Yojana has been carried out in the past and is still in operation. The study was conducted in Morar block of Gwalior district. The district comprises of 4 blocks namely- Morar, Ghatigaon, Dabra, Bhitwar. Three Villages of each block were selected purposively. Total twelve villages were selected for collection of primary data under study. Twenty five rural women of each village were selected randomly for the study. Thus the total 300 rural women were selected for the purpose. It was find in study that Majority of the beneficiary respondents had medium to big size of family. Majority of the beneficiary respondents had nuclear family. Most of the respondents had poor family background. Majority of the respondents had medium participation in social activities. Majority of the respondents engaged in farming as a main occupation. Majority of the rural women had marginal to small land holding. Maximum of the rural women had moderate credit orientation. Maximum number of the rural women was in medium to high extension participation category. Majority of the rural women were in favorable category regarding attitude towards Govt. Schemes. More than half of the rural women were having medium knowledge about Mahila Samridhi Yojana.

Keywords: Mahila Samridhi Yojana, Socio-Personal, Socio-Economic, Rural Women

1. INTRODUCTION:

Women play pivotal role in rural development in developing countries, among the poor, rural women are the poorest and more venerable. Empirical evidences suggest that women in rural areas are more adversely affect by poverty than men. The largest numbers of women in India are engaged in farming operations either as cultivators or as

supervisors or as agricultural laborers. The contribution of female labour is towards agricultural production is always more than the male labour in all types of landholding size. Development of rural women can gear the rapid socio-economic development process in the rural areas since rural women have capacity to orient themselves to go along the main stream superstitions, disorder and misconceptions prevalent in the Indian social system. Therefore, the development of people and the nation always depends on the health, creativeness, potentialities, participation, attitude, role and status of women in a society. The status of rural women is improving day by day.

With the objective of providing economics security to the rural women and to encourage, the saving habit among them, NMDF introduced the scheme of Mahila Samridhi Yojana on 2nd October 1993 which Links Micro-credit to the women after training. The limit of micro-credit to each member of the group is Rs. 25,000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. During the training, the group formed into a Self Help Group (SHG). The scheme has been made broad based to cover all the trades and activities practiced by women. Under this plan, the rural women of 18 years of above age can open their saving account in the rural post office of their own area with a minimum Rs. 4 or its multiplier. Such accounts opened under the scheme account are provided 25% bonus with a maximum of Rs. 300 every year.

Under this programme, the Central Social Welfare Board gives financial assistance to voluntary organizations for undertaking a wide variety of income-generating activities which include the production of central components in ancillaries units, handlooms, handicrafts, agro-based activities such as animal husbandry sericulture and fisheries and self-employment ventures like vegetables or fish-vending, etc.

The Department of Women and Child Development, the nodal agency of MSY, decided in April 1997 that now new MSY accounts should be opened from 1st April 1997 onwards but the existing account could be maintained. There was an urgent need for drastic simplification of the operational rules for MSY accounts and reducing the operational costs to ensure sustainability of the scheme. There was also need to strengthen the monitoring mechanism for the scheme.

2.METHODOLOGY:

The villages have often been taken by social anthropologists and sociologists as a unit, the study of which can help in understanding of the total culture of which it is a part. Many of them considered a village as a largely self sufficient and isolated unit which is functionally integrated and representative of the region under study. This view has been supported by **Bailey (1966)**. They said that a village is a unit and implies that villagers' relation with other people take place largely in context of their home village both socially and psychologically. For study purposes a village is perhaps as "isolable" as a particular caste or religion. The development of village is a precondition for balanced economic development accelerating economic growth and industrial advancement the basic requirements for economic growth, i.e. savings and investment market for industrial products ultimately depends upon the rural development.

It is an all pervasive, multi-dimensional, multi-disciplinary and comprehensive approach to development. It means achieving the goal of enrichment of the overall quality life covering all its aspects economic, social, cultural etc. In this

sociological study a systematic use of research methods has been made to find out the facts. Initially data was collected keeping in view its relevance to the topic of research. This was followed by analysis and interpretations.

The objective of this study was to study Socio-Personal and Socio-Economic Characteristics of beneficiaries of MSY where the Mahila Samridhi Yojana has been carried out in the past and is still in operation.

For the purpose of this study the entire field of methodology has been divided into four parts-**1.** Selection and nature of the universe, **2.** Selection of the respondents, **3.** Tools and techniques of data collection, **4.** Interpretation and analysis of the data. **5.** Hypotheses of the study.

The study was conducted in Morar block of Gwalior district. The district comprises of 4 blocks namely- Morar, Ghatigaon, Dabra, Bhitwar. Three Villages of each block were selected purposively. Total twelve villages were selected for collection of primary data under study. Twenty five rural women of each village were selected randomly for the study. Thus the total 300 rural women were selected for the purpose. The finances under MSY have been made for various activities by the banks for tabulation purpose they have been classified these activities under four broad heads (Sectors). They are: *1. Farming, 2. Small Industries, 3. Business (Small Business), 4. Services*

A complete list of the villages under Mahila Samridhi Yojana (MSY) was obtained from District Rural Development Agency, PRIs, Line department and the financing agencies. For each selected village, a list of landless, marginal and small farming women villagers was prepared, and the beneficiaries were selected randomly by using sample random method.

Information regarding the following Socio-personal and socio-economic traits of the beneficiaries-Socio personal traits- Independent Variables: Age, Education, Caste, Type of family, Size of family, Family back ground, Social participation, Occupation, Land Holding, Material Possession, Credit orientation, Material Possession, Attitude towards Govt.Scheme, Knowledge about MSY; Dependent variable-Annual income increased due to the programme were collected. The collected data were tabulated and presented in the form of tables and figures as per necessity and to draw logical conclusions for the result (impact of the Mahila Samridhi Yojana) with the help of suitable statistical tools and an appropriate use of computer was made. **Karl Pearson's** Correlation coefficient (r) statistical techniques were used in the study.

3. FINDINGS:

3.1 Size of family-

The data portrayed in Table-1 revealed that majority of the rural women (52.67%) had medium size of family (5-8 members), 29.33 per cent big (above 8 members) and only 20.00 per cent had small size of family i.e. up to 4 members. This finding is in conformity with the finding of **Garg (2009) and Kumar et al. (2007)**.

Table-1: Frequency distribution of respondents according to their family size-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Small	60	20.00
2.	Medium	158	52.67

3.	Large	88	29.33
Total		300	100

3.2.Type of family-

Both nuclear and joint families were found in the study area but the data portrayed in Table-2 revealed that majority of the rural women (69.33%) had nuclear family and only 30.67 per cent beneficiary respondents had Joint family. This finding is in conformity with the finding of Meshram *et al.* (2007).

Table-2: Frequency distribution of respondents according to their type of family -

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Joint	92	30.67
2.	Nuclear	208	69.33
Total		300	100

3.3 Family Background-

The data presented in Table-3 shows that higher percentage of the respondents (48.00%) poor family background followed by 27.00 percent rural women in moderate family background and 25.00 percent respondents had good family background. This finding supports the view expressed by Meshram *et al.* (2007).

Table-3: Frequency distribution of respondents according to their family background

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Poor	144	48.00
2.	Moderate	81	27.00
3.	Good	75	25.00
Total		300	100

3.4. Social participation-

Social participation gives an idea about the respondents participation in social activities. The data exhibited in Table-4 indicate that majority of rural women 52.33 percent had medium social institution followed by 24.67 percent beneficiary respondents had low participation and 23.00 per cent, beneficiary respondents had high participation in social organization/ institution respectively. This finding supports the view expressed by Nagaich (2007) and Badodiya *et al.* (2008).

Table-4: Frequency distribution of respondents according to their social participation

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Low	74	24.67

2.	Medium	157	52.33
3.	High	69	23.00
Total		300	100

3.5.Occupation-

The distribution of the respondents according to their involvement in various occupations is given in Table-5 majority of the rural women 65.34 percent had engaged in farming only followed by 21.33 percent of the respondents had engaged in farming with business and only 13.33 percent of the respondents engaged in farming+ service + other activities. This finding supports the view expressed by **Singh (2011)**.

Table-5: Frequency distribution of respondents according to their occupation-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Farming	196	65.34
2.	Farming + Business	40	13.33
3.	Farming+ Service / Other	64	21.33
Total		300	100

3.6. Land Holding- It is evident from the data presented in Table-6 reveals that a higher percentage of the respondents (54.66%) had marginal land holding and 26.67 percent of respondents had small land holding whereas 17.67 per cent respondents were having medium and only one per cent respondents were having large size of the land holding. This finding supports the view expressed by **Meshram et al.(2007) and Badodiya and Chaudhary (2011)**.

Table-6: Frequency distribution of respondents according to their land holding-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Marginal (<1ha.)	164	54.66
2.	Small (1 -2ha.)	80	26.67
3.	Medium (2.1- 5 ha.)	53	17.67
4.	Large (>5ha.)	03	01.00
Total		300	100

3.7-Credit Orientation-

The data exhibited in Table-7 reveals that majority of the rural women (61.00%) were found in moderate credit orientation category followed by 21.00 percent respondents in good credit orientation category and 18.00 percent respondents in poor credit orientation category.

Table-7: Frequency distribution of respondents according to their credit orientation-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Poor	54	18.00

2.	Moderate	183	61.00
3.	Good	63	21.00
Total		300	100

This finding supports the view expressed by **Garg (2006)**.

3.8. Material Possession -

On the basis of data exhibited in Table-8, it can be concluded that a majority of the rural women (62.00%) had medium category of material possession followed by (19.67%) in high category and only 18.33 per cent respondents in low category of material possession. Similar findings were also reported by **Badodiya, et al. (2008)** and **Meshram et al.(2007)**.

Table-8: Frequency distribution of respondents according to their economic status-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Low	55	18.33
2.	Medium	186	62.00
3.	High	59	19.67
Total		300	100

3.9. Extension participation-

The table-9 shows that out of total 300 respondents, higher percentage of rural women 49.00 per cent were found in the medium extension participation category, followed by 29.67 per cent in the high category and 21.33 per cent in low category in extension participation in Govt. schemes.

Thus, it can be concluded that maximum number of the rural women was in medium to high extension participation category. This finding supports the view expressed by **Bhosle et al. (2008)**.

Table-9 Frequency distribution of respondents according to their extension participation

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Low (<1.37 score)	64	21.33
2.	Medium (1.37-2.79)	147	49.00
3.	High (>2.79 score)	89	29.67
Total		300	100.00

3.10. Attitude towards Govt. Scheme –

For favorable attitude of respondents must be positive. Table-10 show that out of the total 300 respondents 52.00 per cent rural women were in the favorable category of attitude towards Govt. scheme followed by 30.33 per

cent respondents were in the more favorable category of attitude towards Govt. scheme and only 17.67 per cent respondent in unfavorable category of attitude towards Govt. scheme .

Table-10: Frequency distribution of respondents according to their attitude towards Govt. schemes

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Unfavorable (<0.45 score)	53	17.67
2.	Favorable (0.45-1.81)	156	52.00
3.	More favorable (>1.81 score)	91	30.33
Total		300	100

Similar findings were also reported by Meshram et al.(2005).

3.11. Knowledge about Mahila Samridhi Yojana -

Knowledge of an individual plays an important role in application of new scheme at a faster rate than others. Hence, greater and quicker application requires the innovative nature of the respondents. The Table-11 shows that out of total 300 respondents, majority 50.33 percent of the rural women were found to have medium knowledge about the Mahila Samridhi Yojana followed by 27.67 per cent as high knowledge about the Mahila Samridhi Yojana and 22.00 per cent had low knowledge about the Mahila Samridhi Yojana.

Therefore, it can be concluded that more than half of the rural women were having medium knowledge about Mahila Samridhi Yojana. Similar findings were also reported by Badodiya, et al. (2012), Badodiya, et al. (2013), and Garg (2009).

Table-11: Frequency distribution of respondents according to their knowledge about MSY-

S. No.	Categories	Respondents (n=300)	
		Frequency	Percentage
1.	Low (<1.87 score)	66	22.00
2.	Medium (1.87-3.27)	151	50.33
3.	High (>3.27 score)	83	27.67
Total		300	100.00

4.CONCLUSIONS:

- Majority of the beneficiary respondents had medium to big size of family.
- Majority of the beneficiary respondents had nuclear family.
- Most of the respondents had poor family background.
- Majority of the respondents had medium participation in social activities.
- Majority of the respondents engaged in farming as a main occupation.
- Majority of the rural women had marginal to small land holding.
- Maximum of the rural women had moderate credit orientation.
- Maximum number of the rural women was in medium to high extension participation category.

- Majority of the rural women were in favorable category regarding attitude towards Govt. Schemes.
- More than half of the rural women were having medium knowledge about Mahila Samridhi Yojana.

5.ACKNOWLEDGEMENT

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