



## PROGRESS UNDER SWAYAM-SIDDHA SCHEME

(In the special reference to Jhabua Dist.)

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### Abstract:

"Swayam-Siddha "Scheme is an integrated development scheme, which is formed for women empowerment. Swayam-Siddha scheme is a flagship programme of women and child Development. In this scheme, all the backward areas were selected. Reason behind that was only the progress of these areas. Women play very important role in our society. They hold half portion of the society and therefore if they are not aware and educated then the future generation and also the society will not get aware. Swayam-Siddha scheme helps the poor and rural women to start some income generating activities through SHGs. Various training and awareness programmes regarding the above reason were organized. These help them awareness towards education, sanitation, health, medical services, decision-making, etc. Above two blocks of Jhabua district were performed not very satisfactory, but we can say that they understood the main goal of the scheme, and started the progressive activities at the end of phase-I of the scheme. Those things make a positive base for phase-II, Which was start in the next year of ending of the phase-I. phase -II of Swayam-Siddha scheme is more focused and include many new ideas and efforts, which help to remove the constraints in the way of success of the " Swayam-Siddha ".

**Keywords:** Swayam-Siddha, Indira Mahila Yojana, Phase-I and II, ministry of women and child Development of India.

### INTRODUCTION

" Swayam-Siddha ", not just a name, it shows the main object of the scheme, Swayam-Siddha scheme is an women empowerment programme launched by ministry of women and child Development of India. The scheme was launched in 2001. This year was declared as women's Empowerment year. The scheme is reformation of Indira Mahila Yojana (IMY). IMY was launched in 1995-96 in 238 blocks in the country, IMY is the first SHGs based women's empowerment programme and about 40000 SHGs were formed under IMY. But the scheme was not go for very long time because many structural, administrative and monitoring problems were created.

Therefore, a new and well-structured scheme was established by Department of women and child Development and the name given to the scheme - " Swayam-Siddha ".

Swayam-Siddha is an improved version of SHG based women's empowerment programme. It was launched in february 2001 in 650 blocks. Including the 238 blocks of Indira Mahila Yojana in 35 States and UTS with total budget of Rs. 116.30 crores.

In M.P. Swayam-Siddha scheme covers 36 blocks of 13 District. The Department of women and child

Development, M.P. is implementing this scheme with an objective to improve the economic condition of rural women through the help of SHGs. Swayam-Siddha scheme has been started to empower women and make them financially independent. In accordance with scheme 3667 SHGs have been established in 13 districts benefitting 41,000 women.

The SHGs (Self-Help-Group) is considered as a voluntary association of poor people. They are mostly having same socio-economic background. They are involved in solving their common problems through self-help and mutual help. It creates small saving among the members and the amount is kept with any bank. The SHGs have a membership of 15 to 20 members.

Thus, the Swayam-Siddha scheme was launched through SHGs and the implementing agency was Department of Women and Child Development in each block. Swayam-Siddha scheme phase-I was ended on 31st march 2008.

In M.P. the scheme is implementing in 13 districts, i.e., Dhar, Jhabua, Badwani, Indore, Shajapur, Guna, Rajgarh, Gwalior, Datia, Sidhi, Sagar, Mandla and Dindori.

Here, I choose Jhabua District for study. Jhabua is a Scheduled Tribes based district. Most of the population belongs to this tribe. 5 Tehsils are there in the Jhabua District. Maximum population lives in villages and therefore they involve in agricultural activities for their livelihood. Total population of Jhabua district was 13,94,561. In this 12,73,530 were lived in villages and 1,21,031 were lived in cities. (According to 2001 population census)

In the Jhabua district scheduled tribes population were 12,11,116. It is 86.85% of total population. And this fact make the district was scheduled Tribe area.

Swayam-Siddha scheme was also launched in the Jhabua district. Through the SHGs many social, educational, economical and other awareness

programmes were organized under the scheme. Training programmes also organized which is helpful for encouraging the rural women to develop monitoring and controlling capacity for income generating activities.

The scheme was launched in 5 blocks of the district, but because of partition of Jhabua district, a new district was come into existence named Alirajpur. Thus the 3 blocks were including in the Alirajpur district and only 2 blocks remained in Jhabua district they were Patlawad and Ranapur. Both the blocks cover many rural areas of the district. This scheme is running through the department of women and child development in the district. The SHGs formation status under the scheme was as under

**Table 1: Status of SHGs in the blocks under Swayam-Siddha scheme**

Sr. No.	Block	SHG formation		Training programming organised at Block/Village level
		Target	Formed	
1	Ranapur	100	85	11
2	Petlawad	100	100	07

In both the blocks, SHGs formation target was 100, but in Ranapur 85 SHGs were formed and in Petlawad the target was achieved by formation of 100 SHGs, Many training programmes were also organized by the Department of Women and Child Development (DWCD). In Ranapur-11 training programmes and in Petlawad 07 training programmes were organized under the scheme.

Here, we discuss the progress under the scheme in Jhabua district. So, the data related to the amount of

allotment (released by govt.) and expenditure (made by DWCD) will help us in the study. Let we discuss block-wise.

#### **Patlawad Block:**

In Petlawad Block the amount of allotment from the government and expenditure made by the department and also the remaining amount at the end are showing from the following table.

**Table 2: Petlawad Block's Detail**

Year	Released Amount (Rs.)	Amount of expenditure (Rs.)	Remaining Amount (Rs.)
2001-02	-	-	-
2002-03	98,000	97,687	313
2003-04	2,77,800	1,11,353	1,66,760
2004-05	1,35,000	54,728	2,47,032
2005-06	2,00,000	4,15,040	31,992
2006-07	2,00,000	30,000	2,01,992
2007-08	-	-	-
Total	9,10,800	7,08,808	2,01,992

Source: (According to the data given by the Dept. of women and child Development, Petlawad under Right to Information)

From the above data, we can say that in the year 2001-02, no fund was released by the govt. and no expenses were made by the department. It was the initial year, there initial work could be started, but in absence of fund no any activities were performed under scheme at Department and SHGs level.

In the year, 2002-03, we see a satisfactory condition. In this year, Rs. 98,000 was released and Rs. 97,687 was utilized and the remaining amount was Rs. 313. We see that 99.8% fund was utilized under the scheme. Therefore, we can say that many initial level activities like, SHGs formation social and economical awareness programmes were organized. Maximum utilization of fund shows the administrative dedication towards the scheme.

In the year 2003-04, Rs. 2,77,800 were released and Rs. 1,11,353 were utilized and remaining amount was Rs. 1,66,760. The data shows that in this year more than 50% of released fund was remaining at the end of the year and less than 50% was used in various activities. This data disappoints the main object of the scheme. We can say that after the initial preparation, no proper activities for the development of SHGs and their members were done under the scheme by the department.

In the year 2004-05, Rs. 1,35,000 were released and Rs. 54,728 were utilized by the department and remaining amount was Rs. 2,47,032 (including previous year's remained balance). This can show that in this year the available amount was Rs. 3,01,760 (including last year balance), but only Rs. 54,728 were utilized by the department in Petlawad. This data shows that no special task was done for the scheme and no extra efforts were made by department for achieving the objects of the scheme.

In the next year 2005-06, Rs. 2,00,000 were released and Rs. 4,15,040 were utilized and remaining amount was Rs. 31,992. Now, we can say that, in this year, department was woke-up and last year's remaining amount and current year's released fund both were utilized for the purpose of the scheme. In this year many training programmes were organised and many awareness programmes were also organised that are related to the socio-economic and educational activities of the SHG members and their families.

In the year, 2006-07, also Rs. 2,00,000 were released and only Rs. 30,000 were utilized and like 2003-04 and 2004-05, a large amount was remained as Rs. 2,01,992. In the year only 15% of released fund was utilized. This data indicates the administrative negligence.

In the year 2007-08, no any grants were released and no any expenditure were made by the Department. While the remained amount of last year was available for various activities. But, no any importance given to the object of the scheme and the big amount of Rs. 2,01,992 was lapsed. If this amount was utilized then it can help in the capacity building, controlling and monitoring power of SHGs. They work more properly and more strength. More poor rural women could get the benefits of the scheme but no efforts were done.

Overall performance in Petlawad Block was, we can say, average performance for the goal of Swayam-Siddha scheme. Many more efforts could be possible under the scheme. In Petlawad Block 77.82% of total released fund was utilized and 22.18% was lapsed. It shows average performance under the Swayam-Siddha scheme.

#### **Ranapur Block:**

In Ranapur Block, the amount of allotment from the govt. and expenditure made by the Department and remaining amount are showing by the following table.

**Table 3: Ranapur Block's Details**

Year	Released Amount (Rs.)	Amount of Expenditure (Rs.)	Remaining Amount (Rs.)
2001-02	1,30,000	16,800	1,13,200
2002-03	1,75,905	62,275	1,13,630
2003-04	4,05,250	1,19,891	3,98,989
2004-05	2,27,500	1,44,329	4,82,160
2005-06	2,00,000	13,750	6,68,410
2006-07	2,00,000	2,86,239	5,82,171
2007-08	10,60,536	10,62,955	5,79,752
Total	22,69,191	16,89,439	5,79,752

(Source: According to the data given by the Department of Women and Child Development, Ranapur under Right to Information)

From the above data, we see that in the year 2001-02. Rs. 1,30,000 was released and Rs. 16,800 were utilized and remaining amount was Rs. 1,13,200. Which was Surrender to the government at the end of the year? In this year, Petlawad block had no any fund for utilize, but Ranapur block had Rs. 1,30,000, from which only 12.9% was utilized. The data indicates that no any satisfactory initial activities done by the Department in this block. Very small amount was utilized in first year of the scheme and one more negative aspect was the remained amount was surrendered. If the balance amount was available, it could be utilized in the next upcoming years.

In the year 2002-03, Rs. 1,75,905 were released, and only Rs. 62,275 were utilized. The data show that only 35.4% of released amount was utilized and the remaining amount was Rs. 1,13,630 which was approx 65% of the released fund.

In the year 2003-04, Rs. 4,05,250 were released and Rs. 1,19,891 were utilized and the remained amount was Rs. 3,98,989 (including previous year remained amount). In this year, only 29.6% of released fund was utilized. The data naturally disappoint the purpose and objects of scheme.

In the year 2004-05, Rs. 2,27,500 were released and Rs. 1,44,329 were used and remained amount was Rs. 4,82,160. We see that year by year remaining fund was increasing. This fact shows unsatisfactory condition. In this year 63% of released fund were utilized but the available fund was Rs. 6,26,489 (including previous balances) and in this point of view only 23% of available fund was utilized. This remaining amount could be used under the scheme for the SHG member's training programmes, awareness programmes and other scheme based activities.

In the year 2005-06 Rs. 2,00,000 were released and Rs. 13,750 were used under the scheme and remaining amount was increased again in this year as Rs. 6,68,410. Only 6.9% of released amount was utilized. Continuous decreasing in utilization of fund showed the negligence at administrative level. The data indicates there was no any concern towards the implementation of Swayam-Siddha scheme. It discourages the main goal of this women Empowerment scheme.

In the year 2006-07 Rs. 2,00,000 were released and Rs. 2,86,239 were utilized and remaining amount was Rs. 5,82,171 (including previous balance). In this year, we see some progress. More than the released fund were utilized in the year and also the remaining amount was decreased. Above data show positivity but we cannot

say that the result is satisfactory. Because in past 5 years, no sufficient efforts were done for the success of the scheme.

In the year 2007-08, Rs. 10,60,536 were released and Rs. 10,62,955 were utilized in this year, again the utilization of fund was more than the released fund but remaining amount was Rs. 5,79,752. Because previous year, remaining amount was a very large. We expect that in this year, proper SHGs oriented activities and many training and community based awareness programmes were organized. Those activities should be done in the first year of implementation of the scheme, but they were done in last two years.

Overall performance of Ranapur Block shows that 74.5% of total released fund were utilized under the scheme and 26.5% were lapsed at the end of the last year. In this block, last two years were positive for the scheme and many SHG based empowerment programmes were done for the women.

However, this was the ending of phase-I of Swayam-Siddha scheme and we expect that in the phase -II of the scheme, this block will not repeat previous mistakes and will give proper attention for the achievement of the goal.

#### **Comparative Study between Petlawad and Ranapur Block :**

If we see the overall performance under the scheme, when we see that In Petlawad Block total received fund was Rs. 9,10,800 and utilized fund was Rs. 7,08,808, but in Ranapur Block total received fund was Rs. 22,69,191 and utilized fund was Rs. 16,89,439.

Both are in the Jhabua district, but released fund was different. Ranapur Block received more than double than that of Petlawad Block. But in utilization, Petlawad Block's performance was much better. More training and awareness programmes were organised. In SHG formation also Petlawad block was better than Ranapur Block. In Petlawad Block all the 100 targeted Self-Help-Groups were formed under the scheme, but in Ranapur block only 85 Self-Help- Groups were formed under the scheme.

If we see year by year performance, then we can also say that petlawad block was performed better than Ranapur block under the scheme.

#### **CONCLUSION**

"Swayam-Siddha" Scheme is an integrated development scheme, which is formed for women empowerment. Swayam-Siddha scheme is a flagship programme of women and child Development. In this scheme, all the backward areas were selected. Reason behind that was only the progress of these areas. Women play very important role in our society. They hold half portion of

the society and therefore if they are not aware and educated then the future generation and also the society will not get aware. Swayam-Siddha scheme helps the poor and rural women to start some income generating activities through SHGs. Various training and awareness programmes regarding the above reason were organized. These help them awareness towards education, sanitation, health, medical services, decision-making, etc.

Above two blocks of Jhabua district were performed not very satisfactory, but we can say that they understood the main goal of the scheme, and started the progressive activities at the end of phase-I of the scheme. Those things make a positive base for phase-II, Which was start in the next year of ending of the phase-I. Phase -II of Swayam-Siddha scheme is more focused

and include many new ideas and efforts, which help to remove the constraints in the way of success of the "Swayam-Siddha".

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