

## FINANCIAL EMPOWERMENT OF WOMEN IN GOA THROUGH THE GRIHA AADHAR SCHEME

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**Abstract:** The Government of Goa initiated the Griha aadhar scheme from October 1, 2012 with the intention of addressing the problem of spiralling prices, providing financial support to homemakers from the middle, lower middle and poor section of the society and to maintain a reasonable standard of living for their families. This research paper is an attempt to examine the financial empowerment of women, through the griha aadhar scheme in Goa. The sample of the study constituted 120 beneficiaries from North and South Goa. A structured questionnaire was administered to the sample. The objectives of the study were to examine the socio-economic background of the beneficiaries of the griha aadhar scheme, investigate whether the griha aadhar scheme promoted the financial empowerment of women beneficiaries and outline the benefits and opinions of the beneficiaries about the griha aadhar scheme. The findings of the study revealed that the griha aadhar scheme brought about the financial empowerment of the women beneficiaries in Goa, since majority of them opened bank accounts, operated it and made expenditure decisions. However though the respondents felt that the financial support provided under the scheme was inadequate, yet they were in favour that the scheme should continue.

**Key words:** Goa, griha aadhar scheme, homemakers, married, women.

**Introduction:** Financial empowerment is a new approach to poverty reduction that focuses on improving the financial security of low-income people. It is an evidence-driven set of interventions that have proven successful at both eliminating systemic barriers to the full financial inclusion of low-income people and providing enabling support that helps them to acquire and practice the financial skills and behaviours that tangibly improve their financial outcomes and build their financial security (<http://prospercanada.org>). The griha aadhar scheme introduced by the Government of Goa with immediate effect from October 1, 2012 was intended to address the problem of spiralling prices, to provide support to the homemakers from the middle, lower middle and poor sections of the society and to maintain a reasonable standard of living for their families. This scheme was a step towards bringing about the financial empowerment of homemakers in Goa. Under this scheme, an amount of ₹1000/- per month would be provided directly to the homemakers to achieve the objectives of the scheme. From June 2014 this amount increased to ₹1200/-per month (Directorate of Women and Child Development, Government of Goa, 2012).

**1. Brief Outline Of The Griha Aadhar Scheme:** The eligibility and other conditions of the griha aadhar scheme are as follows (Directorate of Women and Child Development, Government of Goa, 2012):

➤ Any married woman above the age of 18 years, who fulfils all the following conditions, is eligible to apply:

(i) She should be a resident of Goa for the last 15 years; and

(ii) The gross income of the husband and wife, taken together should not exceed ₹300000/-per annum.

Note 1: The term “married woman” includes a widow and a divorcee. In such cases the gross income the beneficiary should not exceed ₹150000/-per annum.

Note 2: The term gross income means the income receivable by the beneficiary as salary, any sort of remuneration, any sort of earnings from profession, agriculture or business or any other income from any other sources; before computing any other amount accounted towards statutory, essential and other deductions required to be done from the gross income.

➤ The beneficiary or the husband should not be in receipt of the benefit under the Dayanand Social Security Scheme of the Directorate of Social Welfare, Government of Goa.

➤ However, a widow having a child living shall be eligible for benefit under this scheme, even though she is a beneficiary of the Dayanand Social Security Scheme till the child attains 18 years of age.

The present study is an attempt to examine the financial empowerment of women in Goa promoted through the griha aadhar scheme. The study was conducted from May to September 2016.

**Objectives Of The Study:** The objectives of the study are as follows:

1. To examine the socio-economic background of the beneficiaries of the griha aadhar scheme.
2. To investigate the financial empowerment of women beneficiaries of the griha aadhar scheme.
3. To outline the benefits and opinions about the griha aadhar scheme by the beneficiaries.

**Methodology**

**Statement of the Problem:** Women from economically impoverished backgrounds are financially dependent on the earning members of their family to fulfil various needs. There is a need to financially empower such women, which in turn would improve their status in the family and society at large. An intervention to financially empower women in Goa was initiated by the Government of Goa through the griha aadhar scheme. This study will investigate if the griha aadhar scheme has indeed brought about the financial empowerment of women in Goa. There is a dearth of studies on the griha aadhar scheme and the financial empowerment of women in Goa and this study will be of great significance to the government and future researchers.

**Sample of the Study :** The sample of the study constituted of 120 women beneficiaries of the griha aadhar scheme. These respondents were from North Goa and South Goa. Each respondent was explained every question from the questionnaire and their responses were noted.

**Method of Data Collection:** For the purpose of the study, data was collected mainly from primary and secondary sources. The *primary data* was collected by

interviewing the beneficiaries of the griha aadhar scheme using a structured questionnaire. The *secondary data* was obtained from the government department report and the internet.

**Instrument Used for Data Collection:** The researcher constructed a structured questionnaire that was used to interview the beneficiaries of the griha aadhar scheme. The questionnaire contained personal data, facets of the griha aadhar scheme, benefits and opinions about the griha aadhar scheme.

**Data Analysis:** The data collected through the interview method was analyzed using percentages. The study is exploratory in nature.

**Results And Discussions**

**Socio-Economic Background of the Beneficiaries of the Griha Aadhar Scheme:** The socio-economic background is analysed on the basis of the age composition, educational qualifications and the annual income of the beneficiaries (N=120) of the scheme.

**Age composition of the beneficiaries of the griha aadhar scheme:** The age composition of the beneficiaries of the griha aadhar scheme is revealed in Table I.

**Table I: Age composition of the beneficiaries of the griha aadhar scheme (N=120)**

Age group	18-30	31-40	41-50	51-60	60+
Total	15 (12.5)	53 (44.17)	37 (30.83)	15 (12.5)	-

Source: Primary data. Figures in brackets indicate percent

From the table it can be realized that most of the beneficiaries were in the age group of 31-40 years (44 percent) and 41- 50 years (31 percent). Very few of the respondents were either in the young age group of 18-30 years (13 percent) or in the older age group of 51-60 years (13 percent). None of the respondents were

above 60 years. It can be concluded that majority of the respondents were from the middle age group (75 percent).

**Educational qualifications of the beneficiaries of the griha aadhar scheme:** The educational qualifications of the beneficiaries of the griha aadhar scheme are revealed in TableII

**Table II: Educational qualifications of the beneficiaries of the griha aadhar scheme (N=120)**

Education	Illiterate	Primary	Secondary	SSC	HSSC	Graduation	PG
Total	3 (2.5)	9 (7.5)	29 (24.17)	39 (32.5)	28 (23.33)	11 (9.17)	1 (0.83)

Source: Primary data. Figures in brackets indicate percent

The table reveals that very few of the respondents were illiterate (3 percent). The respondents differed in their educational qualifications. Some of the respondents completed their secondary education (24 percent), while some of them completed their SSC (33 percent), or HSSC (23 percent). Very few of the beneficiaries completed their education till primary level (8 percent) or graduation (9 percent) or post-

graduation (1 percent). It can be concluded that majority of the respondents were literate (97 percent) and had received some form of elementary education (88 percent).

**Annual family income of the beneficiaries of the griha aadhar scheme:** The annual family income of the beneficiaries of the griha aadhar scheme is revealed in Table III

**Table III: Annual family income of the beneficiaries of the griha aadhar scheme (N=120)**

Annual income	Less than ₹ 1 lakh	₹ 1 lakh	Above ₹ 1 lakh but less than ₹ 3 lakhs
Total	37 (30.83)	24 (20)	59 (49.17)

Source- Primary data. Figures in brackets indicate percent

From table it can be observed that many of the women who are beneficiaries of the griha aadhar scheme have a family annual income in the range of more than ₹ 1 lakh but less than ₹ 3 lakhs (49 percent) followed by an income of less than ₹ 1 lakhs (31 percent) and ₹ 1 lakh (20 percent). Thus it can be concluded that the women beneficiaries of the griha aadhar scheme have a family annual income of less than ₹ 3 lakhs which is within the norms of the scheme.

**Financial Empowerment of Women Through the Griha Aadhar Scheme:** The financial empowerment of the respondents through the griha aadhar scheme is examined in this section.

**Source of information about the griha aadhar scheme:** First and foremost it is important to know from whom the respondents received the information about the scheme. The respondents revealed the various sources from whom they received information about the scheme. The findings are revealed in Table I

**Table IV: Information about the griha aadhar scheme (N=120)**

Sources of Awareness	Total
Neighbour	35 (29.17)
Workers of MLA	20 (16.67)
Relative	18 (15)
Friend	15 (12.5)
MLA	14 (11.67)
Directorate of Women and Child	10 (8.33)
Panchayat	5 (4.17)
Newspaper	2 (1.67)
T. V.	1 (0.83)

Source: Primary data. Figures in brackets indicate percent

From the table it can be observed that some of them were informed about the scheme from their neighbours (29 percent), some beneficiaries were aware about the scheme due to the efforts of the workers of the MLA (17 percent), while others were informed by their relatives (15 percent), friends (13 percent), MLA (12 percent), Directorate of Women and Child Development (8 percent), panchayat (4 percent), newspaper (2 percent) and television (1 percent). There were therefore various sources from which the respondents received information about the scheme.

**Bank account for griha aadhar scheme**

According to the griha aadhar scheme the beneficiaries would receive the financial benefit of ₹ 1200 directly into their bank account. The researcher enquired whether the beneficiaries opened a bank account only for the purpose of the griha aadhar scheme. The results are shown in Table V.

**Table V: Bank account only for the griha aadhar scheme (N=120)**

Bank account	Yes	No
Total	81 (67.5)	39 (32.5)

Source: Primary data. Figures in brackets indicate percent

From the table it is revealed that majority of the respondents (67.5 percent) opened a savings account only for the purpose of the griha aadhar scheme, while some of them (32.5 percent) already had a savings account and hence did open an account only for this scheme. To a large extent the griha aadhar scheme did bring about the financial inclusion of the women beneficiaries and hence brought about the financial empowerment of the respondents.

**Operation of the bank account:** The researcher enquired from the respondents as to who operated their bank account in which the amount of ₹ 1200 from the griha aadhar scheme was credited. Table VI reveals the findings.

**Table VI: Operate account of griha aadhar scheme (N=120)**

Operate account	Beneficiary	Son	Husband	Daughter
Total	107 (89.17)	7 (5.83)	5 (4.17)	1 (0.83)

Source: Primary data. Figures in brackets indicate percent

It can be observed from the table that majority of the respondents themselves (89 percent) operated their bank account. In very few cases the respondents' son (6 percent), husband (4 percent) or daughter (1 percent) operated their account. Thus it could be inferred that the respondents are financially empowered, since majority of the respondents operated their own bank account.

**Direct cash transfer and regularity of payment**

For the beneficiaries to feel financially empowered they need to receive the amount of ₹1200 as per the scheme. According to the griha aadhar scheme the beneficiaries would receive the amount of ₹1200 directly into their bank account. The study examined if the respondents received this amount directly into their bank account and if the amount was regularly received by them. Table VI reveals the results.

**Table VI: Directly received in bank account (N=120)**

Directly in bank	Yes	No
Total	120 (100)	0
Amount received	Regularly	Irregularly
Total	111 (92.5)	9 (7.5)

Source: Primary data. Figures in brackets indicate percent

The table reveals that all the respondents received the amount of ₹1200 directly into their saving bank account. There was direct cash transfer to the saving account of the respondents. From the table it can also be realized that a large majority of the respondents (92.5 percent) received their amount of ₹1200 regularly, while very few of them (7.5 percent) received the amount irregularly. There was thus a regular payment made to the beneficiaries of the scheme. This would further enhance the financial empowerment of the respondents.

**2. Benefits and Opinions of the Beneficiaries about the Griha Aadhar Scheme**

This section examines benefits and the opinions of the beneficiaries about the scheme.

**Utilization of amount by the beneficiaries of the griha aadhar scheme:** The benefits of the griha aadhar scheme can be realized from the utilization of the amount received by the beneficiaries. Respondents were asked for what purposes they utilized the amount of ₹1200 provided to them under the griha aadhar scheme. The results are shown in Table VII.

**Table VII: Utilization of amount of griha aadhar scheme (N=120)**

Use of money	Total
Household goods	69 (57.5)
Veg and Fruits	23(19.17)
Fish	23(19.17)
Doctors' fees	9(7.5)
Fees of children	8(6.67)
Hospital	8(6.67)
Travel fare	8(6.67)
Loan interest	4(3.33)
Cereals and pulses	3(2.5)
Medicines	3(2.5)
Vehicle purpose	1(0.83)
Business	1(0.83)

Source: Primary data. Figures in brackets indicate percent

From the table it can be observed that many of the respondents (58 percent) used the amount from the griha aadhar scheme to buy household goods. Some of them purchased vegetables, fruits and fish (19 percent). Very few of the respondents used the amount to pay doctors' fees (9 percent), pay hospital bills (8percent), fees of children (8 percent), travel expenses (8 percent), loan and interest payments (4 percent), purchase cereals and pulses (3 percent), medicines (3 percent), or for vehicle and business purposes (1 percent).

It can be observed that the griha aadhar scheme did benefit the respondents and financially empowered them to purchase basic necessities so as to make ends meet.

**Amount sufficient from the griha aadhar scheme:**After examining the utilization of the financial amount provided under the scheme, the study progressed to investigate whether the financial amount provided every month under the griha aadhar scheme was sufficient or not. The results are revealed in Table VIII.

**Table VIII: Sufficient amount from griha aadhar scheme (N=120)**

Sufficient amount	Yes	No
Total	22 (18.33)	98 (81.67)

Source: Primary data. Figures in brackets indicate percent

From the table it can be observed that majority of the respondents (82 percent) felt that the amount of ₹ 1200 provided under the Griha aadhar scheme was not sufficient enough to take care of the spiralling prices and maintain a reasonable standard of living for their families, as was the objectives of the scheme.

Only few respondents (18 percent) perceived the amount they received was sufficient to take care of inflation and maintain a reasonable standard of living for their families.

Thus majority of the respondents felt that the amount received from the griha aadhar scheme was inadequate to financially empower them to tide over inflation and maintain a reasonable standard of living for their families.

**Griha aadhar scheme to be continued or not**

The respondents were asked to express their opinion whether the griha aadhar scheme should be continued or not. The results are revealed in Table IX.

**Table IX: Griha aadhar scheme to be continued or not (N=120)**

Scheme to be continued	Yes	No
Total	120 (100)	0 (0)

Source: Primary data. Figures in brackets indicate percent

According to the table all the respondents were of the opinion that the griha aadhar scheme should continue. Even though the scheme did not empower them to tide over spiralling prices yet majority of them felt that the scheme should continue, as the scheme provided some financial support to the homemakers from the middle, lower middle and poor section of the society.

**Highlights Of The Findings:** Majority of the respondents are in the middle age group, literate and have a family income of less than ₹3 lakh.

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