

**AN EVALUATIVE STUDY OF SWARNAJAYANTI GRAM
SWAROZGAR YOJANA (SGSY) IN KAMRUP
DISTRICT (RURAL) OF ASSAM**

**A THESIS
SUBMITTED TO GAUHATI UNIVERSITY FOR THE
DEGREE OF DOCTOR OF PHILOSOPHY IN COMMERCE
IN THE FACULTY OF COMMERCE**



**SUBMITTED BY
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2013**



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CERTIFICATE

To Whom It May Concern

With pleasure, I certify that the thesis titled **“An Evaluative Study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam”** by **Ajay Kumar Deka** for the award of Degree of Doctor of Philosophy is a record of the bonafide research work carried out by Mr. Deka under my guidance and supervision.

He has fulfilled all the requirements under Ph.D. regulation of Gauhati University.

I certify that he has not submitted his work or any part thereof for any degree to any other University.

(Padmalochan Hazarika)

ABSTRACT

1.0 Introduction:

Rural development as an operational concept refers to improvements in the living standards of the people in rural areas. This would depend on the development of the rural economy in terms of broad-based agriculture, non-crop agriculture like animal husbandry, fish and forests and the non-firm rural economy, augmentation of the resource base, productive use of the resources and widespread process of growth leading to distribution of the benefits to all.

1.1 The Research Problem Undertaken:

We have undertaken the following problem for our research investigation “**An Evaluative study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam**”.

1.2 Objectives of the study:

The present study has been undertaken with the following objectives:

1. To identify the various activities under the SGSY programme and to look into the selection procedure of the beneficiaries under the programme;
2. To examine the role of the implementing agencies in the execution of the SGSY programme;
3. To make a comparative study of performance of SHGs run by men and women under SGSY;
4. To study how SGSY has helped the swarozgaris in enhancing their income;
5. To look into the pattern of savings of the beneficiaries out of their income;
6. To study the utilization of funds for strengthening the rural infrastructure in the study area;
7. To examine the institutional credit facilities and repayment performance of swarozgaris;
8. To look into the marketing problems faced by the SHGs in selling their products.

1.3 Methodology of study:

There are altogether 14 Development Blocks in the District of Kamrup (Rural). These Development Blocks are – 01). Rani; 02) Rampur; 03) Chayani Barduar; 04) Chayagaon; 05) Goroimari; 06) Boko; 07) Bongaon; 08) Chamariya; 09) Hajo; 10) Sualkushi; 11) Bezera; 12) Kamalpur; 13) Bihdiya Jagikona; and 14) Rangia. We have selected at random five blocks from the population of 14 blocks. For this random selection, we have numbered the above mentioned blocks as 01, 02, 03, etc..... 14. Then with the help of 4 digit random number tables, we have drawn five blocks which are Rani, Chayani Barduar, Boko, Sualkuchi and Kamalpur.

From the record maintained in the office of the DRDA, we have found that there were altogether 9029 SHGs as on march, 2008 in all the 14 blocks. We have selected sample of SHGs from the selected blocks which have completed at least 3 years from the date of their formation. The reason behind this is that an SHG requires a minimum period of 3 years to earn income. The total number of SHGs in each selected block is shown below:

Table-1.1
Total No's of SHG in Selected Five Block

Sl. No.	Name of Block	No's of SHGs
1	Rani	448
2	Chayani Barduar	606
3	Boko	707
4	Sualkuchi	618
5	Kamalpur	668
Total		3047

15% percent of the total SHGs of 3047 i.e. about 457 SHGs belonging to the selected blocks have been studied. For this purpose, we have selected SHGs from these selected five blocks by the principle of proportionate allocation under stratified random sampling technique. By following the principle of proportionate allocation under Stratified Random Sampling Technique, we have selected 457 SHGs from the selected 5 blocks which are as follows:

Table-1.2
No' of Selected SHGs from Selected Blocks

Sl.No	Name of Block	Calculation	Selected SHGs
1	Rani	$\frac{457}{3047} \times 448$	67
2	Chayami barduar	$\frac{457}{3047} \times 606$	91
3	Boko	$\frac{457}{3047} \times 707$	106
4	Sualkuchi	$\frac{457}{3047} \times 618$	92
5	Kamalpur	$\frac{457}{3047} \times 668$	101
Total			457

The data collected from 457 SHGs have been processed keeping in view the quantitative objectives of the study. Relevant statistical techniques like t-test for significant difference of means and Paired t-test have been applied, besides using interval estimation and some elementary statistical techniques like average, variation, etc.

Hypotheses to be tested:

The following hypotheses have been tested:

1. SGSY programme has not significantly increased the income of the beneficiaries (H_0)

Vis-à-vis

The programme has significantly increased the income of the beneficiaries (H_1)

2. There is no significant difference between the average income of male SHGs and the average income of female SHGs (H_0).

Vis-à-vis

There is a significant difference between the average income of male SHGs and the average income of female SHGs (H_1)

3. The institutional credit facilities are not satisfactory (H_0)

Vis-à-vis

The institutional credit facilities are satisfactory (H_1)

4. The repayment performance of the SHGs is not satisfactory (H_0)

Vis-à-vis

The repayment performance of the SHGs is satisfactory (H_1)

1.4 Importance of the Study:

As the creation of employment opportunities is instrumental for generating income in rural areas and since a general study relating to a country or a state cannot properly reflect the implications of a programme in a particular district, hence, this study is thought to be of great significance.

1.5 Chapter-wise Summary of the Study:

A chapter wise summary of the study is presented as follows.

Chapter-I deals with the layout of the thesis incorporating in it the research problem undertaken for the study, the objectives, the methodology, the hypothesis, the importance, the periodicity, limitations and the chapter plan.

Chapter-II deals with the presentation of the geographical and economical profile of the Kamrup district. Under geographical profile, we have presented area, location and the name of the district. Under topography, we have presented natural and administrative divisions; under resource base, we have presented population, sex ratio, literacy rate and distribution of workforce. Besides these, we have presented education, health and development index. Under natural resource base, we have presented land and its quality, forestry, soil and water. Under economic profile, we have presented plantation and horticulture, livestock and dairy. Under infrastructure and connectivity profile, we have presented roads, air and water transport, telecommunication, power and energy, banking, health and educational establishments, basic amenities and lastly, implementation of various rural development schemes in the Kamrup district and the state of Assam.

Chapter-III deals with the survey of literature relating to our study, has highlighted the different rural development strategies and the impact of such

programme's strategies on beneficiary households as pointed out by different scholars and researchers. The review of literature have been done with an aim to substantiate the necessity of the present study

In Chapter-IV effort has been made to explain the nature and character of various Rural Development programmes implemented in the country during post independence period. A brief review of various rural development programmes implemented in Assam during that period has also been done in this chapter.

Chapter-V contains organisational structure, implementation, coordination, monitoring, supervision, role and perception of stakeholders-gram panchyat, panchayat samity, bankers, PD (DRDA), NGOs, perception of PIA officials and PRIs for implementing SGSY programme in the study area.

Chapter-VI contains the core part of the study. This chapter is devoted to make an impact assessment of SGSY in the study region. This chapter is addressed to highlight the socio-economic impact of SGSY on swarozgari households, incremental income and employment levels of swarozgaris and analysis of different collected data from various angles in the study region.

Chapter-VII contains a comparative study of the performance of men and women Self-Help Groups formed under SGSY. Here, an effort has been made to find out the social status of women in Indian society by comparing them with men. Some earlier gender based literature has been analysed. It has also been attempted to analyse the relevance and justification of this study, which encompasses gender poverty, concept of multi-dimensionality, SGSY credit and loan use pattern of the beneficiary, economic condition of beneficiaries before and after access to SHGs, loan repayment trend, and savings before and after access to SGSY scheme etc.

Chapter- VIII contains the discussion of various problems and difficulties which cause hindrances in the effective implementation of the SGSY programme. The beneficiaries, financial institutions and the government officials are facing a number of problems in the implementation of a poverty alleviation and rural employment generation programme of SGSY. It has been found that poor performance of SGSY is due to the low level of awareness of the beneficiaries, apathetic attitude on the part of officials (Bank and Govt. officials) at the pre-

assistance and post implementation stages of the programme. This has brought in a lot of maladies into the programme. Lack of commitment to the cause of the programme is observed not only amongst functionaries at different stages but also among the beneficiaries.

Chapter-IX consists of summary of findings devoted to the analysis and it also offers a body of suggestions and conclusions on the basis of the study. Some of the major findings of the study are also highlighted in this chapter and the same are presented as follows:

1.6 Major findings:

Following are some of the major findings:

(i) Selection of Swarozgaris:

2011 BPL census was the official basis for selection of the swarozgaris under SGSY. Although the SGSY guidelines were to be followed for selecting the swarozgaris by Gram Panchayats in the presence of Gram Sabha but this was not followed in most of the villages in select blocks.

(ii) Identification of Key Activities:

Contrary to what is suggested in the guidelines, there are more key activities than what the manifesto outlines. The activities are Weaving Piggery, Agriculture, Poultry, Goatery, Horticulture, Muga Reeling, Cattle farming etc.

(iii) Comparison between Men and Women:

We have found that women beneficiaries have performed better than the male beneficiaries in terms generation of income. T-tests have revealed that the average annual income of the population of female beneficiaries under SGSY is significantly higher than that of the population of male beneficiaries.

(iv) Income Generation:

The incremental income of the sample SHGs have shown an increasing trend. The number of swarozgaris living below the poverty line has drastically lowered, and moreover, the swarozgaris have been able to spend, save and invest the profits

accrued from the schemes. Horticulture had been able to reap the highest income as against the traditional activities symbolizes the changing mindset and confidence of the swarozgaris.

1.7 Conclusions:

We have found that the female beneficiaries under SGSY programme have performed better than their male counterparts. This may be due to the following reasons.

- i. The activities in which majority of female beneficiaries are engaged yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.
- ii. Women beneficiaries, in general, are more devoted to their work than male beneficiaries in general.

□□□□□

DECLARATION

I, *Sri Ajay Kumar Deka*, Research Scholar in the Department of Commerce, Gauhati University, solemnly declare that this thesis entitled “**An Evaluative Study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam**” submitted by me for the award of Doctor of Philosophy (Ph. D.) in the faculty of Commerce, Gauhati University, is original and bonafide and it has not been submitted in part or full to this University or any other university or institution for any degree, diploma or other similar titles.

Date:

(Ajay Kumar Deka)

Place: Guwahati

ACKNOWLEDGEMENT

The present thesis is the outcome of my enrolment as a Ph. D. student in the Department of Commerce, Gauhati University, a centre of excellence for higher learning and research.

When we decided to undertake this research, the rural development scenario of the country in general and Assam in particular has undergone a drastic change. This was precisely the context which stimulated us to search deeper into the theme of the thesis in a serious, methodological way. Hence this research was done.

I am indebted to my most respected teacher, Prof. Padmalochan Hazarika, Department of Commerce, Gauhati University, my supervisor, who not only provided me with the usual guidance but also illumined my thought in many memorable ways. It was a rare honour for me to see how this highly respected and known intellectual patiently went through each and every word of mine. The arguments and counter-arguments emanating from this prolific mind have definitely enriched my work. No word of gratitude would suffice to express our obligation to him.

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With these words, we present our thesis for favour of examination by academic authorities.

Date:
Place: Guwahati

Ajay Kumar Deka

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ABBREVIATIONS

APD	Additional Project Director
ASHA	Accredited Social Health Activists
BDO	Block Development Officer
BM	Branch Manager
BLCC	Block Level Coordination Committee
BPL	Below Poverty Line
BPP	Block Panchayat President
BTC	Bodo Land Territorial Council
CAG	Comptroller and Auditor General
CAPRAT	The Council for Advancement of People's Action and Rural Technology
CBO	Community Based Organization
CEDAW	Convention on the Elimination of All forms of Discrimination against Women
CIPET	Central Institute of Plastic Engineering and Technology
CLCC	Central Level Coordination Committee
CTRTC	Central Tool Room & Training Centre
DDM	District Development Manager
DIC	District Industries Centre
DLBM	District Lead Bank Manager
DLCC	District Level Coordination Committees
DLMS	District Level Management System
DRDA	District Rural Development Agency
DRIP	District Rural Industries Project DSMS
DSMS	District Supply and Marketing Society
DWACRA	Development of Women and Children in Rural Areas

EPIP	Export Promotional Industrial Park
FGD	Focus Group Discussion
GAD	Gender and Development
GDI	Gender related Development Index
GOI	Government of India
GPP	Gram Panchayat Representatives
HDI	Human Development Index
HH	Household
HPI	Human Poverty Index
ICDS	Integrated Child Development Scheme
IGAs	Income Generation Activities
IRDP	Integrated Rural Development Programme
KVIB	Khadi and Village Industries Boards
IWT	Inland Water Transport
KVIC	Khadi and Village Industries Commission
LDM	Lead District Manager
LDO	Lead District officer
MAT	Mother Teacher Association
MF	Marginal Farmers
MGDs	Millennium Development Goals
NABARD	National Bank for Agriculture and Rural Development
NFHS	National Family Health Survey
NGO	Non- Governmental Organisation
NIRD	National Institute of Rural Development
OBCs	Other Backward Castes
PA	Progressive Assistant

PAPs	Poverty Alleviation Programmes
PRIs	Panchayati Raj Institutions
PHE	Public Health and Engineering
R & B	Rhythm and Blues
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
SBI	State Bank of India
SF	Small Farmer
SLCC	State Level Coordination Committee
SCs	Scheduled Castes
SGSY	Swarnajayanti Gram Swarojgar Yojana
SHGs	Self-Help Groups
SHPI	Self Help Promoting Institution
ST	Scheduled Tribes
UP	Uttar Pradesh
VLWs	Village Level Workers
VDO	Village Development officer
VPTS	Visual Photo Time Stamp
ZPs	Zilla Parisads
ZPCs	Zilla Parishad Chairpersons

PREFACE

Rural development and provision of better quality of life to the rural people have been a major objective of planning in India. Though rural development was initially regarded as concomitant to agricultural development, the range of activities brought under the ambit of rural development programmes has been expanding and by the early 1980's alleviation of poverty became the prime objective of India's rural development strategy. Target group oriented programmes for resource mobilisation and income generation, special area development programmes for drought prone area and wage employment schemes for rural workers constitute the core of this strategy. In the 1990s primary focus had been given to the various programmes and strategies adopted in the successive plans to provide the basic necessities to the rural poor. The strategy was to develop the entire area, which would take care of improved productivity, increased employment, high income for the target groups as well as the minimum acceptable levels of food, shelter, education and healthy surroundings. These are conducive to the development of rural people with a high value system and character.

During the first two decades of economic planning, emphasis was laid on the need to maximise the rate of growth of the Gross National Product and the strategy being followed in this period seemed more to be production oriented than welfare oriented. In this period, it was believed that the high rate of economic growth would alleviate poverty automatically. After the elapse of four Five Year Plans in the country, it was realised that the various development programmes undertaken in the economy had not improved the socio-economic conditions of a large majority of the rural people and that public investment in the rural sector could not mitigate the incidence of poverty and unemployment. Thus, the realities of the rural situation dictated the adoption of different strategies at different periods. In order to realise the goals of increased production, alleviation of poverty and employment generation, several self and wage employment programmes or public works programmes have been launched from time to time like National Rural Employment Programme (NREP), Integrated Rural Development Programme (IRDP), Jawahar Rojgar Yojana (JRY), Employment Assurance Scheme (EAS) etc. intended to improve the earlier employment programmes by first providing

employment on a sustained basis and secondly by linking up employment works closely with the various development programmes.

Alleviation of poverty and generation of employment are closely related. Agriculture is the key sector in providing employment to the rural people. Along with agricultural or farm sector, the non-farm sector is also a significant aspect in generating employment in rural areas.

There have been a lot of empirical studies of the various concepts to measure poverty, alleviation of poverty and generation of employment in general. The measurement of poverty is beset with various conceptual, methodological and empirical problems. Conceptually, it is difficult to define poverty in operational terms that are universally acceptable. Methodologically, there is no consensus among scholars about the measurement of poverty. And empirically, given the choice of a particular measure of poverty, it is very difficult to collect reliable data necessary for computing the value of the indicator or the measure chosen. In spite of having such numerous problems in connection with the measurement of poverty, policy makers, planners and scholars have attempted to measure poverty and used the same to monitor changes in the level or incidence of poverty for other purpose.

We have undertaken the following problem for our research investigation **“An Evaluative study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam.”** As the creation of employment opportunities is instrumental for generating income in rural areas and since a general study relating to a country or a state cannot properly reflect the implications of a programme in a particular district as such, the proposed study is thought to be a study of great significance, especially in the state of Assam.

We have studied the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on income and employment generation to the rural people in Kamrup district (rural) after making a comprehensive field survey in the select five blocks. For this purpose, we have selected 457 SHGs from these five blocks by the principle of proportionate allocation under stratified random sampling technique. We have analysed the different aspects of

the collected data, keeping in view the quantitative objectives of the study. Relevant statistical techniques like t-test for significant difference of means and Paired t-test have been applied, besides using interval estimation and some elementary statistical techniques like average, variation, etc.

There are numerous problems and difficulties in the implementation of the SGSY programme faced by different quarters involved in it. We have highlighted these problems and difficulties faced by different sections involved in this process and tried to evolve remedial measures to overcome these problems.

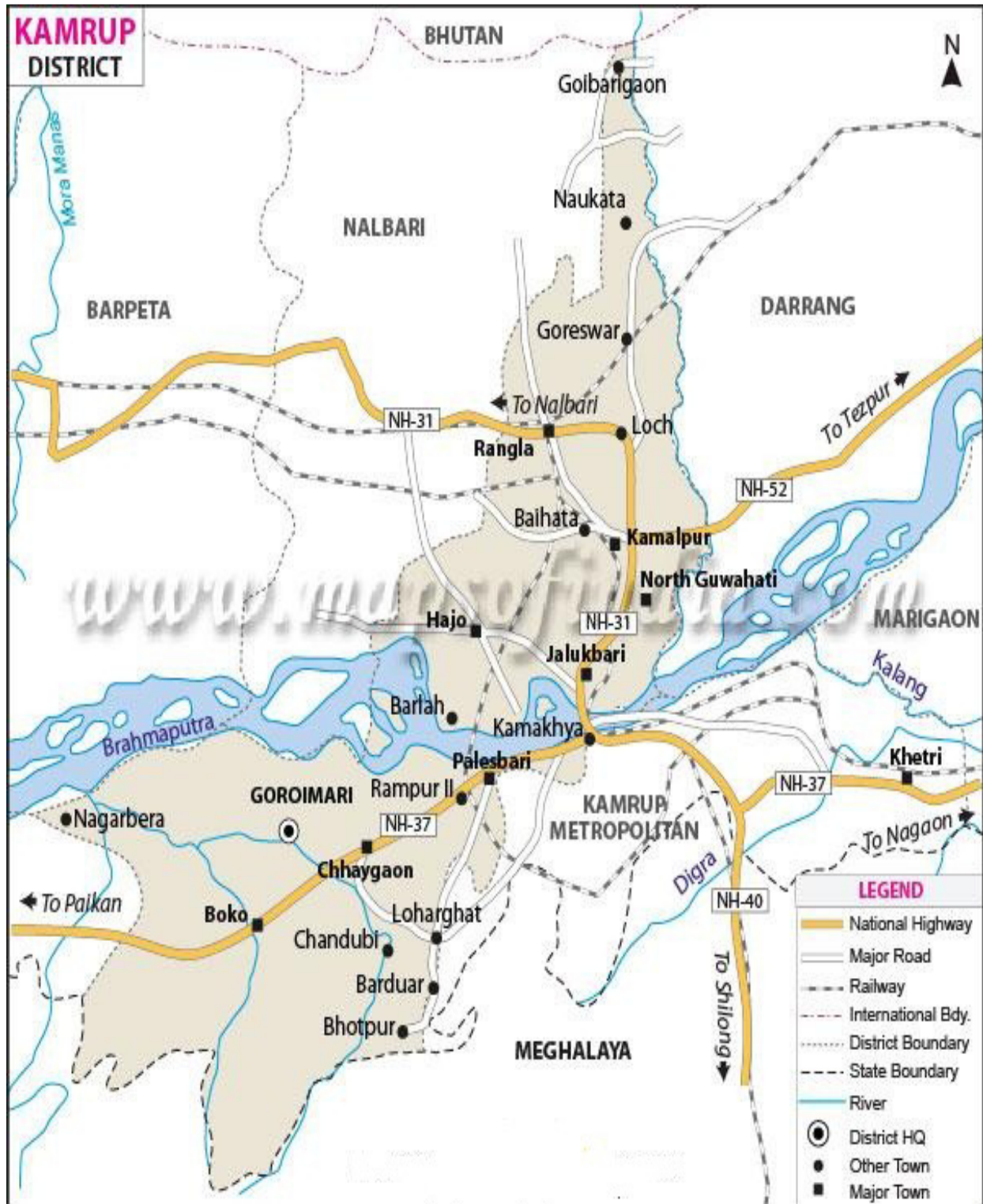
We have incorporated in the thesis the objective-wise findings and some other findings of the study, the conclusions and a set of suggestions for effective implementation of the employment programmes in Assam and in the Kamrup district. We hope these findings and suggestions made by us would enlighten the policy makers, researchers, academicians and scholars in the field of rural development of our country.

Date:

(Ajay Kumar Deka)

Guwahati-32.

MAP OF KAMRUP DISTRICT



CHAPTER-I

INTRODUCTION

1.0 The state of Assam is situated in the North-Eastern corner of India. It has great strategic importance since it has common borders with two countries viz. Bhutan and Bangladesh and the state is very close to China and Myanmar. The total geographical area of Assam is 78,438 sq. km. constituting 2.37 per cent of the total geographical area of the country. According to 2011 census, it had a total population of 3,11,69,272 out of which 1,59,54,927 male and 1,52,14,345 female, which constitutes 2.57 percent of India's population. The density of population is 397 per sq. km. So far as literacy rate is concerned, the state recorded 73.18 per cent literacy of which 78.81 per cent are male and 67.27 per cent are female. The decadal growth rate of population is 16.93 percent against an all India average of 17.64 during 2001-2011. The percentage of workers to total population is 35.73 as per 2011 census. The Net State Domestic Product (NSDP) of Assam at constant (2004-05) prices had been estimated at Rs. 65, 10,160 crores and Rs.92, 96,997 crores at current prices in the year 2010-11. The Net Per Capita income of the state was Rs 21,406 at constant (2004-05) prices and Rs.30, 569 at current prices in the year 2010-11. The average size of operational holding was 1.11 hectares while the per-capita consumption of electricity was 168 MU kwh in 2010-11. The infant mortality rate of the state was 61 against India's 50 per thousand (Source: Economic Survey, Assam, 2011-12).The gross crop irrigated area of the state was 1, 29,826 hectare while the net crop irrigated area was 1, 10,363 hectare in 2010-11. The number of beds in different type of health institutions in Assam was 10,099 in 2010. (Source: Statistical Hand book of Assam, 2011). All these indicators of economic development have amply shown that Assam, though rich in natural resources, is still lagging behind in comparison to the other states in the race for development.

Despite efforts made over the last few decades, rural poverty in Assam continues to be significant. Although, in percentage terms poverty levels have reduced, the number of rural poor has more or less remained static. Under this perspective, the self employment and wage employment programmes assume great significance. These programmes, if implemented properly, can provide income to the rural poor on a sustainable basis.

The multiplicity of these programmes, being viewed as separate programmes in them, resulted in a lack of proper social intermediation, absence of desired linkages among these programmes *inter se* and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To rectify the situation, the government has decided to re-structure the self-employment programmes. A new programme known as 'Swarnjayanti Gram Swarozgar Yojana' (SGSY) was launched on 1st April, 1999 after re-structuring the erstwhile IRDP and its allied programmes namely Training of Rural Youth for Self Employment (TRYSEM), Million Wells Scheme (MWS) and Development of Women and Children in Rural Areas (DWCRA). The basic objective of the programme is to bring the assisted poor families (Swarozgaris) above the poverty line by providing them income generating assets through a mix of bank credit and Govt. subsidy. The programme assists poor families by organising SHGs and individual swarozgaris. It provides additional wage employment in the rural areas and ensures food security as well as social and economic infrastructure in rural areas. This is a holistic programme covering all aspects of self employment such as organisation of the poor into SHGs-training, credit, technology, infrastructure, marketing etc. The SGSY is funded by the centre and the states in the ratio of 75:25.

With the coming into force of SGSY, the earlier programmes like Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkit for Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS) have ceased to operate. The objective of SGSY is to bring the assisted poor families (Swarozgaris) above the poverty line by ensuring appreciable increase in incomes over a period of time. The objective is to be achieved *inter alia*, organising the rural poor into Self Help Groups (SHGs) through a process of social mobilisation, training and capacity building and provision of income generating assets through a mix of bank credit and govt. subsidy.

Keeping this in view, as many as 2, 35,648 SHGs were formed in Assam up to the year 2010-11 of which 80,216 SHGs have taken up economic activities with bank loan and subsidy. Total women SHGs formed up to 2010-11 in the State were 1, 50,336. During the year 2010-11 the number of women SHGs formed in the State was 13,934. During the year 2010-11, a total of 9,592 women SHGs were provided with interest subsidy @ Rs.5, 000/- per woman SHGs against 9,028

women SHGs during 2009-10. Moreover, till March 2012 a total of 12,855 SHGs were formed in the Kamrup district of which 9,273 were women SHGs and 4,552 no. of eligible SHGs have taken up economic activities with bank loan and subsidy. During the year 2011-2012, 450 women SHGs have taken up economic activities by receiving bank loan and subsidy. (Source: *Economic Survey, Assam 2011-12*; Page-208)

1.1 CONCEPT OF DEVELOPMENT AND RURAL DEVELOPMENT:

Development is nothing but acquisition of qualities. It deals with equitable distribution of opportunities and resources and ensuring socio-economic justice and harmony among all sections of society and to improve technical and non technical qualities of the people. It is a dynamic process which transforms an economy and society from a relatively backward state to a more advanced state. It is a process of transformation that involves the whole society, encompassing its economic, social, political and physical structure as well as the value system and way of life of the people.

The concept of development can be viewed as a process of realising certain goals or values, such as improved health, improved housing and sanitation, better nutrition, greater opportunity for education, improved transportation and communication, increased command over resources, increase in productivity and income and finally an improvement in the quality of life of the people.

Besides improving the quality of life of the present generation, the process of development is expected to preserve resources for the future generation, so that the process can be a sustainable one.

MEANING OF RURAL DEVELOPMENT:

According to a World Bank Report, rural development “is a strategy to improve the economic and social life of a specific group of people- the rural poor including small and marginal farmers, tenants and the landless”. The term ‘rural’ means an area which is characterised by non urban style of life, occupational structure, social organisations and settlement pattern. Development is defined in terms of technological or industrial development. But development of rural people means raising their standard of living. It is the development of rural areas through the

extension of irrigation facilities, construction of school buildings, provision of education facilities, health care and road etc.

The Ashridge Conference on social development defined rural development “as a movement designed to promote better living for all in the whole community with the active participation and initiative of the community”. (Hand Book of Community Development, London, 1952)

According to South African Rural Development Framework (SARDF, 1997), rural development can be defined as “helping rural people set the priorities in their own communities through effective and democratic bodies by providing the local capacity, investment in basic infrastructure and social services, justice, equity and security, dealing with the injustice of the past and ensuring safety and security of the rural population, especially that of Women”.

In the words of Robert Chambers (1983), “Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small-scale farmers, tenants and landless”.

From the above definitions it becomes clear that rural development is a multidimensional process, which includes the development of socio-economic conditions of the people living in the rural areas and ensures their participation in the process of development for complete utilisation of physical and human resources for better living conditions. It extends the benefits of development to weaker and poorer sections of rural society. It also enhances both the capacity and the capability of administrative and socio-economic development agencies and agricultural marketing units working in the rural areas.

1.2 THE RESEARCH PROBLEM UNDERTAKEN:

The economy of Assam as well as of India is predominantly agrarian and hence the rural economy has a vital role to play in the economic development of this region. The employment in the rural areas is very much important for the economic welfare of the rural masses. At the time of independence, the economy of the country as a whole and also the economies of the various states of India including Assam were

in a stagnant condition. The rural economy can be at standstill, which calls for urgent solution.

Since independence, the Government has implemented several rural development programmes to uplift the artisans and farmers' socio-economic condition to a desired level, though expected results are yet to be favourably accomplished. Earlier, rural progress implied agricultural and community development by encompassing the entire population of rural areas as a part of modernisation of the underdeveloped society. Rural development today is viewed narrowly as a strategy specifically designed to improve the economic and the social life of a targeted group of people termed rural poor. In order to meet this objective, several rural development programmes including Swarnajayanti Gram Swarozgar Yojana (SGSY) have been launched by the Government. Our study relates to Swarnajayanti Gram Swarozgar Yojana (SGSY). The problem undertaken for research investigation is **“An Evaluative Study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam”**.

The SGSY is the largest poverty alleviation programme which gives more importance on promoting self employment among men and women of rural poor families by giving them assistance directly and enabling them to cross the poverty line. The SGSY gives emphasis on organising the rural poor into self-help groups through the process of social mobilisation. The programme enables the assisted poor families to increase their monthly income up to at least Rs.2, 250/-.

The programme has already completed about twelve (12) year term. At the time of launching the programme, it was thought that the programme would be able to reach its expected target. The programme would be able to reduce the number of poor families. But in actual practice that did not happen. The consequences of the programme did not turn out in accordance with the expectations. According to the earlier studies carried on by the Centre for Management Development, Thiruvanthapuram and Report of the working Group on poverty alleviation for 10th five year plan, the overall performance of SGSY was not satisfactory. Their study reports revealed that a few states of the country had made remarkable progress in respect to implementation of the programme. But a large number of states had failed to implement the programme successfully. Many reasons were outlined for the slow progress of the programme. For example, organisation of rural poor, formation of self-help groups and gradation of groups require more time. The groups became

eligible to take financial assistance after about one year of formation and sometime it took more time due to economic conditions, illiteracy, lack of skill etc. However, delay in sanction and disbursement of loans, non cooperation of block/district officials in the formation of SGSY groups, improper selection of beneficiaries, role of influential persons in selection of members, lack of proper monitoring system, lack of marketing facilities etc. were the major reasons for weak performance of the programmes.

After reviewing the weak performance of the SGSY and analysing the feed backs/suggestions of the states/union territories, the Government of India has made some changes in the guidelines of the programme to make it more effective.

1.3 OBJECTIVES OF THE STUDY:

The present study has been undertaken with the following objectives:

1. To identify the various activities under the SGSY programme and to look into the selection procedure of the beneficiaries under the programme;
2. To examine the role of the implementing agencies in the execution of the SGSY programme;
3. To make a comparative study of the performance of SHGs run by men and women under SGSY;
4. To study how SGSY has helped the swarozgaris in enhancing their income;
5. To look into the pattern of savings of the beneficiaries out of their income;
6. To study the utilisation of funds for strengthening the rural infrastructure in the study area;
7. To examine the institutional credit facilities and repayment performance of swarozgaris;
8. To look into the marketing problems faced by the SHGs in selling their products.

1.4 METHODOLOGY OF STUDY:

There are altogether 14 Development Blocks in the District of Kamrup (Rural). These Development Blocks are – 01). Rani; 02) Rampur; 03) Chayani Barduar; 04) Chayagaon; 05) Goroimari; 06) Boko; 07) Bongaon; 08) Chamariya; 09) Hajo; 10) Sualkushi; 11) Bezera; 12) Kamalpur; 13) Bihdiya Jagikona; and 14) Rangia. We have selected at random five blocks from the population of 14 blocks. For this random

selection, we have numbered the above mentioned blocks as 01, 02, 03, etc..... 14. Then with the help of 4 digit random number tables, we have drawn five blocks which are Rani, Boko, Chayani Barduar, Sualkuchi and Kamalpur.

From the record maintained in the office of the DRDA, we have found that there were altogether 9029 SHGs as on march, 2008 in all the 14 blocks. We have selected a sample of SHGs from the selected blocks which have completed at least 3 years from the date of their formation. The reason behind this is that a SHG requires a minimum period of 3 years to earn income. The total number of SHGs in each selected block is shown below:

Table-1.1
Total No's of SHG in Selected Five Block

Sl. No.	Name of Block	No's of SHGs
1	Rani	448
2	Chayani Barduar	606
3	Boko	707
4	Sualkuchi	618
5	Kamalpur	668
Total		3047

15% percent of the total SHGs of 3047 i.e. about 457 SHGs belonging to the selected blocks have been studied. For this purpose, we have selected SHGs from these selected five blocks by the principle of proportionate allocation under stratified random sampling technique. By following the principle of proportionate allocation under Stratified Random Sampling Technique, we have selected 457 SHGs from the selected 5 blocks which are as follows:

Table-1.2
No' of Selected SHGs from Selected Blocks

Sl.No	Name of Block	Calculation	Selected SHGs
1	Rani	$\frac{457}{3047} \times 448$	67
2	Chayami barduar	$\frac{457}{3047} \times 606$	91
3	Boko	$\frac{457}{3047} \times 707$	106
4	Sualkuchi	$\frac{457}{3047} \times 618$	92
5	Kamalpur	$\frac{457}{3047} \times 668$	101
Total			457

The data collected from 457 SHGs have been processed keeping in view the quantitative objectives of the study. Relevant statistical techniques like t-test for significant difference of means and Paired t-test have been applied, besides using interval estimation and some elementary statistical techniques like average, variation, etc.

HYPOTHESES TO BE TESTED:

The following hypotheses have been tested:

1. SGSY programme has not significantly increased the income of the beneficiaries (H_0)

Vis-à-vis

The programme has significantly increased the income of the beneficiaries (H_1)

2. There is no significant difference between the average income of male SHGs and the average income of female SHGs (H_0).

Vis-à-vis

There is a significant difference between the average income of male SHGs and the average income of female SHGs (H_1)

3. The institutional credit facilities are not satisfactory (H_0)

Vis-à-vis

The institutional credit facilities are satisfactory (H_1)

4. The repayment performance of the SHGs is not satisfactory (H_0)

Vis-à-vis

The repayment performance of the SHGs is satisfactory (H_1)

1.5 IMPORTANCE OF THE STUDY:

In a developing country like India, poverty is a great menace. Most of the people live below the poverty line. From the beginning of the planned era, much effort has been made to eradicate poverty through promotion of economic growth with social justice but the success has been limited.

India accounts for nearly 18 per cent of humanity but in terms of its share in poverty, it accounts for nearly 37.20 per cent. Though there is an indication of decline in the percentage of people living below the poverty line over the years, yet in absolute terms, the number of poor has been increasing. An astonishing number of 45, 01, 91,953 people are below the poverty line in India (Economic survey of Assam 2011-12 and Census of India, 2011). Thus the present number of poor is much higher than the figure at the time of independence. However, the population is also increasing at a rapid rate. The number of the poor today is higher but at the same time a large number of poor people have crossed the poverty line. The overall scenario of poverty in the country is such a distressing one, the poverty scenario of the state of Assam is no better. The intensity of poverty is higher in the rural areas than in the urban areas.

Despite a number of efforts made in the past, poverty still continues to be a serious problem for the policy makers in India. One of the main reasons cited often for the poor performance of the poverty alleviation programmes is that the allocated funds have not reached the poor properly due to wrong identification of target groups. Besides, the administrative cost of these programmes is too high. Hence, identification of the genuine beneficiaries and the cost effectiveness of the poverty alleviation programmes are the need of the hour.

While designing poverty alleviation programme, emphasis is given on indicators of poverty. In general, calorie intake and income are the most commonly used indicators of poverty. But, often, it is difficult to get reliable estimates of these indicators as they are subject to sharp fluctuations across seasons, time and locations. Also, a single poverty indicator may not fully provide the complete profile of poor families. This is owing to diversity in their requirements and the level of development

of their respective regions. 'Poverty' is not a homogeneous character. Though, they may have common characteristics, they often differ a lot in their response to policy interventions. "Poverty indicators based on household characteristics offer some promise of quickly and cheaply indentifying rural poor without the need for detailed household income and expenditure surveys" (Singh and Hazell, 1993).

There are possibly two routes to rural poverty reduction i.e. economic growth and human resource development. Evidence shows that the growth in firm and non-firm sectors could help in reducing poverty. But human resource development is equally important to check poverty even if there is no significant growth in the domestic economy.

In the initial planning period, major emphasis for rural development was on community development (multi-sector and multi-purpose with people's participation) but in the later years it has been shifted to a single purpose single-sector individual proprietorship. Development of agriculture received priority that could considerably increase agricultural production. Since agriculture becomes more profitable, many large farmers took back the leased land from the landless and small farmers leaving a large number of tenants as agricultural labourers. This triggered share cropping. Besides, heavy emphasis was placed on technocratic and entrepreneurial development. The concern of community development and people's participation declined. On the other hand, interpersonal and inter-regional inequality in income increased because a large segment of society with no productive assets at all or with less productive assets could not get the benefits of the development achieved. To correct this imbalance, the emphasis has been shifted to individual target and the area development approach to attack poverty, directly. Though the main idea behind this approach was to link development of man and area with the general development process, yet it largely remained as a mere poverty alleviation programme without any focus on the human and natural resource development.

In the past, huge sums were spent by the central and the state governments for eradicating rural poverty. Experience shows that the rate of growth of public spending by the states and the various employments and income generation programmes could not reduce poverty in India.

The rural unemployed labour force is large and is growing, resulting in their migration to the urban areas. Therefore, income generating programmes advocated in the successive Five-Year Plans came to stay in some form or the other. Although,

strategies of employment programmes during the first 25 years since the launching of the First Five Year Plan yielded some positive gains, yet these was far behind from what was expected. Most of these rural employment programmes were not planned meticulously and hence have been criticised as ad-hoc in nature. As a result, they could not ensure continuity of employment to a vast army of under-employed and unemployed people. These programmes remained as a relief measure rather than as a permanent solution to unemployment or reduction of poverty. Many studies provide a discouraging picture of the wage employment programmes in terms of intensive coverage of target groups and the quality of assets acquired.

With the main objective of removing poverty, Swarnajayanti Gram Swarozgar Yojana (SGSY) was initiated on 1st April, 1999. It is a major on-going self employment programme for upgrading the rural poor above the poverty line. It was started after reviewing and restructuring the earlier programmes such as Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS). Similarly, other wage and self-employment programmes like Employment Assurance Scheme (EAS), Jawarhar Rojgar Yojna (JRY) etc. have been initiated and are in operation and these ought to be studied in the light of generation of rural income and employment. Region wise and area specific study relating to the impact of various rural employment programmes is necessary because such studies highlight the implications of the programmes concerning the region or the area under study. A study at the state or at the country level cannot bring to light the implications of the various rural development programmes on employment and income of the poor people of a particular area or region. **As the creation of employment opportunities is instrumental for generating income in rural areas and since a general study relating to a country or a state cannot properly reflect the implications of a programme in a particular district, hence, this study is thought to be of great significance.**

1.6 PERIODICITY OF STUDY:

We have collected data during the period from April, 2011 to March, 2012 in respect to the sample of SHGs which completed at least three years till March, 2011. Hence, our periodicity of study is the period from April, 2011 to March, 2012

1.7 LIMITATIONS OF THE STUDY:

The study will be carried out on the basis of both primary and secondary data. While primary data collected through sample survey are subject to both sampling and non-sampling errors, secondary data are subject to the limitations of secondary data.

1.8 CHAPTERISATION OF THE THESIS:

The thesis incorporates the following chapters:

Chapter-I: Introduction: This chapter contains a description of the background of the problems, the statement of the problems under study, Objectives of the study, Methodology of the study, Importance of the study, Periodicity of the study and the Chapterization Scheme.

Chapter-II: Profile of Kamrup District: This chapter contains the economic profile of the Kamrup District.

Chapter-III: Review of literature: In this chapter, we have reviewed some similar works of some earlier researchers and we have specified the research gap. We have stated that our research investigation will partially fill up this gap.

Chapter-IV: Rural Development in India in general and Assam in particular since independence: An overview

Chapter-V: Implementation of the SGSY: Role of concerned machinery

Chapter-VI: An Empirical study of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District: Impact on income and Employment Generation

In this chapter we have analysed the collected data from various angles. The impact of SGSY on income and employment generation has been specially dealt with.

Chapter-VII: A comparative study of the performance of Men and Women Self-Help Groups formed under SGSY

Chapter-VIII: Problems of Implementing Swarnajayanti Gram Swarozgar Yojana (SGSY): This chapter contains a discussion on the problems faced by various sections of people associated with SGSY, such as beneficiaries, bank officials, government officials etc.

Chapter-IX: This chapter incorporates Findings, Suggestions and Conclusions

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CHAPTER-II

PROFILE OF KAMRUP DISTRICT

2.1 AREA AND LOCATION:

The district of Kamrup has been carved out from the erstwhile undivided Kamrup District comprising present Barpeta and Nalbari Districts in the year 1983. Kamrup District is situated between 25°46' and 26°49' North Latitude and between 90°48' and 91°50' East Longitude. It is bounded by Udalguri and Baksa districts in the north, Meghalaya in the south, Darrang and Kamrup Metropolitan in the east and Goalpara and Nalbari districts in the west. It has a total geographical area of 4, 34,500 acres. From the ancient times, the days of the great Indian epics of the Ramayana and the Mahabharata, the city of present Guwahati, the district head quarters of the Kamrup district and adjacent areas was known as Pragjyotishpur. Historically, present Assam was referred to as Kamrup in many of the ancient Indian literatures. Till the Ahom conquest, Kamrup district was known as Pragjyotispur due to the astrological (Jyotish Shashtra) practices that prevailed in this part of the country. The mythologies of ancient Assam reveal that the word “Kamrup” means the land where ‘Kamdev’ regained his “Rupa” (form). During Ahom reign, Guwahati became an important strategic point and saw the famous battle of Saraighat between the Ahom and the Mughals, and since then Guwahati as well as Kamrup district continue to play the Political, Social, Economic and intellectual leadership of the state.

It is believed that the place was earlier known for ancient research on astronomy and astrology. It is so believed because of existence of temples like Navagraha which signifies the nine planets of the solar system. Modern anthropological research suggests that the civilisation of Pragjyotishpur dates to the time between the seventh century AD and the thirteenth century AD as revealed from the Ambari Excavations in Guwahati. Research findings also suggests that with the findings of rebutted and Caledon pottery at Ambari, there were possibilities of international trade relationship with Roman and Chinese Empires. There are altogether 14 development blocks in the district of Kamrup (rural). The names of the 14 development blocks indicating population and the distance from the district head quarter are as follows:

Table-2.1

Profile of the different blocks of the Kamrup district with population and distance from head quarter:

Sl. No	Name of Blocks	Population	Distance from Head Quarter
1	Rani Development Block	78,146	32 kms (approx)
2	Rampur Development Block	87,390	45 kms (approx)
3	Chayani Barduar Development Block	82,087	48 kms (approx)
4	Chayagaon Development Block	69,574	58 kms (approx)
5	Goroimari Development Block	93,878	78 kms (approx)
6	Boko Development Block	99,935	76 kms (approx)
7	Bongaon Development Block	46,288	70 kms (approx)
8	Chamariya Development Block	1,61,433	86 kms (approx)
9	Hajo Development Block	1,63,808	34 kms (approx)
10	Sualkuchi Development Block	39,278	33 kms (approx)
11	Bezera Development Block	80,369	42 kms (approx)
12	Kamalpur Development Block	82,667	38 kms (approx)
13	Bihdiya Jagikona Development Block	1,06,170	48 kms (approx)
14	Rangia Development Block	1,56,125	56 kms (approx)

2.1:1 PROFILE OF THE SAMPLE BLOCKS:

The present study is mainly devoted to make an impact assessment of SGSY programme implemented in five CD blocks drawn out of fourteen different CD blocks of Kamrup district (rural) of Assam namely Rani CD Block, Boko CD Block, Chayani Barduar CD Block, Sualkushi CD Block and Kamalpur CD Block respectively. A brief profile of the sample blocks is presented in the following table.2.2

Table-2.2
Profile of the Sample Blocks:

Name of block	Total Area (Sq. km.)	Block Profile							No's of GPs	No. of Villages
		Male	Female	Total	Total SC population	Total ST Population	Density of population (per sq. km.)	Total literacy Rate (%)		
Rani	150.93	4064	37532	78146	4003	14834	517.76	76	8	95
Boko	272.32	50892	49043	99935	2497	51115	366.98	69	15	66
Chayani Barduar	145.65	42172	39915	82087	5281	19930	563.59	77	11	61
Sualkuchi	86.65	20368	18910	39278	1932	1430	453.29	79	8	41
Kamalpur	144.43	43,379	39288	82667	3323	1553	572.37	83	12	66

Source: *Survey of Rural India, (Assam) 2013, Vol-24*

2.2 THE NAME:

The name of the district 'Kamrup' itself is believed to be a legendary one. Legend goes that Kamdeva, the God of Love was reduced to ashes by the fiery glance of Lord Siva at Umananda, a little river island of Brahmaputra at Guwahati and that he regained his form (Rupa) here. Hence, the name is Kamrup or Kamrupa for this place.

2.3 TOPOGRAPHY:

2.3.1 BOUNDARY:

The Kamrup district is located in the northeastern part of the state of Assam. It is situated between 25°46' and 26°49' North Latitude and between 90°48' and 91°50' East Longitude. It is bounded by Udalguri and Baksa districts in the north, Meghalaya in the south, Darrang and Kamrup Metropolitan areas in the east and Goalpara and Nalbari district in the west. It has a total geographical area of 4, 34,500 acres.

2.3.2 Natural Division:

The mighty Brahmaputra meander its course from east to west through the district of Kamrup cutting it into two distinct parts- North and South. The major portion of Guwahati sub-division is located on the southern bank. On the northern side of the river stands Rangia sub-division. The greater part of the district consists of a wide plain and a few hills cropping up above the alluvium on both sides of the Brahmaputra. The southern plain is much broken up by hills compared to the northern plain.

2.3.3 Administrative Division:

Administratively, the district is divided into two subdivisions viz. Guwahati and Rangia. Guwahati subdivision has eight Revenue Circles (Tehsils) with 11 blocks. Rangia subdivision has three Revenue Circles (Tehsils) with four blocks.

Table-2.3**Sub-division wise Revenue Circles and Blocks in Kamrup district**

Name of Sub-Division	Name of Revenue Circles	Geographical Area	Name of Blocks
Guwahati	Boko Rev. Circle	403053 B-0k-13L	Bongaon Dev. Block
	Chamaria Rev. Circle	109841 B-4k-6L	Bezara Dev. Block
	Chayagaon Rev.Circle	309601 B-1K-14L	Boko Dev. Block
	Hajo Rev. Circle	269449 B-0K-19L	Chayagaon Dev.Block
	Nagarbera Rev. Circle	81850 B-2K-7L	Chayani Dev. Block
	North Guwahati Rev. Circle	7137 B-6K-14L	Chamaria Dev. Block
	Palasbari Rev. Circle	279803 B-4K-0L	Hajo Dev. Block
	Goroimari Rev. Circle	279803 B-4K-0L	Sualkuchi Dev. Block
			Rani Dev. Block
			Rampur Dev. Block
			Goroimari Dev. Block
Rangia	Rangia Rev. circle	175254 B-2K-0L	Kamalpur Dev. Block
	Goreswar Rev. circle	48912 B-1K-9L	Rangia Dev. Block
	Kamalpur Rev. circle	186956 B-0K-11L	Bihidia Jajikona Dev. Block
			Goreswar Dev. Block

As per 2011 census, the total number of revenue villages in the districts is 1068 of which 795 are under Guwahati Sub Division and 273 villages are under Rangia Sub Division. There are a total of 146 Gaon Panchayats in the Kamrup district

covering 1068 villages. There are two tribal belts in Kamrup district. One tribal belt is under Guwahati sub-division and the other one is under Rangia sub-division. The South Kamrup Tribal Belt under Guwahati Sub Division covers villages under Bholagaon, Borduar, Dakhin Rani, Ramcharani, part of Palasbari Rev. Circle and 41 Villages of Chaygaon Pantan and Bangaon part Mouza of Chaygaon Circle and 113 villages under Boko Mouza, Loki Mouza and Bekeli Mouza of Boko Revenue Circle. Tamulpur Tribal Belts under Rangia sub division covers Kaurbaha, Batana and Pub Defeli Mouza under Goreswar Rev. Circle: Total villages-91, Area 201028B- 4K - 9Ls. Now it is under the newly created Baska District of B.T.A.D.

Table-2.4
Sub-Division and Block wise GP of Kamrup District

Guwahati Sub-Division		Rangia Sub-Devison	
Name of Block	No of GP	Name of Block	No of GP
Bongaon Dev. Block	4	Kamalpur Dev. Block	12
Bezara Dev. Block	7	Rangia Dev. Block	20
Boko Dev. Block	11	Bihidia Jajikona Dev. Block	13
Chayagaon Dev. Block	7	Goreswar Dev. Block	12
Chayani Dev. Block	11		
Chamaria Dev. Block	16		
Hajo Dev. Block	16		
Sualkuchi Dev. Block	8		
Rani Dev. Block	8		
Rampur Dev. Block	10		
Goroimari Dev. Block	8		

Source: *Census survey of Assam, 2011*

2.4 RESOURCE BASE:

2.4.1 Population:

As per the Census data of 2011, the demographic profile of the district shows that 34.17 percent of the total rural population in the district belongs to the minority community of which Muslims comprise 93 percent. The population density in the district stands at 436 people per sq.km which is the fourteen highest in the state and is significantly higher than the state average which stands at 397 persons as per the 2011 census.

The following table-2.5 shows the distribution of the total population of males and females in rural and urban areas. 90.64 per cent of the total population lives in rural area and only 9.36 per cent live in urban areas.

Table-2.5
Total Population of the Kamrup District

Sl. No.	Residence	Male	Female	Total Person	%
1	Urban	72271	69743	142014	9.36
2	Rural	707337	667851	1375188	90.64
	Total	779608	737594	1517202	100.00

Source: *Census of India, 2011.*

The population distribution of the minority religious groups in the rural areas is shown in the table-2.6 below. The percentage of total Muslim population in the rural population of Kamrup is estimated to be 31.68 persons. The Muslim population in Kamrup district, which was 23.38 percent in 2001, has increased to 24.77 percent in 2011.

Table-2.6
Religious distribution of rural population of Kamrup

Total minority	Muslims	Christians	Sikhs	Buddhists	Jain	others	Not Stated
551574	511390	370	520	464	1188	100	873
34.17(percent)	(31.68)	(2.29)	(0.03)	(0.03)	(0.07)	(0.05)	(.054)

Source: *Census of India, 2011*

The decadal population variation in the district shows that there has been a steady increase in the population of the district since 1921. The immediate post-independence period witnessed high growth of population mainly due to influx of refugees from erstwhile East Pakistan. This high growth of population in the post independence period changed the demographic profile of the district. The details of the decadal variation of population are shown below:

Table-2.7
Decadal variation of population in Kamrup district

District	1901-11	1911-21	1921-31	1931-41	1941-51	1951-61	1961-71	1971-91	1991-01	2001-11
Kamrup	10.01	7.36	11.42	22.11	17.01	45.12	44.48	81.53	14.97	15.67
Assam	16.99	20.48	19.91	20.40	19.93	34.98	34.95	53.26	18.92	16.93
India	5.75	-0.31	11.00	14.22	13.31	21.64	24.80	48.53	21.54	17.64

Source: *Statistical Hand Book, Assam and Census Report, Assam- 2011 and 2012.*

2.4.2 The Sex Ratio:

The sex ratio in Kamrup district as per 2011 census stands at 946 females per thousand males while the child sex ratio for children (0-6 years) is 962. Significantly, the sex ratio for rural areas in the district is 944, is lower than the district total, although the state has a sex ratio higher in rural areas than that of the urban areas.

Table-2.8
Sex ratio of rural and urban and total population in the Kamrup district

District/State	Rural	Urban	Total
Kamrup	944	964	946
Assam	956	937	954

Source: *Census of India, 2011.*

However, the following table-2.9 shows the child (0-6 years) sex ratio in the Kamrup district as per 2011 census stands at 962 female per thousand males. The sex ratio for rural areas in the district is 964 which is higher than in the urban areas which is 925. In case of Assam also, the rural areas' sex ratio is higher than in urban areas i.e. 957 per thousand females against 955.

Table-2.9
Sex Ratio of Child population in the age group (0-6 years)

District/ State	Rural	Urban	Total
Kamrup	964	925	962
Assam	957	955	957

Source: *Census of India, 2011*

2.4.3 Literacy Rate:

As per Census of India 2011, The Kamrup district has the fourteenth highest literacy rate amongst the other districts of the State. It is the only minority identified district of the State. The literacy rate of the total population of the district is 72.81 percent whereas the male literacy rate is 77.64 per cent which is the 14th ranked district and female literacy rate is 67.69 per cent which is the 13th ranked among all the districts of the state. The literacy rate of Assam is 73.18 per cent whereas the all India literacy rate is 74 per cent.

Table-2.10
Literacy Rate by Sex and Area in Kamrup district (2011)

District/ State	Rural			Urban			Total		
	Men	women	Total	Total	Men	Women	Men	women	Total
Kamrup	75.97	65.89	71.09	93.21	83.96	88.65	77.64	67.69	72.81
Assam	76.51	64.09	70.44	91.84	85.71	88.88	78.81	67.27	73.18

Source: *Census of India, 2011*

Distribution of literacy rates with respect to religious groups in the district reveal that the Hindus have a literacy rate of 74 percent, Muslims 50 percent and Christians have a literacy rate of 68 percent, which shows that access to and attainment of education for the Muslims has been much slower. This low level of literacy and consequent educational attainment has its bearing on the employment and livelihood opportunities of the Muslims. The main reason for the educational backwardness of Muslims is poverty due to which children are forced to drop out after the first few years. This is particularly true for Muslim girls. Children are expected to provide for their families by working in karkhanas (small workshops) as domestic help or by looking after their siblings while their mothers go to work (Sachar Committee Report, 2006). The opportunity costs involved in sending children to school is also too high for the poor and illiterate parents. The community specific factor for low educational achievement is that Muslims do not see education as necessarily translating into formal employment (Sachar Committee Report, 2006).

While the Christian females have a literacy rate higher than the average district rural literacy rate for females, the Muslim female literacy rate in Kamrup is much lower than the district average. The literacy rate of Muslim females is at par with the literacy rate of Muslim females in the state which stands at 40.23 percent. This clearly reveals the poor educational attainment among the Muslim females in the district. The gender discrepancy in terms of sex ratio and literacy rate is thus more prominent for Muslim females in the Kamrup district which corroborates the findings of Sachar Committee Report.

2.4.4 Distribution of workforce in Kamrup district:

The distribution of work forces in the district as per the Census 2001 data shows that of the total rural population 32.42 percent are workers while 67.58 percent are non workers. Cultivators comprise 39.11 percent, agricultural workers comprise 14.19 percent, 6.89 percent are household industry workers and 39.81 are other workers.

Table-2.11**Distribution of different groups of workers by religious groups in total rural**

Religion	Total Worker	Cultivators	Agricultural workers	Household Industry workers	Other workers	Non workers
All groups rural total	1614107	523244	204641	74252	36034	208317
Rural	32.42*	39.11	14.19	6.89	39.81	67.58
Rural Hindus	67.24	24.45	8.09	5.43	29.27	66.89
Rural Muslims	29.64	12.66	5.77	1.35	9.85	69.67
Rural Christians	2.89	1.95	0.31	0.10	0.53	59.14
Rural Sikhs	0.07	0.001	0.001	0	0.06	33.46
Rural Buddhists	0.03	0.02	0.007	0.00	0.01	63.36
Rural Jain	0.07	0.005	0	0.0004	0.06	70.71
Rural Others	0.01	0.002	0.0008	0	0.005	63.00
Rural Religion not stated	0.06	0.06	0.0111	0.005	0.022	64.60

Source: *Census of India, 2001,*

Note: *Percentage to total district rural population

The work participation rate among the religious groups reveal that the work participation rate for the Hindus (33.11 percent) is higher than the average rural work participation rate in the district vis-à-vis the Muslims as per the Census 2001 data. However, the work participation rate for the Christians in rural the Kamrup is highest among all religious groups. The high proportion of non-workers in the district reveals the distressed livelihood opportunities and this is particularly more severe for the Muslims. The low literacy rate of the Muslims is a major deterrent for getting gainful livelihood opportunities. The classification of workers

shows that cultivators are the major work force in the rural areas. Within the cultivator households, 62.53 percent are Hindus, 32.37 percent are Muslims and 5.10 percent belong to other religious groups. Within the agricultural workers, 57 percent belong to Hindu households while 41 percent belong to Muslim households.

2.5 EDUCATION AND HEALTH:

The education level of the population of the district is abysmally low. Of the total educated population 2.12 percent receive education below primary level, 19.41 percent attain education up to primary level and 17.12 percent complete middle level schooling. Among the educated, only 29 percent had completed their matriculation/higher secondary/diploma courses. The percentage of graduates in the district is only 10.5 percent. The poor educational attainment in the district also reflects the poor quality of employable human resource and low work status for the vast majority of the workforce. An important indicator of health status is the sex ratio, especially of children in the age group of 0-6 years. The child sex ratio in the district as per the estimate of Census 2001 is 957 girls per thousand boys while the rural child sex ratio is 964. A comparative picture across religious groups shows that Muslims have the highest child sex ratio in the district at 964 girls per thousand boys which is significantly higher than the state average of 954. The high child sex ratio of the Muslims is attributed to the high birth rates. The infant mortality rate in the district is 77 per thousand live births. As per the estimate of the Assam Human Development Report 2003, 7.28 percent of the population is not expected to live beyond the age of 40 years. In respect to diseases among the population of the district, prevalence of cancer is alarmingly high in the district. The records from the B.Barooah Cancer Institute which is the nodal Cancer treatment Centre in the North East region, reveals that, of the total cancer patients treated during the year 2005-06, the highest percentage belonged to the Kamrup district. In so far as the status of RCH is concerned, 12.1 percent of the girls get married below the age of 18 years. In respect of maternal health, 18.4 percent of the pregnant women received full antenatal care, 44.7 percent had institutional delivery and 55.6 percent had safe deliveries. As many as 3.8 percent of the women suffered some form of post delivery complications as per the RCH 202-04 Report.

Table-2.12
Percentage of Child population in Kamrup district in the
age group of 0-6 year

Area	Male	Female	Total
Rural	13.14	13.413.422	13.28
Urban	8.89	8.53	8.71
Total of Kamrup District	12.75	12.96	12.85

Source: Census of India, 2011

2.6 HUMAN DEVELOPMENT INDEX:

Kamrup is one of the better performing districts with respect to development in the basic human capabilities in three fundamental dimensions viz. long and healthy life, knowledge and a decent standard of living, as indicated by its HDI value of 0.574 (2nd rank) which is far above the state average of 0.407. In terms of income, education and health, this district occupies 1st, 3rd and 7th place respectively in the district wise rankings. Human Poverty Index calculated in 1999 indicates that 17.44 percent of population in the district is in abject poverty. The Gender related Development Index for Kamrup in 2001 is estimated to be 0.642, which is above the state average of 0.537, ranking 4th in the state. However, the HDI-GDI rank (2nd ranks) disparities indicate that women in this district suffer from deprivation of development potentials leading to lower achievement than men.

2.7 NATURAL RESOURCE BASE:

2.7.1 Land and Its Quality:

Among the 15 agro-climatic regions of the country, categorised/identified on the basis of homogeneity in agro-characteristics, Kamrup falls in the Eastern Himalayan region. This region as a whole has high forest cover and the practice of shifting cultivation is prevalent. Felling of trees in upper reaches/hills and catchment areas of the Eastern Himalayan region has caused denudation as the Kamrup district falls under the Lower Brahmaputra Valley zone. Soil structure of the district is

mainly alluvial in nature. This results in heavy run-off, massive soil erosion and floods in lower reaches and basins. Large scale floods cause substantial damage to crops in the district.

Table-2.13
Land Utilization pattern in Kamrup district (Area in hector)

Total Area	Not Available for Cultivation	Other uncultivable excluding fallow land	Fallow Land	Net sown area	Total cropped area	Area sown more than once
308684	31671	27742	1132	177254	181015	3761

Source: Statistical Handbook, Assam, 2012

The major portion of the geographical area of the Kamrup district is put to agricultural uses. Total cropped area under different crops in the district works out to 1.81 lakh hectares forming about 42 percent of the total geographical area.

2.7.2 Forestry:

Development of farm forestry by bringing wasteland into use is of great significance. It not only fulfils fuel and wood requirements of the people but also ensures supply of raw materials for the forest based industries besides maintaining ecological balance. The Kamrup district is rich in flora and fauna. The forest resource base of the district comprises 23 reserve forests under three forest divisions of Kamrup East, Kamrup West and North Kamrup. The total forest area in the district is 130419.99 hectares and in the state of Assam is 1932657.06 hectares excluding the unclassified state forest. Although the total area under reserve forests in the district is 117113.28 and in the state of Assam is 1419482.50 hectares, the rate of deforestation in the district is 2.5 percent per annum and rate of urbanization is about 7 percent per annum. With respect to farm forestry, the district has vast scope for development of bamboo sector. The two paper Mills existing in the state depend on bamboo as their raw material. The bamboo trees existing in the forest areas are limited in supply and also exist in inaccessible areas. The total number of National parks

in Assam is five; these are Kaziranga national park, Manas national park, Nameri national park, Dibru Saikhowa national park and Orang national park.

2.7.3 Soil and Water:

The district falls under the Brahmaputra river basin. The district has large reservoir of water resources with the river Brahmaputra and its tributaries of Puthimari, Borno, Nona, Kulsi, Pagladiya and Kalajal. The rivers also act as reservoir for fisheries. The district has a total of five registered river fisheries along with 59 registered beel fisheries, 20462 pond and tank, 2 forest fisheries and 92 swamps (Source: Statistical Handbook of Assam, 2012). The district experiences heavy annual rainfall in the range of 1500 mm to 2600 mm. As the soil in the Eastern Himalayan region is highly susceptible to erosion, top soils of the hills gets washed away and are deposited in lower reaches. Due to rolling nature of the plains, especially towards western part of Guwahati sub-division, some pockets are prone to gully erosion. The natural depressions and low-lying areas are still un-claimed causing water stagnation in most of the eastern part of the valley, mainly in Chandrapur block. Construction of farm ponds for storage of excess rainfall and using the same for providing critical irrigation during dry spells have significant opportunities for creating minor irrigation potential in the district. The district approximately shares six percent of the usable ground water resources in the State of which 18 percent is usable for drinking water purpose. This indicates the necessity for harnessing alternative water facilities as a source of drinking water in the district.

Table-2.14
Dynamic Ground Water Resource Potential in Kamrup district

Gross dynamic ground water resource (mcm)	Drinking water¹⁵ percent (mcm)	Utilizable ground resource (mcm)
1,035.44 (5.76)	155.32(5.76)	880.12(5.76)

Source: www.planningcommission.nic.in accessed on 16. 02 .2008

Note: *Figures in italics are percentage to State totals.*

2.8 ECONOMY:

Although the rural economy of the Kamrup district is agrarian in nature, however, the tertiary sector is dominant in terms of its income share and employment and livelihood generation. This sector contributes 66 percent of the total income in the Gross District Domestic Product while the secondary sector contributes 20 percent. The primary sector contribution is estimated to be 14 percent. The per capita Gross District Domestic Product of Kamrup is estimated at Rs.22, 292 which is the highest among the districts of the state. The industrial base of the district is agro based. The district has 676 (23 percent of State total) industrial units registered which comprises food products and beverages, manufacture of wood and wood products. The district has a total of 14,776 SSI units which is almost 30 percent of the State's total. The largest concentration of industry is in and around Guwahati due to availability of various infrastructure facilities and proximity to the main commercial and trading centres in the N.E. Region. The District is covered under the District Rural Industries Project (DRIP) of NABARD from the year 2000-2001. The main objective of DRIP is to create sustainable employment avenues in rural areas through enhanced credit flow to RNFS with complementary promotional support. The industries having major concentration around Guwahati include engineering, agro-based and chemical industries. The forest based industries are concentrated in Palasbari, Sualkuchi, Hajo and North Guwahati. Sualkuchi and North Guwahati are also famous for handloom and handicraft activities. The existing RNFS activities in the district are classified under three broad heads as manufacturing and processing, trade, transport and service. The data from District Industries & Commerce Center, Kamrup shows the various categories of Industries already set up in the district where high growth potential exist.

Table-2.15
Categories of Industries set up in Kamrup District with
High Growth Potential

Industry	Units
Rice Mills	102
Printing	135
Cane and bamboo	251
Cane and bamboo	86
Paper Products	16
Readymade Garments	269
Food Product	107
Paints	7
Plastic	79
Wooden Furniture	300
Steel fabrication	670

Source: *PLP, Kamrup; 2006-07, NABARD*

The agro-climatic condition of the district is suitable for sericulture. The muga silk of Assam is popular in India and other countries. Since sericulture mainly involves women in rearing and spinning, it has great potential for creating employment opportunities for them. In total, 551 villages in the district are engaged in sericulture activities. The present status of development is as follows

Table-2.16
Status of Sericulture in Kamrup District

Sl. No.	Activity	No of Family Involved	Yield of Cocoons (MT)	Production of worms (MT)	Area under silk worm food plants (ha)	No of Reeling units
1	Eri	9829	57.18	55.94	424.13	-
2	Muga	3484	672.50	13.45	814	3
3	Mulburry	1850	4.44	0.39	300	-
Total		15163	734.12	69.78	1538.13	3

Source: *Statistical Hand Book Assam, 2012*

The silk and weaving industry of Sualkuchi is one of the traditional handicraft activities which has generated employment and provided livelihood opportunities to the people in the district. The North Eastern Council has provided financial assistance for promotion of weaver self-help groups which is being implemented by the DC, Kamrup.

2.8.1 Plantation and Horticulture:

The agro climatic condition of the district makes it ideally suited for plantation and horticulture. Development of horticulture not only helps in creating additional job opportunity for the unemployed youth but is also useful from the point of view of value addition to the food and food processing units. The district has good potential for growing of fruit crops which include pineapple, litchi, orange, lemon, papaya, banana, mango, guava, etc. The district also offers good scope for mushroom cultivation and floriculture, being close to an urban centre like Guwahati.

2.8.2. Livestock and Dairy:

Dairy is practiced by most of the small and marginal farmers and landless labourers in the district and to them this activity provides economic security by serving as a hedge against crop failure. The economy of the district is basically agrarian and as such the economic development of the district is highly dependant on agriculture and allied activities. Traditionally, dairy farming is a subsidiary occupation of the farmers of the district. Despite a large population of live stock, the milk production in the district is low, mainly due to the predominance of local cows with poor genetic make-up.

Table-2.17
Livestock and Poultry population in Kamrup district

Area	Cattle	Buffaloes	Sheep	Goat	Pigs	Horses & Ponies	Fowls	Ducks	Total Live stock
Kamrup	675291	7128	28907	281578	68455	30	779266	490150	1061389
Assam	10365583	525835	360379	4376150	2133431	10953	25931081	13181102	17772331

Source: Statistical Handbook, Assam, 2012.

Though the district has conducive climatic condition for poultry farming, particularly commercial broilers, the activity has not made any significant progress as majority of the population practicing poultry farming are under SF/MF categories whose risk bearing capacity is very low.

2.9 INFRASTRUCTURE AND CONNECTIVITY:

2.9.1 Roads:

Availability and access to infrastructure is one of the major factors responsible for economic and social growths across space and communities. The transport connectivity of the district comprises roads, railway and air services. The road density in the district per lakh population stood at 213.22 and 92.86 against per '00 sq.km of geographical area. The total road length in the district is 3235 km, of which only 42.68 percent is surfaced. More significantly, the total road length added during the period 1993-94 to 2011-12 is only 886 km. The district has a total of 73 km. of national highway and 89 km of state highways besides 2916 km. of rural roads. This indicates that access and availability to good road connectivity in the district is fairly low. As per the estimates of 2012 census, although 70 percent of the villages have paved approach road, only 52 percent of the villages have bus connectivity which indicates that less than 50 percent of the villages have no availability or access to faster modes of transportation in the district. The district has three national highways viz. NH-37, NH-52 and NH-31 passing through it.

2.9.2 Air and Water transport:

The district headquarter of Guwahati has an international airport with well developed air connectivity to the rest of the country. The international flight operation from the city at present is restricted to Bangkok only. During the pre-independence period and till the end of the sixties, water-ways served as a major mode of transportation for export of tea. However, in the post 1971 period, the river transport and shipping facilities gradually stopped as access via Bangladesh was denied. Moreover, the absence of night navigation facilities gradually led to the decline of the river transport system available during the pre-independence period. However, at present there is an IWT deport port at Amingaon which is responsible for cargo handling and trans-shipment of bulk goods and tea mainly by waterways. The Inland Water Transport department runs regular ferry services.

2.9.3 Telecommunication:

Although the telecommunication facilities in Kamrup district are fairly well developed, the rural telecommunication facility is still lagging behind. Only 28 percent of the villages in the district have P&T facilities. Although the villages have VPT facilities, often, access to VPTS is not available as most of the VPTs are found to be used as personal telephones by the village headman.

2.9.4 Power and Energy:

Next to transport and communication, power is the other basic infrastructure which is essential for economic growth. Of the total villages in the district although 77.65 per cent have power supply, however, domestic connection for lighting is available in 80188 number which is 75 percent of the villages in the district which shows that remaining 25 percent of the households use other sources as lighting. Consumption of electricity for commercial purpose is 6222 while only 1.04 percent of the villages have power consumption for agricultural use. The district has a total demand of 15mw of power while supply is only of 12 mw (Sources: Statistical Hand Book Assam, 2012). This gap in demand and supply indicates that inadequacy of power supply is one of the reasons for slow pace of rural electrification as also slow pace of industrialization.

2.9.5 Banking:

Access to credit and banking facilities is an important indicator for socio economic development. As on March 2012, the total number of reporting offices of schedule commercial banks is 68 and the total amount deposit is Rs. 158 crores and the total credit amount disbursed is Rs.790 crores. The credit to deposit ratio is 27.06 of all schedule commercial banks, where as the total number of Regional Rural bank is 9 and total deposit is Rs. 114 crores and total credit disbursed is Rs. 84 crores. The credit deposit ratio is 73.68 of all Regional Rural banks in the district (Source: Statistical Hand Book of Assam, 2012). The population coverage of banking services is estimated to be 31,040 persons per bank office as per the number of offices in 2006. A further desegregated analysis reveals that while rural areas contribute 53 percent of the total deposits of the district, the urban areas contribute only a quarter of the total deposits. However, with respect to credit deployment, 69 percent of the total credit of the district is deployed in urban areas, while only 24 percent of total district credit is deployed in the rural areas. This clearly shows that there is substantial credit transfer from rural to urban areas which is due to the poor absorption capacities in rural areas.

The average credit size per loan account of the district is Rs.24, 717. The sector credit deployment shows that manufacturing and processing sector has the highest credit share which is obvious due to the growing manufacturing base in the district. The share of agriculture is only 5.56 percent and the total investment credit in agriculture was 6 percent of total agriculture credit (as per the RBI BSR, RBI, 2006).

Table-2.18

Occupation wise Outstanding Credit of all Schedule Commercial Banks in Kamrup District as well as in Assam as on March, 2011(Rs. in thousands).

Area	Agriculture	Industry	Transport Operation	Professional & other service	Personal Loan	Trade	Finance	All others	Total Bank Credit
Kamrup	578213	5616253	926418	1691679	16363341	4600762	92946	858311	30727923
Assam	2161068	35428038	5156935	11407234	85984938	25890141	5016009	6144176	196638119

Source: *Statistical Hand Book Assam, 2012.*

2.9.6 Health and Educational Establishments:

The health infrastructure of the district includes one hospital, 21 PHCs, 298 sub-centers, one Sub Divisional Civil Hospital, 5 First Referral Units and 9 Community Health Centres. The number of beds available in the government health institution is 717. The district's total number of birth as per 2011 year registration is 21720 and death is 3218 (Source: Statistical Hand Book Assam, 2012). The educational establishments of the district as shown in the table below show that:

Table-2.19**Educational establishments in Kamrup district**

Sl. No.	Educational establishments	Kamrup	Assam
1	LP School	2170	35065
2	Middle school	922	12985
3	High school	578	5714
4	HS School	74	933
5	Jr. College	19	217
6	ITI	1	
7	Engineering College	1(at guwahati)	1(at guwahati)
8	Medical College	1(at guwahati)	1(at guwahati)
NO OF TEACHERS			
9	LP School	5784	81554
10	Middle school	7248	100477
11	High school	5814	63175
12	HS School	2325	16346
13	Jr. College	251	2913

Source: *Statistical Handbook, Assam, 2012*

2.10 BASIC AMENITIES:

As per the records of Census of India 2011, the housing types in the district shows that 33 percent live in permanent houses, 35.1 percent live in semi permanent and 31.9 percent occupy temporary houses.

In respect of amenities in rural areas, there are facility wise variations. The total number of Census villages in Kamrup district is 1068 as per 2011 Census while total number of revenue circle is 12. The total number of inhabited villages in the district stands at 1068. The total population of the villages as per Census 2011 is 1375188. The caste wise distribution of the village population shows that 7.26 percent of the village population belongs to SC while 13.50 percent belong to ST. The census data in the district reveal that access to safe drinking water is still not

available in 3.4 percent villages in the district. The connectivity status of the villages shows that 70 percent of the villages have paved approach road while only 28 percent have P&T facilities. The infrastructural gaps in the villages have a bearing upon the overall economic status of the population and the employment scenario of the villages.

Table-2.20

Distribution of Amenities in inhabited villages in Kamrup district

AMENITIES	TOTAL NUMBERS
Total inhabited villages	1068
Electricity (domestic)	80188
Electricity (Commercial)	6222
Primary school	2170
Middle schools	922
Secondary/Sr Secondary schools	578
H S School	74
Jr. College	19
Hospital	1
Sub Divisional Civil Hospital	1
Primary Health Centre	21
First Referral Units	5
Primary Health Sub-Centre	293
Post Office	226
Handloom & textile	4
No. of Letter Box	449
No. of Motor Vehicle on Road	584217
Fire Station	6
No of warehousing Centre	5950

Source: *Statistical Handbook, Assam, 2006, Census of India, 2012.*

A casual analysis of the development deficiencies in the rural areas of the district reveals that there are three major deficits in the rural areas: connectivity-both physical and telecommunication, education-secondary and vocational educational institutions and access to credit particularly farm credit for investment. It

may be noted that demand for investment credit in agriculture is also adversely affected by low level of electricity consumption for agricultural use in the villages. The deficits need critical intervention for synergizing the growth process in the district.

2.11 IMPLEMENTATION OF VARIOUS RURAL DEVELOPMENT SCHEME IN THE KAMRUP DISTRICT:

Rural Development is the prioritised objective of development planning for every state in India. In Assam, 87 per cent of the total population lives in rural areas of the state and most of them are found to be poverty ridden and economically backward. The State Government has been giving special thrust for elimination of rural poverty as well as for uplift of economic condition of people in rural areas. To achieve the objectives, the State Government has been implementing various poverty alleviation programmes undertaken by the Government of India and the responsibilities for implementation of these programmes have been entrusted to the Panchayat and Rural Development Department of the State. The Directorate of Panchayat and Rural Development, Assam, has been upgraded to Commissionerate of Panchayat & Rural Development w.e.f. 1.2.2009. The Commissionerate of Panchayat and Rural Development, Assam, has two wings-Panchayat Wing and Rural Development Wing. Both the wings have 20 Zilla Parishads, 219 Community Development Blocks, 189 Anchalik Panchayats, 2202 Gaon Panchayat (after delimitation) and 26395 Villages. (Source Statistical Hand Book Assam, 2012). There is no Panchayati Raj System in the 6th Scheduled districts of Assam. All the programmes under the Rural Development sector are covered under Centrally Sponsored Scheme besides State specific schemes. The present objectives of the schemes under Rural Development sector is poverty alleviation by providing self employment to the people living below poverty line as defined by the Planning Commission from time to time and providing dwelling houses to the homeless BPL families. Rural development also provides guaranteed 100 days wage employment and creating durable assets.

The important Schemes taken up by the DRDA of the Kamrup district are SGSY, SGRY, EAS, JGSY, IAY, PMGY, MGNREGA and IWDP etc. All the schemes have been implemented through the development blocks in the district.

2.11.1 Employment Assurance Scheme (EAS):

The employment Assurance Scheme was launched on 2nd October 1993; in 1972 identified selected blocks situated in drought prone, desert and tribal and hills areas. It has been restructured as single wage employment programme and implemented from April 1999 with a fixed annual outlay. Now, the Scheme has been implemented in all the 5448 rural blocks. The main objective of this scheme is creation of additional wage employment through manual works. The secondary objective is the creation of durable community, social and economic assets to sustain future employment and development. The zila parishads are the implementing authority of the Scheme. Under this scheme a maximum of two adult members in a family are provided the assurance of 100 days of employment in a year and the expenditure is to be shared between the centre and states on 80:20 basis.

2.11.2 Jawahar Gram Samridhi Yojana (JGSY):

Jawahar Rozgar Yojana (JRY) Scheme was restructured and streamlined in the name of Jawahar Gram Samridhi Yojana (JGSY) with effect from April 1999. The primary objective of this scheme is the creation of village infrastructure among the poor for providing employment opportunities. The secondary objective of the programme is generation of supplementary employment for the unemployed poor in the rural areas. The wage employment under the programme is given to the BPL families.

2.11.3 Swampoorna Gramin Rozgar Yojana (SGRY):

Swampoorna Gramin Rozgar Yojana (SGRY) was launched in the year 2002-03 by the Ministry of Rural Development, Govt. of India, by merging the two earlier programmes i.e. EAS & JGSY. SGRY has two Streams: Stream-I & Stream -II. Under the SGRY Stream -I, the funds received from the GOI and State Govt. was distributed among Zila Parishad and Anchalik Panchayat in the ratio of 40:60 and the fund received under SGRY-II was entirely distributed among the GPs as per the population pattern.

In the year 2004-05, the Govt. of India again amalgamated both the streams into one programme i.e. SGRY. The fund received from the Govt. of India and the State Govt. is distributed to the PRIs, ZP, AP, and G.P. in the ratio of 20:30:50. Since 2002-03 the entire amount received from the Govt. of India and State Govt. was released to the PRIs without keeping any amount in the DRDA, Kamrup. No works

were executed by the DRDA, Kamrup, except monitoring of the Schemes of various programmes.

2.11.4 Indira Awas Yojana (IAY):

The Indira Awas Yojana (IAY) was launched by the Ministry of Rural Development Department, Govt. of India in the year 1995-96. It has been implemented for providing dwelling houses to the homeless and shelter-less people living below poverty line in rural areas. Since then the DRDA, Kamrup, has been implementing the programme on receiving of fund from Govt. of India and Govt. of Assam. Since, 2001-2002, 12,334 houses were constructed under IAY (New) and 6464 IAY (Upgrading) houses were constructed up to March'2005. A permanent wait-list was prepared in 2007 from which all the IAY beneficiaries were selected. During the year 2009-10, 181162 houses were constructed against the target of 240446 houses. This achievement is 64 per cent more than that of the previous year. Of the total houses, 60 percent were the SC and ST beneficiaries and 15 percent is allotted to the minority communities as per direction of the Central Government. During 2009-10, as many as, 102880 numbers of houses were allotted to SC and ST beneficiaries and 29807 houses were allotted to the minority communities. The poor achievement of the target during the year was due to delay in receipt of additional fund with additional target from Government of India.

2.11.5 Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA):

The National Rural Employment Programme introduced during the 6th plan has undergone several rounds of modifications to Jawahar Rozgar Yojana (JRY) EAS, JGSY, SGRY, NREGA and finally MGNREGA in the 11th five year plan.

MGNREGA was implemented since February 2006 in 7 districts of Assam as the first phase districts. During the year 2008-09 all the 27 districts of Assam were covered under the programme. The objective of this programme is to provide 100 days employment to the job card holders in a financial year. Under this programme 37.7 lakh job cards were issued up to the year 2010-11. Out of 14.43 lakh no. of household who demanded employment, 14.3 lakh no. of households were provided with

employment during the year 2010-11. During the same year, 22497 number of household were provided with 100 days employment and number of disabled persons provided with employment under this programme was 2152. Under this program, In the year 2010-11, 358.29 lakh man days were generated of which mandays generated for SC, ST and women was 19.78, 69.94 and 83.84 lakh man days respectively.

2.11.6 Integrated Wasteland Development Programme (IWDP)/HARIYALI:

The objective of this programme is to develop the top soil of the degraded and wasteland for making it feasible for agricultural production. Till the end of the year 2008-09, 135 projects out of the total 149 sanctioned projects were completed and implemented throughout the State. At present implementation of this programme has been entrusted with the Soil Conservation Department.

2.11.7 Prime Minister Employment Generation Programme (PMEGP):

The Prime Minister Rojgar Yojana (PMRY) was a Centrally Sponsored Scheme. The programme was effective up to March 2008 and thereafter a new scheme under the nomenclature, 'Prime Minister Employment Generation Program' (PMEGP) has been introduced by merging the PMRY and REGP with the objective of providing employment to the educated unemployed youth. The scheme facilitates self -employment through setting up of industries/service and business ventures with a limited amount of Bank loan with subsidy on the recommendation of Task Force Committees constituted for the purpose. The KVIC is the nodal agency for implementing the PMEGP scheme at the national level and at the State level, the scheme is implemented by the state KVIC Directorate, State KVIB and the District Industries and Commerce Centers and Banks. The Government subsidy under the scheme is being routed through the KVIC to the identified Banks.

Table-2.21**Target and Achievement of PMRY/PMEGP during the year 2006-07 to 2010-11**

Year	Financial Target (in no)	Financial Margin money (in lakh)	Total cases Sanctioned (in lakh)	Physical Achievement (in no.)	Financial achievement (in lakh)	p.c. of physical achievement	p.c. of financial achievement
2006-07 (PMRY)	10300	-	7873	5930	4305.98	57.57%	-
2007-09 (PMRY)	8600	-	6742	5581	5354.97	64%	-
2008-09 (PMEGP)	685	820.22	861	617	676.95	90.07%	82.53%
2009-10 (PMEGP)	1292	1550.00	2440	2440	1899.71	189%	122.56%
2010-11 (PMEGP)	3091	4469.66	4756	4756	4801.10	148.95	107.42

Source: Directorate of Industries and Commerce, Assam**Table No. 2.22****Physical and Financial Target of PMEGP for the year 2011-12**

Name of Implementing Agency	Physical Target(in No's)			Margin money target(Rs. in Lakh)
	Rural	Urban	Total	
KVIC	1508	-	1508	2111.20
KVIB	1508	-	1508	2111.20
DI&CC	1004	1005	2009	2812.60
Total of the state	4020	1005	5025	7035.00

Source: Directorate of Industries and Commerce, Assam

2.11.8 Chief Minister Self Employment Scheme (CMSS) and Vocational Training under Assam Bikash Yojana:

The government of Assam has launched a unique self-employment scheme called the 'Chief Minister Self Employment and Vocational Training' from the year 2008-09.

There are two sectors of the scheme- one is CMSS and the other is Vocational training. Under the CMSS sector the educated unemployed youth are sent for 6 months apprenticeship training to reputed industrial unit and commercial houses throughout the country. During the period of the training, a stipend @ Rs.4500/- is paid to each of the trainees per month from the Government of Assam. While the accepting organization gets the services of the trainees free of cost, the trainees gain practical knowledge and experiences by working for 6 months in the industrial units.

Under the vocational training sector the unemployed youths are provided one, one and half month, 3 months, 6months, 9months and up to one year industrial training within the state in their interested field. The State Government fully bears the cost of training.

For the year 2009-10, for implementation of CMSS and vocational training, Government of Assam, has sanctioned and released 50.00 lakh for CMSS and ₹151.05 lakh for vocational training. During the year 2010-11, for implementation of CMSS and Vocational Training, Govt. of Assam has sanctioned and released 30.00Lakh for CMSS and 120.00 lakh for Vocational Training.

The Table-2.23 shows some statistics on physical achievement of CMSS and Vocational training under Assam Bikash Yojana for the year 2008-09, 2009-10 and 2010-11.

Table-2.23**Statement showing Achievement under Assam Bikash Yojana**

Year	Name of Scheme	Total target	Amount sanction by Govt. (in lakh)	Trainee sponsored (in no)	Trainees completed training (in no)	Trainees absorbed (no)	Remarks
2008-09	CMSS	160	50	165	130	70	
	Vocational training	2200	50	2200	2200	-	Sponsor ed from district
2009-10	CMSS	160	50	176	127	50	
	Vocational training	3200	151.05	3200	3200	-	Sponsor ed from district
2010-11	CMSS	100	30	43	18	5	Underg oing training
	Vocational training	2610	120	2610	2610		Sponsor ed from district

Source: Directorate of Industries and Commerce, Assam

2.11.9 Mukhyamantrir Karmajyoti Aachani:

The basic objective of the scheme is to lift the economic status and skill development of traditional artisans through financial assistance from the Government. Traditional trade like manufacturing of decorative textile, black smith, pottery, carpentry, toy making etc are covered under the scheme. The scheme is under implementation from the year 2005-06 under the sponsorship of the Government of Assam. During the year 2010-11, 640 artisans were benefited with a financial assistance of 113.82 lakh. The scheme is still in progress with a physical target of 660 SHG's and 1000 individuals with a financial target of 835.00 lakh for the year 2010-11.

2.11.10 Udyogjyoti Achani:

Udyogjyoti Achani was launched by the Department of Industries & Commerce, Government of Assam since 2005-06, to motivate the student community of the state towards entrepreneurship. The idea behind the scheme was to give exposure to young TDC level college students of the state to a variety of industrial activities at industrial centers like EPIP, CIPET, CTRTC, Guwahati Refinery, Industrial Estates etc along with other training institutes available in the state so that after completion of this study they can also start their own ventures or get employed in such industries.

To make the programme more effective the procedure for implementation has been modified in the year 2008-09. As per the revised provision it will facilitate industrial and technical exposure as well as training program for specific target entrepreneurship segment which have maximum potential for development of entrepreneurship

The scheme is implemented in four phases. In the first phase, the training programme is held at the District level with 50 participants per district and the second phase training is conducted at the State level with 5 participants of phase-1 of each district. After completion of the second stage some selected youths are sent outside the state for high level exposure on the field of entrepreneurship as the third phase. At the phase-IV, the participants of the phase-3 are given 90 percent of the promoter's contribution or 1.00 lakh per participant or whichever is less against a Bank loan sanction letter. The scheme is running under the sponsorship of the Government of Assam.

TABLE NO-2.24**Implementation of the Udyogjyoti Achani during the year 2005-06 to 2010-11**

Year	Target		Achievement		Remarks
	Financial (Rs. in Lakh)	Physical (in nos.)	Financial (Rs. in Lakh)	Physical (in nos.)	
2005-06	100.00	2700	88.89	2449	-
2006-07	100.00	2700	75.00	2062	-
2007-08	100.00	Ph I=1350 Ph II=135	Ph.I & Ph.II 26.17	Ph I=1350 Ph II=118	Ph.III=under process
2008-09	100.00	Ph I=1350 Ph II=135	Ph.I & Ph.II 20.34	Ph I=1350 Ph II=63	-do-
2009-10	100.00	Ph I=1350 Ph II=135	Ph.I & Ph.II 19.70	Ph I=1350 Ph II=84	-do-
2010-11	30.00	Ph I=657 Ph II=81	Ph.I =5.40		Under process

Source: *Economic Survey, Assam, 2011-12*

2.11.11 On-Line Monitoring System:

To bring more transparency in the implementation of the programmes/schemes and proper utilization of Govt. fund, on-line monitoring system at all levels of Administration like Block, District, State and Central Govt. levels have been introduced. Moreover, the Centrally Sponsored Schemes are monitored through online reporting system. The MIS software has also been introduced for monitoring the MGNREGA and IAY schemes. Over and above, Block level, District level and State level Vigilance and Monitoring Committees have been constituted for monitoring and reviewing the performances.

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CHAPTER-III

REVIEW OF LITERATURE

3.0 INTRODUCTION:

Rural Development has attracted the attention of academicians and researchers of national and international level since long back. So far, a wide range of research work has been done in international, national, regional and state level on rural development and on other related topics.

Here some of the relevant literatures concerning the present study are reviewed at international, national, regional and state levels.

3.1 INTERNATIONAL LEVEL STUDIES:

Recognizing the significance of organization and management structures for accelerating the pace of rural development in 1979, the United Nations Centre for Regional Development (UNCRD) initiated a research project on implementation of selected rural development projects. Six concept papers, six case studies and three country papers were commissioned by UNCRD. This research project focuses on implementation, management of small scale projects designed to improve the socio - economic position of the rural people. It discusses inter organizational relationships, programme, support and capabilities of implementing agencies. Furthermore, it examines the impact of selected rural development programmes and identifies critical factors accounting for success or failure of these (**Chima, 1992**).

Studies of rural development programmes and projects were undertaken by Messars, Kuldeep Mathur, Moeljarto Tjokrowinoto, Gabriel U. Mohd., Nor Abdul Ghani, Dilwar Ali Khan, Shelton Wanasinghe and Chakrit Naranitipadungkaram. These research projects initiated by UNCRD, (1979) include case studies of selected rural development programmes and projects in China, India, Indonesia, Malaysia, Pakistan, Philippines, Sri Lanka and Thailand. Each of the case studies discusses the evaluation, rational and process of implementing a particular programme. In the year 1986, the *Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP)* completed a project entitled “*State of the Art on Integrated Rural Development (IRD)*” wherein the inputs, the impacts, the problems and the issues together with the perspectives of IRD programmes in eleven CIRDAP member

countries (CMCs) were discussed. The nine countries namely Bangladesh, India , Indonesia ,Malaysia , Nepal, Pakistan , Philippines, Sri Lanka and Thailand under the series “*State of an Art on IRD*” were reviewed.

The study report has contributed a better understanding of the approaches of IRD in different CMCs. It also contained some basic information pertaining to selected socio-economic aspects like income, health, education and asset distribution.

Jagadish and Kiron(1989) have found in their study that, since the revolutionary political changes of Nepal in 1951, there had been several attempts to improve the socio-economic status of the rural people. Consequently, different models of rural development have been tried and experimented. This study reveals that IRD Programmes that were started in 1975 in Nepal could not bring any positive impact on the socio-economic status of the rural poor. Thus, the performance of the IRD programmes in Nepal could not be considered satisfactory according to the study.

A study conducted by *Centre for Management Development*, Thiruvananthapuram, on SGSY (2002) revealed that the progress of the SGSY was not satisfactory and the scheme had faced many problems. The study suggested that efforts should be made to motivate the bank to take active interest in the project reports and monitoring and evaluating the activity should be given on skill development and other training programme . Moreover extensive awareness campaign on SGSY scheme should be launched with the help of Gram Sabha and Block officials.

Hasan (1989) in his study observed that planners in Pakistan had conceptually treated development of Agriculture and Rural Areas as separate entities. The development of Agriculture signified better yields, higher production, and greater availability of inputs, water management and setting up of agro based industries. Rural development on the other hand, stood for reduction in unemployment, improvement in rural infrastructure and socio-political scenario. A good number of rural development programmes were undertaken in Pakistan. The major ones were Villages Aid Programme (1950), Rural Works programme (1960), Peoples Works Programme (1970) and Integrated Rural Development Programme (1972-1977).

Andres and Limcaoco (1989) in their study in Philippines observed that community development formed the key of the continuing efforts towards rural development. The strategy for rural development in the earlier years included apart from Community Development, improvements in land tenure, liberalized credit,

technology dissemination and construction of rural farm to market road. The Community Development Approach helped in meeting some of the basic needs, but failed because of some structural constrain is in raising rural income inequalities. Therefore, a number of programmes were undertaken to support the consumption of the poor. The concept of Integrated Rural Development as defined in the Philippines included a mutually reinforcing of programmes with benefits flowing to a particular area

The aforementioned study also found three levels of positive impact. The first level benefits accrued to the direct beneficiaries of specific physical, social and institutional inventions. The second level benefits were intended to have an impact on the socio-economic condition of the entire programme area including the population sector that did not directly participate in sharing project-specific benefits. On the other hand, the third level benefits were those that affected impact indicators as applied to the whole region.

Yuwant (1989) in his study entitled “IRD, Thailand” observed that starting its IRD programme Thailand got a unique advantage. It has no colonial heritage. He concluded the study by saying that results directly tied to integrate rural development efforts in Thailand in terms of positive changes in the quality of life in the villages were difficult to access while there have been some clear success related to such programmes. Overall result had been far from encouraging and in certain cases clearly discouraging in relation to both financial and human resources committed to the efforts

Similar studies as mentioned in the above para made for Malaysia and Bangladesh revealed some interesting findings in the implementation process of IRD programmes in the said countries. For examples, **Nik and Chamhuri (1965)** in their study in Malaysia revealed that earlier rural development programmes did not focus much on rural poverty. The Second Malay plan (1961-65) started to expand the commitment towards rural development by incorporating a rural development plan.

The official statistics of Malaysia indicated that overall rural poverty declined from 59 per cent in 1970 to 25 per cent in 1984. The importance of rural development in the overall development of Malaysia was reflected in the increase in the absolute allocation and size of the of bureaucracy for rural development resulting from proliferation of agencies involved in the planning, implementation and coordination of rural development programmes and strategies.

On the other hand in his study **Hansat (1989)** found that the IRD programme made in 1952 in Bangladesh, and later on known as the Commilla Approach had made a significant impact in generating self-employment avenues in the non-farm sectors.

The IRD programmes also developed physical facilities in the rural areas including offices, training and marketing centres, storage godowns, etc. The programmes had adopted social-infrastructure development projects on health, education, nutrition, family planning on a limited scale.

Therawal (1985) observed that there was no separate government agency for rural development purpose in Japan. Each department of the government of Japan took care of a particular infrastructure development work. The study found that cooperative movement, an integrated approach had made a significant contribution not only in agricultural development, but also in promoting industries by offering various facilities to the private entrepreneurs. In fact, the cooperative had to some extent succeeded in accelerating the pace of rural development in Japan. **Sartaj (1978)** defined the basic objectives of rural development from Chinese experience as follows-

To organize, develop and utilize the available resources of land, water and manpower in such a manner that the entire rural population dependent on these resources have an equal opportunity to meet, as a minimum, their basic needs of food, clothing and shelter with reasonable facilities for education and health and can live together in a positive and healthy social environment. He believed that pattern of *repaid* industrial growth at the cost of agriculture was hardly suitable for a country like China where 80 per cent of the population live in rural areas.

3.2 NATIONAL LEVEL STUDIES:

A number of studies on poverty and rural development in India have been conducted by the eminent researchers of the country.

Studies on poverty in India during the seventies have realized that the benefits of growth will not automatically percolate down to the masses unless redistributive policy measures are adopted. Most of these studies advocated “growth with redistribution” or “growth plus strategy”. Though these studies are not generally explicit in their policy and recommendations we may consider these as belonging to the growth school. **(Mishra, 1997)**

There are also widely divergent views about the estimates of poverty in India. **Minhas (1970)** taking an arbitrary absolute poverty line of Rs. 200 per capita per annum, shows a decline in the percentage of rural population below the poverty line from 52.4 (173 millions) in 1956-57 to 37.1 (154 millions) in 1967-68. To him a large bulk of the rural poor would belong to rural labourers and small cultivators operating holdings below 5 acres. **Bardhan (1970-71)** taking an absolute poverty line of Rs. 15 per day and using NSS consumer expenditure data and Consumer Price Index for Agricultural Labourers (CPIAL) comes to the conclusion that poverty in rural India has recorded a steep increase during the 1960s. He showed that the percentage of the rural poor has increased from 48 in 1960-61 to 63.1 in 1967-68. Bardhan has provided us another set of estimates for rural poverty based on minimum needs as recommended by the Central Pay Commission (1957-58) with slight modifications, and rural retail prices collected by NSS and adjusted for cash purchase. This set of estimates shows an increase in rural poverty from 38 per cent of the rural population in 1960-61 to about 73 per cent in 1967-68. The main reasons for such wide and divergent estimates are the differences in the consumer expenditure data and the deflator used. While the use of GDP deflator by Minhas, (1970) underestimates poverty line and thus poverty, the use of CPIAL may over-estimate poverty line and thus poverty. Thus, poverty estimates of both the studies may not be reliable. Both these studies ignore the analysis of factors of poverty. However, we can trace inequalities in the distribution of land and unemployment as the causes implicit in the Minhas analysis.

Dandekar and Rath (1971) are also not explicit about the causes of poverty. But they are explicit about the causes of income inequality which is taken implicitly as the causes of poverty. They attribute the prevailing inequalities in the distribution of income to the unequal distribution of the means of production (land and industrial capital) and employment and underemployment. Redistribution of the means of production, they consider, is not feasible or desirable. **Minhas (1970)** and **Dantawala (1973)** also do not see much scope for redistribution of the means of production

Dantawala (1973) seems to consider underutilization of human resources to be the chief cause of poverty. This view is shared by many studies.

Dwivedi (1976) in his study considers low income, savings and capital, low production, primitive agriculture and lack of market orientation and lack of education to be only the superficial causes of poverty. To him the chief cause of poverty in the

concentration of economic power. It is this economic power through which all the major decisions are taken in favour of the rich and not-so poor classes.

A Nation-wise study of SGRY covering 12 states namely Andhra Pradesh, Assam, Bihar, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu and West Bengal coordinated by **Rangacharyulu (2005)** and others, recommended that states with high incidence of poverty and unemployment urgently need to enhance the fund allocation under the programme after making a realistic assessment of the demand for work in rural areas.

Appreciating the fact that SGSY is a process oriented programme, which seeks to prepare the swarozgaris for financial discipline and market operations slowly and steadily, the progress so far is not remarkable as per the study undertaken by **Purushottam (2005)** and others on National study on SGSY- a process study. Andhra Pradesh, Assam, Bihar, Jharkhand, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal, Mizoram and Tripura are the states where the study was conducted.

A study made by **Jayalakshmi (2003)** and others on SGRY in four states namely Bihar, Goa, Haryana, and Uttaranchal found that the Zila Parishads role had been marginalized in view of the DRDA taking up full responsibility, whereas, the Gram Panchayats had taken advantage of the given opportunities and utilized the fund and foodgrain for benefit of the village development. The Gram Sabha has an important role in the planning, implementation and monitoring of SGRY. The perceptual analysis shows that a majority of the respondents were not aware of the programme. Therefore, there is a need for educating people about the programme. The study has also found that there was gender discrimination in wages between males and females in case of both skilled and unskilled labourers.

Hemalatha (2006) provides deep insights into the overall strengths and weakness of SHGs as effective vehicles for development and empowerment of women. In respect of social mobilization, intra-household status of women, the study shows striking results even in the most backward areas with respect to women empowerment. It has been found in the study that group approach is relatively more effective and sustainable to initiate and implement developmental efforts.

Chatterjee, (2003) carried out a study on SHGs in Jampur in Uttar Pradesh. The study brought out some of the important issues of implementation of SGSY in the district. Putting more emphasis on social mobilization through SHGs, this study

reveals that due to complex banking rules and regulations, the poor are suffering. There should be flexibility in banking rules. Banking should be strengthened with adequate manpower.

Rama Krishna, (2003) examines the role of SHGs in empowering rural poor in Paravda village of Visakhapatnam. The study reveals that SHG concept was successful to some extent in achieving social empowerment and economic progress through improving access to institutional credit. The study further reveals that SHGs have a positive impact on beneficiaries especially women in respect of social and economic empowerment such as improvement in participation in the development programmes, ability to meet government officials, awareness of property rights, improving decision making, improving marketing, communication skills, building self-confidence and the living standards of beneficiaries.

Prasad et al. (2004) argues that SHGs need better infrastructure support not only in the form of market complexes, work sheds, good roads, better transport but also in the form of better backward linkages and institutional support wherever possible. The study puts more emphasis on skill upgradation in non-firm sector and further reveals that the technology interventions are practically non-existent in the current working environment of SHGs and technology action plan is essential for the SHGs operating in the field.

The study made by **Pradhani (1995)** on poverty eradication programmes suggested the measure of measuring the utility of rural development programmes on the basis of feedback from the beneficiaries at the field level, instead of measuring it through quantitative (targeted) achievements.

Kabeer (2001) and **Hashemi et al. (1996)** use the ethnographic methods in their studies on the importance of women testimonies. In evaluating the impact of any intervention, including a credit programme, it is important to pay utmost attention as to how the participants view the impact on their lives. Of course, the participants' views are only the beginning of the analysis and not the end. But they form a necessary base for an analysis of impact.

A large number of loans are still disbursed in the names of women to be used by the men of the households. This has been noticed in the studies made by **Goetz and Sen Gupta (1996)** and **Hashemi et al. (1996)**. Goetz and Sen Gupta negatively characterize the increase in women's involvement in rural development programmes; Unless substitutes are found for women's reproductive work at home, women's

experience of participation can be negative, exacting a high cost in terms of intensified demands on women's labour. There is certainly an important case for public intervention to enable women to adopt labour- saving methods in domestic work through electrification, provision of cooking gas etc.

Fisher and Sriram (2002) have shown in their studies that micro-credit is necessary but is not a sufficient condition for micro-enterprise promotion. They believe that identification of livelihood opportunities, establishing market linkages for inputs and outputs, adopting technologies, organizing producers, sub-sector analysis and policy reform would be required to upscale the micro enterprises and create a strong impact in the rural areas. **Prasad** (2000) is of the opinion that there has been a growing realization of the important role that NGOs play in socio-economic development particularly in bringing about decentralized development with a focus on upliftment of the weaker sections of the society.

Daniel Crowell (2003) pinpoints Self- Employed Women's Associations (SEWA) rural development programmes and its remarkable success in fostering the economic and social well being of rural women in informal sector in Gujrat despite heavy odds like hostile weather conditions, marginal land, acute scarcity of water, an unforgiving environment and limited access to capital.

Shandilya's (1995) study points out that the success of any productive venture of SHGs would depend on the availability of appropriate inputs, information and markets. The linkage with banks could be extremely helpful in the case of the SHGs involved in income generating activities. The study concludes that despite constant improvement in the status of women related to the physical quality of life indices, women are still associated with traditional occupations and his situation can be overcome through training and support systems.

According to **Damyanti** (1997), these traditional root groops, which are based on the principles of need and collective action, provide self-reliance. The SHGs bring out the capacity of women in moulding the community in right perspective and also explore the initiative of women in taking up entrepreneurial ventures. The SHGs empower women and train them to take active part in the socio-economic progress of the nation and make them sensitized, self- made and self –disciplined. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life.

Karmakar (1998) who reviewed SHG programme in Orissa is of the opinion that the empowerment opportunities through SHG for rural women and the chance for them to take up IGPs and assist in their family incomes has been a powerful incentive. However, both banks and NGOs are yet to see this as an alternative channel for rural credit delivery in Orissa inspite of a large number of rural women who have formed the possibility of linking up more SHGs as part of their legitimate business activity. The operational problems in the SHGs-bank linkage model need to be sorted out for wider replication.

Kumar (1999) has analyzed the concept of SHGs and projected the benefits of SHGs accruing to the rural poor. Apart from meeting the credit needs for emergency or consumption purposes, SHGs are also involved in income generation programmes. Linking of SHGs with banks has further enhanced availability of micro credit financing to the groups.

According to **Gurumoorthy** (2000), empowering women contribution to the development, economic progress in any country whether developed or underdeveloped can be achieved through social development. The Self-Help-Group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. All the credit needs of the rural women were fulfilled through the self-help-groups. *SGHs enhance equality of status* of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in the socio-economic progress of our nation.

Muragan and Dharmalingan (2000) argued that empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowerment is not just for meeting their economic needs but also through more holistic social development.

Puhazendi and Sai (2001) point out in their study, that the involvement of the rural poor in SHG significantly contributed to their “social empowerment” in terms of empowerment in their confidence, their treatment within the family, communication skills and other behavioural changes. More so, the empirical finding of the study revealed that the SHG as institutional arrangement could positively contribute to the economic and social empowerment of rural poor and the impact on the latter was more pronounced than in the former.

Vijayan (2001) made a study on women development and micro enterprises in Trivandrum district of Kerala. The study examined the development of poor women in terms of educational, social and economical aspects. It showed that 70 per cent of women are engaged in micro enterprises, individual as well as group enterprises such as candle making, rice/wheat flour, bakery items, curry powder, vegetables etc. The income is used to supplement the family income thereby reducing poverty levels. All of them are able to independently make bank transactions. In social development aspects, majority of the women have gained confidence in public speaking, have become more cooperative and articulate and increased their self-confidence. Their participation in Gram Sabhas and Panchayats have increased. During their weekly meetings, they discuss many social issues like alcoholism, health and hygiene, sanitation, environmental pollution and womens issues. Several awareness and training programmes on health, sanitation, education, childcare and vocational training increased the knowledge and skill. The study concludes that the development of women should start from the SHG and economic stability is the corner stone for empowerment of women.

In another study by **Basu, Purabi and Bera, Nabendu** (2002) the authors examined the impact of development programmes on women in terms of their access to and control over resources along with their standard of living and also the necessity for empowerment in the context of development and group awareness both at the individual as well as group/community level. Promotion of sustainable eco-friendly livelihood systems through animal husbandry, encouraging small entrepreneurship, promotion of savings habit and provision of credits for SHG members through different financial institutions created good effect on village women. *Inspite of this no member women showed interest in savings.* DW CRA project had made a significant contribution by providing financial assistance for self-employment this had been considered a tool for community development, which helps the women accept a particular model of empowerment through income and awareness generation programmes.

Yelue and Sahoo (2002) conducted a study on SHG and tribal women empowerment in Nanded district of Maharashtra. The study was carried out on five SHGs comprising 20 members each belonging to Dhangar, Wangani and Golla tribal community in Nanded, Loha and Kandhar blocks. Most of the SHG members were involved in economic activities like goat keeping, small poultry farm, collecting forest

product, maintaining livestock etc. The study found an increased awareness among the SHG women in literacy and continuing education, sanitation and health care, more freedom in mobility inside and outside the village; financial and service support for self employment, adoption of small family norm etc. Some of them have started working as *Sanghatika and Saha Sanghatika*, which sows their leadership qualities, alongwith improvement in communication skill and building up of self-confidence.

Boraian (2003) attempts to assess the process of empowerment of women through SHGs. promoted by eight NGO's which received funds from a donor agency in Andhra Pradesh and Tamil Nadu. The study observed that cash flow in the group and their family has increased, members with greater access to credit and their families has increased, members have greater access to credit and their emergency as well as other needs have been met with ease. The gatherings of women in SHG meeting are not merely meant for collection of savings, distribution of credit, and recovery of loan, it is much beyond all these. Self Help Groups serve as a forum for human resource and social relations development too. These enhance their exposure, awareness and knowledge about the external world. SHGs contribute to their overall personality development too. Alcoholism among the husbands is treated as their *archrival* by the SHGs. The groups take active part in the proceedings of the Gram Sabha. An impact study of an NGO in Andhra Pradesh observes, in the control village resources and services are mainly male dominated whereas Awaka village show a curtailment of male monopoly and a shift towards joint decisions, joint ownership and control. It is concluded that there is a steady reversal from subservience to self-dependence, and secondary citizenship to partnership resulting in greater equality and gender balance.

Sarangi (2003) states that women-led SHGs in many parts of the country have achieved success in bringing the women to the mainstream of decision-making. SHG is also a viable set up to disburse micro credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs successfully demonstrated how to mobilize and manage thrift, appraise credit in the block and are extending a helping hand to the district administration in different rural development projects ranging from construction of roads to sanitation programmes.

Puyalvannam (2003) attempted to examine the status of SHGs in Trichy and Pudukkottai districts of Tamil Nadu. The study mainly focuses on micro-credit innovations and the role played by NGOs and the century cooperative organization in

the state of Tamil Nadu in forming and linking SHGs with them. The study reveals that women are credit- worthy and responsible users of credit. Repayment is as high as 98 per cent in both the districts. The author recommended that cooperatives should involve in promoting SHGs directly as done by NGOs with commercial banks in a short span of time, should be followed by cooperatives loans have to be granted simultaneously, and a network of peer groups can act as a positive influence.

Singh (2003) examined the experience of Mysore Resettlement Development Agency (MYRDA) in fostering self-groups. The rural poor with the intermediation of voluntary organizations join together for self-help to secure better economic growth. This has resulted in the formation of a large number of SHGs in the country, which mobilize savings and recycle the resources generated among members. Most SHGs have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by the NGOs in developing such groups. One such NGO is MYRDA whose mission is building of peoples institution to ensure access and control over resources for sustainable development and self-reliance. MYRDA has over 1006 groups of women, which focus on women's rights and access to, and control of resources, which they require to ensure a sustainable livelihood.

Rao (2004) studied the all-round development achieved by the SHG/DWCRA women groups in Andhra Pradesh. The study observed that the increase in the level of awareness after joining the groups about sending the girl child to school, for a period of five years is evident. Data indicate that more women are sending their girl child to school than in the past. After joining the groups there is an increase in the number of women adopting small family norm. The increased role of women in decision-making process of their daughters' marriage reflects their enhanced articulation. Increasingly more women are playing important roles in the domestic activities. Though proper guidance, women are now able to solve their own problems like drinking water, privacy through low cost sanitation, horticulture, school for the girl child, road to their village etc,. Varying levels of participation by women in the study reflected the degree of social development coupled with economic independence. The study recommended that more of economically and socially disadvantaged women should be encouraged to form groups.

The state institute of Planning and Rural Development (SIPRD) survey, 2003 revealed that formation and expansion of activities of SHGs can play revolutionary role in accelerating the process of women's empowerment. The study stressed on

persuading women to join SHGs through different awareness programmes conducted by different government agencies of development and the NGOs. The survey was carried out in seven blocks of Bankura districts of West Bengal. (HDR, Bankura 2007).

3.3 REGIONAL LEVEL STUDIES:

In the regional level, a few impact assessment studies on rural development and poverty alleviation programmes have been reviewed briefly here.

Haloi (2000) in an impact assessment study of centrally sponsored rural development programmes in West Garo Hill district of Meghalaya stated that the various programmes of rural development in the study area, individually as well as collectively created some impact both on poverty reduction and improvement in village life, but compared to the investment and also the depth of the problems related to the quality of life of the villagers, the achievements were far below the expectations. The study reveals that the success of rural development programmes is limited due to lack of peoples participations and political interference in the selection of beneficiaries and multiplicity of the administrative control.

A study made by **Subramaniam** (2001) critically analyzed that rural poverty in the North East India was below the national average in the early seventies but has gone above it in the early nineties. The poverty alleviation programmes did not show significant contribution to the rural poor. According to him the important causes of the failure of the programmes were geographical isolation, poor infrastructure, insurgency, absence of approaches and directions in development policy. While carrying out the study of self-employment programmes in the region during nineties he made some interesting comments. The study was based on field level discussions with bankers, government officials, local lenders, beneficiaries, non-governmental organizations etc. The study identified certain main issues. It was found that extensive areas of Arunachal Pradesh, Manipur, Nagaland, Mizoram and Tripura have very poor banking networks due to poor road facilities. Owing to poor marketing facilities, traditional barter system exists in some places. On the other hand, credit could not be extended due to the problems related to repayment. In some areas, the rural banks remained closed owing to threat of extremists. Besides, the local elites and people demanded full subsidy in the poverty alleviation and self-employment programmes. The local leadership was not serious in encouraging the rural poor to develop credit

habit. Recovery of loans was poor and the people were interested in waiving the credits by the government. It is also to be noted that regarding peoples' perception on DRDAs the study found official apathy towards beneficiaries. They were not selected as per the below poverty line lists. At the same time, monitoring of the project was hardly done and much of the assistance was diverted to consumption expenditure. In the tribal areas of Nagaland, Mizoram and Tripura, members of Village Councils selected the beneficiaries and those close to them received financial support. It was observed that IRDP lost much of its importance after the introduction of the EAS. Whereas, the routine work under EAS was to achieve targets only, the target achievement under IRDP had declined sharply in the region and selection of schemes was ritualistic. The low cost assets and schemes were given to the beneficiaries, which were not successful in generating income. From the mid-seventies, the target achievements and assisted number of beneficiaries have declined in Arunachal Pradesh, Assam and Manipur from 30 to 50 per cent. In the tribal states of the region, 80 to 100 per cent of the beneficiaries in the villages have been covered under IRDP. *On account of this, the banks did not mind in advancing loan to the families who were not below poverty line.* Besides, poor staffing in rural branches, single member branches were having some problems as observed in the study. The bank personnel had no understanding of the basic objectives of the poverty alleviation programmes due to lack of training. They blamed bureaucrats for non cooperation in recovery of loans for which they have to take sole responsibilities in this regard.

In respect of NGOs, the study found that officials were not interested to cooperate with the NGOs, and when NGOs were allowed to implement government programmes, there was much bureaucratic meddling. The long list of do's and don'ts of governmental procedures confused the thinking and approach of the NGOs as the study reveals.

3.4 STATE LEVEL STUDIES:

Studies on rural development programmes in the state of Assam are discouraging. A few studies on rural development issues in the state of Assam have been reviewed and summarized in the following paragraphs.

Maithani (2003) observed that approach to poverty alleviation anywhere required to analyze., (i) identifying the main factors which determine the extent of income and therefore poverty and (ii) identifying the key elements in the process of

development which affect the degree of poverty and consideration of how development policy can influence the operation of these mechanisms to ensure a favourable impact on the poor. He also observed that employment generation in the era of liberalization has to be based on the model of capitalist private sector development. In the context of Assam, a key question therefore is how the development process can facilitate the emergence of a class of entrepreneurs capable of initiating and sustaining a viable process of capital accumulation. In Assam, though the conditions are conducive, it is the absence of a group of entrepreneurs that has been the key constrain in the development of home grown capitalism in the state. The lack of an enabling environment has clearly been a major factor. The emphasis of the employment-promoting programme should be to create this enabling environment, specially the provision of appropriate infrastructure and training services for the informal sector, tiny and small enterprises.

Sharma (1988) observed that the levels of living of the state of Assam have not made any significant improvement over the twenty-five year period (1955-1980) under study. Her estimates suggested that the levels of living of the state have deteriorated over 25 years of the period of the study. Her study also revealed that between the period of 1975-1980 the nutritional level and leisure aspects had a fall in the state.

Dutta (1993) highlights that the performance of IRDP in Majuli sub division is discouraging in terms of the number of beneficiary families crossing the poverty line but it is impressive in terms of increase in the income of the beneficiary families.

Bora (1992) found that IRDP significantly increased income and employment of the landless and marginal farm beneficiaries. He was of the view that IRDP had a positive impact on income and employment generation. However, the study reveals that the performance of IRDP in Dibrugarh district is not encouraging in terms of number of beneficiary families crossing the poverty line. In Assam, IRDP is being implemented 100 per cent by the government agency without involving the grass root level institutions.

Adhyapok (1999) in his study on “Rural Employment Programmes in Assam” observed that poverty alleviation, employment and income generation of the rural people through rural development programmes might be regarded as strategic policy for the development of the rural economy. This study suggested that selection of beneficiaries under self-employment and wage employment schemes were to be

done in a planned way by the rural development programmes implementing agencies at the grass root level. It must be noted that, those who assisted under one or all of these programmes did manage to cross the poverty line. Implementation of these programmes should be within the broader framework of a growing economy with special thrust for poverty alleviation and income and employment generation to the disadvantaged class.

In another study, **Rajkhowa** (1996) observed that due to faulty selection procedure of beneficiaries and political interference, the impact of IRDP in Assam could not be said to be satisfactory. The large scale decrease and vanishing of IRDP assets indicated the poor performance of the programme. In the repayment side of the IRDP loans, it seemed that the percentage of repayment is very low and sometimes nil. The state government officials were trying to hit the target rather than meeting the objectives of the programme as the study revealed. This study had been carried out in fifteen districts of Assam to evaluate the IRDP implemented in the respective districts.

In his doctoral work, **Goswami** (2003) explained that the various rural development programmes implemented in Jorhat District of Assam had not shown satisfactory results. Certain socio-economic, political and technical problems were responsible for poor performance of the programmes. Among these problems, malpractices by the DRDA functionaries were one of the root causes of poor performance of the programmes.

A few more studies on rural development issues of other states have been reviewed below:

A study undertaken by **D. Rajasekhar, K.G. Gayathri Devi and Sachidananda Satapathy** (2007) on Good Governance and poverty Alleviation revealed that although the programme is good it has suffered due to many problems. Inadequate functional assignment, lack of infrastructure in the rural areas and non-cooperation of government agencies are the major causes for slow progress of the SGSY scheme. The study suggests that the people should follow the good governance principles and decentralization for income earning through employment generation.

In the study made on 'Micro-Finance - A magic word for poverty Alleviation' a case study of SGSY programme conducted by **D.C. Pathak and S.K. Pant**, (2009) it was explained that the contribution of SGSY in respect of changing the income level of swarozgaries was not significant. They found the main reason to be the

inadequate infrastructure facilities in the rural areas to start a new micro-enterprise. Moreover improper selection of beneficiaries and corruption of concerned officers were the other reasons for insignificant performance of SGSY.

Poverty Eradication in India by 2015- A strategy paper on Rural Household (2008)-submitted by Department of Rural Development, Ministry of Rural Development, Govt. of India, 15th November 2008, revealed that if self employment and skill development was expanded and universalized under the restructured SGSY and at least one member from about 1.4 crore households and one member from about 1.7 crore households, especially youth, was provided self employment and skill development respectively then it would be possible to lift the 4.5 crore BPL households above the poverty line by 2015.

Dynamics of Rural Development a compiled study edited by **Debendra Kr. Das** (2007) points out that effective implementation of rural development programme depends on the proper identification of the poor for whom the scheme are chalked out.

A study on “Globalization and Rural Development”-conducted by S. Dharmaraj (2007) found that the demographic changes may influence the level of social and economic development. He reveals that where net immigration is much, there economic development is also better and where rate of out immigration is higher, there economic development is lower.

‘Micro credit and Rural Development’- A study report of **A. Kumari and N. Melathi** (2009) expressed that micro credit was the new concept which may raise the living standard of the rural poor by fulfilling their minimum needs.

Dhruv Singh (2007) in his study on ‘Rural Development- Issue on the Horizon’ revealed that the rural development mainly depended on what extent various schemes and programmes had the ability to fulfill the needs of those for whom these schemes and programmes were introduced.

Sandeep Kumar and Smita Angad (2007) in their study on ‘Changing Face of Rural India- Journey of rural credit in India over the past sixty years’ stated that a persistence of Government and Non-Government organization is necessary to realize the dream of financial inclusion for all sections of the society in the remotest areas.

M.S.Kular (2009) in his study on ‘Micro credit through SHGs’ has focussed how micro finance provided through SHGs could combat the poverty and thereby increase the pace of rural development.

Anita Gogna and Satish Verma (2009) in their study made on 'Micro credit and poverty Alleviation' expressed that poverty can be alleviated by introducing various schemes and programmes.

Mysore Resettlement Development Agency (MYRADA) of 2000 made a study on women empowerment in the state of Andhra Pradesh and found that empowerment of women was possible only by the micro finance programme through self help groups. Micro credit scheme could only provide better employment avenues for women and make them economically independent and self-reliant.

Shylendra (2004) has analysed the progress and performance of the self-help groups bank linkage programme in the state of Gujrat and examined the role played by different bodies like NABARD, NGO and SHGs. The study revealed that if the poor were properly motivated and given proper education and training then they could generate some funds for setting-up micro enterprise which can improve the condition of the poor.

National Institute of Rural Development (NIRD-2005) carried out a study on Micro credit for micro enterprises in Andhra Pradesh, Karnataka, Tamilnadu and Maharashtra. It was revealed that self help groups led micro credit movement and micro enterprise development could alleviate poverty from the rural areas.

Kumaran, K.P. (1999) had analyzed the concept of SHGs and revealed that SHGs were not only helpful for meeting the credit needs of their members but these were also helpful in generating income for its members.

Narayansamy (2005) defined that women are the main key by engaging with micro enterprise they can close the poverty.

John, E. Akoten (2006) indicated in his study on "Micro credit and small enterprises" play an important role in improving the standard of living of rural and urban people in developing countries. He stated for eradicating poverty, active participation of women in income generating and saving motivating activities is more important.

Although several studies relating to the evaluation and assessment of various rural development programmes including SGSY have been conducted in different parts of our country, a thorough and extensive investigation is still required to make the rural development programmes self sustained and result oriented.

After reviewing some of the well-known studies made by earlier researchers we are of the opinion that our study made on '**An Evaluative study of**

Swarnajayanti Gram Swarozgar Yojana (SGSY) in Kamrup District (Rural) of Assam' will contribute something new to the existing literature on rural development.

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CHAPTER-IV

RURAL DEVELOPMENT IN INDIA IN GENERAL AND ASSAM IN PARTICULAR SINCE INDEPENDENCE: AN OVERVIEW

4.0 INTRODUCTION:

India has had a long history of rural *development* attempts and experiments. In this process, the varied experiments have left a lasting imprint in this vital area of national endeavour.

In the pre independence days, rural development was primarily a task of voluntary organisations set up by eminent persons with selfless commitment for the rural people. Rabindranath Tagore's scheme of rural reconstruction, the Martandam Experiment by Spencer Hatch, the Gurgaon Experiment by F.L.Brayne, the rural reconstruction programme in Baroda first initiated by Maharaja Sayaji Rao and later developed by V.T.Krishnamachari, the Firka Development scheme by T.Prakasam, the Eiawah Pilot Project by Abet Meyer, the Nilakari Experiment by S.K.Dey.,are worth mentioning. Mahatma Gandhi initiated different programmes for rural reconstruction as a part of India's movement for independence.

The Community Development Programme launched on 2nd October, 1952, and the National Extension Service (1953) were the attempts at rural reconstruction with the aim of associating people, though it became a governmental programme. The area and target group approaches have been made during the planning era in the direction of betterment of the rural people. Implementation of land reforms, development of different irrigation schemes, establishment of co-operatives for rural credit, development of system of marketing and other services, setting up Farmer's Service Societies (FSSs), establishment of National Bank for Agriculture and Rural Development (NABARD) and the Regional Rural Banks (RRBs), etc., aim at restructuring the rural economy with focused attention to rural development. But interestingly, there was no proper coordination and integration amongst the various schemes initiated by the government during the post independence period. In this process, there was only piecemeal rural development and most of the benefits were pocketed by the rich farmers in villages. The rural poor, particularly small and

marginal farmers, tenant cultivators, rural artisans and the landless labourers have been bypassed by many developmental schemes.

4.1 CHANGING PERSPECTIVES OF AGRICULTURE AND RURAL DEVELOPMENT IN INDIA:

Eradication of poverty and creation of 'Hunger Free India' are the major development concerns of India in this new millennium. According to the UNDP and World Bank, of the estimated 1.3 billion poor people in the world with incomes less than one dollar a day, about 0.26 billion live in India with most of them (74 per cent) residing in rural areas. India accounts for almost one-fourth of the 800 million hungry people of the world. Agriculture is the main source of livelihood for most of the poor. Thus, sustainable and broad-based development of agriculture is pre-requisite for rural development, and the later, a necessary condition for overall socio-economic development of India as well as Assam.

Development strategies under the Five Year Plans (FYPs) essentially were concerned with achievement of high growth and reduction of poverty, food insecurity, unemployment and social inequity. It also emphasized for building up the institutional strengths. The major development goals envisaged under the FYPs were:

- 4.1.1. Priority to agriculture and rural development with a view to generate adequate productive employment and eradication of poverty.
- 4.1.2. Accelerating the growth rate of the economy with stable prices.
- 4.1.3. Ensuring food and nutritional security for all, particularly the vulnerable sections of the society.
- 4.1.4. Providing the basic minimum services like safe drinking water, primary healthcare facilities, universal primary education, shelter, and connectivity to all villages in a time-bound manner.
- 4.1.5. Ensuring environmental sustainability of the development process through social mobilization and participation of all the stakeholders.
- 4.1.6. Empowering women and socially disadvantaged groups such as Scheduled Castes, Scheduled Tribes and other backward classes and Minorities as agents of socio- economic change and development.
- 4.1.7. Promoting and developing people's (Participatory) institutions like Panchayati Raj Institutions. Cooperatives and Self- Help Groups.

While the emphasis on sector specific development goals varied over time in view of the changing circumstances and emerging challenges, large investments were made under Rural Development (RD) programmes.

4.2 PHASES OF AGRICULTURE AND RURAL DEVELOPMENT IN INDIA:

Shifts in policy focus and paradigms that have taken place during the last five decades of India's rural development are detailed below. A summary of the key agricultural policies formulated through the FYPs is also presented as follows.

A brief description of the four phases of rural development are the pre-green revolution phase (1950-65), the green revolution phase (1965-80), the poverty alleviation programmes (1980-90) and economic reforms and decentralization phases (1991 onwards)- shows the impressive array of programmes and policies built up progress was impressive in the Eighties and has been poor since the mid- Nineties.

4.2.1 Pre-green Revolution Phase (1950-65):

In the second FYP, there was not only a strong pro-industry bias in policy making but there was an underlying theme of pro-poor and pro-village sentiment also that determined the development policy which emerged from the Gandhian influence on Indian thinking and the experience of the freedom movement. The Gandhi Smriti has brought out these influences in their work on "Gandhi and Changing faces of India"(1988).

During this phase, the foundations were laid for the emergence of a democratic pattern of society and the objective of a socialistic society. The state assumed the responsibility of "engineering" the whole process of development of an economy ravaged by war and partition and vulnerabilities to food deficits. Planning was viewed as an instrument to develop the backward agriculture with a view to transforming the rural economy and mainstreaming the poor so as to correct structural rigidities and augment the productivity levels of the major economic sectors (Rao, 1999). Institutional reforms constituted the main plank of this phase for a broad-based agriculture and rural development.

At the time of Independence, Indian agriculture was confronted with prevalence of Zamindari system, high levels of (rural) indebtedness, weak institutional support to agriculture etc., the main emphasis in this phase was on institutional and agrarian reforms. Some of the traditional institutions like the village

Cooperative and the village Panchayat were revived to create conditions for the emergence of a dynamic and progressive economy through enhancement of production potential and fulfillment of vital democratic and egalitarian aspirations within the community Land reforms, establishment of National Extension and Community Projects, introduction of Panchayati Raj Institutions (PRIs) expansion and strengthening of Cooperative Organizations (in credit, production, trade, housing etc.) were some of the institutional interventions during this phase.

In the pre-green revolution period starting from 1950-51, the main policy thrust was on agrarian reforms as well as agriculture through large scale investment in irrigation and power and creation of other infrastructure such as credit institutions, regulated markets, roads and extension facilities and research institutions. Immediately after independence, India abolished intermediary landlordism (Zamidari System) giving occupancy rights to 20 million statutory tenants cultivating 40 per cent of the operated area. Dantwala (1986) argued that the “abolition of Zamindari and similar intermediary tenures which were highly inequitable and oppressive was a progressive measure. Its abolition, covering some 40 per cent of the total cultivated area, even with the shortcomings, must be considered as an improvement in agrarian relations”. Tenancy laws were enacted in almost all the states with the objectives of (i) providing security of tenure, (ii) regulating rent and (iii) conferring ownership rights on cultivating tenants. As a major proportion of the tenanted land was under the better off owner-cum-tenants and only a small proportion of it was under a large number of poor small tenants, tenancy laws helped the lot of bigger cultivators more than the smaller ones (**Rudra and Bardhan. 1980**). Simultaneously, ceiling on landholdings was imposed in the early fifties and the surplus land was taken over and distributed among the landless.

The main objectives of the (agrarian) reforms policy to correct the structural imbalances hindering the modernization of agriculture were only partially met. Gross inequalities in the agrarian economy and rural society continued to persist. However, eviction of tenants was observed along with abolition of Jagirdars in Hyderabad State (Khusro, 1985). Wide variations were observed in the implementation of land reforms. For instance, performance of Jammu & Kashmir was rated well in this regard.

The percentage of area leased out was about 20 at all India level in 1953-54 and across states it varied between 11 and 26 per cent,(**Source :NIRD, Annual**

Report, 2005). High levels of rent and insecurity of tenure were the major problems of tenancy. Land rents were higher than the 'fair' rent fixed by the government and they differed across the regions. Legislative measures enacted by the states in respect of security of tenure were not effective and also led to eviction of tenants. Distribution of operated area across the operational holdings indicates that vast majority of holdings were tiny and mostly uneconomic. Similarly, distribution of livestock though less iniquitous, nearly 80 per cent of cattle and livestock holders possessed hardly one or two animals.

Ceiling on land holding and redistribution of surplus land to agricultural efficiency (**Parthasarathy, 1979**) and by the early Sixties many governments enacted land ceiling legislation. Outside the state land reforms fold, the Bhoodan movement of Acharya Vinoba Bhave resulted in voluntary donation of land by landlords for distribution among landless.

West Bengal was the first state to impose land ceilings (10 hectares for a family) and 0.35 million hectares of land was vested with the states. By 1962, all states enacted land ceiling laws; ceiling limits, however, varied across states. For instance, it was 8 to 24 hectares in Bihar and 10 to 175 hectares in Karnataka. Similarly, the compensation for land also significantly differed from 20 to 200 times of land revenue in these states (**Raju, 1999**). Consolidation of landholdings was viewed as an intervention to aggregate the problems of the small holders. Agriculturally efficient Indian states such as Madhya Pradesh, Haryana and Punjab made considerable progress in this regard. Studies showed that consolidation of landholdings led to a spurt in on-farm and agricultural markets.

Rural reconstruction experiments of the pre-Independence era had generated the enthusiasm to adopt the 'whole village development' approach in the fifties. As a sequel to the recommendations made by the 'Grow More Food Inquiry Committee' under the chairmanship of V.T. Krishnamachari, an extension system was set up to provide support to farming community and coordinate all activities of rural life with active participation of people. The Community Development Programme (CDP) was introduced in 1952 with focus on the use of scientific knowledge in agriculture and allied sectors and preparation of micro level plans with people's participation. Development of the three basic democratic village institutions-school, cooperative and panchayat was the core component of the CD strategy. Village development plans benefiting all the economic sectors and the less privileged sections were emphasized.

About 15 per cent of the Plan funds were earmarked for agriculture and community development during this phase. The inadequate preparation and limited capacities of the administration and institutions have only resulted in limited outcomes. The creation of CD blocks was an effective measure in taking the government close to the people. A wide range of activities was taken up under the CDP which included agriculture, communications, education, health, housing and social welfare.

The National Extension Services (NES), 1953 and the CDP could create conditions for democratic planning with the people as the main stakeholders of development at the cutting edge level. These projects were also successful in establishing better inter-departmental coordination in the initial years. However, values like self-help, self-reliance and cooperation aiming at collective action for addressing the socio-economic problems could not be significantly internalised by many in the stratified rural society of India.

The Programme Evaluation organization (PEO) of the Planning Commission, National Institute of Rural Development (NIRD) and other institutes highlighted the significant achievements of CDP, along with its shortcomings in modernising the agriculture and to develop social infrastructure. The impact on agricultural growth and quality of life was only moderate mainly due to paucity of funds, lack of functional responsibility at the block level and inadequately trained and motivated personnel. The CDP was not able to mobilise the people to the extent required.

The emergence of the three-tier structure of PRIs during the late fifties and the early sixties as local self-government bodies consequent on the recommendations of the Balwant Ray Mehta Committee (1967) was viewed as a natural extension of the principles and built into the NES and CDP. The concept of Panchayat Raj that evolved from the freedom movement was influenced by eminent leaders like Gandhi, Nehru and Dey. The institution was viewed as a facilitator of socio-economic change and for the promotion of people's participation in local governance.

The Directive Principles of State Policy in Article 40 of the Constitution require the state to take steps to organise village panchayats and endow them to function as units of self-government. Many states assigned civic and economic activities to panchayats. The mobilisation process adopted for effective participation of people in local development efforts was not effective in all the cases. However, the PRIs were found to have significant effects only in a few states like Gujarat and West

Bengal. Lack of political will for devolution of powers was chiefly responsible for the limited success of the experiment (**NIRD, 2001**).

Cooperatives as instruments of participation and stakeholder involvement for socio-economic change received considerable attention in India. The Rural Credit Survey of the Reserve Bank of India (RBI) laid the framework for the expansion of cooperative sector with credit delivery at the core. A structure of cooperative credit for working capital and investment finance was painstakingly planned and implemented. It stood the test of many decades and met the needs of rural finance. Cooperatives made significant strides in terms of increase in the number of societies and quantum of credit flow. However, the slackness in loan recovery had led to non-viability of the cooperative credit system. This was the major deficiency of these institutions noticed during this period that had led to the subsequent rationalization of the cooperative credit structure in the country.

Cooperative village management was a concept which evolved during this period which take cognizance of the interests of the core groups of agricultural labourer and the underprivileged, by ensuring equality of status and opportunities. But the experiment met with limited success.

Village and Small Scale Industries (VSI) under the decentralized sector were encouraged to provide non-farm employment. Commodity and Group specific Boards were established (**Karve Committee, 1955**). These largely provided supplemental employment. Modern small-scale industry responded favorably and number of industrial cooperatives (handlooms, handicrafts and processing societies) came into being.

The Intensive Agriculture District/Area Programme (1960-61) had given certain tangible yields and laid a foundation for propagation of HYV seeds technology for select crops like wheat in Indian agriculture but the effect was sporadic. Foodgrains output went up to 72.3 million tones in 1965-66 from 50.8 million tonnes in 1950-51. Milk production rose by about 3.5 million tones from a base value of 17 million tones in 1950-51 and fish production to 6.58 million tones. The index of Agriculture production was 159 (1949-50=100) in 1964-65. Agriculture production grew at the rate of 2.92 per cent per annum during the period 1949-50 to 1968-69, 2.79 per cent annual for Foodgrains and 3.18 per cent for non-Foodgrains. The contribution of area growth was more than that of productivity in respect of Foodgrains as well as non-Foodgrains. The share of agriculture sector in GDP

declined from 59.2 per cent in 1950-51 to 47.2 per cent in 1965-66. The performance of agriculture was erratic and determined by weather. Limited access to capital for a large number of small producer resulted in low productivity of agriculture and living standards did not improve in this period. (**Source** : NIRD, Rural development Report, 2005).

Planned efforts to bring qualitative improvements in the social sector had made marginal dent. Social indicators like Crude Birth Rate, Crude Death Rate and Infant Mortality Rate have changed from 40.27 and 146 per thousand, respectively in 1951 to 45.20 and 150 per thousand by 1965-66. Poverty in rural India during this period was high and fluctuating correlating mainly with the performance of (weather dependent) agriculture (**Ahluwalia,1978**).

The notion that in the early sixties, India was ahead of or at the same level as the other. Asian economies had lost momentum later is empirically incorrect. In 1960, India's Human development indicators were way below other Asian economies as later discussion shows, colonization had more debilitating effect on India as compared to the other Asian countries. Land reforms in terms of greater security of tenancy and improvements in tenurial condition, consolidation of (unviable) landholdings and distribution of land to landless and plugging the loopholes in (land) legislation continued as objectives of policy (**Rao, 2005**).

4.2.2. Green Revolution Phase (1968-80):

Agriculture and rural development strategies in this phase were essentially growth oriented even at the cost of institutional reforms. The droughts in 1965-66 and 1966-67 and the subsequent food crisis coupled with the failure to build the institutions for rapid economic progress that would benefit the poor, have led to qualitative changes in the development perspectives. The HYV seed-water-fertilizer technology (popularly known as Green Revolution) was introduced to manage the food crisis. Systematic efforts to revamp the institutions (support systems), viz., research and Extension, credit and Marketing to serve mainly the small holders were initiated by replacing the ad-hoc approach to development. Based on the **Jha Committee Report (1964)** (Foodgrains Price Committee), a comprehensive agriculture policy was evolved with the basic objectives of increasing the production of basic goods and control of inflation. The components of the policy include, Minimum Support Prices (MSP); Buffer-stocks [to contain (undue) price rise]; Public

Distribution System (PDS) and regulation of trade (in food). Agriculture grew significantly with productivity as the major contributor (Radhakrishna and Hanumantha Rao, 1994). The Agricultural Price Commission (APC), now known as the Commission for Agricultural Costs and Prices (CACP) to advise the state on price related matters, and the Food Corporation of India (FCI) for operationalizing the procurement and buffer-stocks, were established in 1965. Agricultural input subsidies fertilizers, water and electricity, were introduced to provide incentives for adoption of new technologies with a view to maximizing productivity. These efforts have yielded good results and under the green revolution the output of wheat and rice increased remarkably.

Initially, it was hypothesized by many scholars that the green revolution would not spread to backward regions. But in 1982 it was shown that in fact yields were rising in the Eastern India. It is now accepted that during the late Seventies, the HYV technology gradually spread to backward regions including Bihar and West Bengal (Bhalla and Singh, 2000).

However, uneven performance was noticed in respect of minor cereals, pulses and commercial crops like oilseeds, cotton and sugarcane. Agriculture gradually entered into the phases of commercialization, mechanization and modernization. The study made by Jawaharlal Nehru University (JNU, 1978) observed that the growth of food grains in certain regions was primarily explained by factors such as irrigation and multiple cropping; while water-seeds- fertilizer technology was the key source of growth in other regions. Broadly area expansion was the main factor of agriculture growth in pre-green revolution period while productivity accounted for almost three-fourths of the output growth in the green revolution period. Technology and irrigation determined the rise in gross cropped area which grew at 0.2 per cent (Bhalla and Alagh, 1979).

Agricultural growth which was uneven led to inter and intra-regional inequalities and differential impacts on poverty levels. The Target Group (Small and Marginal Farmers, SCs and STs), the Area Development [Drought Prone Area Programme (DPAP) 1973-74 and Desert Area Development Programme (DDP) 1977-78] approaches were followed to minimise the inequalities and reduce poverty. Subsequently, the Food For Work (FFW) Programme was introduced in 1977 to increase employment opportunities and minimise the food gap for the poor. Among the social groups, the Scheduled Castes (SCs) and the Scheduled Tribes (STs), the

most vulnerable classes, received some relief through these measures. The diversification of agricultural and rural activities benefited the weaker sections and minimised the effects of 'social exclusion' process that had been existing for centuries.

The Minimum Needs Programme (MNP) introduced in 1974 with focus on primary education, primary health, drinking water supply, supplementary nutrition, rural roads, rural electrification and public distribution system brought about some improvements in the quality of life of rural people.

A number of measures that were initiated to improve the livelihoods of landless labourer which included special employment programmes, greater intensification of agriculture, better wages (enforcement of minimum wages) and rural industrialization (e.g. handlooms) had yielded encouraging results. The Crash Scheme of Rural Employment (CSRE) and the food for Work Programme (FFW) and the Employment Guarantee Schemes (EGS) of Maharashtra were part of the above strategy. Organisation of labourer, small and marginal farmers and tenants for wider distribution of benefits of higher productivity were some of the important policy decisions of this phase. But the efforts and responses to these interventions were inadequate and accordingly the poverty and unemployment levels remained high. The cooperative banking and credit system has played a significant role in the transformation of the rural economy but the benefits of cooperatives were largely confined to the large and medium farmers. Cooperative processing has led to the growth of agro-industry in some states. Regulation of agricultural markets was another crucial event of this period and in a number of states. Major and sub-markets were regulated. For instances, 1616 principal markets and sub-markets were regulated up to 1968-69 in India and over 2000 during the period 1969-80.

Nationalization of Banks (1969) was viewed as a concrete step in the direction of socio-economic democracy and as a measure to increase the access of small and marginal farmers to institutional credit. The flow of credit to agriculture has gone up since 1969.

Reorganization of the Indian Council of Agricultural Research (ICAR) was a landmark and a number of All- India Coordinate Research Projects (crop-wise and discipline-wise) were introduced to address the specific problems in the adoption of new technologies (HYVs). Farmers' education and training received special attention. However, the efforts made to initiate a two-way flow of information between the

farmers and researchers were not effective. The impact of agriculture extension, as pointed out by several evaluation studies, was found to be moderate. However, remarkable progress was witnessed in regard to soil conservation and fertilizer consumption during this period, which had a bearing on agricultural productivity and growth.

The performance of the PRIs was affected due to lack of financial and administrative autonomy and participation of people in local level planning was hardly noticeable.

The facilitative role of the other supporting institution, viz., research reorganizations of ICAR, extension system, credit agencies (Nationalization of Banks, cooperatives) and marketing (regulation of markets) in this context was laudable. These along with CACP, FCI and PDS comprised the institutional framework that aimed at achieving a break-through in agricultural growth and food security. This period was also marked by introduction of input subsidies, to all classes of farmers and for all regions which were still continuing even though its rationale was not totally justified. However, the technological advances have not benefited the backward regions and the cultivators of coarse cereals most of whom were poor; the tiny farmers were excluded from this growth process to a large extent. In some cases over emphasis on technology seems to have diluted the focus on agrarian reforms and strengthening of the institutional base (especially in the poverty zones). However, the country missed an opportunity to create conditions for a broad-based agricultural development. The regional inequalities in agricultural growth had widened since the new technology favoured a few state like Punjab and Haryana. 'Green Revolution' in areas with assured irrigation helped India overcome the food crisis. The rise in food stocks had a significant effect on food insecurity. But the regional inequalities in agriculture growth had widened (Rao, 2005).

4.2.3 Phase of Poverty Alleviation Programmes (1980-90):

While the Green Revolution was the most welcome phenomenon in our planned development strategy, it also created maladies of development, which is reflected in the form of regional imbalances and income disparities among the rural population. The areas endowed with favourable agro climatic conditions became prosperous while others remained backward. Similarly, those who had viable land holdings were able to increase their farm income and thus became richer while the

others, mainly small and marginal farmers, agricultural labourers and rural artisans, remained poor. In order to correct regional imbalances in income disparities, a number of special rural development programmes were introduced in between the period of fourth FYP and the end of fifth FYP (1974-79).

Towards the end of fifth FYP (in the late seventies), it was realised that there was multiplicity and overlapping of programme, particularly the target group oriented components were being misused and being cornered by the better off in the villages and depriving the deserving poor. In order to remove those defects of the special rural development programmes and also to launch a direct attack on rural poverty, the target group oriented elements of all other programmes were merged with Small Farmers Development Agency (SFDA) and a new programme called Integrated Rural Development Programme (IRDP) was launched in 1978-79, initially in 2000 most backward blocks and later extended to all the blocks of the country from 1980 onwards.

From 1980 onwards a series of programmes (some of them were recast of the old programmes), were launched to provide a multi-pronged thrust to rural development to achieve mainly the following four objectives as follows:

4.2.3.1 Poverty Alleviation:

To minimise rural poverty, besides IRDP, number of programmes aimed at creating self-employment for those who have some asset base or skill or entrepreneurial capacity and wage employment for those who are fully depended on daily wages. The self-employment programmes were Integrated Rural Development Programme (IRDP). Development of Women and Children in Rural Areas (DWCRA). Supply of Improved Toolkit for Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Millions Well Scheme (MWS). For wage employment, National Rural Employment Programme (NREP), 1980 and Rural Landless Employment Guarantee Programme (RLEGP), 1983 were launched but later both were merged to a single programme called Jawahar Rojgar Yojana (JRY), 1989. However, again a major wage-employment Assurance Scheme (EAS) was launched in 1992-93.

4.2.3.2 Area Development Programme:

For improving economic resources base and management of natural resources in drought prone, desert and tribal areas; Drought Prone Area Programme (DPAP),

Desert Development Programme (DDP) and Integrated Tribal Development Programme (ITDP) were continued.

4.2.3.3 Land Resource Management:

Land reforms, computerisation of land records, distribution of surplus and Government lands to the landless and development of waste and degraded land, are important programmes to achieve the objectives.

4.2.3.4 Human Development:

This included programmes focused on providing minimum basic requirements such as rural housing, i.e., Indira Awas Yojana (IAY); Accelerated Rural Water Supply (ARWS); Central Rural Sanitation Programmes (CRSP), Nutrition Revamped Public Distribution System (RPDS), National Social Assistance Programme (NSAP) etc.

Thus, in the past two decades, the Ministry of Rural Development (MORD) adopted a multi-faced strategy to deal a variety of problems faced by different section of the rural people, though the major thrust remained on the poverty alleviation.

The Integrated Rural Development Programme (IRDP) 1980, covered about 35 million poor families during the eighties and provided 134.5 billion rupees of financial assistance of which 63 per cent was credit support from financial institutions. The inadequacy of infrastructure, more so, the marketing support, low per capita investment and deficiencies in the approach were identified as major drawbacks of IRDP which led to non-achievement of its goals. Under the scheme of development of Women and Children in Rural Areas (DWCRA), about 31,000 groups were formed for economic endeavours with 0.52 million women as members. Under the Training of Rural Youth for Self-Employment (TRYSEM) scheme, nearly two million youth received (technical) training and nearly 75 per cent of them took up gainful income generating activities. The concurrent evaluations had indicated that despite leakages and low efficiency in resource use, the living conditions of the poor had improved and that some had even moved out of poverty line (e.g. the concurrent evaluation of IRDP in the Eighties showed that about 12 per cent of the families assisted could cross the poverty line).

The National Rural Employment Programme (NREP) 1983, and the Rural Landless Employment Guarantee Programme (RLEGP) (1983-1984) were introduced

on the basis of the experiences of Food For Work (FFW) programme (1977-1978). These schemes have generated 4,664 million of employment for the poor at an expenditure of Rs.75,775 million during the decade of the Eighties. However, micro level studies have indicated a lower level of employment generated under these programmes than officially reported. Socio-economic infrastructure was developed besides generating sizeable employment. Foodgrains distribution under these programmes helped in reducing food insecurity to poor to an extent. In 1989-98 the two programmes were merged into a new one, viz., Jawahar Rojgar Yojana (JRY). All these Poverty Alleviation Programmes (PAPs), coupled with improved sectoral performance, have evidently led to a steep fall in rural poverty. i.e., from 53 per cent in 1977-78 to 39 per cent by 1987-88. The state policies towards social development have benefited to some extent the low-income groups in terms of improvements in literacy, housing status and access to amenities like safe drinking water and electricity. On the human development front, the progress made by India was impressive both in relation to some other countries and also over time, (NIRD, 2005). balance of payment crisis and huge fiscal deficits problem.

4.2.4 Economic Reforms and Decentralization Phase (1991 onwards):

The early nineties witnessed the balance of payment crisis and huge fiscal deficits problem. Therefore, the country had opted for Stabilization and Structural Adjustment Programmes. Thus, the decade of the nineties witnessed the gradual Liberalization, Privatization and Globalization (LPG) of the Indian economy. Following the liberalization process, several states had initiated reform measures in the agriculture and other sectors since the beginning of nineties.

Another major development paradigm shift was that of revitalization of the PRIs. As a sequel to the G.V.K. Rao Committee Report (1985) which examined the organisational issues relating to the rural development and poverty alleviation programmes the Government of India had gone for Constitutional Amendments (73rd and 74th) for the emergence of Panchayati Raj system as the most appropriate pattern of democratic decentralization of development process. The salient features of the 73rd Amendment include: constitution of Gram Sabha, establishment of a three-tier Panchayati Raj structure for uniformity across the states, composition of Panchayats, reservations in Panchayats for socially disadvantaged, powers of Panchayats and constitutions of State Finance Commissions. The 74th Constitutional Amendment

contemplates establishment of District Planning Committees with representation from rural and urban areas to prepare Plans for overall development of the district.

The 73rd and 74th Constitutional Amendments have opened new vistas to operationalise the democratic decentralization process. The Gram Panchayat has emerged as an important institution for socio-economic transformation of rural area. The 73rd constitutional Amendment envisages planning and implementation of 29 rural development functions by PRIs. These include distribution of seeds, primary education, PDS, welfare of weaker sections, drinking water rural housing, rural roads, rural electrification, family welfare etc. Some states have devolved some functions, functionaries and finances on these local bodies but the lukewarm attitude towards PRIs continued in most of the states. Notwithstanding this, large-scale capacity building efforts have been made so that the panchayati Raj functionaries can discharge the expected functions ably, notable among the states with excellent record in PRI based decentralization are Kerela, Gujarat, Maharashtra and Madhya Pradesh. The people's campaigns in Kerela, for instance, to operationalise the democratic decentralized planning process, has captured worldwide attention (**Thomas Issac, 2000**).

The Gram Sabha or village assembly is another important institution for ensuring democratic and decentralised governance. The quest for 'power of the people' could be achieved through this deliberative organ at the grassroots. Gram Sabha is the foundation of the system based on the basic tenets of democracy by deliberation wherein the people get more opportunities to exercise their power. This institution offers face-to-face democracy. This grassroot body has distinct advantages to foster accountability, responsiveness and transparency in this system as well as sharing of information to build awareness among citizens.

During this phase, rural India had witnessed the growth of several community-based organizations. The 'Self-Help Group' (SHGs) have emerged as important institutions for poverty alleviations and empowerment of the poor, more so, women. The state sponsored RD programmes, NABARD initiatives and NGO strategies have all helped in strengthening the activities of SHGs. In several States such as Andhra Pradesh, Maharashtra and Uttar Pradesh, a number of committees for social development have been constituted such as School Education Committee (SEC), Water and Sanitation Committee (WATSAN) and Village Health Committee (VHC) and these committees are playing an effective role. In Karnataka and Andhra Pradesh

Under (water) sector reforms, PRI and CBO partnerships have been established and found to be effective (**Duragaprasad et al, 2002-03**). Most of these CBOs have been facilitating organization of the rural communities and are thus helping creating effective demand for decentralization from below.

The Ninth Five Year Plan indicated that agrarian reforms would receive top priority which include prevention of alienation of tribal lands, conferment of land rights on women, computerization and updation of land records and improved access of the poor to village commons. However, the agrarian reforms, though considered as intervention in poverty alleviation and sustainable rural development, took a back seat in practice. However, inequalities in land-holdings persist.

At the end of March 2002, about 7.4 million acres were declared surplus, and only 88 per cent of it was taken possession of by the state and 73 per cent was distributed among 5.6 million landless poor/tenants. On an average, each beneficiary got 0.96 acre of land; 5.62 acres in Rajasthan and 0.43 acre in Kerela. Nearly 60 per cent of the land assignees were SCs and STs.

Anti-poverty measures continued in this decade but in a more effective manner. However, the non-convergence of the various PAPs was well documented in several evaluation studies. For instance, the weak linkage between IRDP and TRYSEM was pointed out by the concurrent evaluation of IRDP (MRD,1993). However, some of these problems have been addressed in the restructured PAPs. The group approach was gaining currency over individual approach under the self-employment programmes. Also, towards ensuring better control over the programme implementation, IRDP, DWCRA, TRYSEM, SITRA and GKY were merged into a holistic programme called the Swarnjayanti Gram Swarozgar Yojana (SGSY). In the revamped set up the Sampoorna Grameen Rozgar Yojana (SGRY) was launched merging the earlier two streams. Employment Assurance Scheme (EAS) the main wage employment programme and Jawahar Gram Samridhi Yojana (JGSY) relating to creation of rural infrastructure.

With the coming into force of the new programmes of SGSY and SGRY, the earlier programmes IRDP, TRYSEM, DWCRA, SITRA, GKY, MWS and EAS are no longer in operation.

The unemployment levels had gone up during this period. The unemployment rates for males and females were 5.6 and 5.6 per cent in 1993-94 and rose to 7.2 and 6.8 per cent respectively by 1999-2000 (CDS approach). But for the rise in real

wages, poverty would have gone up further (Rao, 2003). Greater role for PRIs had been envisaged in these programmes for better integration of the PAPs.

The poverty levels dipped during this period despite differential performance of the economic sectors and notwithstanding (some) adverse consequences of the economic reforms. For instance, the rural poverty ratio was 27 per cent in 1999-2000 while it was 37 per cent in 1993-94. The absolute number of poor declined from 244 millions in 1993-94 to 193 millions by 1999-2000. It was observed that the pace of reforms and poverty reduction was uneven. In states like Andhra Pradesh, Gujarat, Karnataka, Kerala, Maharashtra, Punjab and West Bengal, the poverty decline was significant. The impact of reforms on poverty reduction was moderate in Bihar, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh (Srinivasan, 2000). Several methodological issues were raised questioning the reliability of poverty estimates of 1999-2000. The relevance of the updated poverty line of Rs. 49 at 1973-74 prices was debated. Also aspirations for a healthy life pattern have changed since the poverty line was set by the Task Force on Minimum Needs and Effective Demand under the Chairmanship of Y.K. Alagh in the mid-seventies. The expert (Lakdawala) Committee set up in the early Nineties changed only the procedure for updating the prices, but did not change the poverty line of the Alagh's Task Force. It is desirable that the Government constitutes a technical working group to examine the whole gamut of issues surrounding the development of methodology for estimation of poverty and provide a new set of poverty line.

The role of local institutions (as partners in development) in the whole development process was well realised. Accordingly, the PRIs, voluntary organizations and community based organizations like the self-help groups were encouraged to associate with planning and implementation of development endeavour. Kerala is an illustration of participatory development planning with institutional collaboration. In fact, involvement of the poor in poverty reduction and economic growth became the central theme of development since field experiences amply justified such interventions. For example, the success of DWCRA in states like Andhra Pradesh, Gujarat and Kerala (Kudumbasree programme) have given new insights about tapping the potential of poor women for their self-development as well as for the socio-economic transformation of the society.

The need is to harness the great vitality of decentralized markets which are replicating widespread rural growth through institutions and organizations, which

foster limited but well focused areas of community and cooperative action. The National Social Assistance Programme (NSAP) introduced in 1995 to provide pension for old people, maternity benefit and family benefit (in the event of death of the bared winner), was found to be beneficial to the poor. These safety-nets are essential where most of the poor experience hard core poverty. However, the extent of assistance was meagre and the coverage too was inadequate. The Common Minimum Programme of the government was addressing these issues with focus on core intervention areas through the Advisory Committee of the Programme.

The accumulation of food stocks was impressive despite low levels of performance of agriculture. The macro level food grains self-sufficiency however, did not translate into household level food and nutritional security. The procurement of rice and wheat was steadily rising but the off-take of food grains was disturbingly low. For instance in 1996, 18.3 million tones of food grains was issued and it sharply fell to 12.8 million tones by 2000. In 1999-2000, about 24 million tones were allocated under PDS but the off-take was only 17 million tones. The PDS was not found to be cost effective due to its untargeted nature and leakages (Kochar, 2003; Dev et al, 2003; Reddy and Rao, 2004). As against the minimum stock of 16.8 million tones needed in Jan, 2000, the actual buffer-stock was 31.4 million tonnes resulting in huge carrying costs, PDS was also criticised for the inefficiencies in plugging leakages. The estimated leakages for instance were as high as 18.2 per cent in 1999-2000 in Andhra Pradesh where the PDS network is well developed (Reddy, 2002). The rise of issue prices to the poor in 2000-01 by over 60 per cent and enlargement of the ration quantity under targeted PDS (TPDS) did not benefit the poor mainly due to their low purchasing power. In fact, the food subsidy bill had risen remarkably. The PDS performace in the poverty stricken states was well below the expectations. A number of measures to improve the efficiency and effectiveness of PDS in rural India have been suggested by many scholars (Mathew et al. 2003).

The Ninth Plan (1997-2002) emphasized on the empowerment of women a socially disadvantaged groups as part of social justice. Reservation of women in PRIs has to be viewed as a measure to facilitate participation of women. The growing number of women members is an indication that women have established themselves as good change agents. The social mobilization efforts of NGOs and GOs have been gradually shifting from 'development' to 'Empowerment' and the focus on group

activities in many development endeavours amply support this perception (Rao and Durgaprasad. 2003).

There was a qualitative shift in the approach to ensure well-being of the poor, i.e., from 'welfare' to 'development' and to 'empowerment'. The socially disadvantaged group such as women, SCs and STs asserted themselves as evidenced by their representation on local bodies and also through the self-help group activities in socio-economic political spheres. For instance, the Self-Employment Women's Association (SEWA), Gujarat and the Andhra Pradesh SHG movement and poverty alleviation programmes had ensured people's participation in rural development. However, such movements should spread to all parts of the country for greater decentralization and gender equity. To correct the gender bias, a few states have amended the property inheritance laws.

The 'Human Development' concept became the core of development strategies in several states as is reflected by the allocations for social sector in the budgets. This concern has also been reflected in the public policy of providing a minimum standard of basic minimum services to all within a short period (Conference of Chief Ministers, 1996). For instance, it was planned to have universal coverage of primary health care, primary education and safe drinking water by 2000. Under the 'Social sector' development programmes were launched to benefit the vulnerable and the poor.

The 'National Rural Employment Guarantee Act' (NREGA) 2005, was passed in the parliament with unanimous consent for securing the livelihood of the people in the rural areas. The Act was notified on 7th September, 2005. The NREGA marks a paradigm shift from all earlier and existing wage employment programmes because it is an Act not just a scheme. It provides a legal guarantee. The Hon'ble Prime Minister of India launched the NREGA on February 2, 2006.

The basic objective of the Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. This work guarantee can also serve other objectives like generating productive assets, protecting the environment, empowering women, reducing rural-urban migration and fostering social equity, among others.

Initially, the Act would come into force in 200 districts and thereafter it would be extended gradually to other areas notified by the Central Government. It is projected that it would cover the whole country within five years.

The National Rural Employment Guarantee Act is a “people’s Act” in several senses. The Act was prepared through a wide range of consultation with people’s organizations. Second, the Act addresses itself chiefly to working people and their fundamental right to live with dignity. Third, the Act empowers ordinary people to play an active role in the implementation of employment guarantee scheme through Gram Sabhas, social audits, participatory planning and other means. More than any other law, the NREGA is an Act of the people, by the people and for the people, **(SIRD, 2007).**

This Act is an important step towards the realization of the right to work. It is also expected to enhance people’s livelihoods on a sustained basis, by developing the economic and social infrastructure in rural areas. The choice of works seeks to address the causes of chronic poverty such as drought, deforestation and soil erosion. Effectively implemented, the employment generated under the Act has the potential of transforming the geography of poverty.

The NREGA calls for the formulation of a Rural Employment Guarantee Scheme (REGS) by each State Governments within six months of the date of commencement of the Act. The purpose of the Scheme is to give effect to the legal guarantee of work. Each Rural Employment Guarantee Scheme is required to have the minimum features.

Section 4 of the Act also provides that until such a Scheme is notified by the State Government, the Annual or Perspective Plan of the Sampoorna Grameen Rozgar Yojana (SGRY) or the National Food for Work Programme (NFFWP), whichever is in force in that area, shall be deemed to be the action plan for the Scheme for the purpose of the Act. The State Government will also make Rules pertaining to those aspects of the Act that determine the functions of the State Government.

The Central Government shall notify the area in which the Act will come into force from such date as may be appointed in the notification and different dates may be appointed for different State or for different areas in a State. The Scheme will be implemented as a Centrally Sponsored Scheme on a cost-sharing basis between the centre and states as determined by the Act.

4.3 RURAL DEVELOPMENT PROGRAMMES IN ASSAM:

A BRIEF REVIEW

The Government of Assam has been giving topmost priority to Rural Development in the development agenda of the state since the inception of the First Five Year plan. In Assam the Community Development Programme (CDP) was initiated in 1952. During the first plan, 26 blocks were set up. In order to introduce various Community Development Programmes during the successive plan, 219 Community Development blocks have been functioning in the state at the end of March 2006. The CDP had undertaken ambitious programmes for all round development of rural areas of the state, which included agricultural improvement, extension of minor irrigation facilities, development of cooperative and Panchayats, improvement of transportation facilities and exploring supplementary sources of employment. Unfortunately, the CDP could not succeed to enthuse the villagers into the spirit of self-help and self-reliance.

With the growing size of population, the agricultural economy of the state has been facing the problem of labour surplus. Under such a situation the introduction and implementation of certain rural development programmes for the development of agriculture and allied activities and to revive the village and small scale industries has become very much inherent in the state.

Accordingly since the Sixth Plan onwards, various self-employment and wage-employment programmes were introduced. The Integrated Rural Development Programme (IRDP) was launched in Assam during 1980-1981. There had been 46,246 beneficiary families assisted by 1990 under this programme. Table-4.1 presented below shows the achievements under IRDP in Assam during 1991-1992.

Table-4.1**Achievements under IRDP in Assam during 1991-1999 (Rupees in Crore)**

Year	No. of families assisted	Credit Disbursed	Subsidy Disbursed
1991-92	46,416	19.74	11.42
1992-93	38,483	16.81	10.13
1993-94	63,381	28.87	18.20
1994-95	62,584	35.62	21.34
1995-96	59,030	41.18	24.17
1997-98	39,585	30.42	19.36
1998-99	47,585	39.64	22.86

Source: *Panchayat and Rural Development, Assam*

Banking services have expanded rapidly as a result of the expansion of credit provision. Food for Work Programme (FWP) was initiated in 1978 for generating additional gainful employment and to create durable community assets by utilizing surplus food grains accumulated as buffer stock. But this FWP created a little impact on the market wage rate and generation of employment. Therefore, later on this FWP was restructured into National Rural Employment programme (NREP) from October 1980. Later on various other target group oriented rural development programmes were introduced in Assam along with other states of the country which include- Training for Rural Youth and Self-Employment (TRYSEM), Development of Women and Children in Rural Area (DWCRA), Jawahar Rozgar Yojana (JRY), Employment Assurance Schemes (EAS) and Indira Awas Yojana (IAY), Despite efforts made over the last few years by the Government of Assam, the rural development scenario of the state remains more or less static, contrary to expectations, income inequality in the rural areas of the state has increased, with the poverty ratio showing no sign of rapid declining. A comparative statement of poverty ratio of some states of the country between the period of 1993-1994 and 1999-2000 and 2000-2005 is presented in table-4.2

Table-4.2
Poverty Ratio of State (1993-1994 to 1999- 2000 and 2004-2005)
(Percent of Poor to Total Population)

States	Year with Percentage of Poor to Total Population								
	1993-1994			1999-2000			2004-2005		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Assam	45.0	7.7	40.9	40.0	7.5	36.1	36.40	21.80	34.40
Bihar	58.2	34.5	55.0	44.3	32.9	42.6	55.70	43.70	54.40
Kerela	25.8	24.5	25.4	9.4	20.3	12.7	20.70	18.40	19.70
Orissa	49.7	41.6	48.6	48.0	42.8	47.1	60.80	37.60	57.20
Panjab	11.9	11.3	11.7	6.3	5.7	6.2	22.10	18.70	20.90
W.B.	40.8	22.4	35.7	31.8	14.9	27.0	38.20	24.40	34.30
All Stetes	37.3	32.4	36.0	27.1	23.6	26.1	41.80	25.70	37.20
Total									

Source: *Economic Survey, 2001-2002, Government of India, Table-10.5, Page-23,*
and Economic Survey, Assam 2011-2012

Table-4.2 shows that the comparative level of poverty of Assam has deteriorated over time. The comparative poverty ratio in rural Assam has remained worse than in urban life during the period of 1993-94 to 1999-2000 and 2004-2005.

Evaluation studies have clearly shown that all the poverty alleviation programmes have produced limited impact in the state because the grass-root level institutions of the people including NGOs are not actively involved in the progress of implementation of the said programmes.

Probably, this is the realization, which led the state Government to take necessary steps for the active functioning of Panchayati Raj Institutions of the state. Accordingly, the Government of Assam hold Elections to Panchayati Raj Institutions of the state in December 2001 after a long gap and necessary amendments have been made in the Assam Panchayati Raj Act,1994 for strengthening of the Panchayati Raj system in the state. Post of around 1,700 secretaries of Gaon Panchayats have been provincialised to strengthen the grass-root level Panchayats in the state.

Participatory development in the rural areas has been ensured through regular holding of Gram Sabha. This includes taking up of "Raijor Padolit Sarkar (RPRST)" initiative as a part of Government effort to bring administration closer to the people. Thereby, implementation of rural development programmes through Panchayati Raj Institutions has been streamlined (SIRD, 2005).

The Government of Assam has been implementing various rural development programmes through a network of 219 Community Development Blocks functioning in the state.

A new Programme called Swarnjayanti Gram Swarozgar Yojana (SGSY) has been introduced countrywide by merging the earlier programmes of IRDP, TRYEM, DWCRA, SITRA, GKY and MWS into it. The objective of SGSY is to bring the assisted poor families above the poverty line by ensuring appreciable increase in incomes over a period of time. This objective is to be achieved by inter alia organizing the rural poor into Self Help Group (SHGs) through a process of social mobilization, training and capacity building and provision of income generating assets through a mix of bank credit and Government subsidy.

Keeping in view as many as 1,70,719 SHGs have been formed in Assam till March, 2008 under SGSY and 62,659 SHGs linked up with banks.(Source : Directorate of Panchayat and Rural Development, Assam).

To provide a greater thrust to additional wage employment, infrastructural development and food security in the rural areas, the Government of Assam introduced a new programme in the state called Sampoorna Grameen Rozgar Yojana (SGRY) with effect from September 2001 along with the other states of the country. The earlier programmes of EAS and JGSY have been merged into this new programme.

Presently, with the coming into force of National Rural Employment Guarantee Act (NREGA) with effect from September 2005 the earlier programme SGSY is no longer operational in the state.

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□□□□□

CHAPTER-V

IMPLEMENTATION OF THE PROGRAMME: ROLE OF CONCERNED MACHINERY

5.0 The aim of the programme is to assist the poor families (Swarozgaris) below the poverty line to have certain level of income over a period of time. The social mobilization, training, capacity building and provision of income generation activities through this scheme aims at making the poor self-confident and uplifting them socially as well as economically by strengthening their decision-making power. The achievement of the programme depends upon the proper coordination and the integration of District Rural Development Agencies (DRDA), banks, line departments, Panchayati Raj Institutions' (PRIs), Non- Governmental Organizations (NGOs) and the semi- governmental organizations.

5.1 ORGANIZATIONAL STRUCTURE:

The Department of Rural Development under the Ministry of Rural Development (GOI) has the overall responsibility of policy formulation, implementation, monitoring and evaluation of the programme. A Central Level Coordination Committee (CLCC) has been constituted to assist the Rural Development Department for effective and purposeful results of SGSY. The Secretary, Ministry of Rural Development functions as the Chairman of the Committee, while the Joint Secretary is the Member Secretary. In addition, the Secretary level officials from different institutions under the Central and State Governments, Directors, Managers of various banks, NABARD, CAPART, NIRD etc. are the members of the committee. The main function of the CLCC is to review and ensure effective implementation, physical, financial and qualitative performance of the programme.

For the successful implementation of SGSY programme, a State Level SGSY Committee has been constituted which is chaired by Chief Secretary and Secretary, Rural Development Department acts as the Member Secretary and Secretaries of various departments, Directors, Managers of banks, NABARD and representatives of concerned departments of Government of India are the members of the SLCC. The main functions of this committee are to provide leadership and guidance in planning, implementation and monitoring of the programme.

Similarly, in the light of the guidelines of the scheme, there should be a district level SGSY committee which should meet every month to review the progress of the SGSY. The District Collector should be its Chairman and Lead Bank Manager its Convenor. The other members of the committee include DDM of NABARD, LDO of RBI, District Level Coordinators of implementing banks, Heads of various departments, General Manager, DIC, District KVIB Officer, Project Director DRDA and 2-3 NGO representatives.

It was mentioned by all the Project Officer's of DRDA that District Level SGSY Committees were formed in all districts and the composition of these committees is almost the same as laid down in the SGSY guidelines. The District Development Commissioner is the Chairman of the committee and the Project Officer DRDA acts as the Member Secretary. The Lead bank manager, district coordinators of all the banks and heads of all line departments in the district like Handicrafts, Animal Husbandry, Industries, Agriculture, Horticulture and Social Welfare are the members of these committees.

So far as the structure of the Block Level SGSY committee is concerned, it was informed by the BDOs that the block level SGSY committees had also been constituted in all the blocks as per the SGSY norms. It was informed that Project Officer, DRDA, is the chairman of the block level SGSY committee and BDO is its Member Secretary. Managers of the Banks, representatives of the line departments, Block Planning Officer, Panchayat Secretary are the various members of the Block level SGSY Committee. However, none of the BDOs could furnish us a copy of the block level SGSY committee.

5.2 IMPLEMENTATION:

The SGSY scheme is being implemented in the state by the DRDAs in accordance with the guidelines of the Government of India. Each district has established a DRDA and at the block level these DRDAs are helped by offices of the BDOs, line departments and the banks to implement the scheme. Panchayats help the Village Level Workers (VLWs) in the identification of the swarozgaris in villages where they are effectively functional but in villages where Panchayats are non functional, Village Level Workers (VLWs) themselves identify the swarozgaris. The BPL survey conducted by the Department of Rural Development is used by the VLWs to identify the potential beneficiaries under the scheme. However, most of

the functionaries involved with the implementation of rural development have raised many questions regarding the authenticity of the BPL list. It was found that the households that are the poorest often find it difficult to get them included in the BPL list. The two common errors observed in the BPL list were error of inclusion of non-poor and exclusion of the poor. Thus, a top-down approach still continues in the selection of the poor by way of prescribing an officially designated BPL criterion, which has many limitations in ensuring a foolproof selection of the poor under diverse conditions. Once the beneficiaries are identified either by the VLWs or by the Panchyats, the District Rural Development Agencies (DRDAs) have the central role in organisation of the Self Help Groups, their training, identification of key activities, project reports, planning for credit mobilisation, infrastructure and in providing accessible marketing facilities in their respective districts. The main activities identified at the state level to be taken up by swarozgaris are weaving, dairy, poultry, sheep/mule and goat rearing, handicrafts, saffron cultivation, handloom, fisheries, sericulture and retail trade. These activities have been grouped into two types i.e. Farm and Non-Farm related activities. Sheep/goat/mule rearing, poultry, dairy, saffron cultivation, fisheries, sericulture have been selected under farm-activities whereas rural artisans and retail trade have been selected under non-farm activities.

The banks and the line departments play an important role in the implementation of SGSY. Since SGSY is a credit-cum-subsidy programme and credit is the key component, therefore, banks have been involved in all the stages of programme implementation. It was observed that the main banks involved in the implementation of the scheme in the state were the Central Cooperative Banks, State Bank of India (SBI), Punjab National Bank (PNB) and Land Development Bank. However, due to disturbances in the state, some of the nationalised banks like State Bank of India, Punjab National Bank and other Central Banks initially played a limited role in the implementation of the scheme in the selected districts. But, with an improvement in the situation in the State, these banks have now reopened their branches and have started to participate in the implementation of the scheme in almost all the districts. The banks were actively involved in the identification of key activities, clusters, self-help groups, individual swarozgaris as well as planning for all the elements of the key activities.

It was, further, informed by the Project Officers of DRDA and BDOs that the line departments like agriculture, animal husbandry, sericulture, horticulture,

handicrafts and industry etc. were also involved in the implementation and monitoring of the SGSY both at the district and block level. They also played an active role in the identification of key activities and preparation of project reports. Once the banks sanctioned the loans to the beneficiaries/groups, the line departments created the required infrastructure and provided the requisite facilities and technical guidance to the swarozgaris.

The scheme envisages an active role for NGOs to facilitate the process of social mobilisation of the poor. It was observed that due to the non-existence of credible NGOs in the selected districts, NGOs had not played any credible role in the implementation of the SGSY in the state. However, it was reported by the DRDA officials that some credible NGOs have recently started showing their existence; therefore, they will be involved in the implementation of SGSY in near future.

5.3 COORDINATION, MONITORING AND SUPERVISION:

For bringing the swarozgaris above the poverty line, it is not sufficient to assist them through subsidy and loan only. The progress of management of the assets for generation of incremental income has to be continuously followed up, monitored and evaluated. Since the objective of SGSY is to bring every assisted family above the poverty line within a period of three years, therefore, there is a need for complete coordination among various implementing agencies in monitoring and supervision of the scheme. The survey team observed a close coordination among the Project Officers of DRDA, BDOs, and various other line departments involved in the implementation of SGSY but there was lack of coordination between banks and other officials/departments involved with the implementation of SGSY.

The scheme envisages that there should be separate state, district and block level monitoring committees for the better implementation of the SGSY scheme. The offices and officers dealing with the scheme should visit the beneficiaries regularly and ascertain through field visits that the programme was implemented properly. In the light of the guidelines supplied by the Central Government, the SGSY programme in the state was monitored through a State Level Vigilance and Monitoring Committee. The objective of this committee was to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of SGSY. The Minister for Rural Development is its Chairman and the Secretary to Government, Rural Development Department is its Member

Secretary. Members of the committee include MPs, MLAs, Secretaries of the Department of Finance, Planning and Development, R&B, Revenue, Agriculture, Animal/Sheep Husbandry, Public Health and Engineering (PHE), Social Welfare, Forests, Chief Engineers of R&B and PHE Directors of Rural Development, Finance Department and Social Welfare and representatives of NGOs. The committee holds regular meetings quarterly.

The implementation of the scheme at the district level is monitored through a District Level Monitoring Committees and the blocks are monitored through Block Level Monitoring Committees. These committees monitor the scheme through Monthly Progress Reports, Annual Progress Reports and field visits by the officials of DRDA and participant banks. The BDOs also monitor the performance of the scheme and the income being earned by the beneficiaries through field visits. However, information on the number of visits paid by the officials involved with implementation of SGSY has not been made available to the survey team. The review of recovery of loans is done by the banks. It had been informed by the BDOs that the meetings of the BLCC were held regularly on monthly basis to review the physical and financial achievements of the scheme and redress of pending cases. However, all the Project Officers and most of the BDOs expressed that the decision taken and recommendations made during the meetings are not fully implemented by the banks because they had usually given preference to the individual beneficiaries and ignored the cases of SHGs. The BDOs also reported that the effectiveness of these meetings was limited because banks hesitate to finance all those SHGs or Individual cases which were recommended by the committees. It was also informed that VLWs monitor and supervise the scheme at the village level. They submit monthly progress reports and periodically attend banks to see whether the beneficiaries were repaying their loans regularly.

5.4 ROLE AND PERCEPTION OF STAKEHOLDERS:

For successful implementation of SGSY, clarity and a common platform in the perception of all the stakeholders is required. The important stakeholders in the program are Gram Panchayat, Panchayat Samiti, BDO, DRDA, Banks, Line Departments and NGO. It is clearly spelt out in the programme guidelines what each stakeholder at every stage of the program has to do. In establishing the micro enterprises, the emphasis has to be on the identification of key activities under

cluster approach. This is analysed by the study team during the field visits in the sampled area. The selection of key activities is carried out with the approval of panchayat samitis at the block level and the DRDA at the district level. Further, separate project reports are to be prepared in respect of identified key activities. The programme guidelines aim at closer involvement of banks and other financial institutions in this regard. Close facilitation in credit sanction, disbursal, monitoring and repayment was envisaged in the program. It is clear from the program objectives that the emphasis is on group approach.

The SHPIs were to form and nurture the groups and stay in touch with them for a period of 2-3 years so as to develop closer rapport. DRDAs were expected to play a lead role in training and monitoring these SHPIs / facilitators. The identification of swarozgaris has to be carried out by Gram Sabha based on the BPL list and forwarded to the BDO for onward transmission to banks for further processing of loan applications. The planning for training of swarozgaris, identification of training institutes had to be done by DRDA. For the successful implementation of the program at each stage, a closer involvement of all stakeholders/ agencies was essential. The following were the some of the important observations regarding the role and perception of various stakeholders involved in the programme implementation:

5.4.1 Role of PRIs:

Panchayati Raj Institutions- the grassroots units of self government have been considered as the vehicle of socio-economic transformation in rural India. Effective and meaningful functioning of these bodies would depend on active involvement, contribution and participation of its citizens, both male and female. The 73rd Constitutional Amendment, 1992, vitalised the democratic decentralisation and allowed the Panchayati Raj Institution to play a major role in providing the basic services to maintain the quality of life of the rural people. The 11th Finance Commission has also earmarked funds for the Gram Panchayats for taking care of core services consisting of primary education, primary health, rural roads, drinking water supply, sanitation etc.

Accordingly, the Government of Assam has also introduced the 'Assam Panchayat Act, 1994' replacing the 'Assam Panchayati Raj Act, 1986' with a view to incorporate the provisions of the 73rd Amendment of the Constitution.

Elections to Panchayati Raj Institutions were held in December 2001 after a long gap and thereafter in 2008. Besides, the government of Assam has devolved 29

subjects to the Panchayati Raj Institutions in the first phase of the process of devolution.

Women empowerment has been given special emphasis. For women, 33 per cent seats have been reserved. At Zila Parishad level, 36 per cent of the elected representatives are women. At the intermediate level, women won 37 per cent of the seats and the figure was 38 per cent at Gaon Panchayat stage (SIRD, 2005)

Despite efforts made by the Government of Assam for the effective and meaningful functioning of the Panchayat bodies of the state, our research findings showed a very dismal picture.

5.4.2 Gram Panchayats:

According to program objectives, the Gram Panchayats are supposed to play an important role in the selection of swarozgaris, monitoring the performance and repayment by the swarozgaris. However, in reality, the role of gram panchayats had been limited to some extent in selection of swarozgaris and monitoring of repayments and they were not much involved in the identification and selection.

In the study area, 55% of the Panchayat Secretaries felt the implementation /performance of SGSY had been good, while 14% felt it was excellent. The findings of the field are given in the table below:

Table-5.1
Implementation of SGSY Rating of the village by Gram Panchayat

Sl. No.	Rating	No. of GP representatives	%
1	Nil	40	12
2	Poor	23	7
3	Average	40	12
4	Good	182	55
5	Very Good	46	14
Total		331	100

Source: *Field Survey*

Table-5.2
Role of GP in implementation of SGSY

Sl. No.	Response	Yes %	No %	No respond %
1	Economic viability of the Activities	86	7	7
2	Involvement of Panchayat Secretaries in the selection of swarozgaris	68	29	3
3	Coverage of poorest of the poor while selecting swarozgaris/ SHGs	73	11	16
4	Intactness of assets	9	10	1
5	Monitoring of repayments by Panchayat Secretary	71	25	4
6	Visit of development Functionaries	84	11	5

Source: *Field survey*

The suggestion given by the gram panchayats for improving the implementation process is given in the table below:

Table 5.3:
Suggestion of gram panchayat representatives for improvement of implementation of SGSY

Sl. No.	Suggestions	Gram Panchayat Representative		
		Yes %	No %	No Response %
1	Scope to improve the SGSY programme	79	13	18
2	Improving the quality of SHGs	64	36	-
3	Impart entrepreneur's skills	40	61	-
4	Imparting training for basic skills	52	48	-
5	Quick release of loans	36	64	-
6	Quick release of funds	21	79	-
7	Quick release of subsidy	16	84	-
8	Arrange raw material	23	77	-
9	Provision of market support	37	63	-

Source: *Field survey*

5.4.3 Panchayat Samiti (Block level):

According to SGSY guidelines, the Panchayat Samiti (Block level) was supposed to approve the key activities that were identified for the blocks before the list was sent to BDO. They were also expected to review every month the reports sent by Block SGSY committee and recovery performance. In practice, only a small proportion (25%) of BPPs expressed satisfaction regarding the programme implementation. Contrary to this, majority of BDOs opined that the programme was well implemented. Further, the guidelines did suggest the Block SGSY Committee should prepare project reports for potential key activities (about ten) in consultation with panchayat samiti, branch level bank managers and the officials of line departments operating at the block level. But, at operational level, this was not practiced by a large proportion (39%) of the respondents in the study region. The performance of SGSY in the block by BPP and BDO is given below:

Table 5.4:
Performance of SGSY in the block by BPP and BDOs

Sl. No.	Rating	BPP Opinion		BDOs Opinion	
		Number	Percent	Number	Percent
1	Poor	1	4	3	11
2	Average	16	67	12	43
3	Good	2	8	9	32
4	Very Good	4	17	3	10
5	Excellent	1	4	1	4

Source: *Field survey*

Table 5.5
Perception of BPP and BDO

Sl. No.	Role	Number of BPP		
		Yes %	No %	No Response %
1	SGSY implementation through Panchayat Samiti	83	13	4
2	Constitution of block SGSY committee	79	17	4
3	Approval of list of key activities by Block SGSY committee	71	21	8
4	Activities identified Monitoring of repayments by BPP through	38	58	4
5	Monitoring of repayments by BPP through panchayat	63	25	13

Source: *Field survey*

GP representatives/ sarpanchs did not participate seriously in the SGSY review / monitoring meetings held at block level by BPP. Only 38% of them did attend these meetings. However 60% of the BPPs and 79% of the BDOs stated to have conducted the review meetings. Poor monitoring was the weakest part of the programme implementation process. Majority of BDOs point out that lack of cooperation from banks was hindering the programme implementation. Lack of awareness and illiteracy among swarozgaris were other contributing factors for this. About half of the BPPs suggested that the quality of SHGs should be improved and they should be imparted basic skills, training and also should ensure quick release of loans.

5.4.4 Bankers:

Close association of bankers at all stages of the programme implementation, right from identification of key activities, selection of SHGs swarozgaris and planning

for all the elements of key activities, post credit monitoring and loan recovery is important for the success of SGSY. Majority of the bankers during the study region had a positive perception regarding programme implementation. About 59 % of branch managers expressed that they were getting cooperation from development functionaries in the recovery of loan. In the states of AP, Gujarat and Chhatisgarh, the cooperation was better as compared to the states like Bihar and UP.

The cooperation was least in Uttar Pradesh. 89% of the bank managers preferred group financing to individual financing for better repayment or management of IGA. Further, the bank managers in the study districts stated that most of them visited the swarozgaris once in a month (67 per cent) and some quarterly (25 per cent). Less than eight per cent visited the swarozgaris fortnightly. However, the swarozgaris' feedback regarding the performance monitoring of the bankers showed that most of them (bankers) were not visiting the IGAs. Bank branch managers felt that the success of SGSY depended to a large extent on the maturity and quality of SHGs. However, many (52%) of these respondents did not participate in the selection of swarozgaris and also in training them. While the SGSY were not able to exercise this discretion meaningfully for want of time at their disposal.

5.4.5 PD (DRDA):

The real leadership and direction for the programme implementation comes from the PD, DRDA. The BDO on the other hand takes the responsibility for the implementation process. Hence, the DRDA perception was crucial for understanding the way the programme was being implemented.

It was heartening to note that the majority of the PDs, DRDA felt that they had adequate flexibility, discretion and access to fund support to implement the programme. Other district level officials, particularly the lead bank manager, did not share the perception of PDs, DRDA with regard to the number of the key activities under SGSY clusters in the district in similar manner.

The study team observed clear variations with regard to the key activities. Majority of the PDs, DRDA felt that the SHGs had not acquired adequate maturity to participate in planning as well as networking of SHGs to develop federations. PDs believed that the quality of SHGs should be improved to streamline the implementation of SGSY. This had to be accomplished through frequent, need-based training, exposure/ field visits leading to capacity built up. Other important suggestions of the PDs in this

regard were imparting entrepreneurial skills, providing market support. The synopsis of the suggestion given by PDs and DRDAs is given in the table below:

Table-5.6
Suggestions of PD, DRDAs for improvement of SGSY

Sl. No.	Sussions	%
1	Improve the quality of SGHs	57
2	Impart enterpreneurial skills	64
3	Training for improving basic skills	29
4	Quick release of loans	36
5	Arrange raw material	36
6	Provide marketing support	57

Source: *Field survey*

PDs, DRDA felt that bankers' cooperation was absolutely necessary for the successful programme implementation. However, very few of them (7%) extended cooperation to the bankers in loan recovery operations. The PDs, DRDA believed that frequent, regular and effective district level coordination committees (DLCC) meetings could help in ensuring better coordination with the bankers. The bankers did not share this view.

They believed that, apart from the DLCC meetings, the DRDA's presence at the field level in recovery operations made huge impact as it had sent very effective signals among the swarozgaris. In this context, it is worth-mentioning the view of PDs, DRDA from AP who said that it was their responsibility to ensure higher recovery rate while urging the bankers to extend maximum credit assistance to swarojgaris. Most of the ZP chairpersons interviewed felt that their involvement in SGSY implementation was very limited because it did not figure high in their list of priorities. They suggested that they were more interested in covering larger number of swarozgaris under the scheme rather than in identifying viable economic activities and monitoring the implementation of the programme.

5.4.6 Non Government Organisations (NGOs):

Non Government organizations (NGOs) are supposed to facilitate people to carry out their journey of development. In the facilitating process, NGOs have multiple roles like organising, educating, motivating, guiding, awareness creating, training, capacity building, empowering, advocacy etc. To bring about desired rural development.

Unfortunately, in the study region, the role of NGOs has been found to be inadequate. No NGOs have been seen courageous enough to take up the hard tasks and build up the capacities of the people to encounter the challenges of the people and control over the resources on their own so that Development could be brought about.

It is very encouraging to note that, Daniel, Crowell (2003) and Singh (2003) in their respective studies highlighted the experience of SEWA and MYRDA, two NGOs, in fostering Self-Help Groups in the states of Gujarat and Rajasthan respectively.

Both the studies have revealed the remarkable success of SEWA and MYRDA's rural development effort in fostering the economic and social well being of rural people and in building of people's institution to ensure access and control over resources for sustainable development and self-reliance.

Unfortunately, in our study region, no such NGOs have been found working for the rural poor; organizing them to break the resistance of the vested interests, organizing them for securing the execution of the existing laws and organizing them eventually for a role in local governance.

In the implementation process of any program, several stakeholders were supposed to be involved. A program can be implemented only when all these partners have a common understanding of the processes and objectives of the program. However, situations studied in the sampled states varied from block to block. For instance, the importance of involvement of Panchayati Raj Institutions in every rural development programme has been increasing during the recent past. In SGSY, the elected representatives of these institutions did not have a pivotal role to play in the implementation process.

Bearing in mind, the importance of PRIs in the implementation of SGSY, an attempt was made to elicit their opinion on its implementation process. The following were some of the views expressed by these leaders across the three tiers. It was reported that women still needed to be motivated to form into SHGs and there was no co-operation within the SHG members. It was also reported that the proportion of SHG coverage needed to be increased. In some states the groups were

not able to tackle the individual problems because of lack of awareness on proper utilization of loans by the members of SHGs.

There was also non cooperation from the bankers. In the absence of any viable market/ lack of marketing support, the desired results have been delayed in these areas. Besides, the involvement of officials in the implementation of SGSY was very crucial. SGSY guidelines envisaged different roles to different officials including DRDA, BDO, VDO and other line department officials at all the three levels. The officials perceived that there was a lack of awareness on SGSY at all levels and the training for skill-up gradation and lack of sufficient staffs were impeding the process. The line department officials opined that regular monthly meetings with all the banks and other important stake holders can be beneficial in sorting out important issues and help in drawing fruitful solutions. Unfortunately, such initiatives have been remote till date.

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CHAPTER-VI

AN EMPIRICAL STUDY OF SGSY IN THE KAMRUP DISTRICT: IMPACT ON INCOME AND EMPLOYMENT GENERATION

(In this chapter, we have analysed the collected data from various angles.

**The impact of SGSY on income and employment generation has
been specially dealt with)**

6.1 Selection of Swarozgaris:

According to the methodology approved by the Union Cabinet on May 19, 2011, a household with an annual earning of more than Rs. 27,000 will stand excluded from the BPL list. This was the official basis for selection of the swarozgaris under SGSY. The average annual income of Rs.27, 000 per household was considered as the poverty line by the block officials when conducting the survey. A printed query incorporating some point scales were used for this purpose. The Planning Commission, Government of India, has computed the poverty lines at all India level as Monthly Per Capita Consumption Expenditure (MPCE) of Rs. 673 for rural areas and Rs. 860 for urban areas in 2009-10.

Evaluation studies at the national, state and local levels have clearly shown that all the poverty alleviation programmes including SGSY have produced limited impact in the states where the grass-root level institutions of the people including NGOs have not been involved in the process of implementation. The surface benefits have not taken roots and hence these are unsustainable in the long-run.

6.2 Selection of Key Activities:

The SGSY emphasizes assistance to the swarozgaris for those activities which have been identified and selected as key activities in terms of their economic viability in the area. Each block may select about 10 key activities but focus should be on 4-5 key activities based on the local resources, aptitude, occupational skills of the people and availability of markets so that the swarozgaris can draw sustainable income from their investments.

Block Level SGSY Committees are mainly responsible for the selection of key activities which should be done through participative approach. Selection of key activities should be done in consultation with Banks, industrial/technical organizations, local Khadi & Village Industries officials and District Industry Center. The selected key activities are recommended by the Panchayat Samiti and finally should be approved by District Level SGSY Committee. Any new activity can be added to list of key activities by the District Level SGSY Committee but ordinarily selected key activities should not exceed 10 in a block.

6.3 Number and type of SHGs:

Table-6.1 shows that the total sample consisted of 457 SHGs of which 109 (23.85 per cent) SHGs were exclusively men's and 340 (74.40 per cent) SHGs were exclusively women's SHGs. There were 8 (1.75 per cent) mixed SHGs; of these 2 group leaders were women while other mixed SHGs had men as their group leader.

Table -6.1
No of Men and Women SHGs in the sample block

Sl. No.	Name of Block	No. of Men SHG	%	No. of Women SHG	%	Mixed Group	%	Total	%
1	Rani Dev, Block	12	2.63	55	12.04	00	0.00	67	14.67
2	Boko Dev. Block	19	4.16	86	18.82	01	0.22	106	23.19
3	Chayani Barduar Dev. Block	23	5.03	67	14.66	01	0.22	91	19.91
4	Sualkuchi Dev. Block	24	5.25	66	14.44	02	0.44	92	20.13
5	Kamalpur Dev, Block	31	6.78	66	14.44	04	0.87	101	22.10
Total		109	23.85	340	74.40	08	1.75	457	100.00

Source: *Field Survey*

6.4 Sex wise distribution of swarozgaris:

Sex is the important factor which is considered in case of formation of SHGs under SGSY programme. According to the guidelines of the SGSY, at least 50 per cent of the SHGs should belong to the women SHGs. In the following table-6.2, sex wise distribution of swarozgaris in the study area has been shown. It shows that out of 4914 sample swarozgaris, 1348 (27.43 per cent) were men and 3566 (72.57 per cent) were women. It shows that the participation of women in the formation of SHGs is higher than the men in the study region.

Table-6.2
Sex wise distribution of swarozgaris

Sl. No.	Sex	No of swarozgaris	%
1	Male	1348	27.43
2	Female	3566	72.57
Total		4914	100.00

Source: *Field Survey*

6.5 Size and composition of Group:

Under the SGSY group formation guidelines, an SHG comprises 10 to 20 members. In case of minor irrigation and disabled persons, the number may be a minimum of 5. The group size, in the sample block, varied from 10 to 18 with an average of 10.75 (10/11) members per group.

6.6 Demographic features of Swarozgaris' Households:

Table-6.3 shows that demographic profile of the swarozgaris' households in five different sample blocks. The total swarozgaris worked out is 4914 belonging to 457 sample SHGs, out of which 1348 (consisting 27.4 per cent) are male and 3566 (i.e., 72.6 per cent) female. It was observed that out of a total of 1348 male beneficiaries, 373(7.6 per cent) are from the Rani Dev. block, 173 (3.5 per cent) fell in the Boko dev. block, 107(2.2 per cent) in Chayani Borduar dev. block, 269(5.5 per cent) in the Sualkuchi dev. block and 426(8.6 per cent) in the Kamalpur dev. block. Again, in case of female swarozgaris, out of a total 3566 beneficiaries, 752(15.3 per

cent) fell in the Rani dev. block, 871(17.7 per cent) fell in the Boko dev. block, 469(9.5 per cent) fell in the Chayani Barduar dev. block, 689(14.0 per cent) fell in the Sualkuchi dev. block and 785(16.1 per cent) fell in Kamalpur dev. block. The highest number of male beneficiaries i.e. 426 (consisting 8.6 per cent) fell in the Kamalpur dev. block and the highest number of female beneficiaries i.e. 871 (17.7 per cent) fell in the Boko dev. block.

Table-6.3
Gender wise classification of total beneficiary under five sample
blocks in the study region

Sl No	Name of block	Male beneficiary	%	Female beneficiary	%	Total	%
1	Rani Dev. Block	373	07.6	752	15.3	1125	22.9
2	Boko Dev. Block	173	03.5	871	17.7	1044	21.2
3	Chayani Barduar Dev. Block	107	02.2	469	09.5	576	11.7
4	Sualkuchi Dev. Block	269	05.5	689	14.0	958	19.5
5	Kamalpur Dev. Block	426	08.6	785	16.1	1211	24.7
Total		1348	27.4	3566	72.6	4914	100

Source: *Field Survey*

6.7 Age of swarozgaris:

Age influences the thinking capacity of a person. Like education, age also influences the efficiency of the swarozgaris which enables them to carry on an economic activity effectively. Generally, people below 40 years are more efficient to carry on any activity than the people above 40 years. Table-6.4 indicates that out of 4914 sample swarozgaris, 1278 (26.00 per cent) swarozgaris fall under the age of

group of 18-30, 2850 (58 per cent) swarozgaris fall under the age group of 30-40, 737 (15 per cent) swarozgaris fall under the age group of 40-50 and 49 (1 per cent) swarozgaris fall above 50 years of age.

Table-6.4
Age Wise no of swarozgaris of five selected Block

Sl. No	Age group	Male	%	Female	%	Total	%
1	18---30	337	06.8	941	19.1	1278	26.0
2	30---40	747	15.2	2103	42.9	2850	58.0
3	40---50	245	05.0	492	10.0	737	15.0
4	50 and above	19	00.4	30	00.6	49	01.0
Total		1348	27.4	3566	72.6	4914	100

Source: *Field Survey*

6.8 Sources of Awareness/Motivation to form the SHGs:

Motivation is a key to success in the formation of SHGs and in the implementation of the programmes under SGSY. Higher level of motivation ensures greater level of efficiency and dynamism in any development programme. Here, an attempt has been made to understand the level of motivation among the SGSY swarozgaris. This study reveals that different groups were formed by getting inspiration from different sources like block officials, BDOs, media, relatives, friends, bank personnel and others (such as elected members of Gaon Panchayat, Anchalik Panchayat, Zila Parishad and influential persons of an area). Table-6.5 shows that out of 4914 swarozgaris, 1974 (40.18 per cent) swarozgaris were inspired by block officials to join SHGs, 1023 (20.82 per cent) swarozgaris were inspired by NGOs, 465 (9.46 per cent) swarozgaris were inspired by media/advertisements, 665 (13.54 per cent) swarozgaris were inspired by relatives, 299 (6.07 per cent) swarozgaris were inspired by friends, 110 (2.23 per cent) swarozgaris were inspired by bank personnel and 378 (7.70 per cent) swarozgaris were inspired by miscellaneous sources.

Table-6.5
Awareness/motivation of formation of SHGs

Sl. No.	Sources of awareness	No of swarozgaris	% of SHGs
1	Block official	1974	40.18
2	N.G.O.	1023	20.82
3	Media/ advertisement	465	9.46
4	Relatives	665	13.54
5	Friends	299	6.07
6	Bank Personal	110	2.23
7	Others	378	7.70
Total		4914	100.00

Source: *Field Survey*

6.9 Community:

The Indian society consists of people of different communities. Among these, schedule castes and schedule tribes are marked as the most economically backward communities. In order to uplift their economic background and develop their social status, the constitution of India has provided special incentives to them. Under the SGSY scheme, special safeguard has been provided to these groups of people by reserving 50 per cent benefits for them. Table-6.6 shows the distribution of sample beneficiaries according to their respective communities. The distribution of sample beneficiaries reveals that 43.33 per cent (2129 out of 4914 beneficiary) belong to the backward castes, about 16 per cent to SC/ST community, 18 per cent to minority and 23 per cent to the general castes. The representation of ST and SC communities is not very satisfactory because their total number is less in the study area.

Table-6.6
Distribution of Sample swarozgaris according to Community

Sl. No.	Community	Male	Female	Total	%
1	General	303	802	1105	22.50
2	O.B.C.	584	1545	2129	43.33
3	Schedule Cast	124	327	451	9.17
4	Schedule Tribe	90	238	328	6.67
5	Minority	247	654	901	18.33
Total		1348	3566	4914	100.00

Source: *Field Survey*

6.10 Conducting of meeting:

Conducting regular meetings at fixed intervals in a common place is one of the core activities of the SHGs. Members undertake financial transactions, both in terms of collection of savings and also disbursement of loans during these meetings. In addition, this occasion is being used to discuss their common problems and other issues that need to be sort out through the intervention of the groups or its members. The level of attendance and the frequency of the meetings are considered as a parameter for measuring performances of the groups.

Table-6.7
Period of meeting conducted by swarozgaris

Sl. No.	Period of meeting	No. of SHGs	% SHGs
1	Weekly	178	39.02
2	Forthrightly	70	15.31
3	Monthly	209	45.67
Total		457	100.00

Source: *Field Survey*

Table-6.7 shows that majority of the SHGs arrange meetings on monthly basis. Out of 457 SHGs, 209 (45.67 per cent) SHGs conveyed their meetings on monthly basis, 178 (39.02 per cent) SHGs conveyed their meetings on weekly basis and 70 (15.31 per cent) SHGs conveyed their meetings fortnightly.

6.11 Selection of Group leader:

The members of the managing committee of a group should be selected by the group members themselves on a democratic basis. That will help the group to go ahead. The selected representatives should be the persons who should have the ability to manage the group in all respects. But in most cases, it had been found that the representatives of the managing committee were selected by influential members or outsiders for their own benefit. They form a group for their own interest. Table-6.8 reveals detail of the selection of managing committee. Out of a total of 457 sample SHGs, 436 (95.43 per cent) SHGs selected their own group leaders and 21 (4.57 per cent) SHGs elected theirs on a democratic basis. In the study area, some sample swarozgaris stated that local leaders also took part in the selection of group leaders of some committees.

Table-6.-8
Selection of Group leader

Sl. No.	Selector	No. of SHGs	% of SHGs
1	Selected by group member	436	95.43
2	Elected	21	4.57
Total		457	100.00

Source: *Field Survey*

6.12 Literacy Level of Swarozgaris:

A minimum level of education is necessary for carrying on any kind of economic activity successfully. Education increases the knowledge and patience. For the success of any rural development scheme, participation of the general public is essential. Participation will increase if they possess some knowledge about the

schemes. Table 6.9 shows the gender-wise literacy level of sample swarozgaris. Out of the total of 4914 swarozgaris of 457 sample SHGs, 601 swarozgaris (constituting 12.23 per cent) swarozgaris have been found to be illiterate. Among the illiterate, 165 (3.36 per cent) were male and 436 (8.87 per cent) were female.

Table-6.9
Gender-Wise Literacy Level of the Swarozgaris in the study region

Sl. No.	Educational Level	Male	%	Female	%	Total	%
1	Up to Primary	421	8.57	1113	22.65	1534	31.22
2	Up to H.S.L.C.	329	6.70	870	17.71	1199	24.41
3	Up to HSLC passed	318	6.47	842	17.13	1160	23.60
4	H.S Passed	97	1.97	256	5.21	353	7.18
5	Up to Graduation	11	0.22	28	0.57	39	0.79
6	P.G	00	00	00	0.00	00	0.00
7	Other (Technical/ Profession)	07	0.14	21	0.43	28	0.57
8	Illiterate	165	3.36	436	8.87	601	12.23
Total		1348	27.43	3566	72.57	4914	100.00

Source: *Field Survey*

Note: Above 18 years of age group has been considered.

6.13 Marital Status:

In the Indian society, marriage is a religious duty. Therefore, all males and females get married at least once in their lifetime. A married person generally gets more respect in our society than the unmarried persons. The following table-6.10 has shown the marital status of the swarozgaris in the study area. It shows that out of 4914 sample swarozgaris, 753 (15.33 per cent) were unmarried, 3726 (75.83 per cent) were

married, 287 (5.83 per cent) were widows, and 148 (3.01 per cent) were separated. In the study among the married category, women stand the highest in proportion.

Table-6.10
Marital status of swarozgaris

Sl. No.	Marital status	No. of swarozgaris	%
1	Unmarried	753	15.33
2	Married	3726	75.83
3	Widow	287	5.83
4	Seperated	148	3.01
5	Others	00	00.00
Total		4914	100.00

Source: *Field Survey*

6.14 Occupational pattern of sample Swarozgaris in the study region:

Occupation determines the status of a person in his society. In the rural areas, people undertake various occupations for their livelihood. The following table shows the occupational distribution of swarozgaris in the study area. Table 6.11 shows that housewife constitutes around 59 per cent, followed by cultivators (12.50 per cent), agricultural labourers (8.33 per cent), businessmen and students (7.5 per cent) and services (5 per cent).

Table-6.11
Occupational distribution of swarozgaris

Sl. No.	Occupation	No.of swarozgaris	% of swarozgarois
1	Housewife	2908	59.17
2	Cultivator	614	12.50
3	Agricultural labour	409	8.33
4	Businessman	369	7.5
5	Student	369	7.5
6	Service	245	5.00
Total		4914	100.00

Source: *Field Survey*

6.15 Educational Level of Sample Swarozgaris (Block-Wise):

Analysing the education level of sample swarozgaris, it has been found that out of the total of 457 sample SHGs, 174 (constituting 38.07 per cent) SHGs members studied up to HSLC, 77 (16.85 per cent) SHGs members up to primary, 100 (21.88 per cent) SHGs members passed HS and 02 (0.44 per cent) SHGs members are graduates, 04 (0.88 per cent) SHGs members have technical education and 56 (12.25 per cent) SHGs members were found to be illiterate. It shows that the level of education in the study region is deplorable. The highest number of illiterate swarozgaris has been drawn from the Boko development block.

Table-6.12
Educational Level of SHGs (Block-Wise)

Sl. No	Educational level	Rani	Boko	Chayani Barduar	Sualkuchi	Kamalpur	Total	%
1	Up to Primary	11	21	17	15	13	77	16.85
2	Up to H.S.L.C.	24	40	33	26	51	174	38.07
3	H.S.L.C. Passed	15	22	22	26	15	100	21.88
4	H.S Passed	05	07	08	13	11	44	9.6
5	Up to Graduation	01	01	00	00	00	02	0.44
6	P.G,	00	00	00	00	00	00	0.00
7	Other (Technical/ Professional)	00	01	00	00	03	04	0.8
8	Illiterate	11	14	11	12	08	56	12.25
Total		67	106	91	92	101	457	100.0

Source: *Field Survey*

6.16 Key Activity-Wise Classification of the Swarozgaris:

The success of SGSY depends upon the choice of activities. The key element is that the choice of activity should be based on the local resources, the aptitude as well

as the skill of people. It is also necessary that the products have readily available markets. Table-6.13 shows the key activity-wise classification of the sample swarozgaris. Weaving emerged as one of the most popular activities among the swarozgaris. As many as 2999 (constituting 61.03 per cent) swarozgaris have taken up this activity. This is followed by piggery, agriculture, poultry, goatery and orange farming, respectively. Non-firm activities like cane and bamboo works, businesses etc. were the least preferred activities among the sample swarozgaris.

Table -6.13
Key Activity -wise classification of the Male and Female
beneficiaries of five select blocks

Sl. No	Name of Key Activities	Male Beneficiary	%	Female Beneficiary	%	Total	%
1	Weaving	308	6.28	2691	54.75	2999	61.03
2	Piggery	210	4.27	527	10.73	737	15.00
3	Agriculture	509	10.36	101	2.05	610	12.41
4	Poultry	161	3.27	136	2.77	297	6.04
5	Goatery	47	0.95	63	1.29	110	2.24
6	Horticulture	-	-	19	0.39	19	0.39
7	Muga Reeling	13	0.26	-	-	13	0.26
8	Local Cow	33	0.67	-	-	33	0.67
9	Orange Farm	56	1.15	-	-	56	1.15
10	Phenail	11	0.22	-	-	11	0.22
11	Defunctioning	-	-	29	0.59	29	0.59
Total		1348	27.43	3566	72.57	4914	100.00

Source: Field Survey

Upon interviewing, the chairpersons of the block SGSY committees answered positively about the existence of a few economically viable activities but there was hardly any difference between the key activities and other activities. This view emerged from the fact that neither the block nor the DRDAs create the required level of infrastructure nor extended the much-needed forward and backward linkages to strengthen the viability of the activities.

The block wise data regarding key activity-wise classification of swarozgaris shows that as many as 553, 493, 352, 874 and 727 number of swarozgaris were drawn from Rani, Boko, Chayani Borduar, Sualkuchi and Kamalpur development block have taken by weaving as key economic activity. This is followed by Piggery, i.e., as many as 135, 430 and 172 number of swarozgaris drawn from Rani, Boko and Chayani Borduar development block have taken up these two activities each in the block respectively (**Annexure-IV**).

A survey carried out by the State Institute of Planning and Rural Development, West Bengal (SIPRD, 2003) focused on the current performance and future scope of SHGs under SGSY in seven blocks of the state. From the survey, we have been able to gather some important information regarding the performance of SHGs in that district during the period 1997-2005. The study revealed that the SHGs from that district have taken up various non-traditional activities like wool knitting, plate making, dish making, medicinal plant cultivation, food processing, mushroom cultivation, spice grinding, incense stick making etc.

But, in our study region, such types of non-traditional activities were less preferred activities by the swarozgaris under SGSY. The swarozgaris of the study region have opted for traditional activities like weaving, poultry, goatery etc. in spite of having potentialities in the non-traditional activities on the basis of available local resources.

6.17 Distribution of SHG members by Key Activity before and after joining SHG:

Table-6.14 shows a cross-classification of the activities of the SHG members of a group who were engaged before and after they had joined the SGSY scheme. Weaving is one of the cluster activities identified for those select blocks. As many as 2999 (61.03 per cent) individual SHG members joined weaving under SGSY who

were earlier engaged in agricultural labour (596/4914), unemployed (479/4914), housewives (1818/4914), poultry (106/4914). Piggery is the second popular activity in which 737 (15.00 per cent) of the swarozgaris were drawn from different occupations, mainly from agricultural labour (380/4914), unemployed (61/4914), housewives (296/4914), joined the SGSY. The next is followed by agriculture, poultry, goatery etc.

Table 6.14
Distribution of SHG members by Key Activity before and after joining SHG

Sl. No.	KEY ACTIVITY OF SWAROZGARIS							Total	Percentage
	After joining SHG	Before joining SHG							
		Number of Swarozgaris							
		Agricultural Labour	Unemployed	Housewives	Poultry	Petty business	Others		
1	Weaving	596	479	1818	106	-	-	2999	61.0
2	Piggery	380	61	296	-	-	-	737	15.0
3	Agriculture	92	139	367	-	12		610	12.4
4	Poultry	18	101	178	-	-	-	297	06.0
5	Goatery	15	21	73	-	01	-	110	02.2
6	Horticulture	02	-	17	-			19	00.4
7	Muga Reeling	-	02	11	-	-	-	13	00.3
8	Local Cow	-	03	30	-	-	-	33	00.3
9	Orange farm	-	39	17	-	-	-	56	01.2
10	Phenail	-	06	05	-	-	-	11	00.3
11	Defunctions	-	17	12	-	-	-	29	00.6
Total		1103	868	2824	106	13	-	4914	100
Percentage		22.45	17.66	57.47	2.16	0.26	00		100

Source: Field Survey

6.18 Generation of Employment:

The generation of productive and gainful employment on a sufficient scale to absorb the growing labour force is one of the main strategies of achieving inclusive growth. The Central and State Governments have initiated and implemented many programmes for generation of self and wage employments like National Rural Employment Programme (NREP) 1983, Rural Landless Employment Guarantee Programme (RLEGP) 1983-84, SGSY (1999), MGNREGA (2005), PMEGP (2008) etc. through various Govt. organizations like the Panchayat and Rural development Department, Directorate of Industries and Commerce, Agriculture Department, to lessen the burden of unemployment. To study the unemployment problems in the state, a study on the potential employment avenues available in the state is necessary. The population census, different quinquennial rounds of National Sample Survey on employment data and Economic Census provides us data on human resource, employment structure and workforce.

Generation of employment is one of the main objectives of our study. In a developing country like India, particularly in the state of Assam, employment level is low inspite of having copious natural resources. Since independence, many employment generation programmes were introduced to increase employment up to a certain level, but in actual practice it did not happen as such. Various micro level studies have indicated a lower level of employment generated under these programmes as against what had been officially reported. The number of persons employed in organised economic activity (comprising both Public and Private Sectors) in 2010 was 11.14 lakh compared to 11.03 lakh in 2009 and thus stands 1 percent more in 2009 which decreased to 10.84 lakh at the end of December, 2002, from 11.31 lakh at the end of December 2001, recording a decrease of 4.2 per cent over the period. The employment of women in the organised sector of the state was 366.7 thousand during 2010 which is 32.9 per cent of the total employment. In the year 2009, the number of women employees was 360.3 thousand, a share of around 32.7 per cent to the total employment, which was 321.9 thousand at the end of December, 2002 consisting 29.7 per cent of the total employment (Economic Survey, Assam, 2011-12).

In order to increase employment and reduce poverty, the Central Govt. had initiated the SGSY programme in the year 1999. As a result, SGSY has been making a positive impact on self-employment generation.

6.18.1 Employment Position before joining the SHGs and after joining the SHGs:

Before joining SHGs, the swarojgaris had little knowledge of different economic activities, markets and their commercial produce. Moreover, the rural unemployed population was not aware of the potential of skills and its exploration thereof. This was due to their lack of awareness, literacy and motivation. Most of the rural women population were merely house wives and the men were agricultural labourers (see table-6.14), whose income was little and that too, seasonal. Now, after joining SHGs, different economic activities like land-based, non-farm based and artesian-based activities were taken up through SHGs. But, still, a lot of untapped economic activities with regard to skill-based services are yet to be explored. The details of number of swarozgaris involved in economic activities are presented in the table-6.27. While analysing the number of swarozgaris involved in each sample block (as per table-6.27) as against different economic activities, it is clear that the blocks in Rani and Kamalpur were involved in almost all the activities. The Sualkuchi blocks were involved in artesian-based and agriculture-based activities whereas the Boko and Chayani Barduar blocks were yet to take up land-based activities. This means that motivation and capacity building efforts are still inadequate in the block level of the Kamrup District. The number of SHGs formed in the Rani block under different categories i.e. women, men and mixed are yet significantly less in number (as per table-6.1). This means that NGOs, NABARD, KIVC could not utilize the total potential in forming SHGs which could result in both income and employment generation.

Table-6.15

**Number of swarozgaris involved in each sample blocks pertaining to
different economic activities after joining the SHGs**

Name of Bolck	Land based activities				Farm activities				Artesian based activities		Skill based service
	Viz, irrigation facilities- deep wells, bore wells, application in higher level of technology, soil testing, seed production.				Viz, enterprising dairy, poultry, goatery, piggery				Viz, Handloom, handicraft		Viz, house wiring, carpentry, blacksmith etc.
	Agriculture	Horti culture	Orange Farm	Phenail	Piggery	Goatery	Poultry	Cattle	Weaving	Muga Reeling	Defunction
Rani	243	19	56	-	135	-	86	33	553	-	-
Boko	-	-	-	-	430	53	26	-	493	13	29
Chayani Barduar	-	-	-	-	172	26	26	-	352	-	-
Sualkuchi	84	-	-	-	-	-	-	-	874	-	-
Kamalpur	283	-	-	11	-	31	159		727	-	-
Total	610	19	56	11	737	110	297	33	2999	13	29

Source: Field Survey

6.18.2 Incremental Employment:

The following table-6.16 shows the average monthly incremental employment and income in the study region through the SGSY scheme. Activity-wise analysis of incremental employment and income suggests that the beneficiaries of the SHGs in horticulture activities could find additional employment of 18 days and higher incremental income (Rs.1004) per month. This was followed by goatery -15 days and incremental income Rs.873, Piggery- 14 days and incremental income Rs.772, Poultry- 11 days and incremental income Rs.770, Orange farming- 11 days and incremental income Rs.762, Weaving- 10 days and incremental income Rs.740. On the lower range were Defunctioning-7 days and incremental income Rs.674, Cattle breeding- 7 days and incremental income Rs. 688 and Agriculture-8 days and

incremental income Rs.693. There was a positive relationship between incremental employment and incremental income, suggesting marginal productivity of labour.

Table-6.16
Incremental employment and income of SHGs beneficiaries

Sl. No.	Key activity	No. of Swarozgaris	Incremental average Income per month (Rs.)	Incremental employment per month (mandays)
1	Weaving	2999	740	10
2	Piggery	737	772	14
3	Agriculture	610	693	8
4	Poultry	297	770	11
5	Goatery	110	873	15
6	Horticulture	19	1004	18
7	Muga Reeling	13	732	9
8	Local Cow (Cattle)	33	688	7
9	Orrange Farm	56	762	11
10	Phenail	11	703	8
11	Defunctioning	29	674	7
Average		4914	764	9

Source: *Field Survey*

The swarozgaris of the SHGs in the study region could find additional employment through the new activities. The average incremental employment (man-days) among the blocks of the study region is approximately 9 man-days per month. Similarly, the incremental income among the swarozgaris of the SHGs in the study region was Rs.764 per month. The post-project employment was found to be quite significant among the swarozgaris in the study region. There was a positive correlation observed between incremental employment and income generated.

6.19 Involvement of line departments:

Line department's cooperation was found to be wanting in the study region. Though positions for the block level officials and extension workers were available,

some were lying vacant. The block officials attended meetings and promised help but in practice, nothing much was done in the field. Animal husbandry in the study blocks was mainly restricted to piggery, goatery and poultry and these were traditional activities of the swarozgaris who opted for this scheme. Hence, nothing much could be expected and done by the animal husbandry department. Occasionally, the agriculture department organised a few short-term training programmes held in different sample blocks by the line department. It shows that the involvement of the line departments in imparting training to the swarozgaris was not satisfactory in the study region.

Shandilya's (1995) study points out that the success of any productive venture of SHGs would depend on the availability of appropriate inputs, information and markets. The linkage of SHGs with other line departments could be extremely helpful to them for smooth running of income generating activities only. The study revealed that training and support system could help the SHGs to take up some non-traditional micro-entrepreneurial activities.

But, unfortunately in our study region, the involvement of the line departments and training and support systems have been found to be inadequate. Lack of marketing network compelled the swarozgaris to depend on the middlemen for marketing their products.

Table- 6.17
Total number of training programmes for swarozgaris held during
the study period (2007-11) (Block-Wise)

Name of Block	2006-07	2007-08	2008-09	2009-10	2010-11	Total	%
Rani	02	01	02	01	02	08	20.51
Boko	02	02	01	02	01	08	20.51
Chayani Barduar	01	02	01	02	01	07	17.95
Sualkuchi	01	02	02	02	01	08	20.51
Kamalpur	02	01	02	02	01	08	20.52
Total	08	08	08	09	06	39	100.0

Source: *Field Survey*

The above Table-6.17 shows the training programmes for swarozgaris held during the study period (2007-11) (Block-Wise). In the Rani block, 8 (20.51 per cent) SHGs out of 39 SHGs were able to take the training programme. In the Boko block, 8 (20.51 per cent) SHGs out of 39 SHGs were also able to take the training programme. In the Chayani Barduar block, 7(17.95 per cent) SHGs out of 39 SHGs were able to take the training programme. In the Sualkuchi block, 8 (20.51 per cent) SHGs out of 39 SHGs were able to attend the training programme. In the Kamalpur block, 8 (20.51 per cent) SHGs out of 39 SHGs were able to attend the training programme. From the above table, it can be concluded that almost all the selected blocks have equally received the training programme.

6.20 Gradation of SHGs, Revolving Fund Received, Taking up Economic

Activity and No of Women SHGs in sample block:

Under SGSY, grading of the SHGs is done by the DRDAs and some Government and Non-Government Organisations; working with the SHGs across the country has evolved very effective strategies for grading the SHGs. Under the SGSY scheme, two round of gradation takes place. Generally, grade-I is completed after six months or more from the date of formation of the group; it is necessary to subject each SHG to a test to assess whether it has evolved into a good group and is ready to go into the next stage of evaluation. During this period, a group is tested whether it is capable to undertake an economic activity or not. The objective of grading is to identify the weaknesses, if any, and help the group into a good group. Thus, it should help to focus attention on weak groups so that DRDAs can assist them to overcome the weaknesses as well as enable the DRDAs to establish linkages for the good groups with the Banks. Grade-II is given to those groups who have got the ability to repay the revolving fund and have ability to acquire several doses of credit.

Table-6.18 shows that the total SHGs passing grade-I were 200 SHGs out of 457 SHGs in the selected five sample block comprising 29 SHGs in Rani, 19 SHGs in Boko, 34 SHGs in Chayani Barduar, 92 SHGs in Sualkuchi and 26 SHGs in Kamalpur block. Grade-II were passed by 387 SHGs out of 457 SHGs in the sample block comprising 54 SHGs in Rani, 89 SHGs in Boko, 67 SHGs in Chayani Barduar, 92 SHGs in Sualkuchi and 85 SHGs in Kamalpur block. Out of a total of 457 SHGs, 454 SHGs had received the revolving fund and there were 340 women SHGs in selected five blocks.

The details regarding the formation of Self Help Groups, their 1st gradation & 2nd gradation, receipt of Revolving funds by the SHGs in the selected sample blocks is shown below-

Table-6.18
Gradation of SHGs, Revolving Fund Received, Taking up Economic Activity and
No of Women SHGs in sample block:

Name of Block	No SHGs	No of SHGs Passed Grade-I	%	No of SHGs Received Revolving Fund	%	No of SHGs Passed Grade-II	%	SHGs Taken up Economic Activity	%	No of Women SHGs	%
Rani	67	29	14.5	66	14.6	54	14.0	38	10.9	55	16.2
Boko	106	19	9.5	105	23.2	89	23.0	87	24.9	66	19.4
Chayani Barduar	91	34	17.0	90	19.8	67	17.3	57	16.3	66	19.4
Sualkuchi	92	92	46.0	92	20.3	92	23.7	92	26.4	67	19.7
Kamalpur	101	26	13.0	100	22.1	85	22.0	75	21.5	86	25.3
Total	457	200	100	453	100	387	100	349	100	340	100

Source: Field Survey

6.21 Adequacy of Assistance and Period Taken for Getting Revolving Fund:

Revolving fund is the credit amount which is provided by the bank to the SHGs under SGSY. Every SHG that is in existence at least for a period of six months and passes through grade-I, and has demonstrated the potential of becoming a viable group will receive a revolving fund of Rs. 25,000 /-from banks as cash credit facility. Out of this, a sum of Rs. 10,000 /- will be given to the bank by the DRDA. The revolving fund is provided to the groups to augment the group corpus so as to enable larger number of members to avail loans and also to facilitate increase in per capita loan available to the members. The revolving fund imparts credit discipline and financial management skills to the members so that they become credit worthy.

SHGs that have demonstrated their successful existence, will receive the assistance for economic activities under the scheme.

To ascertain whether the amount of assistance received by the swarozgaris was adequate to meet the cost of the scheme, a relevant question was asked. The analysis of the data reveals that as many as 70 per cent sample swarozgaris reported that the assistance provided was adequate to meet the cost of the scheme.

On the other hand, when the sample swarozgaris were asked about the time taken for getting revolving fund, as many as 183 (40.4 per cent) SHGs out of total 454 SHGs reported that they have got the revolving fund within 6 months from the date of formation of their group. Only 17(3.8 per cent) sample SHGs reported that the period taken for getting revolving fund was more than 12 months. Table-6.19 shows the block-wise classification of the sample SHGs as per period taken for getting revolving fund.

Table-6.19
Period taken for getting Revolving Fund by the sample SHGs (Block-wise)

Sl. No.	Name of Blocks	No. of SHGs	%	Period Taken							
				0-6 Months	%	7-10 Months	%	11-12 Months	%	Above 12	%
1	Rani	66	14.6	38	8.4	17	3.7	11	2.4	0	0.0
2	Boko	105	23.3	31	6.8	34	7.5	32	7.1	8	1.8
3	Chayani Barduar	90	19.9	39	8.6	30	6.6	21	4.6	0	0.0
4	Sualkuchi	92	20.0	34	7.5	28	6.2	23	5.1	7	1.5
5	Kamalpur	100	22.2	41	9.1	32	7.1	25	5.5	2	0.5
Total		453	100	183	40.4	141	31.1	112	24.7	17	3.8

Source: Field Survey

6.22 Use of Revolving Fund and Savings:

Utilisation of funds by the sample SHGs, be it their own saving or revolving funds, does not show much difference. The regular savings amount of the sample

SHGs themselves are quite impressive and their internal lending continues to be an important source of funding and is a significant feature of the SHGs. The revolving fund provided by the DRDA has been the major source of assistance to the SHGs. Table-6.20 shows that most of the SHGs had utilised the revolving funds in group activities. Out of 453 receiver groups 365 (80.49 per cent) had utilised revolving funds in group activities. But 88 (19.51 per cent) groups did not utilise their revolving funds in group activities. They spent that fund in lending activities for earning more within a short period.

Table-6.20
Details of Utilization of Revolving Fund

Sl.No.	Place of Utilization	No. of SHGs	% of SHGs
1	Utilization in group activities	365	80.49
2	Utilization in other activities	88	19.51
Total		453	100.00

Source: *Field Survey*

6.23 Repayment of Revolving Fund:

Repayment of revolving fund mainly depends on the financial conditions and willingness of the borrowers. This concept is also applicable in the case of SHGs. If a SHG carries on its activity efficiently and profitably, it enables them to repay the credit amount within the stipulated period. Repayment of revolving fund by the swarozgaris within the stipulated time enables them to get another credit from the bank. In the study area, it was seen that most of the SHGs were not able to return the revolving fund on time. Table 6.21 shows the details of repayment of revolving funds.

Table-6.21
Details of Repayment of Revolving Fund

Sl.No.	Particulars	No's of SHGs	% of SHGs
1	Who repaid the revolving fund	348	76.81
2	Who did not repay the revolving fund	105	23.19
Total		453	100.00

Source: *Field Survey*

The above table shows that out of 453 sample SHGs, 348 (76.81 per cent) SHGs had been able to repay the revolving fund and 105 (23.19 per cent) SHGs had failed to repay the same. Among repaid categories, most of the SHGs were able to repay the amount out of the income earned from the group activities. Other groups repaid the amount by savings mobilised from the members.

6.24 BANK LOAN:

6.24.1 Sanction of Loans by the Banks:

The BPL families which are best suited for taking up a particular key activity are identified every year may apply for loans. From the date of application received by the bank, the bank shall not take more than fifteen days to sanction the loan. Therefore, the bank sends the list of borrowers to the Gram Panchayat, which shall place it before the Gram Sabha in the next meeting. Banks also communicate this list to the BDO as well as the concerned line department to ensure whether the group possesses the necessary skill or not, or whether the swarozgari completes the basic orientation or skill training programme. After completing this process, bank starts to disburse the loan and subsidy amount to the swarozgaris.

6.24.2 Satisfaction regarding Sanction of loans:

Credit is the important factor for a group through which it can carry on its economic activity. Generally, when a group passes grade-I, he is competent to avail credit from the bank. However, the SGSY guidelines emphasize banks to take active part in the preparation of the project of the group so that the loan amount can be disbursed immediately. But, in actual practice, the banks usually delay the process of loan disbursement. The following table-6.22 shows the satisfaction of swarozgaris as regard to the sanction of loans.

Table-6.22

Satisfaction Regarding Sanction of loan

Sl. No.	Particulars	No's of SHGs	% of SHGs
1	Satisfied	376	82.93
2	Unsatisfied	77	17.07
Total		453	100.00

Source: *Field Survey*

6.24.3 Loan Obtained From Bank:

After an SHG has successfully completed Stage-2, it is entitled to receive an economic assistance to begin an income-generating activity through ‘loan and subsidy’ from a bank. The loan obtained by different groups varied between Rs. 20,001 to Rs. 8, 00,000. The amount of loan received by a Group is dependent upon the group’s efficiency in managing their Revolving/Corpus Fund, type of activity and number of members in the Group. Table-6.23 shows that majority i.e. 162 (35.45 per cent) SHGs out of 457 SHGs had received a bank loan above Rs. 1 lakh and below Rs. 3 lakhs. The next higher category of loan ranging between Rs. 50001 to Rs. 1,00,000 went to as many as 138(30.20 per cent) SHGs out of 457 SHGs. There were at least one group belonging to Rani, Boko, Chayani Barduar and Kamalpur which did not know the amount of loan provided to them. This indicates a weak group which needs strengthening through training and monitoring by designated authorities.

Table-6.23
Distribution of Sample SGSY Groups by Loan Obtained from
Bank in the study area

Loan obtain From Bank (Rs.)	Number of Groups					Total	%
	Rani	Boko	Chayani Borduar	Sualkuchi	Kamalpur		
Do not Know	1	1	1	-	1	04	0.87
20001-50000	28	18	33	-	25	104	22.76
50001-100000	22	30	23	24	39	138	30.20
100001-300000	11	50	25	43	33	162	35.45
300001-500000	4	7	8	23	2	44	9.63
500001-800000	1	-	1	2	1	05	1.09
Total	67	106	91	92	101	457	100.0

Source: Field Survey

6.25 Subsidy percentage & amount:

The subsidy available under SGSY is uniform at 30% of the cost of the project subject to a maximum of Rs. 7,500/-. The percentage is 50% in case of SC/ST subject to a ceiling of Rs. 10,000/-. Subsidy provided to a Group loan is 50% of the project cost subject to the upper limit of Rs. 1.25 lakh. Irrigation projects do not entail any monetary limit on subsidy. Subsidy is essentially 'back-ended'. The loan disbursed to the Swarozgaris comprises the full project cost along with the subsidy. The subsidy, however, is kept in the Subsidy Reserve Fund account i.e. group-wise rather than in terms of deposit in the name of the Swarozgaris. No interest is paid on the subsidy. The amount standing in the account should, however, be transferred to a Cash Credit account of the SGSY Swarozgari after 5 years. There is a large scope of graft here as the Swarozgaris are, by and large, ignorant of this rule. The Swarozgaris cannot comprehend the concept of 'subsidy as a security'.

6.26 Mode of Repayment of Bank Loan:

All SGSY loans are treated as medium term loans with minimum repayment period of five years. Re-payment of loan is carried out in installments which may be monthly, quarterly or half-yearly, or is fixed as per the unit cost approved by NABARD/DLCC. The amount of repayment in installments should not be more than 50 per cent of the incremental net income expected from the project. Table-6.24 shows that, amongst the 453 sample SHGs, 372 (82.12 per cent) SHGs of them had begun returning the loan in installments. Most of them used the monthly installment mode while some of the Group leaders mentioned having used the quarterly or six-monthly options. Since the group leaders were not very specific about the period of installments, the data was clubbed together and categorized as only 'installments' regardless of the duration. It is interesting to note that 3 SHGs from Rani, 5 SHGs from Chayani Barduar, 7 SHGs from Sualkuchi and 3 SHGs from Kamalpur had returned the entire loan as a lumpsum amount. There were 63 SHGs in total who had not begun paying back their loans, at the time of the survey: either the loan was yet to get sanctioned or the Groups had just received the loan. Only in cases where the activity had closed down/insurance was not received, the payment in installments was stopped after a few EMIs. The Bank, of course, keeps the subsidy or a part

thereof to make adjustments with installment recovery in such cases. SGSY is a failure for these instances.

Table-6.24
Distribution SHGs by Mode of Returning Loans

Sl. No.	Mode of returning loan	Number of groups					Total	%
		Rani	Boko	Chayani Barduar	Sualkuchi	Kamalpur		
1	Instalment	56	87	73	76	81	372	82.12
2	Lumpsum	3	-	5	7	3	18	3.97
3	Yet to return	7	18	12	9	16	63	13.91
Total		66	105	90	90	105	105	100.0

Source: *Field Survey*

6.27 ROBLEMS OF LOAN RE-PAYMENT

About one-fourth of the group leaders faced problems in returning loans, harassment by Bank officials being the main reason. Also, bribes asked by Bank officials add to the problems of the Swarozgaris. A third problem identified by the Boko dev. blocks' Swarozgaris had been that their selected activity was not approved by the Bank and instead a pre-selected activity was thrust upon them by the Bank. The income generated from this activity, possibly, did not match what was envisaged by the Swarozgaris if they had taken up their planned activity.

6.28. Average Annual Income of the Swarozgaris before and after joining the SHGs and change in income:

In a comparative analysis of the average annual income of the swarozgari households before and after joining the SHGs (table-6.25), the survey findings reveal a very bright picture. The block-wise data shows that in the Sualkuchi development block, the average change in income of the sample swarozgaris of the SHGs is reported to be 11,539.66 per SHGs members. This is followed by the Kamalpur

development block. The data also shows that most of the sample swarozgaris' households have been able to cross the poverty line of Rs. 27,000 after joining SHGs.

Table-6.25

**Average annual income of the swarozgaris before and after joining the SHGs
and change in income (Amount in Rupees)**

Name of Block	Average annual income per beneficiaries before joining the SHGs	Average annual income per beneficiaries after joining the SHGs	Average annual income per beneficiaries from scheme after joining the SHGs	Average annual income Per beneficiaries from other sources after joining the SHGs	Change in annual income per beneficiaries after joining SHGs
Rani	20,061.17	28,345.96	5852.44	2432.35	8,284.79
Boko	20,139.58	28,724.51	6065.61	2519.32	8,584.93
Chayani Barduar	20,878.20	29,313.32	5713.88	2721.24	8,435.12
Sualkushi	21,797.67	33,,337.33	8680.41	2859.25	11,539.66
Kamalpur	21,018.27	30,036.68	6282.80	2735.61	9,018.41
Total	20,778.98	29,951.56	6519.03	2653.55	9,172.58

Source: *Field Survey*

With the assistance under SGSY, the swarozgaris could earn income adequately to cross the poverty line. The highest average annual income of the sample swarozgaris from the schemes has been reported from the Sualkuchi development block (Rs.8, 680.41 per swarozgaris per annum). This is followed by the Kamalpur and Boko development block. The lowest average annual income has been reported from the ST swarozgaris of the Chayani Barduar development block. The low performance among the ST swarozgais is due to the choice of activities that involved low investment, less skill, low risk and hence lower income.

6.29 Change of average monthly income of SHG member:

The main objective of SGSY is to uplift the BPL families to above the poverty line by introducing them to SHGs. For analysing the income, the monthly income of swarozgaris before joining the SHGs was compared with the corresponding income of

the swarozgaris after joining the SHGs. The following table reveals the changes of income of swarozgaris before and after joining the SHGs.

The table-6.26 shows that the impact of SGSY on changes of income has increased to a higher level. The number of swarozgaris whose monthly income was below Rs. 2000 has come down from 74.39 per cent to 0.90 per cent after joining the SHGs. Before joining SHGs, 24.73 per cent swarozgaris had income up to Rs.2250/- which increased to 56.00 per cent after joining SHGs. The income of 0.88 per cent swarozgaris was above Rs. 2251/- before joining SHGs which increased to 43.10 per cent after joining SHGs. This table reveals that the living conditions of swarozgaris had improved after joining SHGs.

Table-6.26

Average monthly income of the SHG members in the study region

Sl. No.	Average monthly income of swarozgaris (in Rs.)	Before joining in SHG		After joining in SHG	
		No's of swarozgaris	%	No's of swarozgaris	%
1	Below Rs. 1,500	484	9.84	-	-
2	1,501-1750	2086	42.45	-	-
3	1751-2,000	1086	22.10	44	0.90
4	2001-2250	1215	24.73	2752	56.00
	2251 and above	43	0.88	2188	43.10
Total		4914	100.00	4914	100.00

Source: *Field Survey*

6.30 Key Activities-Wise Average Annual Income of the Swarozgaris:

The details of occupation-wise income generation of the beneficiaries are presented in table-6.27; the resources and infrastructural facilities available with different categories of households would be different and these may also account for the difference in incremental income. It is clear from the table that Horticulture emerges as one of the most promising activity in the study region. Key activity-wise analyses of data (table-6.27) of the average income of the sample swarozgaris reveal that in case of horticulture the income is higher (Rs.12, 044.80 per annum). But, in spite of this higher income derived from horticulture, only 19 swarozgaris out of a

total of 4914 have opted for this activity. This provides indirect evidence to the fact that the mindset of the swarozgaris towards commercial cropping has not taken root in the study region. The share of goatery and piggery constitutes a significant proportion among the sample swarozgaris.

Table-6.27
Key Activities-Wise Average Annual Income of the Swarozgaris

Sl. No.	Name of Activity	No. of Swarozgaris	Incremental average annual Income
1	Weaving	2999	8875.12
2	Piggery	737	9259.76
3	Agriculture	610	8310.68
4	Poultry	297	9237.36
5	Goatery	110	10477.57
6	Horticulture	19	12044.80
7	Muga Reeling	13	8780.79
8	Local Cow	33	8258.79
9	Orrange Farm	56	9139.26
10	Phenol	11	8431.36
11	Defunctioning	29	8082.69
	Total	4914	9172.56

Source: *Field Survey*

6.31 SHGs showing upward shift from Lower to Higher Income Group after the joining SHGs over before joining SHGs:

After an assessment of the incomes of swarozgaris with respect to different key activities, an attempt has been made here in the table-6.28 to assess the number of swarozgaris moving upwards in the income level in their attempt to cross the poverty line. The data reveals that as many as 197 (43.10 per cent) SHGs have been able to cross the poverty line of Rs. 27,000 after joining the SHGs. The percentage variation accounts for 97.97.

Table-6.28

SHGs showing upward shift from Lower to Higher Income Group after the joining SHGs over before joining SHGs:

Sl. No.	Annual Income of SHG(in Rs.)	Number of SHG			
		Before joining in SHG	After joining in SHG	Percentage variation	Remarks
1	Below 17,000	-	-	-	Percentage variation indicates positive shift of income of SHG
2	17,001-19,500	45	-	-	
3	19,501-22,000	194	-	-	
4	22,001-24,500	101	04	96.04	
5	24,501-27,000	113	256	55.86	
6	Above 27,001	4	197	97.97	
Total		457	457		

Source: *Field Survey*

6.32 Statistical analysis for examining if there is significant improvement in income of the beneficiaries after joining SHGs:

We present in the following table the average annual income of beneficiaries before and after joining SHGs.

Table-6.29
Average Annual Income of the Beneficiaries after joining the SHGs and before joining the SHGs

Sl. No.	Name of Block	Average annual income (in Rs.) of beneficiaries before joining the SHGs	Average annual income (in Rs.) of beneficiaries after joining the SHGs
1	Rani	20,061	28,346
2	Boko	20,139	28,725
3	Chayani Barduar	20,878	29,313
4	Sualkuchi	21,798	33,337
5	Kamalpur	21,018	30,037
Average for the five blocks		21,779	29,952

Source: *Field Survey*

6.32.1 *Interval estimation for the average annual income of beneficiaries before and after joining SHGs:*

95% confidence interval for population mean μ is given by : $\mu = \bar{x} \pm 1.96 \times \frac{\sigma}{\sqrt{n}}$, where \bar{x} denotes average annual income of the sample beneficiaries, n denotes the number of blocks, μ denotes the average annual income of the population of beneficiaries in Kamrup district(Rural) under SGSY, σ denotes the standard deviation of the annual incomes of the population of beneficiaries.

Since σ is unknown, we have taken sample standard deviation s for σ . We have calculated s for average annual incomes before joining the SHGs and after joining the SHGs. For average annual incomes before joining the SHGs, $s = \text{Rs.}712$ and for average annual incomes after joining the SHGs, $s = \text{Rs.}1950$.

The 95% confidence interval for the average annual income of the population of beneficiaries before joining an SHG is found to be [Rs. 20156, Rs. 21402]. This means that we can be 95% confident that the average annual income of the population of beneficiaries i.e, all the beneficiaries in the Kamrup district (Rural) of Assam under SGSY before joining the SHGs was within Rs. 20,156 and Rs.21,402.

The 95% confidence interval for the average annual income of the population of beneficiaries after joining the SHGs and completing at least three years is found to be [Rs. 28245, Rs. 30823]. This means that we can be 95% confident that the average annual income of the population of beneficiaries in the Kamrup district (Rural) of Assam under SGSY and completing at least 3 years of joining the SHGs is within Rs. 28,245 and Rs.30,823.

6.32.2 *Paired t-test for testing whether the average annual income of beneficiaries has significantly improved after joining the SHGs:*

To test whether the incomes of the beneficiaries have significantly improved after completing at least three years of joining the SHGs, we have applied paired t-test.

The test statistic t is given by: $t = \frac{\bar{d}}{\frac{s}{\sqrt{n}}}$, where $\bar{d} = \frac{\sum d}{n}$, $d = y - x$, y = average annual

income of the beneficiaries after joining the SHGs and completing at least 3 years,

\bar{x} = average annual income of the beneficiaries before joining the SHGs, n = number of blocks.

$$s = \sqrt{\frac{\sum(d-\bar{d})^2}{n-1}}$$

The calculated value of t is 15.01. Since we have taken 5 blocks, therefore the degree of freedom = $5-1 = 4$. The significant absolute value of t at 5% level of significance for 4 degrees of freedom = 2.78. The calculated value of t is higher than the corresponding significant value. This shows that the average annual income of the beneficiaries under SGSY who have completed at least 3 years of joining the SHGs has significantly increased over their average annual income before joining the SHGs.

6.33 Consolidation of economic growth:

From this study, it is apparent that the swarozgaris of the various SHGs have focused on SHG members for expansion of the group's current activities and the following table-6.30 shows that 68 per cent of them have accorded top priority to consolidation for sustained economic growth. Education for their children and acquiring property come next in their list of priorities. The health concerns occupy the fourth place in the list of priorities of the SHG members.

Table-6.30

Consolidation of economic growth on the basis of SHGs

Sl. No.	Future Plan	No of Swarozgaris	%
1	Expansion of current activities	310	68.00
2	Property	51	11.00
3	Health	46	10.00
4	Education	50	11.00
Total		457	100.00

Source: *Field Survey*

Table-6.30(a)
Consolidation of economic growth on the basis of swarozgaris

Sl. No.	Future Plan	No of Swarozgaris	%
1	Expansion of current activities	3342	68.00
2	Property	451	11.00
3	Health	491	10.00
4	Education	540	11.00
Total		4914	100.00

Source: *Field Survey*

6.34 Level of saving of SHGs:

Saving is an important factor for SHGs. Regular contribution of savings indicates the participation of members in the groups. Savings enable the members to avail credit from the group. One of the main aspects of micro-finance is to mobilise small savings and inculcate the savings habit among the low income group. Hence savings formed the basis of SHG- Bank linkage programme.

SHGs mobilise savings by accepting deposits from the members on monthly basis. Generally, each group fixed a certain amount as monthly savings and every member is required to deposit that amount to carry out group activities. The data reveals that savings habit of the swarozgaris has increased because of group formations. Table-6.31 shows that out of 457 SHGs the savings of 335 (73.33 per cent) SHGs member were up to Rs. 100 per month. Savings of 68 (14.83 per cent) SHGs members ranged between Rs. 101 to Rs. 200 and 24 (5.17 per cent) SHGs members' savings ranged between 201 to Rs. 300 and 30 (6.67 per cent) SHGs between 401 to Rs. 500 per month. There were no SHGs whose savings ranged between 301 to Rs. 400.

Table-6.31
Level of savings of SHGs beneficiary

Sl. No.	Monthly savings (Rs.)	No. of SHGs	% of SHGs
1	Up to 100	335	73.33
2	101 to 200	68	14.83
3	201 to 300	24	5.17
4	301 to 400	Nil	Nil
4	401 to 500	30	6.67
Total		457	100.00

Source: *Field Survey*

6.35 Utilization of savings:

Savings deposited in the bank is the main source of credit. Savings established linkage with the banks besides, money deposition; many SHGs utilise their savings in lending activities and group activities. Utilisation of savings in lending activity helps to earn more income. Table 6.32 reveals the utilisation of savings in different activities. Table 6.28 reveals that out of 457 SHGs, 76 (16.67 per cent) SHGs deposited their savings in the banks; 274 (60.00 per cent) SHGs utilised their savings both in lending activities and deposited in banks; 23 (5.00 per cent) SHGs utilised their savings in investing in their group activities; 31 (6.67 per cent) SHGs utilised in lending, depositing in banks and in group activities and 53 (11.67 per cent) SHGs utilised their savings in lending and investing in their group activities. In the study, it has been found that most of the SHGs utilised their savings in lending and in depositing in banks.

Table-6.32
Utilization of Savings by SHGs

Sl. No.	Places of utilization	No. of SHGs	% of SHGs
1	Deposite with bank	76	16.67
2	Lending to members and deposit with bank	274	60.00
3	Invest in group activities	23	5.00
4	Lending to members, deposit with banks and invest in group activity	31	6.67
5	Lending to members and invest in group activities	53	11.67
Total		457	100.00

Source: *Field Survey*

6.36 Infrastructure Development:

The SGSY provides for review of existing infrastructure for the cluster of activities and identification of gaps. Critical gaps in investments have to be met from the funds available under the SGSY programme infrastructure, subject to a ceiling of 25% of the annual allocation made under the scheme for each district.

The district level SGSY committee decided with the approval of the Commissioner, RD of the state, the level of fund required for infrastructure development which is needed for creation of new infrastructure, keeping in view the various requirements of swarozgaris. The study reveals that this process had been very slow. It took two to three years to identify the specific infrastructure need, design and to approve the infrastructure proposals. This process required to be speeded up. Because of these delays, the actual proportion of SGSY funds utilisation for infrastructure development was low.

6.36.1 Infrastructure Created Under SGSY:

In our study area, we have noticed that some work has been done but the work does not commensurate to the amount allocated under the SGSY programme. After fund allocation, the DRDA should scrutinise and ensure that the proper

utilisation of the funds is taking place.

In order to market the products of Self Help Groups as well as to increase the production, a number of infrastructural facilities have been created under SGSY. The details of the infrastructure are given in the following table-6.33

Table-6.33
Infrastructure created under selected blocks

Sl. No.	Name of Dev.Block	Sl. No.	Name of Infrastructure
1	Rani	1	Construction of Market Shed for SHG at Barihat (Shikarhati)
2	Boko	2	Construction of Market Shed for SHGs at Shakhati Bazar
		3	Construction of Market Shed for SHGs at Dhekiabori Bazar
		4	Construction of Market Shed for SHGs at Boko Daily
3	Chayani Barduar	5	Construction of Market Shed for SHG at Jharobori Bi- Weekly Bazar
4	Sualkuchi	6	Construction of Common Working Shed cum Training Centre at Sualkuchi near Sualkuchi Dev. Block Office
5	Kamalpur	7	Construction of Market Shed for SHGs at Athgaon Bazar
		8	Construction of Training Hall for SHGs at Barsil Chowk
		9	Construction of Market Shed for SHGs at Borka Chowk

Source: *Field Survey*

6.37 Statement of Swarozgaris having Bank account after joining the SHGs over before joining SHGs:

As per SGSY guidelines, every SHG should be brought into contact with the local banks through opening of Savings Bank Account, preferably in their service area branch. This has a dual purpose. The SHG begins to realise the opportunities and also the mode of dealing with the banks. Likewise, the bankers get to familiarise themselves with the SHGs. Establishment of these linkages at early stages will ensure the formation of strong SHGs, which will be mutually beneficial. Further, the group could also avail credit from the Bank as per their requirements under the Self Help Group- Bank Linkage Programme of NABARD. The BDO and the banker may visit the SHGs as often as they can and explain to the members the opportunities for self-employment.

Table 6.34 shows the statement of sample swarozgaris having Bank Account after joining an SHG. The data reveals that before joining SHGs, only 10 percent Swarozgaris' households had accounts in banks or other financial institutions. But after joining the groups, 100 per cent SHGs have reported that they have accounts in the Banks. This is evident from the fact that SGSY has had major impact on sample Swarozgaris in inculcating banking habits, which is an important indicator of development of the rural masses.

Table-6.34
Statement of Swarozgaris having Bank account after joining the SHGs over before joining SHGs:

Sl. No.	Name of Block	Before joining SHGs			After Joining SHGs		
		Yes	No	Total	Yes	No	Total
1	Rani	07	60	67	67	00	67
2	Boko	11	95	106	106	00	106
3	Sualkushi	09	83	92	92	00	92
4	Chayani Barduar	09	82	91	91	00	91
5	Kamalpur	10	91	101	101	00	101
Total		46	411	457	457	00	457

Source: *Field Survey*

6.38 Type of Dwelling Pattern:

The most important asset of the swarozgaris' families is their dwelling. Therefore, the type of dwelling is a good indicator which reveals the economic condition of the households. Table-6.35 shows the comparison of dwelling pattern of swarozgaris before and after joining SHGs.

Table-6.35
Type of dwelling pattern

Sl.No.	Pattern of dwelling	Before joining in SHGs		After joining in SHGs	
		No of Swarozgaris	%	No of Swarozgaris	%
1	Pucca	1761	35.83	1761	35.83
2	Semi Pucca	965	19.64	2687	54.68
3	Kachha	2188	44.53	466	9.49
Total		4914	100.00	4914	100.00

Source: *Field Survey*

The above table shows that there was no change of dwelling pattern of the swarozgaris who lived in pucca houses before and after joining SHGs i.e. out of 4914, 1761 (35.83 per cent) swarozgaris owned a pucca house which did not change before and after joining SHGs. But in case of semi-pucca houses, there was a change in dwelling pattern of the swarozgaris before and after joining SHGs. The number of semi-pucca houses increased from 965 to 2687(i.e., from 19.64 per cent to 54.68 per cent) as well as in case of kachha houses, there was a change of dwelling pattern. The number of kachha houses reduced from 2188 (44.53 per cent) to 466 (9.49 per cent). It indicates that the income of swarozgaris have been adequate to change the pattern of dwelling after joining SHGs.

6.39 Drinking Water:

Safe drinking water is a vital requirement for human being. As per census of India, “if a household has access to drinking water supplied by a tap or a hand pump/tube well situated within or outside the premises, it is considered as having access to safe drinking water. Following table shows a picture of sources of drinking water in the study area”.

Table-6.36
Change in sources of drinking water

Sl. No.	Sources of drinking water	Before joining in SHGs		After joining in SHGs	
		No. of swarozgaris	%	No. of swarozgaris	%
1	Govt. supply and public tubels	1597	32.50	1065	21.67
2	Own tubels	2908	59.17	3768	76.67
3	Wells	409	8.33	81	1.66
Total		4914	100.00	4914	100.00

Source: *Field Survey*

Table-6.36 reveals that 1597 (32.50 per cent) out of 4914 swarozgaris had been using government supplied water and public tube-wells before joining SHGs which has reduced to 1065 (21.67 per cent) after joining SHGs. The percentage of swarozgaris having tube-wells has increased to 76.67 per cent after joining SHGs as against 59.17 per cent before joining SHGs. 8.33 per cent used wells for access to drinking water before joining SHGs which has reduced to 1.66 percent after joining SHGs. The percentage of swarozgaris having their own tube-wells has increased after joining SHGs. This indicates that SGSY schemes have been able to increase the income of the swarozgaris to some extent which enabled them to purchase their own tube-wells for safe drinking water.

6.40 Sanitation Facilities:

Sanitation facilities determine the welfare of households. A good sanitation facility is necessary for health good. The following table reveals the change in sanitation facilities of swarozgaris in the study area.

Table-6.37
Change in sanitation facilities

Sl No	Sanition facilities	Before joining SHGs		After joining SHG	
		No of Swarozgaris	%	No of Swarozgaris	%
1	Pucca toilet	2366	48.15	2366	48.15
2	Kachha toilet	2082	42.36	2488	50.63
3	Open field	466	9.49	60	1.22
Total		4914	100.00	4914	100.00

Source: *Field Survey*

Table 6.32 shows a comparative picture of change in sanitation facilities of the swarozgaris before and after joining SHGs. The table shows that 48.15 per cent of swarozgaris had pucca toilet prior to joining a SHG. The percentage of kachha toilet had increased before and after joining SHGs. It has increased from 42.36 per cent to 50.63 per cent. The number of kachha toilet had increased because the number of open field dependence has reduced from 9.49 per cent to 1.22 per cent.

6.41 Change in sources of lighting:

The source of lighting is one of the important indicators of development of the rural poor. Electricity is the cheaper source of energy as compared to other sources like kerosene etc Electricity changes the life of people in many ways. The government has made an attempt to provide these facilities to all the households of the society. The following table-6.38 shows the picture of change in kerosene and electricity supply in the study area.

Table-6.38
Changes of sources of Lighting

Sl. No	Sources of lighting	Before joining the SHGs		After joining the SHGs	
		No. of Swarozgaris	%	No. of swarozgaris	%
1	Kerosene	1392	28.33	627	12.77
2	Electricity	3522	71.67	4287	87.23
Total		4914	100.00	4914	100.00

Source: *Field Survey*

The data of the above table reveals that 28.33 percent swarozgaris had no access to electricity before joining SHGs. But it has reduced to 12.77 per cent after joining the SHGs. On the other hand 71.67 per cent had electricity before joining the SHGs which increased to 87.23 per cent after joining the SHGs. This reveals that the SGSY has had impact in respect of changing the mode of power usage from kerosene to electricity.

6.42 SHG-Bank Linkage under SGSY:

Swarnajayanti Gram Swarozgar Yojana is the mother of all poverty alleviation programmes. Its objective is to uplift the economic status of the rural people living below the poverty line by providing sustainable economic activities with bank loan and Government subsidy. A total of 12,855 SHGs have been formed up to the end of March, 2012, of which only 4555 SHGs were given loan by banks. The sample block-wise progress of SHGs Bank Linkage Programme under SGSY is shown in the table below since 2004-05 to 2011-12.

6.43 Build-up of Master Trainer and Para professional:

With a view to develop the skills of the members of SHGs for smooth implementation of various activities under Non-farm and farm sector, 05 nos. (average) of persons for each Block have to be trained as Master Trainer/ Para

professional by giving adequate training in the appropriate training institutes, so that they can impart training to the member of SHGs for their micro enterprise development. In the Kamrup district, the following training Institutes have already been created under SGSY for giving skill training to the members of SHGs under the activities of Non-farm sector.

Table-6.39
Name of blocks and Training Centres

Sl. No.	Name of Block	Name of Training Centre
1.	Boko	Training Centre at Boko Dev. Block H.Q.
2.	Chayani Barduar	Training Centre at Chayani Barduar Block H.Q.
3	Kamalpur	Training Centre at Kamalpur Dev. Block H.Q.

Source: *Field Survey*

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CHAPTER-VII

A COMPERATIVE STUDY OF THE PERFORMANCE OF MEN AND WOMEN SHGs UNDER SGSY

7.0 INTRODUCTION:

This chapter investigates a study of the performance of men and women SHGs formed under Swarnajayanti Gram Swarojagar Yojana (SGSY), a national level anti-poverty scheme sponsored by the government of India with regard to poverty eradication by organisation of the rural poor at grassroots level through a process of social mobilisation. It explores the underlying dynamics behind the encouragement of a larger number of women Self-Help Groups (SHGs) and women members linked with this program in comparison to involvement of male members though the scheme does not explicitly state this and is presented as gender neutral. The research examines the perceptions of both male and female beneficiaries of the SGSY scheme as well as that of government officials involved in this program in order to find out the effectiveness of the scheme with regard to poverty eradication and women's participation and explores the implications of the special focus on women

7.1 STATEMENT OF THE PROBLEM:

India is struggling with a high rate of economic growth accompanied by poor social indices. One of the reasons for such a paradox is poor position of women in the society. Low employment content of growth has excluded large section of the population and socially, this exclusion is concentrated among women especially in rural areas. The women SHG movements have emerged as one of the most promising interventions. Self-Help Groups are the informal voluntary associations, where people are associated to improve their socio-economic conditions.

The Government is giving increased importance to rural development by implementing various socio economic programmes for the upliftment of the poor and providing self employment opportunities to the rural masses. The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries; the need is two-fold. (i) to empower women by bringing

them into the mainstream of development and improving their economic status and (ii) to provide new employment opportunities by way of income generation, self employment and entrepreneurship to women from different socio economic sectors.

Although the SGSY scheme only focuses on poverty reduction and does not have an explicit gender equality objective but the review of literature on it raises an interesting puzzle. More women SHGs are encouraged to be linked with this programme than that of men. Without explicit objective of gender equality, the encouragement of more women members to be linked with this program would lead towards contradictory implications. On the one hand women are most vulnerable to poverty, the rise of women's self-help groups in this anti-poverty program may lead to women's empowerment by improving their poverty level through involvement in entrepreneurial activities. On the other end, in order to improve the economic conditions of the family, this program could increase the responsibilities and burden of women by increasing their activities besides their usual daily chores of household, thereby leading towards the feminisation of responsibility for poverty reduction.

Given the above contradictions that could arise within the SGSY program, this chapter explores what effect this gender neutral anti-poverty program has on the performance of Men and Women SHGs under SGSY with respect to their income, employment, health and education in Kamrup district (rural) of Assam.

7.2 RELEVANCE AND JUSTIFICATION:

In Indian context poverty is widespread, especially in rural areas which handicap the growth and development of the country. Among all the states of India the incidence of poverty in Assam has grown and about 34.40 percent of the people are living below the poverty line in contrast to the national average 37.20 percent in the year 2004-05 as per Planning Commission Government of India.

Assam is a thickly populated state in which majority of the population live in rural areas; it is located in the eastern coast of India. Kamrup district (rural) of Assam is a poor district not only in Assam but also in India and is an area mostly resided by tribals where the women experiences more vulnerability and poverty, there is a need to study this area and the specific vulnerabilities faced by these people, especially women. Though there have been some serious studies on various anti-poverty schemes, still there is not enough research in this area i.e. the concept of performance of men and women's SHGs in the newly introduced anti-poverty scheme of SGSY.

Through SGSY physical and financial resources are mobilised in rural areas and public resources are transferred to the identified groups of poor who form a small informal group from the same socio-economic status to safeguard from severe poverty and vulnerability. As a holistic programme of self-employment, SGSY includes micro-enterprise activities like organisation of poor into self-help groups, provision of timely and adequate credit, training, technology and marketing.

The aim of the programme is to assist the poor families (*Swarozgaris*) *below the poverty line* to have certain level of income over the period of time. The social mobilisation, training, capacity building and provision of income generation activities through this scheme aims at making the poor self-confident and uplift them socially as well as economically by strengthening their decision-making power. The achievement of the programme depends upon the proper coordination and the integration of District Rural Development Agencies (DRDA), banks, line departments, Panchayati Raj Institutions' (PRIs), non- governmental organisations (NGOs) and the semi- governmental organisations

Another vital reason behind this study is to examine in what ways such anti-poverty programs relate to women's empowerment. As market –based entitlements like micro-credit and micro-insurance are promoted as a part of the social protection measures with the objective of poverty alleviation and women's empowerment, results showed that they have hardly been successful in empowering the poor women (Chhachhi :2008).

There are many studies which have focussed on the impact of poverty on women. But there is no independent study which deals with women's empowerment, and poverty alleviations, especially on the SGSY Scheme. As poverty is a gendered experience and in order to raise the status of women, the concept like 'feminisation of poverty', was first adopted in 1970s which emphasized that women's experience of poverty is more in terms of intensity and severity than men and women headed households are more prone to be poor. The fourth 'United Nations conference on women in 1995 also reported that 70 percent of the world's poor are females'. But this data is challenged by Sylvia Chant who says that in depth research is required to substantiate this statement (Chant, 2008:166). So, in this respect, gender analysis of poverty is significant as many studies on poverty tends to either overlook the severity of poverty for women and restricts themselves on the impact of poverty on the household settings or over estimate the poverty of women. This study tries to bridge

the knowledge gap existing in assessment of poverty. In addition, the present study aims to contribute to the better understanding of the tribal society by analysing the differential impacts of the anti-poverty program SGSY on tribal community in comparison to other castes.

More importantly, filling the information gap may contribute to new debates on encouragement of more women than that of men to be involved in the anti-poverty scheme leading to constructive attitudinal change towards women as one of the economic agents of the family.

7.3 OBJECTIVES OF THE RESEARCH:

The objectives of the research is

- a) To make a comparative study of performance of SHGs run by men and women under SGSY;

7.4 GENDERED POVERTY AND CONCEPT OF MULTI-DIMENSIONALITY:

Gender is considered as a socially constructed concept and due to this, gender inequalities are maintained. The 'relations of power between women and men' operates both materially as well as ideologically with respect to division of labour, resource allocation, attribution of 'abilities, attitudes, desires, personality traits, behavioural patterns and so on'. (Agarwal, **1997:1**). 'Gender is a constitutive element of social relationships based on perceived differences between the sexes, and gender is a primary way of signifying relations of power' (Scott, 1988:42). Scott makes distinction between women as individuals and groups and gender as a social relation or organising principle of life. As an analytical category and relations of power, it operates within four social levels: 'culturally available symbols', ideologies, institutional or organisational level that is marriage, family, labour market, economic institutions, political institutions, education, military, the institutional structures, which are gendered, racialized and based on the principle of exploitation and exclusion and level of subjective identity that is the meaning of a woman or man in particular societies, specific social groups and period of time basing on social norms (Scott, 1988:43-44).

Poverty is also a gendered phenomenon. Supporting this notion of poverty Whitehead (2003:8) states:

Poverty is more complexly gendered, as men and women are often poor for different reasons, experience poverty differently, and have differing capacities to withstand or escape poverty. Gender inequalities and gender power relations interact with other inequalities and power relations to produce these differences.

As women constitute the half of the total population of the world, special attempts should be made to reduce women's poverty with gender-informed measures and reduction of poverty from the world requires addressing of both men's and women's poverty(**Whitehead, 2003:8**).

Before feminist contribution to knowledge of poverty was analysed taking into account only men and all poor were consisted of only men. Women's needs and interests were considered as same to that of men's and resulted in encompassing of women's interest with the interest of the male household head. This gender –blindness of conventional measure of poverty was challenged by the feminists, gender researchers and analysts (**Kabeer, 1997:1**). Early feminists bring to the fore the 'invisibility of women and the gaps in poverty data' (**Chhachhi and Truong, 2009:9**). The concept like 'feminisation of poverty' had been widely used in the policy area 'to grab the attention of planner and policymakers beyond as well as within gender and development (GAD) circles' and unpacking the issue of 'gendered poverty' (**Chant, 2008:171**).

The incidence and severity of poverty is said to be higher in case women than men. But the concept of feminisation of poverty is not universally valid notion and needs to be substantiated. (**Cagatay, 1998: 3-4**).

The feminists have contributed towards broadening the conception of poverty, which includes basic needs of capability, functioning, livelihood and assets and vulnerability and these broadening multiple indicators of poverty addresses 'the gendered poverty'(**Chhachhi and Truong, 2009:12**).

Poverty is faced both by men and women. But, both experience poverty differently and the factors like opportunities, capabilities, security and empowerment affected much more women leading to poverty and inequalities. Time induced burden of women due to engagement of productive and reproductive activities like child 'bearing and rearing' and household management, lack of access to health and education, economic risks, domestic violence, lack of power and voice at the household and community level reflects the multi-dimensional poverty of women (**Bamberger et al., 2001:339**). Women's poverty arises due to her 'care work'

Hirway (2003:4803). Women spend a long hours in caring and in service of the family; they are engaged in both paid and unpaid work, which resulted in gender inequality and women's poverty (**Chhachhi and Truong, 2009: 12 -13**). **Gasper and Truong (2008:6)** also acknowledged the care work of women, which lead to their vulnerable position.

By unpacking the 'Black box' of household which suppose to operate the principle of equity, wellbeing, 'altruism and benevolence', the reality shows the intra-household power dynamics and women's poverty in form of gender inequality. There is 'intra- household disparities in access, consumption and other entitlements'. Welfare of women, children and elderly person is not addressed in the household. Gender inequality is visualised in consumption of food and education (**Saith, 2005:23**). Supporting the internal power dynamics of household **Sen (2001)**, argues that 'household is not an undifferentiated unit, but an unit of cooperation as well as of inequality and internal discrimination'

Therefore anti-poverty schemes need to address the gender differences of poverty, multidimensional aspects of poverty that is various deprivations like education, health, water, etc which contribute towards enhancing human capability, lessening women's wastage of time and thereby providing scope for women's labour market participation, empowerment of poor specially women and provide them space for expression of their opinion.(**Cagatay, 1998:13**).

7.5 REVIEW OF EMPIRICAL STUDIES:

Some scholars have enquired into the differences in the ways of the gender based performances. Most of the empirical works relating to the gender based performance have focused on women empowerment.

As per World Bank's notion, empowerment is one of the prime components of 'poverty reduction'. As a developmental goal, the promotion of women's empowerment is based on twin objectives of promotion of 'social justice' and thereby 'human welfare', which is a 'means to other ends' that is growth and poverty reduction. With these objectives, women's empowerment is supported by international conferences like the Beijing +5 declaration and resolution, the Cairo programme of Action, the Millennium Declaration and the convention on the Elimination of All forms of Discrimination Against Women(**CEDAW**) (**Malhotra et al.,2002:3**).

Empowerment relates to power. It is defined as ‘bringing people who are outside the decision-making process into it’. It is about access to political structure, market and income and a process by which people are aware of their own interest **(Rowlands in Eade, 1996:87)**. Broadly empowerment includes ‘expansion of freedom of choice and action to shape one’s own life’. Poor people’s freedom is restricted due to powerlessness **(Narayan, 2005:4-5)**.

The most commonly used terminologies to describe empowerment are ‘options, choice, control, and power’. Mostly, empowerment is the control over resources and own lives **(Malhotra et al., 2002:5)**. Sen in **(Malhotra et al., 2002:5)** defines empowerment as ‘altering relations of power ... which constrains women’s options and autonomy and adversely affects health and well-being’. Kabeer **(in Malhotra et al., 2002:6)** states empowerment as:

The expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.

The commonly acceptable connotation of women’s empowerment is: firstly, ‘to be empowered one must have to be disempowered’. It is relevant in the context that women are less powerful than men. Secondly, empowerment should not be given but ‘claimed’ by the people who wish to be empowered, i.e., the developmental agencies will help only facilitate the women and women can achieve empowerment by themselves. Thirdly, it is the ability to make decisions and carrying them out. Fourthly, it is a process and not a product. There is no absolute point of reaching empowerment. One is empowered or disempowered relative to others or his/her previous stage **(Mosedale, 2005:244)**. ‘People are not empowered or disempowered in a vacuum. Rather, they are empowered or disempowered relative to other people or groups whose lives intersect with theirs and whose interests differ from theirs, at least in part’ **(Narayan, 2005:90)**.

Empowerment is generally understood as ‘the expansion of choice and action’. But women’s empowerment has certain distinctiveness: ‘women are not just one group amongst several disempowered subsets of society’ like poor and ethnic minorities, ‘they are a cross –cutting category of individuals that overlaps with all these other groups’. Secondly, household and intra-household relations are prime arena of women’s disempowerment. So, for empowering women, emphasis should be given to her status in the household. Thirdly, women’s empowerment requires ‘systematic transformation of institutions’, mainly those that supports the ‘patriarchal

structure'. Mostly, women's empowerment includes her ability to make independent decisions which effect her life and family, 'control' over her life and 'resources' (Malhotra et al., 2002:5).

Empowerment is thus related with three perspectives: - personal, that is to develop subjectivity and self-confidence; relational, that is the capacity to negotiate, bargain and effect the nature of relations; and collective, that is working with others to achieve some good objectives. (Rowlands in Eade, 1996: 87). Empowerment for women is access to and control over the resources, change in women's labour pattern and reproductive work, changes in women's mobility and interaction. Women's empowerment is manifested in economic, social and political sphere. Economic empowerment relates to economic security of an individual, whereas Social empowerment is the ability to take part in the decision-making process of the community including the intra -household and non-family groups. Political empowerment is the capacity to participate in the public sphere.

Thus achievement of women's empowerment is a concerned with two notions: income opportunity for women and enhancement of their capability (Kantor, 2003:425). In Indian context women are 'dependent on men to mediate many social interactions and to avoid social suspicion and animosity. Women need to maintain their relations with men through compromise even if they are economically supporting the family' (Kabeer in Kantor, 2003:425).

In India, there are seven type of Gender inequality-firstly, mortality inequality that is high mortality rate for women in comparison to men observed due to 'gender bias in health care and nutrition' for women. Secondly, natality inequality, preference of parents for newborn child to be a 'boy rather than a girl'. Thirdly, inequality in basic opportunity, where girls are provided less facilities in schooling which hinder them to utilise their full potential and participation in community as well as social life. Fourthly, special opportunity inequalities, where girls are discriminated for higher education and professional training, fifthly professional inequality-women are discriminated in terms of employment opportunities, occupation and promotional avenues. Sixthly, ownership inequality, where men are placed in favourable positions in comparison to women with regard to ownership of land and housing. The absence of ownership and property rights for women lead to their voicelessness and denial of taking part in market place, economic and social activities. Seventhly, household inequality where unequal division of labour exists within the household and women

have to shoulder the responsibility of household works and child care. This inequality within household has indirect effects for women for their labour participation, employment and recognition in the outside world (**Sen, 2001**).

However it is important to note that the family structure and gender relation is not similar in all over India. It is different in tribal communities. Some tribal societies are matrilineal and matriarchal. In Indian society, tribal women are maintaining equal economic status with men by participating equally with men in economic and productive activities. They have free access to market place. A tribal girl has freedom to choose her husband and allowed to have dates with boys or have premarital sex, which is forbidden in non-tribal castes of India. In addition, a tribal girl is regarded as an economic asset by her parents as they command 'bride price'. Thus a tribal society is more egalitarian than non-tribal communities of India (**Sinha, 2005**). Thus, in Indian society, tribal women enjoys the greater social status than their counterparts in non-tribal communities. They work on equal terms with men in the fields and make their presence felt in tribal councils. Some tribal societies have no clear division of labour between men and women (**Elwin in Xaxa, 2004:347**). There is no gender inequalities in social, political and economic sphere. In patrilineal societies of India, women's main responsibility is reproduction and not earning, which is a cause for gender inequality and does not help women in her quest for social empowerment within the household. In tribal communities, women's forest right-the right to access the forest resources facilitates in lessening this gender inequality; as a result, women have more economic dependency and higher status than the rest of India. Women enjoy higher position within the household and community and freedom in making decision regarding the use of the resources (**Kelkar and Nathan, 2001**).

7.6 PURPOSE OF SGSY AND CREDIT AND LOAN USE PATTERN:

Swarnajayanti Gram Swarajgar Yojana (SGSY) loan is provided for income generation activities. Under SGSY, for establishing micro-enterprises, focus is given on cluster approach. Based on the resources, occupational skills and availability of market, generally, 10 key activities are identified in each block. They should be approved by the Panchayat Samiti at the block level and DRDA/ZP at the district level. Almost, all in the groups stated that the loan was provided for Integrated income generating activities like weaving, piggery, agriculture, poultry, goatery, horticulture, muga rearing, cattle breeding, orange farming and defunct. The

district level officials responded similarly that they provide SGSY credit for IGAs based on forward and backward linkage of the area. Forward linkage is linked to the marketing part of the product and the backward linkage with the raw –materials and climatic condition of the area. The local panchayat officials and bank officials also supported the view of both SGSY beneficiaries and district officials.

In relation to actual loan use, it is seen that mostly upper castes use the loan for the consumption purpose like the renovation and construction of their houses and meeting the social needs. Remaining portion of SHGs used loan for Paying health related costs, repayment of old debts. A few also invested the loan in the education of their children and saving.

Overall, however, more than half of the respondents took credit for business purpose and different productive activities and almost all tribal beneficiaries, both male and female, invested their loan amount on business activities. Some men also used their loan for their own personal expenses without much investment in IGAs. From FGDs of SGSY beneficiaries, it has also been seen that, in comparison to male beneficiaries; more female beneficiaries have the borrowed amount for the intended purpose. But, in tribal communities both males and females, have been able to use credit money in a profitable manner for IGAs. Bank officials also responded that females utilise their loan in a profitable manner whereas males spend the amount on personal requirements like alcohols, etc. Females are more capable and efficient in utilising money and generate income and profit by doing hard labour than the males. The local Panchayat officials perceived similarly that more female SHGs move succeeded in the SGSY program as they have fear and psychosis, and used the loan properly and paid back loan on time and properly than the males. From the FGDs of government officials, it is reflected that women mainly utilise their loans for IGAs and the profits for the family welfare expenses like health, education, nutrition, etc. Males too often, misuse the loan and use the major portion of profit for their own consumption instead of HH needs.

From these findings, it can be inferred that women use SGSY loan more profitably for different productive and income generating activities and profit for the HH needs than males, which implies that women are more successful in fulfilling the targets of SGSY scheme. In addition tribal community members, both male and female are more successful in income generating activities (IGA) than other castes.

7.7 ECONOMIC CONDITION:

SGSY scheme aims at improving the economic conditions of poor families and bring them above the poverty line. Before SGSY linkage, most of the beneficiaries were poor.

7.7.1 Reasons for poverty before access to SGSY scheme:

When Loya Majhi asked about her poverty before access to SGSY she replied desperately:

We were poor and had nothing to do and were also not getting wage employment properly. It was very difficult to maintain five children in these expensive days and if I had studied a little, at least I could work as a peon in some office and were not bothered every day whether to get a wage work or not.

Digambar Khamari (male) when asked about the cause of his poverty before linking with SGSY scheme cried like a child and said:

No one has to see and take care of the poor. I was maintaining my family by cultivating a piece of land that I had from my forefathers. But every year, nature becomes the enemy, sometimes the cultivation was effected by drought; sometimes by flood and even insecticides destroy the crops. Government was not giving any help and I have no alternative sources of livelihood. In these circumstances if we are not poor then who other else would be, would it be possible for us to be rich and from where we will get the money?

When asked, Shanti Dhangada Majhi, a 35 year old women of the Scheduled Caste community the possible reason of her economic misery in her parents' house as well as in her in-laws house before her involvement in SGSY activity, an artificial smile reflected on in her face and hesitantly replied:

It is not at all good to leak our own household matters outside. My husband always spends money in alcohol, not working properly and also did not feed the children properly. In my parents' home the same situation happened and my father was also scolding my mother every day after taking wine. I am women and besides doing household work, taking care of children, also

collect fire wood, which is very difficult. In this area there is no employment opportunity.

Sukru Naik, a 40 year young man, who is skilled in cane and bamboo work, explained his situation of poverty before and after the linkage of SGSY:

I know bamboo work. My father and Grandfather were doing this occupation. I was also thinking to adopt this livelihood and to maintain my family. But the people of this area did not like this work. This work demands too much labour and by working throughout the day I did not even earn 30 rupees a day. As I am illiterate did not know in which area people like my work and there is marketing facility. There was scarcity of money before, but not now after forming the group I get money and training. Officers came to me and explained everything very clearly; I got every facility, now there is no financial problem. My bamboo work, pots business is running very well and I have no time now. I am selling my products in nearby markets Rampur, Gadhulibazar and also participating in fair of nearest area. Officers are also helping me to sell my products.

When I approached Srimani Pujari and inquired about her poverty before joining SGSY she told me in her own language:

Previously we were not getting money from anywhere and had not seen such a large amount of money. An account of discuss, we were in debt after taking some loan from the village moneylender, who charged a high rate of interest. For doing any sort of business we had not enough money and also we had no other sources except moneylenders. We did not have access to bank loan as we were poor and had nothing to mortgage. By God's grace, we formed the group and got relief from these financial tensions. Earlier only males were earning and I did not have money of my own. But now I am also earning and supporting the family.

From the data, there are mainly 5 reasons for poverty, like lack of awareness, lack of capital, lack of alternative sources of livelihood and poverty itself. Under lack of awareness, it has been observed that most of the members are not aware how to use money for profitable activity though they have little bit of money. Instead, sometimes they were engaged in an activity which could not fetch any profit, sometimes they lose their principal amount of investment. Another reason is that, though some of

them had traditional skills or knowledge like carpentry, pottery, bamboo work and indigenous skills, were not able to utilise that due to lack of demand in their area and lack of their awareness about the nearby markets. Secondly, scarcity of capital was a cause for their poverty. The answer of a beneficiary for this is that “we did not have enough money to invest in IGA; we had never before seen such a big amount of money at a time. Thirdly, the reason outlined by the beneficiaries for their poverty was less income and overburden, like only male members of the HH were engaged in earning and females were only engaged in the HH activity like cooking, cleaning, caring and sometimes helping the males in their own agriculture. From the life history analysis of female beneficiaries, it has been found that they were also poor in their parents’ house and were engaged in HH work like grazing domestic animals and taking care of younger brothers and sisters. The females did not have independent sources of income. As a consequence, there was overburden on the family income resulting in scarcity and poverty. Fourthly, absence of alternative sources of livelihood is another factor behind poverty; they mainly depend on agriculture, which is very often damaged by the natural disasters like flood and lack of rainfall and impairs their daily sources of livelihood and it becomes difficult to manage two squares of meal a day. Lastly, poverty itself was the cause for their being poor. As they were poor and had no assets, they did not have access to banks for loans in case of emergency as it required mortgage, which compelled them to take resort to moneylenders, which charged heavy rate of interest, just like an indirect curse in ameliorating their poverty situation. In some cases, it was found that they were poor due to lack of sufficient support from the government. In case of tribal community, it is seen that they were poor mostly due to their lack of awareness, less scope for income generating activities due their illiteracy and poverty itself. But the other castes were mainly poor due to lack of sufficient capital and heavy economic pressure on one earning member of the family.

7.7.2 Analysis of Data:

7.7.2.1 Number and type of SHG:

Table 7.1 shows that total sample consisted of 457 SHGs of which 109 (23.85 per cent) were exclusively Men’s and 340 (74.40 per cent) were exclusively women’s SHG. There were 8 (1.75 per cent) Mixed SHGs; of these 2 group leaders were women while other mixed SHGs had men as their group leader.

Table: 7.1
No of Men and Women SHGs in the sample block

Sl. No.	Name of Block	No. of Men SHG	%	No. of Women SHG	%	Mixed Group	%	Total	%
1	Rani Dev, Block	12	2.6	55	12.0	00	0.0	67	14.7
2	Kamalpur Dev, Block	31	6.8	66	14.4	04	0.9	101	22.1
3	Sualkuchi Dev. Block	24	5.3	66	14.4	02	0.4	92	20.1
4	Chayani Barduar Dev. Block	23	5.0	67	14.7	01	0.2	91	19.9
5	Boko Dev. Block	19	4.2	86	18.8	01	0.2	106	23.2
Total		109	23.9	340	74.4	08	1.7	457	100

Source: Field Survey

7.7.2.2 Sex wise distribution of swarozgaris:

Sex is the important factor which is considered in case of formation of SHGs under SGSY programme. According to the guidelines of the SGSY at least 50 per cent of the SHGs should belong to women SHGs. In the following table-7.2, sex wise distribution of swarozgaris in the study area has been shown. It shows that out of 4914 sample swarozgaris, 1348 (27.43 per cent) were men and 3566 (72.57 per cent) were women categories. It shows that the participation of women in the formation of SHGs is higher than men in the study region.

Table-7.2
Sex wise distribution of swarozgaris

Sl. No.	Sex	No of swarozgaris	%
1	Male	1348	27.43
2	Female	3566	72.57
	Total	4914	100.00

Source: Field Survey

7.7.2.3 Demographic features of Swarozgaris Households:

Table-7.3 shows that demographic profile of the swarozgaris' households in five different sample blocks. The total swarozgaris worked out is 4914 belonging to 457 sample SHGs, out of which 1348 (consisting 27.4 per cent) are male and 3566 (i.e., 72.6 per cent) female. It was observed that out of total 1348 male beneficiaries, 373(7.6 per cent) are from the Rani Dev. block, 173 (3.5 per cent) fell in the Boko dev. block, 107(2.2 per cent) in Chayani Barduar dev. block, 269(5.5 per cent) in the Sualkuchi dev. block and 426(8.6 per cent) in the Kamalpur dev. block. Again, in case of female swarozgaris, out of a total 3566 beneficiaries, 752(15.3 per cent) fell in the Rani dev. block, 871(17.7 per cent) fell in the Boko dev. block, 469(9.5 per cent) fell in the Chayani Barduar dev. block, 689(14.0 per cent) fell in the Sualkuchi dev. block and 785(16.1 per cent) fell in Kamalpur dev. block. The highest number of male beneficiaries i.e. 426 (consisting 8.6 per cent) fell in the Kamalpur dev. block and the highest number of female beneficiaries i.e. 871 (17.7 per cent) fell in the Boko dev. block.

Table-7.3

Gender wise classification of total beneficiary under five sample blocks in the study region

Sl No	Name of block	Male beneficiary	%	Female beneficiary	%	Total	%
1	Rani Dev. Block	373	07.6	752	15.3	1125	22.9
2	Boko Dev. Block	173	03.5	871	17.7	1044	21.2
3	Chayani Barduar Dev. Block	107	02.2	469	09.5	576	11.7
4	Sualkuchi Dev. Block	269	05.5	689	14.0	958	19.5
5	Kamalpur Dev. Block	426	08.6	785	16.1	1211	24.7
Total		1348	27.4	3566	72.6	4914	100

Source: *Field Survey*

7.7.2.4 Key Activity-Wise Classification of Swarozgaris:

The success of SGSY depends upon the choice of activities. The key element is that the choice of activity should be based on the local resources, the aptitude as well as the skill of the people. It is also necessary that the products have ready market. Table-7.4 below shows the activity-wise classification of the sample swarozgaris. Weaving emerged as one of the most popular activity among the group swarozgaris. As many as 2999 (constituting 61.03 per cent) swarozgaris have taken up this activity. This is followed by piggery, agriculture, poultry, goatery and orange farming respectively. Non-firm activities like cane and bamboo works, business, etc. were the least preferred activities among the sample swarozgaris

Table -7.4

Key Activity -wise classification of Male and Female beneficiary of five sample

Sl. No.	Name of Key Activities	Male Beneficiary	%	Female Beneficiary	%	Total	%
1	Weaving	308	6.3	2691	54.7	2999	61.0
2	Piggery	210	4.3	527	10.7	737	15.0
3	Agriculture	509	10.4	101	2.1	610	12.4
4	Poultry	161	3.2	136	2.8	297	6.0
5	Goatery	47	0.9	63	1.3	110	2.2
6	Horticulture	-	-	19	0.4	19	0.4
7	Muga Reeling	13	0.3	-	-	13	0.3
8	Local Cow	33	0.7	-	-	33	0.7
9	Orrange Farm	56	1.1	-	-	56	1.2
10	Phenail	11	0.2	-	-	11	0.2
11	Defunctioning	-	-	29	0.6	29	0.6
	Total	1348	27.4	3566	72.6	4914	100

Source: *Field Survey*

7.7.2.5 Increase in average annual income of male and female beneficiaries after joining the SHGs:

The following table-7.5 shows that the increase in average annual income of male and female beneficiaries after joining the SHGs in five different sample blocks. The total swarozgaris are 4914 that belongs to 457 sample SHGs, out of which 1348 (consisting 27.43 per cent) male and 3566 (i.e.72.57 per cent) females. It has been found that the average annual income of male beneficiaries has increased by Rs. 3,645 against the female beneficiaries of Rs. 4,640 in the Rani dev. Block; in the Boko dev. block the average annual income of male beneficiaries has increased by Rs. 3,593 against the female beneficiaries of Rs. 4,994; in the Chayani Borduar dev. block the average annual income of male beneficiaries has increased by Rs. 3,894 against the female beneficiaries of Rs.4,541; in the Sualkuchi dev. block the average annual income of male beneficiaries has increased by Rs. 4,951 against the female beneficiaries of Rs. 6,589 and in the Kamalpur dev. block the average annual income of male beneficiaries has increased by Rs. 4,148 against the female beneficiaries of Rs.4,870. This shows that the income of female beneficiaries has proportionately increased than that of male beneficiaries.

Table No-7.5
Increase in average annual income of male and female beneficiaries after joining the SHGs (Amount in Rupees)

Sl No	Name of Block	Number of male beneficiary in the select block	Increase in average annual income of male beneficiary	Number of female beneficiary in the select block	Increase in average annual income of female beneficiary	Total	Total increase in average annual income of male and female
1	Rani	373	3645	752	4640	1125	8,285
2	Boko	173	3593	871	4994	1044	8,587
3	Chayani Barduar	107	3894	469	4541	576	8,435
4	Sualkuchi	269	4951	689	6589	958	11,540
5	Kamalpur	426	4148	785	4870	1211	9,018
	Total	1348	4046	3566	5127	4914	9,173

Source: Field Survey

7.7.3 Economic condition after SGSY linkage:

After accessing the SGSY linkage, almost all the beneficiaries experienced a major shift in their economic situation as they have now permanent employment opportunities and regular income in the family. They are eating sufficient and healthy food than before. In comparison to other caste groups, the economic condition of the tribal beneficiaries have much improved after involvement in SGSY as they are labouring hard to gain profit. But in comparison to other caste groups', tribal beneficiaries still consume less expensive food and believe in investment of money in other profit making activities.

The district officials responded that the economic conditions of all the beneficiaries improved a lot due to SGSY program. But the local level officials opined differently that over though the economic conditions of the families have improved due to access of SGSY linkage to women, still women are poor as they have no financial independence and money is controlled by the male members, the women have not been able to use income for their own needs. But tribal community women have more financial control than other caste groups as their society is much open and less hierarchical among males and females.

From the above views of both officials and beneficiaries about the economic conditions after access to SGSY, I am in a dilemma as to which is right. The view of local level officials seem much more logical that due to SGSY linkage, the economic condition of the family improved, still there is no perceivable change in women's economic status as women spend their earning on the family and household needs instead of spending on their own and need permission of their husband before spending money. The critical analysis of the findings show that SGSY has strong economic impact on the tribal community as they are investing loan properly and profit for further IGAs instead of using it for consumption purpose. Besides, the women in tribal communities have economically benefitted more than other caste groups as they are more economically independent, which reflects from their repayment rate.

The effects of SGSY on economic conditions of the beneficiaries are also assessed from their household assets. From the sample survey, it is indicated that most of the beneficiaries' HH assets increased after accessing the credit. The beneficiaries mainly bought utensils, livestock like goats, cattle, buffalo, hen etc. Some women beneficiaries bought gold and silver ornaments for themselves. A very

few beneficiaries spent their profit in buying watches, mobile phones, radio/tape recorders. Some beneficiaries bought Televisions, gas stoves, fans, bicycles and motor cycles for their own use. In comparison to males, female beneficiaries utilised their profits in buying the HH assets. Mostly the female beneficiaries used their profits for the HH needs. But the male beneficiaries preferred to spend their profit for their own needs and luxury. But tribal community beneficiaries, both male and female did not spend much on HH assets as other caste groups; rather they utilised their profit for the other IGAs and repaying loans.

So it can be inferred that other caste groups mostly increased their HH assets due to SGSY credit.

7.7.4 Saving:

The main drive of SGSY scheme is to improve the economic conditions of these poor and helping them to stand on their own legs by stabilising their asset and economic conditions. By encouraging them by becoming the members of self-help groups, creating the habit of saving and thereby linking with SGSY schemes with entrepreneurial activities, this anti-poverty scheme aims at assisting the poor families come out from the poverty line.

7.7.4.1 Saving before and after accessing the SGSY Scheme:

The data in relation to saving shows that most of the beneficiaries had no saving or very little of their own before they became part of SHGs or SGSY linkage. Furthermore, women had less savings in comparison to males as they had no independent income of their own before SGSY linkage. Additionally, in tribal community, both men and women had less savings in comparison to other caste groups, as they had less access to income than others. Whereas after accessing the SGSY loan, most of them, both male and female beneficiaries started saving and the amount of saving increased as they have access to money now. After SGSY linkage, almost all the beneficiaries both male and female started saving more in their SHGs fund.

Few women did not respond when asked about their savings in the group. When I probed the possible reasons one woman respondents Panchami Bag replied in her language

To keep accounts and monetary transaction is not my duty. I am illiterate and my husband knows about it.

The perception of district officials about saving is that SHGs and SGSY enabled to create saving mentality among the beneficiaries, which was not in them before. But the local officials observed that even through the SGSY, the poor have been able to save money, still women have fewer saving than males as they had spend their money for household needs and money is controlled by their husbands. Very few women keep money in their own name.

From this analysis, it is clear that females had less savings than males when they formed SHGs, due to the fact that females had less access to money, no economic independence which render them poorer than male members. In case of tribals, in both males and females, the saving habits were less than other caste groups as they were poorer and had less access to employment. After formation of SHGs and SGSY linkage, though women have access to money, they save less than males in using the profit for the HH needs or consumption purposes; they still do not have so much of a saving attitude, ignorant and dependent on males for their financial transactions. Males on the other hand are more aware than females about the financial matters of their groups. For the tribals both male and female beneficiary are more ignorant about the financial transaction or savings of their group but they still have manage to little more saving than other castes as they use their loan for proper IGA instead of consumption purpose and does hard labour to uplift their economic condition.

7.7.5 SGSY loan repayment:

The data in relation to loan repayment shows that majority of women beneficiaries' loan repayment rate is quite higher than that of males. But in comparison to other caste groups, the tribal community members' repayment rates in both males and females are higher.

But, both local Panchayat officials and the district officials opined that the repayment rate is much higher among the women beneficiaries. Males are reluctant to repay the loan properly and on time. Once they receive a loan; instead of using that amount for the intended purpose properly, instead use a very little amount for the intended purpose and the rest of the amount is misappropriated.

7.7.6 Loan default:

Most of the beneficiaries, both males and females stated that they are regularly paying back their loans.

But the opinion of the officials here contradicted that of the beneficiaries. The view is that, half of the groups are not repaying the loan regularly and are defaulters. In comparison to female beneficiaries, male beneficiaries have more defaulters. In addition, both male and female beneficiaries of tribal communities are more regular in loan repayment and also repayment rate is better in comparison to other caste groups. The officials opined that the only punishment for the defaulter group is not to provide them further loan. However, officials are regularly monitoring the SHGs under SGSY through field visits of manager and field officer of banks; organisation of recovery *mela* by bank and the joint verifications have been carried out by different officials to acknowledge the progress of the group. Block officials also play a vital role for checking the regular loan repayment of SHGs linked under the SGSY scheme and are instrumental in grading of SHGs. A SHG is eligible for revolving fund after passing of grade I certificate and 6 months after getting the revolving fund, is eligible for grade 2 certificates and SGSY linkage. The block SHG gradation committee has an important role for grading SHGs.

From this data, it can be inferred that as more number of women beneficiaries are repaying the loan regularly, they are encouraged to be involved in the schemes rather than the males. Again, it can be inferred that women have fear psychosis and are more responsible in the using the loan profitably than males. Further, from tribal community's system of repayment, it can be inferred that tribals are more industrious than the other communities and they have a zeal to improve themselves, so they are repaying the loan regularly and using the profit also for IGAs rather than for consumption purposes.

7.8 EFFECTS OF SGSY ON THE WELL-BEING OF POOR:

In order to access the effects of SGSY on the well-being of the poor information on the effects of SGSY on their food habits, the type of food , the number of time food is taken and effects on child education, especially education of girl child were collected .

7.8.1 HHs diet before and after accessing the credit:

From the life history method of both male and female respondents, it has been found that before access to credit, most of the beneficiaries' HH diet was not up to the mark and nutritious. But in comparison to other caste groups, the diet of the tribals was less nutritious than other castes due to their severe poverty. For example, before their access to credit due to poor economic conditions and lack of purchasing power, the tribal people ate only rice with salt and on occasions' with onion. Rarely, they took pulses, vegetables, that too in festive occasions. In the case of tribal communities, they were not even getting rice properly and survived by eating leaves, starch of rice and roots, which are not nutritious. But the survey data regarding the number of meals and the type of diet that the SGSY beneficiaries took after the disbursement of credit shows that there is no remarkable improvement in this regard, except for their children. In case of other caste groups, the children used to take meals 3 times a day before their access to credit. But, after accessing credit besides taking meal 3 times a day they also started taking some refreshment in the afternoon. Children of tribal communities were not getting proper meal even twice in a day. But after access to SGSY credit, children are fed 3 times a day. Not only the children had enough to eat all caste groups but in case of the quality of food also improved in case of all caste groups. But in comparison to tribal community, the other castes are more conscious about the nutritional food of their children. The female members of the HH still used to take leftover food and also are the last to eat after feeding all the members of the HH. But, most of the beneficiaries are now aware of a balanced diet and have started taking slightly healthy food than before.

So, it can be inferred from the above data that SGSY linkage has had positive effects on the HH diets.

7.8.2 Leisure and adjustment of timing:

The data about the effects of enterprising activity on leisure shows that before accessing credit, most of the women were getting little leisure. But, after involvement in enterprising and group activity, almost all the women are over burdened, have extra workload and getting no leisure time and are even sleeping less as they need to do their regular HH work in addition to SGSY work. Most of the beneficiaries replied that for HH work, they are not getting any support from the other members and they were doing the same care work as earlier. But, their males are helping them in their

entrepreneurial work. When I asked Dambru Pujari, a 35 year old man who is involved in SGSY scheme for integrated farming, whether is he helping his wife in cleaning, cooking, caring of children he answered by frowning his eyes that

Why are you asking these types of questions? These are women's work and not our male peoples' work. Why should we do these activities? For doing all these work done, I got married and have my wife.

Before SGSY credit, most males had considerable leisure. But, after SGSY linkage, most of the male beneficiaries also have less leisure in comparison to earlier times. But, in tribal community women are getting a little bit of relaxation in their HH work and sometimes they are helped by their males and are also getting more cooperation in their work from males than other castes.

But, the view of officials differed slightly. The local Panchayat officials opined that if the scheme is perfect and not imposed by the govt machinery to fulfil the target, they functioned well depending upon the backward and forward lineage of the area, there will be no workload on the beneficiary and they willingly work to get more and more profit. The view of district officials about the division of labour in the HH is that before SGSY linkage, the work which could be performed by the males are also sometimes done by their wives like working in their own land. But, now, males are helping the females in their outside HH activities and as women have no time, they are not helping the men in their agricultural activities as they used to do, before their access to SGSY linkage.

So, it can be inferred that due to SGSY linkage, both males and females' workload have increased. But, women are overburdened due their gender roles of HH work besides entrepreneurial work. So, there is double burden on women. Reflecting different intra-household relations it is important to note that the women of tribal community are less overburdened than other castes as they are getting more support from their male partners in comparison to other caste groups.

7.8.3 Attitude toward child education (especially girl child):

The data shows that before accessing credit, most of the beneficiaries, both male and female, were not aware of the education of their children. In comparison to male child, female child's education was neglected. But in comparison to other castes, the tribal communities were more ignorant about the education of their children. But

after access to credit, almost all the beneficiaries, both, tribal community and the other castes were conscious of the education of their children and are sending both, male and female child, to schools instead of engaging them in HH work. One respondent named *Kaya Majhi*, a 30 years old woman from tribal community replied:

The mistake which I did by not going to schools should not be repeated by my child.

So, from this data, it can be inferred that SGSY has made remarkable impact on the attitude of parents towards the education of their children, especially girl child. Women beneficiaries are spending their profit for the welfare of the family and education of their children.

7.9 ESTIMATION OF CONFIDENCE INTERVAL FOR AVERAGE ANNUAL INCOME OF THE POPULATION OF MALE AND FEMALE BENEFICIARIES:

On the basis of our collected data we have estimated the average annual income of the male and the female beneficiaries for each block and we have presented these in the following table.

Table-7.6
Average annual income of male and female swarozgaris
(Rounded to the nearest rupees)

Sl. No.	Name of Development Block	Average annual income of male beneficiaries	Average annual income of female beneficiaries
1	Rani block	26,257	29,636
2	Boko block	26,431	30,529
3	Chayani Barduar block	27,105	31,513
4	Sualkuchi block	31,538	34,621
5	Kamalpur block	28,269	31968
Overall average		27,920	31,653

Source: *Field Survey*

The 95% confidence interval for average annual income of the population of male beneficiaries after joining SHGs and completing at least 3 years is from Rs.

27,283 to Rs.29, 767. This means that we can be 95% confident that the average annual income of the population of male beneficiaries under SGSY in the District of Kamrup (Rural) who have completed at least 3 years of joining SHGs lies between Rs. 27,283 to Rs. 29,768. The corresponding confidence interval for the population of the female beneficiaries is from Rs. 29,248 to Rs. 32,017.

7.10 TESTS FOR SIGNIFICANT DIFFERENCE OF AVERAGE ANNUAL INCOME OF THE MALE AND THE FEMALE BENEFICIARIES:

Since the number of sample blocks is 5, hence, it is a case of small sample test. Since t-test is a small sample test, therefore, we have applied t-test for significance difference of two population means for testing whether the average annual income of the population of female beneficiaries is significantly higher than that of the male beneficiaries.

By applying t-test for significance difference between two population means, we have found that the average annual income of the female beneficiaries is significantly higher than that of the male beneficiaries. This may be due to the following reasons:

- i. The activities in which majority of the female beneficiaries are engaged, yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.
- ii. Women beneficiaries, in general, are more devoted to their work than the male beneficiaries in general.

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CHAPTER-VIII

PROBLEMS OF IMPLEMENTING SWARNAJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

(This chapter contains a discussion on the problems faced by various section of people associated with SGSY, such as beneficiaries, bank officials, government officials, etc.)

8.0 Many problems arise at the operational level in implementing the SGSY scheme. It is a major on going programme for the self employment of rural poor and thereby difficulties occur in realising the basic objectives of the programme. There are special problems that have arisen due to peculiar agro-climatic condition and socio-economic profile of the poor people in respective study areas. A scheme that has been formulated in each district or region has to match with the resource endowment of the district or the region. Such regional or local variations have to be taken into account in the implementation of the programmes as any mechanistic formula of implementation that will prove to be counterproductive. Kamrup district in Assam is one of the most backward districts in terms of several indicators. An investigation has been made to see whether the anticipated benefits of the schemes have reached the indentified households and the problems encountered have been pointed out, faced both by the beneficiaries and implementing authorities in this district.

We are familiar with the topography and socio-economic conditions of the district. We have held discussions at several levels such as the members of the SHGs, government officials both at block and district levels (DRDA) and the officials of the leading institutions-at several points of time to identify the major problems that have arisen in respect to the implementation of the programme. We have made sufficient cross checks before arriving at conclusions and presenting the views of the concerned people.

8.1 PROBLEMS FACED BY BENEFICIARIES:

The basic objective of SGSY is to bring the assisted poor families above the poverty line. The poorer sections of the rural society are mostly illiterate, besides being poor. Their illiteracy and ignorance prevent them from understanding the

intricacies of the rural development programmes. Even if the poor are aware of the programmes, they face a number of problems in realising them and in procuring a scheme which matches with their abilities and experiences, in obtaining government subsidy and bank loans, in procuring and maintaining assets, in marketing products and in repaying term loans. In addition to such genuine problems which they are likely to face, the beneficiary households resort to malpractices such as diversion of loans for others purposes, premature selling of products which are secured with bank for repaying loans etc. Problems also arise for them if the administrative machinery is not a committed one. It resorts to corruption and forced malpractices on beneficiaries.

8.1.1 Awareness of the Programme-Beneficiaries Perception:

Since most of the rural poor are uneducated and have little capacity to understand the intricacy of SGSY programme, as such the benefits available under the programmes have to be informed in details to the people by some other leading people or organization mainly by DRDA authorities and needs to be motivated to participate in the schemes/programmes. Unless outside help is there, they cannot observe all formalities and follow the procedures in availing a scheme, subsidy, bank loans etc. As a matter of fact, there is nothing wrong, if there is an intermediary such as extension worker or a village/political leader or a social worker, who is willing to educate the households about the benefits of the schemes and the procedures to be followed in obtaining bank loan, subsidy, etc. If brokers act as middleman between beneficiaries and the officials of the banks and development blocks, various malpractices such as misappropriation of subsidy, receiving grace money etc. by the middleman arises. To know, through whom, the beneficiaries have come to know about the scheme, we have collected information from the sample beneficiaries in the study area i.e. in Kamrup District.

Nearly 90 per cent of the beneficiaries were dependent on outside sources of information regarding the scheme. The officials of the banks and development departments took part in introducing the schemes is 48.18 per cent. NGOs have been able to catch hold of 20.82 per cent, media is 9.6 per cent and remaining by others. Historically, suppression of information to the poor people by the government officials is the principal reason of exploitation by the middlemen. About 10 per cent of beneficiary households were aware of the scheme because they happen to be members of some leading organizations or institutions and they have come to know

about the programmes by reading newspapers and also through exchange of information with the other members of the organizations/institutions.

8.1.2 Identification of Beneficiaries:

Identification of eligible beneficiaries is the first step in the implementation of the SGSY programme. As per the SGSY guidelines, all members of the group should belong to BPL families, however, if necessary 20 per cent to 30 per cent of the members in a group may be taken from families marginally above from APL families living contiguously with BPL families but practically in most of cases the APL members are more than the standard limit. As per guidelines, Gram Sabhas are to be involved in the process of selection of beneficiaries. Such a process seems to be desirable in the sense that it ensures public scrutiny of the selection made by government official and banks. Through the information from sample beneficiaries, it has been found that bank and block officials identified about 58 per cent. Gram Sabha identified only about 10 per cent beneficiaries, about 8 per cent got identified on self-effort and remaining beneficiaries did not know how they were identified. It means that the SGSY guidelines were not strictly followed. Political interference played a vital role in selection of beneficiaries. This means that Gram Sabha did not play a vital role in selecting the beneficiaries as per guidelines.

The selected list of beneficiaries has to be displayed, as per rules, in respective villages at a common place and also in the block office. Most of the respondents reported that the list was not displayed at a common place in the block office. This gives rise to suspicion in the minds of the people that there was something wrong in selection of beneficiaries.

There were some families (identified swarozgaris) whose annual incomes were more than Rs. 27000 and above poverty line. As for example, some large farmers were selected whose annual income was above poverty line. It means that the officials did not strictly follow the poverty line criteria in selection of beneficiaries. It was found that in their anxiety to achieve the target, officials selected some families well above poverty line.

8.1.3 Obtaining Finance:

The beneficiary households experience a number of difficulties in obtaining subsidy and loan from the bank. The beneficiaries have to visit the bank offices and

development officials before receiving bank loan and as a result they have to lose some man-days employment besides spending money in visits.

8.1.4 Time-gap between identification and starting the key activities:

The key activities could not be immediately started due to the delay in providing financial assistance to the beneficiaries. Maximum numbers of beneficiaries (about 65 per cent) had to wait up to three months and 25 per cent had to wait for more than three months and less than six months. The rest had to wait for more than six months up to one year.

The procedure involved in granting loan should be simplified so that the time-gap is reduced between applying for and sanctioning of the loan.

8.1.5 Levels at which delay occurred in sanctioning of loan:

The delay caused at different levels affect the beneficiaries. It has been found that in respect to 35 per cent beneficiaries, delay had been caused at the bank level and in respect to 25 per cent, delay took place at the official level. About 40 per cent beneficiaries were not aware of the reasons for the delay. As per the rules, loans should be sanctioned within a period of 15 days from the date of application.

8.1.6 Expenditure incurred and man-days lost:

It was found that the swarozgaris' households had to lose working days and also incur expenditure on account of visiting various officials and banks. It had been estimated that, on an average, each family lost some amount in making visits to banks and officials. The delays and losses have demotivated the beneficiary households in seeking bank loan.

In addition to the travel expenditure, the beneficiary households had reported that they had bribed officials (BDO/Bank/DRDA) through middlemen. About 70 per cent beneficiaries reported that they had paid bribes. We have also gathered information that officials took a part of the subsidy from the beneficiaries on the plea that it is free money and need not be repaid.

8.1.7 Infrastructural Facilities:

On the basis of discussions with the beneficiaries in respect to availability of infrastructural facilities and on the basis of our personal observation also we found

that infrastructural network had not been adequately developed especially in respect to Agriculture and Animal Husbandry sectors. Village politics are the reasons for ineffective functioning of co-operatives etc. and hence, some beneficiaries were compelled to sell their products to private traders at lower prices.

8.1.8 Diversion and Misuse of Loans:

For realising the benefits of the scheme and to secure incremental income, the beneficiary households should spend the revolving funds and bank loans (including the subsidy) for the purpose of their economic activities for which it was granted. But some of the beneficiaries resort to fraudulent practices by using the revolving fund and bank loans in other activities. Diversion of loans for other purposes was resorted to meet the economic exigencies arising out of personal circumstances. Such misutilisation of loans will defeat the very objective and purpose of SGSY.

Information has been gathered that at least 9.7 per cent sample SHGs had misused the revolving fund and bank loans. About 18 per cent households confessed that they had misused the cash part of the loans by diverting it for repaying past debt and for consumption purpose. About 8 per cent SHGs reported that they had used the amount for other purposes. About 12.6 per cent SHGs were found to have disposed of their product and utilised the amount for other purposes. The reasons given by them were many, some were valid and some were fictitious.

8.1.9 Follow up action and Monitoring:

With the starting of the activity, the anticipated benefits will not automatically flow to the SHGs. It is necessary to provide guidance and support to the SHGs on a continuous basis till the time they are able to make a reasonably good use of the loan amount given to them in the sense that these generate employment and income over a period of time. The continuous supervision and follow up action are necessary to achieve the desired objective and this is what is called monitoring. Monitoring of SHGs' key activities before and after the implementation was carried out to find out the economic impact and also to take necessary follow-up remedial measures if any defects were found.

Monitoring in the implementation process requires the block and bank officials collectively to help the illiterate beneficiary households to complete all formalities like filling up and forwarding loan applications to the banks, obtaining

revolving funds and loans and 'no dues' certificates and land holding certificates, etc. To discharge these functions, the officials were to keep close contact with the beneficiaries and monitor the processes.

It has been found that bank officials and Village Development Officers (VDO) at times BDOs also make visits to the beneficiaries. But, all the visits by officials to the beneficiaries were not for follow up/monitoring purpose. When asked about the purpose of visits, about 40 per cent of the beneficiaries reported that it was for the purpose of scrutiny and verification of the background of the beneficiaries, 11 per cent indicated as assessment of work and 7 per cent indicated that it was for certifying the work. About 24 per cent of the beneficiaries reported that the visits were of routine nature and about 10 per cent stated 'other reason'. The remaining households/respondents were unable to state the reasons. This indicates that the follow up action or monitoring had not been done properly.

Monitoring in the post implementation stage is done to see whether the desired impact has been produced. The quantitative progress of each SHGs in terms of incremental income, repayment of loans etc. could be monitored. But, about 30 per cent of the beneficiaries reported that the officials are not properly monitored. About 36 per cent of the beneficiaries reported that, in one year, none of the officials visited them to see their activities. While 54 per cent reported that officials visited them once or twice in a year, other 10 per cent stated that they had visited more than twice among for follow-up action after one year of providing some knowledge. About 88 per cent of the sample households were not satisfied with the number of visits, while the remaining 12 per cent were satisfied. These views of the beneficiaries showed that there was no effective follow-up action by the officials in the study area.

8.1.10 Repayment of loan:

As per SGSY guidelines, all loans are treated as medium term loans with minimum repayment period of five years. The loan instalment will be fixed as per the unit cost approved by the NABARD/DLCC. Repayment period should not be more than 50 per cent of the incremental net income from the project. Number of instalments will be fixed in accordance with the principal amount, the interest liability and the repayment period. Prompt repayment by beneficiaries depends on two factors

- (i). the psychological attitude of the borrower and
- (ii). the benefits in the form of incremental income.

From the point of view of the financial institutions, repayment is absolutely essential for recycling of funds. When questioned why the repayment was not prompt, the reasons given by the beneficiaries were as follows: death of animals, meagre income, unanticipated family expenditure, inability to sale their products etc. The brokers who acted as middlemen were found to promote a feeling among the beneficiaries that SGSY loans were freely given to poor which need not be repaid. The beneficiaries were actually deceived by the middlemen. The beneficiary households expressed the problems and difficulties that they had encountered in respect to repayments regularly. About 54 per cent of the beneficiaries stated that their repayment capacity was not taken into consideration while fixing the number of instalments and about 25 per cent felt that the repayment period of less than 5 years was very tight.

Moreover, about one-fourth of the group leaders faced problems in returning loans, harassment by Bank officials being the main reason. Also, bribes asked by Bank officials add to the problems of the Swarozgaris. A third problem identified by the Boko dev. blocks Swarozgaris was, their selected activity was not approved by the Bank and instead a pre-selected activity was thrust upon them by the Bank. The income generated from this activity, possibly, did not match what was envisaged by the Swarozgaris if they had taken up their planned activity.

8.1.11 Capacity building:

- (i) Technical and managerial skills among the rural people are quite inadequate.
- (ii) Building the technical and managerial capacity of the swarojgaris is the pre-requisite for providing loan, subsidy and other assistance.
- (iii) Training centres, master craftsmen, master weavers and other experts are quite inadequate in the districts as well as in the blocks for providing training on skill upgradation in the selected activities.
- (iv) Identification, cataloging and establishing linkages with specialized institutes and organizations are very much essential for organizing training on skill development.
- (v) Activity specific modules for skill development and upgradation are required.
- (vi) Identification of improved technology and their application in the development of the selected income generating activities are required for adding value to the products.

8.1.11 Some Others:

- i) Corruption in banks is delaying the loan process, many of the swarozgaris have indicated that bank officials ask for bribes for sanctioning the loans
- ii) Lack of training has been one of the major concerns in the scheme. There is lack of understanding of SGSY scheme amongst many of the swarozgaris
- iii) There is lack of supervision and monitoring by the district/block officials.
- iv) No follow-up is being done to see whether the ongoing SHG/individual swarozgaris are able to run their businesses in an effective and efficient manner.
- v) There is also shortage of field officers at block level for proper supervision of the SHGs.

8.1.12 Different problems faced by the SHGs shown in diagram:

Any entrepreneurial activity cannot be completely bereft of problems. It is observed in the study that the swarozgaris have been facing the usual problems, which were awareness of the proceedings under the programme, selection of actual BPL swarozgaris, problems in obtaining loan, delays in starting the key activities, delays in sanctioning loan, expenditure incurred and man-days lost, problems in infrastructural facilities, misuse of loan and repayment of loan etc. The above problems have been summed-up and shown in the following table.

Table No -8.1
SHGs facing problems and not facing problems in select blocks

Response	Rani		Boko		Chayani Barduar		Sualkuchi		Kamalpur	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Problem faced by swarozgaris	38	56.72	60	56.60	49	53.85	48	52.17	63	58.88
Problem not faced by swarozgaris	23	.33	31	29.25	33	36.26	37	40.22	35	32.71
Not any comments	6	8.95	15	14.15	9	9.89	7	7.61	9	8.41
Total	67	100	106	100	91	100	92	100	107	100

Source: Field Survey

Table-8.1 shows that, in the Rani block, out of 67 SHGs, the members of 38 (56.72 Per cent) SHGs have reported that they have been facing various problems associated with the reaping of benefits of the SGSY schemes; the members of 23(43.33 per cent) SHGs have reported that they are not facing any problems and the members of 6 (8.95 per cent) SHGs have not given any comment regarding their problems. In the Boko dev. block, out of 106 SHGs, the members of 60 (56.60 per cent) SHGs have reported that they have been facing various problems; the members of 31(29.25 per cent) SHGs have reported that they have not faced any problems and the members of 15 (14.15 per cent) SHGs have not given any comment regarding their problems; in the Chayani Barduar dev. Block, out of 91 SHGs, the members of 49 (53.85 per cent) SHGs have reported to having been facing problems; the members of 33(36.26 per cent) SHGs have reported that they have not been facing any problems and the members of 9 (9.89 per cent) SHGs have chosen not to divulge anything regarding their problems. In the Sualkuchi dev. Block, out of 92 SHGs, the members of 48 (52.17 per cent) SHGs have reported that they have experienced certain problems associated with the programme, the members of 37 (40.22 per cent) SHGs have reported that they have not faced any problems and the members of 7 (7.61 per cent) SHGs have not give any comment regarding problems. In the Kamalpur dev. Block, out of 107 SHGs, the members of 63(58.88 per cent) SHGs have reported that they have been facing various types of problems associated with the programme, the members of 35(32.71 per cent) SHGs have reported that they have had satisfying experience in dealing with programme and the members of 9(8.41 per cent) SHGs have not given any comment regarding problems.

8.2. PROBLEMS OF FINANCIAL INSTITUTIONS; PROBLEMS OF THE BANK OFFICIALS:

We interviewed bank officials and discussed with them the problems they have faced in the course of the implementation of the schemes under SGSY in the blocks of Kamrup district.

The bank officials including those of lead bank complained that a development plan for the district with the details of schemes is lacking. The estimation of credit needs for the rural poor, were fixed; like revolving fund, credit was unrealistic. Subsidy is only an enabling component and major funding should be provided by banks and multiple doses of credit has to be provided, when required.

- Hardly one third of the rural households have access to formal credit delivery institutions. There is low coverage of rural households, specially the poor and women.
- Major benefit of institutional finance goes to the better-off as their lending is mostly based on collateral.
- Formal financial institutions find it difficult to handle small sized loans or savings due to high cost of transactions.

8.2.1 Problems in Identification of Beneficiaries:

There were some problems faced by bankers in the matter of identifying the good SHGs. It is reported by the bank officials that the Block/DRDA officials were fulfilling physical and financial targets rather than identifying genuine BPL households. Due to political pressure from local leaders, sometimes some APL groups are included in the list of beneficiaries under the category of BPL families' SHGs. Due to wrong identification of the beneficiaries for the schemes, assistance was provided to the non-poor.

The loan applications were being sponsored from different SHGs from different villages without consulting the members about the key activities with the bank officials. The BDO/Officer himself decided the schemes for the beneficiaries and not the beneficiaries themselves (the scheme which will suit the beneficiaries), resulting in several cases of mismatch between skills and proposed schemes.

8.2.2 Problems in granting loans:

The applications submitted by the households were incomplete and were not supported by authenticated documents. This led to a long time gaps between the receipt of applications and granting of loans and rejection of some applications. The branch officers of the Regional Rural Banks were not given authority to sanction loans. All applications of the beneficiaries had to be forwarded to the head office and these resulted in delay in sanctioning loans. List of beneficiaries were supplied by DRDA authorities at the fag end of the year and banks did not find adequate time to process the loan applications in scheduled time.

8.2.3 Selecting key activities:

In most of the Self Help Groups, the selection of activity was finalised through group discussion; there has been very limited role of block officials, social activators and bankers in decision making.

8.2.3 Conducting of Credit Camps:

The bank officials reported that the credit camps were conducted in a haphazard manner. The object of conducting a credit camp is to identify the needy and genuine borrowers and to know the purpose or activity for which they are borrowing and also to find out whether they have the necessary skills and aptitude etc. It was reported by the bank officials that due to the short duration of holding the camps, mass selection of the borrowers had been very difficult and due to the absence of most of the govt. officials at the camps, the object of the credit camps was not fulfilled.

8.2.4 Sanction of Subsidy:

The bank officials expressed their helplessness in prompt sanctioning of subsidy due to the delay caused by the sponsoring government agency, DRDA. The delay in the supplying of assets through purchase committee caused more delay to sanction the subsidies to the beneficiaries.

8.2.5 Training Facilities:

All the bank officials opined that the training facilities provided to the beneficiaries were inadequate. They opined that an effective training and education of beneficiaries would have resulted in the banking habit for the beneficiaries

8.2.6 Recovery of loans:

The bank officials reported that most of the difficulties they faced were related to recovery of loans from the beneficiaries. They complained that the block officials failed to provide the required assistance for recovering the loans. Bankers wanted that the sponsoring authorities should also share the responsibility of recovery.

8.2.7 Problems of Multiple Activities:

Bank Managers, besides attending to the customers, have duties to perform like mobilising deposits, verifying securities, realizing bank dues, keeping the working of the branches up to date, keeping cordial relation with staff members, attending number of meetings, and sending replies to inspection authorities. It is unrealistic for the managers to attend the customers frequently during the working hours after disposing all the above mentioned duties. Besides shortage of staff, particularly at lower levels, in almost all the banks as reported by the officers caused problems in disposing such works of the beneficiaries most effectively. In such circumstances, it will be too much to expect from bank staff.

The bank officials whom we interviewed pointed out the ineffectiveness of the lead bank forums in shorting out problems of the banks relating to the provision of infrastructural facilities. The officials felt that dealing with SGSY beneficiaries was an irksome business for two reasons-

- (i) Lack of freedom of choice of borrowers for the economic activities and
- (ii) The general fear that the beneficiaries will not make productive use of loans and repay them.

8.2.8 Constraints in formal credit delivery system:

Subsidy is only an enabling component and major funding should be provided by banks and multiple doses of credit has to be provided wherever required.

- (i) Hardly one third of the rural households have access to formal credit delivery institutions. There is low coverage of rural households specially the poor and women.
- (ii) Major benefits of institutional finance go to the better-offs as their lending is mostly based on collateral.
- (iii) Formal financial institutions find it difficult to handle small sized loans or savings due to high cost of transaction.

8.2.9 Various problems faced by the financial institutions shown in diagram:

The financial institutions associated with the SGSY programme were facing various problems relating to identification of beneficiaries, in granting loans and advances, selection of key activities, conducting of credit camps, sanctioning of subsidy, training facilities, recovery of loans and credit delivery system etc. The above problems have been summed-up and shown in the following table.

Table No -8.2
Problem facing and not facing by financial institutions

Nature of problems	Facing problems (%)	Not facing problems (%)	Total (%)
Identification of beneficiaries	76	24	100
Granting loans and advances	63	37	100
Selection of key activities	63	37	100
Conducting of credit camps	43	57	100
Sanctioning of subsidy	31	69	100
Training facilities	69	31	100
Recovery of loans	48	52	100
Credit delivery system	59	41	100

Source: *Field Survey*

8.3 PROBLEMS OF GOVERNMENT OFFICIALS:

The success of the SGSY depends mostly on the attitude and devotion of the implementing authorities. The DRDA, the main supervising authority at the district level is supposed to take care and support the functionaries at the block level for effective implementation of the programme. In actual practice, the government officials are faced with certain problems in implementing the SGSY programmes. Some of the problems are:

- (i) One major problem is the urban-orientation of the officials mainly at the higher level. Bureaucratic approach in implementing the programme is the main drawback.
- (ii) Animal husbandry and Agriculture related occupations are the dominant SGSY activities. Not many traditional activities were given priority
- (iii) At the block level, the staff was found to be inadequate even in attending to their normal works and properly trained personnel were not available for undertaking jobs like selection of key activities, proper instruction to the SHGs and also for effective follow-up and monitoring.
- (iv) The personnel deputed to DRDA holds office for a short period and, therefore, do not take adequate interest in their works. Sometimes, those not wanted in the 'other' departments were deputed to DRDA as that was a convenient way

of getting rid of such functionaries, at least temporarily, as claimed by some officials. Some of those who really took interest in the SGSY scheme, got transferred within one or two years, a period too short to make any visible impact on the programme.

- (v) The discussions held with the block officials made us feel that they were taking the programme casually. They treated it as an additional work for them. The main complaint was that the authorities at the district/state level were fixing the targets unrealistically without consulting the local officials. This had made the local officials to select beneficiaries arbitrarily without discussing in the Gram Sabha and BPL list and also without consulting bank officials.
- (vi) When we questioned the DRDA officials whether they were satisfied with the present method of preparing SGSY plan, most of the DRDA officials were of the view that the plan could be improved with a meaningful dialogue with sectoral officers in the district. The plan must be prepared in a balanced manner so that it can be a result oriented one.
- (vii) There was political interference in day-to-day functioning of the programme, which created problems for the officials and for that they deviated from the prescribed norms and procedures of the department as claimed by the officials.
- (viii) The officials expressed the opinion that co-ordination among development departments was lacking not only in implementation level but also at the stage of undertaking follow-up measures. There was also lack of co-ordination between bank officials and district/ block officials, and they consequently ending up blaming each other for the faults. Most of the problems had cropped up due to lack of co-ordination. Thus, there is need for a change of administrative set up and in the attitude of administrators and bankers for successful functioning of the SGSY.
- (ix) Mobility was one of the major problems faced by the block officials. Under SGSY programme, frequent contact among individual households, banks and block offices was necessary. Due to lack of transport facilities and inadequate allocation of resources they faced difficulties in mobilising the works. The supervisory staff at the block level and Assistant Projects Officers (APO) at the DRDA level also faced difficulties on this account.

- (x) Lack of promotional scope for the Village Development Officers (VDO) made them feel that there was no urgency in their functioning of such activities. Due to this apathy of such officials, the activities under SGSY were neglected.

8.4. OTHER PROBLEMS:

In addition to these, there are some general problems in implementing the SGSY programme for which they were not successful in achieving the goals or realising the objectives. The problems have been stated as follows:

- (i) The approach of the government has been ‘Target-oriented’/‘Time bound’ and ‘Top-down’ approach. The field machinery has been bogged down with physical and financial targets, given year after year, without any regard to the quality of the programmes. Lack of people’s participation in government sponsored programmes is often quoted as the primary reason for failure of anti-poverty or employment generating programmes.
- (ii) In a bureaucratic system, there is little flexibility. Though the nature of the problems differ from region to region and people to people, the government officers resort to the same solution everywhere. The present set-up simply can’t respond to the wide diversity and magnitude of the problems being faced by the poor in the countryside and regions.
- (iii) Lack of commitment on the part of the Government machinery to implement these anti-poverty or employment generating programmes has led to non-realisation of the basic objective of the programmes.
- (iv) In govt. set-up, there are leakages in delivering goods and services. Out of the funds earmarked for poverty alleviation programmes/employment generating programmes, a little goes to the actual needy.
- (v) These Govt. sponsored programmes have been ‘personality-based’ rather than ‘institutions-based’. In personality based programmes, the success depends on the quality of leadership. Moments in which the leadership or the quality is lost, the programme collapses. There should be institutional arrangements to ensure continuity and success of the programmes.
- (vi) The ‘subsidy-culture’ being continued by successive governments has made the people totally dependent on Govt. support. People have lost the initiative to do things themselves. The dependency syndrome is responsible for making

the people wait for the Govt. schemes/grants for years rather than doing the things themselves.

- (vii) Failure of certain Govt. departments to provide the necessary extension services in certain critical areas like agriculture, sericulture, horticulture, animal husbandry, fishers etc. is responsible for failure of these programmes. All the above departments are equipped with massive man power to provide extension services in rural areas. But they fail to deliver the services to the rural people and the failure of delivery system is one of the main reasons for failure of these programmes. The delivery system fails especially in key areas like health, education and in providing food for security.
- (viii) Though huge funds are earmarked for physical infrastructure, little attempt has been made to develop the capacity of the people. Therefore, little attention is paid to human resource development. This is one of the reasons for failure of such programmes/schemes. People are perceived to be object and not subject in development.
- (ix) The skewed and imbalanced distribution of resources in different areas are also responsible for unequal development. While funds are made available in certain areas more than what is required, other parts suffer for want of funds. This happens because of lack of planning as well as other political considerations.
- (x) The agencies through which the various programmes are implemented have little or no capacity to implement.
- (xi) Certain limiting factors:
 - a) Perspective plans are not formulated systematically taking into consideration all the above aspects.
 - b) Expertise for project formulation is lacking in the blocks.
 - c) Too many activities are taken up in the same year making it difficult to take concentrated effort for the growth of the activities.
 - d) Selection of income generating activities is not done through systematic analysis of the local resources and facilities required for the growth of the activities.
 - e) Growth of the primary sector can lead to the growth of secondary and tertiary sector. Primary, secondary and tertiary activities are not taken

up in proper proportion. Output of the primary sector can become input of secondary and tertiary sector.

The problems in implementing the schemes are endless. The fact remains that because of multiplicity of problems and hindrances, the programmes/schemes have not reached the desired or expected level and have not realised the targets.

□□□□□

CHAPTER-IX

THIS CHAPTER INCORPORATES FINDINGS, SUGGESTIONS AND CONCLUSIONS

9.0 Rural development is closely related with the problems of eradication of poverty in the rural areas of our country. Since independence, various rural development programmes have been launched from time to time to alleviate poverty and to generate income and employment to the rural people. In our study, we have made an attempt to study the impact of SGSY programme in respect to income and employment generation in Kamrup district (rural) of Assam.

SGSY is the largest on-going programme for self-employment among the rural poor. It is designed for alleviating poverty and brings the rural households above the poverty line. Undoubtedly, it can be said that it is a good programme and it has shown some impact in changing the economic condition of the rural poor. The effective implementation of a programme needs participation of the beneficiaries, accountability of the agencies involved in the implementation of the programme and transparency regarding selection of various subjects. Since its inception, the SGSY has been trying to reach its expected targets. Although the percentage of population living below the poverty line has declined, the decline is not uniform. In some states, the programme has made a remarkable progress; on the other hand the progress in the other states is not satisfactory. The govt. has taken many steps to remove the drawbacks which hinder the progress of the programme. In this chapter, we have presented a summary of findings, suggestions and conclusions:

9.1 SUMMARY OF FINDINGS:

First of all, we have presented below objective-wise findings and then we have presented some other findings relating to our study.

Objective No. 1: *To identify the various activities under the SGSY programme and to look into the selection procedure of the beneficiaries under the programme*

Findings:**(i) Selection of Swarozgaris:**

2011 BPL census was the official basis for selection of the swarozgaris under SGSY. Although the SGSY guidelines were to be followed for selecting the swarozgaris by Gram Panchayats in the presence of Gram Sabha, this was not followed in most of the villages in select blocks.

(ii) Identification of Key Activities:

The guidelines suggested the identification and promotion of 3-4 key activities in a block. But the study reveals contrary to this. On an average, in a block, the study has observed more than eight activities. The common activities that have been found in the study areas are Weaving, Piggery, Agriculture, Poultry, Goatery, Horticulture, Muga Reeling, Cattle farming, Orange farming, Phenol and Defunctioning etc.,.

Objective No. 2: *To examine the role of the implementing agencies in the execution of the SGSY programme*

Findings:**(i) Role of Implementing Agencies:**

The implementing agencies of the SGSY programme are DRDA, banks, line departments, Panchayati Raj Institutions, NGOs and the semi-government organizations. The District Rural Development Agencies (DRDAs) have the central role in the organisation of the Self Help Groups and their training, identification of key activities, project reports, planning for credit mobilization, improvement of infrastructure and in providing accessible marketing facilities in their respective districts. The scheme envisages an active role for NGOs to facilitate the process of social mobilisation of the poor. The banks play an **important role in the implementation of SGSY.**

(ii) Involvement of Line departments:

In the study region, the line department's cooperation had been found to be on the negative. The block officials attended meetings and promised help to the SHGs, but in real practice nothing was done. Animal husbandry in the sample blocks

restricted to piggery, goatery and poultry only. Occasionally, the agricultural department organised a few short term training programmes in the sample blocks.

(iii) Involvement of Gram Panchayats representatives:

In the study region, the gram panchayat representatives were not much involved in the identification and selection of key activities and swarozgaris which are mandatory as per SGSY guidelines. Only a small per cent of the gram panchayat representatives took part in this process.

Objective No. 3: *To make a comparative study of the performance of the SHGs run by men and women under SGSY*

Findings:

(i) Comparison between Men and Women:

We have found that women beneficiaries have performed better than the male beneficiaries in terms generation of income. In this context, we have found that the 95% confident interval for average annual income for the population of female beneficiaries is from Rs. 29,248 to Rs. 32,017 whereas the corresponding interval for the population of male beneficiaries is from Rs. 27,283 to Rs. 29,767. Further, by applying t-test, we have found that the average annual income of the population of female beneficiaries under SGSY is significantly higher than that of the population of male beneficiaries. On the basis of the interval estimation of the average annual income of the male and the female beneficiaries and on the basis of the conclusion drawn by applying t-test we can confidently say that women beneficiaries have performed much better than that of their male counterparts so far as generation of income is concerned.

(ii) Financial Independence of Women Swarozgaris:

The sample women swarozgaris of the study region have been found financially independent after joining the SGSY programme. Earlier they had to depend on their husband or parents even for a very small amount. But after joining SHGs, they have been able to take independent decisions regarding financial matters to a certain extent. Some of them have even been found buying household items from their own income.

These findings are also in conformity with our hypothesis no.2 which is as follows:

Hypotheses no.2: There is no significant difference between the average income of male SHGs and the average income of female SHGs (H_0).

Vis-à-vis

There is a significant difference between the average income of male SHGs and the average income of female SHGs (H_1)

Objective No. 4: *To study how SGSY has helped the swarozgaris in enhancing their income*

Findings:

(i) Income Generation:

The incremental income of the sample SHGs have shown an increasing trend. As many as 197 sample SHGs have been able to cross the poverty line after joining the SHGs under SGSY scheme. Sample swarozgaris have been found to have utilised the SGSY assistance in their family businesses and thereby increased the family income. The average annual income generation by the Swarozgaris from the scheme has been worked out at Rs. 9173.

Activity-wise analysis suggests that in case of horticulture, the average income is higher. In spite of this higher income derived from horticulture, only a few swarozgaris opted for this activity. This provides indirect evidence to the fact that the mindset of the Swarozgaris has to be changed so that they could go for commercial cropping like horticulture. It has been found that weaving, piggery and agricultural swarozgaris constitute a significant proportion among the sample swarozgaris. These activities are traditional by nature and involve low investment, less skill, low risk and hence, lower income.

This finding is also in conformity with our hypothesis no.1 which is as follows:

Hypotheses no.1: SGSY programme has not significantly increased the income of the beneficiaries (H_0)

Vis-à-vis

The programme has significantly increased the income of the beneficiaries (H_1)

Objective No. 5: *To look into the pattern of savings of the beneficiaries out of their Income*

Findings:

(i) Savings Potential:

Before joining SHGs, the members did not realise the importance of savings, nor did they realise that they have saving potential. Our study reveals that out of 457 sample SHGs, only the members of 46 SHGs had savings bank accounts in banks and post offices before joining SHGs. But, after becoming members of the SHGs, each member had to have savings, which is held in the name of the group in savings bank account. Thus, the programme has succeeded in creating banking habit and the habit of saving among the members of the SHGs.

(ii) Savings Level:

Savings is more important for groups because it makes linkage with bank credit. If a member fails to contribute to savings on a regular basis, he or she will not be able to avail credit from the group. In the study, it has been found that the monthly savings of 335 (73.33 per cent) SHGs out of 457 sample SHGs is up to Rs. 100. Of these groups, monthly savings of the majority of the groups ranges between Rs. 30 to Rs. 50; 68 (14.83 per cent) SHGs have been found to have monthly savings between Rs. 101 and Rs. 200; 24 SHGs have monthly savings between Rs. 201 and Rs. 300 and only 30 SHGs have monthly savings between Rs. 401 to Rs. 500. This indicates that the borrowing capacity of the swarozgaris had been low. They can't borrow more on account of low savings.

Objective No. 6: *To study the utilization of funds for strengthening the rural infrastructure in the study area*

Findings:

(i) Infrastructure Development:

The study reveals that the process of infrastructure development had been slow. It took two to three years to identify the specific infrastructural needs, to design and to approve the infrastructural proposals. This process requires to be speeded up. Because of these delays, the actual proportion of SGSY fund utilisation for infrastructure development was lower than the ceiling of 25% of the annual allocation made under the scheme for each district.

Objective No. 7: *To examine the institutional credit facilities and repayment performance of swarozgaries*

Findings:

(i) Revolving Fund and Bank Loan:

In the study, it has been found that 453 SHGs out of 457 have got revolving fund and the remaining 4 SHGs don't have revolving funds. Many of them have passed through grade-I phase and grade-II phase. Some of the SHG leaders have informed that the concerned block officers and bank personals sought bribe from them for revolving funds and accordingly they had to pay. Majority of the SHGs which had received the revolving fund and passed the grade-II phase, applied for loan from bank for taking income generating economic activity. Out of them, only 349 SHGs were able to take up bank loan and subsequently they started the income generating economic activities. Some of the SHG leaders who had not received the bank loan informed us that the concerned block official and bank personnel sought bribe. As they did not give bribe, they were unable to receive bank loan.

(ii) Satisfaction level of beneficiaries in respect of availing bank loan:

Most of the SHGs in the study area feel that the loan sanction procedure is not bad. They have no objection regarding the procedures adopted by the bank in respect of sanctioned loan. On the other hand, 77 SHGs out of 453 have stated that

they were not willing to take additional loan as the bank authorities made unnecessary delay in disbursing loan.

(iii) Adequacy of Assistance:

As many as 70 per cent of sample SHGs have reported that the assistance provided under SGSY is adequate to meet the cost of the scheme. The Revolving Funds provided by the respective DRDAs have been the major source of assistance to the sample SHGs and the bank loans provided by the nearest bank branches have been the main sources of funds for taking up economic activities for generating income of swarozgaris.

(iv) Repayment behaviour:

Revolving fund is the first dose of credit which a group may avail after passing grade-I. It should be the duty of the group to repay that amount within the stipulated period to avail another dose of credit from the bank. In the study, it has been found that 348(76.81 per cent) SHGs out 453 have repaid the revolving fund within the stipulated period. Most of the groups have repaid the revolving funds out of the income earned from the group activities. But other SHGs have repaid that amount out of the monthly savings received from members. Only 105 (23.19 per cent) SHGs out of 453 have not repaid the revolving funds. Most of the non-repaid SHGs have used their revolving funds in repaying their earlier debt taken from money lenders and some of them were used for their household expenses.

These findings are also in conformity with our hypotheses no.3 and 4 which are as follows:

Hypotheses no.3: The institutional credit facilities are not satisfactory (H_0)

Vis-à-vis

The institutional credit facilities are satisfactory (H_1).

And

Hypotheses no.4: The repayment performance of the SHGs is not satisfactory (H_0)

Vis-à-vis

The repayment performance of the SHGs is satisfactory (H_1)

Objective No. 8: *To look into the marketing problems faced by the SHGs in selling their products.*

Findings:

(i) Marketing:

In this study, it has been found that the SHGs and individual beneficiaries struggle to find a market to sell-off their finished products. Even after catering to the indigenous demand, a major chunk of the goods remains unsold. Moreover, neither the transportation of the products to an outstation to be sold is profitable nor it is advisable to the swarozgaris to take the help of middle-men. Other than the retail traders, the other swarozgaris suffer from the absence of a readily available market. The mere exhibitions and melas organized by the government is akin to reinventing the wheel; it is high time that the government takes up some concrete steps to ameliorate the conditions of the swarozgaris who have to pay-back the loans with their finished products still being left unsold. There are several lacunas on the part of the government that are hindrances to the successful implementation of the self-help programmes.

Imparting training on how to market their products to the SHGs and to acquaint them about demand and supply as well as the nitty-gritties of marketing procedures would help them in future marketing endeavors.

Some other findings relating to our study:

(i) Key-Activity Wise Classification of Swarozgaris:

The study reveals that a large number of SGSY groups have undertaken similar activities. Weaving is one of the most popular activities among the sample swarozgaris. As many as 2999 (61.03 per cent) Swarozgaris have been found to be engaged in weaving. This is followed by piggery, agriculture, poultry, goatery and orange farming respectively. Similar activities undertaken by the groups in the same village have created many problems. They have to compete with each other for selling their products. This has resulted in reduction of price of their products which has lowered their profit margins.

(ii) Sex wise distribution in groups:

In the study it is found that the number of women SHGs is much higher than that of the men SHGs. The study reveals that out of 457 SHGs, 340 SHGs belongs to women. Only 109 SHGs belong to men. It has also been found that 8 sample SHGs have been formed by both men and women jointly. The maximum participation of women in forming SHGs reveals that they are aware of their rights and are willing to reap the benefits of SGSY programme.

(iii) Utilization of Savings:

The study reveals that 274 (60 per cent) out of 457 SHGs have utilised their savings in both lending activity and keeping deposit with the banks. The utilisation of savings in group activity is found to be very low. Only 23 (5 per cent) SHGs out of 457 SHG have utilized their savings in group activities. From this study, it appears that a large number of groups have utilized their savings in money lending activity for earning more income in short duration.

(iv) Consolidation of economic growth:

From this study, we have come to know from the swarozgaris under the various SHGs that their main focus is on the expansion of the groups' current activities and 68 per cent of them have accorded top priority to consolidation for sustained economic growth. Education for their children and acquiring property come next in their list of priorities. The health concerns occupy the fourth place in the list of priorities of the SHG members.

(v) Utilization of revolving fund:

It has been found that 80.49 per cent i.e. 365 SHGs out of 453 SHGs have utilised the revolving fund in group activities. 19.51 per cent i.e. 88 SHGs out of 453 SHGs have utilised the revolving fund in other activities such as lending to members for earning higher and quicker income.

(vi) Employment Generation:

SGSY has been found to make a positive impact on self-employment generation. The swarozgaris who were earlier wage earners, agricultural labourers are now engaged in micro enterprises of their own with the help of SGSY assistance. As many as 2999 (constituting 61.03 per cent) swarozgaris have taken up weaving as

the key economic activity. This is followed by piggy (737 nos.), agriculture (610 nos.) and poultry (297 nos.) respectively.

But non-farm activities were less preferred by the sample Swarozgaris in the study region. This is probably because of the absence of training and after-care support from different line departments.

(vii) Literacy Level:

The literacy level of family members of swarozgari households is not satisfactory. Out of a total of 4914 family members of 457 sample SHGs, 601 members (constituting 12.23 per cent) have been found illiterate. The percentage of swarozgaris having qualifications below HSLC levels is the highest being 55.6 per cent. The percentage of swarozgaris who have passed HSLC examination is 23.6. Only 1.36 per cent of the swarozgaris are graduates and having other qualifications.

(viii) Community:

The community wise analysis shows that about 43.33 per cent belong to backward caste, about 16 per cent belong to SC/ST community (which is much below the SGSY target) 18 per cent belong to minority and 23 per cent belong to general caste.

(ix) Age:

The age wise distribution of swarozgaris shows that the number of swarozgaris in the age group 30-40 years is higher than the number of swarozgaris in each of the other age groups.

(x) Sex wise distribution of members:

In this study, it is found that 72.57 per cent of SHG members are women.

(xi) Marital Status:

The marital status of the beneficiaries shows that 75.83 per cent are married swarozgaris, 15.33 per cent are unmarried, 5.83 per cent are widows and 3.01 per cent are separated. This shows that mostly married persons are involved in the scheme so far as our study area is concerned.

(xii) Sources of awareness for formation of group:

In our study, we have found that most of the swarozgaris have come to know about the SGSY programme from the block officials, NGO's, elected members of

panchayats, friends and relatives. About 80.61 per cent SHGs have got the knowledge from such persons. Remaining swarozgaris got information from the media, bank personnel and others. This reveals that SGSY groups were formed under the political intervention.

(xiii) Selection of managing Committee:

The study reveals that the managing committees of certain groups were formed by the outside persons. Their involvement in the selection of the members of the managing committees indicates that the selection of representatives was not done in a democratic way. Out of 457 SHGs, the managing committee of 436 SHGs was selected by the members itself, but remaining SHGs were formed by the outside persons. Their involvement in committee formation was highly self interested.

(xix) Meetings:

It has been found that most of the SGSY groups commence meetings on monthly basis. Out of 457 sample SHG, 209 (45.67 per cent) SHGs meet together on monthly basis. 178 (39.02 per cent) SHGs had convened their meetings on weekly basis and 70 (15.31 per cent) SHGs organized meeting on fortnightly basis. This reveals that the participation of swarozgaris in case of regular savings contribution and maintaining democratic process is quite satisfactory.

(xv) Occupation:

The study reveals that a large number of swarozgaris are housewives. The involvement of women in the SGSY scheme is thus encouraging.

(xvi) Dwelling Pattern:

The dwelling pattern of swarozgaris has been the same in case of pucca houses in both the periods i.e., the period before joining the SHGs and the period after joining the SHGs. In case of semi-pucca and kachha houses, we have found that there are variations in the two periods. The percentage of semi-pucca houses has increased from 19.64 per cent to 54.68 per cent and the percentage of kachha houses has reduced from 44.53 per cent to 9.49 per cent. It indicates that the income of swarozgaris was adequate to change the pattern of their housing before and after joining SHGs.

(xvii) Drinking Water:

This study reveals that a good number of swarozgaris have been able to acquire safe drinking water facilities for them out of their own income.

(xviii) Sanitation:

The study reveals that there is no change in the number of pucca toilets in both the periods. The percentage of kachha toilets has increased from 42.36 per cent to 50.63 per cent. The percentage of kachha toilets has increased because the percentage of open field dependence has reduced from 9.49 per cent to 1.22 per cent as a good number of swarozgaris have constructed kachha toilets out of their income.

(xix) Electricity:

The study reveals that 28.33 per cent swarozgaris had no electricity before joining the SHGs. But it has been reduced to 12.77 per cent after joining the SHGs. On the other hand, 71.67 per cent swarozgaris had electricity facility before joining the SHGs which has increased to 87.23 per cent after joining the SHGs. This reveals that the SGSY has no significant impact in respect of changing from kerosene to electricity connection.

9.2 SUGGESTIONS:

We put forward the following suggestions for the better implementation of SGSY for alleviating rural poverty of Assam in general and Kamrup District (Rural) in particular.

- 9.2.1** For the success of a programme, the selection of beneficiaries for whom it is launched should be transparent. Gram Panchayat should take active part in the selection of beneficiaries so that deserving persons are included in the list. Interference of village leaders in selection of beneficiaries should be restrained.
- 9.2.2.** In the study, it has been found that no proper training has been imparted to the swarozgaris. Hence, the government should organise periodical training programme through NGOs and other expertise so that proper training is provided to the swarozgaris to improve their skill.
- 9.2.3.** The suggested process of identification and selection of key activity is quite

participative and consultative. However, the actual process followed has not ensured satisfactory level of participation of different stakeholders. Therefore, the Programme Implementing Agency (PIA) should take initiative so that the actual process followed is at par with the suggested process.

- 9.2.4.** The number (4 to 5) of key activities per block suggested in the guidelines of SGSY should not be mandatory. The actual number could be chosen by the DRDA in the light of the demand for the product, availability of raw materials, skill of the swarozgaris and market opportunities in the region. Moreover, it should be kept in mind that swarozgaris of some villages are not involved in similar activities. This may lead to stiff competition among them which may reduce the demand of the produces and lowering of the profits.
- 9.2.5.** At the district level, the involvement of the line department is poor except in animal husbandry and agriculture. Therefore, the involvement of all other line departments should be ensured through linking the development plans like training, extension, technical inputs etc. of the line departments with the SGSY plan.
- 9.2.6.** The major constraint in involving the bank manager in the identification of the key activity is the inadequate staff in rural branches. In such cases, the bank branches should be strengthened with additional staffs.
- 9.2.7.** The projects of the key activities identified for Swarozgaris in the study area have not conformed to the cluster approach as given in the guidelines. No attempts were made to organize the key activities. Hence the PIA should draw the expertise of professionals as well as district line departments for project formulation and appraisal.
- 9.2.8.** Due to poor literacy and less skilled profile, the Swarozgaris preferred traditional activities. The emphasis on training method has to be on field / exposure visits or on job training through demonstration and practical exercises. Hence, the training module has to be designed to suit the absorption capacity of such Swarozgaris.

To ensure that the funds are utilised for training and capacity building of swarozgaris, the choice of activity has to be ascertained before the training are identified and financed.

- 9.2.9.** The bankers need to be sensitised to provide loans based on the project cost assessment to enable the Swarozgaris to take up the activity without much

difficulty in meeting the required investment.

- 9.2.10.** The government should take necessary steps to motivate the banks so that they can take active part in the preparation of the project reports of the key activities. This will reduce time taken by the banks in respect to sanctioning of loan. Moreover, banks should increase the amount of credit so that swarozgaris can effectively and smoothly carry on their activities.
- 9.2.11.** The success of self-employment projects mainly depend on the viability and market acceptance and value addition of the product / service. In the study, it has been found that many swarozgaris are facing marketing problems. There is no proper marketing system in the study area. Therefore, the government should take necessary steps to purchase the products of the groups at reasonable prices, besides organising exhibition, trade fair etc. The DRDAs should explore / invite the participation from concerned line departments such as agriculture, fisheries, sericulture, minor irrigation, DICs, tribal welfare department, KVIC etc.
- 9.2.12.** To enhance the marketing skills of the swarozgaris, the DRDA should open training schools in a manner that it does not turn out to be another government institution having its base on the premise of formality.
- 9.2.13** Proper training programmes regarding financial and administrative management, maintenance of records and marketing facility should be arranged by certain reputed agencies, both for Self Help Groups and individual beneficiaries.
- 9.2.14** It is advisable to have a separate marketing cell in each department for promotion of marketing of the products produced by SHGs and should provide guidance for standardisation and value addition of the products to meet changing consumer requirements.
- 9.2.15.** There should be proper monitoring and evaluating system so that cent-per-cent SHGs utilise their revolving funds in group activities.
- 9.2.16.** The SGSY projects could be categorised into three groups depending upon their market acceptance. However, it is observed that there is a need to build infrastructure to cater to the needs of Swarozgaris. Infrastructural development funds should be utilised for this purpose. At the time of study, the Swarozgaris were relying on middlemen for marketing. However, their market prospects can be improved if tie-up arrangements are developed.

- 9.2.17.** The periodic monitoring or evaluation mechanism of SGSY should be strengthened for better implementation of the programme and also for adopting follow up measures by the programme implementing agencies. The Block and DRDA officials should make frequent field visit to verify the actual working of the groups and take necessary steps to remove the problems faced by the groups.
- 9.2.18.** The infrastructure bottlenecks should be removed so as to enable the Swarozgaris to take up more remunerative non-traditional economic activities for creation of gainful employment opportunities.
- 9.2.19.** To check the leakage and misuse of public funds by the PIAs in implementation of rural development projects like SGSY, the monitoring and vigilance mechanism should be strengthened by the central monitoring authorities and DLMS of the respective districts.
- 9.2.20.** The most important reason for low level of utilisation of funds in Assam is that the state is unable to spare 25 per cent of the project cost that has to be borne by it though the rest is borne by the centre. In view of growing insolvency of the state, the present centre-state cost ratio of 75:25 should, perhaps, be made equal to the grant-loan ratio of 90:10 which is already available to Assam as a special category state.
- 9.2.21.** Going by the available funds under SGSY in the sample districts, the plan to support all the SHGs of the respective districts is not only a great challenge but next to impossible if the PIAs of the respective districts depend only on SGSY. This is mainly because of the manpower and financial constraints.
- 9.2.22.** Lack of awareness regarding SGSY has reduced the success rate of the programme. Therefore, proper campaigning is necessary to increase awareness of the programme. The government should arrange proper campaigning through NGOs and other associations of the village so that people can know about the benefits of the programme and come forward to participate in it. Awareness of the programme may reduce corruption done by the government officials.

Besides, such over-dependence on SGSY will boomerang as the 'self-help spirit' is diluted to "dependency syndrome" as every SHG is formed with unique objectives to receive revolving fund from SGSY or bank loan. Thus, there is an urgent need to search for alternative avenues of resources in order to

converge the resources for SHGs at the district level by the respective administrative authorities. The time, energy, resources available in terms of existing institutions, manpower and resources at the individual resources departments in the sample districts should be converged to build on the strength of the local communities and individuals to achieve the desired results in terms of rural employment generation on a sustained basis.

9.3 CONCLUSIONS:

Right from the fifth five-year plan period till date, the Government of India and the Government of Assam have been spending substantial amount of money on various poverty alleviation programmes of which SGSY happens to be the most important programme. While the achievements of these programmes in terms of coverage and spending has been quite satisfactory, achievements in terms of income and employment generation of the Swarozgaris and creation of community assets has not been up to the mark. Evaluation studies at the national and state levels have clearly shown that all the poverty alleviation programmes including SGSY have produced limited impact in states where the grass-root level institutions of the people such as the panchayats and Gram Sabhas and Non-Governmental Organisations (NGOs) are not actively involved in the process of implementation. The surface benefits have not taken roots and hence these are unsustainable in the long-run.

The multi-dimensional concept of 'rural development' is based on two fundamental components that have often been neglected- First, the effective management of existing local resources, both material and human, with the goal of optimum output ; secondly, people's active participation without any discrimination. These two factors have rarely been realised in the state policy of development process, particularly in rural development. As a governmental agency, Panchayati Raj Institutions (PRIs) are also lacking those potential though they have a countrywide institutional network.

Self-Help Group (SHG) approach to rural development in the recent years has been rightly recognised as the best way of socio-economic empowerment of the people living below poverty line in India. The SHG movement for its forceful outreach amongst the poorest of the poor has now not only been categorised as the silent revolution in the empowerment of millions of poor but has also been recognised as an effective tool for rural poverty alleviation. The Ministry of Rural Development, Government of India, has accordingly launched SGSY that has striven to bring a paradigm shift in rural

development process of the country. In order to achieve sustainability to the Self-Help Groups constituted under SGSY, emphasis has been placed on the capacity building of groups and a substantial amount of money has been spent since its inception.

We have found that the female beneficiaries under SGSY programme have performed better than their male counterparts. This may be due to the following reasons.

- i. The activities in which majority of female beneficiaries are engaged yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.
- ii. Women beneficiaries, in general, are more devoted to their work than male beneficiaries in general.

□□□□□

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ANNEXURES

Annexure – I

MAJOR RURAL DEVELOPMENT PROGRAMMES IN INDIA

Sl. No.	PROGRAMME	YEAR OF INTRODUCTION
1	Bhoodan Movement	1952
2	Community Development Programme (CDP)	1952
3	National Agricultural Extension Service	1953
4	Applied Nutrition Programme	1958
5	Panchayati Raj	1959
6	Intensive Agricultural Distric Programme (IADP)	1960
7	Hill Area Development Programme (HADP)	1960
8	Tribal Area Development Programme (TADP)	1962
9	Intensive Agricultural Area Programme (IAAP)	1964
10	High-Yielding Variety Programme (HYVP)	1965
11	Intensive Area Development Scheme (IADS)	1965
12	Small Farmers Development Agency (SFDA)	1969
13	Agency for the Development of Marginal Farmers and Agricultural Labourers (MFAL)	
14	Drought Prone Area Programme (DPAP)	1970
15	Rural Works Programme (RWP)	1971
16	Crash Scheme for Rural Employment (CSRE)	1971
17	Pilot Intensive Rural Employment Project (PIREP)	1972
18	Employment Guarantee Scheme (EGS)	1972
19	Minimum Needs Programme (MNP)	1974
20	Twenty-Point Programme	
21	Habitat Movement	
22	Food for Work Programme (FWP)	
23	Antyoda	
24	Desert Development Programme (DD)	
25	Operation Barga	
26	Command Area Development Programme (CADP)	
27	Integrated Rural Development Programme (IRDP)	
28	National Rural Employment Programme (NREP)	
29	Training of Rural Youth for Self-Employment (TRYSEM)	
30	Whole Village Development Programme (WVDP)	
31	Special Programme for Women and Children (SPWC)	
32	Tribal Development of Agency (TDA)	

33	National Seeds Programme (NSP)	
34	Development of Women and Children in Rural Area (DWCRA)	
35	Intensive Pulses Development Programme (ICDP)	
36	Intensive Cotton Development Programme (ICDP)	
37	Khadi and Village Industries Programme	
38	Dairy Development Programme	
39	Bio-Gas Programme (BGS)	
40	Integrated Rural Energy Programme (IREP)	1981
41	Rural Landless Employment Guarantee Programme (RLEGP)	1981
42	Western Ghats Development Programme (WGDP)	1983
43	Accelerated Rural Water Supply Programme (ARWSP)	
44	The Social Forestry Programme (SFP)	
45	Operation Flood-I	
46	Operation Flood-II	
47	Rural Growth Centres (RGC)	
48	Renewable Sources of Energy in Rural Areas (RSERA)	
49	Social Inputs in Area Development (SIAD)	
50	Special Food grains Production Programme (SFPP)	1986
51	Special Rice Production (SRPP)	1986
52	Forest Farming for Rural Poor (FFRP)	1986
53	Indira Awaas Yojana (IAY)	1986
54	Jawahar Rozgar Yojana (JRY)	1989
55	Prime Minister's Rozgar Yojana (PMRY)	1993
56	Employment Assurance Scheme (EAS)	1993
57	Panchayati Raj 73 rd Amendment	1993
58	National Watershed Development Project	1996
59	Agricultural Insurance Scheme	1999
60	Swarnajayanti Gram Swarozgar Yojana (SGSY)	1999
61	Sampoorna Graeen Rozgar Yojana (SGRY)	
62	National Rural Employment Guarantee Act (NREGA)	2005
63	National Rural Livelihood Mission	2010

Source: Five Years Plan documents, Planning Commission, Government of India



**LIST OF MAJOR KEY ACTIVITIES
IDENTIFIED IN THE STUDY AREA**

District: Kamrup

1. Farm Mechanism
2. Dairy
3. Piggery
4. Goatery
5. Poultry
6. Duckery
7. Composite Farming
8. Handloom and Weaving
9. Cane and Bamboo works
10. Agricultural
11. Weaving
12. Tent house
13. Fishery
14. Mat making

□□□□□

SCHEDULE FOR COLLECTING DATA FROM SELF HELP GROUP (SHG)

1. Name of the SHG :-
2. Gender of the SHG members :-
(i. e, whether the members are only males, only females or both)
3. Number of members of SHG :
(specify the gender of members if the SHG consists of both male and female member)
4. Address :-
5. Name of supporting NGO, if any :_
6. Year of formation of SHG:-
7. Profile of the group members (demographic profile) :-

Sl. No.	Name of SHG	AGE	Sex	Marital status	Relation with the head of the household	Religion	Caste	Educational attainment
1.								
2.								
3.								
4.								
5.								

Note:-

Age : 18-25, 25-35, 35-45, 45-55, 55 and above.

Sex : Male or Female

Marital status : Married, Unmarried, Widow, Separated, others (Specify)

Relation with the head of the household : Self, father, Mother, Brother, Sister, Husband, others (specify)

- Educational attainment : Illiterate, Literate with non-formal education, Primary, Middle, High, H.S.L.C. and above.
8. Amount of membership Fees :
9. Who motivated you to join the SHG ? : NGO, Relations, Friends, SHGs , Others (specify)
10. Purpose of joining the SHG :
11. Whether the group leader is selected or elected :
12. What is the tenure of the group leader? :
13. Engagement of any, before joining SHG :
14. Activity/ Activities taken by the SHG :
15. Assets profile of individual members of the SHG:

	<u>Before joining the SHG</u>	<u>At present</u>
a. House type:	Pacca/ Semi pacca/ Katcha	Pacca/ Semi pacca/ Katcha
b. Sources of lighting:	Kerosine/ Electricity	Kerosine/ Electricity
c. Land resources:	(i) Homestead area...	(i) Homestead area...
	(ii) Self cultivated land area,	(ii) Self cultivated land area,,
	(iii) Land lease in...	(iii) Land lease in.....
	(iv) Land lease out.....	(iv) Land lease out.....
	(v) Uncultivated land area	(v) Uncultivated land area..
d. Consumer Durables:	(i) C T V	(i) C T V
	(ii) Radio	(ii) Radio
	(iii) Car	(iii) Car
	(iv) Scooter	(iv) Scooter
	(v) Bicycle	(v) Bicycle
	(vi) Refrigerator	(vi) Refrigerator
	(vii) Others (specify)	(vii) Others (specify)

16. Income profile of the individual shg members:

(In case of income joining the SHG, the average income of the last 3 years should be taken. In case of income after joining SHG, the average income during the last

3 income earning years should be taken. If the number of income earning years is two, then the average income of 2 years should be taken. Again if the income earning year is one only then the income of that year should be taken)

Before Joining SHG

(Specify the 3 years)

Source

Income

(i) Agriculture:

(ii) Service:

(iii) Business...

(Retail trade)

(iv) Daily wage...

After Joining SHG

(Specify the years)

Source

Income

(i) Agriculture:

(ii) Service.....

(iii) Business:

(Retail trade)

(iv) Daily wage...

17. Saving Profile of individual SHG members:

(a) Average savings during the last 3 years before joining SHG:

(b) Average savings during the last 3 income earning year (after joining SHG):

(if the member of income earning years is 2 then take the average of 2 year saving. If the income earning year is 1 year then take saving of that year only)

18. Income and savings profile of SHG as a group

(a) Year wise income (profit) charging the last 3 year:

(b) Year wise savings during the last 3 years, if money is saves in the name of the group:

19. Amount of loan received by the SHG:

20. Did you face any problem in receiving the loan? If yes, what type of problems did you face? :

21. Did you give any bribe to anybody for receiving the loan?

22. Specify the amount of subsidy:

23. Are you repaying the loan regularly? If not, specify the reason/ reasons:

24. Where do you market your product?

25. Do you face any problem in marketing your product?

26. What problems have you faced in implementing the project?

27. How have you overcome these problem?

□□□□□

Annexure- IV

KEY ACTIVITY WISE CLASSIFICATION OF BENEFICIARIES

Table-I

Rani dev. block

Sl. No	Name of Key Activities	Male Beneficiary	Female Beneficiary	Total	%
1	Weaving	-	553	553	49.16
2	Piggery	34	101	135	12.00
3	Agriculture	206	37	243	21.60
4	Poultry	44	42	86	7.64
5	Goatery	-	-	-	-
6	Horticulture	-	19	19	1.69
7	Muga Reeling	-	-	-	-
8	Local Cow	33	-	33	2.93
9	Orrange Farm	56	-	56	4.98
10	Phenail	-	-	-	-
11	Defunctioning	-	-	-	-
Total		373	752	1125	100.00

Table-II

Boko dev. Block

Sl. No	Name of Key Activities	Male Beneficiary	Female Beneficiary	Total	%
1	Weaving	25	468	493	47.22
2	Piggery	121	309	430	41.19
3	Agriculture	-	-	-	-
4	Poultry	14	12	26	2.49
5	Goatery	-	53	53	5.08
6	Horticulture	-	-	-	-
7	Muga Reeling	13	-	13	1.25
8	Local Cow	-	-	-	-
9	Orrange Farm	-	-	-	-
10	Phenail	-	-	-	-
11	Defunctioning	-	29	29	2.77
Total		173	871	1044	100.00

Table-III
Chayani Borduar Dev. Block

Sl. No	Name of Key Activities	Male Beneficiary	Female Beneficiary	Total	%
1	Weaving	-	352	352	61.12
2	Piggery	55	117	172	29.86
3	Agriculture	-	-	-	-
4	Poultry	26	-	26	4.51
5	Goatery	26	-	26	4.51
6	Horticulture	-	-	-	-
7	Muga Reeling	-	-	-	-
8	Local Cow	-	-	-	-
9	Orrange Farm	-	-	-	-
10	Phenail	-	-	-	-
11	Defunctioning	-	-	-	-
Total		107	469	576	100.00

Table-IV
Sualkuchi Dev. Block

Sl. No	Name of Key Activities	Male Beneficiary	Female Beneficiary	Total	%
1	Weaving	191	683	874	91.23
2	Piggery	-	-	-	00
3	Agriculture	78	06	84	8.77
4	Poultry	-	-	-	-
5	Goatery	-	-	-	-
6	Horticulture	-	-	-	-
7	Muga Reeling	-	-	-	-
8	Local Cow	-	-	-	-
9	Orrange Farm	-	-	-	-
10	Phenail	-	-	-	-
11	Defunctioning	-	-	-	-
Total		269	689	958	100.00

Table-V
Kamalpur Dev. Block

Sl. No	Name of Key Activities	Male Beneficiary	Female Beneficiary	Total	%
1	Weaving	92	635	727	60.03
2	Piggery	-	-	-	-
3	Agriculture	225	58	283	23.37
4	Poultry	77	82	159	13.13
5	Goatery	21	10	31	2.57
6	Horticulture	-	-	-	-
7	Muga Reeling	-	-	-	-
8	Local Cow	-	-	-	-
9	Orrange Farm	-	-	-	-
10	Phenail	11	-	11	1.00
11	Defunctioning	-	-	-	-
Total		426	785	1211	100.00

□□□□□

Annexure-V

**The Block-wise progress of SHGs Bank Linkage Programme under SGSY
Kamrup (Rural) District shown in the table below since 2004-05 to 2011-12.**

Sl. No.	Name of the Block	2004-05		2005-06		2006-07		2007-08		2008-09		2009-10		2010-11		2011-12	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Rani	5	10.1	-	0	7	8.03	18	30.63	5	3	5	5.2	12	11.03	6	13.06
2	Chayani-Barduar	24	31.43	-	0	25	22.96	56	96.8	56	84	45	47.75	97	104.87	91	202.7
3	Rampur	30	35.4	-	0	29	29.65	66	117.23	40	54	23	23.75	71	77.2	16	33.8
4	Chaygaon	25	50.18	-	0	18	18.7	36	88.9	25	42	20	27.25	19	23.35	6	13.5
5	Goroimari	10	23	-	0	14	14.55	24	53.8	30	24	10	9.7	26	26	26	52
6	Boko	31	41.7	-	0	25	19.49	34	70.05	63	73	25	21.25	47	47.3	45	43.85
7	Bangaon	7	22.08	-	0	13	16.9	28	70.52	50	71.55	31	38.7	30	32.9	22	25.1
8	Chamaria	5	14.71	-	0	15	25.4	35	93.3	41	85	10	10.1	16	16	17	34
9	Hajo	53	77.6	11	11.05	12	12	71	156.25	75	112.5	33	33.05	117	129.4	116	109.8
10	Sualkuchi	5	11	-	0	12	9.4	52	131.08	213	319.5	0	0	12	13.65	35	40.4
11	Bezera	155	310	163	162.5	5	5	88	186.52	87	130.5	206	258	239	358	82	109.5
12	Kamalpur	10	16.6	10	12.55	11	11.05	34	71.97	18	27	16	21.15	27	27	20	22.93
13	Bihdia-Jajikona	7	9.55	5	4.6	5	5.2	24	41.6	49	73.5	50	56.4	68	71.3	60	68.2
14	Rangia	26	47.78	4	4.65	20	25.72	51	109.27	29	43.5	70	70.45	56	114.15	53	81.85
TOTAL=		393	765.97	193	201.35	211	252.13	617	1324.62	773	1143.05	544	622.75	867	1048.15	595	850.69

Source: DRDA, Kamrup District

APPENDIX – I
DISTRICTWISE DEMOGRAPHIC PROFILE OF ASSAM, 2011 CENSUS

Sl. No.	District	Area in Sq. Km.	Population	Rural Population	Urban Population	Population Density per Sq. Km.
1	Dhubri	1664	1948632	1746715	201917	1171
2	Bongaigaon	1725	732639	631813	100826	425
3	Kokrajhar	3165	886999	832249	54750	280
4	Chirang	1975	481818	446290	35528	244
5	Baksa	2007	953773	941600	12173	475
6	Goalpara	1824	1008959	871132	137827	553
7	Barpeta	2677	1693190	1545901	147289	632
8	Nalbari	1010	769919	687368	82551	763
9	Kamrup (M)	627	1260419	215587	1044832	2010
10	Kamrup (R)	3484	1517202	1375188	142014	436
11	Darrang	1851	908090	852692	55398	491
12	Udalguri	1674	832769	795191	37578	497
13	Sonitpur	5281	1625975	1754835	171140	365
14	Lakhimpur	2277	1040644	949348	91296	457
15	Dhemaji	3237	688077	639605	48472	213
16	Morigaon	1551	957853	884557	73296	618
17	Nagaon	3973	2826006	2457906	368100	711
18	Golaghat	3502	1058674	960892	97782	302
19	Jorhat	2851	1091295	871730	219565	383
20	Sivasagar	2668	1150253	1040376	109877	431
21	Dibrugarh	3381	1327748	1083984	243764	393
22	Tinsukia	3790	1316948	1053956	262992	347
23	Karbi-Anglong	10434	965280	851158	114122	93
24	Dima Hasao	4888	213529	152302	61227	44
25	Karimganj	1809	1217002	1106745	110257	673
26	Hailakandi	1327	659260	611087	48173	497
27	Cachar	3786	1736319	1420309	316010	459
ASSAM		78438	31169272	26780516	4388756	397

Source: Census of India, 2011.

APPENDIX – II
DECADAL PERCENTAGE VARIATION IN POPULATION OF ASSAM

District	1901- 1911	1941- 1951	1951- 1961	1961- 1971	1971- 1991	1991- 2001	2001- 2011
Dhubri*	28.73	12.74	43.74	43.26	45.65	22.97	24.40
Bongaigaon*	28.69	12.88	36.27	35.81	38.77	22.09	19.58
Kokrajhar*	28.73	17.11	55.41	54.89	61.96	14.49	5.19
Chirang*	5.02	18.18	40.32	57.37	103.33	(-) 0.08	11.26
Baksa*	18.36	33.68	60.52	66.67	73.65	12.51	11.17
Goalpara	29.97	9.25	37.10	45.88	54.12	23.03	22.74
Barpeta*	18.65	16.62	34.39	33.91	40.97	19.62	21.40
Nalbari*	15.24	35.15	33.56	31.79	75.78	14.21	11.74
Kamrup(M)*	6.59	2.39	13.30	19.99	20.77	45.91	18.95
Kamrup *	10.01	17.01	45.12	44.48	81.53	14.97	15.67
Darrang*	22.72	18.58	40.94	36.05	89.77	22.18	19.51
Udalguri *	45.60	29.13	54.04	37.85	43.03	10.02	9.76
Sonitpur*	23.67	22.02	41.99	33.17	68.08	18.11	15.67
Lakhimpur	26.29	17.94	50.46	43.39	56.29	18.30	17.06
Dhemaji	26.29	17.94	75.21	103.42	107.50	19.45	20.30
Morigaon	15.84	36.63	37.89	37.51	50.90	21.35	23.39
Nagaon	15.84	36.65	35.91	38.99	51.26	22.26	22.09
Golaghat	16.55	19.76	26.04	30.85	58.12	14.27	11.88
Jorhat	16.90	14.87	24.17	17.47	33.10	14.69	9.21
Sivasagar	13.41	15.98	23.36	19.47	38.76	15.83	9.37
Dibrugarh	26.29	17.94	30.64	22.93	37.78	13.68	12.04
Tinsukia	26.29	17.94	35.92	31.02	47.03	19.51	14.51
Karbi Anglong	-	30.96	79.21	68.28	74.72	22.72	18.69
Dima Hasao	(-) 33.12	6.16	36.95	40.00	98.30	24.72	13.53
Karimganj	12.94	29.87	22.96	25.13	42.08	21.87	20.74
Hailakandi	16.09	17.48	27.23	23.61	45.94	20.89	21.44
Cachar	12.33	23.92	22.60	23.96	47.59	18.89	20.17
ASSAM	16.99	19.93	34.98	34.95	53.26	18.92	16.93

Source: Census of India, 2011.

APPENDIX – III

STATEWISE POPULATION, SEX RATIO, POPULATION DENSITY LITERACY RATE AND PERCENTAGE DECADAL GROWTH IN INDIA

Sl. No.	India, States, Union Territories	Population 2011	Sex Ratio 2011	Population Density per sq. km. 2011	Literacy rate 2011	Percentage decadal growth	
						1991-2001	2001-2011
	India	1210193422	940	382	74.04	21.54	17.64
1.	Jammu & Kashmir	12548926	883	124	68.74	29.43	23.71
2.	Himachal Pradesh	6856509	974	123	83.78	17.54	12.50
3.	Punjab	27704236	893	550	76.68	20.10	7.58
4.	Chandigarh	1054686	818	9252	86.43	40.28	-68.51
5.	Uttarakhand	10116752	963	189	79.63	20.41	11.34
6.	Haryana	25353081	877	573	76.64	28.43	10.00
7.	Delhi	16753235	866	11297	86.34	47.02	-55.61
8.	Rajasthan	68621012	926	201	67.06	28.41	19.05
9.	Uttar Pradesh	199581477	908	828	69.72	25.85	17.81
10.	Bihar	103804637	916	1102	63.82	28.62	23.90
11.	Sikkim	607688	889	86	82.20	33.06	-5.20
12.	Arunachal Pradesh	1382611	920	17	66.95	27.00	22.88
13.	Nagaland	1980602	931	119	80.11	64.53	-14.59
14.	Manipur	2721756	987	122	79.85	24.86	10.58
15.	Mizoram	1091014	975	52	91.58	28.82	18.20
16.	Tripura	3671032	961	350	87.75	16.03	2.13
17.	Meghalaya	2964007	986	132	75.48	30.65	27.04
18.	Assam	31169272	954	397	73.18	18.92	15.35
19.	West Bengal	91347736	947	1029	77.08	17.77	13.93
20.	Jharkhand	32966238	947	414	67.63	23.36	22.34
21.	Orissa	41947358	978	269	73.45	16.25	13.97
22.	Chhatisgarh	25540196	991	189	71.04	18.27	22.59
23.	Madhya Pradesh	72597565	930	236	70.63	24.25	20.30
24.	Gujarat	60383628	918	308	79.31	22.66	19.17
25.	Daman & Diu	242911	618	2169	87.07	55.73	53.54
26.	Dadra & Nagar Haveli	342853	775	698	77.65	59.22	55.50
27.	Maharastra	112372972	925	365	82.91	22.73	15.90
28.	Andhra Pradesh	84665533	992	308	67.66	14.59	11.10
29.	Karnataka	61130704	968	319	75.60	17.51	15.67
30.	Goa	1457723	968	394	87.40	15.21	8.17
31.	Lakshadweep	64429	946	2013	92.28	17.30	6.23
32.	Kerela	33387677	1084	859	93.91	9.43	4.86
33.	Tamil Nadu	72138958	995	555	80.33	11.72	15.60
34.	Puducherry	1244464	1038	2598	86.55	20.62	27.72
35.	Andaman & Nicobar Islands	379944	878	46	86.27	26.90	6.68

Source: Census of India, 2011.

APPENDIX – IV

DISTRICT-WISE NUMBER OF VILLAGES, GAON PANCHAYAT, COMMUNITY DEVELOPMENT BLOCK, ANCHALIK PANCHAYAT AND ZILA PARISHADS IN ASSAM

Sl No.	District	Number of Villages (As per 2011 Census)	Number of Gaon Panchayat as on 2011	Number of Community Development Block as on 2011	Number of Anchalik Panchayat as on 2011	Number of Zila Parishad as on 2011
1.	Dhubri	1091	168	15	15	1
2.	Kokrajhar	1068	-	4	-	-
3.	Bongaigaon	563	65	5	5	1
4.	Goalpara	829	81	8	8	1
5.	Barpeta	835	129	11	11	1
6.	Nalbari	456	65	7	7	1
7.	Kamrup	1068	146	16	16	1
8.	Darrang	561	76	6	6	1
9.	Sonitpur	1876	158	14	14	1
10.	Lakhimpur	1184	81	9	9	1
11.	Dhemaji	1319	65	5	5	1
12.	Morigaon	632	85	5	7	1
13.	Nagaon	1412	239	18	20	1
14.	Golaghat	1125	102	8	8	1
15.	Jorhat	848	110	8	8	1
16.	Sivasagar	875	118	9	9	1
17.	Dibrugarh	1348	93	7	7	1
18.	Tinsukia	1168	86	7	7	1
19.	Karbi Anglong	2921	-	11	-	-
20.	Dima Hasao	695	-	5	-	-
21.	Karimganj	936	96	7	7	1
22.	Hailakandi	331	62	5	5	1
23.	Cachar	1040	163	15	15	1
24.	Chirang *	508	-	2	-	-
25.	Baksa *	690	-	7	-	-
26.	Kamrup (M)*	216	14	-	-	-
27.	Udalguri *	800	-	5	-	-
	Assam	26395	2202	219	189	20

Source: Staistical Hand Book, Assam, 2012

APPENDIX – V

COMPARATIVE STATEMENT ON PERCENTAGE OF POPULATION BELOW POVERTY LINE

Sl. No.	State	Lakdawala Methodology (Poverty estimates)			Using TENDULKAR Methodology (Poverty Headcount Ratio)		
		2004-05			2004-05		
		Rural	Urban	Combined	Rural	Urban	Combined
1	Andhra Pradesh	11.2	28.0	15.8	32.30	23.40	29.90
2	Arunachal Pradesh	22.3	3.3	17.6	33.60	23.50	31.10
3	Assam	22.3	3.3	19.7	36.40	21.80	34.40
4	Bihar	42.1	34.6	41.4	55.70	43.70	54.40
5	Chhatisgarh	40.8	41.2	40.9	55.10	28.40	49.40
6	Delhi	6.9	15.2	14.7	15.60	12.90	13.10
7	Goa	5.4	21.3	13.8	28.10	22.20	25.00
8	Gujrat	19.1	13.0	16.8	39.10	20.10	31.80
9	Haryana	13.6	15.1	14.0	24.80	22.40	24.10
10	Himachal Pradesh	10.7	3.4	10.0	25.00	4.60	22.90
11	Jammu & Kashmir	4.6	7.9	5.4	14.10	10.40	13.20
12	Jharkhand	46.3	20.2	40.3	51.60	23.80	45.30
13	Karnataka	20.8	32.6	25.0	37.50	25.90	33.40
14	Kerala	13.2	20.2	15.0	20.70	18.40	19.70
15	Madhya Pradesh	36.9	42.1	38.3	53.60	35.10	48.60
16	Maharashtra	29.6	32.2	30.7	47.90	25.60	38.10
17	Manipur	22.3	3.3	17.3	39.30	34.50	38.00
18	Meghalaya	22.3	3.3	18.5	14.00	24.70	16.10
19	Mizoram	22.3	3.3	12.6	23.00	7.90	15.30
20	Nagaland	22.3	3.3	19.0	10.00	4.30	9.00
21	Odisha	46.8	44.3	46.4	60.80	37.60	57.20
22	Puducherry	22.9	22.2	22.4	22.90	9.90	14.10
23	Punjab	9.1	7.1	8.4	22.10	18.70	20.90
24	Rajasthan	18.7	32.9	22.1	35.80	29.70	34.40
25	Sikkim	22.3	3.3	20.1	31.80	2.90	31.10
26	Tamil Nadu	22.8	22.2	22.5	37.50	19.70	28.90
27	Tripura	22.3	3.3	18.9	44.50	22.50	40.60
28	UttarPradesh	33.4	30.6	32.8	42.70	34.10	40.90
29	Uttarakhand	40.8	36.5	39.8	35.10	26.20	32.70
30	West Bengal	28.6	14.8	24.7	38.20	24.40	34.30
All India		28.3	25.7	27.5	41.80	25.70	37.20

Source: Planning Commission, Govt. of India

APPENDIX – VI

DISTRICT WISE PHYSICAL ACHIEVEMENT UNDER SGSY IN ASSAM, 2010-11

District	No. of SHG formed		No. of SHG taken up economic activity		No. of women SHGs formed		No. of women SHGs takenup Economic activities during this year
	Total since 1.4.99	During the current year	Total since 1.4.99	During the current year	Total since 1.4.99	During the current year	Total since 1.4.99
Dhubri	13919	1604	5771	934	6849	769	403
Kokrajhar	4060	346	3038	337	2757	190	126
Bongaigaon	6132	1512	2159	509	3143	907	309
Goalpara	7353	1264	2434	477	5145	390	280
Barpeta	11730	678	4956	780	6678	479	501
Nalbari	8950	578	2486	229	5702	374	263
Kamrup	12110	1128	3957	867	8807	760	562
Kamrup (M)	1618	47	314	64	1370	39	57
Darrang	8868	151	1922	496	2530	99	297
Sonitpur	23550	848	10600	1024	17379	545	699
Lakhimpur	10569	1101	1671	272	6180	625	158
Dhemaji	6270	690	1695	330	3950	460	158
Morigaon	8140	1459	3696	706	5751	635	260
Nagaon	20590	2331	5592	1160	12630	1233	336
Golaghat	6997	320	1878	300	4870	190	653
Jorhat	10850	811	5164	650	7940	488	263
Sivasagar	9075	859	4667	1025	8213	729	624
Dibrugarh	10394	1703	2903	358	9253	1516	619
Tinsukia	6466	1277	2059	450	2876	178	322
Karbi Anglong	4690	150	992	161	4215	131	430
Dima Hasao	1101	47	499	58	630	25	59
Karimganj	7934	1649	3546	1555	3236	1245	46
Hailakandi	4459	870	1287	287	1933	535	176
Cachar	9010	1901	2418	625	3635	422	495
Baksa	10338	1292	1483	263	7844	486	1130
Udalguri	6888	138	1681	347	4165	124	325
Chirang	3586	443	1348	234	2655	360	164
Assam	235648	25197	80216	14498	150336	13934	9592

Source: Directorate of Panchayat and Rural Development, Assam

APPENDIX – VII
VARIOUS BANK BRANCHES HAVE BEEN EXTENDING THE BANKING
NETWORK TO THE AREA OF THE FOLLOWING BLOCKS

Sl. No.	Name of Block	Name of the Bank Branches	
1	Rani	1	CBI, Azara
		2	Union Bank, Sikarhati
		3	AGVB, Borihat
		4	PNB, Loharghat
2	Rampur	1	PNB, Rampur
		2	AGVB, Kukurmara
		3	CBI, Bijohnagar
		4	Indian Bank, Bijohnagar
3	Chayani Barduar	1	CBI, Bijohnagar
		2	CBI, Mirza
		3	PNB, Loharghat
		4	UBI, Palashbari
		5	UBI, Kulshi
		6	AGVB, Borihat
		7	AGVB, Jharobari
		8	SBI, Mirza
		9	Union Bank, Sikarhati
4	Chaygaon	1	SBI, Gumi
		2	PNB, Balagaon
		3	UBI, Chaygaon
		4	AGVB, Kukurmara
5	Goroimari	1	PNB, Goroimari
		2	SBI, Gumi
		3	AGVB, Goroimari
6	Boko	1	SBI, Luki
		2	Allahabad Bank, Hahim
		3	Allahabad Gumerimura
		4	CBI, Bhalukghata
		5	Apex Bank, Boko
		6	UBI, Boko
7	Bongaon	1	CBI, Bongaon
		2	UCO, Bamunigaon
8	Chamaria	1	UCO, Chamaria
		2	CBI, Sakhati Dhupdhara
		3	CBI, Malibari
		4	CBI, Nagarbera
9	Hajo	1	Allahabad Bank, Hajo
		2	AGVB, Kulhati
		3	AGVB, Bamundi
		4	AGVB, Ramdia
		5	AGVB, Boromboi
		6	SBI, Hajo

10	Sualkuchi	1	CBI, Sualkuchi
		2	CBI, Bapujipath
		3	SBI, Dadara
		4	SBI Sualkuchi
		5	AGVB, Sualkuchi
		6	SBI (ICD), Amingaon
		7	Apex Bank, Sualkuchi
11	Bezera	1	UCO, Bezera
		2	UCO, Amingaon
		3	BOI, Abhayapur
		4	SBI, Amingaon
		5	IOB, Amingaon
		6	UBI, Baihata Chariyali
		7	AGVB, Changsari
		8	Canara Bank, Amingaon
		9	HDFC, Amingaon
		10	Indian Bank, Amingaon
		11	Apex Bank, Sualkuchi
12	Bihdia Jajikona	1	SBI, Rangia
		2	IOB, Singrapara
		3	UBI, Baihata
		4	UCO, Bezera
		5	AGVB, Muktapur
		6	AGVB, Rangia
		7	AGVB, Bihdia
		8	SBI, Baihata
13	Kamalpur	1	AGVB, Kamalpur
		2	AGVB, Changsari
		3	Allahabad, Borka
		4	SBI, Soneswar
14	Rangia	1	UCO, Dobok
		2	UCO, Rangia
		3	PNB, Koniha
		4	Union Bank, Rangia
		5	Allahabad, Kaurbaha
		6	AGVB, Dwarkuchi
		7	SBI, Rangia
		8	Apex Bank Rangia
		9	AGVB, Rangia
		10	CBI, Rangia

□□□□□

**PHOTOGRAPHS SHOWING DIFFERENT TYPES OF KEY-ECONOMIC ACTIVITIES
PERFORMED BY THE SWAROZGARIS UNDER SGSY IN THE STUDY REGION**

Photograph-I

SHG members doing mat making activities



Photograph-II

SHG members participating at SARAS mela



Photograph-III
SHG members participating at Training centre



Photograph-IV
SHG members producing Endi Swal



Photograph-V
Photograph of Piggery Firm



Photograph-VI
Photograph of Eri Stole prepared by SHG members



Photograph-VII
Photograph of poultry Firm



Photograph-VIII
Photograph of Eri & Muga silk reeling



Photograph-IX
Photograph of a weaver

