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IMPACT EVALUATION OF SGSY ON SOCIO-ECONOMIC DEVELOPMENT OF RURAL POOR IN ASSAM

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ABSTRACT

Since the inception of economic planning in India, the first five year plan introduced the Community Development Programme (CDP) and on 2nd October 1952, the first 55 Community Development Projects were inaugurated where each project was having 3 Development Blocks. With the passage of time, more and more such projects were developed. The Community Development Programme had undertaken ambitious schemes for all round development of rural areas which included improvement of agricultural techniques, exploring supplementary sources of employment, extension of minor irrigation facilities, provision for social services and development of Co-operatives and Panchayat. The present study made an attempt to examine one major rural development programme namely Swarnajayanti Gram-Swarozgar Yojana (SGSY) in Assam with special reference to Dibrugarh and Sivasagar districts of Assam. The study aims to examine the objectives, achievements as well as the problems and prospects of SGSY. The basic objectives of the present study is to find out actual implementation of SGSY in the study and to assess the impact of SGSY on increasing income of rural people i.e. the selected beneficiaries.

1. INTRODUCTION

In India, most of its people lives in rural areas and the workforce depend upon agriculture and allied activities (Aggarwal and Kumar 2012). The contribution of the rural sector to national income is substantial. Therefore, it naturally draws the attention of the people and the government for its renovation (Rauniyar Ganesh & Kanbur Ravi 2009). The ultimate objective of rural development is to improve the quality life of rural people (Chambers, 1983; Gangopadhyat D. et al 2008). While most of other states in India follow the

objective to achieve rural development (Khera, 2011) and more particularly Inclusive rural development (Khera and Muthiah 2010; Menon 2010), Assam economy is still fundamentally based on agriculture.

Swarnajayanti Gram-Swarozgar Yojana (SGSY) came into effect from April 1, 1999. The newly launched centrally sponsored Swarnajayanti Gram-Swarozgar Yojana (SGSY) has been revised keeping in view experiences of the strength and weaknesses of earlier self-employment programmes. SGSY is a comprehensive self-employment programme for the rural poor and conceived as a holistic scheme of micro enterprises covering various aspects of self-employment, viz., organisation of the rural poor in Self Help Groups (SHGs), capacity building, training, planning of activities, clusters, and infrastructure build up, technology, credit and marketing (Lenka and Samantaraya, 2010; Mula et al. 2012). This programme was simultaneously launched throughout the nation. It aims at establishing a large number of micro enterprises in the rural areas, building upon the potential of the rural poor (Ali Jabir, 2011). It is constructed on the basis of the belief that the rural poor in India are quite competent and by giving the right support they can be successful producers of valuable goods/services.ⁱ

SGSY was expected to bring an incredible change in the development of rural people in India and in Assam. In spite of these programmes adopted by the Government of India for the economic upliftment of rural people, poverty and unemployment is still having a strong hold in the rural areas of Assam (Pati 2009). Assam is mainly an agriculture based state in which most of the villages have homogenous and heterogeneous features of rural life.

It is to be noted that SGSY has been restructured as National Rural Livelihoods Mission (NRLM) in June, 2011 by the Ministry of Rural development, Government of India. NRLM aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.ⁱⁱ

An attempt has been made to examine the impact of *Swarnajayanti Gram-Swarozgar Yojana (SGSY)* and how far this scheme is able to raise the income and standard of living of the rural people i.e. the selected beneficiaries.

2. OBJECTIVES OF THE STUDY

1. To find out the actual implementation of SGSY in the study.
2. To assess the impact and how far rural people i.e. the selected beneficiaries are benefitted by rural development programme (SGSY) in increasing their income and standard of living.

3. METHODOLOGY AND DATA

The present study is an empirical one and based on following methods like historical, analytical and statistical. Moreover Interviews were held with 240 respondent beneficiaries with the help of a structured interview schedule.

For effective management, it is decided to examine the operational status of SGSY covering the period 2007-2012 on the basis of their importance and necessity in the villages falling within two selected blocks namely Barbaruah Development Block (BDB) and Gaurisagar Development Block (GDB). The study was conducted in the year 2015-2016. For this study, 240 respondents (60 each from four selected villages) who availed benefits of the programme SGSY under two different development blocks. Dainijan and Japara villages from BDB, Dibrugarh district and another two villages namely Lahingia and Mothadang from GDB, Sivasagar district to examine the actual implementation of selected programmes SGSY.

4. RESULTS AND DISCUSSIONS

In Assam, the SGSY Scheme has been implemented since 1999. Therefore, to study the implementation of SGSY the present study examines the implementation of the scheme in selected villages under the two blocks respectively.

The detail implementation of the scheme, SGSY in BDB and GDB is shown in tabular form in Table 1, Table 2 and Table 3 below-

Table-1: Total No. of SHG.s and total no. of beneficiaries under SGSY in selected villages from the two blocks during the period 2007-12

Particular (in No.s)	Barbaruah Development Block (BDB)			Gaurisagar Development Block (GDB)		
	Name of the Village	Total No. of SHG.s	Total No. of beneficiaries	Name of the Village	Total No. of SHG.s	Total No. of beneficiaries
2007-12	Dainijan	11	176	Lahingia	21	212
2007-12	Japara	07	84	Mothadang	19	190
Total	-	18	260	-	40	402

Source- Offices of the BDB and GDB

The above table 1 shows that the total number of SHGs formed in the selected villages of Barbaruah block was 18 and in Gaurisagar block was 40 and number of beneficiaries 260 in BDB and 402 in GDB respectively during the period 2007-2012. Number of SHGs formed in GDB was higher than the number of BDB during the specific (2007-17) period. The villagers under GDB found more interested to join in activities than villagers under BDB.

The table also shows that during the period 2007-2012 Lahingia village has formed the highest number of SHGs with 212 beneficiaries under GDB.

Table-2: Statement showing the position of Revolving Fund received from 2007-2012 in BDB and GDB (Rs. In lakhs)

Year	BDB		GDB	
	Physical	Financial	Physical	Financial
2007-08	32	3.20	36	3.60
2008-09	36	3.60	42	4.20
2009-10	40	4.00	40	4.00
2010-11	42	4.20	55	5.50
2011-12	56	5.60	62	6.20
Total	206	20.60	235	23.50

Source- Offices of the BDB and GDB

It is seen from the above table 2 that during the period 2007-12, 206 SHGs in BDB and in GDB 235 SHGs received revolving fund. The financial year 2011-2012 was the significant year to notice that the highest number of SHGs numbering is 56 in BDB and 62 in GDB received revolving fund.

Table-3: Statement showing the position of Subsidy received from 2007-2012(in lakhs)

Year	BDB		GDB	
	Physical	Financial	Physical	Financial
2007-08	26	23.62	30	28.28
2008-09	30	28.28	36	33.60
2009-10	34	27.50	40	36.50
2010-11	36	33.60	41	31.75
2011-12	34	27.50	50	45.75
Total	160	140.50	197	175.88

Source- Block Officials, BDB and GDB

The table 3 above reveals that during the period 2007-12, 160 SHGs under BDB and 197 SHGs under GDB received subsidy. Further the highest number of SHGs got subsidy in BDB in the financial year 2010-2011 and in GDB 2011-2012.

Gender profile of the respondents

Real development takes place when both men and women participate in development processes. To know the gender participation under SGSY the respondents in the study area has been classified into male and female. The table 4 given below shows the gender of respondents-

Table- 4: Male/Female distribution of the respondents

Respondents Villages	Male	Female	Total
Dainijan(BDB)	29 (48.33)	31 (51.67)	60 (100)
Japara (BDB)	28 (46.67)	32 (53.33)	60 (100)

Lahingia (GDB)	26 (43.33)	34 (56.67)	60 (100)
Mothadang (GDB)	30 (50.0)	30 (50.0)	60 (100)
Total	113 (47.08)	127 (52.92)	240 (100)

Source- Field Study (Percentages are in parentheses)

The above table 4 shows that out of 240 respondents who have been surveyed 127 were male respondents and remaining 113 were female respondents. Number of Female respondents is just a little bit higher than Male respondents. Highest number of male respondent 34 is found in Lahingia village and female respondent 30 in Mothadang village.

With a view to find out the awareness of the respondents regarding the beneficiaries have been probed on the following issues and problems in the implementation and impact of the scheme like key activities of the SHGs , training provided for the SHGs, market availability and economic up gradation of the respondents before and after joining SHGs. . The responses are discussed below.

The responses of the respondents have been shown in tabular form from table 5 to table 10 below-

With regard to the procedure followed in identification and selection process, beneficiaries were given three options with the question as follows-

What is the procedure followed in identification and selection process of SGSY beneficiaries? (Options were given)

1. Method of Identification

A) Household Survey

B) Self

C) Others (Motivated by family/neighbour/block/bank /DRDA)

2. Mode of Selection

A) Joint meeting of officials and Gram Sabha

B) Selected through DRDA officials

Response of the respondents have been shown in table 5 given below-

Table-5: Response of the respondents regarding Method of identification and Mode of Selection

Respondents Villages	Method of Identification				Mode of Selection		
	A	B	C	Total	A	B	Total
Dainijan(BDB)	38 (63.3)	13 (21.7)	9 (15.0)	60 (100)	44 (73.3)	16 (26.7)	60 (100)
Japara (BDB)	37 (61.6)	13 (21.7)	10 (16.7)	60 (100)	46 (76.7)	14 (23.3)	60 (100)

Lahingia (GDB)	38 (63.3)	9 (15.0)	13 (21.7)	60 (100)	40 (66.7)	20 (33.7)	60 (100)
Mothadang (GDB)	35 (58.3)	13 (21.7)	12 (20.0)	60 (100)	43 (71.7)	17 (28.3)	60 (100)
Total	148 (61.7)	48 (20.0)	44 (18.3)	240 (100)	173 (72.08)	67 (27.92)	240 (100)

Source- Field Study (Percentages are in parentheses)

It is clear from the above table 5 that out of 240 respondents 148 (61.7%) got identified through Household survey, 48 which constitute 20.0% of total respondents claimed to identified by own and 44 i.e. 18.3% identified by other method.

While in case with mode of selection 72.08% have claimed that Joint meeting of officials and Gram Sabha held for selection of beneficiaries and 67 which constitute 27.91% of total respondents claimed to be selected through DRDA Officials.

The table brings to light that majority of the respondents are identified and selected by concerned authorities.

Village wise distribution of the beneficiaries (SHGs) and their key activity in SGSY

According to the guidelines of SGSY, major share of assistance up to 75 percent (both by number and funding) will be for key activities and they should be taken up in clusters.

The activity of SGSY depends upon the choice of activities. The choice of activity should be based on the local resources, the ability as well as the skill of people. It is also necessary that the products have readily available market. Therefore, a question was asked to the respondents. The question put to them was- "what is the key activity of your SHG?" with seven options- Weaving, Food Processing, piggery, poultry, fishery, agriculture and others (duckery, goatery, mushroom plantation, edi muga worm farm).

The table 6 below shows the Key-activity of the SHGs in selected four villages-

Table-6: Key-activity of the SHGs

Key Activity	Dainijan (BDB)	Japara (BDB)	Lahingia (GDB)	Mothadang (GDB)	Total
Weaving	18 (30.0)	24 (40.0)	27 (45.0)	23 (38.33)	92 (38.33)
Food Processing	12 (20.0)	10 (16.67)	8 (13.33)	10 (16.67)	40 (16.67)
Piggery	8	1	4	4	17

	(13.33)	(1.67)	(6.67)	(6.67)	(7.08)
Poultry	6	9	7	10	32
	(10.0)	(15.0)	(11.67)	(16.67)	(13.33)
Fishery	4	0	3	2	9
	(6.67)	(.0)	(5.0)	(3.33)	(3.75)
Agriculture	8	7	7	6	28
	(13.33)	(11.66)	(11.67)	(10.0)	(11.67)
Others	4	9	4	5	22
	(6.67)	(15.0)	(6.66)	(8.33)	(9.17)
Total	60	60	60	60	240
	(100)	(100)	(100)	(100)	(100)

Source- Field Study (Percentages are in parentheses)

Table 6 shows that out of 240 respondents, majority 92 which constitute 38.33% of total respondents in four villages had taken weaving as their key economic activity. A total of 16.67% involves in food processing like pickle making, pitha, laddoo making. 7.08% involves in piggery farming, 13.33% engaged in poultry, 3.75% involves in fishery, and 11.67% have shown priority in agriculture and 9.17% engaged in other activities like duckery, goater, mushroom plantation, edi muga worm farm.

The study finds that weaving emerged as one of the topmost popular activities among the Swarozgaris as largest number which is 38.33% has taken up this activity. All the selected four villages had highest respondents in weaving. Respondents are skilled in this profession. Another important thing to note here that beneficiaries dealt in weaving was mostly women which signify women participation in rural development. Also to note that weaving is a traditional activity of rural women in Assam. The study also finds absence of fishery in Japara village.

In the study area it was found that such types of non-traditional activities were less preferred by the swarozgaris under SGSY. The swarozgaris of this area have opted for traditional activities like weaving, piggery, and poultry in spite of having scope in non-traditional activities on the basis of available local resources. There is lack of diversification of activities among the SHGs.

As most of the beneficiaries are not highly educated they do not know the banking procedure very much and found it difficult to deal with bank employees. The key activities could not be immediately started due to the delay in providing financial assistance to the beneficiaries. Maximum numbers of beneficiaries had to wait up to three months and had to wait for more than three months and less than six months.

Village-wise distribution of the beneficiaries who had been training under SGSY with their percentage

Although rural people are engaged in different productive activities and these products have a good market in the locality, many at times it was found that the products are not of good quality and at the same time can't compete in

the changing market situations. So training facilities to improve quality and design and of course production at a lower cost involving least wastage are very important for the SHGs. Here a question was put to the respondents with Yes/No options-

Do the blocks provide training facilities?

The table 7 given below shows the responses of the SHG members who have received training assistance –

Table-7: Responses of the SHG members regarding training assistance

Category	BDB		GDB		Total
	Dainijan	Japara	Lahingia	Mothadang	
Yes	37 (61.67)	31 (51.67)	34 (56.67)	30 (50.0%)	132 (55.0)
No	23 (38.33)	29 (48.33)	26 (43.33)	30 (50.0)	108 (45.0)
Total	60 (100)	60 (100)	60 (100)	60 (100)	240 (100)

Source-Interview Schedule (Percentages are in parentheses)

From the above table 7 it is seen that out of 240 sample SHGs 132 (55.0%) responded incontrovertibly that they have received training assistance and about 45.0% respondents stated that they have not yet received any training.

The study found that SHGs have shown interest in further training for improving their productivity and quality of the products. When respondents were further asked to name any institute and the kind of training imparted to them. Some mentioned the name of SIRD, Dibrugarh and Sivasagar district which provides training for rural financing, entrepreneurship, social audit, gender budgeting etc.

The study finds that members of SHGs have shown interest in further training for improving their productivity and quality of products.

In the field study, the researcher had seen a training centre in BDB which was in worst condition to use. The training centre was fully abandoned by the block.

Market Facility

Market Availability is very much essential means for the SHGs and Micro-Entrepreneurs to grow and run efficiently and successfully. Hence, a question was asked to the respondents with Yes or No Options, the question put to them was-

“Do you get Market facility for selling your product?”

Responses of the respondents in this regard shown in the table 8 given below-

Table-8: Respondents' responses on Market Facility

Respondents	Yes	No	Total
Villages			
Dainijan(BDB)	22 (36.67)	38 (63.33)	60 (100)
Japara (BDB)	28 (46.67)	32 (53.33)	60 (100)
Lahingia (GDB)	29 (48.33)	31 (51.67)	60 (100)
Mothadang (GDB)	23 (38.33)	37 (61.67)	60 (100)
Total	102 (42.5)	138 (57.5)	240 (100)

Source- Field Study (Percentages are in parentheses)

The above table 8 shows that out of total 240 respondents, it was found in the table 4.8 that only 102 (42.5%) of total respondents stated positively about getting market facility to sale their product and a large number of respondents 138 which constitute 57.5% reveals that they did not get market facility for selling their product. In case of availability of market, they get the chance to sale their product in the locality and in Exhibition/Fair (Mela).

Here the researcher asked the same question to the BDOs of two respective blocks and found that most of the SHGs have facing marketing problem due to unskilled labourers and quality of SHGs product are not satisfactory to the customers. Also there is a lack of communication skill between the buyers and sellers.

The scheme aims at establishing a large number of micro enterprises in the rural areas but due to lack of proper market availability SHGs do not get the chance to expand their business in particular activities. Also the qualities of product made by the SHGs are not up to the mark and products are limited in nature as said by the Block officials.

The Block Development Officer (BDO) of GDB himself admitted that due to lack of market availability SHGs are not running successfully. Also the Costs of raw materials used in the SHGs activities are so high that most of the beneficiaries find it difficult to manage. Sometimes materials cost more than the profit.

The researcher observed in the study that quantity of product is limited and some products are made available occasionally e.g. - pitha, ladoos (traditional assamese rice cake and sweets) were made during Bihu (Festival of Assam) season and for exhibition/fair) and also buyers claimed that cost of goods is little bit high. If rural people extend their helping hand to the SHGs problem can be overcome in time.

Economic Improvement of the beneficiaries before and after joining in SHGs -
A Comparative Analysis

Financial parameters are analysed to assess the income of Swarozgaris with respect to different key activities, an attempt has been made here in the table 9 given below to assess the number of swarozgaris moving upwards in the income level of their attempt to cross the poverty line. Therefore a study was made in order to ascertain whether the respondents had been benefitted or not after joining SHGs. The data reveals that how many SGSY beneficiaries have been able to cross the poverty line of Rs. 27,000 after joining the SHGs. Two questions were asked to them-

1. What was your earlier income per month before joining SHGs?
2. What is your present income per month after joining SHGs?

The first question had four income options per month. Which were- Rs.100-300, Rs. 301-500, Rs.501-700 and Rs.701 & above.

Second question had also four income options per month. Which were- Rs.100-400, Rs. 401-700, Rs.701-1000 and Rs.1001 & above.

The following tables 9 & 10 shows the average monthly income of beneficiaries before and after joining SHGs.

Before joining in SHGs (Monthly in Rs.)

Table-9: Earlier income of the respondents (Monthly in Rs.)

Respondents Villages	100-300	301-500	501-700	701& Above	Total
Dainijan(BDB)	35 (58.33)	25 (41.67)	0 (.0)	0 (.0)	60 (100)
Japara (BDB)	20 (33.33)	40 (66.67)	0 (.0)	0 (.0)	60 (100)
Lahingia (GDB)	36 (60.0)	14 (23.33)	10 (16.67)	0 (.0)	60 (100)
Mothadang (GDB)	36 (60.0)	0 (.0)	24 (40.0)	0 (.0)	60 (100)
Total	127 (52.92)	79 (32.92)	34 (14.16)	0 (.0)	240 (100)

Source- Field Study (Percentages are in parentheses)

The above table 9 shows that 127 which constitute 52.92% out of 240 respondents had their earlier income (monthly) from Rs. 100-300, in this Mothadang and Lahingia village had the highest percentage whereas 32.92% earned their monthly income from Rs.301-500 and only 14.16% of two villages under GDB was found earned Rs.501-700 in a month and not a single respondent was found to earned Rs. 701& above in all the studied four villages.

After joining in SHGs (Monthly in Rs.)

Table-10: Present income of the respondents (Monthly in Rs.)

Respondents Villages	100-400	401-700	701-1000	1001& Above	Total
Dainijan(BDB)	12 (20.0)	48 (80.0)	0 (.0)	0 (.0)	60 (100)
Japara (BDB)	34 (56.67)	26 (47.33)	0 (.0)	0 (.0)	60 (100)
Lahingia (GDB)	36 (60.0)	14 (23.33)	10 (16.67)	0 (.0)	60 (100)
Mothadang (GDB)	20 (33.33)	16 (26.67)	12 (20.0)	12 (20.0)	60 (100)
Total	102 (42.5)	104 (43.33)	22 (9.17)	12 (5.0)	240 (100)

Source- Field Study (Percentages are in parentheses)

The above table 10 shows the present income of the respondents. Out of 240 respondents, 102 (42.5%) respondents earn monthly income of Rs.100-400. In this category Lahingia Village shows highest respondents with 36 (60.0%). A total of 104 out of 240 respondents show monthly income of Rs. 401-700, which is highest in percentage 43.33% among all categories. While 9.17% respondents found to earn Rs. 701-1000 and only 12 i.e. 5.0% of total respondents earn Rs.1000&above.

It is seen from the above two tables that there are variation of monthly average income of the SHG members before and after joining the SHGs in four selected villages under two different development blocks. Since out of 240 respondents, 127(52.92%) earlier income wasRs.100-300 but after joining the SHGs 42.5% respondents monthly income increases to Rs. 100-400. Along with it, 104(43.33%) monthly income increases to Rs.401-700 whereas before joining into SHGs 32.92% earned Rs.301-500 and 14.16% earned Rs. 501-700. After joining into SHGs, 9.17% respondents earned Rs.701-1000 , but in case with above table 9 we have seen that option 701 & above is nil which proves that a change has occurred regarding monthly income. Table 10 also reveals that 9.17% from Mothadang and Lahingia village under GDB earn in a month Rs. 701-1000 and 5.0% respondents of the same stated villages under GDB earn monthly Rs.1000& above.

5. CONCLUSION

The major findings from the above tables are that SHGs helped the rural poor in uplifting their economic position which is really commendable. SHG beneficiaries are gradually ascending in the steps of income and we can hope that it will bring more success in near future.

SGSY is trying to uplift the economic conditions of rural people living below the poverty line. So, the Govt. of India has allowed restructuring it as National Rural Livelihoods Mission (NRLM) from June 2011.

The scheme brought positive changes in economic condition of the rural poor, women empowerment, social mobility, co-ordination, leadership ability

and to support the family. It is also helping rural women to make an identity of them in the society.

It can be also said that implementing SGSY by Government of India is really significant as the tables 9 and 10 shows that beneficiaries are gradually raising in the steps of income and hope that near future, it will achieve more success.

From the above analysis it can be said that though the Government of India has introduced SGSY but it has not been successfully implemented in the four selected villages of two different development blocks covered by the study. Ignorance of the rural poor people to understand the rural development programmes becomes a barrier for the real progress of rural development. There are some differences between the theoretical provisions and implementation of the scheme. As per the SGSY guidelines, all members of the group should belong to BPL (Below Poverty Line) families, however, if necessary 20% - 30% of the members in a group may be taken from families marginally above from APL (Above Poverty Line) families living contiguously with BPL families but practically in most of cases the APL members are more than the standard limit. The beneficiary households experience a number of difficulties in obtaining subsidy and loan from the bank. Due to lack of infrastructure, delaying in sanctioning of loans, lack of proper utilization of funds, uncommitted administrative machinery, wrong selection of key activities, lack of proper training facility, lack of market availability, malpractices in the offices, lack of monitoring, corruption in bureaucratic and political levels etc. If these constraints can be removed then it will definitely bring the overall development of rural areas in India and in Assam.

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ⁱ Swarnajayanti Gram-Swarozgar Yojana (As per Reserve Bank of India Guidelines) 1999.

ⁱⁱ Ministry of Rural development, Government of India, 2009