CHAPTER-IX

THIS CHAPTER INCORPORATES FINDINGS, SUGGESTIONS AND CONCLUSIONS
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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 (H₀)

Vis-à-vis

The programme has significantly increased the income of the beneficiaries (H₁)

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 swarovgaries

Findings:

(ii) 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 personal 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 (H₀)

Vis-à-vis

The institutional credit facilities are satisfactory (H₁).

And

Hypotheses no.4: The repayment performance of the SHGs is not satisfactory (H₀)

Vis-à-vis

The repayment performance of the SHGs is satisfactory (H₁)
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 belong 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 piggery (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 SUGGESSIONS:
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.