CHAPTER-2
RESEARCH METHODOLOGY

Review of Related Literature, Need of Study, Objectives, Scope and Research Methodology:

In order to solve a problem or conduct a study it needs a strategy. The strategy is the set of procedures in order to achieve the desired objectives. In the present study titled "Management of Rural Development Programmes in India - A study of Swaranjayanti Gram Swarozgar Yojana in Himachal Pradesh". We have focused on the status past and present trends in implementation of various rural development programmes as well as implementation of Swaranjayanti Gram Swarozgar Yojana in Himachal Pradesh. The present study is also targeted to find out the drawbacks in the implementations of the schemes of rural development and suggest suitable measures to improve the implementation of SGSY in an effective manner. In order to conduct the study it is utmost important to compare the studies conducted by past researchers, academicians as well as rural development research agencies and practitioners. In this section of the chapter we have presented some of the researches conducted in the past by various scholars, academicians and practitioners.

2.1 Review of Related Literature

Upadhayay, J.N (1975): In his work entitled on assessment of Small Farmers Development Agency (SFDA). Have made an attempt to discuss the functioning of the agency and to evaluate the progress made since inception in 1969. The study revealed that SFDA released grants worth Rs. 3125 m lakh and Rs. 2968 lac were utilized up to 30/9/1974. At the end of sept. 1974 46 agencies were identified with 18.8 lac small farmers. Further 111012 units of Dug wells, sand tube wells and 32270 pump sets were installed with the help of these agencies. Moreover it was observed that paucity of funds, inadequate staff, misutilization of loan by beneficiaries and difficulty in getting insufficient credit to small farmers were the major hurdles in the way of this progress.

Have expressed the progress of rural marketing in the way of effective rural development and suggested some remedial measures. Though it was observed that malpractices adopted by moneylenders and increase in marketing costs were the major problems in rural areas. Further she suggested that consumer societies and cooperative societies should be established all over the country to keep a check over unscrupulous traders. The managerial efficiency of those societies should be increased who are not performing effectively. Finally she concluded that the laws to protect the consumers should be strictly implemented specifically in rural areas.


studied the impact of lower interest rates financing on the economic conditions of the marginalized weaker section of the society. The study was based on the information collected from a sample of 200 beneficiaries of state bank of India in Ahmednagar district. The impact of the subsidized finance on the economic conditions of the beneficiaries have been studied with reference to change prior to financing and after financing in the costs and return of production activities, employment generation and income as well as expenditure pattern in family budget. The study concluded that the supply of finance claim, interest rate has enabled the beneficiaries to improve their production capacities and income levels. It has further served as a means of strengthening their base, generating additional employment and improving their economic conditions. Finally it was recommended that the present strategy of providing financing on the lower interest rates may further be increased on wider perspective to generate additional employment and income to the weaker sections of society.

Bhandari M.C. (1984):

studied the credit support to IRDP in Surat and Panch Mehal districts of Gujrat. The study revealed that informal agencies are not involved in the identification of beneficiaries and there was general feeling that the program was thrust upon them for financing more as a weapon for political advantage. It further revealed that the loans were given for the single purpose, which in turn does not help small farmers to meet their consumption needs. He suggested that the subsidy amount deposited
as fixed deposit in the beneficiaries account should be adjusted at the time of completion of repayment. It helps them come above poverty line.

**Sundram (1984)**: in his study on anti poverty & rural development in India has stressed that the incidence of poverty in India is so high that it requires direct attack. One of the helpful and encouraging factors in rural development is that rural poor do not resist change. He always tries to get rid of poverty through any ways and means. They want to avail the opportunities fully, provided to them. Improvement in technology has brought about the increase the yields but in the absence of equitable distribution of resources, inequalities have emerged and they are growing. There is need for rural transformation induced by state action and the study of social forces at work. He also emphasized the improvement in the administrative machinery and strengthening it. He also stressed that peoples participation is required at every step of development whether at planning, implementation or monitoring.

**Hari Kumar (1984)**: in his study has made an attempt to highlight the achievements and shortcomings of the implementation of IRDP and suggested remedial measures thereof in the context of Vyttila Block of Ernakulam District of Kerala state. The study revealed that IRDP scheme have good impact on reducing poverty, employment generation as well raising the pace of rural development but it has so many shortcomings also during implementation. There was lack of coordination as well as there was no adherence to a democratic process while selecting the schemes. authorized suppliers of goods were quoting rates above the actual price and selection of S.C./S.T. beneficiaries and other beneficiaries from weaker sections was difficult. Further he suggested that to improve these shortcomings the criteria of selection should be modified and before recommending, a thorough study of beneficiaries must be conducted. and people of villages should be made aware of about the different schemes.

**Maheshwari (1985)**: has discussed in his book the major strategies and approaches of rural development launched since independence. Govt. of India has formulated the rural development program in extensive detail like many other areas. He has also viewed every aspect of rural development i.e.
administrative machinery deployed at various levels. He also admits that R.D program has not benefited the poor farmers but better of farmers.

He also admits that Community development program proved to be that of under achieved He has also examined old and modern technologies for rural development and suggests better one. He also advocated that administrative machinery at different levels to function effectively for socio-economic transformation in the rural area. The Govt. solicitation of popular participation was articulated at various levels. He also found that people participation should be ensured so as to achieve the target of rural development.

Kartar Singh (1985): in his study on rural development (Principles, Policies and Management) has devoted to an exposition of meaning and objectives, measures, hypothesis and determinants of rural developments. In this study he advocates that planning can make a healthy contribution only if it facilitates the achievement of objectives efficiently and effectively. He also emphasized that the strategy designed to obtain the objective of rural development should be appropriate and it requires a high degree of judgment and intimate knowledge of natural resources and agriculture parameters of a particular region. He studied the rural development policies model, policy instruments and selected rural program followed in India.

Dogra Onkar(1986): conducted a study on evaluation of IRDP in Mashobra Block of District Shimla Himachal Pradesh. He pointed out that the criterian for the selection of beneficiaries with annual income of rupees 3500 is not reasonable. He observed that our govt is paying Rs. 12 as daily wage and if a family is employed in daily wage activity throughout the year he is not capable for getting the assistance. On the basis of study it was suggested that the criterian adopted for the identification of beneficiaries for IRDP assistance should be revised and the selection of beneficiaries should be made after proper verification.

Agro Economic Research Center H.P. University-Shimla (1986): In its study on Impact of IRDP in Mandi District emphasized that efforts made at block level to integrate the economic activities at Block level as well as household level were so meager that it could not catch the attention of
poverty affected families particularly S.C./S.T. and women. No. block under
study could fulfill the criterion of Perspective plan.

Mahajan V.S. (1986)\textsuperscript{11}: conducted a study on Some aspects of IRDP in
Mizoram. and concluded that by evaluating the IRDP programme it would
not be possible to have the correct picture of its progress. No doubt that the
programme had taken certain roots in the rural areas along with
improvement in the slandered of living pf the rural poor but it would have
much deeper roots and performance if the snags are properly identified. And
helped by taking corrective measures in time.

Kurian N.J.\textsuperscript{(1987)}\textsuperscript{12}: The study conducted by Mr. Kurian reflected that the
core of IRDP is to provide poor families with income generating assets to
enable them cross the poverty line. Another aspect, which came out, was the
fact that the program is too important to be left entirely in the hands of
bureaucracy, professionals and politicians as well as the middlemen. He
suggested a micro level specific planning, involving all levels of beneficiaries.

Pankaj,Vijay\textsuperscript{(1987)}\textsuperscript{13}: in her study on administration of rural development in
Himachal Pradesh has attempted to analyze the organization structure and
administration of rural development, the prevailing organizational and
functional shortcomings such as inefficiency, red tapism, corruption, lack of
power evaluation etc. She found in her study that rural development in
Himachal Pradesh is very effective task due to lack of basic infrastructure
and resources in rural developmental be enhanced.

She has further discussed in her study the role of different
departments and its role in relation to the policies and plans of other
departments. She has also made another attempt to evaluate the working
and performance of integrated rural development program in Himachal
Pradesh especially in Shimla and Sirmour districts. She observes that the
role of DRDA and banks is not so energetic in financing the activity of IRDP
and further the beneficiaries are not chosen judiciously.

Tiwari,S.N. (1988)\textsuperscript{14} : In his study on Women empowerment in IRDP,
cooperative perspective. Have suggested some remedial measures that can
improve the status of women empowerment in Bihar state. he pointed out
that under IRDP our govt. provides incentive for women, secondly it was
observed that the bank authorities were reluctant to finance women due to the recovery problems. The study also revealed that the lack of technical knowledge of the village level workers was the real cause of wrong selection of beneficiaries as well as selection of economic activity also affects their performance.

Singh, Shankar Rama (1989): has studied the performance of IRDP to overcome the shortcomings in Bihar state. He observed that the prime focus of IRDP was to lift the rural poor and the hardcore poor living below poverty line. He found that credit and subsidies disbursed to the beneficiaries was to the tune of Rs. 4762.78 crores against the target of rupees 4500 crores. The no. of beneficiaries were 165.62 lac against the target of 150 lac. He also analyzed the national figures with those of Bihar during 1981-82 to 1984-85 was Rs. 426.76 crores i.e. 8.95% of the national investment. The number of beneficiaries was 16.70 lac against the target of 14.08 lac. He therefore concluded that however IRDP succeeded to a great extent in figures but the process of implementation of IRDP in Bihar do have many shortcomings which are ought to be removed. Enumerating these he suggested that various Governmental and other agencies as financial institutions, NGOs needs to take necessary steps like identification of beneficiaries, prevention of over and under financing, involvement of Panchayati raj institutions in IRDP operations etc.

Gopal and Ramula(1989): in their study on poverty alleviation programmes in Andhra Pradesh described that performance has been very low and the impact on the incidence of poverty is marginal. They concluded that the most neglected segment of this development strategy id agricultural labour particularly of the underdeveloped regions. They also pointed out that mostly the rural poor use their loan for unproductive purposes.

Singha Roy and Aggarwal(1989): conducted their study on self employment for rural women revealed that IRDP special schemes which were meant for self employment of rural women have invoked varied response and the success rates of these programmes have been different at Khanpur. They observed that khanpur is agriculturally semi developed village located 18 K.M. north west of Balaghat, the district H.Q. of west
Dinapur District of west Bangal. In 1983-84 out of 371 families of the village 133 families were given institutional credit to start small business of Peddy Husking, preparation of pulfrice grocery, goatery, poultry. out of these 39 credits were on the name of women Rajbansi(SC),pileo(SC),Mohato( EX-TRIBAL), and the Muslim families.

Jose, A.M. (1989): Conducted a study on IRDP and Employment generation for women in Kerala. Revealed that employment generation under IRDP for the women in the developed block to much higher than in the less developed block. In the developed Blocks women could find less hired out employment than their counterparts in less developed Blocks. He explained that women in more developed blocks are doing more work for self-employment activities than the women in the less developed block. The employment conditions in the labour market thereby affect the nature of self-employment and IRDP employment and women work on participation rates.

Govt. of Kerala (1989): In its study on Integrated Rural Development Programme in Kerala revealed that the Govt. of Kerala had been administering a number of programmes for the welfare of women in the state. This programme was initiated in Kerala during 1978-79 as part of national programme in 100 community blocks extended to whole of the state. The assistance during 4 years of the programme i.e. 1980-81 to 1983-84 was about 12133.05 lakh consisting of both bank loan and subsidy to the tune of 26.96 lakh. The assistance per family assisted was Rs. 3002.

Tanganuthu, C. and Manimakalai, N (1989): Made a survey in Tiruchirapully district of Tamilnadu to study the impact of DWCRA scheme in generating income and employment with special reference to three activities namely Lapidary (stone cutting), Masala Powder, and wax candles. It was observed that all the beneficiaries who were living below poverty line prior to implementation of DWCRA have now crossed the poverty line. It was manifested that due to self-employment the employment status has improved among unemployed as well as other wage earners. Finally it was revealed that all the beneficiaries were satisfied with the functioning of DWCRA.
Kashyap Chaman Lal. (1989)\textsuperscript{21}: In his book management and planning of rural development in India has attempted to assess the impact of rural development in India since independence. He represents a comprehensive study of these policies planning and its problems and processes of rural development in India. He stresses that there is an urgent need of well formulated policy for development like India. The need of people participation emerged due to the urgency of optimum utilization of natural resources at rural areas with the felt need of people, to people employment and adequate sources of income to rural poor. He raised the need of planning cells at block and district level so that when ever demands of plan are sent by the grassroots be arranged and organized properly for planning management. The activities of similar departments be clubbed to achieve speedy and undisguised development. He analyses that the selection of BPL families is defective and the systematic and correct survey be conducted which requires proper formulation of schedules and honest conduct of gram sabha for recommendation and passing.

Trivedi, Bhupat (1990)\textsuperscript{22}: “Let IRDP be People oriented for better results.” Entitled study was conducted by Bhupat and in his study revealed that planning be made by the people themselves at grassroots. It should involve all sectors of rural society including women, educated youth and backward classes, resources for economic infrastructure development should be made available in adequate quantity and well in time.

Singh, Krishna Hare,(1991)\textsuperscript{23} : in his research work ,What Ails Rural Development Programmes? explored the different reasons for the failure of rural development programmes. He pointed out that instructions supplied by GOI were not adequate and lack of infrastructure facilities like roads, electricity and marketing outlets at village levels were largely responsible for this. The study further highlighted that multiplicity of agencies; their procedures and lack of coordination between institutions were creating complications in the way of effective implementation of programmes. The investment level per household beneficiary was also inadequate. Finally the researcher had suggested that the implementation of rural development programmes deserve much more attention than it has received so far.
Therefore an integrated approach and competent, trained self motivated planning body at village level is essential for the effective implementation of rural development programs.

Gill, S.S.(1994)²⁴: Have enlightened on the implications of different rural development programmes in the research work entitled "Rural Development some lessons from past experiences." He put forth that the achievements of these programmes does not commensurate with the expectations. This gap in expectations, achievements resulted in considerable frustration among the rural population. The multiplicity of the agencies resulted in duplication of efforts due to lack of proper linkage and coordination. Further the study revealed that the present system of processing of loans and subsidies takes a long time therefore it is suggested that teams consisting of representatives of the concerned organizations such as commercial banks, rural development agencies, revenue department etc. should visit different villages and prepare a schedule on spot and clear all the loan applications.

Reddy, Suresh, Y and Reddy A.R.(1994)²⁵: They examined the implication of DWCRA in Chuddapah Distt. Of Andhra Pradesh and observed that around 50% of the women beneficiaries were S.C./S.T. and majority of the beneficiaries had taken up only traditional units such as weaving, poultry, pottery, and basket making. The administrative machinery for implementing the schemes was limited and amount sanctioned for a group was insufficient. Further it was observed that there was a lack of proper supervision on the implementation part of the scheme. Finally it was suggested that existing machinery should be improved, political interference should be curbed and training should be imparted vigorously particularly to those women who manufacture non-traditional items. The bank loan procedures should also be simplified.

Sharma, Tulsi Raman,(1994)²⁶: in his research work on Rural development Programmes in Mandi District of H.P. has evaluated that so far as the matter is concerned with the coverage of identified families (SC/ST), average investment per household, utilization of funds etc. appears to be quite satisfactory at the national level but the performance of wage programmes both in terms of financial as well as physical achievements is quite
unsatisfactory. He pinpointed that over involvement of bureaucracy in the schemes and lack of people participation lead the failure of these schemes and the involvement of contractors needs to be stopped totally.

Ahmed Rais, (1997): In his study on Comparative and integrated rural development Programme in Aligarh District revealed that the process of loan recovery from non-beneficiaries of IRDP and proper use of loan for asset building can be streamlined by a better integration of IRDP and the proper use of some financial institutions in the rural areas. Like primary cooperative societies which they needs to be strengthened. The non-recovery of loans especially from the poor especially in rural areas by financial institutions have been a major problem which have to be adequately tackled.

Raja Gopal (1997): carried out a study on rural marketing administration in India. He observed that the experience of implementation of IRDP as one of the major program on poverty alleviation and revealed that over the decade there had been shift in the activities financed under this program. A way from the primary sector to the secondary sector and tertiary sector. The change in the development trend has accentuated the need for ensuring proper marketing arrangements for the goods and services transected in the rural area.

Krishan, C,(1998): conducted a study on Role of IRDP in rural development. and revealed that centers around the whole mass concept of developing the personality of the rural poor to the fullest extent and satisfying his basic needs like Food, Cloth, Shelter, education and clean environment by the majority of rural population. He concluded that the recent modification of the IRDP and guidelines given by RBI to banks can capacitate the banks to benefit the beneficiaries of IRDP to the fullest extent.

Sultan Singh(1998): In his study on appraisal of IRDP in Kangra district of Himachal Pradesh has analyzed the implementation of IRDP, problems faced by the beneficiaries in getting the assistance. He also discussed in his study the achievements and drawbacks of the implementing agencies at different levels. He advocated that the banks are not taking interest in the financing to the poor people under IRDP scheme. The targeted approach is causing affect on the quality of financing and beneficiary selection. He added
in his study that the policies and the program framed at the central level are not matching the requirements in the states.

Sultan Singh further emphasized that poverty alleviation program could not achieve the desired objectives as perceived for the success of any program as it requires congenial environment as its basic necessity. In the absence of such environment no program, however well designed, well intentioned can't achieve the desired objective. Hence steps may be taken in order to achieve the objective. He further discussed that beneficiaries are put to various hardships, maltreatment and other difficulties by agencies during the course of getting desired benefit. He suggested that if we are able to create a congenial environment and people are made to understand the whole process, the suspicion of success of the program is removed. If volunteer agencies and NGO's are engaged in the process we are sure that the success rate of the program will increase. The village level worker picked up from the lower group is assigned the task of interacting the poorest people in their respective rural area to give the message about the benefit. If the beneficiary is made aware of the benefit and the procedure involved in it is sure to achieve the success. In addition to this some independent agencies like schools universities and volunteer organization be involved in the system to create awareness about the program. The education curriculum and the program be made formulated in such a manner under which the teacher and the students visit the villages and motivate the people to participate actively in the program. He advocates the block and DRDA level agencies are to be fully equipped with qualified and best staff that have the zeal to serve in this tough environment. The staffing is required to the adequate level.

Reddy Indersen, P and Rao, Srinivasa (1998): Conducted the appraisal of IRDP and revealed that the effective implementation of the program requires proper coordination between all the related agencies like Govt. Banks, NGO, as well as the poor beneficiaries whom the program is aimed at. The staff and the personnel as well as banks, NGO's must be fully trained so that they could benefit the poor in a better way.
Neeta Sharma. (1998): In her study on the role of DWCRA program on the development of women and children in the rural areas of Himachal Pradesh stressed upon the development of women and children in rural areas by organizing women into groups to make the livelihood achieved by micro financing and collection of the savings.

She further added that these groups are creating awareness among rural women and is also acting as a forum for these women to represent their ideas to the society and also to make socio economic advancement. She analyzed that the beneficiaries are getting incremental from almost all the DWCRA enterprise which predominantly utilized for family affairs. The study reveals that the majority of the beneficiaries were of the views that the program has organized the women of rural area. The program has found to have an impact in increasing the literacy level of women. An important contribution of the program is that it has increased women's participation in village development. The study reveals that the social status of the beneficiaries was better and their family size was also higher. Majority of the beneficiaries stated that socioeconomic status of the women has been lifted due to the DWCRA program.

Dhillon, D.S. (1999): has conducted a study on IRDP in Punjab on milch animal scheme. He examined that such non-viable assets activities are being provided to the beneficiaries below poverty line, which particularly does not generate any possible impact on the standard of living or earning of the people, and it further creates a burden upon the beneficiary. He suggested that only such activities /assets must be suggested to the beneficiaries, which the poor people wants to do, not to be prescribed by the assisting agency. The activity should be as per the choice of the entrepreneur. He further suggested that comprehensive training and exposure should be provided to the beneficiary so as to enable him generate maximum output of the activity. Adequate post financing support must be rendered to the beneficiary in order to make it a success.

Lakhanpal, K.D. (2000): in his research work have concluded that though the target of mandays generation under employment generation programmes was achieved every year yet these programmes could not
contribute much in supplementation of income of the poor beneficiaries. The choice of the beneficiaries was also undermined while undertaking the income generating activity and the wrong selection of the activity never bring about the positive change in the income level of the beneficiary. Mr. Lakhanpal suggested that people participation in the democratic process at the grass root level and their personal involvement in solving their own problems by consensus as well as democratically. It leads to the problem solving on one side and the commitment as well as concern towards their problem leads to the responsibility among the beneficiaries.

Rahane R.K and Wattamwar M.S. (2001)^* : had studied the performance and role played by the Suger Cooperative in rural development through Self Help Groups. The study was based on secondary data on various parameters of growth of Sangamaner Bhag Sahakari Sakar Karkhana ltd. Amratnagar during the period 1998-99 to 1999-2000. The findings of the study revealed that the number of villages in the operation area has increased from 4631 to 20681. Total share capital increased from 51 lakh to 259 lakh and per day crushing capacity increased from 800MT. to 3500 MT. Along the period of study.

S.C Srivastava., D.V.L.N.V. Prasad Rao. (2001)^36: In their study/Research in selected areas of Uttar Pradesh, analyzed that these two programs are of like nature and they have common objectives and merged so as to give maximum output. The planning of this program should be the sole responsibility of grass root level i.e. Gram Panchayat. The official reporting system does not care for no. of persons getting employment and is mainly concerned with the no. of mandays generated. There is the requirement of people participation at each level i.e. planning, implementation and evaluation purposes the project based monitoring is not in action only on papers but on action also and financial aspect is also observed. They also advocated that due to difference in the level of finances and implementation procedures EAS has been the main focus of Govt. officials.

Dr.Sudhakar Rao, Dr.Ramchandriah, Dr. Gangi Reddi. (2001)^37: in their study on positive and inhibiting factors in cluster approaches and group functioning of micro enterprises under SGSY found that SGSY 's cluster
approach is involving the development administration in a big way towards
delivery of support services for sustainable enterprise promotion. There are
several elements built into this new approach the impact on improving the
living standards of these swarojgaries and their families appear not to be
very effective.

They concluded that the new approach of SGSY has created a
positive impact on various aspects of enterprise promotion however program
implementation is beset with various problems in different blocks. The
identification of entrepreneurs (SHG members) and the selection of the key
activity appear to be realistic however the utilization of the liberal provisions
of SGSY is not effective due to several factor. In the absence of proper
applicability of these provisions the program implementation is affected to a
greater extent.

They further added that there is general lack of awareness at the part
of poor to take up economically viable and commercially viable projects. Is a
general lack of community awareness for accepting and adopting the viable
economic activity which has some technology requirement. It requires proper
people participation, understanding the community and their problems
building rapport and confidence and trust, recognizing and accepting the
people as they can lead to successful achievement of goal.

DVLRN Prasad Rao (2001): in his study /Research of poverty alleviation
through self employment has found that in spite of various deficiencies
observed in the formulation and implementation of the program it was found
that IRDP assistance has a favorable impact on the economic conditions of
the poor beneficiaries even though a limited number are able to cross the
poverty line. If a more determined effort is made to overcome these
deficiencies the performance of the program can be further improved and its
benefits enhanced. He also observed that planning should be specific,
objective and on the systematic lines keeping in view the local resources,
structures and ethos. The greater innovativeness is required from the
administrators. The freedom be given to the beneficiaries to purchase the
asset of their own choice and convenience. A friendly and cooperative
relationship is required between the developmental bureaucracy and bank
officials towards the beneficiaries for smooth working of a program like IRDP. Things are far from this at present. The procedure for loan sanction and disbursement need to be simpler and quicker so that the beneficiary do not feel harassed and feel satisfied. He suggests that ensuring proper spatial target of allocation under poverty alleviation program is as important as ensuring that non poor do not take advantage to the program. It is possible to advise reasonable and objective criteria for spatial allocation.

Shahjahan, S. (2001)\textsuperscript{38}: had studied the impact of poverty alleviation programmes on social and economic advancement of the rural habitation with eradication of famine, reduction in population growth and significant levels of poverty. The study further revealed that poverty alleviation programmes can be implemented successfully with good governance and peoples participation. He further suggested that steps should be taken to ensure work on these factors which affects overall development programmes to accomplish the developmental targets put forth by the world bank with MDG -2015.

Govt. of India. (MORD) (2001)\textsuperscript{40}: In its quick evaluation study of DWCRA (Development of women and children in rural areas) conducted through WIZMIN MANAGEMENT CONSULTANTS Kanpur analyzed that the program differed greatly from state to state in both implementation and impact. Andhra Pradesh has come up as the best achiever, most dynamic and working model. The study concluded that to make DWCRA like program a success strong and sustained political will is needed. Greater participation of women is needed and sufficient time is needed to be given for the group dynamics to evolve. It is important that the Govt. passes on the responsibility of beneficiaries’ selection to gram panchayat. The study also revealed that there is need of focus on saving and internal loaning, promotion of the idea of self help groups, linking them to problem solving at village level, skill upgradation, technical inputs and multiple interventions. The staffing at different levels requires adequacy and continuity. Specific projects must be selected keeping in view their skills experience, infrastructure and local conditions. Economic activities geared to the demand of micro market s .The group also
suggested that the program should be made to achieve impact and not merely to meet the objective.

Chandra Shekhar V, Tejaswini C.N and Narayana Gowda K. (2002): in their study on Income generating activities for rural women- an impact study has accessed the role of women in credit mobilization and income generating. They studied that farm women are considered as an invisible work force in agriculture even though they participate in most of the agricultural operations. They constitute the significant part of the working women population of our country. Women generally have lower incomes and less leisure time than men and seldom have equal opportunities to develop their capabilities. In the recent past the launching of various upliftment program there has a significant increase in number of women participating in developmental activities, these programmes envisaged her contribution in rural development works to ensure economical and social progress by upgrading their knowledge and skills .They also conducted a study of Mysore district to examine the impact of income generating activities in terms of income generation and employment creation. As a result of participation in income generation activities under various schemes had a positive impact on the socio economic conditions of the rural women.

Pal Mahi(2002): Had made an attempt to study SGSY. He further made an remarkable attempt w.r.t. Evaluation, assessment and future prospects of Swaranjayanti Gram Swarozgar Yojana. The study reveals that SGSY is a major on going poverty alleviation programme for rural community. The program was framed by merging the ongoing programs for self employment generation of rural community such as IRDP,TRYSEM,DWCRA,MWS, GKY, SITRA, Supply of Improved tool kits, on 1st April,1999.It further highlighted that during 2000-01 percentage of utilization of total available funds under this scheme was 73.53%which was higher than the previous year. Per capita investment as well as credit subsidy ratio was also higher than that of preceeding year this depicts the better performance on the financial side.On the physical side only 13% of the self help groups formed could take up economic activity which was also again higher than the previous years but the SHGs formed during the year were 90,000 less than
previous year. Thus the performance of the programme from 1999-2000 to 2000-01 indicated slow progress of the SGSY. Finally he suggested that SGSY should be transformed into a micro finance program to be run directly by Banks and subsidy must be discontinued.

**Chatterjee, Shankar (2003)**[^1]: Had examined the implementation of SGSY and problems of banks in his study entitled “Networking SGSY, Banks and SHG,s in Jaunpur distt. In U.P.” He observed that the financial progress from 1999-2000 to 2001-2002 had increased in a slow pace. Even in 2001-02 the utilization rate was only 52%. The self help group formation and assistance extended to SHGs was noted to be very disheartening. Here was delay in financing from the bank side due to rules and regulations and due to this the people suffered. He suggested that the banking rules should be simplified and flexible so as to reach the rural poor for their upliftment. The Banks also required to be strengthened with adequate manpower and special field staff for the primary sector. He suggested that the poverty alleviation programs be made on war footing to make the 1.50 lakh families of the Distt. Cross the poverty line.

**Rajoo, Anupama (2003)**[^2]: In her research work titled "Role of Bureaucracy in Integrated rural development programmes in Himachal Pradesh. He revealed that Bureaucracy have failed to implement the Integrated rural Development Programme for the upliftment of rural masses. She analyzed that the bureaucratic structure at the block level is ineffective for the implementation of rural development programmes. She concluded that participation of people in implementation of IRDP schemes is poor due to lack of education and ignorance about different schemes and benefit available under the. The researcher while discussing with the block officials analyzed that the bureaucracy at the block level are frustrated and dissatisfied with their working culture. The lack in training as well as dependency upon the targets has laid the rural development schemes in the grave. Researcher suggested that time to time refresher courses should be arranged for the staff to fully acquaint themselves with new developments and to tackle the problem in implementation.
Archna Sood (2004): in her study on Sustainable rural development with focus on women has discussed the empowerment of women and their role in rural development. Since women's is the key to socioeconomic development of the community, bringing women into the mainstream of national development has been the major concern of the govt. The ministry of rural development has special components for women in its program Funds are earmarked as “Women's component” to ensure flow of adequate resources for the same. There has also been a significant shift in policies and strategies—from bureaucratic 'top centric' to 'ground up' interactive schemes and initiatives where target groups of women themselves have a more proactive role. This new strategy is beginning to show results as increasing number of empowered women are coming into the mainstream with positive impact on the socio-economic environment. Government is providing several opportunities to women led SHG’s and swarozgaries to market their products without any middlemen to urban consumers. The exposure helps in improving their professional skills, promotes marketing technology and developing entrepreneurship amongst the rural entrepreneurs. Women empowerment, particularly as applicable to rural women has a much greater, positive influence in factors, governing sustainable development as women play a direct and in many cases, exclusive role in child and family care; general health and sanitation; agriculture, horticulture, forestry; animal husbandry; food, fuel, and water.

Archana Sinha (2004): in her study on micro finance for women’s empowerment has discussed that micro-credit or micro finance for women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Questions is often asked whether micro credit is the most effective approach to economic empowerment of the poorest and, among them women in particular. Development practitioner often argue that the exaggerated focus on micro credit as a solution for the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor. This article puts forward a debate on micro credit for discerning policy makers, researchers and development practitioners. She says that one of the major limitations is the time
consuming meetings, particularly in programmes based on group lending and time consuming income generating activities, coupled with no reduction in traditional responsibilities; they only increase their work and time burden. She further admits that micro finance assists women to perform traditional roles better and women thus remain trapped in low productive sectors, not moving from the group of surviving enterprises to micro-entrepreneurship. There is evidence of men withdrawing their contributions to certain types of household expenditures. Equitable gains from development on a sustainable bases and ensuring viability of financial services are the key elements in a strategy of poverty reduction by means of credit support to the poor. As micro finance seen to be an approach addressing these concerns effectively, it has assumed significance in all the developing countries as an effective tool in fighting poverty. The assumption that access to the credit automatically leads to empowerment does not hold true, as women faces major disadvantages and inequalities in order to be successful in business and life. In addition, the assumption that providing women with access to credit guarantees that women maintain control over their loans and over the benefits of the investment cannot be taken for guaranteed.

K Raj Mohan (2004)*: in his study on Kaleidoscope of rural marketing has analyzed that rural markets are becoming green pastures for any marketer provided his marketing plans are made according to specialties of rural markets No doubt the rural markets are estimated to be growing fast compared to the urban markets. As it is a new market it could be easily mended provided the producers develop an insight into the behavioral patterns of rural consumers. He stressed that for successful marketing in rural areas, an integration of traditional and modern methods of selling is required. To communicate effectively with the prospective rural consumers and to ensure effective distribution and prompt delibery, organizations must understand the specific requirements and need of the villagers and then plan their strategies to convert the prospective consumers into active consumers. For this it requires adoption of scientific marketing management principles and sound product plans, pricing policies, proper distribution network and adequate and effective promotional measures.
Yogesh, (2004): in his study titled “A critical study of rural indebtedness in Punjab.” Has observed that in spite of the efforts being made by various agencies, the contribution of the Primary (Agriculture) sector is not in proportion to people engaged in this sector. Increase in population have decreased the land holding and further obsolete technology results in low productivity and thus cultivator is not able to repay the debt in time resulting in high level of indebtedness. The problem of indebtedness in rural households is mainly due to rising cost of living, low agriculture income, lack of regular resource of non agriculture income, crop failure etc. He revealed that the extent of indebtedness is found more on the loanees of the government regulating credit agencies. The recovery officials don’t take any pain for recovery resulting in the non-recovery and the tendency of the loanee for the repayment to the lending agency and huge accumulation of interest and the loan amount on the name of beneficiaries.

Raj, Kanwar, B. Ajanta (2004): Emphasized the difficulties that rural entrepreneurs are facing and suggested that integrated approach is required towards developing rural entrepreneurship. He observed that rural entrepreneurs were not able to reach market themselves and middlemen were making large profits. They had the problems of not being able to add value to their products, by way of finishing, packing and advertising. Rural entrepreneurs were to cope with number of constraints and difficulties in various fields such as technology innovation, govt. procedures and regulations, scarcity and paucity of funds, market competition and logistics problems. If these facilities are provided to the entrepreneurs it could bring about a positive change and the entrepreneurs can earn their better living as well as face the competition.

Malhotra, Rakesh (2005): In his study titled “Imperative need for fine tuning the SGSY.” Revealed that the collective efforts of the part of central Govt., state Government, Banks and NGO,s resulted in the formation of 12.82 lac. SHG,s of which 6.79 lac. SHG, s were assisted for first stage revolving fund and 1.11 lac SHG,s were linked with banks and financed. Malhotra advocated that grading should be done by the outside agency. He finally suggested that there is immediate need to develop design and adopt
uniform pattern of documents. He further advocated NABARD should take this initiative to form a uniform pattern of self help groups throughout the country.

Planning Commission(2005)\textsuperscript{51} : Results of evaluation of the SGSY show inadequate infrastructure and insufficient capacity building as main constraints. Most of the factors responsible for its poor performance relate to weaknesses in delivery systems. Cluster approach has also been a non-starter in many of the states. DRDAs and the line departments of most of the state governments have failed in providing non-credit inputs to the swarojgaris. Above all, the building up of gender perspective in the programme has been conspicuously absent in many parts of the country. While the proportion of about 15 per cent of funds earmarked for infrastructure development may not be small, it is the total budgetary allocation made and the funds made available for the scheme which appear to be too meagre. The budgetary allocation to SGSY will have to be increased and utilized efficiently if significant impact on poverty is to be made. The utilization of six per cent to seven per cent for training and capacity building falls short of the target of 10 per cent. Funds for training and capacity building should be substantially raised along with larger budgetary allocations for the SGSY as a whole.

C. Gangaiah and B. Nagaraja. (2006)\textsuperscript{52}: Conducted a study on “Impact of Self Help Groups on Income and employment: A case study in Chitoor District of Andhra Pradesh. They selected randomly 202 group members from 17 Self Help Groups and interview method was deployed for the said study. The study revealed that due to self help group concept their income has increased significantly and the assistance/loan provided under SHG,s have generated more employment directly as well as indirectly. The group cohesiveness generated awareness among members about the governmental programmes. They also laid emphasis upon the regular training and refresher courses to the group members.

Dev, Basu (2006)\textsuperscript{53}: in his doctorate study titled “Impact of Rural Development Schemes in Himachal Pradesh.” Has revealed that the overall financial and physical performance of various rural development schemes
such as SGSY, SGRY, IAY, RGAY are satisfactory but there is lack of proper utilization of funds. He revealed that majority of illiterate and S.C./S.T. as well as backward categories have got the benefit of the scheme. He said that Gram sabha have played a vital role in the success of rural development schemes. He added that RDS have added positive impact on the annual income of the beneficiaries, type of housing, and amenities near home. It further added to the economic development of the state. He critically pointed out that majority of the beneficiaries are not satisfied with the identification of the beneficiaries below poverty line. Thus wrong selection of the beneficiaries in all the rural development schemes reduces the success of the schemes as well as pilferage of the govt. money on the wrong beneficiaries. He suggested that training of the employees as well as elected representatives and beneficiaries be made common and on regular intervals.

Dr. Radhakrishna (2009): studied the experiences of some states show that with proper institutional architecture, the SHG mode of collective action by the poor from the primary level (SHGs at village level) to the district level (SHG federations) has been successful in mobilizing the poor. SHG federations and their supporting institutions also facilitate more effective interaction with the government and banking agencies. In many states, in the absence of appropriate proper institutions, SHGs are unable to achieve upward mobility with their own initiatives. Further, poverty-reduction programmes such as SGSY often end up in the poor becoming dependent on the government or other external interventions. The test of empowerment of the poor lies in their ability to utilize effectively the programmes meant for their development. Such programmes, collectively, should operate like a conveyor belt receiving the hardcore poor at one end and releasing the empowered poor at the other end. 16 per cent of the total funds were utilized for infrastructure development over the ten year period. Still worse, the overall utilization rate declined over the years. Almost two thirds of the funds went for subsidy, thus earning an epithet that SGSY is subsidy-driven! Ill-trained groups in SGSY would be a severe handicap in moving towards the Eleventh Five Year Plan goal of inclusive growth. In the case of hard core poor, priority should be for providing handholding till they escape poverty.
2.2 Need, Scope, and Research Design:

We take up any project if there is immense need and importance for the said. The present chapter throws light on the need, scope, objectives of the study and the manner in which the study is carried out. It deals with the tools and devices used for the collection of data, methods used for analyzing and interpreting the collected data and the manner in which the decision has been taken from the analyzed data for the present study.

2.2.1 Need and Significance of the Study

Rural development has been the major subject of importance within any community because in India maximum population resides in rural areas. The real development lies with the development of rural people as well as rural areas. India has been a welfare state ever since her Independence and the primary objective of all governmental endeavors have been the welfare of its millions. Planning has been one of the pillars of the Indian policy since independence and the country's strength is derived from the achievement of planning. The policies and programmes have been designed with the aim of alleviation of rural poverty, which has been one of the primary objectives of planned development in India. It was realized that a sustainable strategy of poverty alleviation has to be based on increasing the productive employment opportunities in the process of growth itself. Elimination of poverty, ignorance, diseases and inequality of opportunities and providing a better and higher quality of life were the basic premises upon which all the plans and blueprints of development were built.

Rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development, increased participation of people in the rural development programmes, decentralization of planning, better enforcement of land reforms and greater access to credit are envisaged. Initially, main thrust for development was laid on agriculture industry, communication, education, health and allied sectors but later on it was realized that accelerated development can be provided only if governmental efforts are adequately supplemented by direct and indirect involvement of people at the grass root level. Accordingly, on 31st March
1952, an organization known as Community Projects Administration was set up under the Planning Commission to administer the programmes relating to community development. The community development programme inaugurated on October 2, 1952, was an important landmark in the history of the rural development.

Over the years, with the experience gained, in the implementation of the programmes and in response to the felt needs of the poor, several programmes have been modified and new programmes have been introduced. This government's main objective is to alleviate rural poverty and ensure improved quality of life for the rural population especially those below the poverty line. These objectives are achieved through formulation, development and implementation of programmes relating to various spheres of rural life and activities, from income generation to environmental replenishment.

In order to ensure that the fruits of economic reform are shared by all sections of societies five elements of social and economic infrastructure, critical to the quality of life in rural areas, were identified. These are health, education, drinking water, housing and roads. To impart greater momentum to the efforts in these sectors the Government had launched the Pradhan Mantri Gramdoya Yojana (PMGY) and the ministry of rural development was entrusted with the responsibility of implementing drinking water, housing and rural roads component of PMGY

During the Ninth Plan period, several anti-poverty Programmes have been restructured to enhance the efficiency of the Programmes for providing increased benefits to the rural poor. Self Employment Programmes have been revamped by merging the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tool-Kits to Rural Artisans (SITRA), the Training of Rural Youth for Self Employment (TRYSEM), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self-employment scheme called Swaranjayanti Gram Swarojgar Yojana (SGSY). Ever since April, 1999 this scheme is being implemented all over India as a mega mix of self employment schemes. With the passage of time there is every chance
with any scheme to dilute its results. This may be due to wrong policy formulation or defective implementation that the benefits of the endeavor are not materialized. Thus every program needs institutional as well independent studies to make out the SWOT analyses and if required to take suitable measures for the betterment of the programme and percolation of its benefits to the deserving poor. Thus the present study is justified in to find out the achievements or drawbacks of the programme and suggest suitable measures to be adopted.

Himachal Pradesh is a state of Indian Union with more than 80% of the population residing in rural areas. The state is backward with respect to the geographical attributes as the land in almost hilly leading to only 30-40% of the land used for agricultural purposes. Most of the area of the state is economically backward even after 50 years of Independence. The budgetary requirements of the state are largely met from the central assistance. No doubt Himachal Pradesh has been blessed by nature with enriched natural resources but due to the negligence of the state governments towards these aspects the state could not progress much in comparison to other hilly states. Even today the status of BPL families as per 10th five-year plan survey lies at 27%. These families are backward both economically as well as socially. There is an immense need that the benefits of the rural development and self employment be percolated towards them in order to make them self reliant and help them overcome the poverty. No doubt Govt. have taken so many steps towards the upliftment of these socially and economically backward below poverty line families, yet the perceived results have not been achieved. There is a need to determine the effectiveness of self employment Programmes in depth, to study the shortcomings in the implementation of the program so that state could take necessary initiatives to overcome such shortcomings.

Thus it is important to examine the impact and performance of the poverty alleviation programmes in the development of rural community. There is also a dire need to understand the significance rural self-employment programmes being implemented by the government agencies in fulfilling the need of the targeted group. Covering the poor Swarojgaries
properly into Self Help Groups and providing basic orientation programme for the management of the records as well as corpus fund. Self Help Groups are being graded time to time as per scheme, providing revolving fund to the Self Help Groups timely, linking Self Help Groups with economic activity which self-help groups have selected for themselves, Providing specific skill up gradation training by the Block to the Swarojgaries of the Self Help Groups and Individual Swarojgaries well in time as per the activity selected.

It is further to ensure the financing of Self help groups in due time of passing grade-2 and ensuring whether the bank officials sanctioned the loan case easily or taken long time for sanctioning the project. This is to ensure further that the Block Officials have physically checked the assets purchased by the Swarojgaries. To check whether marketing facilities as well as market access have been provided to the SHGs as well as individual Swarojgaries and Whether infrastructure facilities have been provided to the beneficiaries or not? It is further pertinent to see here Whether the queries and the problems arising to the self help groups and individual swarojgaries have been addressed timely and many more questions need the reply to know that whether the SGSY is heading towards right track or not. Whether it is heading towards the same objectives as it was formulated in the programme itself. Thus in order to evaluate and determine the success of rural development programmes in India and impact of Swaranjayanti Gram Swarojgar Yojana in Himachal Pradesh this study has been conducted.

The study will be helpful for the planning as well as implementing agencies to increase the strengths, remove the weaknesses in order to provide the opportunities to the weaker section of society to come out of the below poverty line and reduce the severe threat of poverty.

While going through the review of literature it is observed that no such specific study has been conducted on SGSY and self help groups so far in India in general and in Himachal Pradesh in particular. Thus it is therefore the need of the time to present the exact picture of the SGSY programme and study the impact of the programme on reduction of poverty in the state. This will be helpful in designing the model for whole of the country.
2.2.2 Scope of Study

The present study is broadly focused to analyze the socio economic impact of rural development programmes in India. To analyze that whether the rural development programmes have been properly planned, implemented, monitored and evaluated. The specific purpose of the study was to evaluate the implementation of the Swaran Jayanti Gram Swarozgar Yojana in Himachal Pradesh. The study will find the impact of the programme in two districts of Himachal Pradesh namely Mandi and Bilaspur. Four Development Blocks have been selected for the study namely Balh, Gohar and Sundernagar from Mandi District as well as Ghumarwin Block from Bilaspur district.

Further the present study aimed at analyzing the achievements and shortcomings in the implementation of SGSY in selected development Blocks. The study will suggest the remedial measures as well. Every care has been taken to reach out each and every beneficiary personally to know his or her views about this programme. The time frame of present study is 10 years starting from 1st April 1999 to 31/3/2009.

2.2.3) Research Design

The descriptive and case study design of research has been deployed to analyse the study.

2.3 Objectives of the study

The present study mainly focuses on the evaluation of rural development strategy being followed by the Govt. of H.P. This study has been broken into the following objectives:

1) To present different rural development and poverty alleviation programmes of India.
2) To study the impact of SGSY on the poverty alleviation in selected districts of Himachal Pradesh.
3) To study the implementation pattern of SGSY in the selected areas of Himachal Pradesh.
4) To study the role of various governmental bodies and financial institutions in the implementation of this programme.
5) To point out various shortcomings and suggest the measures for the improvement in the implementation of poverty alleviation programs.

2.4 Hypothesis

Ho: S.G.S.Y program is not creating employment opportunities for rural poor below poverty line.

H1: S.G.S.Y program is creating employment opportunities for rural poor below poverty line.

H2: S.G.S.Y program has not increased the income of the beneficiaries of the program as compared the non beneficiaries.

H3: S.G.S.Y program has increased the income of the beneficiaries of the program as compared the non beneficiaries.

2.5 Research Methodology

The present study has been carried out in two districts of the state and we have selected four Blocks three from district Mandi and one from distt. Bilaspur. These Blocks were selected randomly and household survey was conducted to select the respondents for the purpose of this study from various Panchayats. All efforts have been taken to make the study representative by giving the representation to all the households from each Panchayats. These households selected from the list of the gram Panchayats which was collected from respective Blocks. The present study is based on both kinds of data, the primary and the secondary as well. The primary data has been collected from the beneficiaries of the SGSY with the help of a well designed questionnaire. The questionnaire was administered to the respondents at the Panchayat level. The beneficiaries were asked how the SGSY programme has helped them in the eradication of poverty. They were also asked to bring to the notice of the researcher, the difficulties they are experiencing during the implementation of this programme. In the present study we have also used the schedules for eliciting the required information. There were four kinds of schedules which were administered on Panchayat Pradhans/ Secretaries, the president and secretaries of the SHG’s as well as beneficiaries and non beneficiaries by the researcher. The information thus collected has been analysed in terms of simple
percentages. An attempt has been made to get the real and authentic information from the real respondents of the study.

2.6 Case Study

In this study an attempt has been made to undertake the case studies of some self help groups from each selected block so as to make study more reliable and authentic. The basic objective of case study method is to obtain information from those respondents who are the subject of this study. This method has been treated as one of the best method in which there is a specific achievement attained by any agency or unit within a given time frame. This technique helped the researcher to get the in depth knowledge and the working of self help groups. The study revealed that such truths came out through this method which otherwise was not possible to come out because of some constraints. This tool gave me the insight into the real problems of the rural poor and their living.

2.7 Data Collection

Keeping in view the basic objectives of the topic, the present study is based on primary as well as secondary data. The persons or the organizations that have gathered the data and the reports as well as publications in which data are published are known as the source of the data. A primary source is one that itself collects the data. A secondary data is one that makes the data available collected by some other agency. The instrument to collect the primary data is schedules.

As the present study is descriptive in nature and carried out with the purpose to see the socio economic impact of SGSY program on the people living in rural areas below poverty line. In the light of objectives set forth the information is collected from Panchayats, Self Help Groups, Beneficiaries of the self help groups, non beneficiaries from the same gram Panchayats under study. Block Officials schedule to study the effectiveness of the implementation at Block Level.

2.7(a) Primary Data

The primary data has been collected through well designed questionnaires. Some case studies has also been undertaken to find out the
ground realities of the scheme. The following tools have been deployed for the collection of primary data.

1. Interviews
2. Case studies
3. Personal observation
4. Pilot Survey
5. Questionnaires.

2.7(b) Secondary Data

The secondary data has been used to study the major achievements of the Rural development programmes in India since independence and their impact on the poverty alleviation. Secondary data was also used to study literature related to the present study. The data also used to analyze the targets as well as achievements of the SGSY in Himachal Pradesh. Mainly the secondary data has been collected from following.

1. Official records of the Govt. of India as well as Himachal Pradesh.
2. Government publications.
3. Published and reference Books.
4. Journals and articles.

The official records include the guidelines of the programmes, The Minutes of various meetings, Yearly, Quarterly and monthly progress reports.

In addition to this secondary data has been collected from following sources.

1. Distt. Rural Development Agency,
2. Directorate of census
3. Directorate of Economics and statistics
4. Planning Department
5. Rural Development Department H.P.
7. National Institute of Rural Development
2.8 Sample

Sample study is that in which measurements or observations are made of a limited number of sample of items in order that generalizations may be established about the still larger group or population, that these samples are supposed to represent. In other words a sample is that part of the universe which we select for the purpose of investigation.

Sampling involves any procedure using a small number or parts of the whole population to make conclusions about the whole population. It is a subset or some part of the large population. In this study we have also resorted to sampling techniques used for selecting the respondents for the purpose of the study. A sample for the present study was selected out of two districts of Himachal Pradesh namely Mandi and Bilaspur. Out of these two districts four Blocks were selected through simple random sampling out of 13 blocks of these two districts. The details have been presented below.

### TABLE-2.1

<table>
<thead>
<tr>
<th>Name of Unit</th>
<th>Total No.</th>
<th>Selected for sample</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Districts</td>
<td>12</td>
<td>2</td>
<td>17%</td>
</tr>
<tr>
<td>Blocks (MND)</td>
<td>10</td>
<td>3</td>
<td>33%</td>
</tr>
<tr>
<td>Blocks (BLP)</td>
<td>3</td>
<td>1</td>
<td>33%</td>
</tr>
</tbody>
</table>

#### Self Help Groups sampling

<table>
<thead>
<tr>
<th>Name of Unit</th>
<th>Total No.</th>
<th>Selected for sample</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balh</td>
<td>68</td>
<td>17</td>
<td>25%</td>
</tr>
<tr>
<td>Gohar</td>
<td>66</td>
<td>17</td>
<td>26%</td>
</tr>
<tr>
<td>Sundernagar</td>
<td>66</td>
<td>15</td>
<td>24%</td>
</tr>
<tr>
<td>Ghumarwin</td>
<td>52</td>
<td>13</td>
<td>25%</td>
</tr>
<tr>
<td>Total</td>
<td>240</td>
<td>62</td>
<td>25%</td>
</tr>
</tbody>
</table>
### Panchayats Sampling

<table>
<thead>
<tr>
<th>Name of Unit</th>
<th>Total No.</th>
<th>Selected for sample</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balh</td>
<td>51</td>
<td>17</td>
<td>33.3%</td>
</tr>
<tr>
<td>Gohar</td>
<td>37</td>
<td>17</td>
<td>45.6%</td>
</tr>
<tr>
<td>Sundernagar</td>
<td>49</td>
<td>15</td>
<td>30.6%</td>
</tr>
<tr>
<td>Ghumarwin</td>
<td>40</td>
<td>13</td>
<td>32.5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>177</strong></td>
<td><strong>62</strong></td>
<td><strong>35%</strong></td>
</tr>
</tbody>
</table>

#### TABLE-2.2

**Beneficiaries, non-beneficiaries and case studies Sample.**

<table>
<thead>
<tr>
<th>Name of Unit</th>
<th>Total No. of SHG sampled</th>
<th>Beneficiaries Selected @5</th>
<th>Non Beneficiaries selected @2</th>
<th>Case studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balh</td>
<td>17</td>
<td>85</td>
<td>34</td>
<td>3</td>
</tr>
<tr>
<td>Gohar</td>
<td>17</td>
<td>85</td>
<td>34</td>
<td>3</td>
</tr>
<tr>
<td>Sundernagar</td>
<td>15</td>
<td>75</td>
<td>30</td>
<td>3</td>
</tr>
<tr>
<td>Ghumarwin</td>
<td>13</td>
<td>65</td>
<td>26</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>62</strong></td>
<td><strong>310</strong></td>
<td><strong>124</strong></td>
<td><strong>12</strong></td>
</tr>
</tbody>
</table>

While designing the sample due care was taken to cover the persons from different categories. The schedules were filled by the researcher himself to ensure the reliability of the data and overcome the limitations of the study. The researcher was having the advantage of common language with the respondents so that further helped in easing the environment. The beneficiaries could very easily interact with researcher freely and even disclosed the very secret information about the implementation of the programme.

While designing the sample for the purpose of the study we have included a number of variables such as: Caste, Education, Occupation, Family Size, Land Holding, Household facilities such as sanitation facilities, Drinking water, Earnings required meeting the usual household expenditure, Purpose of loan, Training, revolving fund, Selection of activity, Utilization of loan, Adequacy of loan, Income generation and increase in income after taking up, economic activity, Problems faced for procuring loan and Attitude of officials and lending agencies.
2.9 Limitations of the study

In order to know the reliability of the study it is most urgent to study the limitations of the study. No study is perfect in itself because there are so many constraints to the studies related with humans. The main limitations of the present study are.

1) The sample has been selected randomly thus there is every chance that results may be affected by sampling error.
2) Weights are assigned arbitrarily to every level of state therefore the results may be affected.
3) Some of the respondents during the investigation were hesitant to give the real information thus the chance of wrong information cannot be ruled out.
4) Only one single programme of self-employment has been taken up in the present study whereas the change in the status of the beneficiaries may be incremental hence there is chance that results may be affected with this limitation.
5) The secondary data has been collected from so many sources so study may suffer from the limitation of window dressing in the records.
6) The present study has been limited to only two districts out of twelve districts and four Blocks out of 78 Blocks thus the present study may suffer the area constraints.
7) The primary data generated out of this study can't be said to be authentic and reliable as they are purely based on memory of the beneficiaries and the public in large is subjective in nature.
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