CHAPTER - VI
SUMMARY AND CONCLUSIONS

This chapter consists of summary and conclusions, problems faced by the SHGs during working in group activity and suggestions for further development for such type of works.

6.1. Summary:

This part of the present chapter describes the contents of the previous chapters in brief. The first chapter contains the introductory part with the statement of the problem, significance and objectives of the study, hypotheses to be tested relevant literatures, methodology as well as organization of the whole work.

“Economic Development is the exploitation of all productive resources by a country in order to expand real income.” In short, economic development is a process by which real national income of the country increases over a long period of time. According to UNO,” Economic development is a multi dimensional phenomenon, it involves not only increase in money income, but also improvements in rural habits, education, public health, greater leisure and in fact, all the social and economic circumstances that make for a fuller and happier life. The Swarnajayanti Gram Swarozgar Yojna (SGSY) is such a program which aims at to improve the quality of life of masses through self employment. The SGSY program moulds at empowering the rural poor by organizing them into self help groups (SHGs). In Assam, unlike some developed states of India, has various
underdeveloped pockets. Although, Assam has experienced certain development in socio-economic condition mainly in industrial areas, it has majority of the rural areas lacking dynamism in this respect. The District of Marigaon is one of the underdeveloped districts of Assam. Although, it practises most of the developmental programmes, the impact of SGSY programme need to be assessed because it is a self employment programme which aims at to develop all round aspects (e.g. standard of living, income, employment, social status etc.) of the rural poor people of our country. Keeping this in view, this research work has been undertaken to assess the impact of one of the most fruitful government programs namely Swarnajayanti Gram Swarozgar Yojna (SGSY) on the economic development of the district with a title as “Impact of Swarnajayanti Gram Swarozgar Yojna (SGSY) in the Economic Development of the Rural People of Marigaon District, Assam”. The present study is carried out with certain aims and objectives. The objectives of the study are:

1. To study the employment facilities provided by the SGSY in the rural areas of the District of Marigaon.

2. To study income pattern of the people of the study area after introducing the SGSY programme.

3. To make a comparative study of the economic status of the rural families after the implementation of the programme.
4. To make a comparative study of the economic development attained by the different blocks after the implementation of the programme.

Keeping in view the above objectives, four hypotheses are framed to be tested as:

1. The SGSY programme has provided more employment opportunities and brought most of the rural poor above the poverty line.

2. The SGSY program has changed the income pattern of the people of the district of Marigaon.

3. The development of rural economy has taken place with the introduction of SGSY programme.

4. The degree of economic development varies from one block to the other block.

After this, the study has pointed out a review of relevant literature made separately for economic development and the programme SGSY at international, national and regional levels. The methodology adopted for the study is discussed after reviewing the literature.

The data and information for the present study have been obtained from primary and secondary sources. The whole work is based on three stages- (i) Pre field work, (ii) Field work and (iii) Post field work. In the pre field study, information related to the present topic have been collected from different journals,
books, periodicals, etc. library work has also been carried out during the pre field work. Other relevant literatures have been collected from the office of District Rural Development Office (Marigaon), Public Welfare Department (Marigaon), Economics and Statistical Department (Marigaon), etc. Here, GIS (Geographic Information System) technique has been used to represent the District Map and Study Area Map. In the field work, the data and other information have been collected from the Blocks and Gaon Panchayats. To study the progress made by the different self-help groups and their economic status data have been collected from the SHGs. The problems faced by the different groups during their work period have also been observed during the field study. This study is confined to 337 numbers of SHGs, all of which are registered under their respective blocks and comprise the universe for the present study. The District of Marigaon is comprised of six blocks. At the first stage, 15% of Gaon Panchayats (GP) have been selected from each block with the help of lottery method and after collecting the SHGs list of each GP of all the blocks, 19% of SHGs have been selected from each GP again with the help of lottery method. Thus, from methodological point of view the multi- stage sampling techniques have been adopted for the present study. After the field work, the collected data and information have been analyzed and tested with statistical methods wherever necessary. Cartograms and maps are used to highlight the important aspects. After the methodology part, the organizations of the present work have been discussed.
The second chapter deals with the geographical setting of the study area which includes location, physiography, soil, natural vegetation, drainage, and population characteristics as well as the historical background of the study area i.e. the Marigaon District.

The study area is located between 26°35'30''N and 26°33'00''N latitudes and 91°57'00''E and 92°33'00''E longitudes. The district consists of 6 blocks namely Mayong, Bhurbandha, Laharighat, Moirabari, Kapili, and Dolongghat and a total of 85 Gaon Panchayats. The present Marigaon district was a sub division of Nagaon district from 26th of January 1972 and this was upgraded to a district on 29th of September 1989. The district has started functioning as a fully fledged district from 14th of October 1989.

Marigaon district is situated in the Brahmaputra valley of Assam, covering an area of 1551.00 sq km. It is bounded by the mighty Brahmaputra in the north, Karbi Anglong in the south, Nagaon in the east and the District of Kamrup in the west.

The main tributaries in the district are – Kolong, Kapili, Killing, Sonai etc. There are a number of chars and chapories found generally in almond shapes. Some of them are washed away by the annual flood during the summer season. The Kolong River emerges from the Brahmaputra near Hatimukh pahar and meets it again at Kajalimukh in the extreme west of the district. Kapili as a tributary meets the Kalong at Jagi near Tetelia pahar and the killing as a sub tributary meets the Kapili near Dharamtul. The river Sonai, a small tributary of the Brahmaputra is
flowing through the heart of the region from east to west. The tributaries have
played an important role on the economic life of the people of this region.

The soil of the district can be grouped into two categories- alluvial soil and
red soil. The alluvial soil is of two types- old alluvium and new alluvium. The new
alluvial soils are found in the areas of actual flood plain region near the
Brahmaputra while the old alluvial soils are found towards the southern boundary
of the district. The red soils are found extensively in the low hills of the extreme
north-west and south-western parts of the district.

The region experiences cw.g type of climate as defined by Koppen. It
enjoys cold winters, pleasant spring and rainy summer. The climate is
characterized by a highly humid atmosphere and abundant rain.

The vegetation of the area is characterized by the tropical evergreen and
miscellaneous forests. The first category includes- the vegetations like Amery,
Gansary, Sapa etc. In the second category, such species are included, the top
canopies of which are deciduous and middle and lower canopies are evergreen in
character. There are also some other types of forests such as- mixed type, riverine
type, savannah type, swamp type etc. Sonaikuchi, khulahat and Burhamayong are
the three reserve forests of the district.

Like the other districts of Assam, wild animals are fairly found in the
district. They include elephant, buffalo, tiger, leopard, bear, wild pig, different
kinds of deer etc. Besides these, there are a large no. of jungle cats and monkeys
found in the forest areas. Variety of water birds like swipe, adjacent, cormorant, black-billed and white-billed stork and small blue king fishes are abundantly found in the beels and marshes of the district. Variety of fishes and snakes are also found in the beels and hills respectively.

The district has 9, 57, 853 population of which 4, 85,328 are males and 4, 72,525 are females according to census 2011. A brief note has been given on the historical background of the District of Marigaon.

The third chapter deals with the economic basis of the study area which includes a very brief note on the development of the economic condition of the study area starting from the pre-British period to the present rural economy including the agriculture, industry, occupation, transportation, communication, resource base of the district. An analysis has been made to study the development of rural economy of the district during the regime of planning. In this part of the study, a brief note has been given on the progress of the program SGSY after its implementation in the District of Marigaon based on the secondary data sources which depicts a picture of the development attained by the beneficiaries.

So far the economy is concerned agriculture is the main occupation mainly for the people living in the rural areas. The District of Marigaon experienced a steady growth in terms of its economy during the pre British period and during the British period. At that time their main economic activity was confined to growing agricultural crops such as rice, mustard, pulses, jute, cotton, sugarcane, etc. Apart from this, there existed classes of people called weavers, goldsmiths, carpenters,
potters, oil pressers, washer men, cobblers, barber-surgeons, etc. Their occupations were hereditary and passed by tradition from father to son. Marigaon district had also its own identity in producing cloths using the yarn of Muga silk. Barapujia, Lukasuki, Panbari, Chutiya Gaon, etc. were some of the places producing such types of cloths. During the pre British period, the Nath or Yogi Community of the district, specially, the present Charaibahi mouza was famous for their activities of textiles production using yarn of the famous eri, muga and pat silk. However, the present economy of the District of Marigaon is basically agrarian. Besides, the agricultural activities a number of people are also engaged in manufacturing, services and business activities. The alluvial soil is favorable for the cultivation of crops mainly- rice, mustard, vegetable etc. The region also experiences floriculture. Some people are engaged in industrial activities. Nagaon paper mill, Lahoti railway slipper making industry, road construction run by Mytas Company etc. are the important industries in Jagiroad town of the district.

The fourth and fifth chapters have discussed the impact of SGSY on the economic development of the rural poor people and the differences in their developmental pattern in the blocks. The indicators used to study the economic development are the number of beneficiaries engaged in group activities, the income of the members of SHGs and the number of literate beneficiaries of group members after joining group activities. Taking these three as the indicators of economic development, the present study has also highlighted the changes taken place in a number of indicators (i.e. participation in social issues, Participation in
decision making both family and social matters, Attitude towards self-employment, Financial self-reliance, Improvement in living standard, Savings by beneficiaries) due to the changes in economic condition of the beneficiaries. The block wise brief descriptions in the progress of the employment, income and number of literate beneficiaries are discussed along with the changes in social status and attitudes towards employment, savings, etc. A few numbers of tables are used to give a clear picture of the findings.

The study has been undertaken in 337 numbers SHGs with a total of 2881 numbers of beneficiaries, but as most of the beneficiaries are engaged in more than one activity with an aim of raising their income, the activitywise total number of beneficiaries is found to be 4648 of which 1,326 are males and remaining 3,322 are female workers. It has been found from the study that most of the SHGs are operated by women. The number of beneficiaries employed in different activities is found to be the highest in the Bhurbandha block with a total number of 1570 beneficiaries of which 579 are male beneficiaries and 991 are female beneficiaries followed by 1161 in Mayong (284 are males and 877 are females), 949 in Kapili (129 are males and 820 are females), 736 in Laharighat (334 are males and 402 are females), 232 in Moirabari (all are females) and 244 in Dolongghat development block (64 males and 180 females). In the Moirabari block all most all the SHGs are operated by women. Only a few numbers of males are engaged in group activities. It is because the male members are engaged in other income generating activities other than SHGs. The female members are confined to do their household works
only and not allowed to come outside of their houses. It was only one to two decades ago that they felt the need and importance of women participation in any economic activities. Thus, it is found that a number of people reside in the rural parts of the district most of which have no income before joining SHGs activities got employment opportunities through the activities of SHGs. Joining in group activities have also paved the way for income generation of the beneficiaries. The column number 4 of the table no.5.1 shows the monthly average income of the beneficiaries employed in different sectors of economy. It is found that the Kapili block has recorded the highest income per employee with Rs. 7089.04 followed by the blocks of Dolongghat with Rs. 2008.70, Laharighat Rs.1139.96, Moirabari Rs.1027.73, Bhurbandha Rs. 883.65 and Mayong Rs. 709.90. Thus, from the above discussion it is clear that a number of beneficiaries have got employment and accordingly they have raised their income too. The SGSY brings success in terms of changing the pattern of income of the beneficiaries. Here, in this part of the study, the hypothesis, the SGSY programmes have changed the income pattern of the people of the District of Marigaon has been established.

After joining in SHGs most of the rural poor of the study area have crossed the poverty line. According to the Suresh Tendulkar panel's recommendations in 2011-12, the poverty line had been fixed at Rs 27 per day in rural areas and Rs 33 per day in urban areas. Thus, the monthly income per person will be Rs. 810 in rural areas and Rs. 990 in urban areas. Thus, it can be said that excepting the Mayong block in all the blocks a number of beneficiaries have crossed the line of
poverty in the present study area after joining in SGSY. Thus, from the above
discussion it is clear that a number of beneficiaries have got employment
opportunities after joining in SHGs. It has been also found from the field survey
that 84.41% of beneficiaries were not having any economic activity other than the
SHG activities. Here, the hypothesis, **the SGSY programme has provided more
employment opportunities and brought most of the rural poor above the
poverty line** can be established in this part of the study.

Besides providing employment and income to the rural poor, the SHGs
have also uplifted their social status. From the present study, it is revealed that
most of the beneficiaries especially the women who were earlier lagging behind
from both family and community matters are now become an integral part of social
development process. They are now capable of doing most of the personal as well
as social matters of their own. They even take initiatives in different developmental
activities ranging from environment to education. In some parts of the district the
beneficiaries specially the women have established some temporary night schools,
schools for old people, etc. where the beneficiary women with support from
government or sometimes non-government agencies have given free education to
the children and old people within their locality to make them literate. Some of the
beneficiaries have also opened training centres for youths. Some of the
beneficiaries joined political parties too. The number of beneficiaries that have
participated in the different social issues found to be the highest in Moirabari block
with 90.02%. The percentage of beneficiaries that has participated in decision
making processes both in family and social matters have been found to be the highest in Moirabari block with 89.98%. The percentage of beneficiaries that has grown the attitudes towards self employment has been found to be the highest in Mayong block with 97.95%. The percentage of beneficiaries that is found to be financially self reliant is the highest in Moirabari block with 56.94%. The percentage of beneficiaries that has improved the standard of living has been found to be the highest in Kapili block with 48.00%. While, the highest percentage (77.01%) of beneficiaries with growing attitude for saving have been found in the Kapili block.

In order to study the level of economic development of the six blocks under which the study has been undertaken, the Kendall’s ranking coefficient method has been adopted using the number of beneficiaries engaged in different activities, average income per beneficiaries per month and percentage of literacy of the beneficiaries after joining in group activities as indicators of development. The ranking coefficient varies from 2 to 5.3 as shown and categories follows.

<table>
<thead>
<tr>
<th>Index value</th>
<th>Level of Economic Development</th>
<th>Block</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 3</td>
<td>High</td>
<td>Kapili &amp; Dolongghat</td>
</tr>
<tr>
<td>3-5</td>
<td>Medium</td>
<td>Bhurbandha, Mayong and Laharighat</td>
</tr>
<tr>
<td>Above 5</td>
<td>Low</td>
<td>Moirabari</td>
</tr>
</tbody>
</table>

After engagement in SHGs a number of changes have been taken place among the members of SHGs. The program SGSY through group activities brings a number of unemployed populations to employ. It has also raised the income of
the beneficiaries although, the average monthly income per beneficiaries is not so very high yet, it can minimize most of their requirements ranging from education to clothing, food, etc. After involving in group activities most of the beneficiaries have learned to read and write so as to manage their group activities. Here, the hypothesis that the development of rural economy has taken place with the introduction of SGSY program can be established. The income, employment opportunities and number of literate beneficiaries are found to be different in different blocks. Taking these three (employment opportunities, income and number of literate beneficiaries), it can be concluded that the degree of economic development is different in different blocks within the District of Marigaon. Here, the hypothesis that the degree of economic development varies from one block to the other block in the present study area can be established.

The patterns of income of the six blocks in the District of Marigaon are increasing gradually through the activities of SHGs. The reason for the vast difference in the degree of development of the beneficiaries of Kapili block with the other blocks is that all the beneficiaries engaged themselves more than one activity. The Dolongghat block has recorded the second position in the average monthly per capita income. This block is characterized by the presence of a number of pisciculture activities carried out by the beneficiaries of SHGs thereby earning a good income. The Bhurbandha and Mayong blocks are characterized by less per capita average monthly income as compared to the Kapili and Dolonghat blocks. The beneficiaries of Laharighat and Bhurbandha blocks have been suffering from extreme flood conditions for the last two three decades. The
beneficiaries of Mayong block are found to be engaged themselves in SHGs work only during leisure time. The beneficiaries of Moirabari block have engaged themselves at one activity at one time, thus, their income is found to be much below. Thus, it is found that the income pattern has been the main factor of economic development of the study area because high income earning blocks recorded high level of economic development.

The present study, thus, shows that the District of Marigaon has vast potentialities for economic upliftment of its people through SHGs. Awareness among the masses, self confidence and a positive mind set can uplift their living standard. Food processing, pisciculture, agriculture, dairy farming, handloom and handicrafts, animal rearing, etc. are some of the activities with great chances for high development in order to make the people self sufficient in terms of money income which in turn can change the socio-cultural and living standard of the people of the study area.

The chapter sixth contains the synthesis part with the summary and conclusions as well as the problems faced by the SHGs during working in group activities. Some suggestions for further development for such types of works have also been included in this chapter.

6.2. Conclusions:

The conclusion part of the present chapter contains the findings of the whole work. From the above discussion of the whole work it can be concluded that the SGSY brings most of the changes in terms of economic and social status of the
people of Marigaon district. However, the progress is not so satisfactory. The main findings of the whole work can be summarized in the following points.

1. The SGSY programme has changed the income pattern of the people of the District of Marigaon.

2. The SGSY programme has provided more employment opportunities and brought most of the rural poor above the poverty line.

3. The development of rural economy has taken place with the introduction of SGSY programme.

4. The degree of economic development varies from one block to the other block.

There are some other findings of the present work which are worth mentioning. These are mentioned below:

1. Most of the beneficiaries are women beneficiaries.

2. The main economic activity was found to be the primary activity. However, there has been shifting of economic activity from primary to secondary and tertiary.

3. In taking up the economic activities the traditional rules and restrictions are found to be influential.

4. Most of the beneficiaries have engaged themselves in more than one activity.
5. The main reason of engagement in group activities is to raise financial status of the beneficiaries.

6. All the activities are operated in the rural areas of the district.

7. Most of the beneficiaries have been found to be illiterate before joining in group activities.

8. The awareness in getting education after joining in SHGs has found to be increasing.

9. The highest share of income comes from the primary sector.

10. Some of the social taboos are found to be diminished after joining in economic activities.

11. The lifestyle of the families of the beneficiaries has also been found to be escalated.

12. Positive changes in social status and attitudes towards employment, savings, etc. have been observed.

6.3. Problems faced by the SHGs under the SGSY Programme in Running their Activities:

The SGSY programme is one of the programmes which has enjoys its success throughout the whole country. In Assam and more particularly in the District of Morigaon the programme carries many successful stories. The SHGs under SGSY are playing an important role towards bringing up the socio-economic development for them by themselves. Yet, there are many problems that are
standing as constraint in smooth running of such activities. It is found from the present study that these constraints are responsible for defunct of SHGs and at the same time bringing up the main objectives of rural development programmes. The following are some of the facts drawn from the ground during the survey time, which can be marked as the problems in running group activity and at the same time are the drawbacks of the SGSY programme:

1. **Problem of Communication:** the first problem which stands as the main constraint in smooth running of group activities is the communication gap among the group members on the one hand and, between the groups and concerned or related officials e.g. gram sewaks, bank officials, etc. on the other.

One of the common problems among most of the groups is that, most of the time the members of the groups do not keep regular and continuous communication with the members of the same group. Moreover, there is found a gap between bank officials and other government agents with the beneficiary members. During the time of bank transaction, often, the beneficiaries are not treated as they should be. The simple villagers wish a free, frank and polite behaviour from these officials.

2. **Problem of Marketing:** Income generating activities taken up by the SHGs face the problem of non availability of market facilities. Many backward areas of the district e.g. Tulshibari, Moirabari, Mikirbheta, etc. do not have enough or even necessary market facilities. Thus, there is a strong need for a platform towards trading the products produced by the SHGs.
3. **Problem of Transportation:** Most of the areas of the district suffer from the problem of good transport facilities. Without good network of transport system no economic activity can flourish.

4. **Problem of Technical Know-How:** Another problem in smooth running of the SHGs is the problem of lack of technical know-how among the beneficiaries. Due to inadequate trained technical staff it has been difficult to initiate projects under SGSY.

5. **Problem of Infrastructure and Other Quality Inputs:** Although the SHGs are playing vital role in bringing up the socio-economic changes in the study area, yet they are suffering from a lot of problems. One such problem is the problem of insufficient infrastructural facilities. Infrastructural facilities needed for income generating activities of SHGs are not sufficient in many of the SHGs which hinder the progress of these SHGs. Other inputs like raw materials, improved breeds of livestock etc. are not available in nearby areas. One of the important things that the beneficiaries feel highly necessary is the establishment of a Veterinary hospital with all the possible modern machineries so that the livestock remain healthy, disease free and they can be given immediate treatments whenever they required so.

6. **Problem of Illiteracy and Social Taboos:** Another problem in bringing up all-round development is the problem of illiteracy. Most of the beneficiaries are lack of literacy and thus, hesitate to come forward in various activities of SHGs and have also some social taboos. The educated beneficiaries who have taken the
initiative to educate their own members with a support from the gram panchayats with a great enthusiasm, most of the illiterates oppose them because this literacy programme will not bring money to them.

Most of the time, the women are not allowed to go outside of their home and even not allowed to do such type of works for which they have to go outside. Some of the women belong to those areas where it is believed that the works and life of the women are limited to their own house boundary. Thus, they are allowed to rear livestock, making food items, produce handmade cloths and other goods, but they are not allowed to go outside for marketing and meetings, participate in making programmes and even to go for bank transaction, etc. People with such type of mindset create problem in smooth running of the activities of SHGs.

7. Problem of Natural Hazards: The District of Marigaon located in the south bank of the river Brahmaputra is inundated by flood of the river chronically during the summer season. Most of the agricultural fields are also inundated by the river water creating damage to the life and property of the people. The adverse effect of 2004 flood is felt upon in farming practices. The two important farming practices like floriculture and sericulture as well as carpet making industry disappeared after the 2004 flood from the study area.

8. Lack of proper utilization of government fund: One of the important facts in fruitful running and success of any program is to follow the rules and regulations of the program. But, from the survey done in the field it has been found that most of the beneficiaries are not following the guidelines of SGSY. The
government subsidy given to the SHGs have not been found to be utilized in its fullest. Most of the SHGs have used the subsidy given by the government in their individual works. Thus, the amount of capital which can uplift their group activities is utilized by the beneficiaries in their personal works. Due to this fact the activities remain in the same status as before receiving the subsidy.

6.4. Suggestions for Development and Successful Functioning of Self-Help Groups in the District of Marigaon:

The SGSY is playing vital role in bringing the socio-economic changes for the people of rural areas. But a number of self-help groups (SHGs) are found to be defunct due to various problems as stated above. While, some of the SHGs are facing problems like low income, minimum capital, low output value, etc. In order to overcome such problems some suggestions are given as follows.

1. There should be co-ordination between government representative and group members so that the group members will be able to get all the SHGs related news. Such type of cooperation will help the government representative to know the status of the SHGs.

2. For smooth running of the group activities there must be cooperation among the group members.

3. There should be technical support for the SHGs. Adequate training facilities are needed to equip the beneficiaries with proper skills for running
their economic activities. With proper training their innovative skills will also develop.

4. Provision for filled based training should also be introduced.

5. Proper market facility is one of the most essential pre requisites for running such type of economic activities. In this regard government initiative is necessary to get a good market. Consumer’s satisfaction is also needed. Therefore, that aspect should also be taken into consideration.

6. Insurance and free medical services should be introduced for animals.

7. Special attention should be given to the hazardous areas (e.g. flood affected areas). Separate plants and programmes should be made for some areas that are suitable to their needs.

8. In order to fulfil the main objectives of the SGSY or any program one should follow all the rules and regulations set by it. Thus, it is necessary to follow the rules and regulations of SGSY towards fulfilling its main objectives.

Although economic development has been taken place in the District of Marigaon through the activities of SHGs yet the development is found to be not so satisfactory. But, it has a good prospect for future development with facilities of infrastructure, technology and a co-operation among the public and between government and rural people. It is wished that this study has identified the future prospects of economic development through the activities of self employment.