Development is both a cause and a consequence of change. There are two way relationships between them, which is, development influences and is influenced by change. The change implies a physical, technological, economic, social, cultural, attitudinal, organisational or political change. In the context of rural development, a change may be considered to be an instrument which can be used to promote rural development. A change may occur naturally or autonomously, or may be induced. A development manager may accelerate the pace of development by both inducing a desirable change in a given system and by properly directing the autonomous change. The process of rural development must represent the entire gamut of changes by which a social system moves away from the state of life perceived as unsatisfactory towards a materially and spiritually better condition of life.

The present chapter is divided into two parts. The first part includes a summary of all the chapters. It gives a brief description of all the chapters from the introduction to the study, presenting a brief history of Mizoram with the socio-economic aspects. It discussed the concepts, nature elements of rural development in order to understand the need to develop the rural areas of India. It also discussed briefly the institutional arrangement of rural development departments and other related functionaries. The role of voluntary agencies has been highlighted as well. People’s perception on the working and implementation of SGSY has been looked into and have
analysed in the sixth chapter. The last chapter contain the concluding observations and remarks about rural development programmes in Mizoram. The findings and suggestions arising from the study have been incorporated. In the second part of the chapter, an attempt is made to answer the research questions based on the research findings. The findings and suggestions emerging out of the study have been discussed. The concluding remarks and observations have also been incorporated.

Part I

The first chapter deals with the brief introduction to rural development as it involves raising the socio-economic status of the rural population on a sustainable basis through optimum utilization of local resources, both natural and human. While external help is necessary and appreciated, rural development can be achieved only when the rural people actively participate in the development process. Rural development should but stress on self-reliance. The essence of development is not in providing services but in promoting the rural sector. Since 1950s, the Government of India has initiated several programmes to alleviate poverty including subsidizing food and other necessities, increased access to loan, improving agricultural technique, price support, promoting education and family planning. Although the economy has grown steadily over the last few decades, its growth has been uneven across social groups, economic groups, geographical regions and rural and urban areas. Despite significant economic progress, one quarter of the nation earn less than the government specified poverty threshold of 32 rupees per day.

Although a number of states in India saw a drop in the number of poor, some north-eastern states saw a rise in poverty levels. In Assam,
Meghalaya, Manipur, Mizoram and Nagaland, poverty in 2009-10 has increased. Poverty invariably affects all the indicators of human development. Economic growth with a focus on employment facilitates the removal of poverty. However, this strategy needs to be complemented with a focus laid on the provision of basic services improving the quality of life of the people in the form of anti-poverty programmes. Anti-poverty programmes supplement the growth effort and protect the poor from destitution, sharp fluctuations in employment and incomes and social insecurity. It is appropriate that we look at a comprehensive picture inclusive of both income and non-income and social indicators which affect the capability of individual. The field data has been utilised to see the changes in these parameters in the sample areas for the study. The chapter deals with statement of the problems, reviewed number of literatures from different source such as books, articles, report etc. The scope of the study includes an analysis of the implementation of rural development programmes such as SGSY whose primary objective is to provide additional and supplementary wage employment thereby providing food security and improve nutritional level, creation of employment opportunities with food security, drinking water, sanitation etc. have been an important objective as well. Further, the chapter deals with research questions and methodology of the study and a brief summary of all the chapters.

The second chapter discussed in detail the profile of Mizoram taking from the oldest period till the present time which focuses on the socio-economic profile of the people. The population of Mizoram consists of several ethnic tribes who are either culturally or linguistically linked. These ethnic groups are collectively known as Mizo and are closely linked culturally and linguistically. Mizoram covers an area of 21,081 square kilometres, located in the extreme southern part of north east India having a
population of 1, 09,014\textsuperscript{115}. The population of Mizoram forms 0.09 per cent of India in 2011. The density of population per square kilometres is 52. The sex ratio stands at 975. According to the Census 2011 report, Mizoram has a literacy rate of 91.58 per cent. Mizo is the official language and popularly used language for verbal interactions. English being important for education, administration, formalities and governance, is also widely used. The economy of the state is largely agrarian with more than 70 per cent of the total workforce engaged in farming and cultivation. Mizoram is an industrially backward state. There has not been any significant industrial development due to lack of raw materials. But there is scope of Industrial development from forests products.

The political and historical developments of Mizoram have been discussed in detail in chapter two. Many historians believe that the Mizo are a part of the great wave of the Mongolian race spilling over into the eastern and southern India centuries ago. There has been no systematic study on the origin of the Mizo and their coming and occupying the present habitat is still a mystery. Systematic research has not been made so far. However, the advent of British in Mizoram brought about many changes into the political lives of the Mizo.

A detail profile of Aizawl district has been presented to give a clear picture of the sample district. Aizawl district being the largest district in Mizoram has been divided into five blocks. There is one Municipal Council having nineteen wards with 14 legislative assembly constituencies. The climatic conditions, the literacy rate, the sex ratio, child population ratio and the urban and rural population profile of the district is also presented. The socio-economic profile of the sample households have been presented to understand the degree of impact of the programmes implemented in the sample district highlighting the characteristic of the sample households, the

\textsuperscript{115}Census of India, 2011
community compositions, demographic features, literacy rates, the occupational pattern of the sample households, ownership and type of dwelling, the availability of electric and LPG connections, availability of latrine, ownership of land, households income and the major source of income of the beneficiaries households which is based on the field survey.

The third chapter discussed the meaning, nature, dimensions, and elements, issues of rural development as Rural Development connotes over all development of rural areas with a view to improving the quality of life of the rural people. Rural Development is wider in scope and deeper in impact. It is essentially concerned with improvement of living standard of the low income population living in rural areas on self-sustaining basis through transforming the socio-spatial structure of their productive activities. Further, it implies a broad based re-organization and mobilization of rural masses so as to enhance their capacity to cope effectively with the daily task of their lives and with changes consequent upon this. The process of empowering the powerless with the ultimate aim of promoting their quality of life based on maximum utilization of locally available resources and participations of all people including the underprivileged and weaker sections in the development process and discussed the problems of rural development both from theoretical and from the point of view of the Indian context. Rural development should be viewed as a process of increasing the capability of people residing in rural areas so as to become the initiators, decision makers, planners and controllers, managers of change. The ultimate goal of Rural Development is to raise the quality of life of the people in rural areas. To realize this goal, Rural Development has multiple objectives: more production, more employment, equitable distribution of income and emphasis on rural poor. In the Indian context rural development assumes greater significance as 68.8 per cent of its population still live in
rural areas\textsuperscript{116}. This sorry state exists even after 60 years of Independence. Most of the people living in rural areas draw their livelihood from agriculture and allied sectors, and poverty mostly persists here. Rural Development programmes have urgency in the present condition. There are many obstacles in the rural development programmes. There is no electricity supply in many villages, more than half of India’s population is below 25 years\textsuperscript{117} and most of them live in rural areas with very little employment opportunities, literacy is the major problem in rural development, the poor extension linkage causes slow growth of rural development, untrained, unskilled, inexperienced staff in extension linkage cannot provide satisfactory help to rural peoples, everyone want to go to the cities and unsatisfactory process of implementation of rural development programmes has been some of the problems in India. At the time of independence around 83 per cent of the Indian population were living in rural areas. Accordingly, from the very beginning, our planned strategy emphasized rural development and will continue to do so in future. Strategically, the focus of our planning was to improve the economic and social conditions of the underprivileged sections of rural society. Thus, economic growth with social justice became the proclaimed objective of the planning process under rural development. It began with an emphasis on agricultural production and consequently expanded to promote productive employment opportunities for rural masses, especially the poor, by integrating production, infrastructure, human resource and institutional development measures. In India, the rural poor can be divided into three main categories: those with land, those with skills and those without land and skills.

Mizoram is economically backward state. It does not produce food crops enough to meet the needs of the people. Slow progress in industrial development and the poor infrastructural facilities of market, market

\textsuperscript{116} Census of India 2011.
\textsuperscript{117} agrinfo.in ,My agriculture information bank, Retrieved on 12.1.2013
support, bad conditions of road network and communication system, absent of rail transport, irregular power supply, poor accountability and lack of vigilance on the part of administration leads to underutilization and misappropriation in finance in Mizoram. In the later part of the chapter the objective and features of SGSY have been discussed in detail highlighting the importance of self-employment which is the strategy for removal of poverty in India. The objective of the SGSY is to bring the assisted poor families (Swarozgaris) above the poverty line by providing them income-generating assets through a mix of bank credit and governmental subsidy. The programme aims at establishing a large number of micro enterprises in rural areas based on the ability of the poor and potential of each area. Families Below poverty line in rural areas constitute the target group of the SGSY. Within the target group, special safeguards have been provided to vulnerable sections, by way of reserving 50 per cent benefits for SC/STs, 40 per cent for women and 3 per cent for disabled.

In chapter four, the institutional arrangement of Rural Development in India; Ministry, Directorate, specialized agencies and other institutions have been discussed. Institutions and issues present in Mizoram in relation to their origin, structure, functions, process and role expectation of the people. 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. This programme underwent many changes and was handled by different Ministries. In October 1974, the Department of Rural Development came into existence as a part of Ministry of Food and

\[118\textit{Ministry of Rural Development.nic.in, Retrieved on 19.12.2012}\]
Agriculture. On 18th August 1979, the Department of Rural Development was elevated to the status of a new Ministry of Rural Reconstruction. It was renamed as Ministry of Rural Development on 23rd January 1982. In January 1985, the Ministry of Rural Development was again converted into a Department under the Ministry of Agriculture and Rural Development which was later renamed as Ministry of Agriculture in September 1985. On July 5, 1991 the Department was upgraded as Ministry of Rural Development. Another Department viz. Department of Wasteland Development was created under this Ministry on 2nd July 1992. In March 1995, the Ministry was renamed as the Ministry of Rural Areas and Employment with three departments namely Department of Rural Employment and Poverty Alleviation, Rural Development and Wasteland Development\textsuperscript{119}.

Again, in 1999 Ministry of Rural Areas and Employment was renamed as Ministry of Rural Development. This Ministry has been acting as a catalyst for effecting the change in rural areas through the implementation of wide spectrum of programmes which are aimed at poverty alleviation, employment generation, infrastructure development and social security. 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. The Ministry'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. The Ministry of Rural Development is responsible for policy, planning, direction, coordination, release of central share of funds and

\textsuperscript{119} NIRD.nic.in, Retrieved on 19.12.2012
monitoring of the programmes. The aims and objectives of the Ministry are to correct the developmental imbalances, aiming in the process, to reach out to most disadvantaged sections of the society by providing livelihood opportunities to those in need including women and other vulnerable sections with focus on BPL households. Providing for the enhancement of livelihood security for households in rural areas by providing at least 100 days of guaranteed wage employment in every financial year. Provision of all-weather rural connectivity to unconnected rural habitations and upgradation of existing roads to provide market access. Providing basic housing and homestead to BPL household in rural areas. Providing social assistance to the elderly, widow and disabled persons. Providing urban amenities in rural areas for improvement of quality of rural life. Capacity development and training of rural development functionaries. Promoting and involvement of voluntary agencies and individuals for rural development. Restoring lost or depleted productivity of the land. This is done through watershed development programmes and initiating effective land reform measures for providing land to the landless rural poor.

Special agencies and other institutions like NABARD, CAPART etc. have been presented. The role of NGOs has been stressed as the success of the Rural Development depends upon the active participation and willing co-operation of the rural people through self-help organizations and voluntary agencies. In the later part of the chapter, the structure and functions of rural development in Mizoram have been discussed. The origin of the Rural Development Department in Mizoram may be traced back when India gained independence in 1947. Mr S.K. Dey (1905-1989)\textsuperscript{120}, who piloted and steered the course of community development in the challenging, formative period of India’s independence as Cabinet Minister for Cooperation and Panchayati Raj under the Prime Ministership of

\textsuperscript{120} The First Cabinet Minister for cooperation and panchayati raj institutions
Jawaharlal Nehru, stressed that democracy cannot be practiced by a "galaxy of Government servants through long-distance control", and called for a democracy "traveling from the Parliament to the Panchayat.". The vitality of Dey’s prompted Jawaharlal Nehru to put him at the helm of Rural Development of independent India. He framed the Community Development Programme which culminated in the birth of Community Development Blocks in 1953 all over the country. A number of Community Development (CD) Blocks also came into existence in Mizoram, then known as the Lushai Hills District which was a part of the State of Assam. Each CD Block was headed by a Project Executive Officer. These CD Blocks were engaged in a wide range of developmental works and the ‘Community Development’ programmes envisaged development in the fields of agriculture, animal husbandry, public health, social education, co-operation, communications etc. in selected areas.

The fifth chapter discussed the programmes of rural development as present in Mizoram. As per the 2011 Census, 48.49 per cent of the population in Mizoram lives in the rural areas whose main occupation is agriculture and allied activities. The endeavour of Rural Development Department has been, apart from promoting infrastructure for improving productivity and social development in rural areas, to reach out by making a frontal attack on rural poverty, through programmes of asset building, income generation and wage employment.

The chapter has given a brief detail of the different programmes operating in Mizoram. Border Area Development Programme is to meet the special developmental needs of the people living in remote and inaccessible areas situated near the international border and to bridge the gaps in the physical and social infrastructure of such areas. The aim is to transform the border areas by ensuring multifaceted development and to saturate the

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121 Census of India, 2011
border areas with the entire essential infrastructure through convergence of schemes and participatory approach.

The Backward Regions Grant Fund is designed to redress regional imbalances in development. The fund will provide financial resources for supplementing and converging existing developmental inflows into identified districts, so as to bridge critical gaps in local infrastructure and other developmental requirements that are not being adequately met through existing inflows. To strengthen panchayats and municipality level governance with capacity building to facilitate participatory planning, decision making, implementation and monitoring. Provide professional support to local bodies for planning, implementation and monitoring their plans. Improve the performance and delivery of critical functions assigned to Panchayats.

Indira Awaas Yojana is to provide financial assistance for construction and up-gradation of houses to rural households living below the Poverty Line. The target groups for houses under the Indira Awaas Yojana (IAY) are below poverty line households living in the rural areas belonging to Scheduled Castes/ Scheduled Tribes, freed bonded labourers and non-SC/ST BPL rural households, widows and next of-kin to defence personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired member of paramilitary forces fulfilling the other conditions, by providing them a lump-sum financial assistance.

The Mahatma Gandhi NREGA aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. The Act also seeks to create durable

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122 mizoramrural.nic.in/brgf.html Retrieved on 12.1.2013
assets and strengthen the livelihood resource base of the rural poor. The choice of works suggested in the Act address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on sustainable basis\textsuperscript{123}.

The Non-Lapsable Central Pool of Resources created in 1997–98 (operationalized in 1998–99) is the accrual of the unspent balance of the mandatory 10 per cent budgetary allocation of the Ministries/Departments. The broad objectives of the NLCPR Scheme is to ensure speedy development of infrastructure by way of filling the existing infrastructural gaps (economic and social) in the region by making funds available from the pool. The broad objective of the NLCPR Scheme is to ensure speedy development of infrastructure in the North Eastern Region by increasing the flow of budgetary financing for new infrastructure projects/schemes. Both economic and social infrastructure sectors, such as, Power, Roads & Bridges, Education, Health, Water Supply, and Sports, etc., which are considered for providing support under the Central Pool.

The main objective of Social Education Scheme is to create durable assets of public utility and civic infrastructure which are genuinely needed by the society, thereby creating rapport within the community, forging closer ties among the people and facilitating their socio-economic development. Such assets created under this scheme should be accessible to all members of society.

The basic objective of the IWDP programme is aimed at an integrated development of wastelands and degraded lands based on village micro watershed plans. The plans are prepared by the Watershed Associations or Watershed Committees with the technical guidance of the Watershed Development Team of the Project Implementation Agencies

\textsuperscript{123} Rural.nic.in/mgnregs. Retrieved on 12.1.2013
(PIAs) after taking into consideration the land capability, site condition and local needs of the people. The watersheds of approximately 500 ha shall be identified and selected by the WDT in consultation with the community / Panchayat meeting for the following criteria.

The main objectives of the IWMP are to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water. The outcomes are prevention of soil run-off, regeneration of natural vegetation, rain water harvesting and recharging of the ground water table. This enables multi-cropping and the introduction of diverse agro-based activities, which help to provide sustainable livelihoods to the people residing in the watershed area.

The main objective of Swarnajayanti Gram Swarozgar Yojana (SGSY) is to provide sustained income to the rural poor to enable them to cross the poverty line. To achieve this objective, the scheme has its focus on community mobilisation by forming Self Help Groups (SHG), capacity building, infrastructural facilities, subsidised credit linkage and market support.

NRLM would look at the entire portfolio of livelihoods of each household and facilitate support for the activities at the individual/household level, or in a collective, or at both levels. As agriculture is the mainstay livelihoods activity for a large proportion of the rural poor, NRLM will lay special focus on sustainable agriculture and allied activities like animal husbandry, non-timber forest produce and fisheries.

In the later part of the chapter the poverty alleviation programme called Swarnajayanti Gram Swarozgar Yojana has been discussed highlighting the role, nature and its basic features. SGSY have earlier replaced the erstwhile programme of IRDP which suffered a major setback from sub critical investments, lack of bank credit, over-crowding in certain
projects and lack of market linkages. The role and functions of SGSY and its impact on the rural economy has been analysed. The chapter includes the entire field data collected from the field survey through the process of questionnaires in relation to the working of poverty alleviation programmes such as SGSY which are co-defined, compiled and analyse according to the basic statistical principles.

PART II

During the present study, we have formulated a few research questions. Based on the detailed analysis of primary and secondary data in the main chapters to fulfil the objectives and answer the research questions the following major findings have been drawn.

The first question was “Is rural development in Mizoram dependent upon proper implementation of the programme”. It is found out from the study that the effectiveness of the programme lays in the awareness about the programme. It is observed that more than 85 per cent of the sample respondents are not aware of the working and functioning of SGSY. This clearly shows the lack of involvement of the implementing agencies in the programme and lack of commitment on the part of the agencies.

It is mandatory under SGSY guidelines for the beneficiaries to be selected by the Gram Panchayats or the Village Councils. The implementing agencies are not fully aware of the implications of the guidelines. It is found that the degree of involvement of the Village Councils is very low. Only 2.6 per cent of the SHGs formed are selected by them. The VC’s role in monitoring the working of SHGs is not visible in any stage of the programme implementation.
It is found that majority of the VCs and YMA Presidents and Secretaries do not believe in the high rate of success of SGSY as most of them, when asked to rate the level of success from one to hundred, rate it below 10 per cent.

Proper infrastructure is essential for the success of micro-enterprise. SGSY seeks to ensure that the infrastructure needs for the identified activities are met in full so as to derive the maximum advantage from their investments. It is found that the identification of existing infrastructure and additional infrastructure that needs to be created has not been made by the implementing agencies.

The guidelines emphasized the need for preparation of project profiles of key activities based on scientific understanding of the potential markets. It is found that the recommendation of key activities is not preceded by the much needed market survey. Professional market survey was not carried out. The beneficiaries take decisions on the basis of their experience and most of them concentrate on local unprofessional village markets. The village economy does not receive due attention.

It is found that the swarozgaris were relying on multiple activities for their livelihood, which is contradictory to the guidelines. The assistance under SGSY is limited to a single activity. Similarly, assistance in the form of skill development as well as training is also confined to one activity. But it is observed that the beneficiaries involved in multiple economic activities had a stable flow of income as compared to the ones involved in any single activities.

Further it is found that training is not adequate to upgrade the skills of the SHGs. Training is not imparted to all the groups. Basic orientation training has been imparted to groups. In some cases mismatch was found between the activity chosen by the group and the training given. As per the
practice in SGSY the implementing agency has provided basic training and subsequent skill development training was imparted by some NGOs under the public private partnership (PPP) mode. However, it is observed that all these efforts are not sufficient and even the NGOs and their functionaries themselves need proper training which can make them able trainers under the programme.

Capacity building of the SHG members was not done at the optimum level resulting in the members not acquiring sufficient risk taking ability to run the respective trades. It is also observed that in the absence of proper training inputs to run group enterprise, the members are not able to manage the activity as single enterprise.

The success of SGSY depends on the choice of activities that can generate income. It is found that most of the rural poor adopt low productive activities due to lack of occupational skills and knowledge. As such it does not contribute significantly to the change in the level of income of the beneficiaries. Most of the beneficiaries were encouraged to go for individual activity, which is against the spirit of the programme as it focuses on group approach. It is also found that most of the beneficiaries showed their existing livestock as purchased under SGSY when new assets were not created at all.

The involvement of Banks is very important in the success of the SGSY programme. Their involvement in selection of swarozgaris is desirable which has a merit and ensures the inclusion of potential candidates with aptitude for self-employment. The banker had to play a significant role in apprising the beneficiaries’ about financial discipline and credit behaviour. However, in almost all the sample areas where banks are present, the bankers were not found to be involved in this function. There is no direct involvement of the Banks and there is lack of clarity of their roles and responsibilities about the scheme.
The second question was, “Are state government agencies indispensable for the implementation of rural development programme in Mizoram”. It is found out from the study that the DRDA and other developing agencies were not able to assess the size of the market. Professional market survey was not carried out by these agencies. It was also found that in the selection of key activities at the beginning of the programme, the block level SGSY committee did not make any selection for the key activities.

Close monitoring to infrastructure needs and their fulfilment has also not been carried out by the DRDA. Manpower in the Department, DRDA, BDO and existing staff are overburden with number of schemes. Due to this no follow up programme was made resulting to weak delivery mechanism.

The important SGSY committees at the State, District and Block level are not functioning as per the guidelines. These committees are to provide leadership and guidance in planning, monitoring and evaluating the implementation of the programme with reference to the objectives of the programme, to review the progress under SGSY and suggest remedial measures. It is found that these meeting are not held regularly.

The third question was, “What is the role of NGO in the implementation of rural development in Mizoram”. It is found that the services of NGO have been utilized effectively. The success of the Rural Development depends upon the active participation and willing co-operation of the rural people through self-help groups and voluntary agencies. The common inputs sought from them were utilized towards the formation of the groups and their training.

The NGOs as facilitators play a very important role in nurturing the groups who have just started and those who have formed SHGs. It is
observed that the SHGs are more active, vibrant and group performance is good in the presence and close monitoring by the NGOs.

The NGOs play a very important role in connecting with the people and mobilizing the SHGs to pursue their activities. They have acted as an important channel among the banks, implementing agencies and the SHGs. They recommend names of the SHGs for loan facilities. These recommendations are made on the basis of good performance of the groups. However, all their recommendations are not considered by the banks.

The NGOs give training to the SHGs in relation to different activities. They conduct training by inviting resource persons from the government and from other sectors. Since piggery and poultry are common activities under SGSY, training is mostly oriented towards these activities.

It is observed that the training programmes organized by the NGOs were not encouraging. It is found that the groups should be given adequate training to use the local resources and educate them to market the goods. Swarozgaris did not have adequate skill to use the local resources and they were not aware how to market the produced goods in a profitable way. Training is not adequate to equip the skills. Further it is observed that the NGOs are in need of training. A separate training is needed for both NGOs and the Swarozgaris.

The fourth question was, “What are the problems and challenges faced by the officials and the people in the context of SGSY”. This is the most crucial aspect of SGSY. Whole of the SGSY scheme, right from the beginning till end, depends on financial services provided by banks. It is observed that the banker’s attitude is not very much encouraging, to effect distribution of revolving funds and economic assistance in the state. Bankers viewed the restructured programmes similar to the earlier programmes of IRDP. Hence majority of the SHGs received only the government assistance
and not from the banks. This posed a hurdle in their activities being further and the meagre local resources could not help them sufficiently.

So, far as the problems and challenge concerning the implementation of SGSY are concerned, it is found that lack of awareness on the part of the beneficiaries who are mostly ignorant rural people creates much of the confusion in its proper implementation. Next due to the availability of very little information regarding identification of beneficiaries, formation of groups, loan facilities, banking rules and knowledge about market and trade, the beneficiaries of SGSY faced a number of practical problems and challenges.

The respondents of the present study have also expressed their concern and displeasure regarding improper banking behaviour, which has force them to make multiple visits to the banks with a view to availing loans under SGSY. Another major problem faced by the beneficiaries was that even for a very small amount of loan, they had to take the help of some influential local leaders or politicians which should not be the principle in any rural development programmes. It has also been found that the banks officials normally do not attend the meetings in relation to SGSY, which may also be due to their work burden and pressure of inadequate staff in the banks.

Some of the government officials associated with the implementation of the SGSY are of the view that delay in the receipt of financial assistance from the higher authorities and lack of proper guidelines have also contributed to a number of problems in the implementation of SGSY. Some of the governments officials have express the opinion that on availability of the share of the state government i.e. 10 per cent of the programme’s cost has also contributed to delay in the implementation of the programmes. Some other officials, even though there number is very few, are of the view
that political interference at different stages has caused problems for the implementation of the programmes.

Some of the officials are of the view that starting of some new rural development programmes like MGNREGS etc. has shifted attention of the stakeholders and beneficiaries from the programmes like SGSY. Another problem is related to the issue of deputation and frequent changes of implementing officials which adversely affects proper selection of beneficiaries and identification of proper activities concerned by SGSY.

It is found that defects in the BPL list are perhaps the main reason why most projects for poverty alleviation so far have proved ineffective. Overtime almost all projects for helping the poor at the grassroots have become tied with the BPL lists. Whether it is giving ration cards for subsidized food, or providing training and credit for self-employment, facility is reserved for those on the BPL list.

Problem is whether a household is poor or not is supposedly based on the money value of its monthly per capita consumption expenditure. And it is quite impossible for local workers and busy administrators to ascertain that systematically for each village household. As a result, inclusion in this list has become the most important criterion for being eligible for whatever those are made available for distribution at the grassroots. As such, its politicization was only to be expected. It was found that many of the poor families rather wish to remain as BPL families due to the free and subsidized food and other facilities provided. Apart from this it was observed that the BPL list change with the change in VCs. It has become an instrument for searching votes in the village by the local politicians. It is found that the constant fluctuation of the BPL list makes it difficult for the officials and NGOs to evaluate the SGSY programme.
It is found that dedicated implementation structure, inadequate manpower in the DRDAs, lack of professionals to implement the complex and process oriented programme and existing staff overburdened with number of schemes. Due to this no follow up under SGSY for various activities was undertaken and thus resulted into a weak delivery mechanism.

People are poor not because they do not work, but because they work on low productivity work. To reduce poverty, people had to be given market opportunity, skills required for activities and technical expertise. But all these requirements have been completely ignored.

It was found that there is lack of SHGs federations at various levels. People led and people centred organization such as federal structure encompassing federations of rural BPL SHGs from village up to the district level are necessary to strengthen their voice, bargaining power and reduce their dependency on external agencies. In some blocks very few SHGs have been federated at various levels in the state.

It was found that there is lack of risk coverage for the beneficiaries either for life or property or assets and health has been almost negligible. Risk coverage for life property and health, at least in some rudimentary form is essential to prevent upward mobile swarozgaris from slipping back into poverty to due loss of any of these factors.

It was found that majority of the rural poor belong to disadvantaged social groups such as SC and ST, OBC & Minorities. They are not familiar with formal systems and face all type of deprivations due to lack of proper system to address their grievances.

It was found that lack of transparency and accountability act as barrier to reach the targeted groups and enhances the chance of coverage of in-eligible groups under the programme. Due to non-availability detailed information of SHGs, their activities and products and ignorance about their
entitlements, the rural poor are not able to get the desired benefit of the scheme.

The fifth question, “What steps are needed to make rural development programme more effective in Mizoram”. It is needed that orientation training should be conducted for the functionaries. They should be aware of the task ahead. The area has to be surveyed and the data has to be properly analysed.

Improvement in the method of selection of beneficiaries should be made by identifying these without reliable income data, as many poor works in the informal sector and lack verifiable income records. Using unreliable information to identify eligible households can result in funds being diverted to richer households and leave fewer resources for the programmes intended beneficiaries. The implementing agencies or the government should allow local community leaders and members to select beneficiaries, believing that they have better information about their neighbour’s poverty levels.

Identification of proper activities should be made. The success of the programme depends on the selection of activities. It should be ensured that the choice of activities should be based on the local resources. It should be ensured that the selection takes place through participative process. Since the rural poor compose of landless, assets less, uneducated, educated unemployed youths, a profile of the poor families should be analysed. Efforts should be made to see that those having a minimum extent of land are enabled to cross the poverty line by making additional investment on their lands such as water tanks, pump set, irrigation facilities, etc. The activities which are easier to handle and product which is easily marketable could be identified for such category of the people to ensure sustainable income.
Keeping in view the problems faced by the borrowers in availing of loan, some suggestions are made in an attempt to solve their problems and to improve the standard of living of the borrowers of the rural poor. The present method of the provision of credit needs to be streamlined. The applicants for the loan should be informed within one week whether the loans will be sanctioned or not. This will avoid unnecessary visits to the banks and also loss of working days which is made for visiting the banks.

In providing loans to the poor, granting of loans to a number of persons for the same activities should be avoided. This will help to solve the problems of marketing of products and improve the repayment performance. The rate of interest of the loan should be conveyed to them in the simplest way so that they know how much they are paying. The interest rate is considerably high. It should be changed at lower rates.

Planning and formulation of infrastructure development scheme are crucial to the success of the schemes. The planners should see that backward and forward linkages are ensured. The execution of the projects should be carried out in an orderly manner. The constraints like inadequate skills and inefficiency should be overcome and co-ordination among various departments should be ensured.

Effective implementation of the project should be ensured by organising the beneficiaries into a well organise groups and imparting training to the groups.

Monitoring of programmes is important to take mid-course corrective measures. Reports have to be obtained to analyse for follow-up action. A monitoring system must have the capacity to identify not only the deviations from the targets but also the causes of these deviations. This would help the management to take decisions for remedial actions.
Upward communication in the system should be encouraged as this will throw light on the field level problems and prospects of the various programmes and schemes etc. Participative consultation should therefore be encouraged at all levels. Rural development programmes can be successful only when people’s active participation is ensured at various stages, particularly at the implementation stages.

The issue of decentralization should be taken up seriously. Rural programme ought to become responsive to local problems, needs and potentials. The block level administration will have to be so structured and strengthen so that it would ensure the desire degree of horizontal co-ordination.

It is suggested that an element of public accountability in the working of the scheme, ensuring community involvement, bringing forth transparency in selection of beneficiaries and sensitising the community through appropriate policy intervention. Social issues could change the scenario significantly. The help of professional bodies with requisite experience could be useful. Accountability of Banks needs to be set. Unless and until it is done this scheme can never produce results.

Thorough analysis of market opportunities to find out what production is to be encouraged in each area. People had to be given the skills required for activities to generate those products; these are to be modern professionally imparted skills. People had to be given technical expertise to acquire the required tools.

There must be lot more publicity given among the potential beneficiaries about the scheme and its content as well as the authorities in charge and their responsibilities. That way the targeted population can seek help and question authorities if the later fail to deliver. For this extensive use should be made of all forms of media and particularly of the visual media.
So far as the present study is concern on the basis of the field study and inputs given by different stakeholders, it may be suggested that there is an urgent need to streamline the rural development Bureaucracy which may be separated from other types of administrative functions so that the officials under this cadre can effectively contribute to the successful implementation of rural development programmes.

Based on the detailed discussion in the main chapters and major findings and suggestions mentioned, the following conclusion can be derived from the present research.

Though SGSY covers all the aspects of poverty alleviation programmes which earlier programmes lacked, but failure of implementing agencies to work efficiently and in tandem with each other has ultimately led to near failure of the scheme. The issues faced are almost the same at all the stages of the scheme ranging from group formation, grading, training and selection of economic activity, credit assistance to marketing support. Unless and until those issues of grading, training, credit and marketing are resolved, this scheme will also fail like its predecessor schemes of poverty alleviation. The study shows that SGSY is an improved scheme than earlier ones in all aspects such as in generating income and employment. The earlier schemes such as DWCRA and IRDP lend loans to beneficiaries without any proper training. So those schemes failed in achieving their target of generation of income to the poor. In order to overcome the deformities of those schemes, SGSY is launched by merging such failed schemes. It was restructured as a better scheme than those earlier schemes by adding essential components of success. This scheme provided credit for the purpose of revolving fund, infrastructural facilities and training etc. It overcomes the drawbacks of earlier schemes in disbursement of credit only after providing adequate training to the BPL families regarding the productive activities. The loan-cum-subsidy scheme also focuses on the
skill building which can enhance their credit-worthiness. The scheme identifies the key activities, infrastructure, required skills and technology. In order to uplift the BPL families from the vicious circle of poverty by 2015, there should be a dynamic policy framework of the self-employment schemes. And hence highly objective-oriented and flexible programme called, National Rural Poverty Elimination Programme (NRPEP) is considered to be the more appropriate scheme to uplift the poor at present conditions.

Even though the main aim of SGSY is generation of self-employment opportunities, but it should concentrate on income generation aspect also. For this purpose a skill-based self-employment opportunities is essential which in turn requires proper training and capacity building. Then only the scheme should be considered as an ideal one in alleviation of poverty. And hence it is essential to restructure the SGSY in creating wage based self-employment scheme. However it can be concluded that the Swarnajayanti Gram Swarojgar Yojana Scheme (SGSY) is designed to create widespread income generating activities through self-help mechanism. SHG approach overcomes the weaknesses of the individual rural poor and present them as credit worthy and financially sound. SGSY is also playing an important role in empowering women by considering the key status of women in the family as well as in society. SGSY concentrated on women’s’ role in providing them economic independency through self-employment with their known skills. Some times with help of the training and skill building programme of the scheme, both men and women are benefitting in adopting micro-enterprises.

Though government formulated many programmes of poverty-alleviation, its implementation becomes difficult both from the side of the government as well as beneficiaries. Sometimes the beneficiaries are finding constraints in disbursement of loans such as insufficient loan amount, early
lock-in-period and repayment mode etc. Another drawback is that the subsidy can be provided only when the loan is fully repaid. But due to short duration of repayment period, the swarozgaris are unable to repay the loan within the specified period, by which they are losing subsidy. Sometimes the swarozgaris are not getting proper training that suits to their activities and hence these activities are not generating sufficient income even to fulfil their family needs. In such cases the swarozgaris are finding it difficult to repay the loans.

To overcome all these drawbacks, the government has to restructure the programme from time to time. It has to give full independence to the implementing authorities who know the local conditions and infrastructure facilities. Thus it can be concluded that SGSY is playing a vital and significant role in eradication of poverty by generating wage-based self-employment to both rural people, and ultimately in the development of the economy as a whole.

To conclude, it may be pointed out that rural development in Mizoram like that in any states of India is completely dependent upon the successful implementation of rural development programmes. Some of the programme have been review and modified or have been merged into new programmes which have to be implemented in that spirit. The agencies of the state government including the cutting edged officials have a significant responsibility in providing human, financial, material and technical support for the implementation of the rural development programmes. The self-help groups which are active in the rural areas along with other non-governmental organizations have a very pertinent role to play in ensuring the successful implementation of these programmes. All these stakeholder of rural development in the field of rural development need to have proper collaboration and coordination which would ensure socio-economic development of the rural people. Political economy of rural Mizoram will
definitely improve if all the stakeholders in the process of rural development are involved in the effective implementation of the schemes and programmes. The rural people can be made aware of their rights, privileges, duties and responsibilities in connection with rural development programmes which will empowers them to be positive and constructive participants in the process of rural development.