ABSTRACT

1.0 Introduction:

Rural development as an operational concept refers to improvements in the living standards of the people in rural areas. This would depend on the development of the rural economy in terms of broad-based agriculture, non-crop agriculture like animal husbandry, fish and forests and the non-firm rural economy, augmentation of the resource base, productive use of the resources and widespread process of growth leading to distribution of the benefits to all.

1.1 The Research Problem Undertaken:

We have undertaken the following problem for our research investigation “An Evaluative study of Swarnajayanti Gram Swarojgar Yojana (SGSY) in Kamrup District (Rural) of Assam”.

1.2 Objectives of the study:

The present study has been undertaken with the following objectives:
1. To identify the various activities under the SGSY programme and to look into the selection procedure of the beneficiaries under the programme;
2. To examine the role of the implementing agencies in the execution of the SGSY programme;
3. To make a comparative study of performance of SHGs run by men and women under SGSY;
4. To study how SGSY has helped the swarozgaris in enhancing their income;
5. To look into the pattern of savings of the beneficiaries out of their income;
6. To study the utilization of funds for strengthening the rural infrastructure in the study area;
7. To examine the institutional credit facilities and repayment performance of swarozgaries;
8. To look into the marketing problems faced by the SHGs in selling their products.
1.3 Methodology of study:

There are altogether 14 Development Blocks in the District of Kamrup (Rural). These Development Blocks are – 01) Rani; 02) Rampur; 03) Chayani Barduar; 04) Chayagaon; 05) Goromairi; 06) Boko; 07) Bongaon; 08) Chamariya; 09) Hajo; 10) Sualkushi; 11) Bezera; 12) Kamalpur; 13) Bihdiya Jagikona; and 14) Rangia. We have selected at random five blocks from the population of 14 blocks. For this random selection, we have numbered the above mentioned blocks as 01, 02, 03, etc…… 14. Then with the help of 4 digit random number tables, we have drawn five blocks which are Rani, Chayani Barduar, Boko, Sualkuchi and Kamalpur.

From the record maintained in the office of the DRDA, we have found that there were altogether 9029 SHGs as on march, 2008 in all the 14 blocks. We have selected sample of SHGs from the selected blocks which have completed at least 3 years from the date of their formation. The reason behind this is that an SHG requires a minimum period of 3 years to earn income. The total number of SHGs in each selected block is shown below:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Block</th>
<th>No’s of SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rani</td>
<td>448</td>
</tr>
<tr>
<td>2</td>
<td>Chayani Barduar</td>
<td>606</td>
</tr>
<tr>
<td>3</td>
<td>Boko</td>
<td>707</td>
</tr>
<tr>
<td>4</td>
<td>Sualkuchi</td>
<td>618</td>
</tr>
<tr>
<td>5</td>
<td>Kamalpur</td>
<td>668</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>3047</strong></td>
</tr>
</tbody>
</table>

15% percent of the total SHGs of 3047 i.e. about 457 SHGs belonging to the selected blocks have been studied. For this purpose, we have selected SHGs from these selected five blocks by the principle of proportionate allocation under stratified random sampling technique. By following the principle of proportionate allocation under Stratified Random Sampling Technique, we have selected 457 SHGs from the selected 5 blocks which are as follows:
Table-1.2
No’ of Selected SHGs from Selected Blocks

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Name of Block</th>
<th>Calculation</th>
<th>Selected SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rani</td>
<td>( \frac{457}{3047} \times 448 )</td>
<td>67</td>
</tr>
<tr>
<td>2</td>
<td>Chayami barduar</td>
<td>( \frac{457}{3047} \times 606 )</td>
<td>91</td>
</tr>
<tr>
<td>3</td>
<td>Boko</td>
<td>( \frac{457}{3047} \times 707 )</td>
<td>106</td>
</tr>
<tr>
<td>4</td>
<td>Sualkuchi</td>
<td>( \frac{457}{3047} \times 618 )</td>
<td>92</td>
</tr>
<tr>
<td>5</td>
<td>Kamalpur</td>
<td>( \frac{457}{3047} \times 668 )</td>
<td>101</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>457</td>
</tr>
</tbody>
</table>

The data collected from 457 SHGs have been processed keeping in view the quantitative objectives of the study. Relevant statistical techniques like t-test for significant difference of means and Paired t-test have been applied, besides using interval estimation and some elementary statistical techniques like average, variation, etc.

**Hypotheses to be tested:**

The following hypotheses have been tested:

1. SGSY programme has not significantly increased the income of the beneficiaries \( (H_0) \)

   Vis-à-vis

   The programme has significantly increased the income of the beneficiaries \( (H_1) \)

2. There is no significant difference between the average income of male SHGs and the average income of female SHGs \( (H_0) \).

   Vis-à-vis

   There is a significant difference between the average income of male SHGs and the average income of female SHGs\( (H_1) \)
3. The institutional credit facilities are not satisfactory ($H_0$)

Vis-à-vis

The institutional credit facilities are satisfactory ($H_1$)

4. The repayment performance of the SHGs is not satisfactory ($H_0$)

Vis-à-vis

The repayment performance of the SHGs is satisfactory ($H_1$)

1.4 Importance of the Study:

As the creation of employment opportunities is instrumental for generating income in rural areas and since a general study relating to a country or a state cannot properly reflect the implications of a programme in a particular district, hence, this study is thought to be of great significance.

1.5 Chapter-wise Summary of the Study:

A chapter wise summary of the study is presented as follows.

**Chapter-I** deals with the layout of the thesis incorporating in it the research problem undertaken for the study, the objectives, the methodology, the hypothesis, the importance, the periodicity, limitations and the chapter plan.

**Chapter-II** deals with the presentation of the geographical and economical profile of the Kamrup district. Under geographical profile, we have presented area, location and the name of the district. Under topography, we have presented natural and administrative divisions; under resource base, we have presented population, sex ratio, literacy rate and distribution of workforce. Besides these, we have presented education, health and development index. Under natural resource base, we have presented land and its quality, forestry, soil and water. Under economic profile, we have presented plantation and horticulture, livestock and diary. Under infrastructure and connectivity profile, we have presented roads, air and water transport, telecommunication, power and energy, banking, health and educational establishments, basic amenities and lastly, implementation of various rural development schemes in the Kamrup district and the state of Assam.

**Chapter-III** deals with the survey of literature relating to our study, has highlighted the different rural development strategies and the impact of such
programme’s strategies on beneficiary households as pointed out by different scholars and researchers. The review of literature have been done with an aim to substantiate the necessity of the present study

In Chapter-IV effort has been made to explain the nature and character of various Rural Development programmes implemented in the country during post independence period. A brief review of various rural development programmes implemented in Assam during that period has also been done in this chapter.

Chapter-V contains organisational structure, implementation, coordination, monitoring, supervision, role and perception of stakeholders-gram panchyat, panchayat samity, bankers, PD (DRDA), NGOs, perception of PIA officials and PRIs for implementing SGSY programme in the study area.

Chapter-VI contains the core part of the study. This chapter is devoted to make an impact assessment of SGSY in the study region. This chapter is addressed to highlight the socio-economic impact of SGSY on swarozgari households, incremental income and employment levels of swarozgaris and analysis of different collected data from various angles in the study region.

Chapter-VII contains a comparative study of the performance of men and women Self-Help Groups formed under SGSY. Here, an effort has been made to find out the social status of women in Indian society by comparing them with men. Some earlier gender based literature has been analysed. It has also been attempted to analyse the relevance and justification of this study, which encompasses gender poverty, concept of multi-dimensionality, SGSY credit and loan use pattern of the beneficiary, economic condition of beneficiaries before and after access to SHGs, loan repayment trend, and savings before and after access to SGSY scheme etc.

Chapter- VIII contains the discussion of various problems and difficulties which cause hindrances in the effective implementation of the SGSY programme. The beneficiaries, financial institutions and the government officials are facing a number of problems in the implementation of a poverty alleviation and rural employment generation programme of SGSY. It has been found that poor performance of SGSY is due to the low level of awareness of the beneficiaries, apathetic attitude on the part of officials (Bank and Govt. officials) at the pre-
assistance and post implementation stages of the programme. This has brought in a lot of maladies into the programme. Lack of commitment to the cause of the programme is observed not only amongst functionaries at different stages but also among the beneficiaries.

Chapter-IX consists of summary of findings devoted to the analysis and it also offers a body of suggestions and conclusions on the basis of the study. Some of the major findings of the study are also highlighted in this chapter and the same are presented as follows:

1.6 Major findings:

Following are some of the major findings:

(i) Selection of Swarozgaris:

2011 BPL census was the official basis for selection of the swarozgaris under SGSY. Although the SGSY guidelines were to be followed for selecting the swarozgaris by Gram Panchayats in the presence of Gram Sabha but this was not followed in most of the villages in select blocks.

(ii) Identification of Key Activities:
Contrary to what is suggested in the guidelines, there are more key activities than what the manifesto outlines. The activities are Weaving Piggery, Agriculture, Poultry, Goatery, Horticulture, Muga Reeling, Cattle farming etc.

(iii) Comparison between Men and Women:
We have found that women beneficiaries have performed better than the male beneficiaries in terms generation of income. T-tests have revealed that the average annual income of the population of female beneficiaries under SGSY is significantly higher than that of the population of male beneficiaries.

(iv) Income Generation:
The incremental income of the sample SHGs have shown an increasing trend. The number of swarozgaris living below the poverty line has drastically lowered, and moreover, the swarozgaris have been able to spend, save and invest the profits
accrued from the schemes. Horticulture had been able to reap the highest income as against the traditional activities symbolizes the changing mindset and confidence of the swarozgaris.

1.7 Conclusions:

We have found that the female beneficiaries under SGSY programme have performed better than their male counterparts. This may be due to the following reasons.

i. The activities in which majority of female beneficiaries are engaged yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.

ii. Women beneficiaries, in general, are more devoted to their work than male beneficiaries in general.