

**Role of development block in implementation of self employment programme:  
An analytical study on Johrat Development Block, Bhagchung, Jorhat, Assam.**

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**Abstract**

Rural development 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.

The Government at Centre and State are implementing Programmes for alleviating poverty, providing gainful employment to various sections of the people viz. Men, women, and youth by making available the required investment from the banking system.

For effective rural development, an administrative set up from top to bottom is necessary. Because the administrative machinery is the blood stream of any plans and programmes. Without a strong and efficient administration, no rural development programmes could be effectively implemented. The government of India has established an administrative set up at the Centre, State, District, Block and Village levels. The lowest unit of community development administration for rural development is called 'Development Block.' The development block is an unit created almost entirely for the purpose of implementing Community Development Programmes (C.D.Ps) .The block as an area unit of development has been made responsible for all-round development of the rural areas. At present there are more than 7000 blocks in India. The average area covered by a block is approximately 600 sq. km. covering about 100 villages and a population of one lakh. However, blocks have been facing various constraints while carrying out its responsibilities. These are such as inadequate finance, shortage of staff, lack of expert, trained and committed personnel, lack of awareness among the rural people, lack of monitoring, violation of code and conduct by the officials,

lack of co-operation among various authorities including the voluntary agencies working for rural development and lack of sincerity and political influence etc. Thus, it can be said that successful implementation of rural development programmes entirely depends upon the block development machinery.

Considering all these factors mentioned above, an attempt has been made to analyse the functions of development blocks in implementation self employment programme in rural area of Assam.

**Key words: Rural Development, Poverty alleviating, self employment.**

(With special reference to Self employment programme for Rural people of Assam)

## **Introduction**

Rural development is a process, which increases the capacity of rural people to produce more goods and improve their services so as to improve their level of living standard and general well being. Rural development is a dynamic process to improve the socio-economic life of the rural people. Rural development includes basically the development of agricultural and allied activities, village and cottage industry, socio-economic infrastructure, community services and civic amenities and above all the human resources in rural areas. In fact, the process of rural development represents the entire fields of changes.

Rural development comprises of the following socially desirable set of objectives: (i) increase in real per capita income of the rural people (economic growth); (ii) improvement in distribution of income (equity); (iii) political and economic freedom; and (iv) equitable access to resources, education, health care, employment opportunities, and justice.

Rural development in the broader sense implies rural transformation which not only changes methods of production and economic institution, but also brings out changes in socio-political infrastructural and human relationships.

In the Indian context, Rural Development can be defined as “integrated development of an area and the people through optimum development and utilization (and conservation where necessary) of local resources-physical, biological and human and by bringing about necessary institutional, structural and altitudinal changes by delivery of a package of services to encompass not only the economic field, i.e. agriculture and allied activities, rural industries, but also establishment of required social infrastructure and services in the area of

health and nutrition, sanitation, housing, drinking water and literacy, with ultimate objective of improving quality of life of rural poor.

Thus, it may be said that rural development aims at improvement of the socio-economic life of the rural poor people. Therefore, the government of India has taken greater interest in the field of rural development during the plan period and it has conceived and implemented various rural development programmes from time to time.

In India, rural development assumes greater significance as 68.84 percent of its population still lives in rural areas. (Census 2011). Most of the people living in rural areas draw their livelihood from agriculture and allied sectors (60.41% of total workforce), and poverty mostly persists in rural areas (27.1% in 1999-2000). At the time of independence around 83 percent of Indian population was residing in rural areas. Accordingly, rural development was emphasized from the very beginning of our planned strategy. Strategically, the focus of our planning was to improve the economic and social conditions of the underprivileged sections of the rural society. Thus, economic growth with social justice became the proclaimed objective of the planning process under rural development. Rural development, which began with emphasis on agricultural production, consequently expanded to promote productive employment opportunities for rural masses, especially the poor, by integrating production, infrastructure, human resources and institutional development measures.

Assam, is situated in the North East corner of India, covering an area of 78,438 sq. kms. It is the most populated province of North East India. The total population of Assam is 2,66,55,528 of which 1,37,77,037 are male and 1,28,78,491 are female. The majority of population of Assam, i.e., 89% people are living in rural areas and rest 11% lives in urban areas. The living condition of the rural people of the state is very poor, where 59.43% of the people lives below poverty line (BPL). Thus under such situation, development of rural areas must receive utmost attention in the various schemes designed for the development of state's economy.

For effective rural development, an administrative set up from top to bottom is necessary. Because the administrative machinery is the blood stream of any plans and programmes. Without a strong and efficient administration no rural development programmes could be effectively implemented. The government of India has established an administrative set up at the Centre, State, District, Block and Village levels. The lowest unit of community

development administration for rural development is called 'Development Block.' The development block is an unit created almost entirely for the purpose of implementing Community Development Programmes (C.D.Ps) The block as an area unit of development has been made responsible for all-round development of the rural areas. At present there are more than 7000 blocks in India. The average area covered by a block is approximately 600 sq. km. covering about 100 villages and a population of one lakh. However, blocks have been facing various constraints while carrying out its responsibilities. These are such as inadequate finance, shortage of staff, lack of expert, trained and committed personnel, lack of awareness among the rural people, lack of monitoring, violation of code and conduct by the officials, lack of co-operation among various authorities including the voluntary agencies working for rural development and lack of sincerity and political influence etc. Thus, it can be said that successful implementation of rural development programmes entirely depends upon the block development machinery.

Considering all these factors mentioned above, an attempt has been made in the present study to examine the role of blocks in rural development. For this study one block of Jorhat districts, namely, Jorhat Development Block, Baghchung (JDB, Baghchung) have been selected to analyze the performance in implementation of Self employment programme for Rural People of Assam.

### **Objective of the Paper**

The basic objectives of the paper are:

1. To analyze the performance of the Jorhat Development Block in implementation of Self employment programme.
2. To study the problem faced by block in implementation of the programmes.
3. To record our suggestions.

### **Methodology**

To fulfill the above objective, both primary and secondary data will collect from different sources. I have selected one development block of Jorhat District namely Jorhat Development Block, Bhagchung . Jorhat Development Block implements different self employment programme but my study relates to only one schemes ,i.e **Swarnajayanti Gram Swarojgar Yojana ( SGSY)** . To make an analytical study I have selected all the

beneficiaries under SGSY in the three sample villages namely Panichakua, Khongia and Dholikumergaon of Jorhat Development Block , Bhagchung.

### **Self Employment & Poverty alleviation Programme Implemented by the Centre and State:**

The Department of Rural Development implements schemes for generation of self-employment and wage employment, provision of housing to rural poor and construction of rural roads. Apart from this, the Department provides support services such as assistance for strengthening of DRDA Administration, training & research, human resource development, development of voluntary action etc. for proper implementation of the programmes. It also undertakes IEC activities to promote awareness about rural development programmes in rural areas.

Some of the poverty alleviation and employment generation programmes implemented by the Govt. are :

1. **Pradhan Mantri Gram Sadak Yojana (PMGSY) :** This Schemes was launched on December 25 , 2000 which is a 100 percent centrally sponsored scheme. The primary objectives of the scheme are to provide all- weather connectivity to all the eligible unconnected habitation in the rural areas.
2. **Indira Awaas Yojana (IAY) :** This scheme is shared between the Centre and the States to the ratio of 75:25. The beneficiaries under the scheme are household below poverty line living in rural areas, particularly belonging to SC/ST and free bonded labourers.
3. **Swarnajayanti Gram Swarozgar Yojana (SGSY) :** This Scheme is a self generating employment programmes which was launched from April 1, 1999 by restructuring the earlier Integrated Rural Development Programme and allied programmes. The scheme emphasized on poverty alleviation, capitalizing advantages of group lending and to overcome the problems of multiplicity of programmes.
4. **Sampoorna Grameen Roozgar Yojana (SGRY) :** The Scheme was launched on September 25, 2001 to provide additional wage employment in the rural areas comprising of cash and foodgrains component. The cash component of the scheme is funded in the ratio of 75:25 by the Centre and State while foodgrains are provided free of cost to the States and Union territories.

5. **Swarna Jayanti Shahari Rozgar Yojana (SJSRY)** : The programme was launched to alleviate urban poverty comprising of Urban Self Employment Programme and the Urban wage Employment Programme launched in December 1997.
6. **Valmiki Ambedkar Awas Yojana (VAMBAY)** : The Scheme was launched in December 2001. This facilitates construction and upgradation of dwelling units for slum dwellers, and provides a healthy and ennobling environment through community toilets under Nirmal Bharat Abhiyan. The Central Government provides a subsidy of 50% and the rest is born by States and union territories.
7. **National Rural Employment Guarantee Scheme (NREGS)**: The NREG Act was passed in September, 2005 and was implemented from February 2, 2006 in 200 identified districts of the country. The objective of the Act is to provide 100 days of guaranteed unskilled wage employment to each rural household opting for it

#### **Historical Background of Jorhat Development Block, Baghchung :**

Jorhat Development Block, Baghchung is the second largest block in Assam. It is situated in the middle part of Assam in Jorhat district. The boundaries of the block consists of Selenghat Block and Naga Porbat (mountain) in the East, Kakodunga river in the West, North West Development Block, Dhekorgora in the North and Titabar Development Block in the South.

The JDB, Bahchung was established in 1954 to fulfill the requirement of the block level rural development administration. The JDB, Baghchung falls within the district of Jorhat under Jorhat sub-division. The block is situated in the Jorhat district of Assam which is 6 k.m away from the south of the Jorhat town. It covers a total area of about 650.64 sq. kms, with 1 Anchalik Panchayat, 27 Gaon Panchayats and 121 inhabited villages.

**Table :01**

#### **Population in Jorhat Development Block (as per 2011 Census)**

Nos. of GP	Nos. Villages	Total Households	Total Population		Total SC		Total ST		Other	
			2011	2001	2011	2001	2011	2001	2011	2001

27	121	50713	22824	207103	1250	9787	1025	8125	20547	18919
			2		9		4		9	1

*Source : Official Records*

### **Scheme Implemented By Jorhat Development Block for Self Employment of the Rural People**

For the present study I have selected only one self employment programme i.e. SGSY which is implemented by Jorhat Development block. In this study an attempt has been made to give an introduction of SGSY, objectives, target groups, identification of beneficiaries, implementing agencies, subsidy, credit camp, disbursement of loan, etc. and examines how far JDB, Baghchung is successful in implementing this programmes ..

#### **Implementation of SGSY Scheme in JDB, Baghchung .**

##### **A. Swarnjayanti Gram Swarozgar Yojana (SGSY)**

Over the years a pattern of poverty alleviation programmes in various forms have been implemented in the country and a huge amount of financial investment has been made to achieve the sole aim and objective of poverty eradication in rural area. One of the important programmes for rural development was the Integrated Rural Development Programme which has been introduced by the government of India in 1979. Besides this, a few other self employment programmes such as TRYSEM, DWCRA, SITRA, GKY and MWS have been introduced. But to make these programmes more fruitful the government of India decided to restructure the self employment programmes and renamed it as SGSY in 1999. In the late 1990's evaluation reports of the IRDP, a major programme for creating self employment opportunities in rural area reflected the flaws in the implementation of the programme. This lead the Central Government to announce a holistic programme called Swarnjayanti Gram Swarozgar Yojana (SGSY).

The Ministry of Rural Development, Government of India has launched the 'Swarnjayanti Gram Swarozgar Yojana (SGSY) by restructuring the exiting schemes namely, Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Woman and Children in Rural Areas (DWCRA), Supply of Improved Tool kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS) .

This programme has come into effect from 1-4-1999. The earlier programmes viz, IRDP, DWCRA, TRYSEM, GKY didnot yield the desired results and a majority of rural folk is still below the poverty line causing great concern. In order to give more thrust to rural micro-enterprises and group approach with an objective to assist BPL families with substantial financial assistance the above scheme has been introduced.

SGSY is the self employment programme for the rural poor. SGSY is a holistic scheme covering all aspects of self employment such as organisation of rural poor into Self Help Groups (SHGs) and their capacity building, training, credit, technology, infrastructure and marketing. The Scheme had been funded by the Central and the State Government in the ratio of 75:25. Financial Institutions, Panchayat Raj Institutions, District Rural Development Agencies (DRDAs), Non Governmental Organisations (NGOs), Technical Institutions in the district, are involved in the process of planning, implementation and monitoring of the scheme. The assisted families known as Swarozgaris can be either individuals or groups. SGSY focus on vulnerable sections of the rural poor. Accordingly the SC/ST will account for at least 50%, Woman 40% and the disabled 3% of that assisted.

#### **Aims and objectives of the Scheme**

The scheme aims at establishing a large number of micro enterprises in the rural areas. The list of Below Poverty Line (BPL) households identified through BPL census duly approved by Gram Sabha form the basis for identification of families for assistance under SGSY.

The objective of SGSY is to bring every assisted family above the poverty line within three years by providing them income generating assets through a mix of bank credit and government subsidy. The rural poor such as those with land, landless labour, educated unemployed, rural artisans and disabled are covered by this scheme.

Another objective of the SGSY is to provide sustainable income to the rural poor. The programme aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor.

Under this programme, there has been a straight -shift from an individual beneficiary approach to group or cluster approach. The cluster approach has focused on identification of a few specified viable activities based on local resource and occupational skill of the approach wherein the Swarozgaris would have access to credit, training, upgradation of technology, access to inputs, related infrastructure and marketing tie-ups. The SGSY is a



credit linked programme and require coordinated efforts by the State government, NGOs, Bankers, Training Institutes and Line Departments.

Subsidy admissible to the individual beneficiary is uniform at 30% project cost (General Caste) subject to a ceiling limit of 7500/- and 50% for SC/ST subject to Ceiling limit of Rs. 10,000/- whichever is less. For Group beneficiaries through Self Help Groups, Subsidy admissible is 50% of project cost subject to ceilings limit of Rs. 1,25,000/-.<sup>9</sup> Apart from the subsidy, there is also provision for providing revolving fund to the Self Help Groups to support the income generating activities taken up for their own at the initial stage.

SGSY adopt a project approach for key activity. Project reports is prepared in respect of identified key activities. The banks and other financial institutions are closely associated and involved in preparing these project reports, so as to avoid delays in sanctioning of loans to ensure adequacy of financing.

The effort under SGSY is to cover 30% of the poor in each block in next five years through an efficient programme. In planning of the key activities, care would be taken to ensure that the maximum number of panchayats are covered without jeopardising the quality of the programme.

## **Strategy**

SGSY is a Credit-Cum-Subsidy programme. It covers all aspects of self employment, such as organization of the poor into self help groups, training credit technology, infrastructure and marketing. Efforts are to be made to involve women members in each self help group. SGSY lays emphasis on activity clusters. Four/five activities will be identified for each block with the approval of Panchayat Samities. The Gram Sabha is authentication of individual families suitable for each key activity which is made through a participatory process. Closer attention is paid on skill development of the beneficiaries known as “SWAROZGARIES” and their technology and marketing needs.<sup>11</sup>

## **Self Help Groups (SHGs)**

The Self Help Groups is organised by Swarozgaris drawn from BPL list approved by Gram Sabha. The scheme provides for formation of self help Groups (SHGs), nurturing and establishing their linkages with banks. Half the groups formed at block level should be

exclusively women groups. SGSY lays emphasis on the group approach, under which the rural poor are organised into SHGs. SHG is a group of rural poor who have volunteered to organise themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The members of the groups agree to use this common fund and such other funds that they may receive as a group through a common management.

SHG under SGSY may consist of 10 to 20 persons belonging to BPL families. In case of minor irrigation and in the case of disabled persons this number may be a minimum of 5 persons. A person should not be a member of more than one group.

(SHGs) is considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of woman on various social components. The basic objective of an SHG is to provide space and support to each other. SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment. The members meet regularly to discuss issues of interest to them and to look at solutions of commonly experienced problems.

SHG is a small voluntary association of poor people, preferably from the same socio-economic background. They come together with a view to solving their common problems through self help and mutual help. The concept of SHG is based on the principles of (i) Self help supplemented with mutual help which can be a powerful vehicle for the poor in their socio-economic development. (ii) Participative financial services management is more responsive and efficient. Poor need not only credit support but also savings and other services, poor can save and are bankable and SHGs as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks.

Following table shows the district wise Subsidy and Credit Disbursed to SHG and individual up to Aug.2013 in the State of Assam.

**Table : 02****District - Wise Subsidy and Credit Disbursed upto the Month August 2013**

Self - Help Groups and Individual Swarozgaris

State : Assam

Rs. In lakhs

Sl. No.	District	Credit Disbursed to			Subsidy Disbursed to		
		SHGs	Individual Swarozgaris	Total	SHGs	Individual Swarozgaris	Total
1.	BAKSA	388	0	388	410	4.5	414.5
2.	BARPETA	793.78	0	793.78	396.89	0	396.89
3.	BONGAIGAON	643.5	35.55	679.05	496.49	12.53	509.02
4.	CACHAR	891.632	114.87	1006.502	891.632	58.875	950.507
5.	CHIRANG	625.28	43.82	669.1	271.59	14.99	286.58
6.	DARRANG	914.9	91.5	1006.4	335.38	17.91	353.29
7.	DHEMAJI	428	79.11	507.11	214	39.55	253.55
8.	DHUBRI	1538.25	123.15	1661.4	718.5	54.05	772.55
9.	DIBRUGARH	755.25	138.06	893.31	753.25	58.53	811.78
10.	GOALPARA	875.39	40.3	915.69	448.93	16.08	465.01
11.	GOLAGHAT	270.573	104.23	374.803	270.573	46.575	317.148
12.	HAILAKANDI	322.65	20.78	343.43	322.65	15.02	337.67
13.	JORHAT	841.7	368.45	1210.15	412.12	71.79	483.91
14.	KAMRUP	850.69	26.33	877.02	605.8	6.45	612.25
15.	KAMRUP METRO	28.15	10.95	39.1	28.15	7.3	35.45
16.	KARBI ANGLONG	321.6	9.9	331.5	156	2.97	158.97
17.	KARIMGANJ	2382.9	12.6	2395.5	794.3	6.05	800.35
18.	KOKRAJHAR	532.02	0	532.02	266.01	0	266.01

19.	LAKHIMPUR	411.35	11.85	423.2	339.12	18.96	358.08
20.	MARIGAON	308.15	51.6	359.75	308.15	24.4	332.55
21.	NAGAON	1050.7	35.4	1086.1	902.32	23.6	925.92
22.	NALBARI	350.25	52	402.25	175	2.6	177.6
23.	NORTH CACHAR HILLS	34	2	36	34	2	36
24.	SIBSAGAR	1757.98	97.68	1855.6 6	667.26	32.61	699.87
25.	SONITPUR	1625.45	203.4	1828.8 5	499.76	84.15	583.91
26.	TINSUKIA	1362	150.25	1512.2 5	885.82 5	33.3	919.12 5
27.	UDALGURI	735.76	78.675	814.43 5	367.88	31.47	399.35
	<b>Total</b>	<b>21039.9 05</b>	<b>1902.455</b>	<b>22942. 36</b>	<b>11971. 58</b>	<b>686.26</b>	<b>12657. 84</b>

*Source : www.Sgsy.org*

The above table revealed that the total amount of credit disbursement and subsidy disbursed to all the district of Assam is Rs.22942.36 and Rs.12657.84 respectively. Out of which Maximum amount of credit disbursed to SHG of Karimganj District i.e. Rs. 2382.90 lakhs and followed by Sibsagar and Sunitpur district and to Individual in the District of Jorhat ,i.e. Rs. 368.45 lakhs and followed by Sunitpur District of Assam.

#### **Implementation of SGSY Scheme in JDB, Baghchung.**

The SGSY for rural development was implemented in JDB, Baghchung in 1999. Under SGSY 144 numbers SHGs were formed during the period 1999-2006 in JDB, Baghchung. The list of BPL households identified through BPL census, duly approved by the Gram Sabha formed the basis for identification of families for assistance under SGSY. So in this the

selected block SHGs have drawn from the BPL list which was approved by the Gram Sabha. Some of the SHGs were registered and some were not registered under block.

In the selected block during the stage of group formation the SHGs were brought into contact with the local banks. This contact was generally started in the 3rd or 4th month which helped them to realize the opportunities and the mode of dealing with the banks. Establishment of this linkage ensured the formation of strong SHGs. The BDO and the bankers visited the SHGs and explained the opportunities for self employment.

Generally the formation stage lasts for 6 months. After the initial six months evaluation of SHG is necessary to enter the second stage. Generally it is done through a grading exercise which helps to identify the weaknesses and to overcome the same so as to develop into a good group. DRDA assists them to overcome the weaknesses. Every SHG which exist at least for a period of six months and has demonstrated the potential of a viable group enters the second stage, wherein it receives the Revolving Fund and also embarks on further capacity building of its entire team. DRDA has arranged to provide the revolving fund to such a group, meeting this share from out of 10% of SGSY fund. When the SHG has demonstrated that it has successfully passed through the second stage, it is eligible to receive the assistance for economic activities. This is the form of subsidy. The group loans are entitled to 50% subsidy to a limit of Rs. 1.25 lakhs.

The implementation of different schemes under SGSY in the selected block are - grocery weaving, poultry farm, piggery, tailoring, cane and bamboo, dairy farm, agriculture, business, pickle making and grocery shop. Now attempt has been made to discuss the year wise achievement of various works under SGSY:

Table – 03 shows the distribution of loan and subsidy to SHG an individual beneficiaries under SGSY in JDB, Bagchung, Jorhat.

**Distribution of loan and Subsidy to the SHG under the Scheme SGSY in Jorhat  
Development Block for last five years:**

Table -03

Year	Nos. SHG	Individual Beneficiaries	Amount of Subsidy	Amount of loan	Total
2008- 09	55	06	1505000	3195000	4700000
2009- 10	77	28	2460500	5471500	7932000
2010- 11	35	17	1518000	2982000	4500000
2011- 12	24	85	14650000	5102000	6567000
2012- 13	41	60	2520000	6570000	9090000

The table shows the numbers of SHGs formed , individual beneficiaries, amount of subsidy and bank loan availed by the beneficiaries during the years. From the above table it is found that the formation of SHGs in the year 2009-10 is higher than other year during 2008 to 2013 but the individual beneficiaries is gradually increased during the year 2011-12 and 2012-2013.

Table – 4 shows the nos. of SHG, nos. of beneficiaries in SHGs and total amount of revolving fund receive by SHG during the year 2008-09 to 2012-13.

**Total Nos. of SHG formed under SGSY during the period 2008-2009 to 2012-2013:****Table : 04**

Year	Nos. SHG	Nos. of beneficiary	Revolving fund (In Rs.)
2008-09	66	660	396000
2009-10	198	1980	1188000
2010-11	162	1620	1620000
2011-12	192	1920	1840000
2012-13	41	410	4100000

**Source : Official Data**

The above table shows the Nos. of SHGs and their beneficiaries and the amount of revolving fund received by the SHGs during 2008 to 2013. Revolving fund is the amount which is received by the SHGs. after qualifying the grade is assed by the development block. The amount of revolving fund was rs. 4000 earlier now it increased to Rs. 10000. The table revealed that the amount of revolving fund increased year by year.

Now it is propose to make an analysis to identify the beneficiaries under SGSY in the block selected for the purpose of this study. Table 4.5 depicts in percentage of the procedure followed in identification and selection of SGSY beneficiaries in JDB,

Table – 05 shows the selection procedure of beneficiaries under SGSY schemes in JDB, Baghchung, Jorhat, Assam.

Table- 05.

**Procedure followed in identification & selection process of SGSY beneficiaries in JDB, Baghchung block with their percentage.**

Sl. No.	Procedure	Percentage of reported beneficiary
	Method of Identification	JDB, Bhagchung
	a. Household Survey	36 ( 30%)
	b. Self approach	54(45%0
	c. Motivated by	
	i) Family Member	2(1.7%)
	ii) Neighbor	2(1.7%)
	iii) Block Officials	5(4.1%)
	iv) Bank Staff	6(5.0%)
	v) DRDA Staff	7(5.8%)
	vi) Panchayat Staff	3(2.5%)
	vii) Friends and Relatives	3(2.5%)
	viii)Other functionaries	2(1.7%)
	Total	120 ( 100%)
2	Mode of Selection	
	a.) Joint Meeting of Official & GP	72(60%)
	b.) Selection through DRDA	48(40%)



Total	120(100%)
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From the above table it is found that the maximum number of beneficiary have been selected by self approach but as laid down in the manual of SGSY and allied programme the selection of beneficiaries for providing the SGSY benefits was to be made in the meeting of the Gram Sabha. From the above analysis it is inferred that the norms laid down for the identification and selection of beneficiaries were not strictly followed.

Table – 06 shows the total nos. of SHG alongwith nos. of beneficiaries in the selected village of Jorhat Development Block, Baghcung, Jorhat.

**Table : 06 shows the total number of SHG and total number of beneficiaries under the SGSY in the sample village of the said block in the Year 2013-2014**

Table: 06

Name of the Villages	Nos. of SHG	Nos. of Beneficiaries
Panichakua	15	180
Khongia	20	200
Dholikumergaon	10	120
Total	45	500

The above table reveals that the number of SHG in the sample villages increased year by year. In the previous year the number of SHG were 7 , 12 and 8 in Panichakua, Khongia nad Dholikumergaon but it is increased to 15, 20 and 10 in this villages.

Table : 07 shows the village-wise distribution of beneficiaries who had received revolving fund up to march 2013.

**Nos. of SHG and amount of revolving fund Received by SHG during 2008-09 to 2012-13.**

Table: 07

Name of the Villages	Nos. of SHG	Amount of Revolving Fund Rs.Lakhs
Panichakua	11	1.1
Khongia	14	1.4
Dholikumergaon	7	0.7
Total	32	3.2

Data Source : Field Survey

From the field survey it is found that all the SHG of Panichakua, Khongia and dholikumergaon are not get the revolving fund. It is observed that to get the revolving fund the SHG should required to achieve the grade, which is assessed by the development block.

Table : 08 shows the village wise distribution of beneficiaries and their schemes in SGSY during 2008 to 2013.

**Distribution of Beneficiaries and Their Schemes in SGSY**

Table: 08

Name of Schemes	Nos. of SHG in Panichakua	Nos. of SHGs in Khongia	Nos. of SHGs in Dholikumergaon
Grocery	7	6	4
Weaving	10	8	2
Poultry farm	2	-	1
Piggery	-	-	-
Tailor	2	3	2
Cane & Bamboo	-	1	2
Dairy farm	2	3	1
Agriculture	3	2	1
Business(Tent house)	4	3	2
Goatery	2	2	1
Pickle Making	-	-	-
Total	32	28	16

The above table shows that the highest number of SHGs have formed for weaving its because maximum number of beneficiaries of SHGs are women.

**Findings of the study**

.SGSY is a holistic programme which was based on a group (Community) approach to rural development where the rural poor were organised into self help group (SHGs) and took up

viable economic activities on their own on a sustained basis with the support from govt subsidy and bank credit.

Self Help Groups Programme is the right approach to create self-employment opportunities so as to supplement the income and assets of the rural poor. It exchanges rural women entrepreneurship and rural women empowerment. In fact SHG is the right participatory approach for evaluation of rural poverty and a paradigm of rural development.

But the actual implementation of SGSY in JDB, Baghchung was not satisfactory. The author found many constraints regarding the implementation of SGSY in the selected block.

The main constraints of these programmes in the selected blocks were illiteracy of the rural poor, lack of proper organisation and management of SHGs, dearth of eligible leadership, wrong selection of schemes by the beneficiaries, lack of market facilities, lack of co-ordination between beneficiaries and block officials, high cost raw materials, lack of motivation, lack of awareness of the rural poor, problems faced by the beneficiaries in maintenance of records and accounts, low level of skills, harassment faced by the beneficiaries at the block as well as at the banks while availing loan are the main constraints of SGSY.

During survey it has been observed that most of the SHGs members were illiterate and the group leaders who were educated and employed as village school teachers could not give adequate time to group activities. Most of the Self Help Groups in the selected block faced with the problems in maintenance of records and accounts as most of the members were illiterate. Illiteracy, low level of skills, lack of access to training and credit facilities coupled with lack of entrepreneurship, invisible contribution to monthly income and restricted mobility were some of the factors which had an adverse effect on active participation of women in income generating activities.

Generally rural people are illiterate or less educated. They are unable to utilise their loan properly because of their illiteracy, lack of skills, ignorance and idleness. In selection of beneficiaries it is important to see what type of scheme is best suited to the beneficiaries in conformation of their ability and skill. As the beneficiaries are illiterate and poor they may not be able to take right decision in the selection of schemes which will maximize their benefits. In this respects, the Officials of the JDB, Baghchung have not taken any sincere step to make them understand about the viability of a scheme. The scheme is generally taken on

the preferences of the beneficiaries. Due to these defects all the beneficiaries were unable to utilize the loan properly and could not become self employed.

Another constraint of this programme was that the groups were faced with the problem of eligible leadership. The another major constraint in formation of SHG was their powerlessness, lack of unity and leadership qualities. Other constraints faced by some group members was the difficulties to avail loan.

Another constraint faced by SHGs was inadequate veterinary facilities. Some beneficiaries of SHGs had selected the scheme like piggery, goatery, poultry farm, dairy farm, fishery etc. But due to lack of adequate veterinary facilities, they face lot of problems. Besides, no adequate training had been given by the block officials to these beneficiaries. That is why, these schemes were not profitable as they expected. Even some beneficiaries had faced financial crises.

Again other problems faced by the members of SHG in self employment are want of raw-material, credit and marketing facilities and inadequate knowledge of market demand product etc.

Irregular contributions, dominance of some members who use SHGs for personal benefit, delay in getting subsidy cum loan, lack of co-operation from banks due to shortage of staff were some major constraints found in the study. Beside, political interference in selection of beneficiaries, lack of timely credit facilities, lack adequate credit, lack of adequate women oriented scheme and delay in operation of development programme are other constraints of SHGs. Groups are very often formed with the purpose of availing one time monetary benefit and many groups failed to continue after receiving revolving fund.

Lack of coordination and irregular visit of block officials especially VLWS was another constraint. In the present study it is found that respondents were not motivated properly for poverty alleviation and rural development through SHGs. Lack of motivation and information about the programme make the scheme partial failure and finally leads to wastage of time and money.

The findings of the present study revealed that for success and sustainability of a SHG, it has to follow proper organizational pattern, utilisation of fund, maintenance of records and accounts and selection of appropriate activities for income generation and practice thereof.

Due consideration is to be made for selection of members of SHG to suit with the activities to

be performed. The block officials mainly VLWs should establish cordial relationship with the beneficiaries and should provide full guidance and co-operation.

Finally it is deduced from the present study that though SGSY was a holistic programme yet the scheme has not played a significant role in rural development. The beneficiaries were not benefited to the extent as expected. However it is generalized that, effective functioning and implementation of SHGs can lead to social change, mobilization and involvement of people and thus, to the overall development. Thus it can be concluded that the SGSY scheme itself is not a failure. The scheme in the present study reveals some problems at the implementation level. There would be a different situation if the local people were properly motivated and informed and involved wholeheartedly by the implementing agency. Before starting any programme, people should be fully informed, motivated and prepared for it. It is suggested that the state agencies should formulate SHGs and finance them on strict criteria of income generation and poverty eradication and for overall rural development. Thus proper scrutiny of members of SHGs is a pre-requisite for financial support and for income development.