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APPRAISAL OF SGSY Karamvir

Abstract:SGSY was introduced by the Central Government with co-operation of State Governments with the objective to elevate the rural poor from BPL to APL, and to generate the employment opportunities in the interior of rural areas. Self Help Groups (SHGs) are formed through a process of social mobilization, with their training and capacity building, infrastructure build up, technology, credit and marketing enabling them to take decisions on all issues concerning poverty eradication. The SGSY Scheme under the cluster approach caters most to the labourers whether the Swarozgaris belong to an SHG or is an individual. Animal Husbandry and Agriculture related occupations are dominant SGSY activities.

Keyword: capacity building, entrepreneurial skill, Self Help Groups.

INTRODUCTION:

The SGSY, a centrally sponsored Scheme of the Ministry of Rural Development, is the largest credit-based poverty alleviation programme in the world. Addressing removal of poverty has been a cornerstone of the planning process in India since the beginning of development planning in the fifties. However, a direct programme of attacking poverty and unemployment was introduced only with the Fourth Five Year Plan. (1969-74). The SGSY is an amalgamation of six major programmes which preceded it, viz., IRDP, DWCRA, SITRA, TRYSEM, MWS and GKY.

Learning from gaps and shortcomings in implementation of the preceding programmes, the SGSY in its design encompasses many factors to make it comprehensive and holistic. The objective of bringing the poor above the poverty line by make them self employed through promotion of economic activities facilitated by the availability of credit. Formation of homogenous groups of the poor into SHGs of 10-15 persons, identification of a few key economic activities which they can start, availability of credit and subsidy, provision of appropriate training, establishment of marketing linkages and infrastructure are the key elements of the programme. The programme was announced in 1997 to commemorate fifty years of India's Independence, and initiated in 1999/2000. Financial allocations from the Central Governments were to be matched by State Governments in the ratio 70:30. The chief implementing agency was to be the DRDA at district level. Lead banks played a key role in identification of activities and disbursement of credit. Target beneficiaries were called 'Swarozgaris', 40% of whom were to be women, and all from BPL families. The programme has a special thrust on vulnerable groups such as SC/ST (50%) and the physically challenged (3%). Some members could also be selected from among those just above the poverty line. The financial target was to ensure that each Swarozgari earned at least Rs 2,000/- per month.

Main SGSY Activities:

- (1) Animal Husbandry (all types of animals inclusive) - 57.9%
- (2) Agriculture & Allied Services - 20.0%
- (3) Petty Business - 9.8%
- (4) Labour - 2.7%
- (5) Others - 9.6%

OBJECTIVES OF THE STUDY:

To evaluate shortcomings and gaps in implementation of the programme especially in the coverage of women.
To document success stories as model cases including special projects, to identify lessons learnt
To understand the differential access to programme inputs by individual and group beneficiaries, women's groups and mixed groups:

CONCLUSIONS:

The success rate of the SGSY Scheme in terms of monetary turnover in the sample area stands at a little less than 60% for Groups and an insignificant 3.1% for independent Swarozgaris. Intended benefits of the SGSY Scheme only partially reached the sample Swarozgaris in the selected blocks of the identified districts due to a number of weaknesses in design and implementation. Strengths of the Scheme, however, were visible in its social impact which included group dynamics, confidence in working alone, status and dignity. Animal Husbandry and Agriculture related occupations were dominant SGSY activities. Traditional activities were given the priority in the sample area.

1. Occupation: The SGSY Scheme under the cluster approach caters mostly to the labourers/low income category in the selected blocks and districts who were Swarozgaris belonging to an SHG (93.5% or 775/829) or independent individual (88.3% or 113/128).

2. Income: The Scheme envisages an income of Rs. 24,000 pa for the BPL mark to be crossed. A 'profit' of Rs.24,000 pa

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">APPRAISAL OF SGSY KARAMVIR</p>	<p>Indian Streams Research Journal ISSN 2230-7850 Volume-3, Issue-6, July-2013</p> <p>has been assumed to indicate 'goal achieved' in terms of poverty alleviation. There were 58 such Groups. A Badwani Group operating a bus service had funds of more than Rs. 7.5 lakhs. There are 4 Swarozgaris from Ujjain who claim to fall in the 24,000-Rs 36,000 pa profit category. It is commendable to find that all these 4 Swarozgaris were labourers. Others had marginal and insignificant clear profits. There were 44 (34.4%) who could not gain any monetary gains out of their SGSY activities while 6 others could not comprehend or quantify the profit amount. These Swarozgaris were mostly doing goatery or buffalo-rearing and their animals died within a few months of procuring them. More than half of the Swarozgaris could quantify their profits from their activities which itself is a positive impact of SGSY. The actual profits quoted by them have been divided into intervals. Even if the figures may not be accurate, the fact that there has been an acknowledgement of profits after taking out relevant expenditure, the Scheme has been able to make a beginning in alleviating poverty.</p> <p>3 Group Meetings: None of the Groups in the sample reported 'no meetings held at all'. Thus groups evidently meet regularly, an indication of the benefits of working in a group.</p> <p>4. Decision-making: Participation of Group members in decision-making seems 100% in the sample SHGs. This is a positive feature as successful functioning and sustainability of the SHGs depends on active participation of their members.</p> <p>WEAKNESSES:</p> <ol style="list-style-type: none"> 1. The Scheme does not have provisions for including activities selected (within a viability frame-work) by Swarozgaris other than those identified under the cluster approach. 2. No directive for centralized collection of application has been given. 3. The Scheme does not incorporate support expenses such as expenses on fodder, electricity and other relevant items. 4. As per Government officials Individual Schemes worked better than the Group ones which contradicts the Government's policy to promote activities in groups. 5. There is scope of graft at application, loan sanction and loan receipt stages especially by Gramsevaks, ADEO, Bank Managers and dalals (contractors) supplying low-grade animals under SGSY activities. 6. Selection of Swarozgar by the independent Individual before receiving the loan appears optional (non-mandatory) – the loan amount may be used by the Swarozgari for personal use instead of undertaking an SGSY activity. 7. Training is a weak link of SGSY Scheme. Group or Individual capacity- building suffers from content and frequency of training, and followups/feedbacks, inadequate number of trainers. Lack of understanding of the SGSY Scheme, its functioning, insurance and subsidy are major snags. Training seems to be done on a very ad hoc basis, as more than half the groups have not received even basic training. 8. The concept of market survey and its importance is practically missing. <p>SUMMING UP:</p> <ol style="list-style-type: none"> 1. Group activity as against multiple activities is less popular. A few of the Groups with carefully selected one Group activity have, however, been successful. 2. It is difficult to estimate the impact of the SGSY in terms of sustainability of the SGSY activity since long-term vertical movement of occupation is apparently insignificant. For instance, 15 earlier labourers continued to be so even after joining the SGSY. 3. Independent Individual Swarozgaris have not been successful. 4. The SGSY Scheme has created more economic burden than to alleviate poverty. Leakage of funds from SGSY is apparent at every stage of implementation of the Scheme and the benefits of the Scheme have not reached the beneficiaries. 5. The administrative machinery need to be revamped. 6. Since the ratio of men's and women's Groups was almost 1:1, not much can be said about their separate achievements or failures. On the whole, however, women's Groups were more cohesive, regular in paying off loan installments and developed a sense of working together. <p>RECOMMENDATIONS:</p> <ol style="list-style-type: none"> 1. The target approach to group formation need not be adopted rigidly. Officers should have the time to 'nurture' the groups once the names of members have been collected. 2. Proper monitoring of groups needs be done at various stages of their growth. Strengthening and Group monitoring methods including selection of leader, homogeneity of Group members, etc. need to be developed. 3. Training and awareness are required for the Swarozgaris, starting from knowing the name of their groups, to the requirements and provisions of the Scheme, their entitlements and responsibilities under the Scheme. Special attention needs to be paid to creating understanding and awareness about the financial aspects of the Scheme. 4. The number of officers/ADEOs needs to be increased: the ratio of officers to the number of villages under their supervision is very low, making it difficult for them to supervise each group closely. 5. Swarozgaris need not be pressured in the matter of choice of trade. In the case of animal husbandry, they should be allowed to buy animals of their own choosing, as they are well aware of the criteria for choosing good animals. 6. Group activity needs to be encouraged in the interest of building up strong SHGs. Selection of the leader needs to be done carefully. <p>REFERENCES</p> <ol style="list-style-type: none"> i. Dr. C. 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