

Evaluation Report
On
Swarnjayanti Gram Swarozgar
Yojana
(SGSY)
Jammu & Kashmir

**Programme Evaluation Organisation
Planning Commission
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PREFACE

Since Independence, the Government of India has launched a number of Central Schemes, Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of health & family welfare, education, employment & poverty eradication, agriculture, women & child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc both in rural and urban areas of the Country, including Jammu & Kashmir. The main objectives of all these schemes are to generate employment, improve quality of life, remove poverty & economic inequality and human deprivation. Besides, these schemes are also aimed at creation of basic infrastructure and assets essential for economic development in rural areas.

There is a general feeling that despite of huge allocations made by Government of India through Central Schemes/Centrally Sponsored Schemes in Jammu & Kashmir, the development in basic infrastructure and amenities/facilities are not perceptible, especially in rural areas of the State. Further, the standard of living of the people is still very poor and the employment opportunities to the young people are still considered to be very limited and inadequate.

Since, most of these Schemes are in operation for a pretty long time, the Programme Evaluation Organization, at the instance of Ministry of Home Affairs and as per the recommendation of 'Group of Ministers' constituted by the Central Government on 'Internal Security and Border Management', undertook the Evaluation study on "Micro Analysis of certain Centrally Sponsored Schemes in selected districts of Jammu & Kashmir". The main objectives of the study were to examine whether selected CSSs have generated the desired benefits, including specification of reasons for their tardy implementation, shortcomings in implementation and steps required to tone up their implementation, including their monitoring, to achieve the desired results. The study was assigned to Population Research Centre, Kashmir University, Srinagar (J&K) and they were advised to assess the impact of five Centrally Sponsored Schemes in selected four militancy

affected border districts of Jammu & Kashmir, two each from Jammu and Kashmir regions of the State. The Selected Schemes were;(1) Employment Assurance Scheme(EAS)/ Sampurna Gram Rozgar Yojana (SGRY),(2) Indira Awaas Yojana(IAY),(3) Swaranjayanti Gram Swarozgar Yojana (SGSY),(4) Integrated Child Development Scheme (ICDS) and (5) National Old Age Pension Scheme(NOAPS)

The present Report in hand is the result of fruitful collaboration between researchers in Population Research Centre, Kashmir University, Srinagar, Programme Evaluation Organisation, Planning Commission, New Delhi and Regional Evaluation Office, Planning Commission, Chandigarh. The study aims at assessing the impact of Swaranjayanti Gram Swarozgar yojana (SGSY) in the states of Jammu& Kashmir.

I hope the study, which provides useful information on the impact assessment, problems and shortcomings in the process of implementation of SGSY in Jammu &Kashmir, would be extremely useful to the policy makers, concerned Central Ministries and Implementing Agencies at the State Level to introduce the improvements take suitable corrective actions to ensure that the intended benefits of the schemes reach the target group.

I congratulate the Honorary Director and the team of researchers of the Population Research Centre, Kashmir University, Srinagar as well as the Officers/Officials of Programme Evaluation Organisation, New Delhi and Regional Evaluation Office, Chandigarh for their excellent work.


(Smt.S.Bhavani)
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Place: New Delhi
Dated: 27/07/2009

EXECUTIVE SUMMARY

Background:

Government of India is implementing a number of Centrally Sponsored Schemes (CSS) in the areas of rural development, urban development, health and family welfare, education, agriculture, women and child development, sanitation, housing, safe drinking water, irrigation, transport, border area development, social welfare through out the Country, including Jammu and Kashmir. The main objectives of all these schemes are to generate employment, reduce poverty & economic inequality and improve the quality of life. Besides, some of these schemes aim at creation of basic infrastructure and assets essential for economic development in rural areas. Despite of the fact that huge allocations have been made by the Central Government through Centrally Sponsored Programmes in Jammu and Kashmir, the development in basic infrastructure and improvements in amenities/facilities has been inadequate, especially in rural areas of the state. The standard of living of the people has not improved to the desired extent and the employment opportunities for the youths are few and far between. Hence, it becomes imperative at this stage to know as to what extent these schemes have been in a position to achieve the stated objectives. Such an exercise will help to identify the problems/short comings in implementing these schemes. It will also help the policy makers and implementing agencies to introduce the necessary interventions to enhance the efficiency of the programme and to ensure better utilization of the resources. Hence, the Population Research Centre (PRC), Kashmir University, Srinagar, at the instance of Planning Commission, Government of India, New Delhi and Regional Evaluation Office, Chandigarh selected the following Centrally Sponsored Schemes in four selected districts of Jammu and Kashmir to assess their impact:

1. Employment Assurance Scheme/Sampoorna Gram Rozgar Yojana
2. Indira Awaas Yojana
3. Swaranjayanti Gram Swarozgar Yojana
4. Integrated Child Development Services
5. National Old Age Pension Scheme

As per 'Terms of Reference', the detailed District Level Reports for all the five selected Centrally Sponsored Schemes have already been finalized and the findings were presented in Planning Commission. The report, in hand is a State Level Evaluation Report on Swarnjayanti Gram Swarozgar Yojana on the basis of field study conducted in four selected districts.

Methodology

A Committee consisting of representatives of Ministry of Home Affairs, New Delhi, Programme Evaluation Organisation, New Delhi, Regional Evaluation Office, Chandigarh and Population Research Centre, Kashmir University, Srinagar was constituted to finalise the Research Design, Methodology, Questionnaire, etc. for the study. As the study in the militancy affected state of J&K was taken up on the recommendations of the Group of Ministers on "Internal Security and Border Management", the Committee in consultation with State Government selected four districts, two each from Jammu region and Kashmir region, which were either worst affected by militancy or the border districts. In view of the objectives and Terms of References of the study, after a series of meetings of the said Committee, districts Anantnag, Kupwara, Doda and Rajouri were selected for the in-depth study. The Community Development Blocks in each district were divided into two groups of high and low performance based on the information on key indicators of development. One block from each of the two groups was selected on random basis. Detailed information about the CSS were collected from district and block offices. From each selected block, 5-7 villages were selected on random basis. From the selected villages the information was collected from all the beneficiaries who were covered under SGSY in the selected villages. In addition to it, from each selected village, 5 respondents who had applied, but not selected, were also interviewed. Besides, detailed interviews were held with the officials at state, district and block level. A check list was prepared to collect the qualitative information from the beneficiaries and officials/offices. The secondary data regarding the physical and financial progress of the schemes and information regarding planning, implementation and monitoring was collected from the implementing agencies of the schemes through a set of questionnaires devised for the purpose. All the questionnaires devised for the survey were finalized in consultation with the members of the Committee.

Main Findings

During the course of field work, information was collected from 96 Self Help Groups and 84 individual beneficiaries of SGSY scheme. The main findings of the study are given below:-

The SGSY was introduced in 1999 with the objective of developing micro enterprises in rural areas, thereby building upon the potentials of rural poor belonging to BPL families. Under the Scheme, financial assistance both in the form of loan and subsidy is provided to the beneficiaries, to both individuals as well as Self Help Groups (SHGs) to set up their own enterprises. The main objective of the Scheme is to bring assisted families above poverty line. The main findings of the study are as under:-

1. The SGSY scheme is implemented in all the districts of Jammu and Kashmir more or less as per the guidelines of the scheme. It was observed that on an average Rs. 800-900 lakhs were made available to the state annually during 2001-07 for the implementation of SGSY. Although the state had released matching funds for the implementation of the scheme during 2001-07, but the Centre had released only 68 percent of the allocated funds to the state during 2001-05, which further dropped to 63 percent during 2005-07. So far as the availability of funds in the four selected districts was concerned, it was observed that the availability of the funds to Anantnag and Kupwara districts declined over years, whereas the districts located in Jammu division (Doda and Rajouri) witnessed an increase in availability of funds. Doda district received Rs. 55 lakhs in 2001-02, which were increased to Rs. 141 lakhs in 2006-07.
2. The state was in a position to utilize only 80 percent of the funds made available to it during 2001-07. The utilization of funds ranged from a maximum of 85 percent in 2004-05 to a minimum of 73 percent in 2003-04. The percentage of fund utilized by districts showed that the utilization in Anantnag and Rajouri districts showed a declining trend whereas Kupwara and Doda districts were able to utilize about 95 percent of the available funds during the period 2001-07.

3. So far as the expenditure under various components incurred by the state was concerned, around 70-76 percent of the funds were utilized on subsidy, 11-15 percent on infrastructure development and 3-6 percent of the funds were spent on training component. Among selected districts, the expenditure on subsidy was the highest in Kupwara district (81-96 percent) and lowest in Rajouri district (55-61 percent). The two selected districts in Jammu division devoted about 20-25 percent of the funds for infrastructure development, whereas the two selected districts in Kashmir division gave least priority to this component. Again the two districts in Jammu division incurred about 10 percent of funds on training component, whereas the corresponding figures for Anantnag and Kupwara districts of Kashmir division were 1-2 percent only.
4. A total number of 7,622 Self Help Groups were formed in the state during the last six years (2001-07). Majority of these groups were formed in the initial years of the implementation of SGSY and the number of groups formed declined over the time. Of the total number of groups formed in the state, around 48 percent had passed Grade-I and only 18 percent has passed Grade-II during 2001-07. Among the selected districts, Anantnag district has formed the highest number of groups and Kupwara has formed the lowest number of groups. It was also found that nearly 38 percent of the groups formed in the state have taken up economic activity during the reference period. The percentage SHGs which took up economic activity was highest in Kupwara (40 percent), followed by Anantnag (17 percent). In Rajouri and Doda districts less than 10 percent of the groups had taken up economic activity. Thus, it appeared that most of the groups were formed for the name sake and had stopped their activities just after their formation.
5. SGSY lays heavy emphasis on formation of Women's Self Help Groups. But it appeared that in Jammu and Kashmir less importance was given to the formation of Women Self Help Groups (WSHGs). Women SHGs accounted for only 16 percent of the total number of SHGs formed in the state during 2003-07. In Doda and Rajouri districts there were virtually no WSHGs, whereas in Anantnag and Kupwara districts WSHGs accounted for less than 10 percent.

6. Banks had to play a vital role in the implementation of SGSY at all stages. However, it was observed that cooperation from the banks was not forthcoming. It was observed that banks hesitate to extend the credit-cum-subsidy facility to the very poor Swarozgaris and SHGs because of their bitter experience with the recovery of loans under welfare schemes. It was found that banks generally sanctioned only those cases where they were sure of the recovery of the loans. Out of the total cases sanctioned by the banks in the four selected districts, the Commercial banks had sanctioned 52 percent of the cases, followed by Cooperative banks which sanctioned 42 percent and Regional Rural banks which sanctioned only 6 percent of the total number of cases. Although the Commercial banks sanctioned the highest number of cases, but they had also the highest number of pending cases.
7. The primary sector received highest priority in the state during all the years under reference as about 52 percent of the subsidy and credit was disbursed for this sector. The tertiary sector accounted for 24 percent and secondary sector accounted for 21 percent of the subsidy and credit disbursed. While analyzing this aspect among selected districts, it was noted that the primary sector received the priority in both the districts of Jammu division. Whereas, in Kashmir region the situation was totally different. In Anantnag district, the secondary sector received the highest priority, whereas in Kupwara district tertiary sector dominated the expenditure scenario.
8. The main key activities taken up by Swarozgaries/SHGs in Jammu and Kashmir were dairy, poultry, mule/sheep & goat rearing, handicrafts, blanket weaving, handloom, fisheries, sericulture and retail trade. Of the total number of 96 Self Help Groups, 25 percent were engaged in dairy/vegetable growing and willow work, 11 percent in poultry and /sheep rearing, 8 percent in shawl/crewel making and 3 percent each in saffron growing and tailoring/tilla dozi. Atleast 18 percent of the groups had not yet taken up any economic activity.

Out of the 61 individual beneficiaries surveyed, 46 percent were engaged in retail trade, 23 percent in dairy farming, 16 percent in embroidery and 5 percent each in rearing sheep and doing willow work. Most of the individual swarozgaris in

- Kupwara and Doda districts had opted for retail trade, whereas in Rajouri and Anantnag districts majority of the beneficiaries were engaged in handicrafts.
9. SGSY seeks to promote multi-stage credit rather than one-time credit. Hence, the requirements of the Swarozgaris were to be carefully assessed and they were to be encouraged to increase their credit intake over the years. It was, however, found that in Jammu and Kashmir all the loan disbursed by the banks were one time loan. No efforts were made to encourage the beneficiaries to increase their credit requirements. In fact, the beneficiaries were more interested in the subsidy component of the programme rather than the loan component.
 10. The government was also supposed to provide marketing facilities for the products produced by the Swarozgaris. However, 66 percent of the groups reported that they market their products personally. Most of the respondents reported that government had not provided them any facility like arranging their participation in exhibitions, fairs and melas for marketing their products. Some of the beneficiaries mentioned that they participated in some exhibitions organized by KVIB and DRDA, but the objective of these exhibitions was basically to display the products manufactured by the Swarozgaris and not to market them and thus these exhibitions were of little utility to the Swarozgaris.
 11. The overall performance of SHGs in terms of administrative capacity, financial management, training and availability of marketing facility were observed to be poor. Technology transmission was another important input of the SGSY and institutions capable of transmitting technology were to be identified. But no such institution seemed to have been involved for technological transmission of the groups or individuals. Thus, inherent skills of the Swarozgaris were not upgraded and they were not in a position to apply the modern skills, designs in their activities. Therefore, the field observations revealed that the Self Help Groups had confined their activities only to the extent of acquiring loans/subsidies and release of revolving funds.
 12. It was revealed that the government had not provided any training to most of the beneficiaries. Hence, the Government should involve the local institutions in the training of the beneficiaries. The Commerce Department and the Business Schools

of the Universities of Kashmir and Jammu, Agricultural Universities and National Institute of Technology should be involved in the capacity building of the SHGs and Individual swarogaries.

13. The proposal to rope in NGOs under SGSY was based on the premise that they have a better institutional capacity to carry out the process of social mobilization. There appears to be a lot of reluctance on the part of government agencies to enter into a partnership with NGOs. NGOs are perceived to be threats to the existence of government agencies. But, on the ground, no NGO so far was involved which needs to be addressed as early as possible. Besides NGOs, participation of Universities and Research Centers in evaluation and monitoring of programme should be encouraged.
14. During the survey, it was found that the knowledge about the scheme and its various aspects of the scheme was vague and limited. Very small proportion of beneficiaries and non-beneficiaries could tell the different components of scheme. Even some of the officials of the Rural Development Department and financial institutions in the state were not fully aware about various components of the scheme and their responsibilities for implementing the scheme. Lack of commitment of officials, their inability to mobilize the Self Help Groups and illiteracy of rural women were some of the reasons for poor performance of SGSY in the state. It may be concluded that SGSY has not yet been able to take off in the state as per the guidelines and stated objectives.

CHAPTER-I

INTRODUCTION

Background

The State of Jammu and Kashmir is situated between 32° 17' N and 37° 6' N latitude, and 73° 26' E and 80° 30' E longitude on the northern extremity of India. It occupies a position of strategic importance with its borders touching the neighboring countries of Afghanistan in the north-west, Pakistan in the west and China and Tibet in the north-east. To its south lie Punjab and Himachal Pradesh, the two other states of India. The total geographical area of the State is 2,22,236 square kilometers and presently comprising of three divisions namely Jammu, Kashmir and Ladakh and 22 districts. The Kashmir division comprises of the districts of Anantnag, Kulgam, Pulwama, Shopian, Srinagar, Ganderbal, Budgam, Baramulla, Bandi Pora and Kupwara. The Jammu division comprises of the districts of Doda, Ramban, Kishtwar, Udhampur, Reasi, Jammu, Samba, Kathua, Rajouri and Poonch. The Ladakh division consists of Kargil and Leh districts. Every region has distinct social, economic, linguistic and cultural characteristics.

According to 2001 Census, Jammu and Kashmir had a population of 10 million, accounting roughly for one percent of the total population of the country. The decadal growth rate during 1991-2001 was about 29.4 percent which was higher than the decadal growth rate of 21.5 percent at the national level. The sex ratio of the population (number of females per 1,000 males) in the State according to 2001 Census was 892, which is much lower than for the country as a whole (933). Twenty-five percent of the total population lives in urban areas, which is almost the same as the national level. Scheduled Castes account for about 8 percent of the total population of the state as against 16 percent at the national level. Scheduled Tribes population account for 11 per cent of the total population of the state as compared to 8 percent in the country. Jammu and Kashmir is one of the most educationally backward states in India. As per 2001 Census, the literacy rate was 55 percent as compared to 65 percent at the national level. Female literacy (43 percent) continues to be lower than the male literacy (67 percent).

On the demographic front, too, the state has to do a lot to achieve the goals of New Population Policy 2000. The total Fertility Rate of 2.71 in Jammu and Kashmir is slightly lower than the TFR of 2.85 at the All India Level. With the introduction of Reproductive and Child Health Programme, more couples are now using family planning methods. As per National Family Health Survey-3, about 45 percent of women are now using modern family planning methods as compared to 49 percent in India as a whole. According to Sample Registration System (SRS, 2006), Jammu and Kashmir had an infant mortality rate of 49 per 1,000 live births, a birth rate of 18.7 and a death rate of 5.6 per 1,000 population. The corresponding figures at the national level were 58, 24 and 7.5 respectively. National Family Health Survey-3 (NFHS-3) has also estimated an infant mortality rate of 45 per 1,000 live births and a birth rate of 20.9 for Jammu and Kashmir. The corresponding figures for the national level are an infant mortality rate of 57 per 1,000 live births and a birth rate of 18.8 per 1,000 population.

Jammu and Kashmir, like other states of the country is predominantly an agrarian state with 70 percent of the population depends upon agriculture. According to Census-2001, cultivators and agriculture workers comprised 49 percent of the total working force of the state. The importance of the various other economic sectors in the economy has changed little over time. The contribution of the agricultural sector to the state domestic product declined from 38 percent in 1980-81 to 32 percent in 2000-01 and 27 percent in 2004-05. The contribution of the manufacturing sector has increased from 5 percent in 1980-81 to 6 percent in 2004-05 and the share of the other tertiary sector has increased from 58 percent to 67 percent in 2004-05. Agriculture contributed 32 percent to the state domestic product in 1999-2000 and provided employment to more than 60 percent of the working population (Directorate of Economics and Statistics, 1991). Jammu and Kashmir grows cereals, fruits and cash crops. The major cereal products include wheat, rice and maize. As a result of Intensive Agriculture Programme and the introduction of high yield variety seeds, the agriculture sector in the state has registered a tremendous transformation. However, due to the environmental constraints, the state has not been in a position to attain self sufficiency in the cereal products. The state is famous for its delicious horticultural products since ancient times and fruit industry has been a source of income to

the state exchequer. In recent years, as a result of the all round economic and technological advancement in the State, the horticulture sector has received a great fillip, leading to greater production and export of the produce. The state is also rich in forest resources and a variety of spruce, such as fir, pine, hazel, wild oak, maple, beech, etc., grow in them. The forests besides lending charm and healthy fragrance to the environment are a great source of revenue to the state. The forests contribute less than 2 percent towards the net state domestic product, despite the fact that 23 percent of the total geographical area is under forests.

Industrially, Jammu and Kashmir is one of the backward states in the country due to lack of infrastructural facilities such as easy transportation, electricity, topography and other factors. Though the state is very rich in natural and human resources, but these have not yet been utilized for establishing an industrial base in the state. The state has only a few medium scale industries in the capital cities of Srinagar and Jammu which manufactures cement, wool and silk, furniture, etc. With the establishment of the Industrial Growth Centres in various districts, Food Parks and the introduction of new Industrial Policy, the state has shown signs of industrialization during the last few years. The setting of more power generating stations, wide spread road net work and coming up of the state on railway map of the country has helped in creating an atmosphere conducive to growth of industries in Jammu region. As a result of the concerted efforts of the government since 2002, more than 133 medium and large scale industrial units have been set up in the state as on 31-03-2007 with an investment of over Rs. 2500 crores generating employment potential for around 20,000 person (Qureshi, 2007). Similarly, more than 5700 industrial units under Small Scale Industrial Sector (SSIS) and more than 5300 units under Khadi Village and Industries Board (KVIB) were set up during the 10th plan period generating employment for about 1.62 lakh persons.

The Kashmir Valley is very famous for its handicrafts not only within the country but also throughout the world. The handicrafts of the State are also contributing to the state exchequer considerably. Production of handicrafts has increased from Rs. 750 crores in 2001-02 to Rs. 1000 crores in 2006-07. Out of which carpet alone has a contribution of Rs.

475 crores. During 2005-06, handicraft goods worth Rs. 705 crores were exported, out of which carpet accounted for Rs. 325 crores. Besides, handicrafts sector provided employment to 3.50 lakh artisans.

Tourism has emerged as an important and one of the major contributors to state's economy. Kashmir is a popular tourist resort not only for the Indians but also for the holiday-makers from the distant lands. The tourist sector which received a jolt during the militancy period is being revived and made broad-based to harness potential of employment and economic prosperity. According to the estimates of the Tourism Development Department, 30 percent of the population of the state is directly or indirectly connected with this activity and tourism contributes 16 percent of the state's domestic product.

Population growth and unemployment cover the entire gamut of poverty. Although sufficient data is not available on poverty, but according to the latest round of NSSO on household consumer expenditure undertaken in 2004-05, 4.21 percent of the population in Jammu and Kashmir is living below poverty line which is far lower than the national estimate of 21.80 percent. The percentage of BPL population in rural areas is higher than urban areas. But, according to the BPL survey conducted by the State Government nearly 36 percent of the population is BPL. Both these estimates have been questioned by many experts as well as by the State legislators as a result the State Government has initiated an independent BPL survey in the state and the results are still awaited. The average annual per capita net domestic product of the state increased from Rs. 1,776 in 1980-81 to Rs. 7,296 in 1999-2000 at constant 1980-81 prices or Rs. 12,373 at current prices.

With a view to involve majority of population in planning and implementation of development-cum-employment projects and welfare schemes, planning has been decentralized to grassroot level to incorporate local priorities in the annual plans. This decentralized planning after the introduction of single line administration has yielded tangible results in harmonious development of all the regions of the state. There has been about two-fold increase in plan allocations since 2002. While the annual plan in 2002-03

was of the order of Rs. 22 thousand lakhs and it increased to Rs. 42 thousand lakhs during 2005-06.

The Government is also paying special attention for promotion of education in the state. In order to achieve universalization of the education among all school going children, many developmental schemes like extension of educational activities under the Border Area Development Programme, Sarva Shiksha Abhiyan and Non-formal education programme have been introduced. Education has also received top priority in allotment of funds under district plan. So far as the drinking water is concerned efforts are underway to provide potable drinking water to the entire population in the state. Under the Accelerated Rural Water Supply Programme drinking water facilities have been provided to more than 98 percent of the villages. Presently, the Swajaldhara Scheme is underway in the state.

In spite of all these programmes, the development in basic infrastructure and basic amenities/facilities is not perceptible especially in rural areas of the state. The standard of living of the people is still very poor and the employment opportunities to the young people are few and far between. A large proportion of population is still deprived of basic necessities of life. Though 94 percent of the population in the state has been provided drinking water, but still about 30 percent of the households are using water from unsafe sources. Besides, most of the villages have been identified as disadvantageous in respect of availability of water supply due to less service level, source depletion, and outlived design period of water supply schemes. The situation on sanitation front is even more alarming. Around two-third of the households (64 percent) do not have a toilet facility or have a pit type of toilet. Similarly, 60 percent of the households do not have any sewage and drainage facility. On the demographic front, population continues to grow at more than 2 percent per annum and infant mortality rate is about 50 per 1000 live births. The health centres are poorly staffed and do not have required drugs, equipments and manpower and some of the health centres are located in depilated buildings. Due to the hilly terrain and topography and limited resources, the state does not have an efficient transportation system. Though the state has immense potential for development of hydro

electricity but because of resource constraint, the state has, till now, been in a position to harness only 538 megawatts of electricity against a potential of more than 18000 megawatts which is about 3 percent of the harnessable potential, which is around 18 percent of the total requirement of the State at present. Due to the increase in population, absence of private sector, desirable industrial growth and lack of employment opportunities in the public sector, the number of unemployment youth particularly educated youth registered with the employment exchange has doubled during the last five years. The percentage of unemployed youth among rural educated males increased from 4 percent in 1993-94 to 9 percent in 1999-2000 and from 13.6 percent to 22 percent among females during the said period. As per the latest data on unemployment made available by the Employment Department, 1.10 lakh youth were registered with the employment department by March 2006. Therefore, the state has to go a long way to register a perceptible change in all these sectors.

The J&K Government has made efforts from time to time to give a boost to the economy of the state and lot of investment has been made in various sectors of economy. However, the beginning of the militancy in the State in 1989, shattered the development activities. As a result the development scenario of the state came to a complete halt, which resulted in decline in employment, gross domestic product and per capita income.

However, during the last 10 years, the State Government is also making efforts to put the economy of the State back on track and has invested huge amount in rebuilding the necessary infrastructure. The Government of India also launched a number of Central/Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of Health & Family Welfare, Education, Employment & Poverty Alleviation, Agriculture, Women & Child Development, Sanitation, Housing, Safe Drinking Water, Irrigation, Transport, Tribal Development, Border Area Development, Social Welfare, etc., both in rural and urban areas of the State. The main objectives of all these schemes are to generate employment, remove poverty, economic inequalities and improve quality of life. Besides, these schemes are also aimed at creation

of basic infrastructure and assets essential for economic development in rural areas. However, despite of huge allocations made by Government of India through Central/Centrally Sponsored Schemes in Jammu and Kashmir, there is a general feeling that the development in basic infrastructure and improvement in amenities/facilities has been quite inadequate especially in rural areas of the State. Further, the standard of living of the people has not improved much and the employment opportunities for the youth are still limited and inadequate.

In this background, on the recommendation of the 'Group of Ministers' on "Internal Security and Border Management" during November, 2001, the Ministry of Home Affairs had requested Programme Evaluation Organisation, Planning Commission to undertake an evaluation study on the impact of developmental schemes in militancy affected state of Jammu & Kashmir. After analyzing the credibility and credentials of various agencies and NGOs, the study was outsourced to Population Research Centre, Deptt. Of Economics, Kashmir University, Srinagar.

The Terms of Reference of the study were to clearly bring out : (i) whether the CSS have generated the needed benefits/objectives (ii) the reasons for their tardy implementation, if so, (iii) the shortcomings/problems in implementation of the scheme (iv) the steps/strategy needed to tone up their implementation, including their monitoring to achieve the desired objectives.

A Committee consisting of representatives of MoHA, PEO, Hqrs., REO, Chandigarh, Govt. of J&K and PRC, Srinagar was constituted to decide the coverage of the schemes geographical area in the State, Research Design, Questionnaire, etc. After a series of meetings, it was decided to evaluate five schemes viz., i) Employment Assurance Scheme (EAS)/Sampoorna Gram Rozgar Yojana (SGRY), (ii) Swarnajayanti Gram Swarozgar Yojana (SGSY), (iii) Indira Awaas Yojana (IAY) , (iv) Integrated Child Development Services Scheme (ICDS) and (v) National Old Age Pension Scheme (NOAPS) would be conducted in the first phase. For conducting the study, four districts (two each from Kashmir and Jammu Region) i.e. Anantnag and Kupwara from Kashmir

region; and Doda and Rajouri from Jammu region were selected. Further, the modalities of the Research Design as well as the Questionnaires, to be canvassed during the course of field surveys, were also finalised. The PRC has already finalised and made presentation of observations and recommendations in respect of four districts level Reports. The present Report on Impact Assessment of Swaranjayanti Gram Swarozgar Yojana (SGSY) in Jammu and Kashmir is based on the consolidated data collected from four selected districts of the State.

Objectives of the Study

The specific objectives of the evaluation study include the assessment /examination of the following:

1. The type of mechanism adopted and arrangements made for planning co-ordination, monitoring and implementation of the scheme.
2. The extent to which allocations, releases and utilization of funds were made as per the guidelines of the scheme.
3. To portray as to what extent the scheme has generated the needed benefits.
4. To analyze socio-economic and demographic characteristics of the beneficiaries of the scheme, so as to assess the extent to which the guidelines for identifying the beneficiaries/villages have been followed.
5. To identify the problems in the implementation of the scheme and reasons for tardy implementation, if any.

Methodology

Both primary and secondary data was collected through instruments structured at different levels. The secondary data was obtained through the State, District, Block and Village level questionnaires. Information was collected about financial and physical performance and adequacy of the implementation mechanism for the schemes. Detailed discussions were held with the officials at various levels to gather information on the implementation of the scheme. The primary data was collected through field surveys from beneficiaries as well as non-beneficiaries of the scheme.

A set of schedules were approved by a Committee consisting of Officers from PEO, Hqrs., MoHA, REO, Chandigarh, Govt. of J&K and PRC, Srinagar for collecting data for the scheme. The schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the schemes, eligibility criterion, procedures, problems encountered, utilization of the funds and impact of the scheme, etc. Information collected from the non-beneficiaries included their socio-economic status, knowledge of the schemes and experiences with the implementation of the scheme. The experiences of the beneficiaries and non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in the implementation of the scheme.

Research Design

The Technical Committee, consisting representatives from PEO, Planning Commission, New Delhi, REO, Chandigarh with Ministry of Home Affairs and PRC, Srinagar after a series of meetings and in consultation with Government of J&K decided to select two districts from each of the two administrative divisions (Jammu and Kashmir) of the State and to select one border district and one non-border district from each division. In view of the 'Terms of References' of the study, it was decided to select two border districts and two non-border districts affected by militancy in the State. Therefore, the present survey was conducted in the districts of Anantnag and Kupwara in Kashmir region and Doda and Rajouri in Jammu region.

Further, the Community Development Blocks (CDBs) were divided into two groups of high and low performance, based on the information on key indicators of development. The indicators used were literacy level, percentage of villages electrified, percentage of villages having safe drinking water facility and percentage of villages having health centres. One block from each of the two groups was selected on random basis in the district. Accordingly, eight blocks were selected from the selected districts. Details about the SGSY were collected from the offices of Deputy Commissioners and concerned Block Development Officers. Information regarding the beneficiaries of SGSY was also

collected from the Project Officers, DRDA of the selected districts. From each selected block a sample of 5-6 villages was selected on random basis. From the selected villages, the information was collected from all the beneficiaries who were covered under SGSY. Besides, detailed interviews were conducted with the officials involved with the implementation of these schemes at State, District and Block level. A check list was also prepared to collect the qualitative information from the beneficiaries and officials/offices. As the list of non-beneficiaries for any of the schemes was not readily available, therefore, an effort was made to collect list of non-beneficiaries with the help of knowledgeable persons of the villages. However, in case of SGSY, it was not possible to locate and interview any non-beneficiary as even the locals were not aware about any such person who applied for taking benefits under these schemes, but was not covered under the scheme.

Reference Period

The reference period of the study for selection of beneficiaries, collection of field data was 2000-01 to 2003-04. However, while making analysis, the data on physical/financial targets vis-à-vis achievements for the years upto 2006-07, was also utilised.

Field work

The Data collection started from December, 2003 and continued till April, 2004. Data was collected by two teams and each team consisted of five field investigators, a supervisor-cum-editor and a field coordinator. Each field investigator was assigned to collect information for a particular scheme. Before the field work, all the team members received training for six days, which consisted of instructions in interviewing techniques and field procedures for the survey, a detailed review of the guidelines of the selected CSSs, review of each item in the questionnaire, mock interviews between participants in the classroom and practice interviews in the field. Besides the main training, one day training was specially arranged for supervisors/editors. The supervisors/editors were trained to hold formal discussions with the officials involved with the implementation of the schemes and record their observations regarding the implementation of the schemes, impact assessment and possible reasons for tardy implementation. Senior officials of the

PRC co-ordinated the data collection activities and also had formal discussions with the officials involved with the implementation/execution of schemes. The Director and the Project Coordinators also visited the field to monitor the data collection activities and ensure good quality data. During the course of field work, information was collected from 96 Self Help Groups and 61 individual beneficiaries of SGSY.

CHAPTER-2

SWARNJAYANTI GRAM SWAROZGAR YOJANA

Introduction

Rural poverty continues to be high in the country. Though India has made considerable progress over the years and is currently one of the fastest growing economies in the world, but still more than one fifth of the population is living below poverty line. Out of 1 billion inhabitants, more than 200 million are still below the poverty line and 75 per cent of them live in the rural areas. However, the percentage of population living below the poverty line has declined from 55 percent in 1973-74 to 36 percent in 1993-94. It is evident from the 61th round of NSSO data that the extent of poverty has decreased from 26 percent in 1999-2000 to 22 percent in 2004-05.

There is no denying the fact that the effect of poverty on development process is always negative and it limits the prosperity of a nation. Therefore, there has always been an emphasis on reducing the number of poor people in the country to such an extent that the nation can enter the group of developed nations. It is in this context that the different developmental programmes assume significance in general and self-employment programmes in particular, because self-employment programmes alone can provide income to the rural poor on a sustainable basis.

Since Independence, rural development in general and poverty alleviation in particular, has been the core objective of the development policy. Therefore, Community Development Programme (CDP) was introduced in 1952, with an objective of overall development of rural areas with an active participation of the people. The second phase of rural development was initiated in 1960's with a focus on agricultural development. It was during this phase, when CDP faded away and agricultural development finally led to green revolution. In order to mitigate maladies related to sustainable development, a number of special area development programmes viz., SFDA/MFDA, TADP, DRI, and CADP etc, were initiated during 1970-1975. These programmes were framed either on

project approach or on sectoral approach. Hence, these schemes had little effect on the poorer sections of the society i.e. BPL and suffered from insufficiency and duplication of works due to absence of comprehensive schemes at national level. Consequently, the idea of integrated approach in rural development was conceived in 1978-79.

The self-employment programme was started in 1980 with the introduction of Integrated Rural Development Programme (IRDP) and later on, a series of programmes were implemented from time to time in order to achieve the goal of reducing the poverty and assist people in increasing their income through several self-employment programmes. These programmes were : (i) Training of the Rural Youth for Self-Employment (TRYSEM) started in 1979 and intended to take care of the training requirement of the people who were selected under IRDP; (ii) Development of Women and Children in Rural Areas (DWCRA) was started in 1982 to focus particularly on the rural poor women; (iii) Supply of Improved Tool-kits to Rural Artisans (SITRA) was started in 1992 to look after the modernization and improving the efficiency and productivity of the poor rural artisans; and, (iv) The Ganga Kalyan Yojna (GKY) introduced during 1996-97 to focus on the land based activities particularly the irrigation requirement of the small and marginal farmers. All these programmes were intended to sub-serve specific areas in order to prepare the rural poor for self-employment and enable them to cross the poverty line. However, the multiplicity of different programmes without appropriate linkages was one of the cardinal reasons for the under-performance of these schemes.

Government of India constituted a committee in 1997 under the Chairmanship of Prof. Hashim to review and rationalize the various Centrally Sponsored Schemes for poverty alleviation and employment generation and suggest suitable measures to revamp various wage employment schemes. The Committee after reviewing all aspects of these schemes recommended integration of all rural wage employment programmes into a single scheme as Jawahar Gram Samridhi Yojna (JGSY) and further all rural self-employment programmes brought under a single scheme called Swarnajayanti Gram Swarozgar Yojna (SGSY). The committee believed that rural poor have competence of

producing valuable goods and services, if they are given the right support and assistance through government. The recommendations suggested a paradigm shift in self-employment programmes for the rural poor from the individual beneficiaries approach to a group based approach. It emphasized the identification of activity clusters in specific areas and strong training and marketing linkages.

SGSY is described as a holistic programme of micro enterprise development in rural areas with emphasis on organizing the rural poor into Self Help Groups, capacity building, planning of activity clusters, infrastructure support, technology, credit and marketing linkages. Further, the committee suggested social mobilization of the poor before providing them assistance to take up economic activities. The basic structure of SGSY from the earlier programmes is a group approach for the social mobilization of the poor. To facilitate the process of social mobilization of the poor, the committee recognizes the importance of bringing in NGOs who are better equipped to facilitate the process of social mobilization, as the government agencies are not well equipped for the task. The committee therefore, recommended that the involvement of the NGOs would be very essential in successful implementation of this new self-employment programme during the Tenth Plan. The report also includes a caveat that there should not be over emphasis on quicker results, as otherwise SGSY will also meet the same fate as that of the earlier programmes. As a result of the recommendations of the Working Group, the Government of India was introduced SGSY in the country in April, 1999. The scheme was also implemented in Jammu and Kashmir alongwith rest of the country covering all the Community Development Blocks of the state.

The scheme

Thus SGSY scheme has been introduced as an answer to many problems faced by IRDP with a belief that rural poor have competencies of producing valuable goods and services, if they are given the right support and assistance through government. SGSY brought about a paradigm shift in its approach from the individual beneficiaries approach to a group based approach. It emphasized the identification of activity clusters in specific areas and strong training with marketing linkages. The main objective of the scheme is to

bring the assisted poor families above the poverty line in three years from the date of their coverage under the scheme. Under the Scheme, income generating assets are provided to the beneficiaries through a combination of bank credit and government subsidy. The SGSY is a Centrally Sponsored Scheme and is implemented on a cost-sharing basis between the Central and State Governments on 75:25 basis. The SGSY guidelines also emphasize that the programme should adopt a process oriented approach and support the self help group concept as it helps the poor to build their confidence through community action. It is expected that the process would help in strengthening the socio-economic empowerment of rural poor and improve their collective bargaining power. In order to eradicate the deficiencies of the earlier self-employment programmes, an inbuilt strategy is to be adopted through integration of various agencies. To happen this in implementation, SGSY visualize a close coordination among the District Rural Development Agency (DRDA), line departments of the state government, banks, NGOs and Panchayat Raj Institutions (PRIs) within a district. In nutshell, SGSY is a major poverty alleviation programme and is expected to be implemented in a holistic way by incorporating the key elements of social mobilization with emphasis on capacity building, integrated support through credit, infrastructure, technology and marketing so as to ensure the poor an appreciable sustained level of income over a period of time, and building the self-confidence of the participants through community action. Therefore, for better approach, SGSY deviates from IRDP by emphasizing on the issue of social mobilization of the poor, trying to bring in integration providing various backward and forward linkages and in the functioning of various agencies involved in its implementation.

Beneficiaries

Beneficiaries under the SGSY are known as swarozgaris. These swarozgaris can either be individuals or groups of individuals. However, emphasis is for group approach under which the rural poor are organized into Self Help groups (SHGs). The SHGs for assistance under SGSY are identified by VLWs in consultation with members of the Gram-Sabha. The BDOs, Bankers and Sarpanch (village head) is expected to visit each hamlet of the village to ensure proper selection of BPL households under SGSY.

Self Help Groups

The Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication of poverty of the group members. This is done through an agreement among the members that they will save a part of their earnings regularly and convert their savings into a common pool of fund or funds that they may receive as a group from DRDA through a common management. However, these groups have to go through three stages of evolution, a) group formation, b) capital formation (through revolving fund and skill development), and c) taking up economic activity. It has been envisaged under the programme that for the task of Self Help Group development, support of facilitators like Non-Governmental Organizations (NGOs) and community based organizations may be sought for initiating and sustaining the group development process.

Capacity building

Once a group maintains its existence at least for a period of 6 months and demonstrates the potential of a viable group, it enters the 1st stage, where it receives the revolving fund which is arranged through District Rural Development Authority (DRDA). At the end of the six months from the date of receipt of revolving fund, the SHG is put to another grading test (i.e. 2nd stage), especially to know whether the group is capable of taking up an economic activity through higher levels of investment. However, it is essential that the banks should be satisfied with the grading of groups at this stage. Once a SHG successfully passes through the 2nd stage, it becomes eligible to receive the assistance for economic activities in the form of loans or subsidy. The SHGs are entitled to 50 percent subsidy of their loans, subject to a limit of Rs.1.25 lakhs.

Individual swarozgaris

The scheme envisages that cluster approach should to be used for the identification of villages to be covered under the scheme. The DRDA, in consultation with the Project Officer, BDOs, Block Planning Officer and other officials of the line departments and Managers of the Banks have to identify villages for the scheme. Once

the list of villages is finalized by SGSY Block Level Committee, the Individual swarozgaris are selected by the Gram Sabha. The individual beneficiaries are supposed to take up any economic activity depending upon their inherent skills, availability of infrastructure and marketing facilities.

Since the Panchayats are not fully functioning in all the districts of the state, therefore, Panchayats have not played much role in the identification of swarozgaris. The BDO, Panchayat Secretary, Planning Officer and the VLW visit the Panchayat areas and hold discussions with the community members about the scheme. They also identify persons from BPL families who can be covered under the identified key activities. Such identified applicants are advised to approach the VLWs for completing the formalities for consideration under SGSY. Once the applications are received by the office of the BDO, the applicants are screened to identify potential beneficiaries keeping in view their economic status and inherent skills and the activity to be taken up under the programme. Once the potential beneficiaries are screened, the officials of the DRDA acquaint them with the bank procedures, the process of loan sanction and repayment of loans. Finally, the list of such identified persons is referred to banks for sanction of loan. The banks also screen the applications and sanction the loans depending upon the economic viability of the activity to be taken up by the beneficiaries and their repayment capacity.

Organizational structure

The Department of Rural Development under the Ministry of Rural Development (GOI), has the over all responsibility of policy formation, implementation, monitoring and evaluation of the programme. A Central Level Coordination Committee (CLCC) has been constituted to assist the Rural Development Department for the effective and purposeful results of SGSY. The Secretary, Ministry of Rural Development functions as the Chairman of the Committee, while the Joint Secretary is the Member Secretary. In addition, the Secretary level officials from different institutions from Central and State Governments, Directors, Managers of various banks, NABARD, CAPART, NIRD etc., are the members of the committee. The main function of the CLCC is to review and ensure

effective implementation, physical, financial and qualitative performance of the programme.

For the successful implementation of SGSY programme, a State Level SGSY Committee has been constituted which is chaired by Chief Secretary and Secretary, Rural Development Department acts as the Member Secretary and Secretaries of various departments, Directors, Managers of banks, NABARD and representatives of concerned departments of Government of India are the members of the SLCC. The main functions of this committee are to provide leadership and guidance in planning, implementation and monitoring of the programme.

Similarly, in the light of the guide lines of the Scheme, there should be a district level SGSY committee which should meet every month to review the progress of the SGSY. The District Collector should be its Chairman and Lead Bank Manager, as its Convenor. The other members of the committee include DDM of NABARD, LDO of RBI, District Level Coordinators of implementing banks, Heads of various departments, General Manager DIC, District KVIB Officer, Project Director DRDA and 2-3 NGO representatives.

It was mentioned by all the Project Officer's (DRDA) that District Level SGSY Committees have been formed in all districts and the composition of these committees is almost the same as laid down in the SGSY guidelines. The District Development Commissioner is the Chairman of the committee and Project Officer DRDA acts as the Member Secretary. The Lead bank manager, district coordinators of all the banks and heads of all line departments in the district like Handicrafts, Animal Husbandry, Industries, Agriculture, Horticulture and Social Welfare are the members of these committees.

So far as the structure of the Block Level SGSY committee is concerned, it was informed by the BDOs that the block level SGSY committees have also been constituted in all the blocks as per the SGSY norms. It was informed that Project Officer DRDA is the

Chairman of the block level SGSY committee and BDO is its Member Secretary. Managers of the Banks, representatives of the line departments, Block Planning Officer, Panchayat Secretary are the various members of the Block level SGSY Committee. However, none of the BDOs could furnish us a copy of the block level SGSY committee.

Implementation

The SGSY scheme is being implemented in the state by the DRDAs in accordance with the guidelines of Government of India. Each district has established a DRDA and at the block level these DRDAs are helped by offices of the BDOs, line departments and the banks to implement the scheme. Panchayats help the VLWs in the identification of the swarozgaris in villages where they are effectively functional but in villages where Panchayats are not functional, VLWs themselves identify the swarozgaris. The BPL survey conducted by the Department of Rural Development is used by the VLWs to identify the potential beneficiaries under the scheme. However, most of the functionaries involved with the implementation of rural development have raised many questions regarding the authenticity of the BPL list. It was found that the households that are the poorest often find it difficult to get them included in the BPL list. The two common errors observed in the BPL list were error of inclusion of non-poor and exclusion of the poor. Thus, a top-down approach still continues in the selection of the poor by way of prescribing an officially designated BPL criterion, which has many limitations in ensuring a foolproof selection of the poor under diverse conditions. Once the beneficiaries are identified either by the VLWs or by the Panchayats, the District Rural Development Agencies (DRDAs) has the central role in organization of the Self Help Groups, their training, identification of key activities, project reports, planning for credit mobilization, infrastructure and in providing accessible marketing facilities in their respective districts. The main activities identified at the state level to be taken up by swarozgaris are dairy, poultry, sheep/mule and goat rearing, handicrafts, saffron cultivation, blanket weaving, handloom, fisheries, sericulture and retail trade. These activities have been grouped into two types, i.e. Farm and Non-Farm related activities. Sheep/goat/mule rearing, poultry, dairy, saffron cultivation, fisheries, sericulture have been selected under farm-activities whereas rural artisans and retail trade has been selected under non-farm activities.

The banks and line departments play an important role in the implementation of SGSY. Since SGSY is a credit-cum-subsidy programme and credit is the key component, therefore, banks have been involved in all the stages of programme implementation. It was observed that the main banks involved in the implementation of the scheme in the state were the Jammu & Kashmir Bank, Central Cooperative Banks, State Bank of India (SBI), Punjab National Bank (PNB) and Land Development Bank. However, due to disturbances in the state, some of the nationalized banks like State Bank of India, Punjab National Bank and other Central Banks initially played a limited role in the implementation of the scheme in the selected districts. But with an improvement in the situation in the State, these Banks have now reopened their branches and have started to participate in the implementation of the scheme in almost all the districts. The banks were actively involved in identification of key activities, clusters, self-help groups, individual swarozgaris as well as planning for all the elements of the key activities.

It was, further, informed by the Project Officers (DRDA) and BDOs that the line departments like agriculture, animal husbandry, sericulture, horticulture, handicrafts and industry etc. were also involved in the implementation and monitoring of the SGSY both at the district and block level. They also played an active role in the identification of key activities and preparation of project reports. Once the banks sanctioned the loans to the beneficiaries/groups, the line departments created the required infrastructure and provided the requisite facilities and technical guidance to the swarozgaris.

The scheme envisages an active role for NGOs to facilitate the process of social mobilization of the poor. It was observed that due to the non-existence of credible NGOs in the selected districts, NGOs had not played any credible role in the implementation of the SGSY in the state. However, it was reported by the DRDA officials that some credible NGOs have recently started showing their existence, therefore, they will be involved in the implementation of SGSY in near future.

Coordination, monitoring and supervision

For bringing the swarozgaris above the poverty line, it was not sufficient to assist them through subsidy and loan only. The progress of management of the assets for generation of incremental income was to be continuously followed up, monitored and evaluated. Since the objective of SGSY is to bring every assisted family above the poverty line within a period of three years, therefore, there is a need for complete coordination among various implementing agencies in monitoring and supervision of the scheme. The survey team observed a close coordination among Project Officers (DRDA), BDOs, and various other line departments involved in the implementation of SGSY but there was lack of coordination between banks and other officials/departments involved with the implementation of SGSY.

The scheme envisages that there should be state, district and block level monitoring committees for the better implementation of the SGSY scheme. The offices and officers dealing with the scheme should visit the beneficiaries regularly and ascertain through field visits that the programme was implemented properly. In the light of the guidelines supplied by the Central Government, the SGSY programme in the state was monitored through a State Level Vigilance and Monitoring Committee. The objective of this committee was to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of SGSY. Hon'ble Minister for Rural Development is its Chairman and Secretary to Government, Rural Development Department is its Member Secretary. Members of the committee include MPs, MLAs, Secretaries of the Department of Finance, Planning and Development, R&B, Revenue, Agriculture, Anima/Sheep Husbandry, PHE, Social Welfare, Forests, Chief Engineers of R&B and PHE, Directors of Rural Development, Finance Department and Social Welfare and representatives of NGOs. The committee holds regular meetings quarterly.

The implementation of the scheme at the district level is monitored through a District Level Monitoring Committees and the blocks are monitored through Block Level Monitoring Committees. These committees monitor the scheme through Monthly Progress Reports, Annual Progress Reports and field visits by the officials of DRDA and

participant banks. The BDOs also monitor the performance of the scheme and the income being earned by the beneficiaries through field visits. However, information on the number of visits paid by the officials involved with implementation of SGSY was not made available to the survey team. The review of recovery of loans was done by the banks. It was informed by the BDOs that the meetings of the BLCC were held regularly on monthly basis to review the physical and financial achievements of the scheme and redressed of pending cases. However, all the Project Officers and most of the BDOs expressed that the decision taken and recommendations made during the meetings were not implemented fully by the banks because they had usually given preference to the individual beneficiaries and ignored the cases of SHGs. The BDOs also reported that the effectiveness of these meetings was limited because banks hesitate to finance all those SHGs or Individual cases which were recommended by the committees. It was also informed that VLWs monitor and supervise the scheme at village level. They submit monthly progress reports and periodically attend banks to see whether the beneficiaries were repaying their loans regularly.

Evaluation

As per guidelines of the scheme, the state governments are required to conduct periodical evaluation studies on the implementation of the programme. The state governments are free to have these studies conducted through their own evaluation cells or through reputed institutions and organizations. The evaluation wing of the Directorate of Economics and Statistics, Jammu and Kashmir, has been entrusted with the job of evaluating the rural development programmes in Jammu and Kashmir. The Directorate of Economics and Statistics has district level evaluation cells. However, the SGSY programme in selected districts has not yet been evaluated by the District Evaluation Cells. Recently, the district level evaluation cells in Anantnag and Rajouri have initiated the process of evaluating SGSY in their districts.

Performance of SGSY

Tables 4.1, 4.1a and 4.1b present the availability of funds under SGSY in Jammu and Kashmir state and in the four selected districts during 2001-2007. An amount of

about Rs. 800-900 lakhs was available annually with Rural Development Department, Government of Jammu and Kashmir during 2001-05 for the implementation of SGSY. A total amount of Rs. 2449.4 lakhs was released by the State and Central Government during 2001-05 and out of which, an amount of Rs. 1653.4 lakhs was released by the Centre. Thus, the share of the Central Government to total releases during this period was 68 percent and the share of the State Government was about 32 percent. The availability of funds reduced to Rs. 906.66 lakhs during 2005-06 and again increased to Rs. 1067.64 lakhs during 2006-07. But, the Central Government contributed only 63 percent of this released amount. Thus, the Central Government had not released the recommend share of 75 percent to the state under SGSY.

So far as the availability of funds in the four districts was concerned, the funds made available to Anantnag district have declined from Rs. 106 lakhs in 2001-02 to Rs. 98 lakhs during 2006-07 and similarly the funding has declined in Kupwara district from Rs. 76 lakhs to Rs. 65 lakhs in 2005-06. However, both the districts located in Jammu division experienced an increase in the availability of funds and this increase was phenomenal in Doda district. The availability of funds in Doda district increased from Rs. 55 lakhs in 2001-02 to Rs. 141 lakhs in 2006-07.

As far as the utilization of funds was concerned, the state was in a position to utilize only 80 percent of the funds made available to it for the implementation of SGSY during 2001-07 (Table 4.2, 4.2a and 4.2b). It is evident from the tables that the utilization of funds ranged from a maximum of 85 percent in 2004-05 to a minimum of 73 percent in 2003-04. The utilization of funds in Anantnag district steadily declined from 84 percent in 2002-03 to 61 percent in 2006-07, while Kupwara and Rajouri districts utilized above 90 percent of the available funds during 2001-2007. Doda district had also noticed a decline in its utilization rate from 99 percent in 2001-02 to 76 percent in 2006-07.

So far as the expenditure under various components during the last six years was concerned, 70-76 percent of the funds were utilized annually on subsidy and 11-15 percent on infrastructure development. Expenditure on revolving fund in the state

declined from 15 to 60 percent over a period from 2002-03 to 2004-2007, while 3-6 percent of the funds were devoted to the training component of the beneficiaries/officials. Interestingly, almost no expenditure was incurred on risk fund and capacity building of the beneficiaries. Expenditure on subsidy was the highest in Kupwara district (81-96 percent) and lowest in Rajouri district (55-61 percent). The two districts located in Jammu division devoted about 20-25 percent of the funds to infrastructure development and Kupwara and Anantnag had given less priority to the development of infrastructure under SGSY. The percentage of expenditure devoted to revolving fund has declined in all the districts, but two districts located in Jammu division had devoted about 10 percent of the funds towards this account head during 2001-2006 while as Kupwara and Anantnag had devoted less than 10 percent of the funds towards revolving fund during the same period. Anantnag and Kupwara districts had not given much priority to the trainings of the beneficiaries as percentage of total funds incurred on training during 2001-2007 was in the range of 1-2 percent, while the Doda and Rajouri had incurred about 10 percent of the funds on trainings of beneficiaries and officials.

Bank credit and subsidy

Financial assistance to swarozgaris under SGSY comprises of two components viz. loan and subsidy. The SGSY is a credit linked scheme, where credit is the key element, whereas the subsidy is a minor and enabling component. The major part of investment consists of bank credit from financial institutions comprising of commercial banks, cooperative banks and regional rural banks. Tables 4.3, 4.3a and 4.3b give details of sanctioned/disbursed bank loans in Jammu and Kashmir. A total number of 71,639 cases were sponsored by the banks during 2001-2007. The banks sponsored 10,000-12,000 cases annually during 2001-07. Among the districts Doda had sponsored the maximum number of cases (6429) during 2001-06 and Rajouri sponsored the minimum number of cases (3044) during the same period. Anantnag and Kupwara sponsored 3456 and 3994 cases respectively. Out of the total (71639) sponsored cases, banks sanctioned loan in favour of 34616 cases. In other words, the loans were sanctioned in case of only 48 percent of the cases sponsored by the banks. The percentage of cases sanctioned by the banks did not vary between 2001-02 and 2005-

06. However, the percentage of loan cases sanctioned by the banks increased to 50 percent during 2006-07. The highest number of cases (6309) sanctioned by the banks was recorded in 2006-07 and the lowest number (4715) in 2001-02. Of the 34,616 sanctioned cases during 2001-07, the amount was released in case of 30,107 cases, accounting for 87 percent of the total sanctioned cases. Loan was sanctioned for more than 90 percent of the cases in Anantnag and Rajouri but in Doda district only 62 percent of the sanctioned cases had received the loan. Information about the amount of loan sanctioned was available only for 2001- 03. During these two years a total loan amount of Rs. 4152.62 lakhs was sanctioned among the beneficiaries. Further, an amount of Rs. 2951.39 lakhs was disbursed as subsidy among the swarozgaris during 2001-07. The subsidy amount ranged from Rs. 326 lakhs in 2001-03 to Rs. 582 lakhs in 2006-07.

Bank-wise performance under SGSY

Banks had to play a vital role in the implementation of the scheme at all stages. They had to sanction loan to the beneficiaries to start some economic activity. For this, beneficiaries had to follow certain procedures/formalities and after these formalities completed, the banks were supposed to take a maximum time of fifteen days to sanction the loans to the beneficiaries. Table 4.4 shows the details of bank-wise position of cases under SGSY in selected districts of Jammu and Kashmir. Out of the total cases sanctioned during the period 2000-07, the Commercial Banks had sanctioned 53 percent of the total cases sanctioned by the banks in the state. The Cooperative Banks had sponsored 41 percent, followed by Regional Rural Banks who accounted for only 6 percent of the sanctioned cases. A total of 9,133 cases were pending with different banks since 2000-07. Although, the Commercial Banks had sanctioned the highest number of cases, but they also had the highest percentage of pending cases (45 percent), followed by Co-operative banks (30 percent) and Regional Rural Banks. Most of the pending cases pertained to the years 2004-05 and 2006-07. Further a total of Rs. 955.30 were disbursed in the state as subsidy by the banks during 2000-07.

In Anantnag district, out of the total cases sanctioned during the period 2000-03, Commercial Banks sanctioned 73 percent of the sanctioned cases. Of these, J&K Bank

sanctioned 50 percent of the cases and State Bank of India and Punjab National Bank sponsored only 15 percent and 8 percent cases respectively. Anantnag Central Cooperative Bank (ACCB) also sanctioned 27 percent of the cases. A total of 1290 cases were pending with different banks during the period 2000-03. Most of these cases pertained to year 2000-01. Similarly, in Kupwara district, Baramulla Central Cooperative Bank Kupwara sanctioned 68 percent of the total number of sanctioned cases by the banks in the district during 2000-06. The Jammu and Kashmir Bank and State Bank of India sponsored 19 percent and 8 percent of the cases respectively, while Kamraz Rural Bank sanctioned only 5 percent of the cases. A total of 1109 cases were pending with different banks since 2000-06. BCCB, Kupwara though had sanctioned the highest number of cases but it had also the highest number of pending cases. BCCB is followed by Jammu and Kashmir Bank and State Bank of India. It was observed that most of the cases pertained to the year 2001-02. Further a total of Rs. 312.20 were also disbursed in the district as subsidy by the banks during the period 2000-06. In Doda district the maximum cases were sanctioned by State Bank of India (33 percent) during the period 2000-07. The Jammu Central Cooperative Bank and Jammu and Kashmir Bank had sponsored 32 percent and 29 percent of the cases respectively, while Land Development Bank sanctioned 4 percent of the cases, followed by Punjab National Bank and Punjab and Sind Bank (1 percent each). A total of 5196 cases were pending with different banks during the period 2000-07. Although, the State Bank of India sanctioned the highest number of cases but the Jammu and Kashmir Bank had the highest number of pending cases. State Bank of India was followed by JCCB and Punjab National Bank in percentage of pending cases with them. Most of the pending cases pertained to the year 2004-05. Further a total of Rs. 306.20 lakhs were also disbursed in the district as subsidy by the banks during the period 2000-07. On the contrary, in Rajouri district the maximum cases were sanctioned by the Jammu and Kashmir Bank (29 percent) during the period 2003-07. The Jammu Rural Bank had sponsored 28 percent and Jammu Central Cooperative Bank had sanctioned 26 percent of the cases, while State Bank of India sanctioned 12 percent of the cases, followed by Punjab National Bank which sanctioned only 4 percent of the cases. A total of 1568 cases were pending with different banks since 2003-07. Although, the Jammu and Kashmir Bank sanctioned the highest number

of cases, but it had also the highest percentage of pending cases (31 percent), followed by JCCB and JRB in percentage of pending cases with them. Most of the pending cases pertained to the years 2004-05 and 2006-07. Further a total of Rs. 137.40 lakhs were also disbursed in the district as subsidy by the banks during the period 2003-07.

Number of Self Help Groups formed

A total number of 7,622 Self Help Groups were formed in the state during the last six years (2001-07). Majority of these groups in all the districts were formed in the initial years of the implementation of the SGSY. The number of groups formed over a period of times declined from 925 in 2002-03 to 611 in 2004-05 and further to a lowest number of 518 groups in 2006-07 (Table 4.5). Among the selected districts, Anantnag had the highest number of SHGs (1335) and Kupwara the lowest (663). Of these groups, 3,674 groups (48 percent) had passed Grade-I and another 1,340 groups (18 percent) had passed Grade-II during 2001-07. In Doda and Rajouri districts, 44-48 percent of the groups had crossed Grade-I while in Anantnag and Kupwara only one-fourth had crossed this grade. So far as Grade-II was concerned, the percentage of groups who had crossed Grade-II was 7, 14, 5 and 1 in Anantnag, Kupwara, Doda and Rajouri respectively.

All the SHGs were supposed to take up some economic activity depending upon their inherent skills. However, it was found that nearly 38 percent of the groups which were formed in the state during the last six years, had economic activity. This percentage was highest in Kupwara (40 percent), followed by Anantnag (17 percent). In Doda and Rajouri less than 10 percent of the groups had taken up economic activity. Thus, it was observed that most of the groups were formed for the name sake and had stopped their activities just after their formation.

Women groups

The SGSY lays heavy emphasis on the formation of Women Self Help Groups (WSHGs). But it appears that in Jammu and Kashmir not much importance to the formation of WSHGs was given and only 1193 WSHGs were formed in the state.

WSHGs accounted for about 16 percent of the total Self Help Groups formed during 2003-07 (Table 4.5). There were virtually no WSHGs in Doda and Rajouri districts. Even in Kupwara and Anantnag districts WSHGs accounted for only 10 percent of the total SHGs in these two districts. However, 58 percent of the WSHGs had taken up economic activity. The issue of the formation of women SHGs in the state was taken up with the senior officials of the DRDA, who explained that they find it difficult to form and organize Women Self Help Groups at the district level.

Units sanctioned and number of swarozgaris provided BOP

Information regarding the number of units sanctioned, activity-wise number of swarozgaris trained and expenditure on training is provided in Table 4.6. It can be seen from the table that a total of 10,355 units were sanctioned in the state under SGSY during 2001-03. Similarly, a total number of 5,712 swarozgaris had received some training under Basic Orientation Programme (BOP). Further, 54,639 of swarozgaris were trained under SGSY during 2001-07. Of these trainees, 43 percent were women, 13 percent belonged to Schedule Tribe category and 5 percent to Schedule Castes. A total amount of Rs.193.42 lakhs was spent on training of the swarozgaris and officials in the state.

The percentage of swarozgaris who received BOP in Rajouri and Doda districts was 35 percent and 23 percent respectively. Of the 6929 persons trained from Anantnag district, 25 percent were women and 5 percent were Scheduled Tribes. In Kupwara 87 percent of the trained swarozgaris were women. Women constituted about 26 percent of the trained swarozgaris in Doda and 14 percent in Rajouri. Scheduled Castes/Scheduled Tribes beneficiaries also formed a significant proportion of trained beneficiaries in these two districts.

Sector-wise performance of SGSY

Details about the sector-wise expenditure and credit distributed under SGSY among SHGs/Individual swarozgaris was collected from the office of the Directorate of Rural Development, Srinagar/Jammu and the information is presented in Table 4.7. It is

evident that maximum expenditure of Rs. 6773.47 lakhs was incurred in primary sector, followed by Rs. 3115.55 lakhs in tertiary sector and an amount of Rs. 2738.34 lakhs in secondary sector during the period of six years (2001-07). The primary sector received highest priority in the state during all the years under reference as about 52 percent of the subsidy and credit was disbursed by this sector. Tertiary sector accounted for 24 percent whereas about 21 percent was accounted for secondary sector of the subsidy and credit disbursed. So far as the sector-wise expenditure on subsidy and credit disbursement in selected districts during the reference period (2000-07) was concerned, it can be seen from the Table 4.7 that primary sector dominated the expenditure scenario in both the districts of Jammu region (Doda and Rajouri). In Doda district an amount of Rs. 1485.30 lakhs was utilized on primary sector as compared to 327.50 lakhs in tertiary sector and a meager amount of one lakh in secondary sector. Similarly, in Rajouri district Rs.803.08 lakhs were incurred in primary sector and Rs.365.51 lakhs in tertiary sector. However, the situation in the districts of Kashmir region presented totally a different picture. In Anantnag district secondary sector had received highest priority and received an amount of Rs. 1011.18 lakhs, followed by primary sector which received Rs. 831.96 lakhs. While in Kupwara district tertiary sector dominated the expenditure scenario by receiving Rs. 817.79 lakhs as against an amount of Rs. 485.98 lakhs under primary sector and Rs. 345.22 lakhs for secondary sector. The data collected suggested that swarozgaris were choosing/adopting agriculture as their main activity in some districts of the state, while expenditure on retail trade and live stock was dominant in some other districts of the state.

Table 4.8 presents information about the number of swarozgaris covered under various occupational sectors. Out of the total number of 44,598 swarozgaris during 2000-07, 42 percent (18,580) were covered under primary sector, 41 percent under secondary sector (18,188) and 18 percent (7,832) under tertiary sector. The percentage of swarozgaris under primary sector declined from 55 percent in 2000-01 to 42 percent in 2006-07, while the percentage of swarozgaris under secondary sector increased from 19 percent in 2000-01 to 40 percent in 2006-07. The percentage of swarozgaris in the tertiary sector during the period fluctuated between 24 percent and 16 percent. Another

important finding which emerged from the data presented in Table 4.8 was that most of the swarozgaris under primary sector (69 percent) had chosen live stock as their key activity. Secondary sector was dominated by handicrafts (74 percent). Under tertiary sector, retail trade was the most preferred activity selected by about 87 percent of the swarozgaris. There was no much variation within the districts so far as the selection of key activities were concerned.

Field findings

The study team selected a total number of 109 SHGs and 65 Individual swarozgaris for collecting detailed information about the implementation of SGSY in Jammu and Kashmir. It was, however, possible to contact only 96 SHGs and 61 Individual swarozgaris. Of the 96 SHGs, 32 belonged to Anantnag district, 8 were from Kupwara, 32 were from Doda and 24 were from Rajouri district. The total membership of the groups was 738 members. The interviews were held with the leaders of the Self Help Groups.

1. Background characteristics of members of the SHGs

Table 4.9 shows background characteristics of the members of Self Help Groups (SHGs) surveyed in Jammu and Kashmir. Majority of the members were women (57 percent) and men accounted for 43 percent of the members. The distribution of members by type of house revealed that nearly half of the members were living in kachha houses, 32 percent were living in semi-pacca houses and a small percentage (19 percent) were living in pacca houses. Eighty-seven percent of the members covered under the survey were Muslim and 13 percent were Hindu. All the members from the two districts of Kashmir Valley were Muslims where as in Doda and Rajouri Hindus accounted for 41 percent and 14 percent respectively.

Table 4.9 also presents the distribution of members by age and education. It was observed that majority of the beneficiaries (70 percent) were in age range of 26-50 years and 30 percent were in the age group of 18-25 years. The educational distribution of the beneficiaries showed that about one half (51 percent) of the members were illiterate, 8

percent had completed primary education, 24 percent had completed middle schooling and 17 percent had completed a high school education. Illiteracy was higher in Doda and Anantnag than in other two districts. The work status of the members showed that 59 percent were skilled workers and 20 percent were engaged in business. The data on family size of the members of each of SHGs indicated that more than one-half (56 percent) of them had 6-10 members, 40 percent had less than 6 members and 4 percent had 11 or more members in the family.

2. Formalities completed and problems faced in forming groups

For availing benefits under SGSY, the beneficiaries are required to complete certain formalities. Table 4.10 shows the types of formalities which the applicants had to fulfill for obtaining the benefit under SGSY. Multiple responses were recorded and the information revealed that all the SHGs had submitted applications for their registration. Of the interviewed respondents, 51 percent had produced BPL certificates. Forty-one percent of the SHGs had completed bank procedures and 25 percent mentioned that they also had to submit affidavits from the courts. Project reports were also submitted by 14 percent of the SHGs mainly from Anantnag and Kupwara. Group leaders were asked to express whether they felt that these procedures were difficult. It was found that 84 percent of the respondents were optimistic and opined that they did not consider these procedures to be difficult as they had not faced any problems in completing the formalities. But 37 percent of the SHGs from Kupwara and Anantnag districts reported the procedures somewhat difficult. Group leaders were also asked to express whether they experienced any difficulty in forming the SHGs. Multiple responses were recorded. It was found that 58 percent of the group leaders had not experienced any difficulty in the formation of groups. But 27 percent of the respondents found the procedures as time consuming, 23 percent of the respondents mentioned that the government officials were not much interested in the programme and as such they did not encourage people to benefit from the scheme, 16 percent mentioned that officials indulge in bribery and another 8 percent were asked to mortgage some property. Higher proportion of SHGs from Kupwara and Doda faced these problems than SHGs in Anantnag or Rajouri.

Activity wise position of SHGs

Once the SHGs are formed, they are supposed to take up some suitable economic activity in view of their inherent skills. These economic activities are to be identified by the DRDA. The DRDAs generally select 10 activities but focus is laid on 4-5 key activities based on local resources, occupational skills of the people and availability of markets so that the Swarozgaris can earn sustainable incomes from their investments. Information collected about the activities taken up by the SHGS is presented in Table 4.11. It was observed that out of 96 SHGs, 24 percent each were engaged in dairy/vegetable growing and willow work, 11 percent in poultry and sheep breeding, 8 percent each in shawl making and crewel work and 3 percent each were engaged in saffron growing and tailoring/tilla dozi. However, 18 percent had yet to start any economic activity. In Anantnag district 72 percent of the SHGs were engaged in Willow work and in Kupwara, 62 percent had chosen sozni work/shawl making as their economic activity. More than half of the SHGs in Doda and Rajouri districts were involved in dairy/poultry rearing and vegetable growing. It appeared that most productive activities and products which had a good demand in the market like honey, jam making, dairy products, horticultural products, dry fruits etc. were not encouraged by the DRDAs.

SGSY seeks to lay emphasis on skill development through well-designed training courses. Beneficiaries were, therefore, supposed to get training from DRDA under the SGSY in order to upgrade their skills. The design, duration of training and the training curriculum was to be tailored to meet the needs of the swarozgaris and identified key activities. The DRDAs were entitled to meet the expenses, incurred by the training institutions for both Basic Orientation and Skill Development Training under SGSY funds. However, it was found that DRDAs have not taken up any concrete steps to impart training to the swarozgaris. The implementing agencies had not assessed the training needs of the beneficiaries nor they identified any institution for imparting such training. It was found that only a small proportion of the groups (7 percent) had received such training from DRDA under SGSY. In Kupwara and Doda, not even a single beneficiary mentioned to have received any training under SGSY.

Membership

As per SGSY guidelines, a SGSY group should ideally have 10-15 members. But in Jammu and Kashmir majority of the groups (83 percent) had less than 11 members and in fact 17 percent of the groups had less than 5 members. On an average a SHG had only about 8 members. The average membership per group was highest in Anantnag (10.2) and lowest in Doda (5.1). The problem of less membership was discussed with the Project Officers of the DRDA and they mentioned that in the absence of NGOs, the workers find it too difficult to mobilize and organize themselves in big groups.

Corps fund and bank account

As per guidelines, the SHGs are supposed to open an account in a nearby bank to get the loan from that bank and can also deposit the corps fund raised by them in the bank. Almost all the SHGs (96 percent) had opened accounts in banks. The groups were also supposed to raise corpus funds monthly so that the members of the SHGs could use this corpus fund among themselves for purchasing of raw-materials and other purposes. But the survey showed that only 72 percent of the groups had raised this corpus fund and the. Group members contributed an amount ranging from Rs. 25 to Rs. 100 per-month towards their corpus fund. Majority of the groups (67 percent) contributed less than Rs. 50 and 22 percent contributed Rs. 51-100 per month. The groups who had made contribution towards corpus fund were also asked to mention as to how they utilized this corpus fund. It was mentioned by 27 percent each of the groups that it was used both for purchase of raw materials and also for emergency purposes. Another 27 percent had not used it yet. Seventeen percent mentioned that the banks had not yet allowed them to withdraw this amount and another 13 percent had distributed it among group members (Table 4.12).

Grading, receipt of revolving fund, loan/subsidy and type of activity taken up

The implementing agency had to grade the SHGs based on their performance. It can be seen from Table 4.13 that a small percentage (6 percent) of the surveyed SHGs

reported that their performance was graded by DRDA. Twenty nine percent groups reported that they received revolving fund and 10 percent of the groups had received loan/subsidy. These groups had received loan\subsidy for initiating group activity. Most of these groups were engaged in crewel work, willow work, shawl making, carpet weaving and tailoring/tilla work.

Bank from which loan received and mode of repayment

Table 4.14 shows the name of the bank and amount of loan received by the SHGs. The Central Cooperative Bank had dominated the process of lending loans to the swarozgaris at the state level. This bank provided loan to 64 percent of the SHGs. Jammu and Kashmir Bank had also sponsored 32 percent of the groups. The data collected from the districts showed that all the groups in Doda and Rajouri districts were financed by Jammu and Kashmir Bank while Central Cooperative Banks sponsored most of the SHGs in Kashmir valley. The loan was generally given in one or two installments. This was substantiated by the fact that 64 percent of the groups had received loan in two installments. The groups after availing the loan under SGSY had to repay the loan in installments. But it was mentioned by 59 percent beneficiaries that they were not able to follow the repayment schedule devised by the banks. The percentage of such groups was highest in Kupwara and Rajouri districts. Only 41 percent of the SHGs reported that they were repaying the loan on monthly basis.

Marketing

The existence of a suitable market for the products produced by the swarozgaris is of utmost importance. SGSY guideline states that organizations like Handicrafts, Handloom, Horticulture etc. have to play a prominent role for the promotion of products of Swarozgaries and their departments. They are supposed to provide marketing outlets for SGSY products. Keeping the market trends in view, linkages with apex bodies can ensure a stable market at remunerative prices. Therefore, such links result in quality improvements, while reducing the market risks for the poor. There are several NGOs and other independent institutions to market products from rural artisans/craftsmen across

the country and DRDAs are expected to strive to develop linkages with such NGOs as well.

The DRDAs are expected to organize Melas to give publicity to the range of products produced by swarozgaris and to organize periodical exhibitions in urban centres and offer better prices to the goods produced under SGSY scheme. Quality of products is also related to marketing, hence the agencies involved in providing market assistance to swarozgaries should ensure that swarozgaris are trained enough in quality control. The goods marketed conform to a minimum and uniform quality so as to develop a brand image. The information collected from 96 SHGs showed that 33 percent of the groups had not brought out their first lot of production in the market and another 66 percent of the groups were marketing the products personally. This means that the state government had not facilitated any marketing facilities to SHGs, as all the SHGs used to market their products in the native villages or within the district without any government support. The respondents were further probed to mention the major problems, they faced in marketing their products. In this regard multiple responses were recorded and are presented in Table 4.15. It was expressed by 83 percent of the SHGs that they did not get reasonable prices for their products locally. Eighty six percent groups expressed that they did not receive any help from the government for marketing their products because the government had not organized any Melas or exhibitions at state level or even at the district level. The DRDAs were supposed to enhance the marketing skills of the swarozgaris by imparting training to them in market skills and market promotion techniques. However, it was found that none of the SHGs had received any training for marketing the products produced by them. Thus, it was observed that administrative capability, financial management and marketing support for the implementation of SGSY was poor which resulted in poor performance of SGSY in the state.

Monthly meetings

As per the norms, Self Health Group (SHG) members should meet at least once in a month regularly. The objective of the monthly meetings was to review the progress of

the units established and discuss other issues relating to marketing of products, repayment of bank loans etc. The information collected on this aspect from the SHGs (Table 4.16) indicated that 31 percent of the groups had not held any monthly meetings and 14 percent had no fixed schedule. Forty eight percent were meeting on monthly basis and 7 percent fortnightly. Those who hold these meetings discussed various issues in the meetings. Nearly all such groups discussed as how to expand markets and repay loans.

Record keeping

All the SHGs are required to maintain records of their activities on different types of registers. The maintenance of the records by the SHGs helps the implementing agencies to monitor the activities of the group. It also helps the groups to monitor the records of their accounts. How for the SHGs are maintaining the records of their activities in Jammu and Kashmir is presented in Table 4.17. The information revealed that 33 percent groups were not maintaining any record of their activities. Out of the remaining 67 percent groups, slightly more than one half of the respondents were maintaining bank pass books and more than 40 percent each of the SHGs had maintained attendance registers and loan registers. General register (*Karavayee*) and minutes of monthly meetings were maintained by 36 percent each of the respondents. It was also observed by the field investigators that cash book and individual member pass-books were maintained properly by less than 10 percent of the SHGs.

Opinion of SHGs on SGSY

Information was collected from the respondents in Jammu and Kashmir about the economic impact of the scheme. It was mentioned by 24 groups (25 percent) that the income of the group members improved to some extent and 20 groups (21 percent) were of the opinion that income of the groups increased marginally. However, 52 groups (54 percent) mentioned that their income had not yet seen any change even after being covered under the SGSY. The percentage of SHGs who mentioned to have experienced improvement in their income was highest in Rajouri, while as the percentage of groups whose income earning capacity had not increased was highest in Doda. So far as the

satisfaction with the over all functioning of the SGSY was concerned, it was mentioned by 58 percent of the groups that they were not satisfied with the over all implementation of the scheme and remaining 42 percent were satisfied with the implementation of the SGSY. About 90 percent of the groups in Doda were not satisfied with the implementation of SGSY in their district. Those who opined that they were not satisfied with implementation of the scheme cited various reasons for not being satisfied with the scheme. Forty six percent expressed that they were not benefited from SGSY as yet. Besides, 30 percent each of the groups said that loans were not sanctioned easily by the banks and marketing facilities were very poor for the products. Twenty one percent related it to poor cooperation from government officials (Table 4.18).

Background characteristics of Individual beneficiaries

As mentioned earlier, information was collected from 61 SGSY Individual swarozgaris. Majority of the individuals beneficiaries (79 percent) were Muslims and 21 percent were Hindus. Majority of the respondents (64 percent) had 6-10 family members and 28 percent had less than 6 members in their families. Most of them (77 percent) belonged to general category and 23 percent were from SC/ST category. The information on housing revealed that 47 percent of the individual beneficiaries had semi-pacca houses, 30 percent were residing in katcha houses and 23 percent were living in pacca houses. More than one-quarter (30 percent) of the beneficiaries were landless and the other beneficiaries possessing land were marginal farmers as all of them possessed less than 10 kanals of land (Table 4.19).

Awareness of SGSY and formalities completed for registration

Each respondent was asked to mention the source of awareness of SGSY. The information given in Table 4.20 shows that the Village Level Workers (VLWs) played a dominant role in disseminating information on SGSY among the Individual Swarozgaris. Sixty-two percent of the beneficiaries stated that they received information about SGSY from VLWs and 16 percent were informed about the scheme by the panchayat/political workers and 21 percent got the information through electronic media. The respondents were further asked to give details of the formalities they had to

complete before they were registered under SGSY. It was reported by all the 61 individual beneficiaries that they had to submit the application forms, 88 percent completed bank procedures and 62 percent also appeared in an interview. Nearly one half had to complete court procedures. Forty three percent produced BPL certificates and 16 percent of the beneficiaries had submitted project reports. However, when the beneficiaries were asked to comment whether the formalities for registration were difficult, 85 percent of them opined that they did not face any problems in completing these formalities. But substantial percentage of individual beneficiaries from Doda district expressed that the formalities to be completed for getting loan/subsidy under SGSY were very difficult.

Activity-wise position of Individual beneficiaries

The activity-wise position of individual beneficiaries is given in Table 4.21. It was observed that out of a total of 61 beneficiaries, 28 (46 percent) were engaged in retail trade, 14 (23 percent) in dairy farming, 10 (16 percent) had opted for crewel work/embroidery. Five percent each of the beneficiaries were rearing sheep and doing willow work. However, a small percentage of the swarozgaris had opted for carpet/chader/gabba weaving or saffron cultivation. Majority of the beneficiaries in Kupwara and Doda had opted for retail trade while in Anantnag and Rajouri majority of the beneficiaries were engaged in handicrafts. In response to a question on the year of establishment of the units, it was reported that 28 units were established during 2002, twenty three units were set up in 2001 and the remaining 10 in 2003. So far as the number of workers in the units established by the swarozgaris was concerned, almost 85 percent were running their units individually, while in about 15 percent of the units there were 2-5 workers. The respondents were further asked to report whether they had contributed any money for running their units and more than one half of the swarozgaris reported in affirmative.

Bank from which loan received and amount of loan received

In order to know the bank-wise performance in lending loans to swarozgaris, 57 percent of the interviewed beneficiaries were financed by the Jammu and Kashmir Bank,

21 percent by Central Cooperative Bank, 12 percent by Punjab National Bank and 10 percent by State Bank of India. The data depicted in Table 4.22 also showed the number of installments in which the loan amount was released to the beneficiaries. Fifty four percent of the beneficiaries had received it in two installments, 38 percent in one installment and 8 percent in three installments. When asked about the mode of repayment of loans, 61 percent of the swarozgaris mentioned that they were repaying the loan in monthly installments but 39 percent had no fixed schedule. Further the beneficiaries were asked to report whether they had faced any problem in obtaining loans . In response, it was expressed by nearly two-third of them that they had not faced any problems in the sanction of loans from the banks.

Marketing

Information was collected from 61 individual swarozgaris regarding the type of marketing facilities available to them (Table 4.23). Seventy five percent of the swarozgaris reported that they market their products in their native villages and the remaining 25 percent were marketing their products in nearby towns. All the swarozgaris involved in retail trade had established their shops in the native villages, while as those involved in dairy, sheep and embroidery used to market their products in the nearby towns. The respondents were further asked to mention the major problems faced by them in marketing the products. It was found that nearly three fourth of the respondents were not facing any major problems in marketing their products. However, 38 percent mentioned that the government did not help them in marketing their products. It was found that the products manufactured by the swarozgaris (other than retail trade) had limited market in the villages and they themselves had to reach the customers. Besides, the government had not organized any regular exhibitions and melas for marketing the SGSY products. It was also expressed by the swarozgaris that even if the government organizes some occasional exhibitions but the stall charges were so high that they could not afford to pay it.

Opinion of Individual beneficiaries on SGSY

All the Individual beneficiaries were asked to share their views on overall functioning of the SGSY scheme. The data presented in Table 4.24 revealed that all the Individual beneficiaries interviewed were satisfied with the implementation of the scheme. All the beneficiaries were asked whether they experienced any improvement in their income levels after being covered under SGSY. All of them mentioned that their monthly income had improved after their coverage under the scheme. Besides, 25 percent of the beneficiaries mentioned that they became owners as they established their own shops/units. Another 30 percent of the beneficiaries expressed that SGSY helped them to save some money which they utilized for the welfare of their families. Similarly, 18 percent mentioned that they were in a position to invest some money for the purchase of livestock, land, construction of house and education of children.

Conclusion and suggestions

It may be concluded that although the performance of the SGSY has improved since its inception, albeit gradually, yet a great deal remains to be done. The SGSY has not yet been able to take off in the State as per the guidelines and stated objectives. The knowledge about the scheme and its components was limited. Very small proportion of beneficiaries and non-beneficiaries could tell the different components of scheme. Even some of the officials of the Rural Development Department and Financial Institutions in the State were not fully aware about various components of the scheme as well as their responsibilities in implementing the scheme. Lack of commitment of officials, their inability to mobilize the self help groups and illiteracy among rural women were some of the reasons for poor performance of the scheme. The main observations and suggestions are given below:

1. Knowledge about the scheme and its various aspects is limited. Hence, there is a need to create awareness about the scheme. This can be done by giving wide publicity to the scheme, its components and procedure to avail the benefit from them through electronic and print media.

2. In self employment programmes, care should be taken at the time of selection of beneficiaries. Only those beneficiaries who have the potential to start and manage the economic activity should be covered under the scheme.
3. The Scheme lays heavy emphasis on the formation of Women Self Help Groups. Around fifty percent of the Groups formed in each block are expected to be exclusively for women. But, least importance has been given to the formation and organization of such Groups. In Jammu and Kashmir there is a lot of scope for involvement of women under SGSY, because many women in the State are involved in handicraft sector. But, unfortunately, not much has been done to promote Women SHGs in the State. Therefore, this issue needs to be addressed immediately. It is suggested that the allocation and release of funds should be curtailed, if the required percentage of Woman SHGs are not formed during a particular year. The officials mentioned that they find it difficult to arrange a minimum of 8 members in a woman SHG. Therefore, it is suggested that a woman SHGs with minimum of 4 members should also be allowed/recognised.
4. It was found that lack of co-ordination between Banks and the Implementing Agencies. Due to illiteracy, the borrowers' were not able to complete the formalities in time, the sponsoring agencies were bunching the applications and submitting these to banks at the fag end of the year. The banks were hesitant to sanction loans to applicants, who are below poverty line (BPL) because, of their inability to repay loans. The banks mostly prefer to sanction loan to individual beneficiaries, particularly those beneficiaries who deal in retail trade rather than SHGs. Hence, it is suggested that the banks should directed to ensure that the people residing in far-flung areas are also covered under the scheme, rather than the practice adopted by them to finance only those SHGs who are residing within 10 kilometers from the location site of the bank.
5. It was reported by most of the SHGs/beneficiaries that the present ceiling of loan amount was very low and the interest rate charged was very high for BPL

category of beneficiaries. Hence, there is need to enhanced the loan amount to Rs. two lakhs and decrease the rate of interest considerably.

6. The Self Help Groups have restricted their activities only to the extent of acquiring loans and release of revolving funds. Some of the groups had initially started economic activity, but abandoned it later. The concerned authorities should look into it and take remedial measures.
7. The overall performance of the sample SHGs in terms of administrative capability, financial management and availability of marketing facility was observed to be very poor. Lack of training, faulty planning to form groups and lack of monitoring were some of the reasons for such state of affairs. Hence, proper training programmes regarding financial and administrative management, maintenance of records and marketing facility should be arranged by the certain reputed agencies, both for Self Help Groups and individual beneficiaries. The National Institute of Technology, Institute of Management and Public Administration Srinagar/Jammu and the University of Kashmir/Jammu can be involved in such activities.
8. Marketing of produce of SHGs and individual beneficiaries is reported to be the major problem. The State Govt has neither played any direct role in the marketing the products of SGSY beneficiaries nor it has facilitated in marketing of the goods produced by the beneficiaries
9. The guidelines of the scheme envisage roping in NGOs under SGSY, on the premise that they have a better institutional capacity to carry out the process of social mobilization. But, the government agencies were reluctant to enter into a partnership with NGOs. Hence, it was observed that no NGO has so far been involved, which needs to be addressed as early as possible. Besides NGOs, participation of Universities and Research Centres in monitoring and evaluation of programme should be encouraged.
10. The DRDA/ programme implementing agency has not identified any institution and for technological transmission to the SHGs or Individuals beneficiaries. Thus, inherent skills of the swarozgaris have not been upgraded. They are not in a position to apply the modern skills and re-designs in their products and

activities. Hence, there is a need to involve some national level credible NGO, local Engineering/Polytechnic Colleges and Industrial Training Institutes for upgrading the technical skills of swarozgaris to use modern techniques and thereby increase their productivity and efficiency.

11. The insurance cover provided to the SHGs should be ensured and insurance charges should be born by the government exclusively, since the BPL category beneficiaries are not able to bear such expenses, independently.
12. The Panchayati Raj system is not fully functioning in the Jammu and Kashmir State. Hence, the State Government should hold Panchayat elections at the earliest and involve them in planning, implementation and monitoring of SGSY at the village/block level. The monitoring of SGSY should be made an essential feature in the functioning of the Panchayats and they should be assigned the responsibility for monitoring all the developmental programmes in their respective areas.
13. The inter-group networking should be promoted for developing ties to understand mutual group requirements and support each other. Further, inter-group trading, outsourcing and dialogue may be promoted. Further, the co-operatives can be quite helpful in choosing viable non-farm economic activities and can play a pivotal role in marketing the products of SHGs on better remunerative prices than other organizations through its network of marketing cooperatives.
14. Usage of computers in information management has recently been introduced in the State. Hence, investment in development of computer network and regular training of staff in the usage of IT needs to be given due importance. Further, there is urgent need to connect Panchayat, Block/District/State Level Offices through LAN/WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass roots level.
15. There is a need to identify suitable performance indicators so that there is consistency between performance indicators and the scheme objectives. It is also important to strengthen the capacity of the district/block level agency to

generate and transmit quality data on identified parameters to help in decision-making. Increasing use of information technology should be made for speedy transmission of data to decision-making authorities and making the system effective. Besides, to strengthen the monitoring system, it is suggested that inspection reports should be enclosed with the proposal for release of grants.

| Table 2.1 Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2001-03 | | | | | | | | | | |
|---|---------------------|-----------------|----------------|---------------|----------------|---------------------|-----------------|----------------|---------------|----------------|
| Allocation | Allocation | | | | | | | | | |
| | Year 2001-02 | | | | | Year 2002-03 | | | | |
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri |
| Centre allocation | 354.19 | 31.34 | 25.08 | 43.88 | 21.94 | 354.16 | 31.34 | 25.08 | 43.88 | 21.94 |
| State allocation | 176.76 | 20.50 | 16.50 | 16.31 | 08.15 | 176.78 | 20.51 | 16.50 | 16.31 | 08.15 |
| Total allocation | 530.95 | 51.84 | 41.58 | 60.19 | 30.09 | 530.92 | 51.85 | 41.58 | 60.19 | 30.09 |
| Opening balance as on each financial year | 339.89 | 49.86 | 10.76 | 06.89 | 18.01 | 120.07 | 7.81 | 04.78 | 0.558 | 01.99 |
| Release by Centre | 243.88 | 0.0 | 23.59 | 39.74 | 14.12 | 328.50 | 37.76 | 25.61 | 39.25 | 25.06 |
| Releases of last year received in current year | 090.47 | 0.0 | 21.67 | 0.0 | 0.0 | 108.39 | 15.67 | 07.52 | 0.0 | 06.58 |
| Total | 334.35 | 0.0 | 45.26 | 39.74 | 14.12 | 436.89 | 53.43 | 33.13 | 39.25 | 31.64 |
| Release by State | 149.95 | 0.0 | 16.50 | 08.16 | 06.09 | 175.48 | 20.51 | 16.50 | 16.31 | 08.15 |
| Releases of last year received in current year | 004.65 | 0.0 | 0.0 | 0.0 | 0.0 | 035.92 | 15.37 | 0.0 | 0.0 | 0.0 |
| Total | 154.60 | 0.0 | 16.50 | 08.16 | 06.09 | 211.40 | 35.88 | 16.50 | 16.31 | 08.15 |
| Total funds released by Centre and State | 487.95 | 51.84 | 61.76 | 47.90 | 20.21 | 648.29 | 89.31 | 49.63 | 55.56 | 39.79 |
| Misc. Receipts | | | | | | | | | | |
| Interest on deposits | 07.18 | 4.56 | 0.0 | 0.0 | 0.0 | 07.68 | 0.31 | 0.0 | 0.0 | 0.41 |
| Return of subsidy | 32.01 | 0.0 | 0.0 | 0.596 | 1.93 | 19.40 | 4.85 | 0.0 | 2.23 | 1.95 |
| Others | NA | 0.0 | 4.17 | 0.0 | 0.0 | NA | 0.0 | 0.85 | 0.0 | 0.0 |
| Total | 39.19 | 4.56 | 4.17 | 0.596 | 1.93 | 27.08 | 5.16 | 0.85 | 2.23 | 2.36 |
| Total availability of funds | 867.03 | 106.26 | 76.69 | 55.386 | 40.15 | 795.44 | 102.28 | 55.26 | 58.351 | 44.15 |

NA=Not available'

Table 2.1a Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2003-05

| Allocation | Allocation | | | | | | | | | |
|---|---------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|--------------|--------------|
| | Year 2003-04 | | | | | Year 2004-05 | | | | |
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri |
| Centre allocation | 493.62 | 43.3 | 63.18 | 60.62 | 30.31 | 612.45 | 73.31 | 38.86 | 75.70 | 50.36 |
| State allocation | 172.26 | NA | NA | 17.84 | 08.15 | 217.71 | 24.44 | 18.00 | NA | 16.79 |
| Total allocation | 665.88 | 43.3 | 63.18 | 78.46 | 39.27 | 830.16 | 97.75 | 56.86 | 75.70 | 67.15 |
| Opening balance as on each financial year | 164.09 | 16.18 | 0.009 | 0.106 | 02.90 | 214.45 | 15.29 | 00.19 | 09.52 | 07.61 |
| Release by Centre | 426.07 | 34.58 | 44.16 | 60.62 | 29.70 | 409.53 | 66.74 | 38.84 | 37.85 | 41.43 |
| Releases of last year received in current year | 021.94 | 0.0 | 0.0 | 0.0 | 0.0 | 027.67 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 447.01 | 34.58 | 44.16 | 60.62 | 29.70 | 437.20 | 66.74 | 38.84 | 37.85 | 41.43 |
| Release by State | 192.36 | 17.00 | 16.00 | 17.84 | 08.96 | 225.52 | 24.44 | 18.00 | 25.23 | 16.79 |
| Releases of last year received in current year | NA | 0.0 | 0.0 | 0.0 | 0.0 | 012.06 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 192.36 | 17.00 | 16.00 | 17.84 | 08.96 | 237.58 | 24.44 | 18.00 | 25.23 | 16.79 |
| Total funds released by Centre and State | 639.37 | 51.58 | 60.16 | 78.46 | 38.66 | 673.78 | 91.18 | 56.84 | 63.08 | 50.13 |
| Misc. Receipts | | | | | | | | | | |
| Interest on deposits | 03.36 | 0.51 | 0.0 | 0.0 | 0.20 | 03.71 | 0.18 | 0.0 | 1.38 | 0.23 |
| Return of subsidy | 34.31 | 0.33 | 06.72 | 0.0 | 0.94 | 27.13 | 0.45 | 0.0 | 5.46 | 1.02 |
| Others | NA | 0.0 | NA | NA | NA | NA | 0.0 | 0.58 | NA | NA |
| Total | 37.67 | 0.84 | 06.72 | 0 | 01.14 | 30.84 | 0.63 | 0.58 | 6.84 | 1.25 |
| Total availability of funds | 841.13 | 68.60 | 66.88 | 78.566 | 42.71 | 919.07 | 108.10 | 57.61 | 79.44 | 67.08 |

NA :- Indicates 'Not available'

| Table 2.1b Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2005-07 | | | | | | | | | | |
|--|---------------------|-----------------|----------------|--------------|----------------|---------------------|-----------------|----------------|---------------|----------------|
| Allocation | Allocation | | | | | | | | | |
| | Year 2005-06 | | | | | Year 2006-07 | | | | |
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri |
| Centre allocation | 612.44 | 73.31 | 38.86 | 133.80 | 53.22 | 679.11 | 81.29 | NA | 83.94 | 55.84 |
| State allocation | 310.20 | NA | 21.90 | 044.60 | 23.40 | 319.94 | 23.00 | NA | 44.60 | 23.40 |
| Total allocation | 922.64 | 73.31 | 60.76 | 178.40 | 76.62 | 999.05 | 104.29 | NA | 128.54 | 79.24 |
| Opening balance as on each financial year | 180.10 | 32.46 | 10.00 | 17.53 | 0.0 | 200.93 | 34.84 | NA | 21.13 | 13.43 |
| Release by Centre | 408.42 | 35.11 | 33.26 | 30.74 | 51.36 | 538.92 | 40.65 | NA | 75.66 | 45.22 |
| Releases of last year received in current year | 023.81 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | NA | 0.0 | 0.0 |
| Total | 432.23 | 35.11 | 33.26 | 30.74 | 51.36 | 538.92 | 40.65 | NA | 75.66 | 45.22 |
| Release by State | 262.21 | 23.00 | 21.90 | 44.60 | 23.40 | 318.61 | 23.00 | NA | 44.60 | 23.40 |
| Releases of last year received in current year | 00.00 | 0.0 | 0.0 | 0 | 0.0 | 00.00 | 0.0 | NA | 0.0 | 0.0 |
| Total | 262.21 | 23.00 | 21.90 | 44.60 | 23.40 | 318.61 | 23.00 | NA | 44.60 | 23.40 |
| Total funds released by Centre and State | 693.44 | 58.11 | 65.16 | 75.34 | 74.76 | 857.53 | 63.65 | NA | 120.26 | 68.62 |
| Misc. Receipts | | | | | | | | | | |
| Interest on deposits | 08.85 | 1.50 | 0.0 | 1.39 | 0.43 | 04.54 | 0.0 | NA | 0.0 | 0.43 |
| Return of subsidy | 24.27 | 2.53 | 0.0 | 2.05 | 0.07 | 04.54 | 0.0 | NA | 0.0 | 0.85 |
| Others | NA | 0.0 | 0.34 | 0.0 | 0.0 | NA | 0.0 | NA | 0.0 | 0.0 |
| Total | 33.12 | 4.03 | 0.34 | 3.44 | 0.50 | 09.18 | 0.0 | NA | 0.0 | 1.28 |
| Total availability of funds | 906.66 | 94.60 | 65.50 | 96.31 | 75.26 | 1067.64 | 98.49 | NA | 141.39 | 83.33 |

NA:- Indicates 'Not available'

Table 2.2 Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2001-03

| Expenditure | Year | | | | | | | | | | | | | | | | | | | |
|-------------------------|---------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|--------|---------------|------------|--------------|------------|--------------|------------|--------------|--------|--------------|--------|
| | Year 2001-02 | | | | | | | | | | Year 2002-03 | | | | | | | | | |
| | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | |
| | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. |
| Subsidy | 509.55 | 71 | 53.65 | 75 | 57.91 | 81 | 41.60 | 76 | 24.12 | 61 | 458.92 | 71 | 68.97 | 81 | 50.65 | 92 | 40.3 | 69 | 25.2 | 61 |
| Revolving fund | 082.02 | 11 | 06.20 | 09 | 13.20 | 18 | 05.70 | 10 | 04.80 | 12 | 94.00 | 15 | 09.20 | 11 | 03.60 | 07 | 06.15 | 11 | 04.30 | 10 |
| Infrastructure Dev. | 075.58 | 11 | 10.97 | 15 | 0.0 | 0 | 0 | 0 | 06.30 | 16 | 71.69 | 11 | 07.04 | 8 | 00 | 0 | 11.52 | 20 | 07.53 | 18 |
| Training | 043.49 | 06 | 1.00 | 01 | 0.80 | 01 | 07.53 | 14 | 03.98 | 10 | 20.20 | 03 | 0.19 | 0.2 | 01.00 | 02 | 00.30 | 01 | 04.43 | 11 |
| Capacity building | 005.51 | 01 | 0.0 | 00 | 0.0 | 0 | 0 | 0 | 0 | 0 | 01.01 | 00 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk fund | 000.07 | 00 | 0.0 | 00 | 0.0 | 0 | 0 | 0 | 0 | 0 | 00.23 | 0 | 0.23 | 01 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 0.0 | 00 | 0.0 | 00 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 716.22 | 100 | 71.82 | 100 | 71.91 | 100 | 54.83 | 100 | 39.20 | 100 | 646.05 | 100 | 85.63 | 100 | 55.25 | 100 | 58.27 | 100 | 41.46 | 100 |
| Exp. To available funds | 82 | | 68 | | 94 | | 99 | | 98 | | 81 | | 84 | | 100 | | 99 | | 94 | |

NA:- Indicates 'Not available'

Table 2.2a Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2003- 05

| Expenditure | Year | | | | | | | | | | | | | | | | | | | |
|-------------------------|---------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|---------------|------------|--------------|------------|--------------|------------|--------------|------------|-------------|------------|
| | Year 2003-04 | | | | | | | | | | Year 2004-05 | | | | | | | | | |
| | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | |
| | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. |
| Subsidy | 431.02 | 70 | 43.21 | 83 | 63.34 | 95 | 42.85 | 59 | 20.37 | 56 | 572.97 | 76 | 66.89 | 88 | 53.06 | 96 | 37.75 | 61 | 41.00 | 61 |
| Revolving fund | 56.70 | 09 | 5.40 | 10 | 02.40 | 04 | 07.00 | 10 | 04.20 | 12 | 48.80 | 06 | 5.10 | 07 | 01.90 | 04 | 06.30 | 10 | 06.40 | 10 |
| Infrastructure Dev. | 88.18 | 14 | 3.25 | 06 | 0.0 | 0 | 15.00 | 21 | 07.64 | 21 | 114.78 | 15 | 2.75 | 4 | 0.0 | 0 | 14.66 | 24 | 13.00 | 19 |
| Training | 23.18 | 04 | 0.45 | 01 | 0.0 | 0 | 07.19 | 10 | 04.24 | 12 | 36.24 | 05 | 0.90 | 1 | 0.0 | 0 | 03.20 | 05 | 06.50 | 10 |
| Capacity building | NA | -- | 0.0 | 00 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0 | 0 | 0.0 | 0 |
| Risk fund | 0.0 | 0 | 0.0 | 00 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0 | 0 | 0.0 | 0 |
| Others | 14.92 | 02 | 0.0 | 00 | 0.95 | 01 | 0.0 | 0 | 0.0 | 0 | 07.15 | 01 | 0.0 | 0 | 0.65 | 0 | 0 | 0 | 0.0 | 0 |
| Total | 614.00 | 100 | 52.31 | 100 | 66.69 | 100 | 72.04 | 100 | 36.45 | 100 | 779.94 | 100 | 75.64 | 100 | 55.61 | 100 | 61.91 | 100 | 66.9 | 100 |
| Exp. To available funds | 73 | | 76 | | 99 | | 92 | | 85 | | 85 | | 70 | | 97 | | 78 | | 99 | |

NA:- Indicates 'Not available', --- :- Indicates 'Not applicable'

Table 2.2b Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2005-07

| Expenditure | Year | | | | | | | | | | | | | | | | | | | |
|-------------------------|---------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|---------------|------------|--------------|------------|---------|--------|---------------|------------|--------------|------------|
| | Year 2005-06 | | | | | | | | | | Year 2006-07 | | | | | | | | | |
| | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | | J & K | | Anantnag | | Kupwara | | Doda | | Rajouri | |
| | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. | Amount | % Exp. |
| Subsidy | 524.40 | 75 | 55.69 | 93 | 53.06 | 96 | 51.20 | 67 | 36.31 | 55 | 629.76 | 73 | 56.91 | 94 | NA | NA | 60.58 | 57 | 39.72 | 58 |
| Revolving fund | 49.60 | 07 | 2.40 | 4 | 01.90 | 04 | 07.10 | 09 | 07.50 | 12 | 50.84 | 06 | 1.40 | 2 | NA | NA | 04.00 | 04 | 02.50 | 04 |
| Infrastructure Dev. | 94.26 | 13 | 0.78 | 1 | 0.0 | 0 | 18.00 | 24 | 14.70 | 22 | 131.45 | 15 | 0.95 | 2 | NA | NA | 28.28 | 26 | 17.60 | 25 |
| Training | 24.39 | 04 | 0.88 | 2 | 0.0 | 0 | 0.0 | 0 | 07.47 | 11 | 45.92 | 05 | 1.22 | 2 | NA | NA | 14.14 | 13 | 08.92 | 13 |
| Capacity building | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | NA | NA | 0.0 | 0 | 0.0 | 0 |
| Risk fund | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | NA | NA | 0.0 | 0 | 0.0 | 0 |
| Others | 11.01 | 01 | 0.0 | 0 | 0.65 | 0 | 0.0 | 0 | 0.0 | 0 | 06.98 | 01 | 0.0 | 0 | NA | NA | 0.0 | 0 | 0.0 | 0 |
| Total | 703.66 | 100 | 59.75 | 100 | 55.61 | 100 | 76.30 | 100 | 65.98 | 100 | 864.95 | 100 | 60.48 | 100 | NA | NA | 107.00 | 100 | 68.74 | 100 |
| Exp. To available funds | 78 | | 63 | | 85 | | 79 | | 88 | | 81 | | 61 | | NA | | 76 | | 82 | |

NA:- Indicates 'Not available'.

Table 2.3: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2001-03

| Details | Year 2001-02 | | | | | Year 2002-03 | | | | |
|--|--------------|----------|---------|--------|---------|--------------|----------|---------|--------|---------|
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri |
| Cases pending | NA | NA | NA | 647 | NA | 623 | NA | 53 | 595 | NA |
| Total cases sponsored | 12695 | 1116 | 1389 | 1354 | 477 | 9723 | 66 | 814 | 1095 | 419 |
| Total No. of loan cases sanctioned | 6184 | 725 | 866 | 532 | 276 | 4715 | 503 | 604 | 500 | 266 |
| No. of cases for which money disbursed | 5572 | 725 | 682 | 509 | 276 | 4092 | 432 | 468 | 304 | 243 |
| Total loan amount sanctioned | 2031.43 | 304.57 | 358.1 | 253.80 | 134.58 | 2121.19 | 390.50 | 264.96 | 235.50 | 126.06 |
| Subsidy disbursed | 446.71 | 53.65 | 52.50 | 41.60 | 24.12 | 326.50 | 78.18 | 54.25 | 40.32 | 25.22 |

NA:- Indicates 'Not available'

Table 2.3a: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2003-05

| Details | Year 2003-04 | | | | | Year 2004-05 | | | | |
|---|--------------|----------|---------|--------|---------|--------------|----------|---------|--------|---------|
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri |
| Cases pending | 4046 | 180 | 54 | 412 | 253 | 5568 | NA | NA | 1032 | 511 |
| Total cases sponsored | 10685 | 626 | 706 | 945 | 488 | 13716 | 1010 | 1085 | 1482 | 988 |
| Total No. of loan cases sanctioned by banks | 5056 | 387 | 573 | 533 | 235 | 6390 | 587 | 586 | 450 | 476 |
| No. of cases for which money disbursed | 4397 | 387 | 563 | 398 | 235 | 5761 | 486 | 555 | NA | 476 |
| Total loan amount sanctioned | NA | 207.50 | 295.96 | 266.50 | 117.28 | NA | 281.76 | 219.10 | 225.00 | 237.78 |
| Subsidy disbursed | 466.52 | 43.21 | 65.74 | 42.85 | 20.37 | 595.87 | 71.99 | 54.96 | 37.75 | 41.00 |

NA :- Indicates 'Not available'

Table 2.3b: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2005-07

| Details | Year 2005-06 | | | | | Year 2006-07 | | | | | | |
|---|--------------|----------|---------|--------|---------|--------------|----------|---------|--------|---------|------------------------------|------------------------|
| | J & K | Anantnag | Kupwara | Doda | Rajouri | J & K | Anantnag | Kupwara | Doda | Rajouri | G. Total (Districts) 2001-07 | G. Total (J&K) 2001-07 |
| Cases pending | NA | 92 | NA | 921 | 258 | 5009 | NA | NA | 871 | 544 | 6423 | 15246 |
| Total cases sponsored | 12301 | 638 | 1085 | 1544 | 672 | 12519 | 5567 | NA | 1575 | 1001 | 26124 | 71639 |
| Total No. of loan cases sanctioned by banks | 5962 | 430 | 586 | 623 | 414 | 6309 | 2668 | NA | 704 | 457 | 13981 | 34616 |
| No. of cases for which money disbursed | 5154 | 430 | 555 | 382 | 414 | 5131 | 2400 | NA | 500 | 457 | 11877 | 30107 |
| Total loan amount sanctioned | NA | 281.96 | 219.10 | 281.50 | 206.79 | NA | 929.14 | NA | 352.00 | 268.10 | 6457.54 | 4152.62 |
| Subsidy disbursed | 532.90 | 58.09 | 54.96 | 51.20 | 268.10 | 582.89 | 257.41 | NA | 60.58 | 39.72 | 1537.77 | 2951.39 |

NA:- Indicates 'Not available'

Table 2.4 Details of bank-wise position of cases under SGSY in Jammu and Kashmir, 2000-07

| Name of the District/bank/year | Credit disbursed by banks | | | | | | |
|--------------------------------|--|--------------------|------------------|----------------|-----------------|-------------------------|------------------|
| | Bank wise position of cases | | | | | | |
| | Cases pending on 1 st . April | Total no. of cases | Cases sanctioned | Cases returned | Cases disbursed | Cases pending presently | Subsidy released |
| Dist. Anantnag | | | | | | | |
| 2000-01 | | | | | | | |
| Commercial Banks | 487 | 1366 | 868 | 173 | 852 | 341 | 52.29 |
| Co-operative Banks | 131 | 0460 | 273 | 16 | 273 | 171 | 15.42 |
| Regional Rural Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 618 | 1826 | 1141 | 189 | 1125 | 512 | 67.71 |
| 2001-02 | | | | | | | |
| Commercial Banks | NA | 745 | 482 | 53 | NA | 163 | 25.407 |
| Co-operative Banks | NA | 371 | 243 | 2 | NA | 43 | 5.957 |
| Regional Rural Banks | NA | NA | NA | NA | NA | 139 | 17.93 |
| Other Banks | NA | NA | NA | NA | NA | 20 | 4.354 |
| Total | NA | 1116 | 725 | 55 | NA | 365 | 53.648 |
| 2002-03 | | | | | | | |
| Commercial Banks | 102 | 570 | 297 | 26 | NA | 289 | NA |
| Co-operative Banks | 54 | 181 | 081 | 0 | NA | 124 | NA |
| Regional Rural Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 156 | 751 | 378 | 26 | NA | 413 | 78.18 |
| Grand Total | 774 | 3693 | 2244 | 270 | 1125 | 1290 | 121.358 |
| Dist. Kupwara | | | | | | | |
| 2000-01 | | | | | | | |
| Commercial Banks | 044 | 213 | 136 | 049 | 136 | 028 | 09.12 |
| Co-operative Banks | 031 | 406 | 361 | 014 | 361 | 031 | 35.01 |
| Regional Rural Banks | 009 | 010 | 010 | 0 | 010 | 0 | 00.55 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 084 | 629 | 507 | 063 | 507 | 059 | 44.68 |
| 2001-02 | | | | | | | |
| Commercial Banks | NA | 0313 | 146 | 139 | 116 | 034 | 07.98 |
| Co-operative Banks | NA | 1101 | 730 | 163 | 566 | 340 | 44.52 |
| Regional Rural Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1414 | 876 | 302 | 682 | 374 | 52.50 |
| 2002-03 | | | | | | | |
| Commercial Banks | 023 | 263 | 120 | 126 | 107 | 017 | 08.28 |
| Co-operative Banks | 030 | 551 | 484 | 030 | 361 | 038 | 45.97 |
| Regional Rural Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 053 | 814 | 604 | 156 | 468 | 055 | 54.25 |
| 2003-04 | | | | | | | |
| Commercial Banks | 017 | 456 | 195 | 036 | 198 | 226 | NA |

| | | | | | | | |
|--------------------------|------------|-------------|-------------|-------------|-------------|-------------|---------------|
| Co-operative Banks | 037 | 249 | 265 | 039 | 262 | 0 | NA |
| Regional Rural Banks | NA | 001 | NA | NA | NA | NA | NA |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 054 | 706 | 460 | 075 | 460 | 226 | 65.74 |
| <u>2004-05</u> | | | | | | | |
| Commercial Banks | NA | 563 | 193 | 310 | 193 | 060 | 15.89 |
| Co-operative Banks | NA | 354 | 310 | 019 | 286 | 049 | 33.29 |
| Regional Rural Banks | NA | 168 | 083 | 014 | 076 | 078 | 05.76 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1085 | 586 | 343 | 555 | 187 | 54.94 |
| <u>2005-06</u> | | | | | | | |
| Commercial Banks | 041 | 329 | 152 | 121 | 025 | 097 | 11.52 |
| Co-operative Banks | 006 | 194 | 196 | 021 | 006 | 005 | 21.97 |
| Regional Rural Banks | 045 | 173 | 082 | 030 | 006 | 106 | 06.60 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 092 | 696 | 430 | 172 | 037 | 208 | 40.09 |
| Grand Total | 283 | 5344 | 3463 | 1111 | 2709 | 1109 | 246.46 |
| <u>Dist. Doda</u> | | | | | | | |
| <u>2000-01</u> | | | | | | | |
| Commercial Banks | NA | 966 | 403 | NA | NA | 613 | 26.75 |
| Co-operative Banks | NA | 150 | 075 | NA | NA | 075 | 05.15 |
| Regional Rural Banks | NA | NA | NA | NA | NA | NA | NA |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | -- | 1116 | 478 | NA | 361 | 688 | 31.90 |
| <u>2001-02</u> | | | | | | | |
| Commercial Banks | NA | 1116 | 408 | 146 | 0 | 562 | 31.60 |
| Co-operative Banks | NA | 0238 | 124 | 29 | 0 | 085 | 10.00 |
| Regional Rural Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1354 | 532 | 175 | 509 | 647 | 41.60 |
| <u>2002-03</u> | | | | | | | |
| Commercial Banks | NA | 991 | 423 | NA | NA | 568 | 35.37 |
| Co-operative Banks | NA | 104 | 077 | NA | NA | 027 | 04.95 |
| Regional Rural Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1095 | 500 | NA | 304 | 595 | 40.32 |
| <u>2003-04</u> | | | | | | | |
| Commercial Banks | NA | 700 | 298 | NA | NA | 402 | 23.75 |
| Co-operative Banks | NA | 245 | 235 | NA | NA | 010 | 19.07 |
| Regional Rural Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 945 | 533 | NA | 398 | 412 | 42.82 |
| <u>2004-05</u> | | | | | | | |
| Commercial Banks | NA | 1043 | 273 | NA | NA | 631 | 23.18 |
| Co-operative Banks | NA | 439 | 177 | NA | NA | 262 | 14.57 |

| | | | | | | | |
|-------------------------------|-------------|--------------|--------------|-------------|-------------|-------------|----------------|
| Regional Rural Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1482 | 450 | 0 | 0 | 893 | 37.75 |
| 2005-06 | | | | | | | |
| Commercial Banks | NA | 1131 | 354 | 0 | 0 | 777 | 29.53 |
| Co-operative Banks | NA | 413 | 269 | 0 | 0 | 144 | 21.67 |
| Regional Rural Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1544 | 623 | NA | 382 | 921 | 51.20 |
| 2006-07 | | | | | | | |
| Commercial Banks | NA | 1134 | 451 | 0 | 0 | 683 | 38.57 |
| Co-operative Banks | NA | 441 | 253 | 0 | 0 | 188 | 22.00 |
| Regional Rural Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | NA | 1575 | 704 | 0 | 500 | 871 | 60.57 |
| Grand Total | -- | 9111 | 3820 | 175 | 2954 | 5027 | 306.16 |
| Dist. Rajouri | | | | | | | |
| 2003-04 | | | | | | | |
| Commercial Banks | NA | 256 | 121 | 0 | 121 | 135 | NA |
| Co-operative Banks | NA | 128 | 061 | 0 | 061 | 067 | NA |
| Regional Rural Banks | NA | 104 | 053 | NA | 053 | 051 | NA |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | NA |
| Total | -- | 488 | 235 | 0 | 235 | 253 | 20.37 |
| 2004-05 | | | | | | | |
| Commercial Banks | NA | 544 | 228 | 0 | 228 | 227 | NA |
| Co-operative Banks | NA | 272 | 116 | 0 | 116 | 156 | NA |
| Regional Rural Banks | NA | 261 | 132 | 0 | 132 | 129 | NA |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | NA |
| Total | -- | 1077 | 476 | 0 | 476 | 512 | 41.00 |
| 2005-06 | | | | | | | |
| Commercial Banks | NA | 327 | 206 | NA | 206 | 121 | NA |
| Co-operative Banks | NA | 169 | 109 | NA | 109 | 060 | NA |
| Regional Rural Banks | NA | 176 | 099 | NA | 099 | 077 | NA |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | NA |
| Total | -- | 672 | 414 | 0 | 414 | 258 | 36.31 |
| 2006-07 | | | | | | | |
| Commercial Banks | NA | 441 | 170 | 0 | 170 | 271 | NA |
| Co-operative Banks | NA | 265 | 133 | 0 | 133 | 133 | NA |
| Regional Rural Banks | NA | 295 | 154 | 0 | 154 | 141 | NA |
| Other Banks | NA | 0 | 0 | 0 | 0 | 0 | NA |
| Total | NA | 1001 | 457 | NA | 457 | 545 | 39.72 |
| Grand Total | NA | 3238 | 1582 | NA | 1582 | 1568 | 137.40 |
| G. Total all Districts | 1058 | 21297 | 11109 | 1461 | 5416 | 8994 | 673.978 |

Table 2.5 Year wise details of SHGs formed, grades passed and number taken up economic activities in Jammu and Kashmir, 2001-07

| State/District | Details of grades passed and No. taken up economic activities | | | | | |
|--------------------------|---|----------------------------|-----------------------------|--|--------------------------|--|
| | No. of SHGs formed | No. of SHGs passed Grade-I | No. of SHGs passed Grade-II | No. of SHGs taken up Economic activities | No. of women SHGs formed | No. of women SHGs taken up economic activities |
| J & K | | | | | | |
| 2001-02 | 4520 | 692 | 159 | 1109 | NA | NA |
| 2002-03 | 0925 | 1184 | 376 | 0698 | NA | NA |
| 2003-04 | 0413 | 457 | 127 | 338 | 207 | 152 |
| 2004-05 | 0611 | 428 | 150 | 222 | 289 | 111 |
| 2005-06 | 0635 | 474 | 179 | 179 | 315 | 144 |
| 2006-07 | 0518 | 439 | 288 | 349 | 382 | 281 |
| Total | 7622 | 3674 (48) | 1279 (17) | 2895 (38) | 1193 (16) | 688 |
| District Anantnag | | | | | | |
| 2000-01 | 244 | 38 | NA | NA | NA | NA |
| 2001-02 | 587 | 79 | NA | NA | NA | NA |
| 2002-03 | 192 | 92 | 33 | 92 | 83 | 28 |
| 2003-04 | 172 | 54 | 17 | 54 | 15 | 10 |
| 2004-05 | 107 | 51 | 22 | 45 | 42 | 10 |
| 2005-06 | 031 | 24 | 13 | 24 | 5 | 4 |
| 2006-07 | 002 | 11 | 09 | 07 | 1 | NA |
| Total | 1335 | 349 (26) | 94 (7) | 222 (17) | 146 (11) | 52 |
| District Kupwara | | | | | | |
| 2000-01 | 024 | NA | NA | 007 | NA | NA |
| 2001-02 | 440 | 15 | 15 | 136 | NA | NA |
| 2002-03 | 088 | 56 | 20 | 056 | 50 | 32 |
| 2003-04 | 035 | 24 | 30 | 024 | 07 | 16 |
| 2004-05 | 076 | 19 | 15 | 019 | 35 | 22 |
| 2005-06 | NA | 24 | 13 | 024 | NA | 20 |
| Total | 663 | 138 (21) | 93 (14) | 266 (40) | 92 (14) | 90 |
| District Doda | | | | | | |
| 2000-01 | 73 | 49 | 006 | 06 | NA | NA |
| 2001-02 | 489 | 57 | NA | 14 | NA | NA |
| 2002-03 | 73 | NA | NA | 13 | NA | NA |
| 2003-04 | NA | 70 | 07 | 07 | NA | 5 |
| 2004-05 | 13 | 63 | 06 | 06 | 03 | 04 |
| 2005-06 | 87 | 71 | NA | NA | NA | NA |
| 2006-07 | NA | 40 | 19 | 19 | NA | 06 |
| Total | 735 | 350 (48) | 38 (5) | 65 (9) | 03 (0.4) | 15 |
| District Rajouri | | | | | | |
| 2000-01 | 068 | 68 | NA | NA | NA | NA |
| 2001-02 | 331 | 48 | NA | NA | NA | NA |
| 2002-03 | 283 | 43 | 2 | 1 | NA | NA |
| 2003-04 | 042 | 02 | 2 | NA | NA | NA |
| 2004-05 | NA | 66 | NA | NA | NA | NA |
| 2005-06 | NA | 75 | NA | NA | NA | NA |
| 2006-07 | 025 | 25 | NA | NA | NA | NA |
| Total | 749 | 327 (44) | 4 (0.5) | 1 (0.1) | NA | NA |

NA:- Indicates 'Not available'

Table 2.6 Details of training given to swarozgaris and expenditure (Rs. In lakhs) On training /infrastructure development in Jammu and Kashmir, 2001-2007

| State/District | No. of units sanctioned | Swarozgaris provided (BOP*) | Category-wise No. of Swarozgaris trained | | | | Expenditure on skill training |
|----------------------------|-------------------------|-----------------------------|--|-----------------|------------------|-------------------|-------------------------------|
| | | | Total | SC | ST | Women | |
| J & K | | | | | | | |
| 2001-02 | 5320 | 4254 | 07078 | 158 | 0801 | 0603 | 43.49 |
| 2002-03 | 5035 | 1458 | 12823 | 205 | 0945 | 5399 | 20.20 |
| 2003-04 | NA | NA | 12095 | 350 | 0957 | 5878 | 23.18 |
| 2004-05 | NA | NA | 07907 | 555 | 2335 | 3338 | 36.24 |
| 2005-06 | NA | NA | 07696 | 511 | 0809 | 4679 | 24.39 |
| 2006-07 | NA | NA | 07040 | 692 | 1471 | 3610 | 45.92 |
| Total | 10355 | 5712 | 54639 | 2471 (5) | 7318 (13) | 23507 (43) | 193.42 |
| Dist. Anantnag | | | | | | | |
| 2000-01 | 1125 | 1600 | 0378 | 0 | NA | 244 | 1.50 |
| 2001-02 | 0725 | 0 | 2200 | 0 | NA | NA | 1.00 |
| 2002-03 | NA | NA | 0720 | 0 | NA | 350 | 0.66 |
| 2003-04 | NA | NA | 1501 | 0 | NA | 177 | 0.38 |
| 2004-05 | NA | NA | 2130 | 0 | 313 | 980 | 0.90 |
| 2005-06 | NA | NA | NA | 0 | NA | NA | 0.88 |
| 2006-07 | NA | NA | NA | 0 | NA | NA | NA |
| Total | 1850 | 1600 | 6929 | 0 | 313 (5) | 1751 (25) | 5.32 |
| Dist. Kupwara | | | | | | | |
| 2000-01 | 490 | NA | NA | 0 | NA | NA | 0.50 |
| 2001-02 | 818 | NA | 550 | 0 | 20 | 475 | 0.80 |
| 2002-03 | NA | NA | 280 | 0 | 05 | 224 | NA |
| 2003-04 | NA | 341 | 341 | 0 | 10 | 145 | 0.95 |
| 2004-05 | NA | 330 | 330 | 0 | NA | 130 | NA |
| 2005-06 | NA | 206 | 206 | 0 | 17 | 167 | NA |
| Total | 1308 | 877 | 1707 | 0 | 52 (3) | 1141 (87) | 2.25 |
| Dist. Doda | | | | | | | |
| 2000-01 | 0478 | 400 | NA | NA | NA | NA | 04.64 |
| 2001-02 | 0532 | 509 | NA | NA | NA | NA | 07.53 |
| 2002-03 | 0500 | 471 | 471 | 59 | 55 | 146 | 00.30 |
| 2003-04 | NA | NA | 533 | 54 | 56 | 112 | 07.19 |
| 2004-05 | NA | NA | NA | NA | NA | NA | NA |
| 2005-06 | NA | NA | NA | NA | NA | NA | 03.20 |
| 2006-07 | NA | NA | 723 | 122 | 132 | 197 | 14.14 |
| Total | 1510 | 1380 | 1727 | 235 (13) | 243 (14) | 455 (26) | 37.00 |
| Dist. Rajouri | | | | | | | |
| 2000-01 | 275 | 293 | 293 | 39 | 129 | 57 | 05.66 |
| 2001-02 | 276 | 276 | 276 | 38 | 117 | 30 | 03.98 |
| 2002-03 | 284 | 284 | 284 | 23 | 110 | 51 | 04.42 |
| 2003-04 | NA | 235 | 235 | 27 | 076 | 27 | 04.23 |
| 2004-05 | NA | 476 | 476 | 50 | 162 | 74 | 06.55 |
| 2005-06 | NA | 414 | 414 | 32 | 173 | 47 | 07.47 |
| Total | 835 | 1978 | 1978 | 209 (10) | 767 (39) | 286 (14) | 32.31 |
| Total all Districts | 5503 | 5835 | 12341 | 444 | 1375 | 3633 | 76.88 |

Table 2.7 Details of sector-wise total expenditure (subsidy) and credit (Rs. In lakhs) distributed under SGSY for SHGs/Individuals in Jammu and Kashmir , 2001-07

| District/State | Primary sector | | | | Secondary Sector | | | | Tertiary Sector | | | Grand Total |
|---------------------------|----------------|----------------|---------------------|----------------|------------------|---------------|--------------------------|----------------|-----------------|-----------------------|----------------|-----------------|
| | Irrigation | Live stock | Others/ Pump set | Sub-Total | handicrafts | Handloom | Other/ village indus. | Sub-Total | Retail Trade | Others/ Horse cart | Total | |
| J & K: 2001-02 | 103.18 | 0789.62 | 338.52 | 1231.32 | 325.92 | 11.00 | 96.14 | 433.06 | 352.05 | 50.66 | 402.71 | 2528.28 |
| 2003-04 | 31.74 | 0893.53 | 195.82 | 1121.09 | 334.83 | 33.68 | 24.15 | 409.59 | 569.50 | 0.0 | 569.50 | 2100.18 |
| 2004-05 | 37.53 | 1192.28 | 249.31 | 1479.12 | 476.02 | 29.92 | 117.05 | 622.99 | 767.48 | 0.0 | 767.48 | 2869.59 |
| 2005-06 | 43.90 | 1157.81 | 227.79 | 1429.50 | 451.48 | 10.35 | 121.04 | 582.91 | 705.95 | 0.0 | 705.95 | 2718.36 |
| 2006-07 | 26.05 | 1251.83 | 234.59 | 1512.44 | 513.90 | 34.48 | 141.41 | 689.79 | 669.91 | 0.0 | 669.91 | 2872.17 |
| Total | 242.40 | 5285.07 | 1246.03 | 6773.47 | 2102.15 | 119.43 | 499.79 | 2738.34 | 3064.89 | 50.66 | 3115.55 | 13088.58 |
| Anantnag: 2000-01 | 96.53 | 71.26 | 59.97 | 224.86 | 061.61 | 11.12 | 14.30 | 087.03 | 7.25 | 1.85 | 09.10 | 320.99 |
| 2001-02 | 39.75 | 96.26 | 32.80 | 168.82 | 106.53 | 05.00 | 04.30 | 115.83 | 9.50 | 2.60 | 12.10 | 296.74 |
| 2002-03 | 05.18 | 54.75 | 47.50 | 107.43 | 173.10 | 00.50 | 31.30 | 204.90 | NA | NA | NA | 312.72 |
| 2003-04 | 01.50 | 61.05 | 12.00 | 74.55 | 131.95 | 0.0 | 0.0 | 131.95 | 1.00 | NA | 1.00 | 207.50 |
| 2004-05 | 02.00 | 90.75 | 08.00 | 100.75 | 156.38 | 0.0 | 11.25 | 167.63 | 13.38 | NA | 13.38 | 281.76 |
| 2005-06 | 04.30 | 72.50 | 4.50 | 81.30 | 165.76 | 0.0 | 2.13 | 167.89 | 39.05 | NA | 39.05 | 283.22 |
| 2006-07 | 01.50 | 71.00 | 1.75 | 74.25 | 101.95 | 18.00 | 4.00 | 135.95 | 36.00 | NA | 36.00 | 246.20 |
| Total | 150.76 | 517.57 | 166.52 | 831.96 | 897.28 | 34.62 | 67.28 | 1011.18 | 106.18 | 4.45 | 110.63 | 1949.13 |
| Kupwara: 2000-01 | 15.00 | 102.10 | 03.93 | 121.03 | 0.0 | 0.0 | 30.40 | 30.40 | 072.62 | 04.86 | 077.48 | 228.91 |
| 2001-02 | 02.84 | 043.50 | 47.50 | 093.84 | 31.80 | 04.50 | 10.00 | 46.30 | 200.99 | 17.00 | 217.99 | 358.12 |
| 2002-03 | 00.66 | 048.52 | 09.50 | 058.66 | 59.00 | 0.0 | 10.50 | 69.50 | 136.80 | NA | 136.80 | 264.96 |
| 2003-04 | 00.95 | 072.49 | 07.50 | 080.95 | 55.95 | 0.0 | 08.50 | 79.32 | 135.66 | NA | 135.66 | 295.96 |
| 2004-05 | 01.50 | 041.00 | 22.50 | 065.00 | 21.85 | 0.0 | 21.50 | 43.35 | 110.75 | NA | 110.75 | 219.10 |
| 2005-06 | 00.50 | 040.00 | 26.00 | 066.50 | 32.85 | 0.0 | 34.00 | 76.35 | 139.11 | NA | 139.11 | 281.96 |
| Total | 21.45 | 347.61 | 116.93 | 485.98 | 201.45 | 04.50 | 114.90 | 345.22 | 795.93 | 21.86 | 817.79 | 1649.01 |
| Doda: 2000-01 | 0.0 | 102.50 | 59.50 | 162.00 | 0.0 | 1.00 | 0.0 | 1.00 | 35.00 | 2.00 | 37.00 | 200.00 |
| 2001-02 | 0.0 | 132.00 | 82.30 | 214.30 | 0.0 | 0.0 | 0.0 | 0.0 | 39.00 | 0.50 | 39.50 | 253.80 |
| 2002-03 | 0.0 | 114.50 | 87.00 | 201.00 | 0.0 | 0.0 | 0.0 | 0.0 | 24.50 | 9.50 | 34.00 | 235.50 |
| 2003-04 | 0.0 | 129.50 | 98.50 | 228.00 | 0.0 | 0.0 | 0.0 | 0.0 | 38.00 | 0.50 | 38.50 | 266.50 |
| 2004-05 | 0.0 | 115.00 | 62.50 | 177.50 | 0.0 | 0.0 | 0.0 | 0.0 | 47.50 | 0.0 | 47.50 | 225.00 |
| 2005-06 | 0.0 | 157.50 | 89.00 | 246.50 | 0.0 | 0.0 | 0.0 | 0.0 | 65.00 | 0.0 | 65.00 | 281.50 |
| 2006-07 | 0.0 | 177.50 | 108.50 | 286.00 | 0.0 | 0.0 | 0.0 | 0.0 | 66.00 | 0.0 | 66.00 | 352.00 |
| Total | 0.0 | 928.50 | 587.30 | 1515.38 | 0.0 | 1.00 | 0.0 | 1.00 | 315.00 | 12.50 | 327.50 | 1814.30 |
| Rajouri: 2000-01 | 3.00 | 42.50 | 41.00 | 086.50 | 0.0 | 0.0 | 0.0 | 0.0 | 16.00 | 1.00 | 17.00 | 103.50 |
| 2001-02 | 3.30 | 70.00 | 29.78 | 103.08 | 2.50 | 0.0 | 1.50 | 4.00 | 27.00 | 0.50 | 27.50 | 134.58 |
| 2002-03 | 0.0 | 55.50 | 31.06 | 086.56 | 7.50 | 0.0 | 1.00 | 8.50 | 31.00 | 0.0 | 31.00 | 126.06 |
| 2003-04 | 0.0 | 76.28 | 0.0 | 076.28 | 1.00 | 0.0 | 0.0 | 1.00 | 37.50 | 0.0 | 37.50 | 114.78 |
| 2004-05 | 0.0 | 162.78 | 0.0 | 162.78 | 2.00 | 0.0 | 2.50 | 4.50 | 70.50 | 0.0 | 70.50 | 237.78 |
| 2005-06 | 0.0 | 129.90 | 0.0 | 129.90 | 0.0 | 0.0 | 5.00 | 5.00 | 71.88 | 0.0 | 71.88 | 206.79 |
| 2006-07 | 0.0 | 157.98 | 0.0 | 157.98 | 0.0 | 0.0 | 0.0 | 0.0 | 110.13 | 0.0 | 110.13 | 268.10 |
| Total | 6.30 | 694.94 | 101.84 | 803.08 | 13.00 | 0.0 | 10.00 | 23.00 | 364.01 | 1.50 | 365.51 | 1191.59 |

Table 2. 8 Details of sector-wise physical performance of SHGs/Individuals in Jammu and Kashmir , 2001-07

| District/State | Primary sector | | | | Secondary Sector | | | | Tertiary Sector | | | Grand Total |
|---------------------------|----------------|--------------|---------------------|--------------|------------------|-------------|-----------------------------|--------------|-----------------|-----------------------|-------------|--------------|
| | Irrigation | Live stock | Others/ Pump set | Sub-Total | handicrafts | Handloom | Other/ village industry. | Sub-Total | Retail Trade | Others/ Horse cart | Total | |
| J & K: 2001-02 | 488 | 1672 | 860 | 3020 | 765 | 040 | 229 | 1034 | 1195 | 147 | 1342 | 5394 |
| 2002-03 | 217 | 1750 | 870 | 2837 | 4309 | 1061 | 345 | 5715 | 930 | 102 | 1032 | 9584 |
| 2003-04 | 285 | 1759 | 491 | 2535 | 2032 | 363 | 495 | 2890 | 1117 | 0 | 1117 | 6542 |
| 2004-05 | 154 | 2517 | 815 | 3486 | 2119 | 409 | 359 | 2887 | 1595 | 0 | 1595 | 7968 |
| 2005-06 | 182 | 2462 | 730 | 3374 | 1830 | 085 | 506 | 2421 | 1410 | 0 | 1410 | 7205 |
| 2006-07 | 138 | 2620 | 570 | 3328 | 2329 | 354 | 558 | 3241 | 1336 | 0 | 1336 | 7905 |
| Total | 1464 | 12780 | 4336 | 18580 | 13384 | 2312 | 2492 | 18188 | 7583 | 249 | 7832 | 44598 |
| Anantnag: 2000-01 | 490 | 203 | 142 | 835 | 0159 | 28 | 045 | 0232 | 35 | 23 | 58 | 1125 |
| 2001-02 | 143 | 195 | 066 | 404 | 0242 | 10 | 013 | 0265 | 19 | 08 | 27 | 0696 |
| 2002-03 | 017 | 142 | 191 | 350 | 1115 | 01 | 162 | 1278 | 00 | 00 | 00 | 1628 |
| 2003-04 | 003 | 191 | 027 | 221 | 0639 | 0 | 0 | 0639 | 02 | 0 | 02 | 0862 |
| 2004-05 | 004 | 197 | 015 | 217 | 0615 | 0 | 020 | 0635 | 26 | 0 | 26 | 0878 |
| 2005-06 | 008 | 143 | 009 | 160 | 0485 | 0 | 012 | 0497 | 68 | 0 | 68 | 0723 |
| 2006-07 | 003 | 142 | 013 | 158 | 0361 | 40 | 032 | 0433 | 72 | 0 | 72 | 0663 |
| Total | 668 | 1213 | 463 | 2345 | 3616 | 79 | 284 | 3979 | 222 | 31 | 253 | 6575 |
| Kupwara: 2000-01 | 84 | 217 | 0 | 301 | 0 | 0 | 41 | 041 | 153 | 11 | 164 | 0506 |
| 2001-02 | 13 | 087 | 095 | 195 | 004 | 09 | 20 | 033 | 424 | 34 | 458 | 0686 |
| 2002-03 | 03 | 097 | 019 | 119 | 337 | 0 | 21 | 358 | 272 | 0 | 272 | 0749 |
| 2003-04 | 02 | 080 | 052 | 134 | 155 | 0 | 87 | 242 | 300 | 0 | 300 | 0676 |
| 2004-05 | 02 | 145 | 015 | 162 | 287 | 0 | 55 | 342 | 292 | 0 | 292 | 0796 |
| 2005-06 | 03 | 082 | 045 | 130 | 167 | 0 | 43 | 210 | 220 | 0 | 220 | 0560 |
| Total | 107 | 708 | 226 | 1041 | 950 | 09 | 267 | 1226 | 1661 | 45 | 1706 | 3973 |
| Doda: 2000-01 | 0 | 205 | 119 | 324 | 0 | 2 | 0 | 2 | 70 | 4 | 74 | 400 |
| 2001-02 | 0 | 264 | 166 | 430 | 0 | 0 | 0 | 0 | 78 | 1 | 79 | 509 |
| 2002-03 | 0 | 229 | 174 | 403 | 0 | 0 | 0 | 0 | 49 | 19 | 68 | 471 |
| 2003-04 | 0 | 259 | 197 | 456 | 0 | 0 | 0 | 0 | 76 | 1 | 77 | 533 |
| 2004-05 | 0 | 230 | 125 | 355 | 0 | 0 | 0 | 0 | 95 | 0 | 95 | 450 |
| 2005-06 | 0 | 315 | 178 | 493 | 0 | 0 | 0 | 0 | 130 | 0 | 130 | 623 |
| 2006-07 | 0 | 355 | 217 | 572 | 0 | 0 | 0 | 0 | 132 | 0 | 132 | 704 |
| Total | 0 | 1857 | 1176 | 3033 | 0 | 2 | 0 | 2 | 630 | 25 | 655 | 3690 |
| Rajouri: 2000-01 | 06 | 085 | 82 | 173 | 0 | 0 | 0 | 0 | 32 | 05 | 37 | 210 |
| 2001-02 | 11 | 140 | 60 | 211 | 05 | 0 | 05 | 10 | 54 | 01 | 55 | 276 |
| 2002-03 | 0 | 121 | 74 | 195 | 15 | 08 | 02 | 25 | 64 | 0 | 64 | 284 |
| 2003-04 | 0 | 153 | 0 | 153 | 02 | 05 | 0 | 07 | 75 | 0 | 75 | 235 |
| 2004-05 | 0 | 326 | 0 | 326 | 04 | 0 | 05 | 09 | 141 | 0 | 141 | 476 |
| 2005-06 | 0 | 260 | 0 | 260 | 0 | 0 | 10 | 10 | 144 | 0 | 144 | 414 |
| 2006-07 | 0 | 269 | 0 | 269 | 0 | 0 | 0 | 0 | 188 | 0 | 188 | 457 |
| Total | 17 | 1354 | 216 | 1587 | 26 | 13 | 22 | 61 | 698 | 06 | 704 | 2352 |

Table2.9: Percentage distribution of the members of Self Help Groups surveyed in Jammu and Kashmir, by their background characteristics, 2004

| Particulars | District | | | | | | | | Total | |
|---------------------------------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Sex | | | | | | | | | | |
| Male | 160 | 48 | 16 | 30 | 041 | 25 | 102 | 54 | 319 | 43 |
| Female | 172 | 52 | 37 | 70 | 124 | 75 | 086 | 46 | 419 | 57 |
| Type of house | | | | | | | | | | |
| Pacca | 061 | 18 | 24 | 45 | 037 | 22 | 017 | 09 | 139 | 19 |
| Semi pacca | 185 | 56 | 19 | 36 | 023 | 14 | 010 | 05 | 237 | 32 |
| Kachha | 086 | 26 | 10 | 19 | 105 | 64 | 161 | 86 | 362 | 49 |
| Religion | | | | | | | | | | |
| Muslim | 332 | 100 | 53 | 100 | 098 | 59 | 161 | 86 | 44 | 87 |
| Hindu | 0 | 0 | 0 | 0 | 067 | 41 | 027 | 14 | 94 | 13 |
| Age | | | | | | | | | | |
| 18-25 Years | 106 | 32 | 35 | 66 | 024 | 15 | 056 | 30 | 221 | 30 |
| 26-50 Years | 226 | 68 | 18 | 34 | 141 | 85 | 132 | 70 | 517 | 70 |
| Education | | | | | | | | | | |
| Illiterate | 180 | 54 | 13 | 24 | 108 | 65 | 073 | 39 | 374 | 51 |
| Primary | 024 | 07 | 06 | 11 | 004 | 02 | 024 | 13 | 058 | 08 |
| Middle | 073 | 22 | 21 | 40 | 026 | 16 | 059 | 31 | 179 | 24 |
| Matric | 024 | 07 | 04 | 08 | 018 | 12 | 023 | 12 | 069 | 09 |
| Higher sec. or above | 031 | 09 | 09 | 17 | 009 | 05 | 009 | 05 | 058 | 08 |
| Total Number of family members | | | | | | | | | | |
| Up to 5 | 125 | 38 | 15 | 28 | 063 | 38 | 091 | 48 | 294 | 40 |
| 6-10 | 187 | 56 | 36 | 68 | 096 | 58 | 095 | 51 | 414 | 56 |
| 11 or above | 020 | 06 | 02 | 04 | 006 | 04 | 002 | 01 | 030 | 04 |
| Occupation | | | | | | | | | | |
| Skilled labour | 175 | 53 | 42 | 79 | 124 | 75 | 098 | 52 | 439 | 59 |
| Business | 005 | 01 | 11 | 21 | 041 | 25 | 090 | 48 | 147 | 20 |
| Agriculture | 032 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 032 | 04 |
| Housewife | 120 | 36 | 0 | 0 | 0 | 0 | 0 | 0 | 120 | 17 |
| Total | 322 | 100 | 53 | 100 | 165 | 100 | 188 | 100 | 738 | 100 |

Table 2.10: Percentage distribution of SHGs by type of formalities completed for their registration in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|---|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | | |
| | No. | % |
| Type of formalities completed for the registration * | | | | | | | | | | |
| Submit applications | 30 | 94 | 08 | 100 | 32 | 100 | 24 | 100 | 94 | 98 |
| Bank producer | 30 | 94 | 05 | 63 | 02 | 06 | 02 | 08 | 39 | 41 |
| Court procedure | 17 | 53 | 03 | 38 | 02 | 06 | 02 | 08 | 24 | 25 |
| Produced BPL certificate | 02 | 06 | 02 | 25 | 25 | 78 | 20 | 83 | 49 | 51 |
| Project report | 09 | 28 | 05 | 63 | 0 | 0 | 0 | 0 | 14 | 14 |
| Others | 28 | 87 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 29 |
| Whether feel procedures difficult | | | | | | | | | | |
| Yes | 12 | 37 | 03 | 37 | 00 | 00 | 00 | 00 | 15 | 16 |
| No | 20 | 63 | 05 | 63 | 32 | 100 | 24 | 100 | 81 | 84 |
| Problems encountered in forming SHGs * | | | | | | | | | | |
| No problems | 20 | 63 | 03 | 38 | 20 | 62 | 13 | 54 | 56 | 58 |
| Indifferent approach from officials | 05 | 42 | 05 | 63 | 07 | 22 | 05 | 21 | 22 | 23 |
| Motigation | 06 | 50 | 02 | 25 | 0 | 0 | 0 | 0 | 08 | 08 |
| Bribery at official level | 07 | 58 | 02 | 25 | 0 | 0 | 06 | 25 | 15 | 16 |
| Time consuming official procedures | 05 | 42 | 03 | 37 | 08 | 25 | 10 | 42 | 26 | 27 |
| Poor knowledge of official work | 03 | 25 | 0 | 0 | 06 | 19 | 0 | 0 | 09 | 09 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |

*Multiple responses

Table 2.11: Percentage distributions of SHGs by the type of unit established and training received for running the units in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|--|-------------|------------|-----------|------------|------------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Type of unit established. | | | | | | | | | | |
| Sozno/shawl making | 03 | 09 | 05 | 62 | 0 | 0 | 0 | 0 | 08 | 08 |
| Willow work | 23 | 72 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 24 |
| Dairy/vegetable growing | 02 | 06 | 0 | 0 | 16 | 50 | 05 | 21 | 23 | 24 |
| Poultry/Sheep breeding | 02 | 06 | 0 | 0 | 02 | 06 | 07 | 29 | 11 | 11 |
| Crewel work | 02 | 06 | 0 | 0 | 03 | 09 | 02 | 08 | 07 | 07 |
| Tailoring/Tilla dozi | 0 | 0 | 02 | 25 | 0 | 0 | 01 | 04 | 03 | 03 |
| Carpet weaving | 0 | 0 | 01 | 13 | 0 | 0 | 0 | 0 | 01 | 01 |
| Saffron growing | 0 | 0 | 0 | 0 | 03 | 0 | 0 | 0 | 03 | 03 |
| Not established any unit | 0 | 0 | 0 | 0 | 08 | 25 | 09 | 38 | 17 | 18 |
| Whether any training received from DRDA | | | | | | | | | | |
| Yes | 02 | 06 | 00 | 00 | 00 | 00 | 05 | 21 | 07 | 07 |
| No | 30 | 94 | 08 | 100 | 32 | 100 | 19 | 79 | 89 | 93 |
| Number of members in the unit | | | | | | | | | | |
| Up to 5 members | 0 | 0 | 05 | 62 | 03 | 13 | 05 | 33 | 13 | 16 |
| 05-10 | 32 | 100 | 03 | 38 | 21 | 87 | 10 | 67 | 66 | 83 |
| Mean no of Members | 10.2 | | 6.6 | | 5.1 | | 8.0 | | 7.7 | |
| Total | 32 | 100 | 08 | 100 | 24 | 100 | 15 | 100 | 79 | 100 |

Table 2.12: Percentage distribution of beneficiaries by their views on corps fund and whether the group account opened in a bank in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|-------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Group bank account opened | | | | | | | | | | |
| Yes | 30 | 94 | 06 | 75 | 32 | 100 | 24 | 100 | 92 | 96 |
| No | 02 | 06 | 02 | 25 | 0 | 0 | 0 | 0 | 04 | 04 |
| Corpus fund raised | | | | | | | | | | |
| Yes | 24 | 75 | 06 | 75 | 24 | 75 | 15 | 63 | 69 | 72 |
| No | 08 | 25 | 02 | 25 | 08 | 25 | 09 | 37 | 27 | 28 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Monthly quantum of savings | | | | | | | | | | |
| Rs. <50 | 12 | 50 | 03 | 50 | 18 | 75 | 13 | 87 | 46 | 67 |
| Rs. 51-100 | 08 | 33 | 02 | 33 | 03 | 13 | 02 | 13 | 15 | 22 |
| Rs.101 or above | 04 | 17 | 01 | 17 | 03 | 13 | 0 | 0 | 08 | 11 |
| Total who raised corpus fund | 24 | 100 | 6 | 100 | 24 | 100 | 15 | 100 | 69 | 100 |
| Use of corpus fund * | | | | | | | | | | |
| To get materials | 0 | 0 | 0 | 0 | 12 | 50 | 07 | 47 | 19 | 27 |
| Officials not allow to draw | 0 | 0 | 01 | 37 | 06 | 25 | 05 | 33 | 12 | 17 |
| Distribute among members | 09 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 09 | 13 |
| Use only for emergency | 19 | 79 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 27 |
| Not used yet | 05 | 21 | 05 | 63 | 06 | 25 | 03 | 20 | 19 | 27 |
| Total | 24 | 100 | 06 | 100 | 24 | 100 | 15 | 100 | 69 | 100 |

* Multiple responses

Table 2.13: Percentage distribution of SHGs by their responses on grading of the units, revolving fund and the type of activity started in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|--|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Performance graded | | | | | | | | | | |
| Yes, by DRDA | 04 | 13 | 00 | 00 | 02 | 06 | 00 | 00 | 06 | 06 |
| Not graded at all | 28 | 87 | 08 | 100 | 30 | 94 | 24 | 100 | 90 | 94 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Received Revolving Fund/Subsidy* | | | | | | | | | | |
| Revolving fund received | 04 | 13 | 00 | 00 | 09 | 28 | 15 | 62 | 28 | 29 |
| Received loan cum subsidy | 04 | 06 | 04 | 50 | 02 | 06 | 02 | 08 | 10 | 10 |
| Not received yet | 26 | 81 | 04 | 50 | 23 | 72 | 09 | 37 | 68 | 71 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Type of activity taken up who received loan/subsidy | | | | | | | | | | |
| Crewel work | 01 | 25 | 0 | 0 | 02 | 100 | 02 | 100 | 05 | 42 |
| Willow work | 03 | 75 | 0 | 0 | 0 | 0 | 0 | 0 | 03 | 25 |
| Sozni/Shawl work | 0 | 0 | 02 | 50 | 0 | 0 | 0 | 0 | 02 | 17 |
| Carpet making | 0 | 0 | 01 | 25 | 0 | 0 | 0 | 0 | 01 | 08 |
| Tilla Dozi/Tailoring | 0 | 0 | 01 | 25 | 0 | 0 | 0 | 0 | 01 | 08 |
| Total | 04 | 100 | 04 | 100 | 02 | 100 | 02 | 100 | 12 | 100 |

* Multiple responses

Table 2.14: Percentage distribution of beneficiaries by name of bank from which loan received, number of installments and mode of repayment in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|--------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Bank from which loan received | | | | | | | | | | |
| Jammu and Kashmir Bank | 03 | 25 | 0 | 0 | 2 | 100 | 2 | 100 | 07 | 32 |
| Central Cooperative Bank | 08 | 67 | 6 | 100 | 0 | 0 | 0 | 0 | 14 | 64 |
| Punjab National Bank | 01 | 08 | 0 | 0 | 0 | 0 | 0 | 0 | 01 | 04 |
| Number of installments | | | | | | | | | | |
| One installment | 07 | 58 | 01 | 17 | 0 | 0 | 0 | 0 | 08 | 36 |
| Two installments | 05 | 42 | 05 | 83 | 02 | 100 | 02 | 100 | 14 | 64 |
| Mode of repayment of loan | | | | | | | | | | |
| Monthly | 07 | 58 | 0 | 0 | 2 | 100 | 0 | 0 | 09 | 41 |
| No fixed schedule | 05 | 42 | 06 | 100 | 0 | 0 | 2 | 100 | 13 | 59 |
| Total | 12 | 100 | 06 | 100 | 02 | 100 | 02 | 100 | 22 | 100 |

Table 2.15: Percentage distribution of SHGs by type of products produced, nature of problems faced and type of training received for marketing the products in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|--|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Mode of marketing the products | | | | | | | | | | |
| No production yet | 0 | 0 | 03 | 37 | 20 | 62 | 09 | 38 | 32 | 33 |
| Personally | 32 | 100 | 04 | 50 | 12 | 38 | 15 | 62 | 63 | 66 |
| Out side state | 0 | 0 | 01 | 13 | 0 | 0 | 0 | 0 | 01 | 01 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Place of marketing | | | | | | | | | | |
| Same village | 02 | 06 | 0 | 0 | 07 | 58 | 09 | 60 | 18 | 28 |
| District/town | 28 | 88 | 04 | 80 | 05 | 42 | 06 | 40 | 43 | 67 |
| Govt. Agency | 02 | 06 | 01 | 20 | 0 | 0 | 0 | 0 | 03 | 05 |
| Major problems for marketing * | | | | | | | | | | |
| No help from government. | 30 | 94 | 05 | 100 | 10 | 83 | 10 | 67 | 55 | 86 |
| Get less prices locally | 28 | 88 | 05 | 100 | 08 | 67 | 12 | 80 | 53 | 83 |
| Seasonal private market | 27 | 86 | 05 | 100 | 0 | 0 | 0 | 0 | 32 | 50 |
| No arrangement of exhibitions | 25 | 83 | 04 | 80 | 06 | 50 | 06 | 40 | 41 | 64 |
| Any training received for marketing | | | | | | | | | | |
| Yes | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| No | 32 | 100 | 05 | 100 | 12 | 100 | 15 | 100 | 64 | 100 |
| Total | 32 | 100 | 05 | 100 | 12 | 100 | 15 | 100 | 64 | 100 |

* Multiple responses

Table 2.16: Percentage distribution of SHGs by their views on monthly meetings, frequency of meetings and major decisions taken during these meetings in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|-------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Frequency of Group meetings | | | | | | | | | | |
| Fortnightly | 04 | 12 | 03 | 37 | 0 | 0 | 0 | 0 | 07 | 07 |
| Monthly | 21 | 66 | 0 | 0 | 13 | 41 | 12 | 50 | 46 | 48 |
| No fixed schedule | 02 | 06 | 0 | 0 | 03 | 09 | 08 | 33 | 13 | 14 |
| No meetings held | 05 | 16 | 05 | 63 | 16 | 50 | 04 | 17 | 30 | 31 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Major issues of discussion * | | | | | | | | | | |
| How to expend market | 14 | 52 | 03 | 100 | 15 | 94 | 15 | 75 | 47 | 71 |
| Sanction/repayment of loan | 27 | 100 | 02 | 67 | 04 | 25 | 05 | 25 | 38 | 58 |
| Do not remember/no response | 13 | 48 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 20 |
| Total | 27 | 100 | 03 | 100 | 16 | 100 | 20 | 100 | 66 | 100 |

* Multiple responses

Table 2.17: Percentage distribution of SHGs by their views on maintaining the different types of records of their units in Jammu and Kashmir, 2004

| Whether maintaining the following * | District | | | | | | | | Total | |
|-------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| No records maintained | 0 | 0 | 0 | 0 | 26 | 81 | 06 | 25 | 32 | 33 |
| Minutes of monthly meetings | 21 | 66 | 02 | 25 | 02 | 06 | 10 | 42 | 35 | 36 |
| Attendance register | 23 | 72 | 04 | 50 | 03 | 09 | 10 | 42 | 40 | 42 |
| Loan register | 27 | 84 | 05 | 63 | 01 | 03 | 09 | 37 | 42 | 44 |
| General register (Karavayee) | 24 | 75 | 04 | 50 | 0 | 0 | 08 | 33 | 36 | 37 |
| Bank/post office pass-book | 28 | 87 | 06 | 75 | 02 | 06 | 14 | 58 | 50 | 52 |
| Cash book | 0 | 0 | 0 | 0 | 0 | 0 | 05 | 21 | 05 | 05 |
| Individual member pass-book | 01 | 03 | 02 | 25 | 0 | 0 | 0 | 0 | 03 | 03 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |

* Multiple responses

Table 2.18: Percentage distribution of SHGs by their opinion on the implementation of SGSY in Jammu and Kashmir, 2004

| Whether maintaining the following * | District | | | | | | | | Total | |
|--------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Impact on income | | | | | | | | | | |
| Increased | 05 | 16 | 02 | 25 | 02 | 06 | 11 | 46 | 20 | 21 |
| Increased marginally | 12 | 37 | 06 | 75 | 02 | 06 | 04 | 17 | 24 | 25 |
| Not increased | 15 | 47 | 0 | 0 | 28 | 88 | 09 | 37 | 52 | 54 |
| Satisfaction with the scheme | | | | | | | | | | |
| Satisfied | 17 | 53 | 04 | 50 | 04 | 12 | 15 | 63 | 40 | 42 |
| Not satisfied | 15 | 47 | 04 | 50 | 28 | 88 | 09 | 37 | 56 | 58 |
| Total | 32 | 100 | 08 | 100 | 32 | 100 | 24 | 100 | 96 | 100 |
| Reasons for dissatisfaction * | | | | | | | | | | |
| Not benefited yet | 0 | 0 | 0 | 0 | 17 | 61 | 09 | 100 | 26 | 46 |
| Officials not cooperative | 0 | 0 | 0 | 0 | 09 | 32 | 03 | 33 | 12 | 21 |
| Loans not sanctioned easily | 05 | 33 | 02 | 50 | 02 | 07 | 08 | 89 | 17 | 30 |
| Poor market for products | 15 | 100 | 02 | 50 | -- | -- | -- | -- | 17 | 30 |
| Total | 15 | 100 | 04 | 100 | 28 | 100 | 09 | 100 | 56 | 100 |

* Multiple responses

Table 2.19: Percentage distribution of Individual beneficiaries by some background characteristics in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|-----------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Total family members | | | | | | | | | | |
| Up to 5 Members | 05 | 25 | 01 | 08 | 02 | 14 | 09 | 69 | 17 | 28 |
| 6-10 Members | 13 | 65 | 11 | 85 | 11 | 73 | 04 | 31 | 39 | 64 |
| 11 or above | 02 | 10 | 01 | 07 | 02 | 13 | 0 | 0 | 05 | 08 |
| Religion | | | | | | | | | | |
| Muslim | 20 | 100 | 11 | 85 | 11 | 73 | 06 | 46 | 48 | 79 |
| Hindu | 0 | 0 | 02 | 15 | 04 | 27 | 07 | 54 | 13 | 21 |
| Social status | | | | | | | | | | |
| SC/ST | 01 | 05 | 01 | 08 | 08 | 53 | 04 | 31 | 14 | 23 |
| General caste | 19 | 95 | 12 | 92 | 07 | 47 | 09 | 69 | 47 | 77 |
| Type of house | | | | | | | | | | |
| Pacca | 04 | 20 | 05 | 38 | 03 | 20 | 02 | 15 | 14 | 23 |
| Semi pacca | 13 | 65 | 05 | 38 | 09 | 60 | 02 | 15 | 29 | 47 |
| Kachha | 03 | 15 | 03 | 24 | 03 | 20 | 09 | 69 | 18 | 30 |
| Land holdings | | | | | | | | | | |
| No land | 0 | 0 | 03 | 24 | 07 | 47 | 08 | 61 | 18 | 30 |
| 01-05 Kanals | 13 | 65 | 03 | 24 | 05 | 33 | 01 | 08 | 22 | 36 |
| 06-10 Kanals | 07 | 35 | 07 | 52 | 03 | 20 | 04 | 31 | 21 | 34 |
| Total | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |

Table 2.20: Percentage distribution of Individual beneficiaries by the source of knowledge regarding SGSY, type of formalities completed for the registration and problems faced in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|---|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Source of knowledge for SGSY | | | | | | | | | | |
| VLW | 17 | 85 | 06 | 46 | 09 | 60 | 06 | 46 | 38 | 62 |
| Panchayat /political worker | 0 | 0 | 04 | 31 | 02 | 13 | 04 | 31 | 10 | 16 |
| Media | 03 | 15 | 03 | 23 | 04 | 27 | 03 | 23 | 13 | 21 |
| Type of formalities completed for registration * | | | | | | | | | | |
| Submit applications | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |
| Bank producer | 20 | 100 | 10 | 77 | 12 | 80 | 12 | 92 | 54 | 88 |
| Court procedure | 08 | 40 | 05 | 38 | 06 | 40 | 11 | 85 | 30 | 49 |
| Project report | 03 | 15 | 05 | 38 | 02 | 13 | 0 | 0 | 10 | 16 |
| Produced BPL certificate | 07 | 35 | 03 | 23 | 04 | 26 | 12 | 92 | 26 | 43 |
| Interview | 06 | 30 | 12 | 92 | 13 | 87 | 07 | 54 | 38 | 62 |
| Whether feel procedures difficult | | | | | | | | | | |
| Yes | 02 | 10 | 02 | 15 | 05 | 33 | 0 | 0 | 09 | 15 |
| No | 18 | 90 | 11 | 85 | 10 | 67 | 13 | 100 | 52 | 85 |
| Total | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |

* Multiple responses

Table 2.21: Percentage distribution of Individual beneficiaries by the type of unit established, year of establishment, number of workers engaged and if any amount of money contributed for running the unit in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|--|-----------|------------|-----------|-----------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Type of unit established. | | | | | | | | | | |
| Dairy | 04 | 20 | 03 | 23 | 0 | 0 | 07 | 54 | 14 | 23 |
| Sheep | 01 | 05 | 0 | 0 | 0 | 0 | 02 | 15 | 03 | 05 |
| Crewel work/Embroidery | 08 | 40 | 01 | 08 | 01 | 07 | 0 | 0 | 10 | 16 |
| Saffron | 0 | 0 | 0 | 0 | 02 | 13 | 0 | 0 | 02 | 03 |
| Carpet weaving | 01 | 05 | 0 | 0 | 0 | 0 | 0 | 0 | 01 | 02 |
| Willow work | 03 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 03 | 05 |
| Retail trade | 03 | 15 | 09 | 69 | 12 | 80 | 04 | 31 | 28 | 46 |
| Year of establishment | | | | | | | | | | |
| 2001 | 09 | 45 | 07 | 54 | 04 | 27 | 03 | 23 | 23 | 38 |
| 2002 | 09 | 45 | 04 | 31 | 09 | 60 | 06 | 46 | 28 | 46 |
| 2003 | 02 | 10 | 02 | 15 | 02 | 13 | 04 | 31 | 10 | 16 |
| Number of workers in the unit | | | | | | | | | | |
| One | 14 | 70 | 12 | 92 | 13 | 87 | 13 | 100 | 52 | 85 |
| Two | 05 | 25 | 0 | 0 | 0 | 0 | 0 | 0 | 05 | 08 |
| Five | 01 | 05 | 01 | 08 | 02 | 13 | 0 | 0 | 04 | 07 |
| Contributed any money for the unit. | | | | | | | | | | |
| Yes | 10 | 50 | 08 | 62 | 10 | 67 | 01 | 08 | 29 | 48 |
| No | 10 | 50 | 05 | 38 | 05 | 33 | 12 | 92 | 32 | 52 |
| Total | 20 | 100 | 13 | 10 | 15 | 100 | 13 | 100 | 61 | 100 |

Table 2.22: Percentage distribution of beneficiaries by the name of bank from which amount of loan received, number of installments, mode of repayment and whether subsidy received in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|---|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Bank from which loan received | | | | | | | | | | |
| Jammu and Kashmir Bank | 12 | 60 | 08 | 62 | 09 | 60 | 06 | 46 | 35 | 57 |
| Central Cooperative Bank | 01 | 05 | 05 | 38 | 03 | 20 | 04 | 31 | 13 | 21 |
| State Bank Of India | 0 | 0 | 0 | 0 | 03 | 20 | 03 | 23 | 06 | 10 |
| Punjab National Bank | 07 | 35 | 0 | 0 | 0 | 0 | 0 | 0 | 07 | 11 |
| Problems faced in getting loan | | | | | | | | | | |
| Yes | 05 | 25 | 02 | 15 | 12 | 80 | 00 | 00 | 19 | 31 |
| No | 15 | 75 | 11 | 85 | 03 | 20 | 13 | 100 | 42 | 69 |
| No. of installments in which loan received | | | | | | | | | | |
| One installment | 12 | 60 | 03 | 23 | 03 | 20 | 05 | 38 | 23 | 38 |
| Two installments | 07 | 35 | 09 | 69 | 10 | 67 | 07 | 54 | 33 | 54 |
| Three installments | 01 | 05 | 01 | 08 | 02 | 13 | 01 | 08 | 05 | 08 |
| Mode of repayment of loan | | | | | | | | | | |
| Monthly | 12 | 60 | 07 | 54 | 07 | 47 | 11 | 85 | 37 | 61 |
| No fixed schedule | 08 | 40 | 06 | 46 | 08 | 53 | 02 | 15 | 24 | 39 |
| Total | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |

Table 2.23: Percentage distribution of Individual beneficiaries by the place of marketing the products and nature of problems faced in Jammu and Kashmir, 2004

| Particulars | District | | | | | | | | Total | |
|---------------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Place of marketing | | | | | | | | | | |
| Same village | 14 | 70 | 09 | 69 | 12 | 80 | 11 | 85 | 46 | 75 |
| District/town | 06 | 30 | 04 | 31 | 03 | 20 | 02 | 15 | 15 | 25 |
| Major problems for marketing * | | | | | | | | | | |
| No problems. | 12 | 60 | 11 | 85 | 13 | 87 | 10 | 67 | 46 | 75 |
| Limited market for products | 16 | 80 | 02 | 15 | 02 | 13 | 03 | 33 | 23 | 38 |
| Total | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |

* Multiple responses

Table 2.24: Percentage distribution of Individual beneficiaries by their opinion about the implementation of SGSY in Jammu and Kashmir, 2004

| Opinions | District | | | | | | | | Total | |
|-----------------------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Anantnag | | Kupwara | | Doda | | Rajouri | | No. | % |
| | No. | % | No. | % | No. | % | No. | % | | |
| Satisfied with the scheme | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |
| Reasons for satisfaction * | | | | | | | | | | |
| Monthly income increased | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |
| Set up our own shops | 02 | 10 | 04 | 31 | 05 | 33 | 04 | 31 | 15 | 25 |
| Saved money for welfare of family | 03 | 15 | 05 | 38 | 06 | 40 | 04 | 31 | 18 | 30 |
| Purchased assets | 04 | 20 | 03 | 23 | 02 | 13 | 02 | 15 | 11 | 18 |
| Total | 20 | 100 | 13 | 100 | 15 | 100 | 13 | 100 | 61 | 100 |

* Multiple responses