

CHAPTER – VI

SWARNJAYANTI GRAM SWAROZGAR YOJANA

This chapter portrays the restructured programme of SGSY. SGSY Programme has been functioning in the country with an objective of promoting income and standard of living of the people. In order to remove the loopholes of the earlier programmes the Government of India restructured it. The approach has been modified from the individual activity to group activity, to make the programme as successful.

An attempt has been made to explore the functioning of SGSY in different agro-climatic zone villages in Tamil Nadu. It is interesting to note that in all villages, people have come forward to participate in the programme. Table 6.1 reveals various SHG activities and the role of NGO's.

Membership

Of the seven zone villages, 39 per cent of the sample population, i.e. 742 persons joined in the SHG to get benefit from the programme. It could be said that this is a remarkable achievement. Within two and a half years, the Government and the NGOs took various steps and mobilised the groups.

The proportion of membership varied among the zones. There are ten fold differences observed in between the two extremes of lowest (7%) and highest (72%). More than 50 per cent sample population joined in the SHG activities viz. Western (53%), Southern (67%) and High Rainfall (72%). It shows that the NGOs played a vital role in mobilising the groups. Government is providing financial assistance to the NGOs for mobilizing the groups. The incentive Rs. 10,000 was provided to NGOs for forming a group and disbursed at various stages of their activities. In some regions, simply they

formed the groups, and members of the group, do not aware what to do further. They received the revolving fund from the Government as well from the bank and lending out the same among the members to meet their urgent domestic expenses. In some cases, the bankers were not co-operated in implementing the schemes. Earlier schemes (IRDP, DWCRA, MWS, etc) were created a lot of willful defaulters, hence the bankers were reluctant and not shown much interest in implementing the restructured scheme SGSY. They viewed like as the earlier one.

Training

As per the guidelines of the scheme, the Swarozgaris have to be trained, to make use of the available local resources and do some economic activity. The role of training has been assigned to the NGOs. It is observed that the NGOs are giving training to the Swarozgaris. However, the training is not adequate to equip the skills. Further it is observed that the NGOs are also in need of training. The endowment of natural resources is differed among the zones, hence the resources have to be identified and suggest suitably what could be done with the available resources. A separate training is needed for both NGOs and Swarozgaris. Of the total members, 25 per cent of them participated in training. The performance of participation differs among the zone villages. Around 17 times differences could be seen and it varied in between 6 per cent and 100 per cent. In the North Eastern zone 100 per cent participation was recorded and in the Southern zone only 6 per cent was recorded. It shows that the involvement of the NGOs in giving training and also participation of Swarozgaris.

Technical Advice

It is attempted to probe that how many of them received technical advice from the NGOs and other institutions, to equip their skills further. Of the total members, 68 per cent of them received technical advice. The performance of receiving technical advice varied among the zones. It could be said that the technical advice has to be given to all the members of the group and then only the programme will be a successful one.

Group Decision

Another query has been made to assess the co-operation among the members. If they co-operate and do their work with good relationship, enable them to make decision collectively about what to do and what not to do. If any one dominates and misuse the opportunity to gain individually, the group cannot do their work as expected. On an average 98 per cent of the members revealed that they have accepted the group decision. It could be appreciated that there is no disputes among the members to make collective decision. In some regions, the activities are at the beginning level. There is a possibility of emergence of disputes among the group members.

NGOs Misappropriation

There is a possibility that the NGO may misappropriate the accounts and grab the benefits of Swarozgaris. Among the zones, only in the High Rainfall zone village beneficiaries revealed that there were some misappropriation. In the rest of the zone, they had not realized. This type of misappropriation has to be identified and arrest the same.

Identification of Beneficiaries

Identification of beneficiaries is a difficult task in the present political system. Existing poverty literature also highlighted the issue. Administrators at the block and village level faced various difficulties to identify the real beneficiaries. Right now, the administrators have employed the proxy indicator of household income to identify the target groups. Assessing the income is a difficult task. At this juncture, people too have not co-operated to reveal the truth. If they reveal the truth they could not enjoy the benefits. This was witnessed in the State of Tamil Nadu. Recently, the State Government has changed the policy and cut down the provisions made already to the ration cardholders. Immediately people have agitated and some of the political parties too supported the agitation. Finally, the State Government has ordered to issue the new ration cards. However, that task has been withheld. It could be concluded that some of the

beneficiaries would have been left out in the BPL census. According to the officials of the District and Block level, the State government wants to keep the figures at the level of national average. If any one put the BPL data at more than the national average, they are asked to revise the BPL census data. It is observed that error may be there on both the sides that mean some of the poverty-stricken households would have been left out. Instead they also brought some of the above BPL categories under this list.

According to the people's opinion, whether any member joined from the above BPL level. The answers differed among the zone villages. On an average, 43 per cent of the surveyed group members revealed that members joined from the above BPL. The proportion of answers was varied from 4 per cent to 100 per cent. Even though, they follow the Gram Sabha rules, the present political system does not permit to identify some of the real beneficiaries. In the Gram Sabha, people of different political parties agreed to share the benefits of the Government programme, violating a little Government guidelines.

In the context of identification of beneficiaries some reasons were identified. The group members are not aware about the programme features and lack of involvement of NGOs to pull the families in the right track. In the light of various issues discussed above, it could be suggested that some relaxation can be extended in favor of the people living just above the poverty line, if they can pull the other group members in the right track. Perhaps these people may aware and well known about the government administration. This will enable them for smooth functioning of the groups at the village level. At the initial stage, these steps may help. Later, the same policy may be amended in favor of BPL.

Additional Employment

The government extended revolving fund and the subsidy to the Swarozgaris to perform some economic activities. In this context, it is probed that whether the people received any additional employment. The intention of the question is, whether they work

additionally compared to the previous stage as a member in SHG. Further it is observed that the NGOs involved in mobilizing, coordinating, training and bring the Swarozgaris at different levels. This would enable them to claim their assistance from the government. These group members were already doing some activities for e.g. pottery, sericulture, etc. After joining in the SHG, the question arises, is there any additional employment. According to the members of the SHG surveyed, three zone village people revealed that they get some additional employment. The zones are Western (8%), North West (16%) and High Rainfall zone (9%). It could be concluded that the Swarozgaris should get some additional employment, then only the programme will deliver the goods as expected. In the rest of the zones, people revealed that they have not received any additional employment.

Additional Income

It could be expected that the employment and income are closely related. The degree of relationship depends upon the nature of employment. Juxtaposing the figures with additional income and additional employment, it revealed that there is a close relationship in between the two. It is inferred that the membership is very high in the Southern zone (67%) and High Rainfall zone (72%), whereas the members of the High Rainfall Zone alone received additional income. In the Southern zone they reported that they had no additional income. Since the zone village is situated in the coastal belt, and there is a little possibility to diversify their activities. However, some of the traditional skills like Palmyra, fishing could be strengthened, to enhance their income level.

Loan amount Received

The aim of the programme is to provide some additional capital to the group, to enable them to meet their urgent domestic expenses at low rate of interest. This approach relieves the beneficiaries from the clutches of moneylenders. On an average, 55 per cent of the group members revealed that they have availed loan from the SHG. The response varied among the zones and around nine times differences could be noticed among the zone villages.

Communal Discrimination

It is interesting to find out that is there any communal discrimination among the group members. In the State Tamil Nadu, communal tensions were witnessed in some districts viz. Cuddalore, Villupuram, Ramnad, Tirunelveli, etc. There is a possibility of communal discrimination among the group member. Hence this question has been administered among the Swarozgaris. Since the group members are very less in numbers, they too belong to the same community in most of the places; the communal discrimination did not arise.

Political Intervention

Political System functioning at the village level, determines the economic activities of the village population. If any disputes arise among the village community, the leaders of the political parties resolve the same. It is expected that the political intervention would be there in the functioning of the SHG. Swarozgaris said that there is no political intervention in their activities. It could be appreciated that is no political intervention, however, the political nexus could not be ruled out. Since the group formation is growing for the last two and a half years at the village level, the politicians are not aware of the guidelines of the programme and its loopholes. It is expected that the politicians may involve themselves in the group activities and reap the benefits in future.

Violation of the Government Guidelines

The question 'violation of government guidelines' posed to the Swarozgaris to identify the government guidelines adhered to or not. The response is recorded only in the High Rainfall zone village. Of the total members, 21 per cent of them revealed that there was some violation of government guidelines. In this zone, the activities are very high compared to other zone villages. It could be concluded that if they follow the guidelines, the real target groups will be benefited.

Utilisation of local resources

The aim of the programme is to conserve the local resources. In this context, the question probes the use of local resources. The response is nil in two zones viz. North West and Southern. Both the zones are dry belts of the State; still there is a possibility to conserve the local resources. Since the groups were functioning at the beginning level, Swarozgaris have to be trained suitably to utilise the local resource and to market the same at good price.

The performance is hundred percent registered in two-zone villages of Western and High Rainfall. In the Western zone, the activity sericulture is one of a good model for using the local resources and market the same in the neighbouring States at higher prices. Similarly, High Rainfall Zone village members too involved in the activities of stone crushing, hollow bricks, bricks, weaving, coir mattress, tamarind seed cleaning and other coir products are good examples of using local resources. Besides, some other traditional activities could be observed in the Cauvery Delta zone and North East. In these zones, the people are involving in weaving and toy making.

It could be concluded that the programme SGSY has received a good momentum among the people. However, the drawbacks have to be identified and removed so that smooth functioning of the groups will be enabled to enhance the standard of living of members.

Table 6.1 Performance of SGSY in the Selected Villages

Sl.No.	Particulars	Agro Climatic Zone							
		Cauvery Delta	North East	Western	North West	High Altitude	Southern	High Rainfall	Total
		n = 270	n = 270	n = 270	n = 270	n = 270	n = 270	n = 270	N = 1890
1	Membership in SHG*	20 (7.41)	63 (23.33)	144 (53.33)	82 (30.37)	57 (21.11)	181 (67.04)	195 (72.22)	742 (39.26)
2	Participated in Trainings	4 (20.00)	63 (100.00)	24 (16.67)	22 (26.83)	36 (63.16)	10 (5.52)	24 (12.31)	183 (24.66)
3	Technical Advise Received	7 (35.00)	63 (100.00)	(16.67) (100.00)	73 (89.02)	43 (75.44)	25 (13.81)	149 (76.41)	504 (67.92)
4	Accepting Group Decision	20 (100.00)	63 (100.00)	144 (100.00)	76 (92.68)	53 (92.98)	178 (98.34)	192 (98.46)	726 (97.84)
5	Misappropriation of NGOs	0 (0.00)	0 (0.00)	3 (2.08)	4 (4.88)	0 (0.00)	0 (0.00)	29 (14.87)	36 (4.85)
6	Members from APL category	7 (35.00)	63 (100.00)	88 (61.11)	3 (3.66)	11 (19.30)	86 (47.51)	58 (29.74)	316 (42.59)
7	Additional Employment	0 (0.00)	0 (0.00)	12 (8.33)	13 (15.85)	0 (0.00)	0 (0.00)	17 (8.72)	42 (5.66)
8	Additional Income	0 (0.00)	0 (0.00)	12 (8.33)	12 (14.63)	0 (0.00)	0 (0.00)	17 (8.72)	41 (5.53)
9	Loan Amount Received	3 (15.00)	57 (90.48)	87 (60.42)	60 (73.17)	6 (10.53)	83 (42.54)	120 (61.54)	416 (56.06)
10	Communal Discrimination	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
11	Political Intervention	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
12	Violation of Government Guidelines	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	4 (1.48)	41 (21.03)	41 (5.53)
13	Utilisation of Local Resources	18 (90.00)	23 (36.51)	144 (100.00)	0 (0.00)	3 (5.26)	0 (0.00)	195 (100.00)	383 (51.62)

Source: Computed

Note: Figures in parentheses are percentages to the total Members in SHG

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