

Publication No. 1010
Evaluation Study No.144



GOVERNMENT OF HARYANA

Evaluation Study

of

Swaranjayanti Gram Swarozgar Yojana

Issued by:
Department of Economic and Statistical Analysis,
Haryana

Foreword

The Swaranjayanti Gram Swarozgar Yojana, a centrally sponsored scheme of the Ministry of Rural Development is the largest credit based poverty alleviation programme in the country. This scheme is an amalgamation of six major similar programmes namely- IRDP, DWACRA, SITRA, TRYSEM, MWS and GKY.

It is being implemented in all the districts of the State through Rural Development Department, Haryana on 75:25 sharing basis between Centre and State respectively since April, 1999. The main objective of the scheme is to bring the assisted families above the poverty line over a period of 3 years. The scheme is covering all aspects of self employment such as organization of BPL families into Self Help Groups, Training, Credit, Technology and Marketing.

I hope that the findings and recommendations made in the study would be useful in improving the implementation of the scheme.

I appreciate the efforts made by the Director, Department of Economic & Statistical Analysis, Haryana and his team of officers/ staff of Evaluation Wing for completion of this Evaluation Study.

Ajit M. Sharan
Financial commissioner & Principal Secretary
to Govt. Haryana, Planning Department

Preface

Evaluation means determining the worth or significance of an activity, policy or programme. Evaluation of developmental schemes is necessary to assess the fruits of development for the needy people. That is why, evaluation of developmental schemes becomes a very important part of planning process.

Since independence, the Government of India has launched a number of schemes, centrally sponsored schemes and community/ area development programmes both in rural and urban areas of the country.

An evaluation study entitled “Swaranjayanti Gram Swarozgar Yojana” has been conducted to assess implementation and impact of the scheme. The SGSY, a centrally sponsored scheme of the Ministry of Rural Development is the largest credit based poverty alleviation programme in the country. The SGSY is an amalgamation of six major similar programmes namely- IRDP, DWACRA, SITRA, TRYSEM, MWS and GKY. Learning from gaps and shortcomings in implementation of preceding programmes, the SGSY in its design encompasses many factors to make it comprehensive and holistic.

The SGSY is being implemented in all the districts of the State through Rural Development Deptt., Haryana since April, 1999 on 75:25 sharing basis between Centre and State respectively with an objective to bring the assisted families above the poverty line over a period of time. The SGSY lays stress on the cluster approach. The scheme is covering all the aspects of self employment such as organisation of poor into SHGs, Training, Credit, Technology and Marketing. Subsidy on loan is also an important factor of this scheme.

The study covers various aspects of the scheme such as motivation and involvement of people, SHGs, employment and people’s awareness & acceptance of the activities under the scheme. The study reveals that by and large, the scheme has been successful and appreciated by the people due to good results over the years. The study has tried to find out the scope of improvement based on the findings of the sample survey.

I would take the opportunity to thank the Director and Special Secretary, Rural Development Department, Haryana and their staff for their co-operation in supplying the necessary information/ data required for the evaluation study.

I also extend my thanks to all the swarozgaris/ beneficiaries who patiently replied the questions and without their co-operation the field survey/ research could not have been completed.

The report has been prepared by Sh. Krishan Kumar, Research Officer with the assistance of Sh. Sunil Kumar Jakhar, Assistant Research Officer under the supervision of Sh. Anand Prakash, Dr. Rajvir Bhardwaj, Deputy Director and dynamic guidance of Sh. D.S. Chhikara, Additional Director.

I expect that the study would be extremely useful to the Planners, Researchers, Educationists, Policy Makers, concerned Central Ministries and Implementing Agencies at the state level to make the improvements and take suitable corrective measures to ensure that the intended benefits of the scheme reach the target group.

Dated: 25-05-2012
Place: Panchkula

R.K. BISHNOI
Director, Department of Economic &
Statistical Analysis, Haryana.

List of Abbreviations

APL	Above Poverty Line
ADC	Additional Deputy Commissioners
BC	Backward Class
BPL	Below Poverty Line
CLCC	Central Level Coordination Committee
CEO	Chief Executive Officer
DWACRA	Development of Women and Children in Rural Areas
DRDA	District Rural Development Agency
IRDP	Integrated Rural Development Programme
GKY	Ganga Kalyan Yojana
MWS	Million Well Scheme
PRI	Panchayati Raj Institutions
SHGS	Self Help Groups
SGSY	Swaranjayanti Gram Swarozgar Yojana
SITRA	Supply of Improved Tool-kits to Rural Artisans
SC	Scheduled Castes
TRYSEM	Training of the Rural Self-Employment Programme

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1. EXECUTIVE SUMMARY

The SGSY scheme was launched by the Government of India in April, 1999 on cost sharing basis i.e. 75:25 between Centre and State respectively. Under the Scheme, income generating assets are provided to the beneficiaries through a combination of bank credit and government subsidy.

This Scheme is being implemented in all the districts of the state through Rural Development Department, Haryana. The objective of SGSY is to bring every assisted family above the poverty line by ensuring appreciable sustained level of income over a period of three years from the date of its coverage under the scheme so that the minimum income of the family of assisted self employee may be Rs.2000/- per month after depositing the bank installment. This objective is to be achieved by inter alia organizing the rural poor into self help groups. The scheme is covering all aspects of self employment such as organization of BPL families into Self Help Groups, Training, Credit, Technology and Marketing. 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 Panchayati Raj Institutions (PRIs) within a district. In nutshell, SGSY is a major poverty alleviation programme. It was expected to implement

the scheme 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.

Objectives of the Evaluation Study:

1. To assess the physical and financial performance of SGSY.
2. To evaluate the adequacy of implementation mechanism /monitoring mechanism.
3. To study the performance, utility and impact of scheme in terms of rural employment generation in Haryana.
4. To find out the shortcomings/ bottlenecks, if any, in the implementation of the scheme and to suggest corrective measures thereof.

Methodology:

The study is based on the primary and secondary data. Both primary and secondary data was collected through instruments structured at different levels. The secondary data was collected from the Rural Development Department, Haryana and Offices of ADC-Cum-CEO, DRDA, Panchkula, Karnal, Gurgaon and Sirsa districts through state and district level questionnaires. Detailed discussions were held with the officers/officials at various levels to gather information on 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 survey schedules approved by the Director, DESA

covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the scheme, problems encountered, utilization of funds, impact of the scheme etc. The experiences of the sampled beneficiaries and the non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in implementation of the scheme. For assessing the impact of SGSY, time series data for the years 2005-06 to 2009-10 was collected for the Study.

Main findings of the study based on sample of 184 beneficiaries:

1. Out of 184 beneficiaries, there were 115 SC beneficiaries and 160 total female beneficiaries.
2. The percentage of SC beneficiaries was 62.5 while the percentage of female beneficiaries was 87.
3. A majority of 43 SC beneficiaries were from Sirsa district while in Gurgaon district there were 17 SC beneficiaries only in the sample.
4. There were total 33 BC beneficiaries (18%) of total beneficiaries.
5. A majority of 14 BC beneficiaries were from District Karnal and only 4 BC beneficiaries from District Panchkula.
6. As many as 36 beneficiaries belonged to other categories (19.5%) of total beneficiaries.
7. A maximum No. of 18 beneficiaries from other communities was recorded in district Panchkula while the number was only 2 in district Sirsa.
8. There were only 11 beneficiaries above the Poverty Line which is about 6% of the total 184 beneficiaries.
9. So far as qualification of beneficiaries is concerned, 137 (74.5%) beneficiaries had studied upto 5th standard, 42 (22.8%) beneficiaries

upto 10th standard and only 5 (2.7%) beneficiaries that too in Panchkula District alone were found studied above 10th standard.

10. Out of total 184 beneficiaries, 121 beneficiaries (66%) were engaged as agricultural labour while 63 beneficiaries (34%) were engaged as non-agricultural labour.
11. 124 beneficiaries faced difficulties in getting the loan. Out of these 124 beneficiaries, 95(77%) beneficiaries attributed it to the large number of formalities. As many as 29(23%) beneficiaries expressed that attitude of SGSY officials and bankers was found non-cooperative.
12. It has been observed that out of the total 24 SHGs only one SHG was provided training.
13. Out of total 184 beneficiaries, 155 (84%) beneficiaries got loan while 29(16%) beneficiaries were found waiting for the same.
14. As many as 21(14%) beneficiaries of Panchkula district did face marketing problems and these were not sold as per there marketing satisfaction whereas, 134(86%) beneficiaries did not face any marketing problem.
15. Out of 24 SHGs, 20 (83%) SHGs were found paying their bank installments regularly.
16. All 155 beneficiaries opined that due to SGSY their annual income has increased while 122(79%) beneficiaries were of the view that their living standard has also been improved.

Shortcomings and recommendations/suggestions

On the basis of various findings and observations the following recommendations have been proposed for qualitative improvement in implementation of this scheme and such other schemes in future:

- There is a need to create awareness about the scheme as there was a lack of knowledge of various components of the scheme among the concerned people. This can be done by giving wide publicity to the scheme through electronic and print media.
- The concerned officers/officials should discharge their duties with responsibility.
- The concerned authorities should adopt some good parameters in selection of beneficiaries because the same was not found during the exercise of study. Only those beneficiaries, who have the potential to start and manage the economic activities, should be covered under the scheme.
- There was a lack of coordination between banks and implementing agencies and results of the SGSY scheme may be better if there is more co-ordination between banks and implementing agencies.
- Most of the SHGs / beneficiaries told that the present ceiling of loan amount was very small while the rate of interest was on higher side for BPL people. Thus ceiling of loan should be increased upto an handsome amount i.e. atleast Rs. 2.00 lakhs and on the other hand rate of interest should be decreased so that BPL people may come forward to join the SGSY scheme.
- The Self Help Groups/beneficiaries should be allowed to engage themselves in more than one activity.

- As it has been observed that out of the total of 24 SHGs only one SHG was provided training meaning there by the most important feature of SGSY scheme i.e. Training Programme/Exhibition for the beneficiaries is negligible . Thus regular training programmes regarding financial and administrative management, maintenance of records and marketing facilities should be arranged by the officers/officials of DRDAs at district level.
- As most of the SHGs are engaged in the activities of dairy farming, the officers/officials of Animal Husbandry and Agriculture Departments may be involved in implementing the SGSY scheme directly to provide their technical support to the beneficiaries.
- There was a major problem of marketing of products of SHGs particularly in Hilly areas of Morni block and some part of Pinjore block in Panchkula district. Thus the State Govt. itself should play a vital role to solve the marketing problem.
- The role of NGOs, participation of Universities and Research Centers in monitoring and evaluation of the scheme should be encouraged.

2. Introduction

Government of India and all state governments are continue to implement the poverty alleviation programmes since independence. Later it was felt by the Government of India that there must be a satisfactory and good result oriented programme. Thus Government of India has combined six ongoing schemes i.e. IRDP, TRYSEM, DWCRA, GKY, CITRA and MWS and prepared a new scheme called “Swarnjayanti Gram Swarozgar Yojana (SGSY) by taking into consideration the good factors of all six old schemes. This scheme was launched by the Government of India in April, 1999 on cost sharing basis i.e. 75:25 between Centre and State. This is a holistic programme covering all aspects of Self Employment such as organization of poor into Self Help Groups, Credit Technology, Infrastructure and Marketing. The objective of Swarnjayanti Gram Swarozgar Yojana (SGSY) is to bring every assisted family above the poverty line by ensuring appreciable sustained level of income over a period of time so that the minimum income of the family of assisted self employee may be around Rs.2000/- per month after depositing the bank installments within three years. This objective is to be achieved by inter alia organizing the rural poor into self help groups through the process of social mobilization, training and capacity building and provision of income generating assets as the scheme lays stress on cluster approach. The target group under this scheme consists of small and marginal farmers, rural artisans, agricultural and non agricultural laborers etc. living below the poverty line.

The target group under this scheme consists of small and marginal farmers, rural artisans, agricultural and non-agricultural labourers etc. living below the poverty line. The number of membership per group should be between 10-20 in one group. However, in difficult areas like

deserts, hills, areas with scattered and sparse population and in case of minor irrigation and disabled persons this number may be from 5-20. Generally all members of the group should belong to BPL families. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. However, the APL members will not be eligible for the subsidy under the scheme. Further APL members of the SHG shall not become office bearers of the group. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group.

The Financial package in the shape of subsidy and Bank loan is being provided for the activities like dairy, bullock/camel carts, retail shops and village industries etc. The subsidy under SGSY is uniform at 30% of the project cost subject to maximum of Rs. 7500/- for general category and 50% of the project cost subject to a maximum of Rs. 10000/- for Schedule Castes. The Subsidy is being provided at 50% of the cost of the scheme subject to a ceiling of Rs. 1.25 lakh for groups of beneficiaries. There is no monetary limit of subsidy for irrigation projects in SGSY.

Evaluation Study:

The Economic and Statistical Analysis Department took up the Evaluation Study of SGSY as per decision taken by the FC & PS Haryana Planning Department. Following were the objectives of this Evaluation Study:

1. To assess the Physical and Financial performance of SGSY.
2. To evaluate the adequacy of implementation mechanism/monitoring mechanism.

3. To study the performance, utility and impact of scheme in terms of rural employment generation in Haryana.
4. To find out the shortcomings/ bottlenecks if any, in implementation of the scheme and to suggest corrective measures thereof.

3. Organizational set up and programme implementation Organizational set up:

Hon'ble Chief Minister, Haryana is the Minister-in-Charge of SGSY. He is being supported by Financial Commissioner and Principal Secretary, Rural Development Department, Special/Joint Secretary and Director, Rural Development Department at Government level. The Special/Joint Secretary and Director is being assisted by Project Economist, Research Officers, Project Officer, Programmer and Assistant at Directorate level and all Additional Deputy Commissioner-cum-Chief Executive Officers, DRDAs at District Level. Further all ADC-Cum-CEOs have Support of line Departments, Block Agencies and Gram Panchayats to interact with the poor people at village level. The Department of Rural Development under the Ministry of Rural Development (GOI), has the overall responsibility of policy formation, implementation, monitoring and evaluation of the programme. A Central Level Coordination Committee has been constituted to assist the Rural Development for the effective and purposeful results of SGSY. The main function of CLCC is to review and ensure effective implementation, physical, financial and qualitative performance of the programme. Some other committees like State Level SGSY Committee, District Level SGSY Committee and Block Level SGSY Committee have also been constituted for the successful implementation of SGSY programme. The main function of these committees is to provide leadership and guidance in planning, implementation and monitoring of the programme.

The line Departments like Agriculture, Animal Husbandry, Sericulture, Horticulture, Handicraft, Industry etc. also play an active role in the identification of key activities and preparation of project reports.

When the banks sanction the loans to the beneficiaries/groups, the line departments create the required infrastructure and provide the requisite facilities and technical guidance to the Swarozgaris.

Programme Implementation

This chapter is devoted to analyse the implementation and achievement of Swarnjayanti Gram Swarozgar Yojana. The SGSY is a centrally sponsored scheme and is implemented on a cost sharing basis between Centre and State on 75:25 basis with an objective to bring the assisted families above the poverty line over a period of time i.e. three years from the date of their coverage under the scheme. This Scheme is covering all aspects of Self Employment such as organisation of poor into Self Help Groups, Training, Credit, Technology and Marketing. 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. The DRDA has a very vital role in organisation of the Self Help Groups and their capacity building as well as in terms of coordination with the technical institutions for technology and training, the banks for planning and credit mobilization, the line departments for infrastructure and technical follow up as well as in coordinating the marketing activities. The Gram Panchayats and Gram Sabha also play an important roll to approve the list of BPL families and to monitor the activities under the scheme. As the SGSY is a credit-cum-subsidy programme, the bankers also play an important part in implementation of this scheme. SGSY envisages the close association of bankers at all stages of the programme implementation, right from the identification of

key activities, clusters, Self Help Groups, identification of individual Swarozgaris as well as planning for all the elements of the key activities.

The SGSY Scheme is being implemented in all the districts of the State since April, 1999. The analysis of the Scheme is based on filed survey, secondary data and other information collected from the Rural Development Department, Haryana during the period 2005-06 to 2009-10.

Year-wise Financial Allocation, Release and Expenditure under the Scheme:

The year wise financial status of Haryana as a whole for the period 2005-06 to 2009-10 is based on the information supplied by the Directorate of Rural Development Department, Haryana. The following table shows this Financial Status:

Table 3.1

Year-wise Financial Allocation, Release and Expenditure under the Scheme.

(Rs. in Lakh)

Sr. No.	Year	Allocation	Release of fund of funds			Exp.
			Centre Share	State Share	Total	
1	2005-06	1566.71	1147.48	382.50	1529.98	1888.51
2	2006-07	1739.89	1304.92	434.98	1739.90	1857.92
3	2007-08	2651.60	1988.70	613.00	2601.70	2683.79
4	2008-09	3134.72	2351.04	833.57	3184.61	2985.04
5	2009-10	3214.66	2470.78	823.60	3294.38	3624.54
	Total	12307.58	9262.92	3087.65	12350.57	13039.80

The above table shows that an amount of Rs. 12350.57 Lakh was released against an allocated amount of Rs. 12307.58 Lakh during the period 2005-06 to 2009-10. An expenditure of Rs. 13039.80 Lakh was incurred against released amount of Rs. 12350.57 lakhs during this period.

The expenditure was higher than released amount in every year except 2008-09 where it was slightly low. The excess expenditure was met out with the money accrued as interest on funds and return of subsidy etc. under this scheme.

4. Methodology

The study is based on the primary and secondary data. Both primary and secondary data was collected through instruments structured at different levels. The secondary data was collected from the Rural Development Department, Haryana and offices of ADC-Cum-CEO, DRDA, Panchkula, Karnal, Gurgaon and Sirsa through state and district level questionnaires. Detailed discussions were held with the officials/officers at various levels to gather information on 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 survey schedules was approved by the Director, DESA. These schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the scheme, problems encountered, utilization of funds, impact of scheme etc. Experiences of the sampled beneficiaries and the non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in implementation of the scheme. For assessing the impact of SGSY, work done during the years 2005-06 to 2009-10 was covered under the Sample Study.

- **Sampling design and coverage:**

The following multistage (three stage) random sampling technique was adopted for the sample survey keeping in view the objectives of the study:

At first stage districts were randomly selected. There are four Administrative Divisions in Haryana State namely: Ambala, Gurgaon, Hisar and Rohtak. It was decided to select four districts i.e. one district from each division of the state on random basis. Four selected districts were Gurgaon, Karnal, Panchkula and Sirsa from Gurgaon, Rohtak,

Ambala and Hisar divisions respectively.

At second stage blocks were randomly selected. Two blocks from each selected district i.e. eight in total were taken into consideration on random basis for survey work. Gurgaon and Sohna blocks from Gurgaon district, Assandh and Karnal blocks from Karnal district, Morni and Pinjore blocks from Panchkula district and Dabwali and Odhan blocks from Sirsa district were selected.

The third stage of sampling design was selection of villages. Three villages from each of the selected block were taken into consideration on random basis. In total, twenty four villages were selected. As many as 184 sampled beneficiaries from all of these 24 selected villages were questioned during the field survey work.

- **Tools of the Study:**

The following Schedules were designed collecting requisite data and information for the study:

Schedule A This schedule was structured for obtaining secondary data and from State Head Quarter.

Schedule B This Schedule was meant for obtaining secondary data and other information from district level office i.e. DRDA.

Schedule C This Schedule was structured to obtain information from Self Help Groups.

Schedule D This Schedule was prepared to obtain information from the beneficiaries.

- **Reference Period:**

The requisite necessary data for the period 2005-06 to 2009-10 was collected from the Head Office of the Rural Development Department, Haryana for the purpose of this evaluation study. The survey work was carried out from Feb., 2011 to March, 2011.

5. FIELD SAMPLE SURVEY

This chapter is based on the findings of field survey. As per requirement of the study, a sample survey was conducted in 24 villages of 8 blocks in 4 selected districts namely: Panchkula, Karnal, Gurgaon and Sirsa by covering 184 beneficiaries with a view to evaluate the implementation and performance of “Swarnjayanti Gram Swarozgar Yojana (SGSY) in Haryana. During the exercise of sample survey information/data on different components of the scheme in question was collected from Self Help Groups, Individual beneficiaries, Panches and Sarpanches of the villages and other functionaries of the scheme. The secondary data was collected from State Headquarter of the Rural Development Department, Haryana and concerned District Rural Development Agencies at district level for the period 2005-06 to 2009-10. The main emphasis was given to assess to what extent benefit of various activities under SGSY was provided to the sampled beneficiaries. The field work (Sample Survey) was carried out from Feb, 2011 to March, 2011. The following four schedules A to D were designed for the study:-

Schedule A was meant for obtaining secondary data from State Headquarter., Different aspects regarding financial allocation, expenditure, physical targets and physical achievement from 2005-06 to 2009-10 were studied under Schedule A. Schedule B was meant for obtaining secondary data and other information from District Office i.e. DRDA. Different aspects as maintained in Schedule A were also studied under Schedule B. Schedule C and D were structured to obtain the information from SHGs and beneficiaries respectively. This chapter has 5 sections as explained below.

- **Section I. Beneficiary details:**

5.1 Sampled Beneficiaries:

There were 184 beneficiaries out of 24 selected villages from four selected districts under the scheme of SGSY.

The district-wise selection of beneficiaries has been shown in the table given below:-

Table 5.1
District-wise No. of sampled beneficiaries

Sr. No.	Name of Division	Name of District	Name of Block	No. of Villages	No. of SHGs	No. of Sampled Beneficiaries
1	2	3	4	5	6	7
1	Ambala	Panchkula	1 Morni 2 Pinjore	3 3	6	45
2	Gurgaon	Gurgaon	1 Gurgaon 2 Sohna	3 3	6	32
3	Hisar	Sirsa	1 Dabwali 2 Odhan	3 3	6	52
4	Rohtak	Karnal	1 Assandh 2 Karnal	3 3	6	55
Total	4	4	8	24	24	184

The above table reveals that four districts namely: Gurgaon, Karnal, Panchkula and Sirsa were selected on random basis from Gurgaon, Rohtak, Ambala and Sirsa divisions respectively. Two blocks from each selected district i.e. eight in total were taken into consideration on random basis for survey work. Gurgaon and Sohna blocks from Gurgaon district, Assandh and Karnal blocks from Karnal district, Morni and Pinjore blocks from Panchkula district and Dabwali and Odhan blocks from Sirsa district were selected.

The Table further indicates that as many as 24 SHGs i.e. one self help group from each selected village were taken into account for survey and 184 sampled beneficiaries of these SHGs as available at the time of survey were questioned to conduct the study of SGSY in Haryana State.

5.2 Social status of sampled beneficiaries:

As it has been shown in the above mentioned para, we have questioned as many as 184 beneficiaries during the exercise of sample survey. These 184 beneficiaries further have been categorised as per their social status which has been reflected in the table given below:-

Table 5.2

District-wise social status of sampled beneficiaries

Sr. No.	Name of District	No. of beneficiaries			SC	BC	Other	BPL	APL
		Male	Female	Total					
1	Gurgaon	1	32	32	17	8	7	32	0
2	Karnal	1	54	55	32	14	9	50	5
3	Panchkula	14	31	45	23	4	18	45	0
4	Sirsa	8	44	52	43	7	2	46	6
	Total	24	160	184	115 (62.5%)	33 (18%)	36 (19.5%)	173 (94%)	11 (6%)

The above table shows that out of total 184 sampled beneficiaries, there were 115 (62.50%) SCs, 33 (17.93%) backward classes and 36 (19.57%) from other castes. The highest number of 43 SC beneficiaries was recorded in Sirsa district, while the lowest No. of 17 SC beneficiaries were recorded in Gurgaon district. It has also been recorded

that out of 184 beneficiaries, 160 i.e. 87% women were found working under the scheme while the male members were only 24 i.e. 13% of total beneficiaries. Out of 24 male members 14 members were working in Panchkula district only. As per features of the scheme there were also some APL members among the sampled beneficiaries. As many as 173 members were from BPL families. No APL member was recorded in Panchkula and Gurgaon districts.

5.3 Educational status of sampled beneficiaries

During the field survey work, the educational status of the sampled beneficiaries has been examined. As per scheduled designed for the field survey, educational status was bifurcated in three categories i.e. from 1st to 5th class, 6th to 10th class and above 10th class. The district wise and class-wise bifurcation has been shown in the table given below:-

Table 5.3

District-wise Educational Status of sampled beneficiaries

Sr. No.	Name of District	Qualification of Beneficiaries			Total
		1 st to 5 th	6 th to 10 th	Above 10 th	
1	Gurgaon	23	9	0	32
2	Karnal	43	12	0	55
3	Panchkula	22	18	5	45
4	Sirsa	49	3	0	52
	Total	137 (74.5%)	42 (22.8%)	5 (2.7%)	184

The above table shows that out of 184 sampled beneficiaries the educational status of 137 beneficiaries was 1st to 5th class followed by 42 beneficiaries of 6th to 10th standard while only 5 beneficiaries were recorded above 10th standard. That too these 5 beneficiaries were from

Panchkula district. No beneficiary above 10th standard was found in Sirsa, Karnal and Gurgoan districts. As many as 49 beneficiaries were recorded in Sirsa district in the group of 1st to 5th standard followed by 43 beneficiaries in Karnal district. 23 beneficiaries were recorded in Gurgoan district while the Panchkula district was at the bottom with 22 beneficiaries. In the group of 6th to 10th standard the highest No. of 18 beneficiaries was recorded in Panchkula district while the lowest No. of 3 beneficiaries was recorded in Sirsa district. Another important fact has also been noticed in the above table that the people having higher education were not interested in self employment program. As table shows that there was a decreasing trend from 1st to 5th standard and onwards meaning thereby either the concerned authorities did not make earnest efforts to mobilize the higher educated persons for joining self employment program or they did promote only less educated people to self employment program.

5.4 Activities of beneficiaries

It was also added in the schedules designed for field survey work that how many activities to self employment program were being adopted by the sampled beneficiaries. District-wise and activity-wise bifurcation of beneficiaries has been shown in the table as under:-

Table 5.4

District-wise and activity-wise beneficiaries

Sr. No.	Name of District	No. of beneficiaries	Activities of Beneficiaries				
			Dairy	Vegetable Growing	Shop	Other	Loan yet to avail
1	Gurgaon	32	27	0	0	0	5
2	Karnal	55	18	0	21	9	7
3	Panchkula	45	10	34	1	0	0
4	Sirsa	52	35	0	0	0	17
	Total	184	90	34	21	9	29

It has also been reflected in the above table that out of total No. of 184 sampled beneficiaries a large No. of 90 beneficiaries were engaged in dairy activities. Sirsa district was on the top having 35 beneficiaries involved in these activities while the Panchkula district was at the bottom having 10 beneficiaries only. As many as 34 beneficiaries were engaged in the activities of vegetables growing in Panchkula district. No any sampled beneficiary in Sirsa, Karnal and Gurgaon districts was recorded in the activity of vegetables growing.

The table further reveals that only 22 beneficiaries were engaged in running shops. Out of these 22 beneficiaries, 21 beneficiaries were found in district Karnal while only one beneficiary was recorded in Panchkula district.

No beneficiary under shop activities was noticed in Sirsa and Gurgaon districts. The table further reflected that there were few beneficiaries who were engaged in other activities. All the nine beneficiaries engaged in other activities were from Karnal district whereas no any beneficiary was recorded in Sirsa, Gurgaon and Panchkula districts. Above table reveals that there were as many as 29 persons who did not avail the loan was due to non co-operative behavior of the bankers. There were 17 such cases in district Sirsa followed by 7 cases and 5 cases in Karnal and Gurgaon districts respectively. Hence, these beneficiaries could not select any business activity.

5.5 Main occupation of sampled beneficiaries

What was the main occupation of the sampled beneficiaries was also a point in the survey schedules. The main occupation of the beneficiaries was further categorized into labour work or other occupation. District-wise occupation of the sampled beneficiaries has been indicated in the table given below:-

Table 5.5

District-wise and occupation-wise beneficiaries

Sr. No.	Name of District	No. of beneficiaries	Main occupation		Satisfaction with main occupation	
			Labour	Others	Yes	No
1	Gurgaon	32	32	0	10	22
2	Karnal	55	55	0	18	37
3	Panchkula	45	44	1	16	29
4	Sirsa	52	50	2	24	28
	Total	184	181	3	68	115

The above table reveals that the main occupation of as many as 181 sampled beneficiaries was labour work. Only 3 beneficiaries were found engaged in other activities instead of labour work.

The Main occupation as labour has further been categorized into agricultural labour and non agriculture labour. Main occupation of beneficiaries other than labour was negligible however, a large No. of 115 sampled beneficiaries did not express their satisfaction with their main occupation. Only 68 beneficiaries were satisfied with their main occupation.

5.6 Type of labour

As per schedule for survey the sampled beneficiaries were also asked for kind (type) of labour. On the basis of answers given by the beneficiaries surveyors recorded the district-wise type of labour which has been shown in the table given below:

Table 5.6
District-wise type of labour

Sr. No.	Name of District	Agricultural labour	Non-agricultural labour	Total labour
1	Gurgaon	11	21	32
2	Karnal	30	25	55
3	Panchkula	26	19	45
4	Sirsa	37	15	52
	Total	121 (66%)	63 (34%)	184

Above table shows that out of total 184 sampled beneficiaries, 121 beneficiaries (66%) were engaged as agricultural labour while 63 beneficiaries (34%) were engaged as non-agricultural labour. The Sirsa district was on the top with 37 agricultural labour. District Karnal was second having 30 agricultural labour while Gurgaon district was at the bottom having only 11 agricultural labour. On the other hand, Karnal district was on top with 25 non agricultural labour followed by district Gurgaon with 21 non-agricultural labour.

5.7 Land Holdings of Beneficiaries

There was also a point in the schedules framed for evaluation study of SGSY that whether the sampled beneficiaries have land holdings or not. The data in this regard have been shown in the table given below:-

Table 5.7
District-wise land holdings of sampled beneficiaries
No

Sr. No.	Name of District	No of beneficiaries		Total
		With Land Holdings	Without Land Holdings	
1	Gurgaon	0	32	32
2	Karnal	0	55	55
3	Panchkula	2	43	45
4	Sirsa	3	49	52
	Total	5	179	184

The above table reveals that there were very less sampled beneficiaries with land holdings in these sampled districts. Three beneficiaries in Sirsa district and only 2 beneficiaries in Panchkula district were having land holdings.

- **Section II. Sanction/disbursement of loan:**

5.8 Difficulties in sanction/disbursement of Loan

It was very important to know that whether the sampled beneficiaries faced any problem in sanction/ disbursement of loan or not. On the basis of survey it has been witnessed that there was a majority of sampled beneficiaries who faced the difficulties in sanction/disbursement of loan. A statistical analysis in this regard has been shown in the table given below:

Table 5.8

District-wise beneficiaries who faced difficulties in getting loan.

Sr. No.	Name of District	No. of Self Help Groups	No. of selected beneficiaries	Whether difficulty was faced in sanction of loan	
				Yes	No
1	Gurgaon	6	32	26	6
2	Karnal	6	55	46	9
3	Panchkula	6	45	20	25
4	Sirsa	6	52	32	20
	Total	24	184	124 (67%)	60 (33%)

The above table reveals that out of total 184 sampled beneficiaries, there was a large No. of 124 (67%) beneficiaries who faced difficulties in sanction /disbursement of loan while there were only 60 (33%) beneficiaries who did not face any difficulty in sanction/ disbursement of loan. Karnal District was on the top having 46 such beneficiaries who faced difficulty in sanction/disbursement of loan followed by Sirsa

district having 32 such beneficiaries while Panchkula district was at the bottom with 20 such beneficiaries.

5.9 Type of difficulties faced by the beneficiaries

The next important question asked from the beneficiaries who faced the difficulties in sanction/disbursement of Loan was the type of difficulties in this regard. The difficulties were put into two categories firstly, large No. of formalities/unhelpful attitude of bankers in sanction of loan. Secondly, unhelpful attitude of SGSY officials and bankers in disbursement of Loan.

Statistical data regarding difficulties in sanction/disbursement of loan has been shown in the table given below:-

Table 5.9

District-wise type of difficulties in sanction/disbursement of loan

Sr. No.	Name of District	Type of difficulties in getting loan		Total
		Large No. of formalities in sanction of loan.	Unhelpful attitude of SGSY officials and bankers in loan disbursement.	
1	Gurgaon	21	5	26
2	Karnal	39	7	46
3	Panchkula	20	0	20
4	Sirsa	15	17	32
	Total	95 (77%)	29 (23%)	124

The above table reveals that out of total 124 aggrieved sampled beneficiaries a large No. of 95 (77%) beneficiaries faced difficulty a large No. of formalities/unhelpful attitude of bankers in

sanction of loan. While only 29 (23%) beneficiaries faced the difficulty in the second phase of loan process i.e. unhelpful attitude of SGSY officials and bankers in disbursement of loan. Karnal district topped with a highest No. of 39 beneficiaries faced difficulties of large No. of bankers in sanction of loan followed by 21 beneficiaries in Gurgaon district while Sirsa district was at the bottom with 15 such beneficiaries. On the other hand, Sirsa district was on the top with 17 beneficiaries who faced difficulties of unhelpful attitude of SGSY officials and bankers in disbursement loan followed by 7 and 5 such beneficiaries in Karnal and Gurgaon districts respectively. No such beneficiary was recorded in Panchkula District. In overall grading regarding loan difficulties, district Karnal was ranked first with 46 beneficiaries who faced the loan difficulties while Panchkula was at the bottom where only 20 such person were recorded.

- **Section III. Marketing of the produce:**

5.10 Marketing problems faced by the beneficiaries of SHGs

Marketing problem was also an important point to be discussed with the sampled beneficiaries during the field Survey work. The data in this regard recorded during the survey have been reflected in the table given as under:-

Table 5.10

District-wise No. of beneficiaries of SHGs faced the marketing problems

Sr. No.	Name of District	No. of beneficiaries received loan	Whether they faced marketing problems		Whether DRDA officers/officials were helpful to solve the marketing problems	
			Yes	No	Yes	No
1	Gurgaon	27	0	27	27	0
2	Karnal	48	0	48	48	0
3	Panchkula	45	21	24	24	21
4	Sirsa	35	0	35	35	0
	Total	155	21 (14%)	134 (86%)	134	21

Above table reflects that out of total 155 beneficiaries who received loan, only 21 (14%) beneficiaries in Panchkula district alone were recorded who have faced the marketing problems. While a large No. of 134 (86%) beneficiaries recorded their statements that they did not face any marketing problems. Thus there was no any marketing problems in Sirsa, Karnal and Gurgaon districts except Panchkula district. The table further reveals that the officers/officials of DRDAs in Sirsa, Karnal and Gurgaon districts were very helpful to solve the marketing problems of

the sampled beneficiaries. While the officers/officials of DRDA in Panchkula district were not serious to solve the marketing problems in their district. Out of 45 beneficiaries as many as 21 beneficiaries recorded their statement that they have faced the marketing problems.

- **Section IV. Repayment of loan:**

5.11 Whether the installments to repay bank loan were regular

During the course of Sample Survey the sampled beneficiaries were also questioned to know that whether they were depositing their installments regularly to make the repayment of bank loan or not. The data recorded in this regard have been reflected in the table given below:-

Table 5.11

District-wise regular/irregular SHGs to repay the bank installments

Sr. No.	Name of District	No. of Self Help Groups	Self Help Group which received loan from bank	Whether repayment of bank installments was regular	
				Yes	No
1	Gurgaon	6	5	5	0
2	Karnal	6	5	5	0
3	Panchkula	6	6	6	0
4	Sirsa	6	4	4	0
	Total	24	20	20	0

The above table reveals that out of total 24 SHGs, 20 SHGs were successful to receive the loan from banks. In Panchkula district all the 6 SHGs availed the loan from banks while 4 SHGs availed the loan in Sirsa district. The table further reflects an important fact that all the SHGs were regular to make the repayment of loan amount.

- **Section V: Impact of SGSY**

5.12 Increase in annual income and improvement in living standard of beneficiaries

An other important point which was included in the schedules for survey was whether there was an increase in the Annual Income of the beneficiaries after getting the loan and whether there was an improvement in their living standard after getting the loan.

As per survey done in the field, a statistical analysis has been reflected in the table given below:-

Table 5.12

District-wise data showing the increase/ improvement in annual income and standard of living, related to beneficiaries under SHGs.

Sr. No.	Name of District	No. of beneficiaries who received loan	Increase in annual income		Improvement in living standard	
			Yes	No	Yes	No
1	Gurgaon	27	27	0	22	5
2	Karnal	48	48	0	46	2
3	Panchkula	45	45	0	27	18
4	Sirsa	35	35	0	27	8
	Total	155	155	0	122	33

The above table reveals that there were 155 beneficiaries who received loan. All these 155 beneficiaries were of the view that their Annual Income has been increased significantly after getting the loan. However, as many as 122 beneficiaries have recorded their statements that there was an improvement in their Living Standard. Only 33

beneficiaries were of the view that there was no improvement in their living standard. Thus Statistical Analysis reflects that this was a good sign for success of SGSY Scheme.

5.13 District-wise allocation of funds and expenditure for the year 2005-06 to 2009-10.

The data regarding allocation of funds and expenditure for the year 2005-06 to 2009-10 was collected from the concerned DRDAs. An analysis of allocation of funds and expenditure is one of the most important parameters to adjudge the performance of any scheme. Hence, a statistical analysis of allocation of funds and expenditure has been given in the below table:

TABLE 5.13
Districtwise funds allocation and exp. for the year 2005-06 to 2009-10.

Name of District	Misc. Receipt +Total funds released = Total funds available.						Total Expenditure (Rs. in Lakhs)					
	2005-06	2006-07	2007-08	2008-09	20-09-10	Total	2005-06	2006-07	2007-08	2008-09	2009-10	Total
Gurgaon	107.59	38.61	45.94	53.28	101.12	346.54	107.53 99.94%	38.54 99.82%	45.75 99.59%	48.82 91.63%	92.62 91.59%	333.26 96.17%
Karnal	161.84	159.62	244.42	308.65	226.74	1101.27	161.84 100%	153.61 96.23%	222.66 91.10%	296.09 95.93%	226.72 99.99%	1060.92 94.34%
Panchkula	26.86	29.47	44.31	51.72	59.73	212.09	26.80 99.97%	29.44 99.92%	44.31 100%	44.39 85.83%	58.04 97.17%	202.98 95.70%
Sirsa	107.73	115.65	173.23	220.58	203.33	820.52	107.67 99.94%	114.16 98.71%	167.94 96.95%	177.46 80.45%	198.00 97.38%	765.23 93.26%
Total	404.02	343.35	507.9	634.23	590.92	2480.42	403.84 99.96%	335.75 97.8%	480.66 94.6%	566.76 89.4%	575.38 97.37%	2362.39 95.24%

Above table shows that an amount of Rs. 2480.42 lakh was released for the selected four districts namely. Gurgaon Karnal, Panchkula and Sirsa, during the year 2005-06 to 2009-10. Against the released amount, an expenditure of Rs. 2362.39 lakh was incurred which makes 95.24% financial performance. The overall performance of these districts during the year 2005-06 to 2009-10 remained above 93.26% and each district has about equal status. However, the financial performance during the year 2005-06 was the highest with 99.96% expenditure while it was as low as 89.4% during the year 2008-09. The highest amount of Rs. 1101.27 lakh was released in Karnal district while the lowest amount of Rs. 212.9 lakh was released in Panchkula district during the year 2005-06 to 2009-10. Thus the statistical analysis of allocation/release of funds and expenditure reflects that the performance of SGSY remained very good during the period in question.

5.14 Status of loan applications for the last three years from 2007-08 to 2009-10.

The data regarding status of loan applications/physical performance has also been collected from the concerned DRDAs for the years 2007-08 to 2009-10. The analysis of physical performance is the best parameter to adjudge the success or failure of any scheme. Statistical data in this regard is given below:

Table 5.14

District-wise status of loan applications for last three years from 2007-08 to 2008-09.

Name of District	No. of applications submitted to banks			No. of loan applications sanctioned by banks			No. of loan applications disbursed			No. of loan applications pending/rejected		
	2007-08	2008-09	2009-10	2007-08	2008-09	2009-10	2007-08	2008-09	2009-10	2007-08	2008-09	2009-10
Gurgaon	375	378	619	261	262	376	261	216	346	R 109 P 5 T 114	R 57 P 59 T 116	R 96 P 147 T 243
Karnal	244	258	68	244	258	68	244	258	68	0	0	0
Panchkula	73	89	63	56	48	44	56	48	44	R 3 P 14 T 17	R 00 P 41 T 41	R 00 P 19 T 19
Sirsa	94	155	500	94	155	141	94	155	141	0	0	R 55 P 304 T 359
Total	786	880	1250	655	723	629	655	677	599	R 112 P 19 T 131	R 57 P 100 T 157	R 151 P 470 T 621

R-Rejected, P-Pending, T-Total

Above table shows that during the year 2007-08 as many as 786 loan applications from SHGs and individual beneficiaries in all the four selected districts were submitted to the banks. Gurgaon district was on the top with 375 applications followed by Karnal district with 244

applications. Panchkula district was at the bottom with only 73 applications. Out of these 786 loan applicants, loan was disbursed to 655 applicants. 109 applications were rejected while 5 applications were pending. The maximum rejection of applications was recorded in Gurgaon district. During the year 2008-09 as many as 880 applications were submitted to the banks. Out of these 880 applicants, 677 applicants were disbursed the loan while 100 applications were pending. The maximum of 59 applications were pending in district Gurgaon alone. While 57 applications were rejected. Likewise 1250 applications were submitted to the banks during the year 2009-2010. Out of these 1250 applicants, 599 applicants were disbursed the loan. As many as 470 cases were pending and 151 cases were rejected. Maximum case i.e. 359 applications were pending in Sirsa district alone. Although the pending/rejection cases were there in each year and in each district, yet the success rate was on higher side which reflected the good performance of the SGSY Scheme.

6. Summary of findings and Recommendations

The Swarnjayanti Gram Swarozgar Yojana is being implemented in all the districts of the State through Rural Development Department, Haryana on 75:25 cost sharing basis between Centre and State respectively since April, 1999. The main objective of SGSY scheme is to bring the assisted families above the poverty line over a period of time. The scheme is covering all aspects of Self employment such as organisation of poor into Self Help Groups, Training, Credit, Technology and Marketing.

The Financial Commissioner & Principal Secretary to Govt. Haryana, Planning Deptt. had approved that an evaluation study be carried out to ascertain the utility and impact of SGSY scheme in its implementation and to suggest necessary corrective measures. The study is based on primary as well as secondary data.

As per the requirement of the study, a sample survey was conducted in 24 selected villages of 8 blocks in Panchkula, Karnal and Gurgaon and Sirsa districts. During the exercise of Sample Survey 184 beneficiaries of 52 SHGs were taken into consideration to conduct this evaluation study.

Information/Data on different aspects for the year 2005-06 to 2009-10 was collected from various sources to make the study useful and valuable.

Main findings of the study:

1. Out of 184 sampled beneficiaries, there were 115 (62.5%) SC beneficiaries and 160 (87%) female beneficiaries.

2. A maximum of 43 SC beneficiaries were from Sirsa district while in district Gurgaon there were only 17 SC beneficiaries in the sample.
3. There were 33 sampled BC beneficiaries which was 18% of total beneficiaries.
4. A maximum of 14 sampled BC beneficiaries were from District Karnal where as minimum of 4 BC beneficiaries were from District Panchkula.
5. As many as 36 sampled beneficiaries belonged to other categories which was 19.5% of total beneficiaries.
6. The maximum no. of sampled beneficiaries from other communities i.e. 18 was recorded in district Panchkula while the number was only 2 in district Sirsa.
7. There were only 11 sampled beneficiaries above the Poverty Line which is about 6% of the total 184 beneficiaries.
8. So far as qualifications of beneficiaries is concerned, 137 (74.5%) sampled beneficiaries had studied upto 5th standard, 42(22.8%) beneficiaries upto 10th standard and only 5 (2.7%) beneficiaries (in Panchkula District alone) were recorded above 10th standard.
9. The evaluation study reveals that 90 sampled beneficiaries were engaged in vegetable growing activities, 2 beneficiaries were engaged in running shops.
10. Out of total 184 sampled beneficiaries, 121 beneficiaries (66%) were engaged as agricultural labour while 63 beneficiaries (34%) were engaged as non-agricultural labour.
11. During the sample survey it has come to know that 124 beneficiaries have faced difficulties in getting loan. Out of these 124 beneficiaries, 95 beneficiaries told that there were number of formalities and non-cooperative attitude of bankers in sanctioning

the loan. As many as 29 beneficiaries told that attitude of SGSY officials and bankers was found non-cooperative.

12. During the study work, it has come to know that there was no training programme/exhibition for 23 SHGs out of total 24 sampled SHGs.
13. Out of total 184 sampled beneficiaries, 155 beneficiaries got loan while 29 beneficiaries were waiting for the same till the date of survey.
14. As many as 21 beneficiaries i.e. in Panchkula district did face marketing problems and the officers/officials were unable to solve the marketing problems. On the other hand, 134 beneficiaries did not face any marketing problem.
15. Out of 24 SHGs only 20 received the loan and all the SHGs were paying their bank installments regularly.
16. Annual income of all 155 beneficiaries who got the loan has been increased out of which living standard of 122 beneficiaries has also been improved.

Shortcoming of the schemes:

Although performance of SGSY has been improved since its inception, yet a great deal remains to be done. The SGSY scheme was not going as per the guidelines and unable to achieve its objectives. Maximum beneficiaries and non beneficiaries even some of the officials of DRD As and financial institutions were not fully aware of the components of the scheme and their responsibilities in implementing the scheme.

During the course of evaluation study, some important weak points/shortcomings of the schemes have been witnessed as under :-

There was a lack of knowledge of various components of the scheme among the concerned people.

1. There was a lack of responsibility among the concerned / officials in implementing the scheme as shown in table No. 5.9 and table No. 5.10 at page No. 22 and page No. 23 of the report respectively.
2. The officers/officials and other authorities did not adopt the good parameters in selection of beneficiaries.
3. There was a lack of coordination between banks and implementing agencies.
4. Most of the SHGs / beneficiaries told that the present ceiling of loan amount was very small while the rate of interest was on higher side for BPL people.
5. The Self Help Groups particularly in Panchkula district were facing marketing problems.
6. During the evaluation study, it has also been witnessed that there was negligible involvement of NGOs for improving the implementation of SGSY through SHGs.
7. Monitoring was not properly done by the concerned authorities as it was observed during the exercise of Sample Survey work.
8. The most important feature of SGSY scheme i.e. Training Programme/Exhibition for the beneficiaries was negligible.
10-Non Co-operative behavior of Bankers, rigid and lot of formalities in sanctioning the loan was observed as main drawback of SGSY as shown in table No. 5.9 at page No.22.

Recommendations:

On the basis of various findings and observations the following recommendations have been proposed for qualitative improvement in implementation of this scheme and other similar schemes:

1. There is a need to create awareness about the scheme. It can be done by giving wide publicity to the scheme through electronic and print media.
2. The concerned officers/officials should discharge their duties with responsibility in implementing the scheme.
3. The concerned authorities should adopt some good parameters in selection of beneficiaries. Only those beneficiaries, who have the potential to start and manage the economic activities should be covered under the scheme.
4. We can have better results of the SGSY scheme if there is co-ordination between banks and implementing agencies.
5. The ceiling of loan should be increased from to an handsome amount i.e. atleast Rs. 2.00 lakh and on the other hand rate of interest should be decreased so that BPL people may come forward to join the SGSY scheme to compete the open market.
6. The Self Help Groups/beneficiaries should be allowed to engage themselves in more than one activity.
7. Regular training programmes on financial and administrative management, maintenance of records and marketing facilities should be arranged by the officers/officials of DRDAs at district level.
8. As most of the SHGs are engaged in the activities of dairy farming, the officers/officials of Animal Husbandry and Agriculture Departments may be involved in implementing the SGSY scheme directly to provide their technical support to the beneficiaries so that local market may be developed as per rural requirements.
9. There was a major problem of marketing of products of SHGs particularly in Hilly areas of Morni block and some part of Pinjore

block in Panchkula district. Thus the State Govt. should play a vital role to solve the marketing problem.

10. The role of NGOs, participation of Universities and Research Centers in monitoring and evaluation of the scheme should be encouraged.
11. There is a need to solve some national level credible NGOs, Local Engineering/Polytechnic Colleges and Industrial Training Institutes for upgrading the technical skills of beneficiaries using modern techniques to increase their productivity and efficiency.
12. The monitoring of SGSY should be made an essential feature in functioning of the Panchayats and they should be assigned the responsibility to monitor/encourage all the developmental programmes in their respective areas.
13. Further, there is urgent need to connect the Panchayats and block/District/State level officers through LAN/WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass root level.
14. All successful SHGs may be rewarded in the functions organized by District Administration as well as State/Centre level to motivate/encourage the other SHGs.
15. The duties of the officers/officials of DRDA and other concerned authorities are not limited to provide the loan and subsidy to the poor people under the SGSY scheme. In fact their real duty starts beyond this point to keep the beneficiaries vigilant towards the optimum use of loan money so that they may earn more and more income by adopting the self employment under the SGSY scheme. If one beneficiary gets the success under SGSY, he should encourage the other poor people to join the scheme. But unfortunately it has not been observed in the study. Thus the

concerned authorities should take solid steps to make this self employment programme a big success.
