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| Research Article

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Role of Associate Stakeholders in the Implementation of Swarnajayanti Gram Swarozgar Yojana: An Analytical Study Relating to the Kamrup District (Rural) of Assam

Dr. Ajay Kumar Deka
Department of Accountancy, Dispur College, Ghy-06

Abstract: An attempt has been given to make an analytical study on the role of associate stackholdersin the implementation of SGSY programme in the rural areas of Kamrup District of Assam separately for before joining the SHGs and completing at least 3 years of joining the SHGs. Moreover, we have applied some analytical tables to examine whether the line departments have played the significant role in implementation of the programme through SHGs. We have found that the line departments have not played the significant role.

Key words: Drda, PRIs, NGOs, Implementation, VLWs.

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1.0: Introduction:

The aim of the programme is to assist the poor families (swarozgaris) below the poverty line to have certain level of income over a period of time. The social mobilization, training, capacity building and provision of income generation activities through this scheme aims at making the poor self–confident and uplifting them socially as well as economically by strengthening their decision-making power. The achievement of the programme depends upon the proper coordination and the integration of district rural development agencies (DRDA), banks, line departments, Panchayati Raj Institutions' (PRIs), Non- Governmental Organizations (NGOs) and the Semi- Governmental Organizations. .

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 had 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.

1.1: Statement of the Problem:

Taking clue from the aforesaid discussion, we have carried out a research investigation on the topic "**role of associate stakeholders in the implementation of swarnajayanti gram swarozgar yojana: an analytical study relating to the kamrup district (rural) of assam".**

1.2: Objectives of the Study:

The following is the objective of this paper;

1. To examines the role of the stakeholders in implementing and execution of the **SGSY** programme.

1.3 Methodology of Study:

There are altogether 14 development blocks in the district of Kamrup (rural). These development blocks are – 01). Rani; 02) Rampur; 03) Chayanibarduar; 04) Chayagaon; 05) Goroimari; 06) Boko; 07) Bongaon; 08) Chamariya; 09) Hajo; 10) Sualkushi; 11) Bezera; 12) Kamalpur; 13) Bihdiya Jagikona; and 14) Rangia. We have selected at random five blocks from the population of 14 blocks. For this random selection, we have numbered the above mentioned blocks as 01, 02, 03, etc….. 14. Then with the help of 4 digit random number tables, we have drawn five blocks which are Rani, Boko, Chayani Barduar, Sualkuchi and Kamalpur.

From the record maintained in the office of the DRDA, we have found that there were altogether 9029 SHGs as on march, 2008 in all the 14 blocks. we have selected a sample of SHGs from the selected blocks which have completed at least 3 years from the date of their formation. The reason behind this is that a SHG requires a minimum period of 3 years to earn income. The total number of SHGs in each selected block is shown below:

1.1 Total NO's of SHGs in selected five block

Sl. no.	Name of Block	No's of SHGs
1	Rani	448
2	Chayani Barduar	606
3	Boko	707
4	Sualkuchi	618
5	Kamalpur	668
Total		**3047**

15% percent of the total SHGs of 3047 i.e. about 457 SHGs belonging to the selected blocks have been studied. For this purpose, we have selected SHGs from these selected five blocks by the principle of proportionate allocation under stratified random sampling technique. By following the principle of proportionate allocation under stratified random sampling technique, we have selected 457 SHGs from the selected 5 blocks which are as follows:

Table-1.2. No' of selected SHGs from selected blocks

Sl. No	Name of Block	Calculation	Selected SHGs
1	Rani	$\frac{457}{3047}x448$	67
2	Chayani **B**arduar	$\frac{457}{3047}x606$	91
3	Boko	$\frac{457}{3047}x707$	106
4	Sualkuchi	$\frac{457}{3047}x618$	92
5	Kamalpur	$\frac{457}{3047}x668$	101
Total			**457**

The data collected from 457 SHGs have been processed keeping in view the quantitative objectives of the study. So far our objective is concerned we shall use the analytical concept of this study.

1.4: Hypotheses to be tested:

Role of the implementing agencies in the execution of the SGSY programme has not significantly played (H_0).

vis-a-vis

Role of the implementing agencies in the execution of the SGSY programme has significantly played (H_1).

1.5: Relevance of the study:

As the uses of the programme is instrumental for implementing rural areas and since a general study relating to a country or state cannot properly reflect the implications of a programme in particular district hence this study is thought to be great significance.

1.6: Periodicity of the study:

We have collected data during the period from April, 2018 to March, 2019 in respect of the sample of SHGs which completed at least three years till March, 2018. Hence our periodicity of study is the period from April, 2018 to March, 2019.

1.7 Limitations of the study:

The study is purely based on primary data collected through sample survey. Hence the data collected are subjected are subject to both sampling and non-sampling errors.

1.8: Analysis and interpretation of data:

1.8.1: Implementation:

The SGSY scheme is being implemented in the state by the DRDAs in accordance with the guidelines of the 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 village level workers (VLWs) in the identification of the swarozgaris in villages where they are effectively functional but in villages where Panchayats are non functional, village level workers (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 panchyats, the district rural development agencies (DRDAs) have the central role in organisation of the self help groups, their training, identification of key activities, project reports, planning for credit mobilisation, 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 weaving, dairy, poultry, sheep/mule and goat rearing, handicrafts, saffron cultivation, 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 have been selected under non-farm activities.

1.8.2: Role of PRIs:

Panchayati Raj Institutions- the grassroots units of self government have been considered as the vehicle of socio-economic transformation in rural India. Effective and meaningful functioning of these bodies would depend on active involvement, contribution and participation of its citizens, both male and female. The 73rd constitutional amendment, 1992, vitalised the democratic decentralisation and allowed the Panchayati raj institution to play a major role in providing the basic services to maintain the quality of life of the rural people. The 11th finance commission has also earmarked funds for the gram panchayats for taking care of core services consisting of primary education, primary health, rural roads, drinking water supply, sanitation etc.

Despite efforts made by the government of Assam for the effective and meaningful functioning of the panchayat bodies of the state, our research findings showed a very dismal picture.

1.8,3: Gram Panchayats:

In the study area, 55% of the panchayat secretaries felt the implementation /performance of SGSY had been good, while 14% felt it was excellent. The findings of the field are given in the table below:

Table-1.3. Implementation of SGSY rating of the village by Gram Panchayat

Sl. No.	Rating	No. of GP representatives	%
1	Nil	40	12
2	Poor	23	7
3	Average	40	12
4	Good	182	55
5	Very good	46	14
Total		331	100

Source: *Field Survey*

Table-1.4. Role of GP in implementation of SGSY

Sl. No.	Response	Yes %	No %	No Respond %
1	Economic viability of the activities	86	7	7
2	Involvement of panchayat secretaries in the selection of swarozgaris	68	29	3
3	Coverage of poorest of the poor while selecting Swarozgaris/ SHGs	73	11	16
4	Intactness of assets	9	10	1
5	Monitoring of repayments by Panchayat secretary	71	25	4
6	Visit of development functionaries	84	11	5

Source: *Field Survey*

The suggestion given by the Gram Panchayats for improving the implementation process is given in the table below:

Table 1.5. Suggestion of gram Panchayat Representatives for improvement of Implementation of SGSY

sl. no.	suggestions	gram panchayat representative		
		yes %	no %	no response %
1	Scope to improve the SGSY programme	79	13	18
2	Improving the quality of SHGs	64	36	-
3	Impart entrepreneur's skills	40	61	-
4	Imparting training for basic skills	52	48	-
5	Quick release of loans	36	64	-
6	Quick release of funds	21	79	-
7	Quick release of subsidy	16	84	-
8	Arrange raw material	23	77	-
9	Provision of market support	37	63	-

source: *field survey*

1.8.4: Panchayat Samiti (Block Level):

According to SGSY guidelines, the Panchayat Samiti (block level) was supposed to approve the key activities that were identified for the blocks before the list was sent to BDO. They were also expected to review every month the reports sent by block SGSY committee and recovery performance. In practice, only a small proportion (25%) of BPPs expressed satisfaction regarding the programme implementation. contrary to this, majority of BDOs opined that the propgramme was well implemented. Further, the guidelines did suggest the block SGSY committee should prepare project reports for potential key activities (about ten) in consultation with panchayat samiti, branch level bank managers and the officials of line departments operating at the block level. But, at operational level, this was not practiced by a large proportion (39%) of the respondents in the study region. the performance of SGSY in the block by BPP and BDO is given below:

Table 1.6: Performance of SGSY in the block by BPP and BDOs

SL. No.	Rating	BPP Opinion		BDOs Opinion	
		Number	Percent	Number	Percent
1	Poor	1	4	3	11
2	Average	16	67	12	43
3	Good	2	8	9	32
4	Very good	4	17	3	10
5	Excellent	1	4	1	4

Source: *Field Survey*

Table 1.7. Perception of BPP and BDO

SL. No.	Role	Number of BPP		
		Yes %	No %	No Response %
1	SGSY implementation through panchayat samiti	83	13	4
2	Constitution of block SGSY committee	79	17	4
3	Approval of list of key activities by block SGSY committee	71	21	8
4	Activities identified monitoring of repayments by BPP through	38	58	4
5	Monitoring of repayments by BPP through panchayat	63	25	13

Source: *Field Survey*

GP representatives/ sarpanchs did not participate seriously in the SGSY review / monitoring meetings held at block level by bpp. only 38% of them did attend these meetings. however 60% of the BPPs and 79% of the BDOs stated to have conducted the review meetings. poor monitoring was the weakest part of the programme implementation process. majority of BDOs point out that lack of cooperation from banks was hindering the programme implementation. Lack of awareness and illiteracy among swarozgaris were other contributing factors for this. About half of the bpps suggested that the quality of SHGs should be improved and they should be imparted basic skills, training and also should ensure quick release of loans.

1.8.5 Bankers:

Close association of bankers at all stages of the programme implementation, right from identification of key activities, selection of SHGs swarozgaris and planning for all the elements of key activities, post credit monitoring and loan recovery is important for the success of SGSY. Majority of the bankers during the study region had a positive perception regarding programme implementation. About 59 % of branch managers expressed that they were getting cooperation from development functionaries in the recovery of loan. in the states of ap, Gujarat and Chhattisgarh, the cooperation was better as compared to the states like Bihar and UP.

1.8.6 PD (DRDA):

The real leadership and direction for the programme implementation comes from the PD, DRDA. The BDO on the other hand takes the responsibility for the implementation process. Hence, the DRDA perception was crucial for understanding the way the programme was being implemented.

1.8.7 Non Government Organisations (NGOs):

Non government organizations (NGOs) are supposed to facilitate people to carry out their journey of development. In the facilitating process, NGOs have multiple roles like organising, educating, motivating, guiding, awareness creating, training, capacity building, empowering, advocacy etc. to bring about desired rural development.

1.8.8 Findings:

(i) Role of implementing Agencies:

The implementing agencies of the sgsy programme are DRDA, banks, line departments, panchayati raj institutions, NGOs and the semi-government organizations. the district rural development agencies (DRDAs) have the central role in the organisation of the self help groups and their training, identification of key activities, project reports, planning for credit mobilization, improvement of infrastructure and in providing accessible marketing facilities in their respective districts. The scheme envisages an active role for ngos to facilitate the process of social mobilisation of the poor. The banks play an important role in the implementation of SGSY.

(ii) Involvement of line departments:

In the study region, the line department's cooperation had been found to be on the negative. The block officials attended meetings and promised help to the SHGs, but in real practice nothing was done. Animal husbandry in the sample blocks restricted to piggery, goatery and poultry only. Occasionally, the agricultural department organised a few short term training programmes in the sample blocks.

(iii) Involvement of gram panchayats representatives:

In the study region, the gram panchayat representatives were not much involved in the identification and selection of key activities and swarozgaris which are mandatory as per SGSY guidelines. Only a small per cent of the gram panchayat representatives took part in this process.

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