

CHAPTER - IV

SGSY: THE SCHEME AT WORK IN INDIA AND HARYANA

The Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched as an integrated programme for self-employment of rural poor with effect from April 1st, 1999. The objective of the scheme is to organize assisted poor families into self- help groups through the process of social mobilization, their training and capacity building and provision of income generating assets through a mix of bank credit and govt. subsidy.¹ SGSY particularly focuses on the most deprived groups among the rural poor . The beneficiaries known as ‘Swarozgaris’ are to be drawn from the BPL list approve by the Gram Sabha. Accordingly atleast 50%, 40% and 3% of swarozgaris are to be from amongst the SC’s/ ST’s, women and disabled, respectively. The main aim of SGSY is to ensure that the assisted poor families have a monthly income of at least 2000 so that to bring those families above poverty line in 3 years. The assisted families may be individuals (Swarozgaris) or groups (self- help groups). Emphasis will be on the group approach.²

The scheme emphasizes upon establishment of activity clusters through selection of key activities based on aptitude and skill of the people, availability of resources and market potentiality. The scheme attempts to build the capacities of the rural poor as also to nurture, form and strengthen SHG’s through the involvement of various governmental and non- governmental agencies. Flexibility has been given to the District Rural Development Agency/ States in the utilization of funds for training sanction of Revolving Funds, subsidy for economic activity based on the stage of development of groups.³The focus of the programme is on establishing a large number of micro- enterprises in rural areas based on the ability of poor and potential of each area, both land based and otherwise, for sustainable income generation.

1. <http://india.gov.in/sectors/rural/swarana-jayanti.php> visited on july8,2013

2. <http://coochbehar.nic.in/Humfiles/SGSY.html> visited on july 10, 2013

3. <http://india.gov.in/sectors/rural/swarnajayanti.php> visited on july10,2013

Due emphasis is being laid on different components such as capacity building of the poor, skill development training, Credits, training, technology transfer, marketing and infrastructure. The subsidy allowed under SGSY is 30% of the total project cost, subject to a ceiling of 7500 rupees (for SC/ST's and disabled persons subsidy limit is 50% of project cost subject to a ceiling of 10,000 rupees). For self- help groups, subsidy would be 50 per cent of the project cost subject to a ceiling of Rs 1.25 lakh or per capita subsidy of Rs. 10,000, whichever is less. There is no monetary ceiling on subsidy for minor irrigation projects for self- help groups as well as individual swarozgaris. The SGSY seeks to promote multiple credits rather than a one- time credit injection.⁴

Selection could be made up to 10 key activities per block based on local resources, occupational skills of the people and availability of market so that the Swarozgaris can draw suitable income from their investments. Under SGSY each block should concentrate on 4-5 selected key activities and attend to all aspects of these activities in a cluster approach, so that Swarozgaris can draw sustainable income from their investment. The scheme lays special emphasis on development of Swarozgaris through well designed courses tailored to the activities selected and the requirement of each Swarozgaris. SGSY is being implemented through District Rural Development Agency (DRDA's), with active involvement of panchayati raj institutions, banks and NGOs.⁵

Group activity will be given preference and progressively majority of the funds will be for self- help groups. The self- help groups broadly go through three stages of evolution such as group formation, capital formation through the revolving fund and skill development and taking up of economic activity for income generation. The assistance (loan cum subsidy) may be extended to individuals in a group or to all the members in the group for taking up income generation activities.⁶

Every SHG that is in existence at least for a period of 6 months and have qualified as a viable group will receive a revolving fund of Rs. 25,000 from banks as cash credit facility, to which amount the DRDA contributes to the extent of Rs.10, 000.

4. <http://coochbehar.nic.in/htmlfiles/SGSY.html> visited on July 10, 2013
5. Ibid.
6. <http://cgdif.nic.in/sgsyact.pdf> visited on 5 July 2013

The bank plays a crucial role in the implementation of SGSY right from the identification of key activities, formation and evolution of self- help groups, identification of Swarozgaris as well as planning of all the elements of key activities. The bank has the final say in the selection of swarozgaris.⁷

The present study is on empirical study conducted on the Mahendergarh district of Haryana state. In this chapter aggregate data regarding progress and achievement of SGSY in India, in State of Haryana and in Mahendergarh district has been analyzed.

4.1 Progress and achievement of SGSY in India:

Swaranjayanti Gram Swarozgar Yojana was launched on April 1, 1999 throughout India. In the present section progress and achievement of the scheme is analysed since its inception till March 31, 2012 in all the states and union territories of India assessed. The progress and achievement are assessed in physical and financial terms.

4.1.1 Physical Progress of SGSY in India

The progress regarding number of SHGs formed per lakh of population and the number of those SHGs which became defunct per lakh of population in the states and union territories of India since inception of SGSY till March 31, 2012 is shown in table 4.1.1A.

It is evident from the table that a total of 8994.68 SHGs per lakh of population have been formed under SGSY in various states and union territories since the inception of the scheme, i.e., April 1, 1999 to March 31, 2012 and out of these a total of 619.68 SHGs per lakh population became defunct. Maximum numbers of (1147.5) SHGs per lakh population have been formed in Andhra Pradesh which is 12.76% of the total SHGs formed per lakh population. This is followed by Tripura where 938.05 SHGs per lakh of population have been formed, which is 10.43% of total number of SHGs formed per lakh of population under SGSY till March 31, 2012.

7. Ibid

Minimum numbers of SHGs have been formed in Punjab where 28.5% SHGs per lakh of population have been formed, which is 0.32% of the total SHGs formed per lakh of population in the various state since inception of scheme till the end of March 2012. This is followed by the state Jammu and Kashmir where 64.49% SHGs per lakh population have been formed, which constitutes 0.72% of the total number of SHGs formed per lakh of population under SGSY since inception **Table-4.1.1A**

Table-4.1.1A

State wise physical progress of SGSY since inception to March 31, 2012

Sr. No.	Name of States/UTs	Number of SHGs formed	SHGs formed per lakh population	Number of Defunct SHGs	Defunct SHGs per lakh population
1	Andhra Pradesh	971537	1147.5 (12.76%)	40057	47.31 (7.63%)
2	Arunachal Pradesh	447	73.56 (0.82%)	73	12.01 (1.94%)
3	Assam	235648	756.03 (8.41%)	4312	13.83 (2.23%)
4	Bihar	183445	176.72 (1.96%)	9456	9.11 (1.47%)
5	Chhattisgarh	64629	253.05 (2.81%)	11623	45.5 1(7.34%)
6	Goa	1144	78.48 (0.87%)	0	0
7	Gujarat	65716	108.83 (1.21%)	31483	52.14 (8.41%)
8	Haryana	22715	89.59 (1.00%)	1103	4.35 (0.70%)
9	Himachal Pradesh	11610	169.32 (1.88%)	698	10.18 (1.64%)
10	Jammu and Kashmir	8093	64.49 (0.72%)	822	6.55 (1.06%)

11	Jharkhand	65285	198.03 (2.20%)	2437	7.39 (1.19%)
12	Karnataka	81183	132.8 (1.48%)	887	1.45 (0.23%)
13	Kerala	69951	209.51 (2.33%)	7337	21.97 (3.55%)
14	Madhya Pradesh	297252	409.4 5(4.55%)	76787	105.77 (17.05%)
15	Maharashtra	248017	220.7 (2.45%)	19105	17 (2.74%)
16	Manipur	3216	118.15 (1.31%)	0	0
17	Meghalaya	11829	399.09 (4.44%)	827	27.90 (4.50%)
18	Mizoram	2412	221.07 (2.46%)	274	25.11 (4.05%)
19	Nagaland	5739	289.76 (3.22%)	426	25.51 (4.12%)
20	Orissa	227100	541.39 (6.02%)	8212	19.58 (3.16%)
21	Punjab	7897	28.5 (0.32%)	297	1.07 (0.17%)
22	Rajasthan	212507	309.68 (3.44%)	16056	23.40 (3.78%)
23	Sikkim	2429	399.7 1(4.44%)	24	3.95 (0.64%)
24	Tamil Nadu	352318	488.39 (5.43%)	13049	18.09 (2.92%)
25	Tripura	34436	938.05 (10.43%)	1805	49.17 (7.93%)
26	Uttar Pradesh	455894	228.42 (2.54%)	69993	35.07 (5.66%)
27	Uttarakhand	34001	336.09 (3.74%)	2428	23.99 (3.87%)

28	West Bengal	309990	339.35 (3.77%)	11212	12.27 (1.98%)
29	Andaman and Nicobar Island	379	99.75 (1.11%)	0	0
30	Daman and Diu	0	0	0	0
31	Dadra and Nagar Haveli	0	0	0	0
32	Lakshadweep	0	0	0	0
33	Pondicherry	2106	169.22 (1.88%)	0	0
	Total	4040749	8994.68	325639	619.68

The total also shows that amongst the union territories, except Pondicherry and Andaman and Nicobar Islands, no SHGs under SGSY was formed in any other union territories till the end of March 2012 . 169.22 SHGs and 99.75 SHGs per lakh of population have been formed in Pondicherry and Andaman and Nicobar Islands, respectively. This is 1.88% and 1.11% of the total no of SHGs formed per lakh of population.

Since formation of SHGs under SGSY cannot be the sole indicator to judge the performance of SGSY, the researcher also analysed the data regarding number of defunct SHGs. Highest number of defunct SHGs was 105.77 per lakh of population, which is 17.07 % of total number of defunct SHGs in all the states and union territories. With 52.14 defunct SHGs per lakh of population , which is 8.41 % of the total number of defunct SHGs per lakh of population, Gujarat was the state where 2nd largest of SHGs became defunct.

Besides Goa and Manipur where the number of defunct SHGs remained zero, lowest number of defunct SHGs was recorded in Punjab where 1.07 SHGs per lakh of population remained defunct, which is 0.17% of the total number of defunct SHGs per lakh of population. In the case of Karnataka 1.45 SHGs became defunct per lakh of population which is 0.23 % of the total

number of defunct SHGs per lakh of population. It is important that no SHGs became defunct in the two union territories of Pondicherry and Andaman Nicobar Islands (Table-4.1.1A).

Formation of SHGs is definitely an important step, but it is rather more important to ensure that after their formation, the SHGs should successfully complete the different stages of and start their business activity. State wise information regarding progress of SHGs after formation shown in

Table-4.1.1B below:

It is apparent from Table-4.1.1 B that out of the total 8994.98 SHGs per lakh of population formed under SGSY in various states and union territories since the inception of the scheme (April 1, 1999) till March 31, 2012 a total of 6129.66 SHGs per lakh of Population passed Grade-I. The maximum number of SHGs passed Grade-I in Andhra Pradesh were 887.32 SHGs per lakh of population that have passed Grade-I. With 719.44 SHGs per lakh of population having passed Grade-I, which is 11.74 % of the total of SHGs, Tripura remain 2nd in terms of performance on this indicator. With 12.82 SHGs and 27.95 SHGs per lakh of population respectively, Punjab and Manipur have been the two states where minimum number of SHGs per lakh of population passed Grade-I. The respective shares of these two state in the total number of SHGs per lakh of population that passed Grade-I are 0.21 % and 0.46 %. Amongst two union territories of Pondicherry and Andaman Nicobar Islands, 159.66 SHGs and 99.75 SHGs per lakh of population that passed Grade-I and their respective shares remained 2.60% and 1.43% table 4.1.1 B).

Andhara Pradesh has been the state where highest number of SHGs per lakh of population (808.18) passed Grade-II and this has been 23.25 % of total SHGs per lakh of population that passed Grade-II. Andhra Pradesh is followed by the state of Tripura where 310.15 SHGs per lakh of population have passed Grade-II, which is 8.92% of the total number of such SHGs. Punjab and Manipur have been once again the states where lowest number of SHGs per lakh of population have passed Grade-II. Of the total SHGs per lakh of the population that passed Grade-II, the progress of the two states has been 0.31% and 0.51%, respectively.

Table-4.1.1B**State - wise Physical Progress of SGSY since Inception to March, 2012**

Sr. No.	Name of States/ UTs	SHGs formed per lakh population	SHGs passed Grade-1 per lakh population	SHGs passed Grade-II per lakh population	SHGs started economic activity per Lakh population
1	Andhra Pradesh	1147.5 (12.76%)	887.32 (14.48%)	808.1 8(23.25%)	659.32 (24.22%)
2	Arunachal Pradesh	73.56 (0.82%)	46.07 (0.75%)	28.30 (0.81%)	18.92 (0.70%)
3	Assam	756.03 (8.41%)	554.2 3(9.04%)	298.49 (8.59%)	257.29 (9.45%)
4	Bihar	176.72 (1.96%)	97.01 (1.58%)	58.65 (1.69%)	48.91 (1.80%)
5	Chhattisgarh	253.05 (2.81%)	136.43 (2.23%)	78.39 (2.25%)	69.511 (2.55%)
6	Goa	78.48 (0.87%)	56.25 (0.92%)	42.05 (1.21%)	43.38 (1.61%)
7	Gujarat	108.83 (1.21%)	40.35 (0.66%)	20.43 (0.59%)	13.20 (0.48%)
8	Haryana	89.59 (1%)	71.31 (1.16%)	49.03 (1.41%)	48.64 (1.79%)
9	Himachal Pradesh	169.32 (1.88%)	105.6 (1.72%)	119.24 (3.43%)	111.6 7(4.10%)
10	Jammu and Kashmir	64.49 (0.72%)	30.59 (0.50%)	10.88 (0.31%)	8.58 (0.32%)
11	Jharkhand	198.03 (2.20%)	150.81 (2.46%)	128.38 (3.69%)	56.29 (2.07%)
12	Karnataka	132.8	97.88	39.97	56.49

		(1.48%)	(1.60%)	(1.15%)	(2.08%)
13	Kerala	209.5 1 (2.33%)	152.49 (2.49%)	72.60 (2.09%)	56.7 3(2.08%)
14	Madhya Pradesh	409.45 (4.55%)	168.03 (2.74%)	86.31 (2.49%)	57.87 (2.13%)
15	Maharashtra	220.7 (2.45%)	163.7 9(2.67%)	91.09 (2.62%)	39.37 (1.45%)
16	Manipur	118.15 (1.31%)	27.95 (0.46%)	17.59 (0.51%)	7.1 2(0.26%)
17	Meghalaya	399.09 (4.44%)	212.51 (3.47%)	61.97 (1.78%)	30.9 7(1.14%)
18	Mizoram	221.07 (2.46%)	160.30 (2.62%)	100.64 (2.89%)	87.25 (3.29%)
19	Nagaland	289.76 (3.22%)	198.2 7(3.23%)	173.17 (4.98%)	102.94 (3.78%)
20	Orissa	541.39 (6.02%)	358.2 7(5.84%)	187.50 (5.39%)	155.16 (5.70%)
21	Punjab	28.5 (0.32%)	12.82 (0.21%)	10.7 2(0.31%)	16.35 (0.60%)
22	Rajasthan	309.68 (3.44%)	65.52 (1.07%)	32.07 (0.92%)	24.61 (0.90%)
23	Sikkim	399.71 (4.44%)	281.81 (4.60%)	129.67 (3.73%)	129.6 7(4.76%)
24	Tamil Nadu	488.39 (5.43%)	430.30 (7.02%)	89.77 (2.58%)	66.62 (2.45%)
25	Tripura	938.05 (10.43%)	719.4 4(11.74%)	310.15 (8.92%)	302.06 (11.10%)
26	Uttar Pradesh	228.42 (2.54%)	132.39 (2.16%)	58.02 (1.67%)	72.45 (2.66%)
27	Uttarakhand	336.09 (3.74%)	245.9 6(4.01%)	162.4 8(4.67%)	137.98 (5.07%)

28	West Bengal	339.95 (3.77%)	278.80 (4.55%)	97.67 (2.81%)	26.6 (20.98%)
29	Andaman and Nicobar Island	99.75 (1.11%)	87.38 (1.43%)	15.26 (0.44%)	15.26 (0.56%)
30	Daman and Diu	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
31	Dadra and Nagar Haveli	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
32	Lakshadweep	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
33	Pondicherry	169.22 (1.88%)	159.6 6(2.60%)	97.47 (2.80%)	0 (0.00%)
Total		8994.98	6129.66	3476.44	2721.68

In the union territories of Pondicherry and Andaman and Nicobar Islands, 97.47 SHGs and 87.38 SHGs per lakh of population, respectively, have passed Grade-II. With 659.32 SHGs per lakh of population, which is 24.22 % of the total number of SHGs, having started Economic Activity, the state of Andhra Pradesh has ahead of the other states. And Andhra Pradesh is once again followed by Tripura where 302.06 SHGs per lakh of population (11.10 % of total such SHGs) have started economic activity. Manipur and Jammu Kashmir have been the two states where lowest number of the SHGs per lakh of the population started economic activity. The respective shares of these two states in the total numbers of SHGs per lakh of population have been 0.26% 0.32%. In the case of Andaman and Nicobar Islands, 15.26 SHGs per lakh of population started economic activity while in the case of Pondicherry no SHG could start economic activity.

4.1.2 Progress in Financial Terms:

Financial progress of SGSY includes total allocation for and expenditure on the SHGs. State wise financial progress of the SHGs during the year 2011-2012 in the states and the union territories of India is exhibited in Table-4.1.2 below:

Table-4.1.2**State- wise Financial Progress under SGSY in India Year 2011-2012****(Rs in Lakhs)**

Sr. No.	States/UTs	Total Allocations	Allocation per lakh population	Amount Utilized	Utilization per lakh population	Percent Expenditure
1	Andhra Pradesh	18868.43	22.29	18460.59	21.80	97.84
2	Arunachal Pradesh	723.79	119.11	135.87	22.36	18.77
3	Assam	26887.4	86.26	21924	70.34	84.03
4	Bihar	55695.15	53.65	27334.28	26.33	49.08
5	Chhattisgarh	9522.02	37.28	7736.15	30.29	81.24
6	Goa	266.9	18.31	77.89	5.34	29.18
7	Gujarat	7219.18	11.96	6949.44	11.51	96.26
8	Haryana	4052.19	15.98	3907.13	15.41	96.42
9	Himachal Pradesh	2128.13	31.04	1460.85	21.31	68.64
10	Jammu & Kashmir	1534.47	12.23	734.12	5.85	47.84
11	Jharkhand	21570.35	65.43	12369.65	37.52	57.35
12	Karnataka	14985.98	24.51	12646.39	20.69	84.39
13	Kerala	6021.92	18.04	5851.54	17.53	97.17
14	Madhya Pradesh	21332.51	29.38	17926.16	24.69	84.03
15	Maharashtra	25489.34	22.68	2220.67	1.98	87.14
16	Manipur	1310.11	48.13	360.69	13.25	27.53
17	Meghalaya	1505.89	50.81	818.23	27.61	54.34
18	Mizoram	586.51	53.76	493.23	45.21	84.09

19	Nagaland	890.25	44.95	399.91	20.19	44.92
20	Orissa	19833.93	47.28	17282.97	41.20	87.14
21	Punjab	1859.55	6.71	1748.22	6.31	94.01
22	Rajasthan	13349.61	19.45	9954.67	14.51	87.7
23	Sikkim	843.7	138.84	373.35	61.44	44.25
24	Tamil Nadu	15981.76	22.15	14835.21	20.56	92.83
25	Tripura	3106.49	84.62	3080.41	83.91	99.16
26	Uttar Pradesh	73906.81	37.03	49220.95	24.66	66.59
27	Uttarakhand	3424.99	33.85	3182.68	31.46	92.93
28	West Bengal	21861.46	23.93	18897.82	20.69	86.44
29	Andaman and Nicobar Island	44.46	11.70	25.64	6.75	57.67
30	Daman and Diu	25	10.29	0.00	0.00	0
31	Dadra and Nagar Haveli	0	0.00	0	0.00	0
32	Lakshadweep	25	38.80	0	0.00	0
33	Pondicherry	367.26	29.51	148.52	11.93	40.44
Total		375220.54	31.01	280403.93	23.17	74.73

It is clear from the Table-4.1.2 that during the year 2011-2012 highest allocation of funds of SGSY has been to the state of Sikkim (Rs. 138.84 lakhs per lakh of population) followed by Arunachal Pradesh (Rs. 119.11 lakhs per lakh of population) while the lowest allocation have been for the states of Punjab (Rs. 6.71 lakhs per lakhs of the population) and Gujarat (Rs. 11.96 lakhs per lakh of the population). Amongst the union territories, highest allocation was made to Lakshadweep (Rs 38.80 lakhs per lakh of the population) and the lowest has been to Daman and Diu (Rs 10.29 lakhs per lakh of the population).

The state of Sikkim which got allocation of funds per lakh of the population for SGSY could spend only 44.25 % of allocated money whereas Arunachal Pradesh which got 2nd highest allocation of funds per lakh of population spent only 18.77 % of allocated funds. The two states

of Andhra Pradesh and Tripura, which performed better in comparison to the other states in terms of physical progress of the scheme, utilized funds to the extent of 97.84 % and 99.16%, respectively.

Lakshadweep, which got highest allocation of funds for the scheme under union territories, did not spend any money, while Pondicherry and Andaman and Nicobar Islands spent to the extent 40.44% and 57.67% of the funds allocated to them, respectively (Table- 4.1.2).

4.2 Progress and Achievement of SGSY in Haryana :

Like in all other states of India, the SGSY was launched in all the district of the state of Haryana since April 1, 1999. At the time of launching the scheme in 1999, there were seventeen districts in the state. Four new district – Jhajjar, Palwal, Panchkula and Mewat were carved out later on. Thus, at present there are 21 districts in the state and the Scheme is operational in all these 21 districts.

4.2.1 District Wise Physical Progress of SGSY in Haryana :

The district- wise physical progress of SGSY in Haryana regarding number of SHGs formed and the number of defunct SHGs is shown in Table-4.2.1A below.

It is evident from the Table-4.1.2A that a total of 105.03 SHGs per lakh of population have been formed under SGSY in various district of Haryana since the inception of the scheme, i.e., April 1, 1999 to March 31, 2012 and out of these, 4.35 SHGs per lakh of population, i.e., 4.14 %, have been defunct.

Table-4.2.1A

District- Wise Physical Progress of SGSY since Inception to March 31,2012

Sr. No	Name of District	No of SHGs formed	SHGs formed per lakh of population	No. of defunct SHGs	Defunct SHGs per lakh of population

1	Ambala	1433	126.06 (5.21%)	0	0 (0.00%)
2	Bhiwani	1360	83.48 (3.45%)	567	34.80 (39.11%)
3	Faridabad	463	25.74 (1.06%)	21	1.17 (1.31%)
4	Fatehabad	1050	111.52 (4.61%)	16	1.70 (1.91%)
5	Gurgaon	423	27.94 (1.15%)	0	0 (0.00%)
6	Hisar	1707	97.94 (4.05%)	78	4.48 (5.03%)
7	Jhajjar	533	55.70 (2.30%)	104	10.87 (12.21%)
8	Jind	2092	157.05 (6.49%)	0	0 (0.00%)
9	Kaithal	2036	189.77 (7.84%)	0	0 (0.00%)
10	Karnal	2024	134.37 (5.55%)	66	4.38 (4.92%)
11	Kurushetra	1567	162.61 (6.71%-	0	0 (0.00%)
12	Mahendergarh	1152	128.24 (5.30%)	239	27.23 (30.61%)
13	Mewat	1027	94.27 (3.89%)	0	0 (0.00%)
14	Palwal	888	85.34 (5.53%)	0	0 (0.00%)

15	Panchkula	656	117.38 (4.85%)	0	0 (0.00%)
16	Panipat	897	74.58 (3.08%)	0	0 (0.00%)
17	Rewari	1789	199.64(8.25%)	0	0 (0.00%)
18	Rohtak	1170	110.51 (4.57%)	0	0 (0.00%)
19	Sirsa	1556	120.14 (4.96%)	0	0 (0.00%)
20	Sonipat	1256	84.86 (3.51%)	0	0 (0.00%)
21	Yamunanagar	1558	128.32 (5.30%)	0	0 (0.00%)
Total		26627	105.03 (4.43%)	1103	4.35 (4.89%)

Maximum no. of SHGs per lakh of population have been formed in Rewari (199.64 SHGs per lakh of population) followed by Kaithal (189.77 SHGs per lakh of population), which have been 8.25 % and 7.84 % of the total no of SHGs formed per lakh of the population in the state of Haryana. The lowest no. of SHGs per lakh of the population have been formed in the two relatively developed district of the state viz. Faridabad and Gurgaon where 1.06 SHGs and 1.15 SHGs per lakh of population have been formed respectively.

The highest no. of defunct SHGs has been observed in the two district of Bhiwani and Mahendergarh where 34.80 SHGs and 27.23 SHGs per lakh of population, respectively, have become defunct. It is significant that there have been no defunct SHGs in fourteen of the twenty-one districts of the state (Table-4.2.1A).

As is obvious from Table-4.2.1B, the highest numbers of SHGs passed Grade-I in district Kaithal (161.99 SHGs per lakh of population) followed by Jind district (145.26 SHGs per lakh of population). This constitutes 8.59% and 7.70% of the total numbers of SHGs per lakh of

population that passed Grade-I respectively. Lowest numbers of SHGs per lakh of population having passed Grade-I has been Faridabad and Gurgaon districts- in both of these districts only 0.93 % of the total SHGs per lakh of population have passed Grade-II- followed by Jhajjar district where 2.32% of the total SHGs per lakh of population have passed Grade-I.

Highest number of SHGs per lakh of population that passed Grade-II was in Jind district where the number of such SHGs was 108.78, which is 8.34% of the total SHGs per lakh of the population that passed Grade-II in Haryana since inception of SGSY till March 31, 2012. Jind is closely followed by Kaithal where 107.28 SHGs per lakh of the population passed Grade-II and this has been 8.23 % of the total SHGs per lakh of the population that passed Grade-II. Gurgaon and Faridabad have been the 2 districts where minimum no. of SHGs per lakh of population passed Grade-II and the respective number. Of SHGs in the two districts has been 12.54 and 13.61, which is 0.96% and 1.04%, respectively (Table-4.2.1B)

Table-4.2.1B

**District - wise physical progress of SGSY in Haryana
(Since Inception to March 31, 2012)**

Sr. No.	Name of District	SHGs formed per lakh of population	SHGs passed Grade-I per lakh of population	SHGs passed Grade-II per lakh of population	SHGs started economic activity per lakh population
1	Ambala	126.05 (5.44%)	100.89 (5.35%)	62.28 (4.78%)	59.46 (4.54%)
2	Bhiwani	83.48 (3.61%)	62.11 (3.29%)	53.89 (4.13%)	47.75 (3.65%)
3	Faridabad	25.74 (1.11%)	17.56 (0.93%)	13.61 (1.04%)	11.28 (0.86%)
4	Fatehabad	111.52 (4.82%)	103.75 (5.50%)	88.04 (6.75%)	88.04 (6.73%)

5	Gurgaon	27.94 (1.21%)	17.63 (0.93%)	12.54 (0.96%)	12.86 (0.92%)
6	Hisar	97.94 (4.23%)	81.76 (4.33%)	72 (5.52%)	72 (5.50%)
7	Jhajjar	55.70 (2.41%)	43.78 (2.32%)	39.18 (3.01%)	39.18 (2.99%)
8	Jind	157.05 (6.78%)	145.26 (7.70%)	118.78 (8.34%)	108.78 (8.31%)
9	Kaithal	189.77 (8.20%)	161.99 (8.59%)	107.28 (8.23%)	107.28 (8.20%)
10	Karnal	134.37 (5.80%)	107.34 (5.69%)	99.04 (7.60%)	99.04 (7.57%)
11	Kurukshetra	162.51 (7.02%)	128.80 (6.83%)	73.11 (5.61%0	73.11 (5.59%\$)
12	Mahendergarh	128.24 (5.54%)	101.11 (5.36%)	63.03 (4.83%)	63.03 (4.82%)
13	Mewat	94.27 (4.07%)	62.87 (3.33%)	26.43 (2.03%)	26.43 (2.02%)
14	Palwal	85.34 (3.69%)	68.90 (3.65%)	33.54 (2.57%)	33.54 (2.56%)
15	Panchkula	117.37 (5.07%)	89.6 (4.75%)	64.77 (4.97%)	64.77 (4.95%0
16	Panipat	74.57 (3.22%)	67.09 (3.56%)	50.04 (3.84%)	47.38 (3.62%)
17	Rewari	199.64 (8.62%)	135.91 (7.21%)	91.05 (6.98%)	91.05 (6.96%)
18	Rohtak	110.51 (4.77%)	85.67 (4.54%)	49.30 (3.78%)	69.52 (5.31%)
19	Sirsa	120.14	110.87	52.11	51.11

		(5.19%)	(5.88%)	(4%)	(3.91%)
20	Sonipat	84.86 (3.67%)	76.95 (4.08%)	59.79 (4.59%)	59.79 (4.57%)
21	Yamunanagar	128.32 (5.54%)	116.45 (6.17%)	83.84 (6.43%)	83.84 (6.41%)
Total		2315.33	1886.3	1303.65	130846

A total 1308.46 SHGs per lakh of population started Economic Activity in the State of Haryana since the inception of the scheme till the end of March 2011. The highest no. of such SHGs was registered in Jind and Kaithal districts where all those SHGs which passed Grade-II. (108.78 And 107.28 SHGs per lakh of population, respectively) started Economic Activity. Minimum no of SHGs per lakh of population started Economic Activity have been again in the two districts of Gurgaon and Faridabad where 11.28 and 12.07 SHGs per lakh of population, respectively, have started Economic Activity.

4.2.2 Financial Progress under SGSY in Haryana :

Financial Progress of SGSY includes total availability of funds and the quantum of funds spent both by the Centre and the state govt. of SHGs. The financial progress of self-help groups during the period started from April 1, 1999 till March 31, 2011 in the district of Haryana state as a whole is exhibited in this table:

Table-4.2.2

District - wise financial progress of SGSY in Haryana in Year 2011-2012

(Rs. In Lakhs)

Sr. No	District	Total Funds Received	Funds Received per lakh of Population
1	Ambala	157.62	13.87

2	Bhiwani	264.62	16.24
3	Faridabad	49.3	2.74
4	Fatehabad	176.86	18.78
5	Gurgaon	99.95	6.60
6	Hisar	222.02	12.74
7	Jhajjar	109.53	11.45
8	Jind	277.41	20.83
9	Kaithal	217.4	20.26
10	Karnal	226.12	15.01
11	Kurukshetra	209.26	21.73
12	Mahendergarh	152.610	18.12
13	Mewat	188.27	17.28
14	Palwal	150.76	14.49
15	Panchkula	29.2	5.22
16	Panipat	146.25	12.16
17	Rewari	137.74	15.37
18	Rohtak	101.09	9.55
19	Sirsa	180.13	13.91
20	Sonipat	209.99	14.19
21	Yamunanagar	204.34	16.83
Total		3525.19	13.90

From Table-4.2.2 it is clear that during 2011-12 total allocations under SGSY for the state of Haryana has been Rs 13.90 lakhs per lakh of population. Highest allocation for the scheme has been for Kurukshetra district where Rs 21.73 lakh of population have been allocated during the financial year 2010-11. A sum of Rs 20.83 lakhs per lakh of population and Rs 20.26 lakhs per lakh of population has been allocated to Jind and Kaithal districts, respectively, during the financial year 2011-12.

Lowest allocation in the state of Haryana for the scheme has been in Faridabad district where only a sum of Rs 2.74 lakhs per lakh of population has been allocated during the year 2010-11. Second lowest allocation has been for Panchkula district where a sum of Rs 5.22 lakhs

per lakh of population has been allocated during the year. This is followed by Gurgaon district where a sum of Rs 6.60 per lakh of population has been allocated for SGSY during the financial year 2011-12 (Table-4.2.2).

4.3 Progress and Achievement of SGSY in Mahendergarh district :

Mahendergarh district comprises of five blocks and SGSY was implemented in all these blocks on April 1, 1999. Physical financial progress of the scheme in the five blocks of the district is analyzed in the present section.

4.3.1 Block wise Physical progress under SGSY in Mahendergarh district :

The census 2011 is available at the block level. Therefore, the researcher has taken the population of the five blocks of the district and per lakh of population figures have been obtained using this block wise population. The block wise Physical progress under SGSY in SHGs formed and defunct SHGs is shown in Table-4.3.1A below and analyzed in this section.

It is evident from the Table-4.3.1A that since inception of the scheme, i.e, April 1, 1999 till March 31, 2013 a total of 128.02 % SHGs per lakh of population has been formed in Mahendergarh district and out of these 38.29% SHGs per lakh of population have been defunct. Highest no. of SHGs per lakh of population has been formed in Ateli block where the no. of such SHGs has been 615.99 %. This is closely followed by Kanina where the no. of SHGs formed has been 531.82% per lakh of population.

Table-4.3.1A
Block-Wise Physical Progress under SGSY in Mahendergarh District
Since Inception to March,2013

No	Name of Block	Population(2011)	Total SHGs formed	SHGs formed per lakh of population	Defunct SHGs	Defunct SHGs per lakh of population
1	Narnaul	4,26,780	217	50.84	65	15.23
2	Nangal	45,401	219	482.36	88	193.82

	Choudhary					
3	Ateli	45,455	280	615.99	89	195.79
4	Mahendergarh	3,61,925	240	66.31	58	16.02
5	Kanina	42,119	224	531.82	53	125.83
Total		9,21,680	1180	128.02	353	38.29

Out of the total 38.29% SHGs per lakh of population in the district the highest no. of defunct SHGs was registered in Ateli block where 195.79% SHGs per lakh of population became defunct. The lowest no. of defunct SHGs per lakh of population was observed in Narnaul block where the no of such SHGs remained 15.23 % (Table-4.3.1A).

The physical progress of SGSY in the district has also been analysed in terms of progress made by the SHGs formed, i.e., how many of them passed Grade-I, Grade-II and how many of them started Economic Activity and this information is shown in Table-4.3.1B below.

Table-4.3.1B

Block-Wise Physical Progress under SGSY in Mahendergarh District

No	Name of Blocks	(SHGs per Lakh of population)			
		Formed	Passed Grade-1	Passed Grade-2	Started Economic Activity
1	Name of Block				
2	Narnaul	50.84	38.89	69.22	69.29
3	Nangal Choudhary	482.36	343.60	255.50	599.10
4	Ateli	615.99	391.59	261.79	653.39
5	Mahendergarh	66.31	56.91	41.99	84.54
	Kanina	531.82	472.47	284.90	546.07
Total		128.02	98.19	69.22	167.41

As shown in Table-4.3.1B above, out of a total of 615.99 SHGs formed per lakh of population, 98.19% SHGs per lakh of population passed Grade-1. Highest and lowest no. of

such SHGs was registered in Kanina and Narnaul blocks where 472.47 and 38.89 SHGs per lakh of population passed grade-1. A total of 69.22 SHGs per lakh of population passed grade-2 in Mahendergarh district since the inception of scheme till March 31, 2013. Highest and lowest no of such SHGs was found in Kanina and Narnaul where 284.90 30.69 SHGs per lakh of population passed Grade-II. It is significant that all those SHGs that passed Grade-II in Mahendergarh district also started Economic Activity.

Table-4.3.2A

**Year - wise physical progress under SGSY in Mahendergarh
(April 1, 2008 to March 31,2013)**

Sr. No.	Blocks	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Defunct
1	Mahendergah	5	29	18	10	9	71 (20.28%)	25 (35.21%)
2	Kanina	5	36	24	2	6	73 (20.85%)	20 (27.39%)
3	Nangal Choudhary	22	14	10	3	3	52 (14.85%)	32 (61.53%)
4	Ateli	1	7	19	1	32	60 (17.14%)	30 (50.00%)
5	Narnaul	70	12	6	1	5	94 (26.85%)	35 (37.23%)
	Total	103 (29.42%)	98 (28%)	77 (22%)	17 (4.85%)	55 (15.71%)	350	142 (40.57%)

During the year the last five years period, a total of 350 SHGs were formed in Mahendergarh district and of them a total of 142 SHGs (40.57%) became defunct. During these five years, highest numbers of SHGs 29.42 % were formed in 2008-09 and the lowest numbers (4.85%) were formed in 2011-12. The highest no. of SHGs (26.85%) were formed in Narnaul

block, followed by Kanina block (20.85%) while the lowest numbers of SHGs were formed in Nangal Choudhary block (14.85%).

Table-4.3.2 B
Year - wise Physical Progress under SGSY in Mahendergarh district
April, 2008 to March, 2013

The block-wise physical progress and position of the Swarnjayanti Gram Sawarozgar Yojana, i.e., position regarding formation passing Grade-I, passing Grade-II, starting economic activity and regarding defunct Self-Help groups in the Mahendergarh district is shown in Table-4.3.4 below :

Sr. No.	Name of Block	Formed	Defunct	Passed Grade-1	Passed Grade-2	Started Economic Activity
1	Mahendergarh	71	25	12	34	34
2	Kanina	73	20	12	41	41
3	Nangal Choudhary	52	32	02	18	18
4	Ateli	60	30	03	27	27
5	Narnaul	94	35	29	30	30
Total		350	142	58	150	150

As a evident from this table, a total of 350 self-help groups have been formed in the Mahendergarh district during in period, April, 1, 2008 to March 31, 2013. Highest numbers of self-help groups were formed in Narnaul block (94) followed by Kanina (73). On the other hand, the lowest number of self-help groups were formed in Nangal Choudhary blok (52) followed by Ateli block (60). It is also obvious from the Table-4.3.4 that there have been a total 142 defunct Self-Help Groups in the Mahendergarh district during the period April 1, 2008 to march 31, 2013. Highest numbers of defunct Self-Help Groups were registered in Narnaul (35) Closely

followed by Nangal Choudhary block(32).Lowest numbers of defnct Self-Help groups were registered in Kanina block (20) Closely followed by Mahendergarh block(25).

In the district of Mahendergarh during the period, April 1, 2008 to march 31, 2013 the total number of Self-help Groups that passed Grade-I was58. The highest and lowest numbers of Self-help Groups passing Grade-I during the period ,April1,2008 to March 31,2013were registered in Narnaul block (29) and Nangal Choudhary block(02)

The number of Self-help Groups that passed Grade-II in the Mahendergarh district during the period, April 1, 2008 to March 31, 2013 remained 150 and the highest number of such Self-HelpGroups was registered in Kanina block (41) and the lowest number was registered in Nangal Choudhary block (18).

A total of 150 Self-Help Groups started economic activity in the Mahendergarh district The period April,2008 to March 31,2013.Narnaul block with 30 Self-Help groups and Ateli 27 Self-Help Groups and Mahendergarh block 34 Self-Help Groups remained the blocks where highest and lowest number of Self-Help groups started economic activity during this period(Table-4.34).

Table 4.3.3

4.3.3: Block-wise Financial progress of SGSY in Mahendergarh Distict during year 2008-2009 to 2012-2013

Year-wise Financial progress of SGSY in Mahendergarh Distict during the year 2008-2009 to 2012-2013 as a whole is exhibited in the below table 4.3.3.

Table-4.3.3
Block- wise financial Progress of SGSY in Mahendergarh District during the year 2008-2009 to 2012-2013
(Rs in lakhs)

Sr. No.	Name of Blocks	Central Fund Received					State share received					Total received				
		2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
1	Mahendergarh	19.49	21.72	25.07	22.89	23.19	6.25	7.24	8.36	7.63	7.73	25.74	28.96	33.43	30.52	30.92
2	Kanina	19.49	21.72	25.05	22.89	23.19	6.25	7.24	8.35	7.63	7.73	25.74	28.96	33.43	30.52	30.92
3	N/Choudhary	19.49	21.72	25.05	22.89	23.19	6.25	7.24	8.35	7.63	7.73	25.74	28.96	33.43	30.52	30.92
4	Ateli	19.49	21.72	25.05	22.89	23.19	6.25	7.24	8.35	7.63	7.73	25.74	28.96	33.43	30.52	30.92
5	Narnaul	19.49	21.72	25.05	22.89	23.19	6.25	7.24	8.35	7.63	7.73	25.74	28.96	33.43	30.52	30.92
	Total	97.45	108.6	125.27	114.46	115.95	31.25	36.2	41.76	38.15	38.6	128.7	144.76	167.03	152.61	154.6

Total allocation of funds during the financial year 2008-09 under SGSY to district Mahendergarh was 128.70 lakhs. This includes an amount of Rs. 97.45 lakhs as centre's share and Rs. 36.20 lakhs as state's share. The amount was evenly allocated to the five blocks of the district, i.e, a sum of Rs 25.74 lakhs each was allocated to all the five blocks. Allocation of funds to the district under SGSY increased to Rs 144.76 lakhs during the 2009-10. This included an amount of Rs 108.60 lakhs as centre's share and Rs 36.20 lakhs as state's share. This amount was also evenly located to the five blocks, i.e., a sum of Rs 28.96 lakhs each was allocated to the five blocks i.e., a sum of Rs 28.96 lakhs each was allocated to each blocks.

Allocation of funds to the district under SGSY more increased to Rs 167.03 lakhs during the year 2010-11. The included an amount of 125.27 lakhs as centre's share and Rs 41.76 lakhs as state's share. This amount was also evenly allocated to the five blocks , i.e, a sum of 33.43 lakhs each was allocated to each blocks. Total allocation of funds during the financial year 2011-12 under SGSY to district Mahendergarh was 152.610 lakhs. This included an amount of Rs 114.46 lakhs as centre's share and Rs 38.15 lakhs as state share. The amount was evenly allocated to the five blocks of the district, i.e; a sum of 30.52 lakhs eavh was allocated to all the five blocks. Allocation of funds to the district under SGSY increased to Rs 154.60 lakhs during the year 2012-13. This included an amount of Rs. 114.6 lakhs as centre's share and Rs 38.65 lakhs as state's share. This amount was also evenly allocated to the five blocks, i.e., a sum of Rs 30.92 lakhs each was allocated to each blocks.

During these five years, highest allocated of funds was given in 2010-11 (167.03) and the lowest allocated of funds was given in 2008-09 (128.70).