

## **CHAPTER- 5**

### **ANALYSIS OF PRIMARY DATA**

Data analysis form an important part of an empirical study and since the present study is based on field level investigation, data analysis is of paramount importance in this study. Accordingly, the investigator collected primary data from the field. Primary data were collected from four sets of respondents viz, the office-bearers of the self- help groups, the District Rural Development Agency (DRDA) officials. And the banks officials with the with the helpof schedules and interviews. The data collected from the respondents have been arranged, tabulated and analyzed in the present chapter.

#### **5.1 SELF –HELP GROUPS-OFFICE BEARERS**

As discussed in Chapter -1, a total of 350self-help groups were formed in Mahendergarh district during the five year's period from April1,2008 to March 31,2013.However,considering the feasibility aspect ,only those self-help groups have been taken up for detailed study which have been in operation for the last at least five year . The number of suchSelf- help groups has been 350 in the Mahendergarh of Haryana. Thus, these 350 self –help groups constitute the universe of the study pertaining to the self-help groups under the Swarnjayanti Gram Swarozgar Yojana in the Mahendergarh districts of Haryana. Since census method has been adopted for collecting data from this segment of respondents. Schedule-1(see Annexure-1) containing 14 questions was administered to all these 350 self – help groups. The schedule was administered to the office bearers of these self –help groups. The data so collected have been analyzed in present section.

##### **5.1.1Awareness about Objective of SGSY**

The objective of swarnjayanti Gram Swarozgar Yojana is to bring the assisted poor families, called swarozgaries, above the the poverty line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organizing the rural poor into self-help groups through the process of social mobilization. Their training and capacity building and provision of income generating assets. The knowledge of the swarozaries about the objective of the scheme and how it is to be accomplished is

instrumental to the success of the scheme .If the swarozgaries are not aware about this the purpose of the scheme is not likely to be achieved .

It was therefore, considered essential to know whether the swarzgaries in the Mahendergarh district are aware about the objective of the scheme and how this objective is to be accomplished .Accordingly, the investigator enquired this from the swarozgaries of the Mahendergarh district and their responses are shown in Table-5.1.1 A.

On the basis of their awareness about the provision of the scheme , the swarozgaries possessing high Level of Awareness Average Level of Awareness and poor Level of Awareness .Those swarozgaris who could relate at least five features of the scheme have been categorized as possessing High Level of Awareness , those who could relate 3-4 features of the scheme have been categorised as possessing average level of Awareness while those could relate less than two features of the scheme have been categorised as possessing poor level of awareness.

**Table-5.1.1A**

**Level of Awareness**

SHGs Having Passed	Poor	Average	High	TOTAL
Grade-I	15 (42.85)	8 (16.66)	2 (9.09)	25 (23.80)
Grade-II	20 (54.14)	40 (83.33)	20 (90.90)	80 (76.19)
<b>Total</b>	<b>35</b> <b>(33.33)</b>	<b>48</b> <b>(45.71)</b>	<b>22</b> <b>(20.95)</b>	<b>105</b> <b>(1.00)</b>

As Table -5.1 A shows a little over one-fifth (20.95%) of the total respondents possess High Level of Awareness Amongst those who possess High Level of Awareness include 9.09 per cent such respondents who has passed Grade-I and 90.90 per cent such

respondents who have passed Grade - II. On the other hand those who possess poor Level of Awareness include 42.85 percent such respondents who have qualified Grade-I and 54.14 percent such respondents who have qualified Grade II. Less than half of the respondents (45.71%) of the total respondents possess Average Level of Awareness and 16.66 of them are those who have qualified Grade-I and the remaining 83.33 per cent of such respondents are those who have qualified Grade-II.

The respondents were also enquired about the major or primary source information about the scheme .There have been various agencies involved in the implementation of the scheme and it is the responsibility of all of them to generate awareness about the scheme among the potential beneficiaries. The responses of the office-bearers of the selected SHGs in Mahendargarh district are recorded in Table-5.1B and analyzed below.

**Table-5.1.1B**

**Source of Information about the Scheme**

SHGs passed Grading	Major Source of Information about the Scheme					
	DRDA	NGOs	Other SHGs	Gram Panchayats	Banks	Total
Grade-I	10 (20%)	11 (23.91%)	4 (44.44%)	0 (0.00%)	0 (0.00%)	25 (23.80%)
Grade-II	40 (80%)	35 (76.08%)	5 (55.55%)	0 (0.00%)	0 (0.00%)	80 (76.19%)
<b>Total</b>	<b>50 (47.61%)</b>	<b>46 (43.80%)</b>	<b>9 (8.57%)</b>	<b>0 (0.00%)</b>	<b>0 (0.00%)</b>	<b>105</b>

As is evident from the Table-5.1.1B, the major source of information regarding SGSY in the case of a little less than half of the respondents (47.61%) has been the DRDA. Those who received information about the scheme from the DRDA include 20% and 80% such respondents who have passed Grade-I and Grade -II, respectively. A little over one fourth of the respondents 43.80% received information through the NGOs and to this category belong 23.91 % such respondents who have passed Grade-1 and 76.08% such respondents who have passed Grade-2. The remaining about one- tenth of the respondents 8.57% received information about SGSY from other SHGs. 44.44% Of such respondents belong to the SHGs that have passed Grade-I while 55.55% belong to the SHGs who have passed Grade-II. None of the respondents reported that they received information about the provisions of the scheme from the Gram Panchayats as also from the banks.

### 5.1.2 Meetings of SHGs

In every formal organization, meetings serve useful purpose of information dissemination, seeking clarification and taking decision effectively. Therefore it has been envisaged in SGSY that the self- help groups should organize regular meetings weekly or monthly of the group members. The representative of the self- help groups in Mahendargarh district were required whether meetings of the groups are held and if yes, at what intervals. The responses of the office-bearers are shown in Table-5.1.2A.

**Table-5.1.2A**

#### Meeting of SHGs

SHGs having passed	Whether Meeting are Held		If yes, at what Intervals			Total
	Yes	No	Monthly	Fortnightly	Weekly	
Grade-I	25 (23.80%)	0 (0.00%)	18 (30%)	7 (28.1%)	0 (0.00%)	25 (23.80%)
Grade-II	80 (76.19%)	0 (0.00%)	42 (70%)	18 (72%)	20 (100%)	80 (76.19%)
<b>Total</b>	<b>105</b> <b>(100%)</b>	<b>0</b> <b>(0.00%)</b>	<b>60</b> <b>(57.14%)</b>	<b>25</b> <b>(23.8%)</b>	<b>20</b> <b>(19.4%)</b>	<b>105</b>

As is evident from the Table-5.1.2A, all the respondents stated that the meetings of their respective SHGs are held regularly. Since all the respondents answered in affirmative, they were further required about the periodicity of the meetings of their respective SHGs. Majority of the respondents (57.14%) stated that the meetings of their respective SHGs are held once in a month and this includes 30%. Such respondents who belong to the SHGs which have passed grade-1 and 70% such respondents who belong to SHGs which passed Grade-II. About one-fourth of respondents stated that the meetings of their respective are held on fortnightly basis and this includes 28% of those respondents who belong to the SHGs which passed Grade-I and remaining 72% respondents belonging to those SHGs which has passed Grade-II. The remaining about one-fifth of the respondents 19.04% stated that the meetings of their respective SHGs are held every week and all those respondents are from those SHGs which has passed Grade-II.

The minute books of the selected SHGs were requested for and it was found that the meetings were shown there In and minutes of the meetings were also registered. Besides, in order to know wheather the meeting of the SHGs were actually held at the intervals as claimed by the respondent's office-bearers of the selected SHGs, the researcher also talked to some of the members of selected SHGs. The members confirmed that the meeting of their respective SHGs is held regularly and that they have been attending these meetings.

Office-bearers of the selected SHGs chosen for detailed study was enquired as to wheather the members actively participate in the group meeting and if decisions in the meeting are taken democratically. The responses of the office bearers are recorded in Table-5.1.2B and analyzed thereafter.

**Table-5.1.2B**

**Participation and Decision Making**

SHGs having passed	Whether Members Actively Participate in Meetings		Whether Decisions are taken Democratically		Total
	Yes	No	Yes	No	
Grade-1	25 (100%)	0 (0.00%)	25 (100%)	0 (0.00%)	25 (100%)
Grade-2	80 (100%)	0 (0.00%)	80 (100%)	0 (0.00%)	80 (100%)
<b>Total</b>	<b>105</b>	<b>0 (0.00%)</b>	<b>105</b>	<b>0 (0.00%)</b>	

In response to the both the question viz. whether members actively participate in the group meetings and whether decisions in the group meetings are taken democratically, all the respondents answered in affirmative.

In order to ascertain the participation of members in the group meetings are taken democratically, the researcher obtained information from some of the members of the selected SHGs. All such members upheld what was informed by the respondents office-bearers that the members participate in the meetings and decisions in the group meetings are taken in a democratic manner.

**5.1.3 Maintenance of Records**

As per the manual of SGSY, it is mandatory of the self- help group to maintain certain records regularly. These include records of the monthly savings contributed by the group members which together constitute group corpus, borrowings book corpus, receiving back of the borrowings, attendance register of the members, bank passbook, minute's book of the meetings of the self- help group etc.

Accordingly, the researcher enquired the office-bearers of the selected SHGs as to whether the records of their SHGs are maintained regularly. The responses to the question are recorded in Table-5.1.3A below.

**Table-5.1.3A****Maintainance of Records**

SHGs Having Passed	Wheather Records are Maintained Properly		Total
	Yes	No	
Grade--I	25 (100%)	0 (0.00%)	25 (100%)
Grade--II	80 (100%)	0 (0.00%)	80 (100%)
<b>Total</b>	<b>105</b> <b>(100%)</b>	<b>0</b> <b>(0.00%)</b>	<b>105</b> <b>(100%)</b>

All the respondents claimed that all the records of the transactions and proceedings of their SHGs have been maintained properly and are updated regularly. The investigator requested the office-bearers to ascertain wheather the records are actually maintained properly. It was found that the records of the SHGs like bank book, cash book, meeting book, borrowing book are maintained and updated. However it was found that the records are being not maintained I professional manner. This is obvious since most of the members of SHGs are not well educated.

**Table-5.1.3B****Maintainance of Records**

SHGs Having Passed	If yes, details of Record Maintenance				Total
	Attendance Register	Minute Book	Cash Book	Bank book	
Grade--I	25 (100%)	25 (100%)	25 (100%)	25 (100%)	25
Grade--II	80 (100%)	80 (100%)	80 (100%)	80 (100%)	80
<b>Total</b>	<b>105</b> <b>(100%)</b>	<b>105</b> <b>(100%)</b>	<b>105</b> <b>(100%)</b>	<b>105</b> <b>(100%)</b>	<b>105</b>

It is evident from the Table-5.1.3B that all the respondents from all the self-help groups in Mahendergarh district claimed that they have been maintaining records of the transactions and proceedings of their respective self-help groups. On the further enquiry and verification by the investigator. It was found that all the self- help group in this district have been maintaining records in prescribed format i.e., the self-help groups have been maintaining attendance register , minute book. Cash book and bank book. However, it was found that the records are being not maintained in professional manner. This is obvious since most of the members of SHGs are not well educated.

#### 5.1.4 Training

Training is recognized as an important tool of skill up gradation. It equips the trainee with the method of doing things. Considering this, provision has also been made under SGSY to put through the Swarozgaris a basic orientation programme after the loan is sanctioned and before it is disbursed. It will also seek to infuse confidence in the Swarozgaris by drawing their attendance to success stories in the given key or allied anxiety. This programme also nclude elements of book keeping, knowledge of market, identification and appraisal, product pricing, familiarization with project financing by banks as well as some basic skills in the key activity identified.

Therefore, the researcher enquired the respondents in the Mahendergarh district wheather they provided any training by DRDA and, if yes, what was the duration of training provided to them.

**Table-5.1.4A**

#### **Duration of Training by DRDA**

SHGs Having Passed	Wheather Training was Provided			If yes, Duration of Training					Total
	Yes	No	Total	1 Day	2 Days	3Days	7Days	15days	
Grade-I	6 (5.71%)	19 (18.9%)	25 (23.80%)	3 (3.94%)	2 (2.63%)	1 (1.31%)	0	0	6 (7.89%)
Grade-II	70 (66.66%)	10 (9.52%)	80 (76.19%0	5 (6.57%)	5 (6.57%)	60 (78.94%)	0	0	70 (92.10%)
<b>Total</b>	<b>76 (72.38%)</b>	<b>29 (27.61%)</b>	<b>105</b>	<b>8 (10.52%)</b>	<b>7 (9.21%)</b>	<b>61 (80.26%)</b>	<b>0</b>	<b>0</b>	<b>76</b>



In response to the question whether training was provided to them, a little over two-thirds of the respondents 72.38% answered an affirmative. This includes 5.71% such respondents who hail SHGs that have passed Grade-1 while vast majority of such respondents (66.66%) belong to the SHGs that have passed Grade-II. The respondents who stated that training was provided to them were further enquired about the duration of training. 10.52% of these respondents, includes 3.94 % respondents hailing from SHGs that have passed Grade-I and 6.57% respondents belonging to the SHGs which have passed Grade-II. 9.21% respondents stated that they were provided 2 days training. This includes 2.36% respondents from SHGs have passed Grade-I and 6.57% of the respondent from SHGs have passed Grade-II. 80.26% of the respondents stated that they were provided 3 days training by DRDA. This included 1.31% from SHGs has passed Grade-I and 78.94% from SHGs have passed Grade-II. There was no respondent in Mahendergarh district who held that they were provided training of 7 days and 15 days (Table-5.1.4A).

Mere accomplishment of the objective of providing training is not sufficient. The training providing should be of such quality and level that it serves the purpose. This means that the subject matter and content of training provided should be useful for the beneficiaries in undertaking their respective activities in the field. Therefore, those respondents in the Mahendergarh district who affirmed that they were provided training by the DRDA were further enquired as to whether the training provided to them provided useful in undertaking activity in field. Their responses are shown in the Table-5.1.4B

**Table-5.1.4B**

**Utility of Training**

SHGs Having Passed	Was the Training Useful in Undertaking Activity in Field		
	Yes	No	Total
Grade-I	1 (1.31%)	5 (6.57%)	6 (7.89%)
Grade---II	10 (13.15%)	60 (78.94%)	70 (92.10%)
<b>Total</b>	<b>11</b> <b>(14.47%)</b>	<b>65</b> <b>(85.52%)</b>	<b>76</b>

It is obvious from Table -5.1.4B that all 76 respondents in Mahendergarh district were provided training claimed. In this district only 14.47 per cent of those respondents who were provided training claimed that the training provided to them proved useful in undertaking their respective activities in the field. This included 1.31 per cent respondents from those who have passed Grade -I and 13.15 per cent SHGs have passed Grade -II.

It is obvious from Table-5.4B that 85.52 per cent respondents denied having training useful in income generated field. This includes 6.57 per cent such respondents who hail from SHGs that passed Grade -I while the vast majority of such respondents 78.94 per cent belong to the SHGs that have passed Grade--II.

But it is not important whether training was providing, what is more important is whether the training provided to the swarozgaris was useful to them and therefore, the researcher enquired them about the utility of the training content. In response to this question, maximum the respondents claimed that the training provided was not useful to them for actually carrying out the work.

#### **5.1.5 Problem in Bank Loan**

Bank credit is a significant component of SGSY. But some time alleged that banks do not cooperate with micro-entrepreneurs. It has been alleged that the banks are not providing Loans to the SHGs and that the banks deny loans to the SHGs on one pretext or the other and even dissuade the self-help groups from taking loans. District Rural Development Agency (DRAD) also allege that the banks are not ready to provide loan to the SHGs recommended by them. Therefore, the researcher enquired the respondents Mahendergarh District as to whether they faced any problem at the time of obtaining loans from the bank. The responses so received are recorded in Table-5.1.5.

**Table-5.1.5****PROBLEM IN OBTAINING BANK LOAN**

SHGs having passed	Whether faced problem in obtaining loan from bank		Total	If yes, Nature of problem	
	yes	No		Procedural	Behavioural
Grade-I	2 (1.90%)	23 (21.90%)	25 (23.80%)	2 (66.66%)	0
Grade--II	1 (0.95%)	79 (75.23%)	80 (76.19%)	1 (33.33%)	0
<b>Total</b>	<b>3 (2.85%)</b>	<b>102 (97.14%)</b>	<b>3 (100%)</b>	<b>3 (100%)</b>	

It is significant to note that an overwhelming majority of respondent (97.14 per cent) in Mahendergarh District denied having faced any problem in obtaining loan from their respective banks. They also put to record that the banks have been cooperative at the time of disbursing loans.

The 2.85 per cent respondents who stated that they faced problem in obtaining bank loan were further enquired about the nature of the problem that they faced .All these respondents stated that the problem that they faced were procedural rather than behavioural. On further probing ,it was revealed that the respondents did not possess certain documents such as identity proof and residence proof due to which the sanction/disbursement of loans was delayed.

**5.1.6 Marketing of Goods/Services**

Swarnjayanti Gram Swarozgar Yojana provides that District Rural Development Agency will help in marketing of goods and services produced by the self help groups .Therefore, the investigator sought to know from the respondents of Mahendergarh district whether the respective District Rural Development Agency assist them in marketing of goods and services produced by them .their responses are recored in Table 5.1.6.

**Table-5.1.6**

**Help from DRDA in Marketing of Good**

SHGs having passed	Whether DRDA helped in marketing of goods?		Total
	Yes	No	
Grade--I	0 (0.00%)	25 (100%)	25
Grade--II	0 (0.00%)	80 (100%)	80
<b>Total</b>	<b>0</b> <b>(0.00%)</b>	<b>105</b> <b>(100%)</b>	<b>105</b>

It is significant to note that all the respondents in Mahendergarh district claimed that they did not receive any assistance from the District Rural Development Agency in the marketing of their product.

It is note worthy that a vast majority of self-help groups in Mahendergarh district 95.98 per cent are engaged in dairy activity. these respondents that they donot need any assistance for marketing of their product (milk) as there exist sufficient demand for their product locally .but it is a matter of concern that the remaining 4.02 per cent respondents in Mahendergarh district engaged in other activities were also not assisted by the District Rural Development Agency (DRDA) in marketing of the goods and services produced by them.

**5.1.7 Mointoring and Support**

Swaranjanti Gram Swarozgar Yojana (SGSY) assigns District Rural Development Agency (DRDA) the responsibility of continuous monitoring and assistance of the activities of the self-help groups thus the resposibility of District Rural Development Agency (DRDA) is not

over with the formation of self-help groups. the investigator sought to know whether the respective District Rural Development Agency (DRDA) in Mahendergarh district have been performing this responsibility by regularly monitoring the activities of the self-help groups in their respective jurisdiction. The responses of the respondents are recorded in Table 5.1.7

**Table-5.1.7**

**Monitoring and Support by DRDA**

SHGs having passed	Whether DRDA monitor and support regularly?		Total
	Yes	No	
Grade-I	0 (0.00%)	25 (26.31%)	25 (23.80%)
Grade--II	10 (100%)	70 (73.80%)	80 (76.19%)
<b>Total</b>	<b>10</b> <b>(9.52%)</b>	<b>95</b> <b>(90.47%)</b>	<b>105</b>

vast majority of respondents 90.47 per cent of Mahendergarh district held that the District Rural Development Agency (DRDA) did not support and monitor their activities regularly. This includes 26.31 per cent respondents belonging to the SHGs that have passed Grade-I and 73.68 per cent respondents hailing from the SHGs which have passed Grade-II. Only 9.52 per cent respondents all of whom belong to SHGs that have passed-II, claimed that the DRDA supports and monitors their activities regularly.

**5.1.8 Improvement in Economic Position**

The objective of Swarnjanti Gram Swarozgar Yojana is to bring appreciable improvement in the economic status of the swarozgaris and to bring them above poverty line. The investigator sought to know whether formation of self-help groups helped the swarozgaris in improving their economic status. to ascertain this, the office-bearers of Mahendergarh district were enquired in this regard and their responses are recorded in Table - 5.1.8.

**Table-5.1.8**

**Improvement in Economic Position**

SHGs having passed	Whether SGSY helped in improving Economic Condition?		Total
	Yes	No	
Grade--I	5 (6.25%)	20 (80%)	25 (23.80%)
Grade--II	75 (93.75%)	5 (20%)	80 (76.19%)
<b>Total</b>	<b>80</b> <b>(76.19%)</b>	<b>25</b> <b>(23.80%)</b>	<b>105</b>

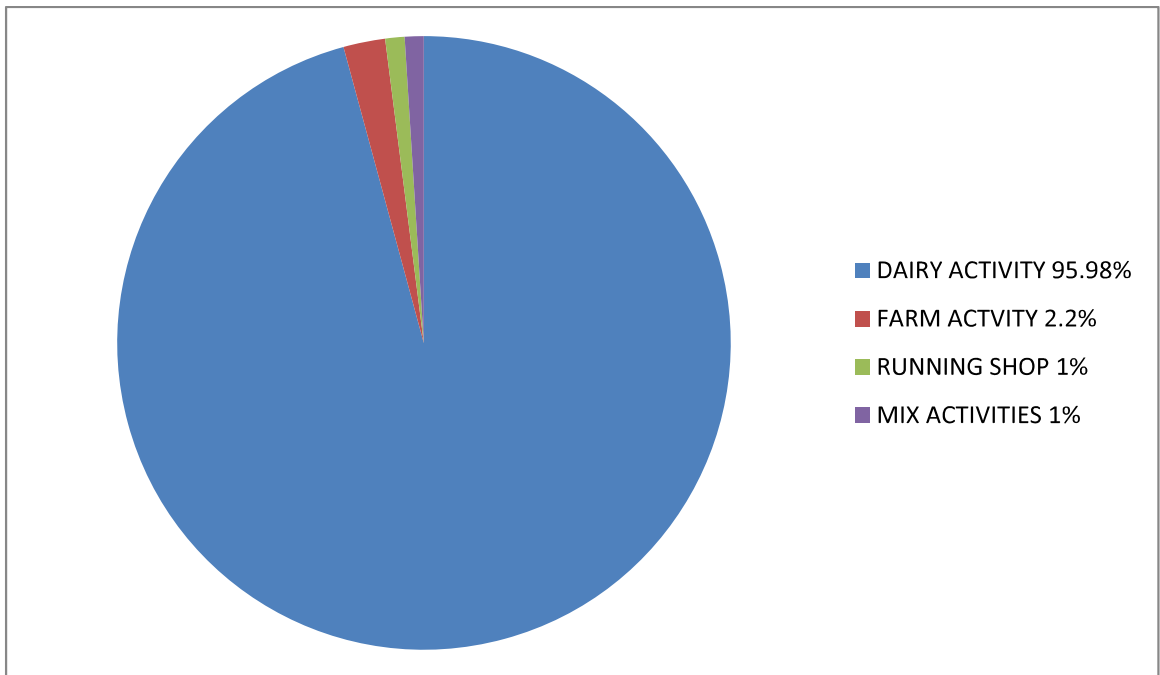
As a evident from Table 5.8 shows a little over one-third (76.19 per cent ) of the total respondents held that the formation of self-help groups had led to improvement in their economic condition .6.25 per cent of such respondents belong to the SHGs that have passed Grade-1 while the remaining 93.75 per cent hail from the SHGs which have passed Geade-II.All the 20.80 per cent respondents ,who were of the view that formation of SHGs under SGSY has improved their economic condition ,belong to the SHGs that have passed Grade-I and 20.00 per cent respondents held that the formation of SHG had not improvement in their economic condition ,belong to the SHGs that have passed Grade-II.

**5.1.9 Self-Help-Groups engage in economic activities :**

An overwhelming majority of repondents (76.19 per cent ) in Mahendergarh district held that formation of Self-help groups had led to improvement in their economic condition.The investigator sought to know what is key activities of Self-Help Groups to ascertain this, the office-beares of Mahendergarh district were enquired in this regard and their responses are shown in pie-chart-5.1.9 below:

**Pie-chart-5.1.9**

**Self-Help-Groups engage in economic activities**



(See annexure- IV)

As a evident from the pie-chart depicted above, an overwhelming majority of respondents (95.98 per cent) in the Mahendergarh district are involved in dairy activities 2.02 per cent respondents are involved in farm activities and one per cent respondents are running shops and one per cent are engaged in miscellaneous activities, such as pickle manufacturing, sewing, handloom, and cooks in government schools.

**5.2 SELF-HELP -GROUPS -MEMBERS**

In the previous section 5.1, the respons of the officer-bearers of the self -help groups have been analysed .However; the truth of certain respons as claimed by office-bearers needs to be verified. Therefore, it was decided to verify the claims of the officer-bearers by obtaining the view of the members of self-help groups on these claims of the office-bearers .However, as discussed in Chapter -1, it would not have been possible to contact all the members of all the self -help groups selected for in-depth study in Mahendergarh district whose number is 350. Therefore, it was decided to draw a represntative sample of 50 per cent self-help groups in the district and contact one members of each of these selected self -help groups. In all 105 self-help groups in Mahendergarh district were randomly selected. Since the number of self-

help groups in undertaking some of the activities was too small for sampling, sample were draw for the whole district rather than on the basis of individual categories of activities. One member of each of these self-help groups was administered a Schedule-2(see Annexure -2) containing five questions .The data so collected is shon in Table -5.2and analysed in the present section.

**Table-5.2**  
**Responses of members of Self-help groups**

Questions	Mahendergarh District		
	Yes	No	Total
Wheather records are properly maintained by your SHG?	90 (85.71%)	15 (14.28%)	<b>105</b> <b>(100%)</b>
Do members of your SHG actively participated in group affairs?	85 (85.71%)	20 (19.04%)	<b>105</b> <b>(100%)</b>
Wheather meetings of your SHG held regularly?	80 (76.19%)	25(23.80%)	<b>105</b> <b>(100%)</b>
Are the decisions in the meeting taken in democratic manner?	76 (72.38%)	26 (24.76%)	<b>105</b>

### 5.2.1 Maintenance of Records

In response to the question whether records of their self -help groups are properly maintained, vast majority of respondents (85.71) in Mahendergarh district. 14.28 per cent respondent's deined properly maintained records (Table-5.2).

It needs to be mentioned that almost all the respondents (office-bearers) in Mahendergarh district claimed that they have been properly maintaining records of their respective self-help groups (Table-5.3Aand 5.3B)from the respons of the office-bearers and members of the self-help groups , it is clear that the claim of the office-bearers that they properly maintain the records is vindicated.



### **5.2.2 Participation in Affairs of SHGs**

It is clear from table -5.2 that 82.71 per cent respondents in Mahendergarh district , confirmed that the members of their self-help groups have been participataining in the affairs of their respective self -help groups .Only a small section of the member respondends 19.04 per cent in Mahendergarh district stated that members do not participate in the groups affairs .

As far the office -bearer respondents are concerned,100.00 per cent in Mahendergarh district claimed that the members of their self-help groups participate in group affairs (Table-5.1.2) Thus ,there has been almost consistency in the views of the office-bears and members of selected self-help groups regarding participation of the member in the affairs of the self-help groups.

### **5.2.3 MEETING OF SHGs**

The respondents members of the selected self-help groups were also enquired whether meeting of their respective self-help groups are held regularly 76.19 per cent respondents in Mahendergarh district confirmed that the meeting of their respective self-help groups are held regularly (TABLE-5.2).

As against this, 100.00 per cent respondents office-bearers in Mahendergarh district, claimed that the meeting of their self-help groups are held regularly (Table-5.2).thus, what has been claimed by the office-bearers of self-help groups was corroborated by what has been held by the members of the selected self-help groups in so far as holding the meeting of self-help groups are concerned.

### **5.2.4 DECISIONS IN MEETING OF SHGs**

There have been 72.38 per cent respondents members in Mahendergarh districts. Who held that decisions in the meeting are taken in a democratic manner (Table-5.2).

As far the office- bearer respondents are concerned, 100.00 per cent in Mahendergarh district claimed that decisions in the meetings are taken democratically (Table-5.2). 72.38 per cent members respondents also held this view, the claim of the office-bearers of self-help groups that decisions in the meeting of the self-help groups are taken in a democratic manner

has been only confirmed .24.76 per cent members respondents held this view, the claim of the office-bearers of self-help groups that decisions in the meetings the self-help groups are taken not democratic manner has been only confirmed.

### **5.3 DRDA OFFICIALS**

Swarnjanti Gram Swarozgar Yojana conceives a key role for the District Rural Development Agency at every stage of the self-help groups --from mobilization / conception to the starting of economic activity and even beyond. District Rural Development Agency has key role in preparation of the list of people below poverty line, selection of key activities ,selection of beneficiaries under the scheme ,mobilization of the beneficiaries to form self-help groups formation of Self-Help groups and their stabilization,release of Subsidy to the Self-Help groups,release of bank credit to them ,starting of economic activity , marketing of the produce of the self-help groups ,monitor and support to their activities. In other words, District Rural Development Agency (DRDA) has to act as a prime mover and facilitator towards proper implementation of Swarnjayanti Gram Swarozgar Yojana. Therefore ,it was necessary to know the views of the Project Economists of Mahendergarh district who are the concerned officials in the District Rural Development Agency .Accordingly ,the investigator interviewed these official and gathered their views regarding the performance of the scheme ,the the difficulties faced by them and the ways to make the scheme more effective . The responses of the Project Economists of District Rural Development Agency of Mahendergarh district have been explained and analysed in this section.

Following observations emerged out of the interaction with the Project Economists of the Mahendergrh district.

1. To motivate the people from self-help groups under Swarnjanti Gram Swarozgar Yojana. The District Rural Development Agency officials regularly organise camps in the villages where bank official are also present .Various provisions of the scheme and the process of formation of self-help groups are explained to the people in these camps .Besides, the assistance of the Panchayanti Raj Intitutions is also taken to motivate and mobilize the people to form self-help groups.

2. The District Rural Development Agency provide training to the members of all the self-help groups after their formation .The duration of training depends upon the activity undertaken by the respective self-help groups .
3. On the issue of contention of the vast majority of office-bearers of the self-help groups in Mahendergarh district that they have not provided training .theProjectEconomists of the district claimed that the members of the self-help groups are not interested in getting training and do not turn up in the training programmes organised by them.
4. Project Economists held that District Rural Development Agency assist the self-help groups in marketing of their produce .they also held that District Marketing Supply Shops have been established at the ditrict Level for marketing of goods produced by the self-help groups.The Project Economists refuted the claim of the office-bearers of the self-help groupsthat District Rural Development Agency (DRDA) do not assist the self-help groups in marketing of their produce.They even asserted that the self-help groups are not eagerto take the assistance of the marketingfacility provided by District Rural Development Agency(DRDA) and prefer to sell their produce at their own level.
5. District Rural Development Agency continuously monitor the activities of the self-help groups at every stage and support them in every manner to strengthen them. contesting the contention of the office-bearers of the self-help groups that officials of the District Rural Development Agency do not support them after formation of self-help groups ,the project Economicsts claimed that the officials regularly visit the self-help groups and shortout all their problems .
6. On the issue of choice of dairy as a key activity by a vest majorit of self-help groups in Mahendergarh district ,the Project Economists claimed that it is not the violation of the Scheme .They held that dairy is one of the key activitiy in Mahendergarh district and that choice of activity was the prerogative of the self-help groups . They further held that the self-help groups choose the activity with which they are more familiar and the one in which they presume profitability would be higher.
7. The Project Economicsts alleged that banks do not cooperate with them and do not provided credit or loan to the self-help groups recommended by them .the claimed that since banks do not provide loan to the self-help groups as per their recmmendations, and do not cooperate with them, they are not able to achive their

targets regarding formation of self-help groups. As measure to overcome this problem, they contended that the banks should be more closely associated with the scheme and be made equally accountable for formation of self-help groups in the district.

#### **5.4 BANK OFFICIALS**

Assistance under SGSY to individual Swarozgaris or SHG is given in the form of subsidy the government and credit by the banks. Credit is the critical component of the SGSY, subsidy being a minor enabling element. Accordingly, the SGSY envisages greater involvement of the bank. They are to be involved closely in the planning and preparation of Project Reports, identification of activity cluster, infrastructure planning as well as capacity building and choice of activity of the SHGs, selection of individual Swarozgaris, pre-credit activities and post-credit monitoring including loan recovery. The major part of investment consists of bank credit from financial institutions comprising commercial banks, cooperative banks and regional rural banks. Thus, banks are a key functionary in the implementation of the scheme. Hence it was imperative to obtain the views of the concerned banks in the Mahendergarh district. Following seven banks have been providing credit to the self-help groups under Swarnjayanti Gram Swarozgar Yojana in the Mahendergarh district under study: Punjab National Bank (PNB), Oriental Bank of Commerce (OBC), Central Bank of India (CB), State Bank of Patiala (SBP), Allahabad Bank (AB), Central Cooperative Bank (CCB), and Regional Rural Bank of Haryana (RRH). The managers of each of these banks in Mahendergarh district.

Following observations emerged out the interaction with the bank managers of the Mahendergarh district:

1. Camps are organised by the banks as also by the District Rural Development Agency in which bank officials also participate, people are motivated to make small saving and pool them together into the Revolving Fund. They are advised to rotate the Revolving Fund to meet small credit needs of their members. The Revolving Fund would go augmenting with further savings and interest contributions by members taking loans.
2. Swarnjayanti Gram Swarozgar Yojana is a good scheme but it is not properly implemented. The people are not properly educated about the procedure as well as the benefits of the scheme. The group members also do not cooperate with one another

and do not mutually rely. Therefore, economic activity, which is the key phase and aim of the scheme, is either not started or remain dormant in several cases. Thus, in majority of the cases, the self-help groups are not able to generate permanent gainful employment for its members.

3. Banks contested the allegation of officials of the District Rural Development Agency that banks are ready to provide loans to the self-help groups recommended by them. Banks clarified that they deny credit only to those self-help groups which are already defaulters of banks since rules of their banks do not permit them to extend credit facility to bank defaulters.
4. Banks face difficulty in recovery of loans in certain cases. The bank officials alleged that officials of the District Rural Development Agency, who pressurize them to extend credit facility under Swarnjayanti Gram Swarozgar Yojana even to non-creditworthy self-help groups do not extend any assistance in recovery of loans.
5. It was suggested that District Rural Development Agency should be made a guarantor of the self-help groups for extending bank credit to them. This would increase the involvement of the District Rural Development Agency in recovery of loans and would also decrease the rate of bank defaulters.