

Chapter-5

Sample Statistics Analysis

Data analysis forms an important part of an empirical study and since the present study is based on field level investigations; data analysis is of paramount importance in this study. Accordingly, the investigator collected primary data from the field. Primary data were collected from self-help groups with five-years standing with the help of interview schedules. A total of 213 SHGs¹ have been formed under SGSY in Narnaul block of Mahendergarh district during the period from April 1, 1999 to March 31, 2011. However, considering the feasibility aspect, only those SHGs have been taken up for detailed study which has been in operation for the last at least five years. The number of such groups has been 56 in Narnaul Block; 11 of these SHGs have passed Grade-I while the remaining 45 have passed Grade-II. Accordingly, all these 56 SHGs were selected for detailed study. To obtain primary data from these 56 respondent SHGs an interview schedule containing 14 questions (kindly refer Annexure-2) was prepared and administered to the office bearers of these self-help groups. It was decided to obtain the information from the office-bearers of the SHGs because *first*, it is these people who been instrumental in the formation of the SHGs and *second*, seeking information from all the members of a SHG would have hardly any meaning.

The primary data so collected have been arranged, tabulated and analyzed in the present chapter.

5.1 Awareness about SGSY

The objective of SGSY is to bring the assisted poor families, called *Swarozgaris*, above the poverty line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organising the rural poor in to self-help groups through the process of social mobilization, their training and capacity building and provision of income generating assets. However, the knowledge of *Swarozgaris* about the objectives of the Scheme is crucial because if they are not aware about the provisions and objectives of the Scheme, they are not likely

¹ The detailed position regarding number of SHGs formed in different villages of Narnaul block of Mahendergarh district is shown in Annexure-1

to be benefitted by the Scheme to the extent desirable. With this end in view, the researcher enquired the *Swarozgaris* about the main provisions of the Scheme.

On the basis of their awareness about the provisions of the Scheme, the *Swarozgaris* have been divided into three parts: *Swarozgaris* 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 categorised 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-5.1A
Level of Awareness

SHGs Having Passed	Level of Awareness			Total
	Poor	Average	High	
Grade-I	5 (33.33%)	4 (15.38%)	2 (13.33%)	11 (19.64%)
Grade-II	10 (66.67%)	22 (84.62%)	13 (86.67%)	45 (80.36%)
Total	15 (26.78%)	26 (46.44%)	15 (26.78%)	56 (100.00%)

As Table-5.1A shows a little over one-fourth (26.78 per cent) of the total respondents possess High Level of Awareness and an equal number of respondents possess Poor Level of Awareness. Amongst those who possess High Level of Awareness include 13.33 per cent such respondents who have passed Grade-I and 86.67 per cent such respondents who have passed Grade-II. On the other hand those who possess Poor Level of Awareness include 33.33 per cent such respondents who have qualified Grade-I and 66.67 per cent such respondents who have qualified Grade-II. Less than half of the respondents (46.44 per cent) of the total respondents possess Average Level of Awareness and 15.38 per cent of them are those who have qualified

Grade-I and the remaining 84.62 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 Narnaul block are recorded in Table-5.1B and analysed below.

Table-5.1B
Source of Information about the Scheme

SHGs passed Grading	Major Source of Information about SGSY					
	DRDA	NGOs	Other SHGs	Gram Panchayats	Banks	Total
Grade-I	4 (16.67%)	4 (21.05%)	3 (23.08%)	0 (0.00%)	0 (0.00%)	11 (19.64%)
Grade-II	20 (83.33%)	15 (78.95%)	10 (76.92%)	0 (0.00%)	0 (0.00%)	45 (80.36%)
Total	24 (42.86%)	19 (33.93%)	13 (23.21%)	0 (0.00%)	0 (0.00%)	56 (100.00%)

As is evident from Table-5.1B, the major source of information regarding SGSY in the case of a little less than half of the respondents (42.86 per cent) has been the DRDA. Those who received information about the Scheme from the DRDA include 16.67 per cent and 83.33 per cent such respondents who have passed Grade-I and Grade-II, respectively. A little over one-third of the respondents (33.93 per cent) received information through the NGOs and to this category belong 21.05 per cent such respondents who have passed Grade-I and 78.92 per cent such respondents who have passed Grade-II. The remaining about one-fourth of the respondents (23.21 per cent) received information about SGSY from other SHGs. 23.08 per cent of such respondents belong to the SHGs that have passed Grade-I while 76.92 per cent belong to the SHGs which 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.

5.2 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 organise regular meetings weekly or monthly of the group members. The representatives of the self-help groups in the Narnaul Block were enquired whether meetings of the groups are held and if yes, at what intervals. The responses of the office-bearers are shown in Table-5.2A

Table-5.2A
Meetings of SHGs

SHGs Having Passed	Whether Meetings are Held		If Yes, at What Intervals			Total SHGs
	Yes	No	Monthly	Fortnightly	Weekly	
Grade-I	11 (19.64%)	0 (0.00%)	6 (19.35%)	5 (35.71%)	0 (0.00%)	11 (19.64%)
Grade-II	45 (80.36%)	0 (0.00%)	25 (80.65%)	9 (64.29%)	11 (24.45%)	45 (80.36%)
Total	56 (100.00%)	0 (0.00%)	31 (55.36%)	14 (25%)	11 (19.64%)	56 (100.00%)

As is evident from Table-5.2A, all the respondents stated that the meetings of their respective SHGs are held regularly. Since all the respondents answered in affirmative, they were further enquired about the periodicity of the meetings of their respective SHGs. Majority of the respondents (55.36 per cent) stated that the meetings of their respective SHGs are held once in a month and this includes 19.35 per cent such respondents who belong to the SHGs which have passed Grade-I and 80.65 per cent such respondents who belong to the SHGs which passed Grade-II. One-fourth of the respondents stated that the meetings of their respective SHGs are held on fortnightly basis and this includes 35.71 per cent of those respondents who belong to the SHGs

which have passed Grade-I and the remaining 64.29 per cent respondents belonging to those SHGs which have passed Grade-II. The remaining about one-fifth of the respondents (19.64 per cent) stated that the meetings of their respective SHGs are held every week and all these respondents are from those SHGs which have passed Grade-II.

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

Office-bearers of the selected SHGs chosen for detailed study were also enquired as to whether the members actively participate in the Group meetings and if decisions in the meetings are taken democratically. The responses of the office-bearers are recorded in Table-5.2B and analysed thereafter.

Table-5.2B
Participation and Decision Making

SHGs Having Passed	Whether Members Actively Participate in Meetings		Whether Decisions are taken democratically		Total
	Yes	No	Yes	No	
Grade-I	11 (19.64%)	0 (0.00%)	11 (19.64%)	0 (0.00%)	11 (100.00%)
Grade-II	45 (80.36%)	0 (0.00%)	45 (80.36%)	0 (0.00%)	45 (100.00%)
Total	56 (100.00%)	0 (0.00%)	56 (100.00%)	0 (0.00%)	56 (100.00%)

In response to the both the questions 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 the members in the Group meetings and whether the decisions in the 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 respondent office-bearers that the members participate in the meetings and the decisions in the Group meetings are taken in a democratic manner.

5.3 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, minutes 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 properly. The responses to the question are recorded in Table-5.3 below.

**Table-5.3
Maintenance of Records**

SHGs Having Passed	Whether Records are Maintained Properly		Total
	Yes	No	
Grade-I	11 (100.00%)	0 (0.00%)	11 (100.00%)
Grade-II	45 (100.00%)	0 (0.00%)	45 (100.00%)
Total	56 (100.00%)	0 (0.00%)	56 (100.00%)

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 whether the records are actually maintained properly. It was found that the records of the SHGs like bank book, cash book, meeting book, borrowing books are maintained and were updated. 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.

5.4 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 attention to the success stories in the given key or allied activity. This programme also include 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 Narnaul Block whether they were provided any training by DRDA and, if yes, what was the duration of training provided to them.

Table-5.4
Training

SHGs Having Passed	Whether Training was Provided		Total	If Yes, Duration of Training		Total
	Yes	No		Up to 3 Days	More than 3 Days	
Grade-I	3 (7.89%)	8 (44.44%)	11 (19.64%)	3 (9.09%)	0 (0.00%)	3 (7.89%)
Grade-II	35 (92.11%)	10 (55.56%)	45 (80.36%)	30 (90.91%)	5 (100.00%)	35 (92.11%)
Total	38 (67.86%)	18 (32.14%)	56 (100.00%)	33 (86.84%)	5 (13.16%)	38 (100.00%)

In response to the question whether training was provided to them, a little over two-thirds of the respondents (67.86 percent) answered in affirmative. This includes 7.89 per cent such respondents who hail from the SHGs that have passed Grade-I while vast majority of such respondents (92.11 per cent) 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. In response to this question, vast majority of them (86.84 per cent) claimed that they were provided training only for up to three days and in this includes 9.09 per cent respondents hailing from SHGs that have passed Grade-I and 90.91 per cent respondents belonging to the SHGs which have passed Grade-II. All the 13.16 per cent respondents who claimed that they were provided training of more than three days' duration belonged 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, all the respondents claimed that the training provided was not useful to them for actually carrying out the work.

5.5 Bank Credit

Bank credit is a significant component of SGSY. But it is sometimes alleged that banks do not cooperate with micro-entrepreneurs. Therefore, the researcher enquired the respondents of Narnaul block as to whether they faced any problem at the time of obtaining loans from the bank. The responses so received are recorded in Table-5.5.

Table-5.5
Bank Credit

SHGs Having Passed	Whether Faced Problems in Getting Bank Credit		Total	If Yes, Nature of Problem		Total
	Yes	No		Procedural	Behavioural	
Grade-I	2 (18.18%)	9 (81.82%)	11 (19.64%)	2 (100.00%)	0 (0.00%)	2 (100.00%)
Grade-II	0 (0.00%)	45 (100.00%)	45 (80.36%)	0 (0.00%)	0 (0.00%)	0 (0.00%)

Total	2 (3.57%)	54 (96.43%)	56 (100.00%)	2 (100.00%)	0 (0.00%)	2 (100.00%)
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It is significant to note that an overwhelming majority of respondents (96.43 percent) in Narnaul Block 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 3.57 percent respondents who stated that they faced problems in obtaining bank loan were further enquired about the nature of the problem that they faced. All these respondents stated that the problems 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.

5.6 DRDA Support

SGSY provides that DRDA will help in marketing of goods and services produced by the SHGs. Therefore, the researcher sought to know from the selected respondents of Narnaul block whether the DRDA assist them in marketing of goods and services produced by them. Also, the DRDA has to monitor and support the SHGs so as to ensure that the SHGs might become self-sustaining units.

Table-5.6
DRDA Support

SHGs Having Passed	Whether DRDA Helps in Marketing of Goods		Whether DRDA Monitors and Supports Regularly		Total
	Yes	No	Yes	No	
Grade-I	0 (0.00%)	11 (100.00%)	0 (0.00%)	11 (21.57%)	11 (19.64%)
Grade-II	0 (0.00%)	45 (100.00%)	5 (100.00%)	40 (78.43%)	45 (80.36%)

Total	0 (0.00%)	56 (100.00%)	5 (8.93%)	51 (91.07%)	56 (100.00%)
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It is obvious from Table-5.6 that all the respondents denied having received any assistance from the DRDA in marketing of their products. The researcher also tried to ascertain whether DRDA is discharging its responsibility of regularly monitoring and providing support to the SHGs. Vast majority (91.07 per cent) of respondents held that the DRDA did not support and monitor their activities regularly. This includes 21.57 per cent respondents belonging to the SHGs that have passed Grade-I and 78.43 per cent respondents hailing from the SHGs which have passed Grade-II. Only 8.93 per cent respondents, all of whom belong to the SHGs that have passed Grade-II, claimed that the DRDA supports and monitors their activities regularly.

5.7 Improvement in Economic Position

The objective of SGSY is to bring appreciable improvement in economic condition of the *Swarozgaris* and to bring them above poverty line. The researcher sought to know from the respondents whether formation of SHGs has helped the *Swarozgaris* to improve their economic condition.

Table -5.7
Improvement in Economic Position

SHGs Having Passed	Whether SGSY Helped in Improving Economic Condition		Total
	Yes	No	
Grade-I	7 (13.46%)	4 (100.00%)	11 (19.64%)
Grade-II	45	0	45

	(86.54%)	(0.00%)	(80.36%)
Total	52 (92.86%)	4 (7.14%)	56 (100.00%)

A vast majority (92.86 percent) of the respondents held that the formation of SHGs had led to improvement in their economic condition. 13.46 percent of such respondents belong to the SHGs that have passed Grade-I while the remaining 86.54 per cent hail from the SHGs which have passed Grade-II.

All the 7.14 per cent respondents, who were of the view that formation of SHG under SGSY has improved their economic condition, belong to the SHGs that have passed Grade-I.

Chapter-6

Conclusions and Observations

At the time of independence, more than 80 percent of the Indian population lived in rural areas in absolute poverty and backwardness. For the development of this section of society, a number of plans and programmes were formulated, which aimed at removal of poverty or providing unemployment to the people or both. An overview of these programmes is given in Chapter-1. However, though so many programmes have been launched for the development of these vast masses during the last about six decades, we could not achieve appreciable improvement in their economic standard. Successive development programmes proved to be 'old wine in the new bottle' and could not have much effect on the target groups.

Launched on April 1, 1999, Swarnjayanti Gram SwarozgarYojana (SGSY) has been claimed to be ambitious programme for self-employment and poverty eradication in rural areas. SGSY was launched after merging the following six then exiting programmes: Integrated Rural Development Programme (IRDP), Development of Women and Children of Rural Areas (DWACRA), Training of Rural Youth for Self Employment (TRYSEM), Supply of Improved Toolkits of Rural Artisans (SITRA), Ganga KalyanYojana (GKY) and Million Wells Scheme (MWS).

The main objective of SGSY is to bring the assisted poor families (called Swarozgaris) above the poverty line in three years, by providing them income-generating assets through a mix of bank credit and government subsidy. SGSY aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. It is rooted in the belief that rural poor in India have competencies and given the right support can be successful producers of valuable goods or services. It is a different from earlier programmes in terms of implementation and holistic approach covering all aspects of self – employment such as organization of rural poor into self-help groups, training and capacity building, planning of activity clusters, credit, technology, infrastructure, marketing etc.

SGSY has been in existence for over twelve years and it was deemed desirable to examine whether it has achieved its objective of generating self- employment. The present study has been undertaken with this objective in view. The study has been undertaken in Narnaul Block of Mahendragarh district of Haryana.

In the study both secondary and primary data have been used. Secondary data have been analysed in Chapter-4 while primary data obtained from the office-bearer respondents of the

selected SHGs in Narnaul block of Mahendergarh district have been analysed in Chapter-5 of the research report. On the basis of the analysis of data in the two chapters, following conclusions have been drawn:

1. Analysis of data in section 4.1 shows that the performance of the Scheme in various states has not been uniform; there are wide inter-state variations in terms of physical and financial performance of the Scheme. Therefore, first hypothesis of the study viz., “There exist inter-state variations in the implementation of the SGSY” stands proved.
2. Analysis of data in section 4.2 shows that the performance of the Scheme in various districts of Haryana state has not been uniform, there are wide inter-district variations in terms of physical and financial performance of the Scheme. Therefore, second hypothesis of the study viz., “There exist inter-district variations in Haryana state in the implementation of the SGSY” is also proved.
3. Analysis of data in section 4.3 shows that the performance of the Scheme in various blocks of Mahendergarh district of Haryana state has not been uniform; there are wide variations in terms of physical and financial performance of the Scheme in the five blocks of the district. Therefore, third hypothesis of the study viz., “There exist inter-state variations in Mahendergarh district in the implementation of the SGSY” is also proved.
4. A little over one-fourth (26.78 per cent) of the total respondents possess High Level of Awareness and an equal number of respondents possess Poor Level of Awareness. Less than half of the respondents (46.44 per cent) of the total respondents possess Average Level of Awareness (Table-5.1A).

Since about three-fourths (73.22 per cent) of the total respondents possess at least Average Level of Awareness, fourth hypothesis of the study viz., “The *Swarozgaris* in Narnaul block of Mahendergarh district possess poor level of information about the provisions of SGSY” could not be upheld.

5. DRDA has been the major source of information regarding SGSY as a little less than half of the respondents (42.86 per cent) received information about the Scheme from the DRDA. One-third of the respondents (33.93 per cent) received information through the NGOs and the remaining about one-fourth of the respondents (23.21 per cent) received information about SGSY from other SHGs. None of the respondents reported that they

received information about the provisions of the Scheme from the Gram Panchayats as also from the banks (Table-5.1B).

As in the case of more than three-fourths (76.79 per cent) of the total respondents the major source of information regarding SGSY has been either DRDA or the banks, fifth hypothesis of the study viz., “NGOs are more instrumental in spreading awareness about the Scheme” could not be proved.

6. While all the respondents stated that the meetings of their respective SHGs are held regularly, majority of them (55.36 per cent) stated that the meetings of their respective SHGs are held once in a month. One-fourth of the respondents stated that the meetings of their respective SHGs are held on fortnightly basis and the remaining about one-fifth of the respondents (19.64 per cent) stated that the meetings of their respective SHGs are held every week (Table-5.2A). This view of the respondent office-bearers was substantiated by some of the members of the SHGs.

Since all the respondents stated that the meetings of their respective SHGs are held regularly and this view has been substantiated by some of the members of the SHGs, sixth hypothesis of the study viz., “The meetings of the SHGs in Narnaul block of Mahendergarh district are not held regularly” could not be proved.

7. In response to the both the questions 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 (Table-5.2B). This was substantiated by some of the members of the SHGs whom the researcher enquired randomly.

As all the respondents reported that the members actively participated in the meetings of their respective SHGs and that the decisions in the meetings are taken democratically, seventh hypothesis of the study viz., “The process of decision-making in the SHGs of Narnaul block of Mahendergarh district is not democratic” could not be substantiated by the results of the study.

8. It was found that the records of the SHGs like bank book, cash book, minutes book, borrowings book are maintained and were updated. However, the records are not

maintained in professional manner. This is obvious since most of the members of SHGs are not well educated (Table-5.3).

Since the records of the SHGs such as bank book, cash book, minutes book, borrowings book are maintained and updated, eighth hypothesis of the study viz., “The records of the SHGs in Narnaul block of Mahendergarh district are not maintained” stands disproved.

9. Even though more than two-thirds of the respondents (67.86 percent) stated that they were provided training by the DRDA, all of them claimed that the training provided was not useful to them for actually carrying out the work (Table-5.4).

As all the respondents claimed that the training provided was not useful for carrying out the work, ninth hypothesis of the study viz., “The training provided by the DRDA to the *Swarozgaris* in Narnaul block of Mahendergarh district was not useful in carrying out the activities” stands proved.

10. An overwhelming majority of respondents (96.43 per cent) denied having faced any problem in obtaining loan from their respective banks. They also put to record that the banks have been cooperative (Table-5.5).

Since an overwhelming majority of respondents denied having faced any problem in the process of obtaining bank loan, tenth hypothesis of the study viz., “The banks do not cooperate with the SHGs in Narnaul block of Mahendergarh district” could not be upheld.

11. All the respondents denied having received any assistance from the DRDA in marketing of their products. Further, vast majority (91.07 per cent) of them held that the DRDA did not support and monitor their activities regularly (Table-5.6).

“The DRDA officials and are not supporting the SHGs in Narnaul block of Mahendergarh district” stands proved.

12. A vast majority (92.86 percent) of the respondents held that the formation of SHGs had led to improvement in their economic condition (Table-5.7).

“The formation of SHGs has not helped in improving the economic condition of the *Swarozgaris* in Narnaul block of Mahendergarh district”