

Chapter-4

Aggregate Data Analysis

The Swarnjayanti Gram Swarozgar Yojana (SGSY) is the major on-going programme for self-employment of the rural poor with effect from April 1, 1999. The basic objective of the scheme is to bring the assisted poor families (Swarozgaris) Above the Poverty Line (APL) by providing them income generating assets through a mix of bank credit and governmental subsidy.¹ The programme aimed at establishing a large number of micro-enterprises in rural areas based on the ability of the poor and potential of each area. SGSY particularly focuses on the most deprived sections among the rural poor. The beneficiaries known as 'Swarozgaris' are to be taken from the Below Poverty Line (BPL) list approved by the Gram Sabha. The Scheduled Caste/ Scheduled Tribes, women and the disabled will constitute a minimum of 50 per cent, 40 per cent and 3 per cent of total Swarozgaris assisted during any year.²

The objective of SGSY is to bring the assisted poor families Above the Poverty Line in three years by providing them income generating assets. *Swarozgaris* may be individuals or groups but SGSY gives more emphasis on the group approach. The group approach involves the poor in to Self-Help Groups (SHGs) so as to build their capacities. The main focus of groups is to women members in each SHG.³ The SHG 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 all the members in the group for taking up income generation activities. Every SHG that is in existence at least for a period of six 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 District Development Authority (DRDA) contributes to the extent of Rs. 10,000. The bank plays a crucial role in the implementation of SGSY right from the identification of key activities, formation and evolution of SHGs, identification of individual *Swarozgaris* as well as

¹ Swarnjayanti Gram Swarozgar Yojana, Annual Action Plan, District Rural Development Agency Narnaul, District Mahendergarh, Haryana, 2010-11, p. 1

² *Ibid*, p. 3

³ http://india.gov.in/sectors/rural/swarn_jayanti.php , Feb 10, 2011

planning for all the elements of the key activities. The bank has final say in the selection *Swarozgaris*.

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

4.1 Progress and Achievements of SGSY in India

SGSY 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, 2011 in all the states and union territories of India. The progress and achievements are assessed in physical and financial terms.

4.1.1 Progress in Physical Terms

The position 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, 2011 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, 2011 and out of these, a total of 619.68 SHGs per lakh population became defunct. Maximum numbers of (1147.5) SHGs per lakh of population have been formed in Andhra Pradesh, which is 12.76 per cent of the total SHGs formed per lakh of population. This is followed by Tripura where 938.05 SHGs per lakh of population have been formed, which is 10.43 per cent of the total numbers of SHGs formed per lakh of population under SGSY till March 31, 2011.

Minimum numbers of SHGs have been formed in Punjab where 28.5 SHGs per lakh of population have been formed, which is 0.32 per cent of the total SHGs formed per lakh of population in the various states since inception of the Scheme till the end of March 2011. This is followed by the state of Jammu and Kashmir where 64.49 SHGs per lakh of population have been formed, which constitutes 0.72 per cent of the total number of SHGs formed per lakh of population under SGSY since inception of the Scheme till the end of financial year 2010-11 (Table-4.1.1A).

Table-4.1.1A
State Wise Physical Progress of SGSY since Inception to March 31, 2011

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	45.51 (7.34%)
6	Goa	1144	78.48 (0.87%)	0	0 (0.00%)
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	2437	7.39

			(2.20%)		(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	409.45 (4.55%)	76787	105.77 (17.07%)
15	Maharashtra	248017	220.7 (2.45%)	19105	17 (2.74%)
16	Manipur	3216	118.15 (1.31%)	0	0 (0.00%)
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	399.71 (4.44%)	24	3.95 (0.64%)
24	Tamil Nadu	352318	488.39	13049	18.09

			(5.43%)		(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	Uttrakhand	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 Islands	379	99.75 (1.11%)	0	0 (0.00%)
30	Daman and Diu	0	0 (0.00%)	0	0 (0.00%)
31	Dadra and Nagar Haveli	0	0 (0.00%)	0	0 (0.00%)
32	Lakshadweep	0	0 (0.00%)	0	0 (0.00%)
33	Pondicherry	2106	169.22 (1.88%)	0	0 (0.00%)
Total		4040749	8994.68	325639	619.68

The table also shows that amongst the union territories, except Pondicherry and Andaman and Nicobar Islands, no SHG under SGSY was formed in any other union territories till the end of March 2011. 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 per cent and 1.11 per cent of the total number 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 numbers of defunct SHGs remained in Madhya Pradesh where the number of defunct SHGs was 105.77 per lakh of population, which is 17.07 per cent 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 per cent of the total number defunct SHGs per lakh of population, Gujarat was the state where second largest of SHGs became defunct.

Besides Goa and Manipur, where the number of defunct SHGs remained zero, lowest numbers of defunct SHGs were recorded in Punjab where 1.07 SHGs per lakh of population remained defunct, which is 0.17 per cent of the total number of defunct SHGs per lakh of population. In the case of Karnatak 1.45 SHGs became defunct per lakh of population which is 0.23 per cent 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 and Nicobar Islands (Table-4.1.1A).

Formation of a SHG 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 and start their business activity. State-wise information regarding progress of SHGs after their formation is shown in Table-4.1.1B below.

It is apparent from Table-4.1.1B 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, 2011, a total of 6129.66 SHGs per lakh of population passed Grade-I. The maximum number of SHGs passed Grade-I in Andhra Pradesh where 887.32 SHGs per lakh of population, which is 14.48 per cent of the total 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 per cent of the total of such SHGs, Tripura remained second 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 states in the total numbers of SHGs per lakh of population that passed Grade-I have been 0.21 per cent and 0.46 per cent. Amongst the two union territories of Pondicherry and Andaman and Nicobar Islands, 159.66 SHGs and 99.75 SHGs per

lakh of population passed Grade-I and their respective shares in the total numbers of SHGs per lakh of population that passed Grade-I remained 2.60 per cent and 1.43 per cent (Table-4.1.1B).

Andhra Pradesh has been the state where highest numbers of SHGs per lakh of population (808.18) passed Grade-II and this has been 23.25 per cent of the 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 per cent of the total number of such SHGs. Punjab and Manipur have been once again the states where lowest numbers of SHGs per lakh of population have passed Grade-II. Of the total SHGs per lakh of population that passed Grade-II, the share of the two states has been 0.31 per cent and 0.51 per cent, respectively.

Table-4.1.1B
State Wise Physical Progress of SGSY since Inception to March 31, 2011

No	Name of States/ UTs	SHGs Formed Per Lakh Population	SHGs Passed Grade-I 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%)	808.18 (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%)	554.23 (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%)	69.51 (2.55%)
6	Goa	78.48 (0.87%)	56.25 (0.92%)	42.05 (1.21%)	43.83 (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%)	105.65 (1.72%)	119.24 (3.43%)	111.67 (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 (1.48%)	97.88 (1.60%)	39.97 (1.15%)	56.49 (2.08%)
13	Kerala	209.51 (2.33%)	152.49 (2.49%)	72.60 (2.09%)	56.73 (2.08%)

14	Madhya Pradesh	409.45 (4.55%)	168.03 (2.74%)	86.61 (2.49%)	57.87 (2.13%)
15	Maharashtra	220.7 (2.45%)	163.79 (2.67%)	91.09 (2.62%)	39.37 (1.45%)
16	Manipur	118.15 (1.31%)	27.95 (0.46%)	17.59 (0.51%)	7.12 (0.26%)
17	Meghalaya	399.09 (4.44%)	212.51 (3.47%)	61.97 (1.78%)	30.97 (1.14%)
18	Mizoram	221.07 (2.46%)	160.30 (2.62%)	100.64 (2.89%)	87.25 (3.21%)
19	Nagaland	289.76 (3.22%)	198.27 (3.23%)	173.17 (4.98%)	102.94 (3.78%)
20	Orissa	541.39 (6.02%)	358.27 (5.84%)	187.50 (5.39%)	155.16 (5.70%)
21	Punjab	28.5 (0.32%)	12.82 (0.21%)	10.72 (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%)	281.88 (4.60%)	129.67 (3.73%)	129.67 (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%)	719.44 (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%)	245.96 (4.01%)	162.48 (4.67%)	137.98 (5.07%)
28	West Bengal	339.35 (3.77%)	278.80 (4.55%)	97.67 (2.81%)	26.62 (0.98%)
29	Andaman & Nicobar Islands	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%)	159.66 (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 per cent of the total number of such 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 per cent of the total such SHGs) have started Economic Activity. Manipur and Jammu and Kashmir have been the two states where lowest numbers of SHGs per lakh of 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 per cent and 0.32 per cent. 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 allocations for and expenditure on the SHGs. State-wise financial progress of the SHGs during the year 2010-11 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 2010-11
(Rs. In Lakhs)

No	States/ Union Territories	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 and 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	493.21	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	Uttrakhand	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 Islands	44.46	11.70	25.64	6.75	57.67
30	Daman and Diu	25	10.29	0	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 Table-4.1.2 that during the year 2010-11, highest allocation of funds for 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 allocations have been for the states of Punjab (Rs. 6.71 lakhs per lakh of population) and Gujarat (Rs. 11.96 lakhs per lakh of population). Amongst the union territories, highest allocation was made to Lakshadweep (Rs. 38.80 lakhs per lakh of population) and the lowest has been to Daman and Diu (Rs. 10.29 lakhs per lakh of population).

The state of Sikkim which got allocation of funds per lakh of population for SGSY, could spend only 44.25 per cent of allocated money whereas Arunachal Pradesh which got second highest allocation of funds per lakh of population spent only 18.77 per cent of the 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, utilised funds to the extent of 97.84 per cent and 99.16 per cent, respectively.

Lakshadweep, which got highest allocation of funds for the Scheme amongst union territories, did not spend any money, while Pondicherry and Andaman and Nicobar Islands spent to the extent of 40.44 per cent and 57.67 per cent 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 districts 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 districts – Jhajjar, Palwal, Panchkula and Mewat were carved out later on. Thus, at present there are twenty one districts in the state and the Scheme is operational in all these twenty one 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 Table-4.2.1A that a total of 105.03 SHGs per lakh of population have been formed under SGSY in various districts of Haryana since the inception of the scheme, i.e., April 1, 1999 to March 31, 2011 and out of these, 4.35 SHGs per lakh of population, i.e., 4.14 per cent, have been defunct.

Table-4.2.1A
District Wise Physical Progress of SGSY since Inception to March 31, 2011

No.	Name of Districts	Number of SHGs Formed	SHGs Formed Per Lakh Population	Number of Defunct SHGs	Defunct SHGs Per Lakh 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	Hissar	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	Mahendragarh	1182	128.24 (5.30%)	251	27.23 (30.61%)
13	Mewat	1027	94.27 (3.89%)	0	0 (0.00%)
14	Palwal	888	85.34 (3.53%)	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	Yamuna Nagar	1558	128.32 (5.30%)	0	0 (0.00%)
Total		26627	105.03 (4.34%)	1103	4.35 (4.89%)

Maximum numbers 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 per cent and 7.84 per cent of the total number of SHGs formed per lakh of population in the state of Haryana. The lowest numbers of SHGs per lakh of population have been formed in the two relatively developed districts 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 numbers of defunct SHGs have been observed in the two districts 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)

Physical progress of the SHGs is also determined by the number of SHGs that have passed Grade-I, Grade-II and ultimately started economic activity. District-wise position of SHGs in the

state of Haryana since the inception of the Scheme till March 31, 2011 on the above related three indicators is shown in Table-4.2.1B below.

As is obvious from Table-4.2.1B, the highest number 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 per cent and 7.70 per cent 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 have been Faridabad and Gurgaon districts – in both of these districts only 0.93 per cent of the total SHGs per lakh of population have passed Grade-I – followed by Jhajjar district where 2.32 per cent of the total SHGs per lakh of population have passed Grade-I.

Table-4.2.1B
District Wise Physical Progress of SGSY in Haryana
(Since Inception to March 31, 2011)

No	Name of Districts	SHGs Formed Per Lakh Population	SHGs Passed Grade-I Per Lakh Population	SHGs Passed Grade-II Per Lakh 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%)	12.086 (0.92%)
6	Hissar	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%)	108.78 (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	Kurushetra	162.51	128.80 (6.83%)	73.11	73.11

		(7.02%)		(5.61%)	(5.59%)
12	Mahendragarh	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%)
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 (5.19%)	110.87 (5.88%)	52.11 (4%)	51.11 (3.91%)
20	Sonipat	84.86 (3.67%)	76.95 (4.08%)	59.79 (4.59%)	59.79 (4.57%)
21	Yamuna Nagar	128.32 (5.54%)	116.45 (6.17%)	83.84 (6.43%)	83.84 (6.41%)
Total		2315.33	1886.3	1303.65	1308.46

In (Table-4.2.1B) the 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 per cent of the total SHGs per lakh of population that passed Grade-II in Haryana since inception of SGSY till March 31, 2011. Jind is closely followed by Kaithal where 107.28 SHGs per lakh of population passed Grade-II and this has been 8.23 per cent of the total SHGs per lakh of population that passed Grade-II. Gurgaon and Faridabad have been the two districts where minimum numbers of SHGs per lakh of population passed Grade-II and the respective number of such SHGs in the two districts has been 12.54 and 13.61, which is 0.96 per cent and 1.04 per cent, respectively.

A total of 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 number of such SHGs was registered in Jind and Kaithal districts where all those SHGs that passed Grade-II (108.78 and 107.28 SHGs per lakh of population, respectively) started Economic Activity. Minimum numbers of SHGs per lakh of population starting 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 governments for the SHGs. The financial progress of the self-help groups during the period starting from April 1, 1999 till March 31, 2011 in the districts of Haryana state as a whole is exhibited in this table:

Table-4.2.2
District-Wise Financial Progress under SGSY in Haryana Year 2010-11
(Rs. in Lakhs)

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	Hissar	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	Kurushetra	209.56	21.73
12	Mahendergarh	167.03	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	Yamuna Nagar	204.34	16.83
Total		3525.19	13.90

From Table-4.2.2 it is clear that during 2010-11 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 per 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 2010-11.

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 lakhs per lakh of population has been allocated for SGSY during the financial year 2010-11 (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 and financial progress of the Scheme in the five blocks of the district is analysed in the present section.

4.3.1 Block-Wise Physical Progress under SGSY in Mahendergarh District

The Census 2011 estimates are not available at the block level. Therefore, the researcher has taken the projected population of the five blocks of the district and per lakh of population figures have been obtained using this projected block-wise population. The block-wise physical progress of SGSY in terms of SHGs formed and defunct SHGs is shown in Table-4.3.1A below and analysed in this section.

It is evident from Table-4.3.1A that since inception of the Scheme, i.e., April 1, 1999 till March 31, 2011 a total of 140.23 SHGs per lakh of population have been formed in Mahendergarh district and out of these 31.48 SHGs per lakh of population have become defunct. Highest numbers of SHGs per lakh of population have been formed in Mahendergarh block where the number of such SHGs has been 167.86. This is closely followed by Ateli block where the numbers of SHGs formed has been 163.76 per lakh of population.

Table-4.3.1A
Block -Wise Physical Progress under SGSY in Mahendergarh District
Since Inception to March 31,2011

No.	Name of Blocks	Projected Population (2011)	Total SHGs Formed	SHGs Formed Per Lakh Population	Defunct SHGs	Defunct SHGs Per Lakh Population
1	Narnaul	203550	213	104.64	45	22.11
2	NangalChaudhary	157324	215	136.66	68	43.22
3	Ateli	152051	249	163.76	67	44.06

4	Mahendragarh	132850	223	167.86	38	28.60
5	Kanina	151507	218	143.89	33	21.78
Total		797282	1118	140.23	251	31.48

Out of the total 31.48 SHGs per lakh of population in the district, the highest numbers of defunct SHGs was registered in Ateli block where 44.06 SHGs per lakh of population became defunct. The lowest number of defunct SHGs per lakh of population was observed in Kanina block where the number of such SHGs remained 21.78 (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 Mahendragarh District

No.	Name of Blocks	SHGs Per Lakh of Population			
		Formed	Passed Grade-I	Passed Grade-II	Started Economic Activity
1	Narnaul	104.64	70.25	55.02	54.04
2	NangalChaudhary	136.66	97.25	54.03	54.03
3	Ateli	163.76	113.78	65.11	65.11
4	Mahendragarh	167.86	139.25	73.01	74.52
5	Kanina	143.89	121.45	53.46	53.46
Total		140.23	105.11	59.45	59.45

As shown in Table-4.3.1B above, out of a total of 104.23 SHGs formed per lakh of population, 105.11 SHGs per lakh of population passed Grade-I. Highest and lowest numbers of such SHGs was registered in Mahendragarh and Narnaul blocks where 139.25 and 70.25 SHGs per lakh of population passed Grade-I. A total of 59.45 SHGs per lakh of population passed Grade-II in Mahendragarh district since the inception of the Scheme till March 31, 2011. Highest and lowest numbers of such SHGs was found in Mahendragarh and Kanina blocks where 73.01 and

53.46 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.

4.3.2 Block-Wise Financial Progress of SGSY in Mahendergarh District

Total allocation of funds during the financial year 2009-10 under SGSY to district Mahendergarh was Rs. 144.80 lakhs. This included an amount of Rs. 108.60 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. 28.96 lakhs each was allocated to all the five blocks. Allocation of funds to the district under SGSY increased to Rs. 167.03 lakhs during the year 2010-11. This included an amount of Rs. 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 Rs. 33.40 lakhs each was allocated to each block.

The financial progress of SGSY in Mahendergarh district during the Year 2009-2010 and 2010-2011 is exhibited in Table-4.3.2 below:

Table-4.3.2
Block -Wise Financial Achievement under SGSY in Mahendergarh District Year 2009-10 and 2010-11 (Rs. in Lakhs)

No	Name of Blocks	Central Funds Received		State Share Received		Total Funds Received	
		2009-10	2010-11	2009-10	2010-11	2009-10	2010-11
1	Narnaul	21.72	25.07	7.24	8.36	28.96	33.43
2	Ateli	21.72	25.05	7.24	8.35	28.96	33.40
3	NangalChoudhary	21.72	25.05	7.24	8.35	28.96	33.40
4	Mahendergarh	21.72	25.05	7.24	8.35	28.96	33.40
5	Kanina	21.72	25.05	7.24	8.35	28.96	33.40
Total		108.60	125.27	36.20	41.76	144.80	167.03

4.3.3 Year-Wise Physical Progress of SGSY in Mahendergarh District (April 1, 2006 to March 31, 2011)

Year-wise physical progress under SGSY during the five-year period from April 1, 2006 to March 31, 2011 is shown in Table-4.3.3 below and analysed thereafter.

Table-4.3.3
Year-Wise Physical Progress under SGSY in Mahendragarh District
(April 1, 2006 to March 31, 2011)

Blocks	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	Total	Defunct
Mahendragarh	23	27	5	29	18	102 (19.74%)	30 (29.41%)
Kanina	24	2	5	36	24	91 (15.83%)	25 (27.47%)
Nangal Choudhary	94	12	22	14	10	152 (26.43%)	37 (24.34%)
Ateli	1	106	1	7	19	134 (23.30%)	43 (32.09%)
Narnaul	3	5	70	12	6	96 (16.70%)	40 (41.67%)
Total	145 (25.22%)	152 (26.44%)	103 (17.91%)	98 (17.04%)	77 (13.39%)	575	175 (30.43%)

During the last five years period, a total of 575 SHGs were formed in Mahendergarh district and of them a total of 175 SHGs (30.43 per cent) became defunct. During these five years, highest numbers of SHGs (26.44 per cent) were formed in 2007-08 and the lowest numbers of SHGs (13.39 per cent) were formed in 2010-11. The highest numbers of SHGs (26.43 per cent) were formed in NangalChoudhary block, followed by Ateliblock (23.30 per cent) while the lowest numbers of SHGs were formed in Kanina block (15.83%).