

## **A DOZEN YEARS OF SGSY - AN ASSORTMENT OF FIELD-WORK-BASED STUDIES**

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### **ABSTRACT**

*The Swarna Jayanti Gram Sworozgar Yojana (SGSY), the flagship poverty alleviation programme, has been a holistic Scheme with uniquely perfect and detailed Guidelines covering all aspects of self-employment, operative from 1 April 1999 in rural areas of the country. After a decade of relatively successful performance, the SGSY is being restructured into National Rural Livelihood Mission (NRLM) for its effective implementation in a mission mode. An analysis of various studies on SGSY, mostly from direct experiences at different corners of India, is covered in this paper. It is an assortment of field work reports which throw light to the setbacks in the implementation of SGSY, as observed from the wide range of study areas located in different States.*

### **Introduction**

In spite of fast development in various fields, India remains to be slow in the development of its rural areas. Rural unemployment and resulting rural poverty are among the core problems of Indian economy, as a majority of the Indian population live in villages. In all the Five Year Plans, upliftment of poor, rural development and employment creation are given due importance. Government, from time to time, launches various development programmes in which banks have a major role to play, by way of schematic lending. The Swarna Jayanti Gram Sworozgar Yojana (SGSY) marked a distinct novelty from the earlier micro-finance programmes and poverty alleviation schemes. Launched in 1999 as a holistic scheme

subsuming various erstwhile rural development programmes namely IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS, it covered all aspects of self-employment such as organising the poor into self-help groups, training, credit, technology, infrastructure and marketing. It is concurrently evaluated by the Department of Rural Development, as a kind of achievement audit. Based on the recommendations made by various evaluation studies and the feedback provided, the SGSY is restructured and National Rural Livelihood Mission was launched during 2009-10 for its effective implementation in a mission mode. NRLM aims at rural poverty reduction through promotion of diversified and gainful self-employment and wage employment opportunities. Apart from the governmental appraisal, SGSY has been studied from different

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angles in various villages of India, giving thrust to each of its diverse features like poverty alleviation, employment creation, capacity building, women empowerment, NGO involvement, bank participation, quality of groups etc. Several field work experiences have been emerged either reminiscent of or contrasting to the official studies, whose compilation may be beneficial in facilitating better implementation of the scheme.

### **Methodology**

With exclusively ideal and detailed Guidelines, SGSY created around 17 lakh self-help groups in rural India, relatively successful in supporting the BPL households. This paper is an assortment that attempts to organise several field-work-based articles whose comparison is done with the official guidelines or reports. As NRLM is gaining momentum by stepping into the shoes of SGSY in a few States, and yet on the way of being introduced in some other States, an analysis of various articles on the subject will throw light to avoid past shortfalls and for the creation of sustainable livelihoods. This paper is based on the review of a few research articles from various corners of India, over the past dozen years, majority being non-governmental in nature, not conducted by the planning and implementing agencies of the scheme. The SGSY guidelines, NRLM background note and the report of the second round of the concurrent evaluation also provided the data for the paper.

### **Uniquely Finest Guidelines**

The Guidelines for SGSY issued by the Ministry of Rural Development, Government of India, have been uniquely superior declaring the processes of confidence-building and community empowerment as important aspects of the SGSY through self-help groups (SHG). It lays down instructions concerning selection of key activities, programme infrastructure, formation, stages of evolution

and grading of SHGs, role of NGOs, Bank-linkage, asset creation, multiple doses of credit, back-end subsidy, repayment, recovery, refinance, group life insurance scheme, skill upgradation, marketing support, monitoring and special projects. However, experiences from various vicinities show that guidelines were not always adhered to. Although SGSY has several in-built measures to overcome limitations and to promote viable and sustainable enterprises, the implementation does not appear to be effective. At the initial stages of implementation, the tangibles of SGSY- employment generation, income addition and easy access to institutional credit were observed (Reddy, 2002). But the later studies give an exploring view of the areas of unused potential of SGSY.

### **Social Mobilisation Through SHGs**

As per the guideline, the sole goal of the policy is not achievement of tangible end results such as a large number of self-employed rural poor, but it reflects the move in policy studies towards 'process-oriented approaches to development' giving importance to social mobilisation and community organisation. It was anticipated that the group formation should not be driven by any targets but members of the SHGs should fully internalise the concept of self-help. It states that "the SHG approach helps the poor to build their self-confidence through community action. Interactions in group meetings and collective decision-making enable them in identification and prioritisation of their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power" (Para 1.1). It adds that the block-level/taluk SGSY committee should ensure that a participative process should be involved in identifying the key activities that are to be taken up to generate local self-employment, (Para 1.4) conferring the idea is

that policy participants are to be involved in decision-making. Ideas and solutions are not to be handed down to the beneficiaries by a charitable, all-knowing State.

However, such an anticipation of 'process approach' was not satisfied in all cases. An observation of the implementation of the SGSY, to look into the 'process-oriented policies confined to paper' investigated the issue through a textual and field-level exploration in Gandhinagar district, Gujarat. The textual analysis of the SGSY on paper (SGSY guidelines prescribed by the Gol) indicates that the formulators of the policy have made an attempt to make the policy process-oriented and participatory. At the field area of study, the SGSY seems to be process-oriented only on paper. Under political pressure to form as many SHGs in as short a time as possible, policy functionaries at village level and their administrative counterparts at block and district level fail to bring process orientation into their policy practice. In the race to form a large number of SHGs, SGSY participants in villages are treated as mere targets, the policy continues to be monitored using target-oriented criteria like physical and financial progress and the opinion of beneficiaries were not at all considered (Nikita, 2003). A study in Odisha too uncovers the same situation; the activities were not

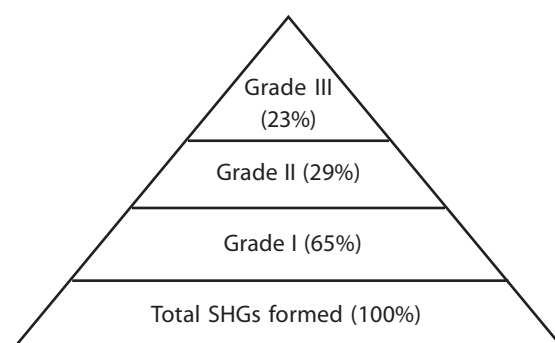
selected by a participatory process involving prospective members of SHG (Tripathy, 2007).

Para 3.4 to 3.7 in the Guideline gives instructions regarding the formation of Self-Help Groups. In practice there are many stumbling blocks in forming and sustaining an SHG, an important one being lack of trust among households. The prime necessity for SHG is 'common interest', and hence the SGSY groups cannot sustain if the only common factor amongst the group members is that they belonged to the official list of BPL. An analysis of the SGSY loans in Lakhipur village in Fatehpur district in UP, noticed that the common sustainable interest in the 'group' is not there; the synergy expected from an SHG is not generated and hence no effective entrepreneurial progress. Many SHGs have come together on an adhoc basis, only because they want a loan. Inadequate attention to group quality could threaten the credibility and viability of the entire programme (Pradeep 2005).

### Group Stability

One of the shortfalls of SGSY-SHG is a very high attrition rate. Out of the total SHGs formed, only 65 per cent are passing to Grade I, only 29 per cent to Grade II and only 23 per cent of total SHGs are finally entering the micro-enterprise level.

**Figure 1: Proportion of SHGs Passing Various Grades**



(Figure formulated using data from NRLM background note).

The most important thing for the success of SHG is making the poor aware of the concept and advantage of self-help. A study in Nalbari, Assam, uncovered that a large segment of SHGs have closed down, most of them being formed with the motive to have subsidised credit (Baruah, 2012). Various empirical evidences showed that the accessibility of institutional credit corresponds with the maturity level of SHGs. The study at highly poor areas shows a very high correlation ( $r=.69$ ) between these two aspects, the level of group maturity and quantum of loan availed of (Purushotham, 2009), because the stability of group is the only thing upon which the banker can place his expectation regarding repayment. There had been occasions where around 37 per cent of sample SHGs were neither graded nor linked with micro-credit, even though these had existed for more than two years (Tripathy, 2007). Irregular meetings, absenteeism, low frequency of thrift and credit activities are some of the causes of low quality of SHGs. Group stability of SGSY-SHGs is determined by factors like group cohesion, team spirit, leadership, participatory decision making and regularity in maintenance of records (Lina, 2008), according to a study among agro-processing SGSY units in Kerala.

### **Role of Facilitators**

There can be various reasons for failure of SGSY groups, ranging from lower credit availability to low level of skill. However, "The quality of the groups can be influenced by the capacity of the facilitator" (Para 3.8); the guideline pronounces. The lack of committed and motivated volunteers/fieldworkers to work for the rural poor is an important constraint on replicating the success of the SHG. The functioning of four SHGs operating in a village was observed over a period of more than one year, where SHGs had been formed earlier, under the World Bank-funded Swa-Shakti Programme. When SGSY came into picture, the bank officials cooperated with the

SGSY groups as directions came from the top and they were given targets to fulfill under these priority areas. It was observed that the village official tried to sustain the groups by telling the SHG members that keeping proper records and passing the NABARD appraisal, would entitle them for the subsidy (Ameeta, 2005), which is against the objective of the scheme.

In a few high poverty areas in Uttar Pradesh, where facilitators (*spoorthidatas*) were heavily relied upon for formation of SHGs of poor by imparting them the concept of self-help, savings, book keeping and training, it had been observed that as soon as the SHGs are qualified for bank linkage, the facilitators retreat. In the absence of continuing stanchion, the immature groups fail to hold together (Purushotham, 2009). The facilitators should indulge themselves with a committed heart in sensitising and motivating the poor, thus graduating the SHGs from mere groups to micro-enterprises.

### **Primacy for the Poor**

SGSY is above all a poverty alleviation programme, whose objective is to bring the assisted poor families above the poverty line. Pradeep Sreevaastava (2005), after making an indepth study in a village of severe poverty, points out that most of the micro-finance via SGSY are not reaching the poorest of the poor, but only those near the poverty line. SGSY too, like most of the rural credit innovations, though at inception planned brave new courses, inescapably struggle against the 'institutional corruption' and rural 'power inequities'. The report of the Central government committee set up under the chairmanship of R Radhakrishna (2008) to look into credit-related issues under SGSY observed that allocation of Central funds was more in the southern region than in the eastern when compared on the basis of the poor in either area. A National Institute of Bank

Management-National Institute of Public Finance and Policy (NIBM-NIPFP, 2007) study, showed the same scenario. An earlier study in 2005 also stated it as a 'problem' that micro-finance remains concentrated in the southern States, which account for 65 per cent of the SHGs linked and over 75 per cent of the amount disbursed at that time. In contrast, the north-eastern region accounts for 0.6 per cent of the SHGs and 0.3 per cent of the amount. Even the densely populated and highly poor eastern region accounts for 12.6 per cent of the SHGs linked and 5.9 per cent of the amount (Pradeep, 2005). In the southern States there is only 11 per cent of rural BPL population of the country but more than 33 per cent of total SHGs have been formed in these States (draft background material on NRLM, 2010).

### **Bank Involvement**

SGSY is a credit cum subsidy programme where a greater involvement of banks is envisaged. Banks will be closely involved in the planning as well as capacity building and choice of activity of the self-help groups, selection of individual sworzgaris, pre-credit activities and post-credit monitoring including loan recovery. "While sanctioning projects, the bank managers should ensure that the unit costs, terms of loan and repayment schedule are as indicated in the project profiles for the concerned activity. Part financing and under-financing should not be resorted to at any circumstances" (Para 4.5, Guidelines). Banks may also engage in training, skill development and capacity building of the intended beneficiaries. But empirical evidences from a few places show that, even though the place has a bad reputation and high default risks, there are the pressures from top, like minimum lending norms, incremental annual targets which paved the way for loans. The stimulus for formal credit in Lakhipur (Pradeep, 2005) is thus essentially supply-driven credit expansion based on nominal service area

programmes. Much of the formal finance in the village comprised loans under government schemes, particularly the SGSY. A study on SGSY in areas of high poverty (Purushotham, 2009) shows that several banks there have just met their targets and resorted to under-financing. Due to limited access to credit, the SHGs were either forced to choose low-investment, low-productive projects or to borrow at lofty rates from external sources. Such risky and unplanned endeavours neither increased income nor gave an expected positive occupational shift. A significant proportion (51 per cent) of respondents could not take up micro-enterprises even after obtaining training, because of inadequate institutional credit. Further, the bank managers could not put forth an effective contribution in SHG capacity building, grading and credit appraisal.

### **Micro-finance**

Micro-finance, which was earlier viewed as 'a silver bullet' that could pull poorer households out of poverty, now takes a cautious approach emphasising the 'protectional' aspects as opposed to the 'promotional' dimensions. The rigid design of micro-credit programmes and the limited range of financial services offered have made the arena of the micro-credit project a difficult terrain to negotiate for the poorer sections. The research on the income enhancement effects of micro-credit programmes gave insight on the heterogeneity of the poor, and so, while addressing the poverty concerns, the questions should be reformulated as one of looking at those beneficiaries whom are to be reached and served (Kalpana 2005).

R. Radhakrishna Committee has made very pertinent observations. Even in Kerala and Andhra Pradesh, where SGSY was functioning fairly well, only about one-fourth of the SHGs could engage themselves in self-employment activities, implying a flaw in the notion of

creating credit-led, self-employment programmes. The rate of attrition among Grade I and II SHGs indicates that a large number of groups fizzle out mid-way after availing themselves of the revolving fund, thus implying that the foundation of the SHG programme is very weak. SHGs that have cleared the Grade II stage have to wait for long periods before availing themselves of the loan and subsidy. The NIBM-NIPFP study observed that though the SGSY supposed a micro-finance approach, bank branches were following the traditional method, whereas what the rural poor require is access to hassle-free, collateral-less and demand-based credit at appropriate times.

The amount of loan provided was sometimes very small to invest in a profitable venture, so as to cross the poverty line. There are reports from several parts of the country that loans are used for consumption purposes, emergency requirements in the family, followed by expenditure on current productive activities, whereas it was actually intended to start a new project (Tripathy, 2007) (Umdor, 2009) (Baruah, 2012).

A better approach to eliminate poverty, would be to make the environment conducive to increased flow of credit to the poor rather than directing it, leaving micro-level credit management to financial institutions. The involvement of the government must be confined to only macro-affairs such as policy formulation and framing incentive mechanisms for both banks and the bureaucracy (Rajaram, 2009).

### **Subsidy**

SGSY aims to work through a mix of bank credit and government subsidy. Satish (2005) illustrates that the SHG-bank linkage model of micro-finance with the group acting as a collateral substitute, overcomes the obstinate problem of lack of collateral security by the

poor. He rationalises that the Government has, with this purpose, started the Swarnajayanti Gram Sworozgar Yojana, which operates through the rural development agencies of the State government at the district level. The field level feedback indicates that there were many instances that the groups formed under SGSY disintegrated after accessing credit and subsidy. This appears as a negative example of bank-linkage programme.

There had been experiences where the 'gramasevika' tried to protract the groups by telling the SHG members that if they kept their records and pass the appraisal, they would be entitled for the subsidy, clarifying their impression that the subsidy, not the employment generation, is the centre of attraction (Ameeta, 2005). This asserts the comment of Tara Nair (*EPW*, April 23, 2005) that the efforts at upscaling the provision of micro-finance "need to be viewed with caution as it could actually lead to increased failures and credit indiscipline". But, Ashutosh Jindal (2005), disagrees with the observation while sharing some of his experiences of working with SHGs in a district in Tripura. The element of flexibility of the SGSY scheme, to accommodate the dynamics of micro-finance and SHGs into a government framework is appreciated.

Delving into the impact of subsidy on the sustainability of groups, focusing Meghalaya, (Pati, 2009) it was found that the subsidy component of the SGSY made the scheme more acceptable and many groups are formed, have availed of the loan and seems going on. However, the poor recovery rate of the loans and the low indicators of self-sufficiency bring to light the negative impact of subsidy. It is worth noticing that a study in Maharashtra on impact of SGSY on SHGs and bank linkages (Thekkekkara, 2008) also shows the inhibiting role of subsidy in the progress of SGSY. A field study undertaken in Odisha

too declares that "the groups were not sensitised about the participation and self-help approach and were aware only of the subsidy component of the programme" (Tripathy, 2007). The subsidy fund could be utilised for training and infrastructure purposes, instead of making it related to credit. In fact, the 'principle of subsidy' does not match with the 'principles of self-help group'.

### Reservations

Social composition of the assisted sworozgaris was in favour of the most vulnerable groups, like scheduled castes and scheduled tribes. Women accounted for 65 per cent, disabled 2 per cent and minorities 15 per cent. As per the second round of concurrent evaluation of SGSY, the proportion of male and female sworozgaris is as shown in Table 1.

**Table 1 : Gender Percentage of Sworozgaris**

	Individual	SHG
Male	66.39	22.38
Female	33.61	77.62
Total	100	100

Source : Concurrent evaluation report, 2010.

Indepth studies show that as women have a reservation of 50 per cent, by mandating that bank officials to ensure allocation of their annual quota of SGSY-related loan finance through SHGs, bank staff could be forcing larger amounts of loans tied to the end use of enterprise promotion upon beneficiaries who are neither willing, nor able, to engage in loan-financed income generation. This consecutively imply the establishment of unviable enterprises by women members of SHGs forced to invest in income earning activities, or insurrection of the programme's objectives by sworozgaris, camouflaging their consumption needs as enterprise needs

(Kalpana, 2005). However, a study conducted in SGSY-women-SHG of Puthukottai district in Tamil Nadu, found that the SHG linkage programme has increased the income and consumption level, and hence the standard of living of the beneficiary households (Amudha, et. al, 2006). Evidence from Meghalaya supports that women-SHG contribute to ability to interact and discuss issues in the public, a great sense of confidence and recognition in the family.

### Governmental and Institutional Support

An inter-state performance analysis of the SGSY scheme, found that subsidy is not the influencing factor. This is contrary to the study of Motwani. As SGSY promotes micro ventures through credit-cum-subsidy, effectiveness of lending institutions is crucial for its performance. It could be further articulated that, as the scheme requires a contribution from State, the State's fiscal position and the priority they affix to such developmental schemes are also factors that can affect the performance of SGSY (Rajeev et.al, 2009). SGSY is the resultant paradigm shift, due to the realisation that a more participatory approach to development should be evolved in contrast to ready-made credit delivery mechanisms. For sustainable results from micro-finance, the financial intermediation should be accompanied by social intermediation, micro-enterprise development services and social services (Neeta, 2006). An impact evaluation of SGSY, based on primary data on various economic indicators of tribal households in Koraput district of Odisha, observes that the intended purpose of the programme is not adequately met. On the whole, it found that the sample beneficiaries have marginally gained in terms of better employment opportunities, whereas benefits in terms of real income and expenditure were very modest. These findings underscore the need for redesigning and enlarging the scope of the development

programmes sponsored by the government (Sanjay et.al, 2010). Another study (Purushotham, 2009) had two-thirds of bank branches complaining about lack of cooperation from the rural development officials in loan recovery.

### **Book Keeping, Training and Monitoring**

A review of SGSY in Murshidabad, West Bengal indicated that only a low percentage (21) of sworozgaris were maintaining book-keeping (Amit et.al, 2011). Majority of SHGs, especially in the poorer rural areas, lacked proper knowledge to keep their books of accounts. A survey found that 60 per cent of SHGs' books of accounts were incomplete (Purushotham, 2009).

One of the major thrust areas under SGSY implementation is training and capacity building. A study on SGSY-SHG's financed by Regional Rural Banks in Bihar and Karnataka, unearthed the fact that majority of them opted for traditional income generating activities, which resulted in low skill upgradation, low shift in occupation and confining to the low productivity cycle (Das, 2010). An activity-wise analysis in the district of Murshidabad, West Bengal indicated that most of the sworozgaris were not given any skill development training except in case of a few activities (Amit et.al, 2011). It is to be noted that as per the second round of concurrent evaluation, the proportion of fund utilisation under this component was maximum in West Bengal. SGSY seemed ill-equipped to meet the challenge of gauging the suitability of 'sworozgaris' for various self-employment programmes depending on their initial asset position or possession of prior entrepreneurial experience, training and skills (Kalpana, 2005). Continuous and periodic monitoring of the progress of project and

quality of groups is to be done. Where the banks clubbed SGSY loans with other loans, the mechanism to monitor the scheme wanes. Lack of capacity building and training is due to inadequate institutional infrastructure, lack of trainers or inaccessibility of rural poor to the existing institutions. In some areas, because of inadequate manpower in the DRDAs, lack of professional guidance, staff overburdened with a number of schemes, and increasing number of SHGs hindered follow-up and monitoring the SGSY projects, thus weakening the implementation structure.

### **Conclusion**

The SGSY scheme was perfectly designed to obliterate poverty through investment in human capital and one of the underlying reasons behind the under-performance of SGSY is the failure in implementation of the recommendations given in the Guidelines. A major revamping of existing policies is needed to bring out desired benefits of participation. Although the guidelines propose an elaborate process of planning, a comprehensive, holistic planning has remained an illusion. Since the SGSY is being restructured into NRLM to provide greater focus and impetus for poverty reduction to achieve the Millennium Development Goal by 2015, it is to be remembered that SGSY itself had an exceptionally preeminent policy framework and guideline and flaw was in execution of strategy, because of a range of causes including the heterogeneity of the poor. Hence, additional efforts are needed to uplift the NRLM Mission objective to reduce poverty through diversified and gainful opportunities to provide sustainable income generation, in a customised manner.



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