



# IMPACT OF SWARNA JAYANTI GRAM SWAROJGAR YOJANA (SGSY) ON THE TRIBAL COMMUNITIES: A CASE STUDY OF DHOUPGURI GAON PANCHAYAT, DIMORIA BLOCK, KAMRUP (M), ASSAM

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**Abstract:** The empowerment of rural poor leads to benefit not only to individual person, but also to the families, community and the country as a whole. To empower the vulnerable society in the country, specially the tribals, Government of India had launched various development programmes and schemes for both women's and men's welfare in addition to development. Swarnajayanti Gram Swarojagar Yojana (SGSY), a national level anti-poverty program of the government of India with regard to poverty eradication of Dhoupguri gaon panchayat of Kamrup Metropolitan district of Assam. In this paper, to find whether the Swarnajayanti Gram Swarojagar Yojana (SGSY), had effect in terms of livelihood of members in general and in particular about employment and socio-demographic and economic impact. Though the SGSY scheme focuses only on poverty reduction and does not have explicit gender equality objectives, however, number of women members and women Self-help groups are encouraged to be linked with this program than men.

**Key words:** SGSY, Tribal, Impact, Employment, Livelihood

## INTRODUCTION

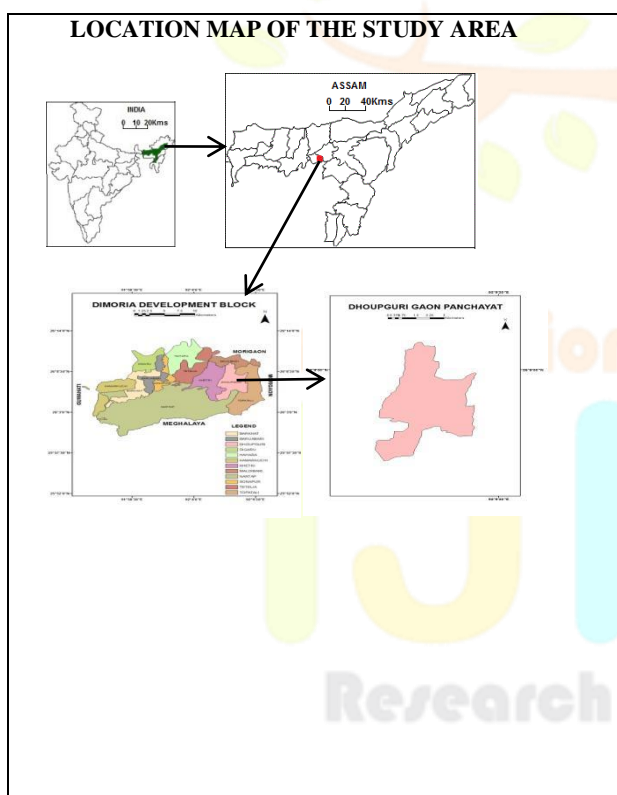
The crux of the problems of the tribal people is that of poverty, problems of low level of living, hunger, starvation, malnutrition, illiteracy, poor sanitation, poor housing and so on. Tribals continue to be subjected to exploitation as they are reluctant to move out from their immediate environment. Besides, tribals are also subjected to exploitation by the forest contractors, traders, landholders, money lenders, politicians etc. Development of tribals as well as tribal inhabited areas is an arduous task as they occupy wide spectrum of diversities of geographical location, rugged terrain and inaccessible remote areas of North East India as well as India. To eradicate these problems of socio-economic backwardness and unemployment the Government of India has been initiated various schemes and programmes. Among these programmes Swarna Jayanti Gram Swarojgar (SGSY) is one.

The SGSY is one of the schemes for self-employment initiated by the Government of India for poverty alleviation and economic empowerment of rural poor people. Implementing the SGSY schemes, launched on 1st April 1999, it has emphasized on BPL families and financial support through bank credit and government subsidy. The SGSY is a credit cum subsidy programme. The scheme has been funded by the centre and the state government in the ratio of 75:25 respectively. Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In India, being a developing nation, has approx. 26.1% is

below poverty line of its total population of 102.7 crores (Census, 2001). Among the various programmes launched for poverty alleviation the SGSY seems arguable the more viable comprehensive and bold initiative. The scheme aims at the large number of micro enterprises especially for poor people in rural areas and the poverty line men (BPL) to assist the families above the poverty line through generation of assets through bank credit and government subsidy. It aims at establishing a large number of micro-enterprise in the rural areas. The beneficiary families (known as Swarozgaries) may be individuals or groups (SHGs). So, the objective of the scheme is to bring the Swarozgaries above the poverty line by ensuring appreciable sustaining level of income over a period of time, by organizing the rural poor into SHGs through the process of social mobilization, their training and capacity building and provision of income generating assets. Therefore, a case study has been carried in the Dhoupguri Gaon Panchayat of Dimoria, Kamrup (M), Assam.

However, in the case of Dhoupguri Gaon Panchayat of Dimoria, The study area is inhabited by tribal communities such as Tiwa, Boro and Rabha. In such a background the paper attempts to highlight the impact of development activities on the tribal communities of Dhoupguri gaon panchayat under Dimoria development block of Assam, it is situated to the outskirts of capital city of Assam, Guwahati and by the side of the National Highway 37. . The panchayat is located between latitudes 26°4'50" and 26°9'51" N and longitudes 92°5'48" and 92°8'55" E. According to census 2011 the total population of the panchayat is 9364 persons, out of which 25.04 per cent population is occupied by scheduled tribes i.e. Tiwa, Bodo, Rabha, etc. During the last decade the area is buzzing with different kinds of development activities initiated both by public and private sectors.

MAP NO.1



## OBJECTIVES OF THE STUDY

1. To identify the areas of concentration of different tribal communities within the villages of Dhoupguri Gaon Panchayat;
2. to find out whether the schemes and facilities earmarked under the Swarna Jayanti Gram Swarogjar Yojana (SGSY) is functioning properly and the tribal people are getting the fruits of these programmes or not;
3. to assess the special problems, potentialities and felt needs of the tribal communities of the study area.
4. To investigate the beneficiaries and their change in socio-economic condition after the implementation of the programme.

## Review of literature

1. Sanjay Kumar Lenka and Amaresh Samantaraya (2010), in their case study on "Government-Sponsored Development Programs for Rural India with reference to SGSY". A total of 120 Tribe beneficiaries were covered in this study in Orissa. It showed that sample households have marginally gained in 2006-07 as compared to 2000-01 in terms of better employment opportunity, improvement in dietary intake, while benefits in terms of real income and expenditure were very modest. He pointed out some key personal constraints are illiteracy and lack of awareness about SGSY, while marketing and storage bottlenecks, lack of assured irrigation and non-availability of quality inputs constitute the local/regional constraints. Major institutional constraints included lengthy official procedures, lack of follow-up action, delays in release of funds by the formal agencies and lack of coordination among various agencies involved. He

concluded that there is a need for redesigning and enlarging the scope of the SGSY in terms of promoting active involvement of beneficiaries, removing institutional bottlenecks, better information dissemination, and provision of basic infrastructure for transportation, storage and marketing of the finished products.

2. Satyarupa Shekar (2010) examined the performance of SGSY's in the past decade and whether it is an improvement over previous self employment programmes. It was found that the progress of SGSY seems to be slow in functioning and he suggested that more efforts required to create productive base for the rural poor. It revealed that during 1999-2009, 34 lakh self help groups were formed only 21 lakh passed Grade I and 10 lakh passed Grade II. The study found that SGSY scheme has provided assistance to over 1 crore swarozgaris of which 77 lakh or 64.2% self help group swarozgaris (both SGSY and previous schemes). SGSY had received total of Rs. 14500 crore from both central and state allocations during 1999-2009. Andhra Pradesh is the leading state in the swarozgaris assisted over followed by Uttar Pradesh, Maharashtra, Bihar, Tamil Nadu, and Assam. He concluded that more funds are required for training and skill development and further he concluded that poor implementation of SHG- Linkage programme renders the rural poor unable to access financial services and could contribute to the poor fund utilization that plagues SGSY.

3. Feroze S.M and Chauhan A.K (2010), they evaluated the performance of self help groups formed SGSY. Self help groups formed at fetahabad district were formed under SGSY scheme of DRDA were selected for the study and they covered 100 members in the study. Performance of self help groups were evaluated on the basis of saving performance, loaning performance, repayment performance, income and employment generation activities. They applied multistage Principal Component Analysis for finding out the results. They concluded that micro finance has evolved as an accepted institutional framework to provide financial services to the poor in the developing countries self help groups are considered as the vehicle for advancement of micro-credit to them.

## DATABASE AND METHODOLOGY

The study is based on both primary and secondary data. In order to have detailed information on various aspects relating to demographic and socio-economic condition of the tribal communities of Dhoupguri gaon panchayat, household survey has been conducted with the help of a well designed questionnaire. Out of the 13 revenue villages in the gaon panchayat 4 villages (Bherakuchi, Dakshin Dimoria, Dharbum and Nibira Gaon) have been selected, each having majority tribal communities i.e., Tiwa, Bodo, Rabha, etc. In each village thus 40 households (a total of 160 household) have been considered for survey through stratified random sampling method. Further, the secondary data have been collected from the Economic Survey of Assam 2014, various official reports, records, documents and publications. Data for understanding the demographic and socio-economic characteristics have been collected from district census reports (2001, 2011). The data thus collected was analyzed, tabulated and presented in the following pages.

## ANALYSIS AND DISCUSSION

The study have been conducted to know the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) programmes on poverty alleviation, socio-economy, accessibility, pre and post-joining income status, hindrance on income generation of beneficiaries (respondents) of Dhoupguri Gaon Panchayat of Dimoria, Kamrup (M), Assam.

**Table no. 1**

### POPULATION STRUCTURE OF DHOUPGURI GAON PANCHAYAT

NAME OF VILLAGES	NO. OF HOUSEHOLDS	TOTAL POPULATION	TOATAL MALE	TOTAL FEMALE	TOTAL ST	MALE ST	FEMALE ST
BHERAKUCHI	97	473	225	248	290	136	154
BHERAKUCHI PATHAR	62	324	154	170	175	87	88
DAKSHIN DIMORIA	280	1339	673	666	690	321	369
DHARBUM	433	1996	990	1006	375	194	181
KENDUBAM	17	70	34	36	0	0	0
KENDUBAM BAGICHA	246	1057	529	528	110	59	51
NIBIRA GAON	149	705	360	345	315	166	149

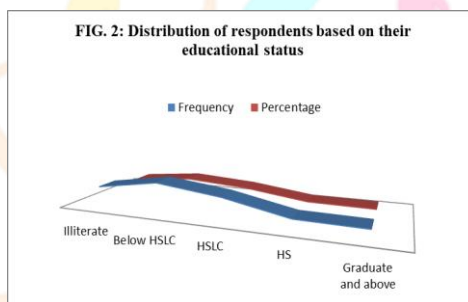
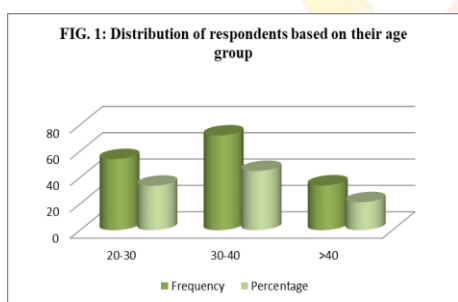
NIBIRA NC	77	348	173	175	221	107	114
SAKHURABARI	68	300	163	137	0	0	0
TALANI	110	510	250	260	16	10	6
TAMHALONG	53	230	110	120	36	18	18
ULLANI GAON	115	518	268	250	0	0	0
UTTAR DIMORIA	295	1494	754	740	117	60	57

**Table no. 2: Population Structure**

Tribal Communities	Male	Percentage	Female	Percentage	Total	Percentage
Tiwa	223	49.33	229	50.66	452	54.52
Bodo	134	45.73	159	54.26	293	35.34
Rabha	43	51.19	41	48.80	84	10.13
Total	400	48.25	429	51.75	829	100

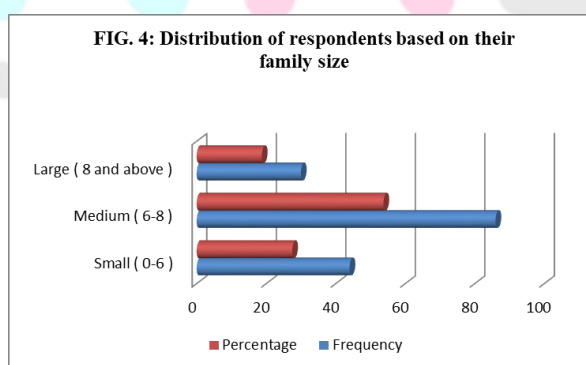
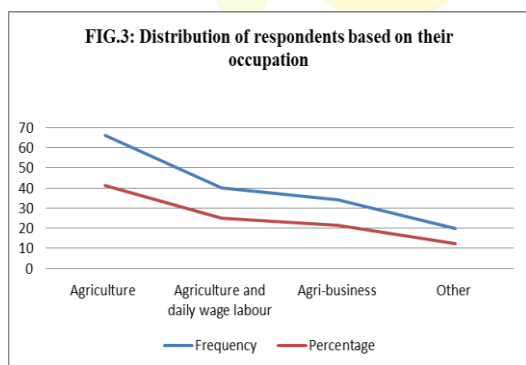
Source: Primary Survey

In the sample survey of 160 households of tribal communities in Dhoupguri gaon panchayat, the total population was found 829 persons. The above table shows the population structure of three tribal communities i.e. Tiwa, Bodo and Rabha. Tiwa community is occupied by 54.52 per cent of the total population (male- 49.33 per cent female- 50.66 per cent). Bodo community is having 35.34 per cent of the total population (male- 45.73 per cent female- 54.26 per cent) and Rabha community is occupied by 10.13 per cent of total population (male- 51.19 per cent female- 48.80 per cent). Tiwa community is having the majority of population, on the contrary, Rabha community population is less.



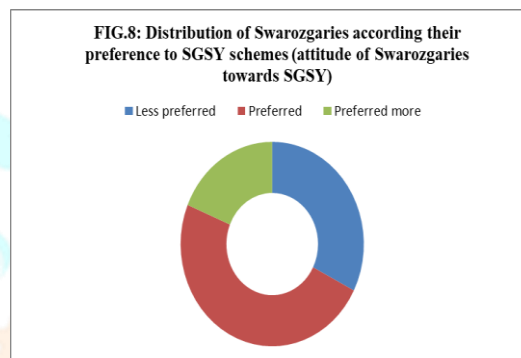
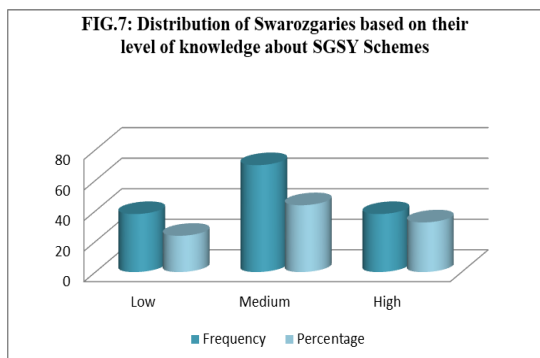
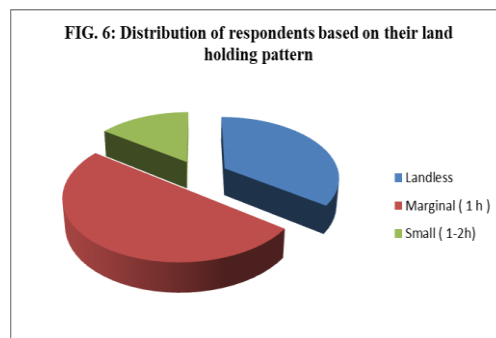
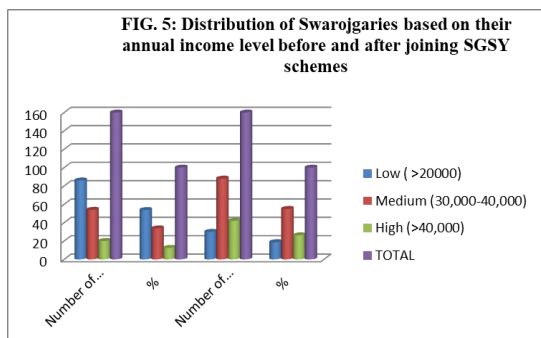
The study have been conducted to know the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) programmes on poverty alleviation, socio-economic condition, accessibility, pre and post-joining income status, hindrance on income generation of beneficiaries (respondents) of Dhoupguri gaon panchayat under Dimoria development block of Assam. The majority of the respondents (44%) belong to middle age of 30-40 year, followed by young age group of 20- 30 year (34.75%) and the remaining were age group of > 40 year (21.25 %) (Figure 1).

Analysis on the basis of level of literacy it was revealed that higher percentage of the respondents is below HSLC (34.5%) followed by HSLC (24.5%), illiterate (22.5%) and least percentage of the respondents belongs to H.S. and Graduate (8.75%). Among the respondents maximum respondents (41.25%) are agricultural land holders and some are involved in agricultural and daily wage labour (25%) and agri-business (20.25%) and other occupations (13.5%) (Figure 2).

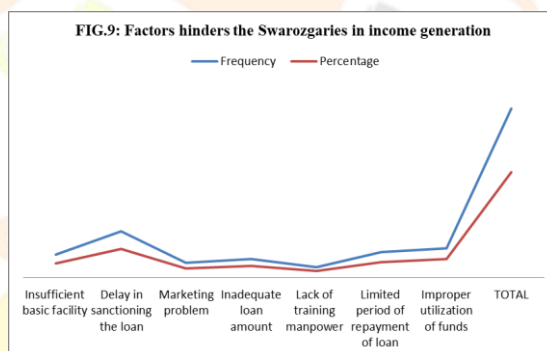


On the basis of family size of the respondents it was observed that maximum respondents (54.75%) belong to medium sized family (6-8 members) followed by small sized family (> 6 members) (28.5%) while least by large sized family (18.75%) and larger number of respondents (62.25%) belong to joint family and remaining (37.75%) are of nuclear family. The case study was also revealed that 48% of the respondents have marginal

size of land holding (upto 1 hacter) and 16% have small size land (1-2 hacter) while the remarkable number and of respondents (36%) have no land for agricultural activities.



Assessment of level of knowledge about SGSY schemes among the Swarozgaries show that majority (44.75%) know few about the SGSY schemes (medium level of knowledge) and 22.75% has the high knowledge and 32.5% has less knowledge about the SGSY schemes.



The case study shows that before implementing the SGSY programme most of the beneficiaries (54.75%) were falling under low income group (> 20000 annually), 32.75% were medium income group (30,000-40,000 annually) and only 12.5% beneficiaries were belong to the high income group (>40,000 annually), whereas, significantly, after the inclusion in SGSY programme a higher percentage of beneficiaries (54%) raise their status to medium size income group, 27.25% beneficiaries to the high income group and 18.75% remained in low income group (Figure 9).

Factors hinders the Swarozgaries in income generation An effort was also made to identify some factors hinders that were faced by the respondents in the study area. The data relating to this regard is presented and analyzed in figure 10.

It has been found that majority of the respondents (26.60 %) suffered from the unnecessary delay of the sanctioning of the loan. Though there are many nationalized banks in Kamrup (M) district but due to certain official formalities maintained by bank authorities the sanctioning period become prolonged and overdue. Secondly, improper utilization of fund is another problem. About 16.50% of the respondents suffered due to improper utilization of funds. Another major problem faced by Swarozgaries is the limited period of repayment. About 17% percent of the respondents faced the problems due the limited period of repayment, because, their

income sources are so low that they could not bear the huge amount of interest in short span of time. In view of the problems cited above it is necessary to adopt some measures for the development of Swarozgaries of SGSY programmes.

## RECOMMENDATIONS

1. Loan sanctioning process should be made easier and the loan amount should also be increased quite more.
2. Repayment period should be more so that they can take full advantage of the SGSY programmes.
3. Fund utilization should be monitored regularly by the government and NGOs and agencies.
4. To promote awareness about Swarna Jayanthi Gram Swarozgar Yojana information related programmes should supply in time and in proper way. Wide publicity should be given through local media, especially newspapers, radio and television.
5. Reservation for tribals should be increased and quoted in the guide lines of the SGSY. □
6. Financial assistance provided to self help groups should be increased. It is also suggested that necessary instructions may be given to the authorities and the bank officials to avoid the delay in sanctioning the loan. □
7. To provide suggestions to the beneficiaries to choose viable ventures in terms of location and prospects, thereby leading to a positive outcome in the long run. □
8. Marketing information resource centre may be set at the district and block level to get frequent information on the marketing of their products.

## CONCLUSION

From the above analysis and discussion, we may come to the conclusion that the experience of the 160 surveyed tribal households of Dhoupguri gaon panchayat indicates that the Government implemented SJGSY programmes is working homogeneously and satisfactorily to among the tribals. Most of the SHG members are from rural areas but micro financing schemes have achieved wonders in improving the economic conditions of the rural poor living in inaccessible villages and protecting them from the clutches of the village money lenders. Though SGSY helps in poverty eradication, some factors such as lack of basic facilities, lack of awareness, unnecessary delay of loan sanctioning and improper utilization of funds etc. hinder the beneficiaries. To overcome those constraints awareness and training among the beneficiaries, regular monitoring, minimization of the interest rate and motivation is utmost need to achieve the goal of such schemes.

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