

Problems And Prospects In Implementation Of Swaranjayanti

Gram Swarozgar Yojana In Haryana

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Abstract

The present empirical research on problems and prospects in Implementation of Swaranjayanti Gram Swarozgar Yojana in Haryana was undertaken to bring into fore the problems faced by the Swarozgaris in formulation of SHG, setting group norms, getting the initial seed money, arranging revolving fund, dropout problem in the SHG, differences among the members, role of panchayat in facilitating the SHGs, getting and using the loan amount in time and problems related to marketing of the products. The subject chosen for this study was new and applicable for the SHGs operating in the four subdivisions in Haryana covered under SGSY. A descriptive research design was adopted and 300 SHGs members, 75 from each administrative division and representing 15 SHGs from four administrative divisions of Haryana was selected as sample. The data was collected with the help of interview schedule along with extensive observation technique and discussion method wherever applicable. For analyzing and interpreting the data, the investigator adopted the percentage, mean, standard deviation, chi-square and t-test as statistical techniques. The results of the present study clearly demonstrate that majority of the respondents faced one or other types of problem in relation to SHG, such as problems in getting the revolving fund, lack of family support in carrying out the activities, inadequate training, wrong choice of project, procedural delays for providing loans and credit and insufficient subsidy amount.

Key words: SHGs, Swaranjayanti Gram Swarozgar Yojana, Swarozgaris

1.0 INTRODUCTION:

Unemployment and poverty are the two basic problems which the Indian economy has been suffering since the beginning of the planning process in India. The World Bank (2010) reported that 10.7% of the total Indian people live below the international poverty line of US\$ 1.25 per day (PPP) while 68.7% live on less than US\$ 2 per day. According to 2010 data from the United Nations Development Programme, an estimated 37.2% of Indians live below the country's national poverty line. The Planning Commission of India has accepted the Tendulkar Committee report which says that 37% of people in India live below the poverty line. Despite significant economic progress, one quarter of the nation's population earns less than the government-specified poverty threshold of 32 rupees per day (approximately US\$ 0.6). The problems of rural areas are more acute. The gravity of the situation can be gauged from the fact that of the 3546.8 lakh persons living below the poverty line in the country, 2782.1 lakh (33.8 %) are in rural areas (2009-10). In spite of the implementation of multiplicity of rural development programmes from the first five-year plan, the government has failed to reduce the incidence of poverty and unemployment in rural areas. Despite efforts made over the past few decades, rural poverty in India continues to be significant. While the anti-poverty programmes have been strengthened in successive years and while in percentage terms, poverty levels have reduced from 56.44% of India's population in 1973-74 to 37.27% in 1993-94, to 27.1% in 2006-07 and increased to 29.8 % in 2009-10. The number of rural poor has more or less remained static and is estimated to be about 278 millions. The effect of such a large percentage of poor on the country's development is not difficult to appreciate. Quite obviously, we need to redress the situation quickly. The self-employment programmes assume significance as they alone can provide income to the rural poor on a sustainable basis.

The government of India has initiated plethoras of programmes of self employment to tackle this twin problem. The Swaranjayanti Gram Swarozgar Yojana (SGSY) is one such self-employment programmes, which came into being in the year 1999 by merging various earlier poverty eradication programmes. The objective of the SGSY is to help the poor families to cross the poverty line and improve their standard of living through increasing self-employment opportunities by establishing micro enterprises and business. It also attempted to

ensure appreciable sustained level of income over a period of time. This scheme encompasses all the aspects of self-employment such as organization of poor into SHGs, their training needs, credit requirements, access to technology requirement, creation of infrastructure and needed market facilities. The focus of the scheme is on capacity building through self-help groups.

SHG formation is a social mobilization process, which enables the poor to build their own organization in which they participate actively, freely, fully, directly and take decisions on all issues concerning poverty eradication, employment creation and income generation. The stages of self help group development include group formation, stabilization, micro finance and micro enterprise development (taking up economic activities). Being poor and deprived of minimum educational status, it may be a difficult preposition for the persons to organize themselves in group and pass through the stages of development. Secondly the SHG approach is new and absolutely different from all other approaches. Neither DRDA nor anyone in the line department and banks were conversant with the process of group formation. There are other elements like technology, infrastructure and marketing. The complexity of all these problems may be too complex for the poor people. Therefore, the study was intended to focus on these problems through appropriate research design and to contribute towards policy formulation for future programmes. A number of conceptual and operational issues cropped up in course of its implementation. Therefore the study aims to have a critical understanding of what are the problems cropped up during its implementation and what sorts of solution are required to implement it effectively.

1.1 REVIEW OF LITERATURE:

After studying the SHGs in India, Prof. Harper (2002) came to the conclusions that the exercise of SHGs does not lead to political empowerment. Most groups get so embroiled in the micro livelihood activities that they have not time for other more incrementally learning experiences after graduating from there. He found that craft barring continued to remain and in some cases were even reinforced. Nearly 78% of the groups were default groups. Huge amounts of money pumped in by banks and other financial institutions stands as irrecoverable, bad loans. In a news report published in the telegraph, Guwahati, 10th Jan. 2006 it was reported that about 40% of SHGs have very bad history of record keeping or have no records at all.

Johal (2003) studied the "Implementation of the Swarana Jayanti Shahari Rozgar Yojana in Chandigarh: Some Issues." In his study two elected municipal councilor, an official of the urban poverty eradication cell, representatives of 3 NGOs, an official of the social welfare advisory board and 20 persons residing in the authorized and unauthorized colonies of the city were interviewed. The study found that the SJSRY was based on the concept of self-help and voluntarism. There were weak linkages in the implementation of the scheme in Chandigarh.

- The bottom up linkage of community organization was completely missing in Chandigarh. The main reason seemed to be the heterogeneous ethnic character of the BPL population and consequently poor neighborly relations.
- The mutual distrust between the local NGOs and the poverty cell kept the former away from involvement in the SJSRY. Organized and effective involvement of NGOs was a gap in the implementation effort.
- Lack of involvement of the elected people of the urban local body in the implementation of the SJSRY was a matter of concern.
- The urban wage employment component of the SJSRY did not apply to Chandigarh. However, wage employment was more likely to be workable than self-employment.

Kumar and Mahajan (2005) conducted a case study on "Implementation of Swarnajayanti Gram Swarozgar Yojana" of Hamirpur district in Himachal Pradesh. The study found that the block level officials who were supposed to be responsible for creating awareness about the programmes were not doing their job seriously, the Block SGSY Committee was not formulated in any of the blocks in Hamirpur district and 44 per cent of individual Swarozgaris got themselves selected and identified under SGSY programme by their own efforts. The bank took too much time for the sanction of loan that was against the proposed time period of one month under SGSY programme and a large number of formalities, unhelpful attitude of the officials at the block and bank level and delay in sanction of loan were some of the difficulties faced by the Swarozgaris. All self-help groups were facing marketing problems. These self-help groups were not getting reasonable prices for their products. It was also found that in 79.31% cases the financial assistance provided under SGSY programme to SHGs were adequate to establish income-generating units and 20.69% cases were not adequate.

1.2 RESEARCH DESIGN:

In the present descriptive study “Problems and prospects in Implementation of Swarnjayanti Gram Swarozgar Yojana in Haryana” an effort has been made to assess the problems faced by the Self Help Groups. Keeping in view the purpose and implication of the study, the researchers have adopted “Survey Studies” based on “Descriptive Research Method”. For the purpose of fulfilling the objectives of study the researcher divided the state of Haryana into four administrative divisions (Hissar, Ambala, Gurgaon and Rohtak). Thus the universe of the study comprises of SHGs members from four administrative divisions and each division representing five districts. In the present descriptive study multi stage sampling method has been adopted.

At the first stage one district from each administrative division, was chosen randomly on the basis of simple random sampling technique. The districts were Jind from Hissar division, Kurukshetra from Ambala division, Rewari from Gurgaon division and Karnal from Rohtak division.

At the second stage, the researchers selected one SHG randomly from each selected district for preliminary try out of the schedule. 10 members of each SHG were chosen as respondents for this stage. Thus the total sample was 40.

At the third stage, the researchers selected two SHGs randomly from each selected district for try-out of the schedule. 10 members of each SHG were chosen as respondents, thus constituting a total sample of 80.

Again for establishment of the reliability and validity of the schedule, the same method as adopted in second stage was adopted and the numbers of total respondent were 40.

At the final administrative stage, 5 respondents from each SHG were chosen randomly using simple random sampling technique. Thus the total number of respondents from each administrative division comes to 75 from 15 self-help groups. The total numbers of the samples drawn from the entire universe works out to be 300, 75 from each administrative division and representing 15 SHGs from four administrative divisions of Haryana.

1.3 TOOLS FOR DATA COLLECTION AND DATA ANALYSIS:

In the present study interview schedule has been made as a main tool for data collection. Along with interview schedule, observation and discussion methods were also extensively used. For analyzing and interpreting the data, the investigator adopted the percentage, mean, standard deviation, chi-square and t-test as statistical techniques.

RESULTS AND DISCUSSION:

The results of statistical tests related to the problems and prospects in Implementation of Swarnjayanti Gram Swarozgar Yojana in Haryana are presented in the following tables.

Table No. 1 .1: Problems confronted in the formation of SHG

Sl No.	Problem confronted	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	48 (43.79)	64.00	45 (43.79)	60.00	53 (43.79)	70.67	55 (43.79)	73.33	201	67.00
2	No	27 (31.21)	36.00	30 (31.21)	40.00	22 (31.21)	29.33	20 (31.21)	26.67	99	33.00
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 14.79$ df = 3 table = 7.815 less significant (figures in parentheses shows the expected frequency)

Table 1.1 shows the problems faced by the respondents in the initial stage of group formation. A staggering total of 67.00 % of the respondents faced problem in the formation of SHG and 33.00 % of the respondents faced no problem. Data analysis divisions wise shows that maximum number of respondents i.e. 73.33 % from Rohtak division faced problems, followed by 70.67 % from Gurgaon, 64.00 % from Hissar and 60.00 % from Ambala division. The calculated chi-square value of 14.79 at 3 degree of freedom is significant at 0.01 level of significance indicating significant difference in opinion of the respondents regarding their initial problems in the formation of SHG. The problems identified (multiple responses) on the initial stage of group formation were differential age group of the members (22%), different caste groups (17%), different educational background (34%), lack of mutual understanding among the members (24 %), Lack of proper will (16 %), and lack of proper planning (12 %).

Table No. 1.2: The problems faced in setting Group Norms:

Sl. No	Responses from different Divisions	Mean	SD	't'	Level of significance
1	Hissar vs Ambala	16.00 15.00	14.17 12.76	0.09	**
2	Hissar vs Gurgaon	16.00 17.66	14.17 18.58	0.12	**
3	Hissar vs Rohtak	16.00 18.33	14.17 17.24	0.18	**
4	Ambala vs Gurgaon	15.00 17.66	12.76 18.58	0.20	**
5	Ambala vs Rohtak	15.00 18.33	12.76 17.24	0.26	**
6	Gurgaon vs Rohatak	17.66 18.33	18.58 17.24	0.04	**

(** Insignificant at 0.05 level of significance) $t_{table} = 1.98$

The table 1.2 shows the Mean, SD from the mean and 't' value for setting group norms between the respondents from Hissar-Ambala, Hissar-Gurgaon, Hissar-Rohtak, Ambala-Gurgaon, Ambala-Rohtak and Gurgaon-Rohtak. The Mean scores on setting group norms by the swarozgaris works out to be 16.00 for Hissar division, 15.00 for Ambala division, 17.66 for Gurgaon division and 18.33 for Rothak division. The Standard deviation from the mean is 14.17 for Hissar, 18.58 for Gurgaon, 17.24 Rohtak and 12.76 for Ambala. The calculated t-values are 0.09 for Hissar-Ambala, 0.12 for Hissar-Gurgaon, 0.18 for Hissar-Rohtak, 0.20 for Ambala-Gurgaon, 0.26 for Ambala-Rohtak and 0.04 for Gurgaon-Rohtak respondents. The 't' values at .05 level of significance are found to be insignificant at degree of freedom 1.48 as it is less than table value of 1.98. It implies that there exist no significant differences among the respondent's from the specified divisions with regard to setting of group norms by the swarozgaris for all the four divisions under the study. The problems identified by the respondents from all the divisions with regard to setting group norms (multiple responses) were date and time of meeting (27%), agreeing to the specified amount of money to be collected every month from each of the member (25%), taking of responsibility for procurement of materials (29%), disagreeing on group leader (17%), distribution of profits (13%), and marketing the products (27%).

Table No.1.3: Problems faced in getting the initial seed money

Sl No.	Problem of Initial seed money	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	10 (8.75)	13.33	05 (8.75)	6.67	08 (8.75)	10.67	12 (8.75)	16.00	35	11.67
2	No	65 (66.25)	86.67	70 (66.25)	93.33	67 (66.25)	89.33	63 (66.25)	84.00	265	88.33
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 3.4609$ df = 3 (figures in parentheses shows the expected frequency)

Table 1.3 shows that 11.67 % of the respondents faced problem in getting the initial seed money whereas 88.33 % respondents faced no problem. On analysis of data division wise it was found that a maximum of 16.00 % of respondents from Rohtak division confronted problems in getting the initial seed money whereas a maximum of 93.33 % of the respondents from Ambala division faced no problems in getting the same. The calculated chi-square value of 3.4609 at 3 degree of freedom is less than the table value at 0.05 level of significance, indicating

no significant differences among the respondents regarding the problems confronted by them in getting the initial seed money for their project. The problems faced by the respondents for getting the initial seed money from the banks (multiple responses) were apathy of bank management (23%), delay in approval of the project (26%), lack of proper guidance by the bank officials (29 %), making the members run to the bank many times (34%) and lack of timely support of intermittent agencies (33%) .

Table No. 1.4: Differences in kind of problems in arranging revolving fund for SHG.

Sr. No	Responses from different Divisions	Mean	SD	T	Level of significance
1	Hissar vs Ambala	5.00	0.12	1.00	**
		2.50	3.53		
2	Hissar vs Gurgaon	5.00	0.12	0.25	**
		4.00	5.65		
3	Hissar vs Rohtak	5.00	0.12	1.00	**
		6.00	1.41		
4	Ambala vs Gurgaon	2.50	3.53	0.31	**
		4.00	5.65		
5	Ambala vs Rohtak	2.50	3.53	1.29	**
		6.00	1.41		
6	Gurgaon vs Rohatak	4.00	5.65	0.48	**
		6.00	1.41		

(** Insignificant at 0.05 level of significance)

The table 1.4 shows the Mean, SD from mean and 't' value between the responses from respondents of Hissar-Ambala, Hissar-Gurgaon, Hissar-Rohtak, Ambala-Gurgaon, Ambala-Rohtak and Gurgaon-Rohtak. The Mean scores of problems in getting revolving fund for SHG works out to be 5.00 for Hissar division, 2.50 for Ambala division, 4.00 for Gurgaon division and 6.00 for Rothak division. The Standard deviation from the mean is 0.12 for Hissar, 3.53 for Ambala, 5.65 for Gurgaon and 1.41 for Rohtak. The calculated t-values are 1.00 Hissar vs Ambala, 0.25 Hissar vs Gurgaon, 1.00 Hissar vs Rohtak, 0.31 Ambala vs Gurgaon, 1.29 Ambala vs Rohtak and 0.48 Gurgaon vs Rohtak. The t values at 0 .05 level of significance are found to be insignificant at degree of freedom 4. It signifies that there exist no significant differences from among the respondent's differences in kind of problems in getting revolving fund for SHG of all the four divisions under the study. The main problem confronted by the respondents are problem of collection of timely fund from the members every month (36 %), inability of the member to pay the monthly revolving fund (23 %) which acted as hindrance for timely payment of the debt.

Table No.1.5: Members threatened or actually left the SHG in midway

Sl. No.	Response	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	20 (17.50)	26.67	10 (17.50)	13.33	15 (17.50)	20.00	25 (17.50)	33.33	70	23.33
2	No	55 (75.00)	73.33	65 (75.00)	86.67	60 (75.00)	80.00	50 (75.00)	66.67	230	76.67
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 9.3167$ df = 3 (figures in parentheses shows the expected frequency)

The table 1.5 shows the members opinion on members either threatening to leave the group or actually left the SHG midway after initialization of group activity. It is observed from the table that 23.33 % of the members either left the SHG or threatened to leave the SHG. Analysis on the basis of division reveals that out of 15

groups from all the divisions i.e. 4 groups from Hissar, 2 groups from Ambala, 3 groups from Gurgaon and 6 groups from Rohtak experienced that some of its member left the SHG after the formation of SHG or threatened to leave the SHG. The chi-square result, which is 9.3167 at 3 degree of freedom, is significant at 0.05 level of significance indicating significant differences in opinion of the respondents regarding the members leaving the group after the formation of SHG or threatened to leave the group. This was attributed to the group difference among the group members.

Table No. 1.6: Differences among the members of the group

Sl no	Response	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	22 (22.00)	29.33	19 (22.00)	25.33	26 (22.00)	34.67	21 (22.00)	28.00	88	29.33
2	No	53 (53.00)	70.67	56 (53.00)	74.67	49 (53.00)	65.33	54 (53.00)	72.00	212	70.67
3	Total	75	100	75	100	75	100	75	100	300	100

$$\chi^2 = 1.67238 \quad df = 3 \quad (\text{figures in parentheses shows the expected frequency})$$

The table 1.6 shows the opinion of the respondents regarding the differences among the members of the group on various issues confronted by them. The data reveal that 29.33 % of the respondents felt that differences exist among them whereas 70.67 % felt otherwise. Analysis of data on the basis of division reveals that 34.67 % of the respondents from Gurgaon division, 29.33 % of the respondents from Hissar, 28.00 % of the respondents from Rohtak division and 25.33 % of the respondents from Ambala felt that differences among the members exist in the group whereas 74.67 % of the respondents from Ambala, 72.00 % of the respondents from Rohtak, 70.67 % of the respondents from Hissar and 65.33 % of the respondents from Gurgaon division felt that no differences exist among the group members. The calculated chi-square value of 1.67 at degree of freedom 3 was found to be insignificant at 0.05 level of significance indicating no significant differences among the respondents regarding the differences of opinion in the group.

Table No. 1.7: Differences in methods of resolving differences in SHG

Sr. No	Differences in resolving differences in SHG	Mean	SD	t	Level of significance
1	Hissar vs Ambala	5.50 4.75	7.04 4.27	0.18	**
2	Hissar vs Gurgaon	5.50 6.50	7.04 7.18	0.19	**
3	Hissar vs Rohtak	5.50 5.25	7.04 5.85	0.05	**
4	Ambala vs Gurgaon	4.75 6.50	4.27 7.18	0.41	**
5	Ambala vs Rohtak	4.75 5.25	4.27 5.85	0.13	**
6	Gurgaon vs Rohatak	6.50 5.25	7.18 5.85	0.26	**

(** Insignificant at 0.05 level of significance)

The table 1.7 shows the Mean, SD from the mean and t value between Hissar-Ambala, Hissar-Gurgaon, Hissar-Rohtak, Ambala-Gurgaon, Ambala-Rohtak and Gurgaon-Rohtak. The Mean scores differences in methods of resolving differences in SHG works out to be 5.50 for Hissar division, 4.75 for Ambala division, 6.50 for Gurgaon division and 5.25 for Rothak division. The Standard division is 7.04 for Hissar, 4.27 for Ambala, 7.18

for Gurgaon and 5.85 for Rohtak. The calculated t-values are 0.18 Hissar vs Ambala, 0.19 Hissar vs Gurgaon, 0.05 Hissar vs Rohtak, 0.41 Ambala vs Gurgaon, 0.13 Ambala vs Rohtak and 0.26 Gurgaon vs Rohtak. The t values at .05 level of significance are found to be insignificant at degree of freedom 6. It signifies that there exist no significant differences from among the respondent's differences in methods of resolving differences in SHG of all the four divisions under the study.

Table No. 1.8: Panchayat provide facility for the development of SHG

Sl No.	Responses	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	06 (11.50)	8.00	13 (11.50)	17.33	19 (11.50)	25.33	08 (11.50)	10.67	46	15.33
2	No	69 (63.50)	92.00	62 (63.50)	82.67	56 (63.50)	74.67	67 (63.50)	89.33	254	84.67
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 10.3731$ df = 3 (figures in parentheses shows the expected frequency)

Table 1.8 reveals that 15.33 % of the respondents agree that the village Panchayat provided appropriate facilities for the SHGs whereas 84.67 % of the respondents felt that the village Panchayat did not provide appropriate facilities. Data analysis on the basis of division reveal that 25.33 % of the respondents from Gurgaon, 17.33 % of the respondents from Ambala, 10.67 % of the respondents from Rohtak and 8.00 % of the respondents from Hissar utilized the facilities provided by Panchayat. It is however noted that 92.00 % of the respondents from Hissar, 89.33 % of the respondents from Rohtak, 82.67 % of the respondents from Ambala and 74.67 % of the respondents from Gurgaon revealed that no facilities to the SHGs were provided by Panchayat. Even Panchayat did not play any facilitating role for the success of SHG activities. The calculated chi-square value of 10.3731 at 3 degree of freedom is significant at 0.05 level of significance indicating significant differences among the respondents regarding the facilities provided by the Panchayat to the SHGs.

Table No. 1.9: Using the loan amount in time

Sl No	Responses	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	70 (71.25)	93.33	75 (71.25)	100	75 (71.25)	100	65 (71.25)	86.67	285	95.00
2	No	05 (3.75)	6.67	00 (3.75)	00	00 (3.75)	00	10 (3.75)	13.33	15	5.00
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 19.29825$ df = 3 (figures in parentheses shows the expected frequency)

The table 1.9 shows the respondents opinion about utilizing the loan amount in time by the SHG. The data reveals that 95.00 % of the respondents SHGs did utilize the loan in time. Out of the four divisions all the SHGs from Ambala and Gurgaon division utilized their loan amount in time whereas 14 SHG from Hissar and 13 SHG from Rohtak division utilized their loan timely for the group activities. The calculated chi-square value 19.29 at degree of freedom 3 is significant at 0.01 level of significance indicating significant differences among all the four divisions under the study with regard to timely utilization of the loan amount for group activity.

Table No. 1.10: Marketing difficulties faced by the SHGs

Sl No	Responses	Hissar		Ambala		Gurgaon		Rohtak		Total	%
		N	%	N	%	N	%	N	%		
1	Yes	17 (23.00)	22.67	21 (23.00)	28.00	26 (23.00)	34.67	28 (23.00)	37.33	92	30.67
2	No	58 (52.00)	77.33	54 (52.00)	72.00	49 (52.00)	65.33	47 (52.00)	62.67	208	69.33
3	Total	75	100	75	100	75	100	75	100	300	100

$\chi^2 = 4.6403$ df = 3 (figures in parentheses shows the expected frequency)

Table 1.10 shows that 30.67 % of the respondents felt problem in marketing of SHG products whereas 69.33 % of the respondents felt no problem in marketing of their products. Analysis on the basis of divisions reveals that 37.33 % of the respondents from Rothak, 34.67 % of the respondents from Gurgaon, 28.00 % of the respondents from Ambala and 22.67 % of the respondents from Hissar faced problems in marketing their products. On the

other hand 77.33 % of the respondents from Hissar, 72.00 % of the respondents from Ambala, 65.33 % of the respondents from Gurgaon and 62.67 % of the respondents from Rohtak faced no difficulty in marketing of their products. The calculated chi-square value was 4.6403 at 3 degree of freedom at 0.05 level is insignificant indicating no significant differences in opinion among the respondents in marketing their SHG products.

Table No. 1.11: Differences in problems in marketing the products

Sr. No	Responses of respondents from	Mean	SD	T	Level of significance
1	Hissar vs Ambala	5.66 7.00	4.93 6.08	0.29	**
2	Hissar vs Gurgaon	5.66 8.66	4.93 7.76	0.56	**
3	Hissar vs Rohtak	5.66 9.33	4.93 9.50	0.59	**
4	Ambala vs Gurgaon	7.00 8.66	6.08 7.76	0.29	**
5	Ambala vs Rohtak	7.00 9.33	6.08 9.50	0.35	**
6	Gurgaon vs Rohatak	8.66 9.33	7.76 9.50	0.09	**

(** Insignificant at 0.05 level of significance, * significant at 0.05 level of significance,*** significant at 0.01 level of significance.)

The table 2 shows the Mean, SD from the mean and t value between Hissar-Ambala, Hissar-Gurgaon, Hissar-Rohtak, Ambala-Gurgaon, Ambala-Rohtak and Gurgaon-Rohtak on problems of marketing the products. The Mean scores differences in problems in marketing the product works out to be 5.66 for Hissar division, 7.00 for Ambala division, 8.66 for Gurgaon division and 9.33 for Rothak division. The Standard deviation from the mean is 4.93 for Hissar, 6.08 for Ambala, 7.76 for Gurgaon and 9.50 for Rohtak. The calculated t-values are 0.29 Hissar vs Ambala, 0.56 Hissar vs Gurgaon, 0.59 Hissar vs Rohtak, 0.29 Ambala vs Gurgaon, 0.35 Ambala vs Rohtak and 0.09 Gurgaon vs Rohtak. The t values at .05 level of significance are found to be insignificant at degree of freedom 4. It signifies that there exist no significant differences in opinion of the respondents in marketing the SHG products of all the four divisions under the study. The reasons (multiple responses) were attributed to lack of training in marketing (29%), lack of clear vision about the marketability of product before starting the activity (34%), Lack of selling ability of the SHG members (33%) and lack of support of cooperatives (24%).

MAIN FINDINGS

The major findings of the present study are given below:

- As regards to the problem confronted by the members for the formation of self-help group, it was observed from the study that nearly 67 % of the respondents expressed that they faced one or other type of problem.
- From the study it was observed that nearly 12% respondents faced problem in getting the initial seed money, which is comparatively less as compared to the other states.
- As regards the number of members who left the self-help group, it was observed from the study that 23.33% of the members left the self-help group.
- In relation to differences among the members of the group on various issues, it was observed from that 29.33% respondents felt that differences exist among the members.
- The 15.33 % of the respondents were agreed that the village Panchayat provided appropriate facilities for the SHGs whereas 84.67 % of the respondents felt that the village Panchayat did not provide appropriate facilities
- The study show that nearly 31% of the respondents felt problem in marketing in self-help group products.

- There was lack of family support in carrying out the activities related to SGSY. The self-help groups also suffered from inadequate training, wrong choice of project, procedural delays for providing loans and credit, the subsidy amount was also insufficient.
- Regarding the nature of problems encountered, it was found and observed that there were difference among members regarding the group activity, difficulties in earning the amount for repayment of loan, operational difficulties for the SHG, delay in getting the loan amount from the bank and non-co-operation of the bank officials.
- From the study it was observed that the officials at the district and block levels are being given targets in the implementation of the scheme. In order to achieve these targets, the officials encourage formation of self-help groups without reality assessing the entrepreneurial potential of the rural poor.
- No effective follow up was made after sanctioning the money and generally nothing is done from the district or block officials part to facilitate recovery of the loan amount.
- Lack of training is observed to be a major short fall in the implementation of SGSY. Many officials at the block and DRDA level have not understood the scheme properly.

SUGGESTIONS FOR INTERVENTION:-

Based on these major findings, the following suggestions may be offered.

- ❖ The social mobilization process should be initiated by the promoting agency through demonstration, which would help in sort-out the initial problems faced by the members in the formation of SHGs.
- ❖ Lack of leadership qualities was another key problem faced in the group formation stage. Therefore it is suggested that along with skill development training, leadership development training should be provided by the promoting agency before SHG formation.
- ❖ There is a need for constant monitoring by the promoting agency starting from group building process.
- ❖ The problems such as inadequate training, wrong choice of project, and procedural delays for providing loans and credit, the subsidy amount should be sorted out by the facilitating agency as practicable as possible.
- ❖ The local Panchayat should help in identifying only BPL members, so that upliftment of the vulnerable groups among the rural poor becomes a reality as according to the objective of the scheme.
- ❖ The programme should be seen as a Human Resource Development Programme rather than a target achievement programme.
- ❖ Importance should be given in selecting economic activities under different key activities, keeping in view the local demand, availability of materials and aptitude as well as the skill of the people.
- ❖ Lack of training is observed to be a major short fall in the implementation of SGSY so efforts should be made to train them on financial management and arrangement of proper guidance in their choice of activity.

CONCLUSION:

The growth rate of self-help groups and micro-credit have been phenomenal in Haryana which certainly reveal that the rural people are involved in their growth and are able to improve their micro-entrepreneurial skills with the help of their own savings and additional bank credit. The available data indicated that the promoting agency had assisted the self-help group's members in different ways to make the income-generating programme viable and sustainable.

But besides economic advantages to weaker sections, co-operation of community members for common economic benefit, improvement in rural productivity and mainstreaming it to the market forces are the issues that SGSY has still to wake up to. There is a need for a strong follow-up, reviewing and monitoring systems apart from identification of committed manpower and resource persons at all levels to take the scheme forward and to augment its outreach and efficiency. SGSY has every potential to prove a highly pragmatic weapon in the fight against poverty and its success would change the future of the millions of rural poor in India.

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