



A STUDY ON SWARNAJAYANTI GRAM SWAROZGAR YOJANA IN DIBRUGARH DISTRICT OF ASSAM

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INTRODUCTION

The Swarnajayanti Gram Swarozgar Yojana was launched as an integrated programme for self-employment of the rural poor with effect from 1 April 1999. The objective of the scheme is to bring the assisted poor families above the poverty line by organizing them into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy. The scheme emphasizes establishment of activity clusters through selection of key activities based on aptitude and skill of the people, availability of resources and market potentiality. The scheme adopts a process approach and attempts to build the capacities of the rural poor. It provides for involvement of NGOs/CBOs/Individuals/Banks and Self Help Promoting Institutions in nurturing and development of SHGs, including skill development. The scheme provides for the cost of social intermediation and skill development training based on the local requirement. Flexibility has been given to the DRDAs/States in the utilization of funds for training, sanction of Revolving Fund, subsidy for economic activity based on the stage of development of groups. (<http://www.archive.india.gov.in/sectors/rural/index.php?id=15>).

The scheme falls under the purview of the Ministry of Rural Development and is implemented by District Rural Development Agencies (DRDA) with the active involvement of panchayats, banks and non-governmental organizations. District level committees select ten activities from a wide range of potential activities based on local resources and market for finished products whereas block level committees ensure that groups finalise activities based on skills, through a participatory process. Panchayats select BPL families for participation in the scheme using the 1999-2000 estimates prepared by the Planning Commission of India and form Self Help Groups (SHGs) with 10-20 individuals. These SHGs receive training as well as income-generating assets designed and delivered by DRDAs. Once formed, groups are trained and observed by DRDAs along with banks for six months to develop and strengthen savings and credit activities. They are encouraged to open bank accounts and also to lend from the group's corpus to members within the group. At the end of six months DRDA assess the groups. Based on their assessment, DRDA provides revolving funds' of Rs. 25,000 per group (Grade-I) from banks as credit to augment the group corpus, thereby enabling more members to take loans and also increase the per capita loan amount. After another six months, groups are evaluated again to determine if they are viable to undertake economic activities with larger investments (Grade II). Viable groups and individuals are eligible for loan-cum-subsidy for group and individual activities, respectively. The Groups stand guarantee for loans even for individual beneficiaries, since groups can monitor asset management and income generation more closely than banks. SGSY envisages a critical role for banks in planning and preparing projects, activity clusters and infrastructure, apart from disbursement of credit. SGSY dovetails into the SHG-Bank Linkage program initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992 to provide credit and other financial products to SHGs. The Central Level Coordination Committee (CLCC) and State Level Coordination Committee (SLCC) are responsible for program guidelines and monitoring implementation. DRDAs monitor progress at the block level and submit monthly reports to the Department of Rural Development in the Ministry of Rural Development. Panchayats and Panchayat Samitis are monitoring the SHGs at the Gaon Panchayat level and those SHGs with a track record of less than 80% loan recovery are suspended from the program. Panchayats must monitor loan use and repayment as well as promote asset creation and income generation of swarojgaris. (<http://cdf.ifmr.ac.in/wp-content/uploads/2011/03/SGSY-Brief.pdf>)

Non-Governmental Organisations (NGOs)/banks in Group Formation: NGOs or Community based Organisation (CBOs); Community coordinators; Facilitator; Self-help Promoting institutions (SHPI); animators are involved in the formation of groups and even for SHG, capacity building. They are paid Rs.10000 per group for formation and development of SHG in four instalments of which 20 percent at the beginning of group formation, 30 percent when group qualifies for revolving fund, 40 percent when the group takes up economic activity and 10 percent after start of economic activity and on adherence of group to repayment of bank loan. (Feroze, S.M. and Chauhan, A.K., 2011, p. 24).

The DRDA Administrative Section is the office in-charge of implementing the DRDA Administrative scheme through which the Central share of fund is directly released to the District Rural Development Agency (DRDA). The DRDA is the principal organ at the district level to manage and oversee the implementation of different anti-poverty programs of the Ministry of Rural Development. It is a supporting and facilitating organization which plays a very effective role as a catalyst in development process. The objective of the scheme is to strengthen and professionalize the DRDAs so that they can effectively enhance the quality of implementation. "DRDA Administration" Scheme was introduced from 1st April, 1999



under which the salary and administrative expenses of DRDAs are funded between the centre and state governments on a basis of 75:25. However, from 2008-09 the funding pattern for N.E. States has been changed from 75:25 to 90:10. In the case of UTs, the Centre provides entire (100%) funds under the Scheme.

Each DRDA should be headed by Project Director, who should be the rank of Additional District Magistrate. The Project Director should preferably be a senior scale officer of All India Services or senior officer of the State Service, eligible for appointment to All India Services. He would be in overall charge of the activities of the DRDA and responsible for interaction with the District/State administration as well as with the Government of India. The PD should be exclusively for DRDA work. It has Governing body. Project Director, DRDA is a member secretary of Governing body. Governing body will meet once in a quarter. The other member of the Governing body are Chairman of Zilla Parishad and all MP's and MLCs of the district (Sunanda, G. 2012, p. 96).

JUSTIFICATION OF THE STUDY

The government agency implements the SGSY scheme of Ministry of Rural Development according to the certain guidelines. The block level study of the scheme gives the picture of the implementation of scheme. Considering its importance, it is interesting and made the researcher undertake the study with available data block wise in the district.

PROBLEM STATEMENT

Under the SGSY scheme, the government provides financial assistance to the SHGs to undertake income generating activities. The SHGs have got revolving fund the government, subsidy and bank loan since the inception in all the seven blocks of Dibrugarh district. With the growth of SHGs over a period of years, there was a different amount of distribution of revolving fund, subsidy and sanction of bank loan to all these blocks of the study district. The present paper focused on all these aspects of implementation of the scheme in the area.

OBJECTIVE OF THE STUDY

The research objective of the paper is to study the implementation of the Swarnayanti Gram Swarozgar Yojana (SGSY) by the government agency namely District Rural Development Agency (DRDA).

BRIEF PROFILE OF DIBRUGARH OF ASSAM

Dibrugarh is an administrative district in the state of Assam in India. The district headquarters are located at Dibrugarh. The district occupies an area of 3381 sq. kilometers and has a population of 1327248 (2011 census). The district is bounded by Dhemaji district and a part of Lakhimpur district in the north, part of Sibsagar and Arunachal Pradesh in the south, Tinsukia district in the east and Sibsagar district in the west. Brahmaputra River flows in the north of the district (<http://www.assaminfo.com/districts/9/dibrugarh.htm>). There are seven development blocks in Dibrugarh. The names of these blocks in the district are Khowang, Barbaruah, Lahoal, Panitola, Tengakhat, Joypur and Tingkhong.

RESEARCH METHODOLOGY: The study is descriptive in nature based upon two sources of data namely primary and secondary sources. The researcher personally visited the DRDO office of Dibrugarh to collect the primary data of the study area. The data searched for was related to implementation of SGSY scheme in Dibrugarh district. The primary source of data was available with the office from the year 2008-09 because the office maintained the data in a systematic form in computer during the year. The researcher also collected the relevant secondary sources from the books and internet.

After collection of primary data, the surveyor put the data of all developmental blocks of Dibrugarh district under the SGSY scheme in tabulated form for the purpose of analysis to yield result. The study made use of analytical tools viz. percentage analysis, mean and standard deviation to draw the conclusion.

PERIOD OF DATA COLLECTION: The study period of the scheme is five year from 2008-09 to 2012-13 because the scheme continued to exist till the year 2012-13. The researcher collected the data from DRDO office during the month of June, 2015.

LIMITATION OF THE STUDY: The paper is restricted to study of the SHGs only under the SGSY scheme over a period of five years in the district of dibrugarh. The sanction of bank loan data was limited to a period of four years only. The study fully relied on the data provided by the office of DRDO of Dibrugarh.

DISCUSSION AND INTERPRETATION

Under SGSY, the researcher made discussion of distribution of revolving funds, release of subsidy amount and sanction of bank loan to each developmental block of dibrugarh district. Following is the discussion of implementation of the scheme.

Table1: Distribution of Revolving Fund to SHGs in number Block wise In Dibrugarh District

| Blocks name | Number of SHGs block wise | | | | | |
|-------------|---------------------------|-------|-------|-------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | Total |
| Khowang | 287 | 157 | 085 | 192 | 101 | 822 |
| Barbaruah | 187 | 101 | 085 | 122 | 000 | 495 |
| Lahoal | 070 | 099 | 071 | 174 | 000 | 414 |
| Panitola | 041 | 076 | 045 | 166 | 024 | 352 |
| Tengakhat | 018 | 098 | 108 | 173 | 000 | 397 |
| Joypur | 122 | 105 | 101 | 167 | 010 | 505 |
| Tingkhong | 164 | 101 | 52 | 253 | 000 | 570 |
| Total | 890 | 737 | 547 | 1257 | 135 | 3566 |

Source: DRDO office of Dibrugarh

Table 2: Distribution of Revolving Fund to SHGs in amount Block wise In Dibrugarh District

| Block name | Amount of Revolving Fund block wise (Rs. in lakh) | | | | | |
|------------|---|-------|-------|--------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | Total |
| Khowang | 28.70 | 15.70 | 8.50 | 19.20 | 10.10 | 82.2 |
| Barbaruah | 18.70 | 10.10 | 8.50 | 12.20 | 00.00 | 49.5 |
| Lahoal | 07.10 | 9.90 | 7.10 | 17.40 | 00.00 | 41.5 |
| Panitola | 04.10 | 7.60 | 4.50 | 16.60 | 02.40 | 35.2 |
| Tengakhat | 01.80 | 9.80 | 10.80 | 17.30 | 00.00 | 39.7 |
| Joypur | 12.20 | 10.50 | 10.10 | 16.70 | 01.00 | 50.5 |
| Tingkhong | 16.40 | 10.10 | 5.20 | 25.30 | 00.00 | 57.0 |
| Total | 89.00 | 73.70 | 54.70 | 124.70 | 13.50 | 355.6 |

Source: DRDO office of Dibrugarh

Table 3: Percentage of Revolving fund to SHGs block wise In Dibrugarh District

| Blocks name | Percentage of Revolving Fund block wise | | | | | |
|-------------|---|-------|-------|-------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | Total |
| Khowang | 34.91 | 19.09 | 10.34 | 23.35 | 12.87 | 100 |
| Barbaruah | 37.77 | 20.40 | 17.17 | 24.64 | 00.00 | 100 |
| Lahoal | 17.10 | 23.85 | 17.10 | 41.92 | 00.00 | 100 |
| Panitola | 11.64 | 21.50 | 12.78 | 47.15 | 06.81 | 100 |
| Tengakhat | 04.53 | 24.68 | 27.20 | 43.57 | 00.00 | 100 |
| Joypur | 24.15 | 20.79 | 20.00 | 33.06 | 01.98 | 100 |
| Tingkhong | 28.77 | 17.71 | 09.12 | 44.38 | 00.00 | 100 |

Source: Computed

Table 4: Mean and S.D. of Revolving fund to SHGs block wise In Dibrugarh District

| Block name | Mean | S.D. |
|------------|-------|-------|
| Khowang | 16.44 | 52.33 |
| Barbaruah | 9.90 | 36.54 |
| Lahoal | 8.30 | 31.42 |
| Panitola | 7.04 | 25.59 |
| Tengakhat | 7.94 | 39.99 |
| Joypur | 10.1 | 26.35 |
| Tingkhong | 11.4 | 77.66 |

Source: Computed

The Above tables reveal number and amount of revolving fund released to the SHGs for the period from the year 2008-09 to 2012-13. In khowang block the release of revolving fund amount was Rs. 28.70 lakh (34.91 percent) for 287 SHGs during 08-09. Then the amount decreased to Rs.15.70 lakh (19.09 percent) with decline of SHG to 157 during the next year 09-10. During 10-11, the downward trends of the amount continued to reach to Rs.8.50 lakh (10.34 percent) with 85 SHGs. The following year 11-12 showed the upward figure of 19.20 (23.35 percent) with increased of SHG to 192. There was a decrease of the amount to Rs. 10.10 lakh (12.87 percent) with reduced number of 101 SHGs during 2012-13. In barbarian blocks, the

revolving fund release during the year 08-09 was 18.70 lakh (37.77 percent) for 187 SHGs. there was a fall of amount to Rs.10.10 lakh (20.40 Percent) with 101 SHGs during 09-10. The downfall continued amounting to Rs. 8.50 Lakh (17.17 percent) with reduction of SHGs to 85 during 10-11. During 11-12, the amount increased to Rs. 12.20 Lakh (24.64 percent) with increase number SHGs to 122. There was no release of amount to SHGs during year.2012-13. In Lahoal Block, the revolving fund release during the year 08-09 was 7.10 lakh (17.10 percent) for 70 SHGs. there was an increase to 9.90 lakh (23.85 percent) with 99 SHGs during 09-10. The decreased amount was observed to Rs.7.10 lakh (17.10 percent) with reduction of SHGs to 71 during 10-11. During 11-12, the amount increased to Rs. 17.40 lakh (41.92 percent) with increase number SHGs to 174. There was no release of amount to SHGs during year.2012-13. In Panitola Block, the release amount of revolving fund during the year 08-09 was 4.10 lakh (11.64 percent) for 41 SHGs. There was an increase of amount to 7.60 lakh (21.50 percent) with 99 SHGs during 09-10. The decreased amount was observed to Rs.4.50 lakh (12.78 percent) with reduction of SHGs to 45 during 10-11. During 11-12, the amount increased to Rs. 16.60 lakh (47.15 percent) with increase number of SHGs to 166. There was a release of amount of Rs.2.40 lakh (6.81 percent) with decrease of SHGs to 24 during year.2012-13. In Tengakhat Block, there was a release of revolving fund of Rs.1.80 lakh (4.53 percent) with 18 SHGs during the year 08-09. The amount increased to 9.80 lakh (24.68 percent) with increase of SHGs to 98 during 09-10. The upward trends continued to reach to Rs.10.80 lakh (27.20 percent) with 108 SHGs during 10-11. During 11-12, the upward amount of revolving fund reached to Rs.17.30 lakh(43.57 percent) with increase number SHGs to 173. There was no release of amount to SHGs during year 2012-13. In Joypur block, there was a release of revolving fund of Rs.12.20 lakh (24.15 percent) with 122 SHGs during the year 08-09. The amount increased to 10.50 lakh (20.79 percent) with increase of SHGs to 105 during 09-10. There was downward of amount to Rs.10.10 lakh (20 percent) with 101 SHGs during 10-11. During 11-12, increase of amount was observed to Rs.17.30 lakh (33.06 percent) with increased number of SHGs to 167. There was a release of amount of Rs. 1 lakh (1.98 percent) to 10 SHGs during the year 2012-13. In Tingkhong block, the release of revolving fund during the year 08-09 was 16.40 lakh (28.77 percent) for 164 SHGs. The amount decreased to Rs 10.10 lakh (17.71 percent) with decrease of SHGs to 101 during 09-10. There was downward trend of amount to Rs.5.20 lakh (9.12 percent) for 52 SHGs during 10-11. During 11-12, an increase of amount was observed to Rs. 25.30 Lakh (44.38 percent) with 253 SHGs. during the year 2012-13. There was no release of amount to SHGs during year.2012-13. In Khowang block, there was a revolving fund of Rs.82.2 lakh with mean 16.44 and s.d. 52.33. Total subsidy amount of barbaruah block was Rs. 49.5 lakh with mean 9.9 and s.d. 36.54. There was a total revolving fund of Rs. 41.5 lakh in Lahoal block with mean 8.30 and s.d. 31.42. In Panitola block, total revolving fund was Rs.35.2 lakh with mean 7.04 and s.d. 25.59. There was a total revolving fund of Rs. 39.7 lakh in Tengakhat block with mean 7.94 and s.d.39.99. In Joypur block, total revolving fund was Rs.50.5 lakh with mean 10.1 and s.d. 26.35. In Tingkhong block, total revolving fund was Rs. 57 lakh with mean 11.4 and s.d. 77.66.

Table 5: Distribution of subsidy to SHGs in number Block wise In Dibrugarh District

| Blocks name | Number of SHGs block wise | | | | | Total |
|-------------|---------------------------|-------|-------|-------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | |
| Khowang | 48 | 109 | 50 | 125 | 00 | 332 |
| Barbaruah | 47 | 66 | 55 | 74 | 12 | 254 |
| Lahoal | 21 | 27 | 34 | 85 | 09 | 176 |
| Panitola | 21 | 97 | 30 | 140 | 09 | 297 |
| Tengakhat | 36 | 62 | 50 | 147 | 00 | 295 |
| Joypur | 20 | 60 | 43 | 107 | 11 | 241 |
| Tingkhong | 41 | 63 | 20 | 93 | 00 | 217 |
| Total | 234 | 484 | 282 | 771 | 41 | 1812 |

Source: DRDO office of Dibrugarh

Table 6: Distribution of subsidy to SHGs Block wise In Dibrugarh District

| Blocks name | Amount of subsidy block wise (Rs. in lakh) | | | | | Total |
|-------------|--|--------|--------|--------|-------|---------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | |
| Khowang | 37.00 | 106.50 | 48.50 | 121.00 | 00.00 | 313.00 |
| Barbaruah | 30.50 | 69.50 | 62.00 | 76.40 | 14.75 | 253.15 |
| Lahoal | 15.12 | 19.75 | 35.00 | 81.75 | 09.00 | 160.62 |
| Panitola | 12.50 | 93.25 | 32.75 | 131.95 | 09.00 | 279.45 |
| Tengakhat | 31.50 | 63.40 | 56.00 | 155.50 | 00.00 | 306.40 |
| Joypur | 20.00 | 55.75 | 47.50 | 100.20 | 11.00 | 234.45 |
| Tingkhong | 26.00 | 61.20 | 20.00 | 86.45 | 00.00 | 193.65 |
| Total | 177.62 | 469.35 | 301.75 | 753.25 | 43.75 | 1745.72 |

Source: DRDO office, Dibrugarh 38.7

Table 7: Percentage of subsidy amount block wise In Dibrugarh District

| Blocks name | Percentage of subsidy amount block wise | | | | | |
|-------------|---|-------|-------|-------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | Total |
| Khowang | 11.82 | 34.02 | 15.49 | 38.65 | 00.00 | 100 |
| Barbaruah | 12.04 | 27.45 | 24.49 | 30.17 | 05.82 | 100 |
| Lahoal | 09.41 | 12.29 | 21.79 | 50.89 | 05.60 | 100 |
| Panitola | 04.47 | 33.36 | 11.71 | 47.21 | 03.22 | 100 |
| Tengakhath | 10.28 | 20.69 | 18.27 | 50.75 | 00.00 | 100 |
| Joypur | 08.53 | 23.77 | 20.26 | 42.73 | 04.69 | 100 |
| Tingkhong | 13.42 | 31.6 | 10.32 | 44.64 | 00.00 | 100 |

Source: Computed

Table 8: Mean and S.D. of subsidy amount block wise In Dibrugarh District

| Block name | Mean | S.D. |
|------------|------|---------|
| Khowang | 62.6 | 2022.14 |
| Barbaruah | 50.6 | 568.40 |
| Lahoal | 32.1 | 689.59 |
| Panitola | 55.8 | 2359.55 |
| Tengakhath | 61.2 | 2710.38 |
| Joypur | 46.8 | 986.40 |
| Tingkhong | 38.7 | 958.99 |

Source: Computed

In Khowang block, the release of subsidy during the year 08-09 was Rs. 37 lakh (11.82 percent) for 48 SHGs. The amount increased to Rs 106.50 lakh (34.02 percent) with 109 SHGs during 09-10. There was downward of amount to Rs. 46.50 lakh(15.49 percent) with decline of 50 SHGs during 10-11. During 11-12, an increase of amount was observed to Rs. 121 lakh (38.65 percent) with increase number of SHGs to 125. There was no release of amount to SHGs during year 2012-13. In Barbaruah block, there was a release of subsidy of Rs.30.50 lakh (12.04 percent) for 47 SHGs during 08-09. The amount increased to Rs.69.50 lakh (27.45 percent) with 66 SHGs during 09-10. There was downward trend of amount to Rs. 62 lakh (24.49 percent) with decline of SHGs to 55 during 10-11. During 11-12, an increase of amount was observed to Rs.76.80 lakh (30.17 percent) with 74 SHGs. There was a release of amount of Rs.14.75 lakh (5.82 percent) to 12 SHGs only during 12-13. In Lahoal block, the subsidy released during the year 08-09 was Rs.15.12 lakh (9.41 percent) for 21 SHGs. The amount increased to Rs.19.75 lakh (12.29 percent) with increase of SHGs to 66 during 09-10. There was further increase of amount to Rs. 35 lakh (21.79 percent) with decline of SHGs to 34 during 10-11. During 11-12, increase of amount was observed to Rs.81.75 lakh (50.89 percent) with increase number of SHGs to 85. There was a release of amount Rs.14.75 lakh (5.60 percent) to SHGs with reduced number of SHGs to 9 during year.2012-13. In Panitola block, the subsidy release during the year 08-09 was Rs. 12.50 lakh (4.47 percent) for 21 SHGs. The amount increased to Rs. 93.25 lakh (33.36 percent) with 97 SHGs during 09-10. There was a decrease of amount to Rs. 32.75 lakh (11.71 percent) with decline of SHGs to 30 during 10-11. During 11-12, increase of amount was observed to Rs.131.95 lakh (47.21 percent) with increase number SHGs to 140. There was a release of amount of Rs.9 lakh (3.22 percent) to 9 SHGs during year 2012-13. In Tengakhath block, there was a release of subsidy of Rs. 31.50 lakh (10.28 percent) to 36 SHGs during the year 08-09. The amount increased to Rs. 63.40 lakh (20.69 percent) with increase of SHGs to 97 during 09-10. There was a decrease of amount to Rs. 56.00 lakh (18.27 percent) with decline of SHGs to 50 during 10-11. During 11-12, an increase of amount was observed to Rs.155.50 lakh (50.75 percent) with 147 SHGs. There was no release of amount to SHGs during year.2012-13. In Joypur block, the subsidy release during the year was Rs. 20 lakh (8.53 percent) for 20 SHGs during the year 08-09. The amount increased to Rs.55.75 lakh(23.77 percent) with increase of SHGs to 60 during 09-10. There was a decrease of amount to Rs.47.50 lakh (20.26 percent) with 43 SHGs during 10-11. During 11-12, an increase of amount was observed to Rs.100.20 lakh (42.73 percent) with increase number of SHGs to 107. There was a release of amount of Rs.11 lakh (4.69 percent) to 11 SHGs during year 2012-13. In Tingkhong block, there was a release of subsidy of Rs. 26 lakh (13.42 percent) for 41 SHGs during the year 08-09. The amount rose to Rs.61.20 lakh with increase of SHGs to 63 during 09-10. There was a decrease of amount to Rs.20 lakh (10.32 percent) with 20 SHGs during 10-11. During 11-12, there was an increase of amount to Rs.86.45 lakh (42.73 percent) for 93 SHGs. No amount was released to SHGs during the year 2012-13. In Khowang block, there was a total subsidy amount of Rs.313 lakh with mean 62.6 and s.d. 2022.14. Total subsidy amount of barbaruah block was Rs.253.15 lakh with mean 50.6 and s.d. 568.40. There was a total subsidy amount of Rs.160.62 lakh in Lahoal block with mean 32.1 and s.d. 689.59. In Panitola block, total subsidy amount was Rs.279.45 lakh with mean 55.8 and s.d. 2359.55. There was a

total subsidy amount of Rs. 306.40 lakh in Tengakhat block with mean 61.2 and s.d. 2710.38. In Joypur block, there was a total subsidy amount of Rs.193.65 lakh in Joypur block with mean 46.8 and s.d. 986.40. In Tingkhong block, total subsidy amount was Rs.193.65 lakh with mean 38.7 and s.d.958.99.

Table 9: Bank loan to SHGs Block wise In Dibrugarh District

| Blocks Name | Amount of loan block wise (Rs. in lakh) | | | | |
|-------------|---|--------|--------|--------|---------|
| | 08-09 | 09-10 | 10-11 | 11-12 | Total |
| Khowang | 37.00 | 106.50 | 48.50 | 121.00 | 313.0 |
| Barbaruah | 30.50 | 69.50 | 66.00 | 76.40 | 242.4 |
| Lahoal | 15.12 | 19.75 | 66.92 | 96.51 | 198.3 |
| Panitola | 12.50 | 93.25 | 32.75 | 131.95 | 270.45 |
| Tengakhat | 31.50 | 63.40 | 56.00 | 155.50 | 306.4 |
| Joypur | 20.00 | 55.75 | 47.50 | 100.20 | 223.45 |
| Tingkhong | 26.00 | 61.20 | 20.00 | 86.45 | 193.65 |
| Total | 177.62 | 469.35 | 337.67 | 768.01 | 1752.65 |

Source: DRDO office of Dibrugarh

Table 10: Percentage of amount of loan blockwise In Dibrugarh District

| Blocks Name | Amount of loan block wise (Rs. in lakh) | | | | |
|-------------|---|-------|-------|-------|-------|
| | 08-09 | 09-10 | 10-11 | 11-12 | Total |
| Khowang | 11.82 | 34.02 | 15.49 | 38.65 | 100 |
| Barbaruah | 12.58 | 28.67 | 27.22 | 31.51 | 100 |
| Lahoal | 07.62 | 09.95 | 33.74 | 48.66 | 100 |
| Panitola | 04.62 | 34.47 | 12.10 | 48.78 | 100 |
| Tengakhat | 10.28 | 20.69 | 18.27 | 50.75 | 100 |
| Joypur | 08.95 | 24.94 | 21.25 | 44.84 | 100 |
| Tingkhong | 13.42 | 31.60 | 10.32 | 44.64 | 100 |

Source: Computed

Table 11: Mean and S.D. of loan amount block wise In Dibrugarh District

| Block name | Mean | S.D. |
|------------|-------|---------|
| Khowang | 78.25 | 1303.06 |
| Barbaruah | 60.60 | 0316.00 |
| Lahoal | 49.57 | 1145.10 |
| Panitola | 67.61 | 2262.33 |
| Tengakhat | 76.60 | 2214.45 |
| Joypur | 55.86 | 0830.46 |
| Tingkhong | 48.41 | 0849.68 |

Source: Computed

In Khowang block, the amount of bank loan during the year 08-09 was 37 lakh (11.82 percent). The amount increased to Rs 106.50 lakh (34.2 percent) during 09-10. There was downward trend of amount to Rs. 48.50 lakh (15.49%) during 10-11. During 11-12, increase of amount was observed to Rs. 121 lakh (38.65 percent). In Barbaruah block, Bank loan amount was 30.50 lakh (12.58 percent) during 08-09. There was an increase of bank loan to 69.50 lakh (28.67 percent) during the next year. The decline of bank loan to Rs.66 lakh (27.22 percent) was observed during 10-11. During the last year, the amount of loan increased to Rs.76.80 lakh (31.51 percent). In lahoal block, there was an amount of bank loan of Rs. 15.12 lakh (7.62 percent) during the year 2008-09. Then bank loan rose to Rs. 19.75 lakh (9.95 percent) during 09-10. During next year, the rising amount of loan reached to Rs. 66.92 lakh (33.74 percent). The year 11-12 showed the further increase of loan amount to 96.51 lakh (48.66 percent). In Panitola block, the 08-09 year showed the loan amount of Rs. 12.50 lakh (4.62 percent). There was an increase of loan amount to Rs. 93.25 lakh (34.47 percent) during 2009-10. The loan amount went down to Rs. 32.75 lakh (12.10 percent) during 10-11. During 2011-12, an increase of loan amount of Rs.131.95 lakh (48.78 percent) was observed. In Tengakhat block, there was loan amount of Rs.31.50 lakh (10.28 percent) during 2008-09. There was a rise of loan amount to Rs. 63.40 lakh (20.69 percent) during next year. The year 10-11 revealed that the amount of loan fell to Rs.56 lakh (18.27 percent). The amount of loan increased to Rs.155.50 lakh (50.75 percent) during 2011-12. In Joypur block, there was a loan amount of Rs. 20 lakh (8.95 percent) during 2008-09. The amount increased to Rs. 55.75 lakh (24.94 percent) during the next year. Decrease of loan to Rs.47.50 lakh (21.25 percent) was observed during 2010-11. The year

2011-12 showed that the loan amount rose to Rs.100.20 lakh (44.84 percent). In Tingkhong block, the loan amount was Rs.26 lakh (13.42 percent) during 2008-09. The amount rose to Rs. 61.20 lakh (31.60 percent) during 09-10. The loan amount went down to Rs.20 lakh (10.32 percent) during next year. During 2011-12 there was an increase of loan amount to Rs.86.45 lakh (44.64 percent). In Khowang block, there was a total loan amount of Rs.313 lakh with mean 78.25 and s.d. 1303.06. Total loan amount of barbaruah block was Rs. 242.4 lakh with mean 60.6 and s.d.0316.00. There was a total loan amount of Rs. 198.3 lakh in Lahoal block with mean 49.57 and s.d. 1145.10. In Panitola block, total loan amount was Rs.270.45 lakh with mean 67.61 and s.d. 2262.33. There was a total loan amount of Rs. 306.40 lakh in Tengakhat block with mean 76.6 and s.d. 2214.45. In Joypur block, there was a total loan amount of Rs. 223.45 lakh in Joypur block with mean 55.86 and s.d. 830.46. In Tingkhong block, total subsidy amount was Rs.193.65 lakh with mean 48.41 and s.d. 849.68.

CONCLUDING REMARKS

In conclusion, it is observed that the SGSY scheme provided financial support to the SHGs for undertaking income generating scheme. From the above analysis, it was observed that there was different amount distributed and sanctioned to the SHG beneficiaries block wise in Dibrugarh district in a year. During 2012-13, the DRDO distributed the highest amount of revolving fund to the 1270 SHGs amounting to Rs. 124.70 lakh in the area. The amount of subsidy during the same year was Rs.753.25 lakh for 771 SHGs. During 11-12, bank loan sanction was the highest amount with 768.08 lakh. The scheme is no more in existence from the year 2012. It must be pointed out that utilization of fund by SHG beneficiary was the key to the success of the scheme and overall, it can be said that the scheme was helpful to bring the assisted poor families above the poverty line through the financial support.

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