

Extent and Implementation of SGSY : Nawada District in Bihar



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ABSTRACT

The extent of a market depends on the nature of the commodity. Whether it is durable or perishable and the nature of demand for it. Whether it is steady or fluctuating. The implementation is the carrying out, execution, or practice of a plan a method or any design idea modes specification standard or policy for doing something. One of the very important steps in the direction of rural uplift is the need to organize the rural poor. The poor can be organized economically and thereby develop a counter weight or by the formation of restrictive organizations based on interest groups, small farmers' cooperatives, landless workers' union, women's associations, rural youth brigades etc. The government's role as an instrument of rural development is very crucial. The government and policy makers have to assist in the process of rural development through resource – allocation decision, rural-urban teams of trade ; appropriation and reinvestment of surplus in the countryside to give economic opportunities to the majority population; a broad- based education effort; an appropriate industrialization policy that supports the central mode of production, that is, agriculture and offers productive remunerative employment to the majority member of the community.

Keywords – Rural Development, Zamindari System, Panchayat Samitis

INTRODUCTION

After independence, the Zamindari System was abolished. It, therefore, help reduce the power of the landlords, albeit in an uneven manner. We have seen, for example, how in Bihar, landlords still remain powerful. There were various districts in Bihar where bonded ness in one form or the, other is still in existence. Various laws were adopted in favour of share-croppers and farmers renting land from others but they could not be thoroughly implemented, The competition for land was and is too great to induce the share-croppers, for intance, to, complain about the owner's lack of respect for the law, for they fear being ejected.

The SGSY will be implemented by the DRDAs through the Panchayat Samitis. The process of planning, implementation and monitoring would integrate the banks and other financial institutions, the PRIs, NGOs as well as technical institutes in the districts.

Main focus of various rural development programmes, is the development of the backward areas and the weaker sections, it will be meaningful to understand the experience of the implementing such projects.

The Study will try to examine in detail the performance of SGSY which is presently implementd in Nawadah district as a whole, the type of beneficiaries, the extent of benefits that have been received, the problems the target groups encounter in availing of facilities, provided by such programme and the difficulties that are faced by the district.

Extent and Implimentation of SGSY:

The governments, in its effort to raise the living standards of the rural people, have undertaken a series of rural development programmes. These programmes, however, are not being implemented in all the blocks of the State. This article deals with the extent to which these programmes have been implemented in the blocks of the Nawadah district under study.

• **Small and Marginal Farmers' Programme:**

This programme was started with a view to ameliorating the conditions of the small farming households. Programme was, however, ment only for the small farmers, and so, had to be extended later, to have a wider coverage, comprising of marginal farmers and agriculture labourers as well. The programme, no doubt, was ambitious in its approach and had a series of fruitful objectives. Unfortunately however, it could not be effectively implemented in the Nawadah District.

TABLE – 1.1. Small and Marginal Farmer's Programme

No.	Name of Block	Year of introduction	Percentage of beneficiaries	Extent of implementation
1.	Nawadah	1991	21.00	B
2.	Warisaliganj	"	18.00	B
3.	Hisua	"	9.00	B
4.	Rajauli	1996	23.00	C
5.	Meskaur	"	19.00	B
6.	Siradala	"	7.00	C
7.	Nardiganj	"	4.00	B
8.	Kashichak	--	--	--
9.	Pakribarawan	"	7.5	C
10.	Kawakole	"	6.4	C
11.	Roh	--	--	--
12.	Govindpur	1996	5.5	C
13.	Akbarpur	"	5.2	C
14.	Narhat	"	4.8	C

*A-highly beneficial, b - beneficial, c - least beneficial.

Programme was, by and large, beneficial to the extent it was implemented. However, in seven Blocks the extent of benefit was least felt. The degree of benefit can even otherwise be judged by the low percentage of beneficiaries from this programme. In two blocks, the programme was not separate implemented due to not existence of these. Inspite of this, the percentage of beneficiaries was the lowest in these blocks. The percentage of beneficiaries was the highest in Rajauli block, being 23 percent of the total number of small and marginal farmers.

- **National Rural Employment programme :**

The National Rural Employment Programme (NREP) has been introduced in place of the food for Work programme, for providing supplementary employment opportunities to those seeking work in rural areas, during lean employment periods of the years. The programme is to be operated in close conjunction with the on-going development projects.

Unemployed persons from the villages desirous of work are willing to work, are provided with jobs for 100 days in a year. These jobs are created within or outside the village, through building permanent community assets, like provision of assured irrigation facilities, in the form of minor irrigation works, afforestation, construction of roads to improve transportation and communication, construction of school buildings for the spread of literacy in the villages, construction or repair of houses for healthy and hygienic living, etc. Table 1.2 shows the extent to which the National Rural Employment Programme has been implemented in the blocks. There are only three blocks out of fourteen where the programme as been implemented.

TABLE – 1.2. National Rural Employment Programme

No.	Name of the Block	Year of introduction	Percentage of beneficiaries	Extent of implementation
1.	Nawadah	1991	30.00	B
2.	Warisaliganj	"	25.00	B
3.	Hisua	"	14.00	B
4.	Rajauli	×	--	--
5.	Meskaur	×	--	--
6.	Siradala	×	--	--
7.	Nardiganj	×	--	--
8.	Kashichak	×	--	--
9.	Pakribarawan	×	--	--
10.	Kawakole	×	--	--
11.	Roh	×	--	--
12.	Govindpur	×	--	--
13.	Akbarpur	×	--	--
14.	Narhat	×	--	--

Source : Nawadah DRDA

- **Drinking Water:**

As is evident from table 1.3, the scheme for provision of drinking water to the rural community has achieved relatively reasonable degree of success. In the two blocks of this district, the percentage of beneficiaries is very high. This goes to prove the extent of implementation of this very important scheme in Nawadah, which is a strong hold of political movements, and where the general awareness of the class of peasantry, as regards the importance of some of the basic infrastructural facilities, is quite high.

TABLE – 1.3
Scheme for Provision of Drinking Water Facilities

No.	Name of Block	Year of introduction	Percentage of beneficiaries	Extent of implementation
1.	Nawadah	1990	50.00	B
2.	Warisaliganj	"	45.00	B
3.	Hisua	"	20.00	B
4.	Rajauli	1990	40.00	B
5.	Meskaur	"	26.00	B
6.	Siradala	"	32.00	B
7.	Nardiganj	1990	60.00	A
8.	Kashichak	--	--	--
9.	Pakribarawan	1990	80.00	A
10.	Kawakole	"	75.00	A
11.	Roh	--	--	--
12.	Govindpur	"	61.00	A
13.	Akbarpur	"	65.00	A
14.	Narhat	"	58.00	A

Source : PHED-Nawadah Division

- **Antyodaya:**

This is, basically, a Gandhian concept and has come to be considered as the answer to tackle the problems of the weaker sections. Through this programme, it is expected that the fruits of planned development would reach the rural poor, without any differentiation on grounds of caste, class and religion, because the selection of the beneficiaries of this programme is solely based on the extent of poverty of the family. The Antyodaya programme has been planned in such a way, as to be able to come to the doorsteps of the rural people, rather than the people going to its doorsteps.

A brief description of some of the programmes included in the Antyodaya programme is give below:

- **Old Age and Disability Pension :**

The government will grant pension to old, infirm and disabled persons in Antyodaya families who neither have economic assets nor any earning member. The minimum age for grant of pension is 60 years, and the value of the pension grant is Rs. 50 per month.

- **Allotment of Land :**

Agricultural land will be allotted to selected Antyodaya families, wherever it is possible, on a priority basis.

- **Bank Loans :**

Bank loans will be given to these families at an annual rate of interest of 4 per cent per annum payable on easy installments.

- **Khadi Board Programme :**

It has been proposed by the State government that free of cost Charkhas and paraghass will be given to Antyodaya families by the Khadi Board, under the Khadi Board Programme.

- **Government Service :**

Qualified candidates from the selected families will be provided with jobs, without getting their names registered in the employment exchange office of the government.

- **Ancillary Benefits :**

Several ancillary benefits like free education, free medical facilities, etc., will be given to the Antyodaya families.

The Antyodaya Programme, as such, appears to be ambitious. The approach to this programme is quite unique, nevertheless, rational. It was started in all the villages in Bihar in the year 1978. Surprisingly, in most of the villages taken up for the study, the programme is yet to be launched. Table 1.4 shows the extent of implementation of the programme in all the blocks of the district.

TABLE – 1.4. Scheme for Provision of Drinking Water Facilities

No.	Name of the Block	Year of introduction	Percentage of beneficiaries	Extent of benefit
1.	Nawadah	1978	20.00	C
2.	Warisaliganj	"	15.00	C
3.	Hisua	"	12.00	C
4.	Rajauli	"	13.00	C
5.	Meskaur	"	9.20	C
6.	Siradala	"	7.50	C
7.	Nardiganj	"	6.10	C
8.	Kashichak	--	--	--
9.	Pakribarawan	"	12.00	C
10.	Kawakole	"	22.00	C
11.	Roh	--	--	--
12.	Govindpur	"	10.00	C
13.	Akbarpur	"	12.00	C
14.	Narhat	"	8.50	C

Source : DRDA-Nawadah

- **Applied Nutrition Programme:**

This programme was originally introduced way back in 1963, by the government of India; through an agreement with international organisations like the FAO, WHO, and UNICEF.

- **National Adult Education Programme :**

The National Adult Education Programme (NAEP) was launched in the country in 1978. Gradually, it was spread over to all the States of the country. In the State of Bihar, this programme has been launched in all the blocks. The objective of this programme is to educate adult in the age group of 15 to 35 years.

This programme is very important in the sense that it deals with the most fundamental aspect of development, that is, literacy.

- **Training of Rural Youth for Self Employment (TRYSEM) :**

This scheme has now become a part and parcel of the Integrated Rural Development Programme (IRDP). The target group for TRYSEM is small farmers, marginal farmers, agricultural labourers, non-agricultural labourers, rural artisans and all other persons below poverty line.

The programme has been hardly implemented even in Rajauli. The percentage of beneficiaries is very low.

• **SGSY in Nawadah District :**

In this section an analysis has been made to study the working pattern of SHG, progress of the group organization and extent of financial support to the applicants in Nawadah District during the year 2010-2012 as described in Table 1.5 As is evident from the table 1.6 for 2000 to achievements of SHG in

Table – 1.5. Achievement of SHG programme in the year 2010-2012

(Rs. In lakh)

1.	Financial Target	9733.00
2.	Amount received from previous scheme Bihar were much less than the targets as mentioned in the draft plan of the nation.	
	10930.68	
3.	Fund Allocation	
	(a) States share	3434.10
	(b) Central share	1076.89
	(c) Total	4510.99
4.	Other	347.99
5.	Total available fund	15789.66
6.	Total expenditure	10823.76
7.	Percentage of expenditure against total available fund	68.55
8.	Percentage of expenditure against total allocation fund	239.94
9.	Percentage of expenditure against financial year	111.21
10.	Number of benefited Swarojgaris	103290
11.	SHG formed	20256

Source : Annual Report, 2010-2012, Rural Development Dept. Govt. of Bihar, Patna

Table – 1.6. Action Plan for Utilisation of Allocation for SGSY during the Year 2010-2012

S.No.	Target	Physical	Financial
1.	Subsidy Component		
	(a) Individual Swarojgaris	1719	137.50
	(b) Group Swarojgaris		
	(c) Self Help Group	3320	412.50
2.	Revolving fund component		108.0
3.	Training fund component		114.33
4.	Infrastructure component		108.51
	Total	5019	880.85

Source: - Annual Action Plan 2010-2012 DRDA Nawadah

• **SGSY in Nawadah District :**

Detailed Report on crucial action points like identification of key-activities, preparation of project profiles, infrastructure planning selection of swarojgaris, formation of SGSY committee at various levels, arrangements made for technology and marketing support.

There is a greater need for attitudinal change in the society towards poor people and women member of the SHG. It should recognise their creativity and entrepreneurship not as passive and defenseless poor women, which is not looked for even 73 years of independence.

Conclusion

The SGSY and IRDP both are the major schemes undertaken in 80s and 90s are still objectives and areas of operation of many other development schemes such as NREP, RLEGP, MNP, TRY, NREGA (MANREGA), and 20 point economic programme.

Most of the programmes have not been properly implemented owing to the underutilization and misutilization of funds allotted for different schemes, or due to the defective distributive system. The Second reason for the failure of rural development programmes is the lack of receptivity or response of the rural community in general and also due to lack of infrastructural base available in the areas.

Making a quick appraisal of the socio-economic conditions of the rural community in the concerned areas, it can be seen from the data that infrastructural facilities in the villages, in the form of education, health, nutrition, etc. and facilities for agricultural development, in the form of availability of modern inputs like fertilizers, high-yielding variety of seeds, pesticides, irrigation and power are quite meager.

The problems of self-help groups in the Nawadah district of Bihar state are multifarious and multidimensional. These problems can be solved by changing the attitude of society, family and nation towards the weaker sections of the society, poor men and women.

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