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PROBLEMS AND PROSPECTS OF THE STUDIES IN HUMANITIES AND SOCIAL SCIENCES : *A book on human*

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CONTENTS

☞ Militarized zone, Violence and Women: The Case of United Liberation Front of Assam ☞ Debjani Gogoi	9
☞ Mahatma Gandhi & Panchayati Raj in India ☞ Lipika Bhuyan	17
☞ Reclaiming Pre-colonial Culture in Chinua Achebe's <i>Things Fall Apart</i> ☞ Manas Neog	34
☞ Human resources and its impact on Economic Development with special reference to North East Region: A critical study ☞ Manuj Kr. Patar and Binod Ch. Borah	46
☞ Psychological Realism and Virginia Woolf ☞ Nalini Bora	55
☞ Role of SGSY in socio-economic upliftment of Rural People: A case study in Dhakuakhana Block, Lakhimpur District, Assam ☞ Dullabh Borah	62
☞ Social Media: Its Role and Impact on Society ☞ Dr. Rupjyoti Bhattacharjee	72
☞ Insurgency, Exodus and Culture in Change: The Case of Cultural Alienation of Displaced Kashmiri Pandits ☞ Satyadeep Lahkar	78
☞ ববীন্দ্রনাথ আৰু অসমীয়া কাব্য ভাবনা ☞ ড° অৰিন্দম কুমাৰ ডেকা	85
☞ পদ্মনাথ গোহাঞিবৰুৱাৰ গাওঁবুঢ়া নাটকৰ চৰিত্ৰ চিত্ৰণ আৰু সংলাপ ☞ হৰিনাৰায়ণ কলিতা	94
☞ আশাপূৰ্ণা দেৱীৰ “প্ৰথম প্ৰতিশ্ৰুতি”: এক বিশ্লেষণাত্মক অধ্যয়ন ☞ হিৰোমনি দিহিঙীয়া	103
☞ শৈৱ-তত্ত্বৰ এক চমু অধ্যয়ন ☞ জোনালী বৰুৱা	112

☞ পূৰ্ববী বৰুৱাৰ “ফুলপাহৰ শব্দ” গল্পৰ শিশু মনস্তত্ত্ব ☞ নতেন্দ্ৰনাথ বৰদলৈ	120
☞ দুৰ্ভিহুৱান পত্ৰ কবিতা (“তাজ” কবিতাৰ বিশেষ উল্লেখনৈৰে) ☞ ড° মঞ্জুমনি শইকীয়া	128
☞ অসমীয়া সাধুত পৰম্পৰাগত নাৰীমূলভ আৰু পুৰুষমূলভ বিশিষ্ট আৰু ইয়াৰ বিচ্যুতি ☞ মুন্সল নৰাণ	133
☞ পশ্চিম কৰ্ণি আংলংৰ কৰ্ণি জনজাতিসকলৰ মাজত প্ৰচলিত জন্ম মহত্বীয় লোকোচাৰ: এটি বিশ্লেষণাত্মক অধ্যয়ন ☞ মৃণালী বৰদলৈ আৰু বৰ্ণালী ইংতিপী	156
☞ অসমৰ প্ৰজাপতি আৰু পালনা নাট্যানুষ্ঠান: এটি তুলনামূলক অধ্যয়ন ☞ নবকপা চুটীয়া	164
☞ দহিহৰ তুলনামূলক অধ্যয়ন আৰু শ্ৰীমন্ত শংকৰদেৱ ☞ ড° প্ৰণৱ ফুকন	175
☞ কুৰী ভাষাৰ সমাজ আৰু সংস্কৃতি বিষয়ক শব্দাবলী: এক অধ্যয়ন ☞ বিগি দিহিঙীয়া	186
☞ প্ৰথম অসমীয়া ছফ্টৱেৰ অভিধান: এক অভিধানতাত্ত্বিক বিশ্লেষণ ☞ কপজ্যোতি বৰুৱা	204
☞ সৈমিহ যোৰীৰ বাংগ ৰচনাত ৰাজনৈতিক দিশৰ চিত্ৰণ ☞ সুহিতা দাস	220
☞ নমনি অসমৰ অন্যতম লোক-উৎসৱ— ‘মহোহো’: এক অৱলোকন ☞ প্ৰদীপ দাস	227
☞ মিচিং জনগোষ্ঠীৰ উৎসৱ-অনুষ্ঠান ☞ আদিত্য হাজৰিকা	230
☞ কাব্যসকলৰ সাজ-পাৰ আৰু আ-অলংকাৰ ☞ কৌশিক হাজৰিকা	235

Role of SGSY in socio-economic upliftment of Rural People: A case study in Dhakuakhana Block, Lakhimpur District, Assam

Dullabh Borah

Ex- Student, Department of Sociology
Rajiv Gandhi University

Abstract

Since the independence, India has been undertaking various poverty eradication or developmental programmes for its people. Self-employment is a most crucial step to sustained income through which people can develop their status in the society. The earlier programmes of Indian government such as Integrated Rural Development Programme (IRDP) did not achieve desirable result. After examining the deficiency of the earlier programmes the govt. of India launched an integrated self-employment programme SGSY (Swarnajayanti Gram Swarozgar Yojana) in 1999, 1st April. This programme came to establishing large number of micro enterprises and income generation through SHGs in bank credit and subsidy for the BPL families and specially the women also. This paper specially focuses on the role of SGSY in socio-economic upliftment of rural people of Dhakuakhana Block, Lakhimpur District, Assam. A total of 150 beneficiaries have been randomly selected from 15 villages of Dhakuakhana Block to collect important data.

Key Words: SGSY, Upliftment, BPL, SHGs, Income.

(49)
Role of SGSY in socio-economic upliftment of Rural People...

Introduction

On first April, 1999, the Swarnajayanti Gram Swarozgar Yojana (SGSY) was introduced. By merging the IRDP and related programmes, including Million Wells Scheme (MWS), it came a single self-employment programme with primary objective of to bring the existing poor families above the poverty line by providing them income generating assets through bank credit cum government subsidy. SGSY is a holistic programme of micro-enterprise development in rural areas with emphasis on organizing the rural poor into self-help groups (SHGs), capacity-building and credit and marketing linkages. For this scheme fund is shared by centre and the states on the basis of 75:25 ratio. The programme is credit driven and subsidy is back-ended, 30 percent of project cost subject to a maximum Rs. 7500. For SCs and STs, it is 50 percent subject to a maximum Rs. 10,000 and for groups; the subsidy is 50 percent subject to a ceiling of Rs. 1.25 lakh. Since the inception of SGSY programme 22.52 lakh self-help groups have been formed. During 2006-07 the central allocation for the scheme is Rs. 1200 crore. (Internet source)

The scheme aims at the large number of micro enterprises especially for poor people in rural areas and the poverty line n short BPL family to assist the above the poverty line through generation of assets through bank credit and government subsidy. The beneficiary families known as Swarozgaris may be individuals or groups (SHGs). So, the objective of the scheme is to bring the Swarozgaris above the poverty line by ensuring sustaining level of income over a period of time, through organizing the poor into SHGs of process of social mobilization, their training and capacity building and provision of income generating assets.

The programme SGSY specially focused on Group approach. This would involve organization of the poor into Self-Help Groups (SHGs) and their capacity building. Efforts would be made to involve women members in each SHG. The women will account

Problems and Prospects of the Studies in Humanities and Social Sciences for at least 40% of Swarozgaries, SC/STs will 50% accordingly. Therefore, a case study has been carried in the Dhakuakhana Block, Lakhimpur district of Assam with the following objectives:

Objectives of the study:

- To study socio-economic status of beneficiaries
- To study the role of SGSY programme on the respondents
- To identify the factors hinders for improvement of the programme and provide measures for its improvement at the place of study area.

Methodology:

Methodology is an important segment of research work. This case study has been conducted in Dhakuakhana block of Lakhimpur district, Assam to fulfil the objectives. The study is based on fully primary and secondary data. For the collection of primary data, a multi-stage sampling technique is adopted for selection of sample households, which is the ultimate unit of sample of study. At first stage, Dhakuakhana block of Lakhimpur district was chosen purposively. In the second stage, out of 12 gram panchayats of this block, three gram panchayats, namely Matmara, Kherkata and Dimoruguri were selected randomly. In the third stage, from these three gram panchayats, five villages from each panchayat were selected randomly. It means total 15 villages were selected for the study. And at the last stage, 10 sample households were selected randomly from each village, thus a total of 150 beneficiaries have been sampled. Head of the family/senior member of the family was subjected to interview scheduled. Due consideration was also taken to represent women as respondent.

In present study the researcher has also used the observation technique to collect the firsthand information from the field or primary sources. Observation is one of the most important techniques of obtaining the objective primary data particularly at the time of their occurrences. The observation method consisting of all sorts of sense perception has been used as one of the main source of field data. Observation is used in this study as a method in the field to scruti-

Role of SGSY in socio-economic upliftment of Rural People...
nize collective behaviours and other activities of the respondent's.

Findings and Analysis:

The research have been conducted to lookout the Role of Swarnajayanti Gram Swarozgar Yojana (SGSY) programmes on empowerment the status of women, socio-economy, pre and post-joining income status, hindrance of income generation of the respondents in the study area. The following table shows the results of the study:

The Community indicates the identification of the members of society. There have lots of community in the society. It provides a diversified scenario of various ethnic groups, caste etc.

Table-1: Distribution of the Respondents based on their Community

Community	Frequency	Percentage (%)
Mishing	71	47.33%
Koibartta	20	13.33%
Konch	20	13.33%
Mala	10	6.67%
Mariya	4	2.67%
Nepali	5	3.33%
Ahom	10	6.67%
Bhar Guttra	10	6.67%
Total	150	100

Table-1 has been provides majority of the respondents i.e. 47.33% were Mishing community. They are very hard working people. Cultivation is the main occupation of this community. Equally 13.33% of the respondents were Koibartta, Konch. The Koibartta peoples are specially lived in river bank and fishing is the traditional occupation of this community. But recently this community come to forward and engaged other occupation. The other communities i.e. Mala and Bhar guttra they comes under SC category, also their main occupation is cultivation. The Ahom and Konch community are very dominant community in Assam. If we looked into the assam history; we found that six hundred years dominated the Assam by

Problems and Prospects of the Studies in Humanities and Social Sciences
Ahom kingdom. Also sometimes konch kingdom dominated some portion of Assam. The remaining 3.33% belongs from Nepali community and 2.67% were Mariya community. They are known as minority.

Caste plays a major role in the development projects. Caste decided individual's social, cultural and economic status in Indian society. In traditional Indian society the occupation is based on caste. The Indian constitution provides some reservations or provisions for development of lower caste peoples.

Table-2: Distribution of the Respondents based on their Caste or category

Caste or Category	Frequency	Percentage (%)
SC	34	22.67%
ST	71	47.33%
OBC	33	22%
General	12	8%
Total	150	100

It has been observed from the Table-2; that 22.67% of the respondents were SC, followed by 47.33% were belongs from ST and remaining 22% were OBC, only 8% respondent were belongs from General caste. From the study it found that there ST population is highest, because the Dhakuakhana block of Lakhimpur district is particularly ST dominated area.

Education plays an important role in the process of development in every society through spread of knowledge and awareness among the members of the society. It makes the peoples to understand about their rights and responsibilities.

Table-3: Educational status of the Respondents of the study area.

Status of Education	Frequency	Percentage
Illiterate	32	21.33%
Below HSLC	48	32%
HSLC	40	26.67%

Role of SGSY in socio-economic upliftment of Rural People...

HS	20	13.33%
Graduate and above	10	6.67%
total	150	100

Table-3; provides information concerning the educational status of the respondents. It is found that out of 150 respondent's maximum (32%) of the population having below HSLC level of education. It has been observed that 21.33% of the sample were not received education they are the illiterate people in the society. Total 26.67% of the respondents had received 10th level of education. 13.33% of the population had received 12th or HS level of education. It is observed that out of 150 respondent's only 6.67% having received graduate & above level of education. From the observation it is found that the male are highest educated compare than female of the society.

House (Shelter) is one of the unique basic needs of human beings. It indicates the capacity and standard of living of the people of the society. There is various type of house make by the people for living. It saves the people from rain, sunlight and storm. Housing conditions is generally influenced by the livelihood pattern and financial condition of a family. It's providing information regarding the socio-economic and cultural conditions of the members of the society.

Table-4: Distribution of the Respondents based on their Type of House

Type of House	Frequency	Percentage (%)
Pucca	19	12.67%
Kuccha	99	66%
Any Other (Mixer)	32	21.33%
Total	150	100

From above table observed that maximum of the respondent's i.e. 66% have kuccha house, 21.33% were any other or mixer house. Under those types of house it is made by half concrete, wood and

Source of Income	Frequency	Percentage (%)
Agriculture, Livestock's	150/150	100%
Govt. Service	21/150	14%
Business/Self-employment	27/150	18%
Daily Wage	58/150	38.67%
Private sectors service	7/150	4.67%

From the Table-9, it is observed that all respondents households income source is Agriculture and livestock's i.e. 100%. They mainly depend upon Agriculture and Livestock's for their family income. Most of the families' income comes from both of this source. Out of 150 respondents, 38.67% of the respondents also earn money from doing daily wage labour. They have also earned money from agriculture and livestock's. 14% of the respondents having Govt. service their family also they have agriculture and livestock's but it is not for sell. 18% of the respondent's household's source of income is business or self-employment. These households found that they have also agriculture and livestock's. With agriculture and livestock's some the households found that they have engaged in private sectors services it is 4.67% respondent households respectively. But it was observed in the study time that, there have no available production comes from agriculture and livestock's. It is only minimum production to simply survive of their life.

The government of India implementing lots of development programmes for socio-economically empowerment of the rural or urban poor families. The main objectives of these programmes are to alleviate poverty.

Table-10: Distribution of the Respondent's based on Benefited from the Govt. Developmental Programmes.

Govt. Developmental Prog.	Frequency	Percentage (%)
Yes	93	62%
No	57	38%
Total	150	100

Table-10; provides information regarding the respondents households those benefited from the government developmental programmes. In course of investigation it has been found that out of 150 respondents family only 62 percent respondents benefited from government development programmes like mainly Self-Help Group (SHG) under Swarnajayanti Gram Swarozgar Yojna (SGSY), Indira Awas Yojna (IAY), Antyodaya Anna Yojana (AAY) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Majority of the respondent's family i.e. 38 percent were not benefited from any scheme of the government respectively.

Table-11: Distribution of the Respondent's based on their Awareness about SGSY Programme.

Level of Awareness about SGSY	Frequency	Percentage
Low	45	30%
Medium	90	60%
High	15	10%
Total	150	100

The table-11; provide information regarding the awareness about the SGSY programme of the respondents. So far knowledge of the sample respondent about the programme is concern; it has been found that majority of the respondent's i.e. 60% aware or knowledge about the SGSY is medium level and 10% has the high knowledge followed by 30% has the less knowledge about this scheme.

From the above table we show that most of the respondents have no good income source during pre-joining to the SGSY scheme, after joining this scheme they have improved their status. It is also observed at the time of field study that most of the women are joined in the SHGs and generate income and help the family, spent on Childs education etc.

Factors hinders for improvement of the scheme:

From the observation during the study some factors are come to know that whose hinders for improvement the programme, such as follows:

Problems and Prospects of the Studies in Humanities and Social Sciences

1. Inadequate loan amount.
2. Delay in sanctioning the loan.
3. Lack of training or awareness programme.
4. Limited period of repayment of loan
5. Facing problem in marketing
6. Insufficient basic facility etc.

Measures for improvement of the scheme:

The researcher has trying to provide some measures or recommendations for improvement of the scheme. These are following:

1. Loan amount should be increase quite more.
2. The loan sanction process should be made easier.
3. Training or awareness programme should provide time to time.
4. Basic facilities should be provide to the Swarozgaries .
5. Repayment period should be more, then they can enjoy full advantage of the SGSY scheme.
6. Government and NGOs should provide marketing facility to the SHGs for selling their goods.

Conclusion:

Over and above this discussion we conclude that Dhakuakhana block of Lakhimpur district, Assam has improved their socio-economic conditions by formation of SHGs under Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme. From the above analysis we can say that the SGSY play a vital role in the upliftment of Socio-economic Status of rural people in the Study area. We must accept that SGSY is a real programme for the upliftment of the rural people by generating income in the bank credit and subsidy through SHGs. By awareness and training among the Swarozgaries, regular monitoring and investigate the proper implementation of funds we are more benefited and fulfil the goal of such programme.

Role of SGSY in socio-economic upliftment of Rural People...

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