
CHAPTER - VI
FIELD SURVEY

CHAPTER-VI

FIELD SURVEY

The Government of India has been formulating and implementing different plans and programmes from time to time to fulfill the basic needs of the poor masses through creation of self-employment avenues as well as generation of additional income and thereby alleviation of poverty in the country. The Swarnajayanti Gram Swarozgar Yojana (SGSY) is one of the major on going poverty alleviation programme which is taken for the study in Lakhimpur district of Assam. To make the study more convenient, the researcher has made a field survey with two structured questionnaires for collecting the primary informations from the sample Community Development Blocks (implementing agency) and sample beneficiaries of SGSY programme. The responses of sample implementing agencies have been incorporated in **Chapter-V** and **Chapter-VII** of the thesis. Therefore, in this chapter an attempt has been made only to analyse the informations which have been collected by the researcher from the sample beneficiaries of the study district.

Since, Community Development Blocks are the implementing agency of SGSY, so out of nine (9) development blocks in the district, five (5) development blocks have been selected from both the sub-divisions of the district viz. North Lakhimpur and Dhakuakhana. The sample blocks have been selected purposively so as to ensure adequate representation of various population groups such as

Scheduled Castes, Scheduled Tribes and general population. Accordingly, out of seven development blocks in the North Lakhimpur subdivision, three blocks have been selected, whereas from Dhakuakhana subdivision both the two subdivisions have been selected to carry out the study. Table 6.1 shows the community wise population of the sample blocks.

Table-6.1
Particulars of sample blocks

Sub. Division	Sample Blocks	Total Population	S.C population	%	S.T population	%	General population	%
1	2	3	4	5	6	7	8	9
North Lakhimpur	Narayanpur	1,22,853	12,325	10.03	22,128	18.01	88,400	71.96
	Nawboicha	1,07,127	9,421	8.79	15,310	14.29	82,396	76.91
	Telahi	66,503	10,193	15.33	30,162	45.35	26,148	39.32
Dhakuakhana	Dhakuakhana	1,01,891	9,055	8.89	40,518	39.77	52,618	51.64
	Ghilamora	63,071	2,431	3.85	28,702	45.51	31,938	50.64

Source: Census Report, 2001

For making the study more relevant, the study was carried out on 200 sample beneficiaries of SGSY in the district. Out of the 200 sample beneficiaries, 40 sample beneficiaries have been selected randomly from each sample block covering the population of SC, ST and general community.

Prior to the field survey, the researcher had conducted a pilot study through a structured questionnaire on 40 SGSY beneficiaries in Telahi Development Block and Nowboicha Development Block. Accordingly questionnaire was modified and updated based on the pilot study. At the time of field survey, the researcher had followed direct personal interview method by using structured questionnaire and collected the relevant informations. An attempt has been made in this chapter to discuss the outcome of the field survey conducted on 200 sample beneficiaries.

6.1 PROFILE OF THE BENEFICIARIES

The pace of development of a society is largely dependent on the socio-economic conditions of the people living in that society. In addition to the economic conditions, attitudes, traditions, prevailing environment, motivations and initiatives taken by the Government can play a pioneer role in developing any society or a country. Therefore, the directions of development vary from place to place and society to society.

In order to have a better and clear understanding about the impact of SGSY programme on alleviation of poverty, it was felt necessary by the researcher to give the prominent features of the sample beneficiaries which are closely related with their level of living.

6.1.1 Block wise Classification of Sample Beneficiaries by

Caste

Out of the total 200 sample beneficiaries, 18 beneficiaries are taken from SC community, 65 are from ST and the remaining (117) are from general community. Thus, the percentage of sample beneficiaries under this three communities are found out at 9 per cent, 33 per cent

and 58 per cent respectively. Out of the five development blocks, maximum number of ST beneficiaries have been selected from Telahi and Ghilamora blocks followed by Dhakuakhana, Narayanpur and Nowboicha development block. In respect of selection of sample beneficiaries from SC community, highest number (6) was selected from Telahi block of North Lakhimpur subdivision. Out of 117 sample beneficiaries of general community, highest number was selected from Nowboicha Block and lowest (16) beneficiaries were selected from Telahi development block. The block wise distribution of sample beneficiaries by caste is reflected in Table-6.2.

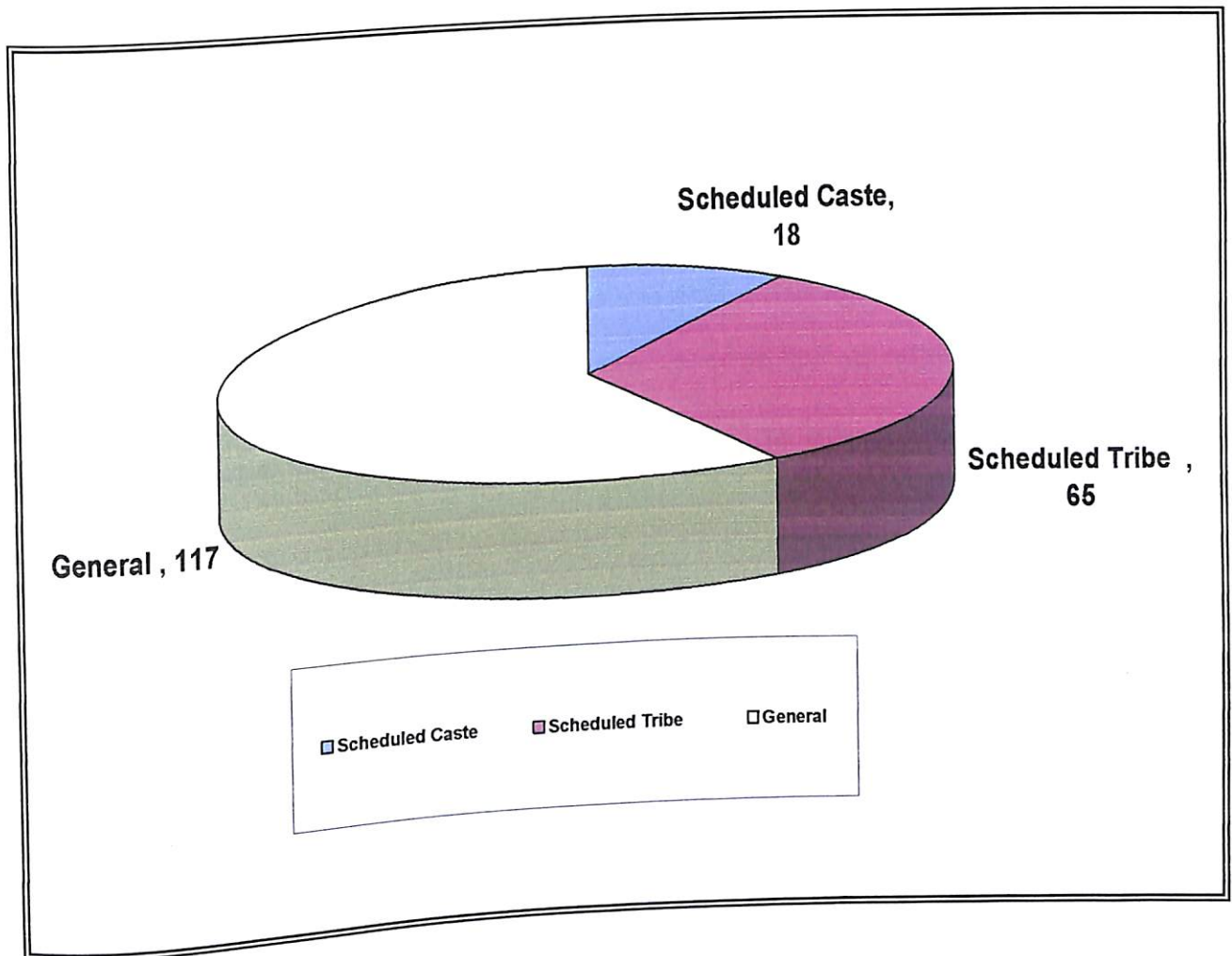
Table: 6.2
Block wise distribution of sample beneficiaries by community

Sample Blocks	SC		ST		General		Total
	%	No. of Beneficiaries	%	No. of Beneficiaries	%	No. of Beneficiaries	
1	2	3	4	5	6	7	8
Narayanpur	10.03	4	18.01	7	71.96	29	40
Nowboicha	8.79	3	14.29	6	76.91	31	40
Telahi	15.33	6	45.35	18	39.32	16	40
Dhakuakhana	8.89	3	39.77	16	51.64	21	40
Ghilamora	3.85	2	45.51	18	50.64	20	40
Total	9	18	33	65	58	117	200

Source: Field Survey



Figure- 6.1
Distribution of Sample Beneficiaries by Community



6.1.2 Size of Family

The family number of the sample beneficiaries are of different sizes. Out of 200 sample beneficiaries, 161 beneficiaries (80.5 per cent) have lowest number of family members in their families, i.e. from 2-5 family members. On the other hand, there are 29 sample beneficiaries (14.5 per cent) who have 6-8 members in their families. However it is found that 10 sample beneficiaries have more than nine(9) members in their families. It is to be mentioned here that out of this ten(10) sample beneficiaries, two are from joint families where number of family members are found at 13 and 16 respectively. Thus, majority of the sample beneficiaries in the study area are small in size with 6-8 members per family. Table- 6.3 shows the family size of the sample beneficiaries.

Table-6.3
Distribution of sample beneficiaries by size of family

Family size	No. of beneficiaries
2-5	161
6-8	29
9+	10

Source: Field Survey

6.1.3 Age and Sex of the Beneficiaries

Although, SGSY gives more emphasis on women participations in the programme, yet, there is no bar for involvement of the male beneficiaries in it. In the study, it is found that out of 200

sample beneficiaries, only 12 beneficiaries (6 per cent) are the male beneficiaries, whereas 188 beneficiaries (94 per cent) are female beneficiaries. Among the beneficiaries, as shown in the Table-6.4, majority of the beneficiaries are in the age group of 21-50, and a very small number of beneficiaries (4.5 per cent) are in the age group of 15-20 and 51-60.

Table: 6.4
Distribution of sample beneficiaries as per age group

Age group	No of beneficiaries
1	2
15-20	02
21-30	50
31-40	86
41-50	55
51-60	07
Total	200

Source:-Field Survey.

6.1.4 Educational Status

Education plays a unique role in the process of development in any society through spread of knowledge and awareness among the members of the society. Table-6.5 provides information regarding the educational status of the sample beneficiaries.

It is found that all the beneficiaries are literate who are assisted under SGSY. It is observed that out of the total sample beneficiaries, 39 beneficiaries could not able to cross the primary stage of education, whereas 98 beneficiaries are under-metric and 38 beneficiaries have passed the HSLC examination. The number of beneficiaries who have passed Higher Secondary and Degree examination are found out at 23 and 2 respectively.

Table: 6.5
Educational Status of sample beneficiaries

Illiterate	Primary Fail (I-IV)	Primary pass (V-VII)	M.E Pass (VIII-X)	HSLC Pass	H.S Pass	Graduates	Total
1	2	3	4	5	6	7	8
Nil	39	26	72	38	23	02	200

Source:-Field Survey.

6.1.5 Marital Status

Out of the total sample beneficiaries, only 11 beneficiaries (5.5 per cent) are found un-married and majority i.e. 189 beneficiaries (94.5 per cent) are found married. Thus, it proves that only married persons are coming forward to take up the economic activities under SGSY, and the young generation is yet to come forward to take the opportunity of the SGSY programme.

6.1.6 Size of Land Holding

Agriculture is the primary source of livelihood of most the sample beneficiaries. As per the size of operational land holding, the

sample beneficiaries are classified in to landless, marginal, small, semi-medium and medium & large farmer. As shown in the Table-6.6, out of total 200 sample beneficiaries, 18 beneficiaries (9 per cent) are found to be landless. The number of beneficiaries belonging to the category of marginal farmer and small farmer stand at 96 and 85 constituting 48 per cent and 42.5 per cent respectively. There is only one (1) sample beneficiary found with more than 14 bighas of land. It is however to be noted that none of the sample beneficiaries is found to be as medium and large farmer in the samples. And thus, dominance of marginal and small farming beneficiaries was observed while analysing the size of operational land holding.

Table:- 6.6
Block wise distribution of sample beneficiaries by size of operational land holding (in bighas)

Development Block	Size of operational land holding					Total
	Land less	Marginal farmer (0-7.47)	Small farmer (7.47-14.94)	Semi-medium farmer (14.94-29.88)	Medium & large farmer (29.88+)	
1	2	3	4	5	6	7
Naraynpur	4	19	16	01	-	40
Nowboicha	4	16	20	-	-	40
Telahi	5	19	16	-	-	40
Dhakuakhana	2	19	19	-	-	40
Ghilamora	3	23	0014	-	-	40
Total	18	96	85	01	00	200

Source :- Field Survey

6.2 Activities Undertaken by the Beneficiaries

As per SGSY guideline, each development block has to select 4-5 key economic activities based on latent resources, skill, household occupation and availability of marketing facility before implementing the programme. Accordingly, schemes are being allotted to the beneficiaries on that particular economic activity. Table 6.7 shows activity wise distribution of sample beneficiaries. It is observed from the table that out of the total sample beneficiaries, highest 96 sample beneficiaries (48 per cent) have taken the goatery activity under SGSY programme, while piggery farming has been undertaken by 35 beneficiaries (17.5 per cent), weaving activity by 35 beneficiaries (17.5 per cent) and agriculture and fishery activities have been undertaken by 28 and six beneficiaries constituting 14 per cent and 3 per cent respectively. Thus, it is observed that majority of the sample beneficiaries preferred to undertake goatery farming as their source of income followed by piggery, weaving, agriculture and fishery activity. However, it is observed from the study that neither the SHGs or individual beneficiaries are interested to take up some modern demand based activities (e.g. sweet making, agarwati making, soap making, washing powder preparation etc.) nor the implementing agency insisted the beneficiaries to take-up those activities. It is thus observed from the study that although agriculture is the primary occupation of most of the

people, live stock rearing is found to be most preferable activity than the other activities.

Table: 6.7
Activity wise distribution of sample beneficiaries

Development Block	Economic Activity					Total
	Goatery	Piggery	Weaving	Agriculture	Fishery	
1	2	3	4	5	6	7
Narayanpur	21	07	-	12	-	40
Nowboicha	24	10	-	-	06	40
Telahi	30	10	-	-	-	40
Dhakuakhana	11	-	19	10	-	40
Ghilamora	10	08	16	06	-	40
Total	96	35	35	28	06	200

Source : Tabulated from Field Data

6.3 Criteria Adopted for Allotting the SGSY Schemes

In allotting the schemes to the applicants of SGSY, generally the criteria like preference of the beneficiaries, training, skill and household occupation, market potentiality of the products etc. are taken into consideration. It is observed from the Table-6.8 that as many as 91 beneficiaries (45.5 per cent) have been allotted the schemes under SGSY based on the preferences of the beneficiaries.

Table: 6.8
Criteria adopted for allotting the schemes to the beneficiaries

Scheme	Aptitude /preference	Training	Skill	Household Occupation	Total
1	2	3	4	5	6
Goatery	51	42	-	-	96
Piggery	12	10	13	-	35
Weaving	13	-	22	-	35
Agriculture	12	-	-	16	28
Fishery	-	06	-	-	06
Total	91	58	35	16	200

Source: Field survey

The next important criteria adopted in selecting the schemes was training, on the basis of which 58 beneficiaries (29 per cent) were provided assistance under SGSY. In addition, on the basis of the criteria skill, the schemes under SGSY have been allotted to 35 number of beneficiaries constituting of 17.5 per cent beneficiaries. Out of the total sample beneficiaries, only 16 beneficiaries (08 per cent) were allotted the schemes on the basis of their household occupation. It is therefore, can be inferred from the analysis that preference or choice of the beneficiaries got the top most priority in allotting the schemes under SGSY.

the Government as subsidy under SGSY programme. Thus, per capita investment of the sample beneficiaries in the SGSY activities is worked

Table: 6.9
Activity wise investment of the sample beneficiaries

(In Rs.)

SGSY Activity	No. of Beneficiaries	Total Investment	Amount of Bank Loan	Amount of Subsidy	Own Contribution	Per-capita Investment
1	2	3	4	5	6	7
Goatery	96	17,55,200	8,05,384	9,48,816	-	18,283
Piggery	35	6,45,000	2,63,000	3,82,000	-	18429
Weaving	28	5,35,600	2,50,800	2,84,800	-	19,129
Agriculture	35	6,68,000	2,96,000	3,72,000	-	19,086
Fishery	06	1,20,000	60,000	60,000	-	20,000
Total	200	37,23,800	16,75,184	20,48,616	-	18,619

Source: Field Survey

out at Rs 18,619. It is however mention worthy that none of the sample beneficiaries could able to make own investment on these activities. In the study it is found that the amount of subsidy is much higher than that of loan amount provided by banks. It means that financing banks are not properly following the guidelines of SGSY in providing the loan amount which need to be equal percentage (50 per cent) of the cost of the scheme. This may be due to the reluctance of banks to provide higher amount of loan to the poor people.

6.4 Activity and Size of Investment

One of the important problems faced by the rural poor is the lack of finance to take up any entrepreneurial activity or small business. That is why, the economic conditions of the rural poor have been deteriorating continuously in comparison to the richer section of the society. As a credit cum subsidy programme, SGSY can play a crucial role in providing small finance to the needy poor borrowers to take up small type of business or any entrepreneurial activity to generate more income. Under SGSY, 30 per cent of the project cost is provided as subsidy by the Government and 70 per cent by bank as loan to the individuals. In case of group of swarozgaris (i.e. SHGs), 50 per cent of the cost of the scheme (subject to a maximum of Rs. 1.25 lakh) is provided as subsidy and remaining 50 per cent is given as bank loan. Table: 6.9 shows activity wise distribution of investment of the sample beneficiaries.

It is observed from the Table-6.9 that a total amount of Rs. 37,23,800 have been invested by 200 sample beneficiaries in the activities like goatery, piggery, agriculture, weaving and fishery under SGSY programme. Out of the total investment, Rs.16,75,184 have been provided by banks as loan and Rs. 20,48,616 have been provided by

6.5 Adequacy of Loan Amount

In respect of the financial requirements to the SGSY beneficiaries, it is generally observed that they need a small amount of finance (i.e. micro finance) to take up any economic activity or to start a small business. Because, the line of thinking for taking up of any economic activity of this section of the people is not very high in comparison to the richer section of the society. So, small amount of finance can also lead them to expand their area of business or activities. Sometimes, financing banks are also not very much interested to provide huge amount of loan to them due to threat of non-recovery of loan in time. However, under the self-help group strategy, the repayment position of the groups is much better than individuals, so the financing banks generally never refuse to provide loan to the SHGs if the group is found to be an enthusiastic and active one.

In the study, out of 200 sample beneficiaries, none of the beneficiaries mentioned about the inadequacy of loan amount although it is very small in size (i.e. from Rs.5000 to Rs.10,000). Majority of the beneficiaries (i. e. 79 per cent of total beneficiaries) are of the view that the financial support provided under SGSY (including the subsidy) is sufficient to take up the respective economic activity. As a result they could able to generate more income from the activities undertaken under SGSY.

6.6 Training Attended by the Beneficiaries

Skill as well as knowledge are the two key elements to enhance the productive capacity of the people. Realising this fact, the SGSY programme seeks to lay emphasis on skill development through well designed training courses. Under SGSY, two types of trainings are being provided to the beneficiaries viz. Basic Orientation Training and Skill Development Training. The basic orientation training includes the topics such as self-help group dynamics, conflict resolution, conduct of group meetings, maintenance of records, awareness about social and family welfare programmes etc. On the other hand, skill development training includes skill upgradation through exposure to latest tools and technology, value addition and diversification of products, entrepreneurship development, skill of packaging and labeling etc.

During the field survey it is found that training has been provided to majority of the sample beneficiaries. That is, 179 beneficiaries (89.5 per cent) have been provided training under basic orientation training and skill development training programmes. Table-6.10 gives information regarding the training programmes provided to the sample beneficiaries during implementation of the SGSY programme including the period of trainings.

Table: 6.10
Training attended by the sample beneficiaries under SGSY

Type of Training	Period of Training	No. of Beneficiaries
1	2	3
1.(a) Basic Orientation Training	1 day	49
(b) Basic Orientation Training	2 days	50
2(a) Skill Development	1 day	10
(b) Skill Development	2 days	70
3. Basic Orientation and Skill Development Training	--	53
4. Training Not Attended	-	21

Source: Field Survey

It is observed from the Table-6.10 that out of 200 sample beneficiaries, 99 beneficiaries are trained under Basic Orientation Programme of SGSY. Out of 99 sample beneficiaries, 49 beneficiaries were provided one day training and 50 beneficiaries were attended two days training on respective topic. Of course, it is found that training attended by these 99 sample beneficiaries did not get the opportunity to join in the training programmes under skill development. On the other hand, Skill Development Training was provided to 80 beneficiaries out of which, 10 beneficiaries had attended one day training and 70 beneficiaries had attended two days training on the respective activity. However, 21 sample beneficiaries did not attend the training programmes due to their personal problems. It is also found that out of

80 sample beneficiaries who have got the opportunity to attend the skill development training, 53 beneficiaries (26.5 per cent of total sample beneficiaries) also got the chance to attend both the training programmes i.e. basic orientation and skill development training. During the field survey, it is found that the training programmes organized under SGSY programme could able to improve the level of knowledge of the beneficiaries about different aspects. Out of the 200 sample beneficiaries, 161 beneficiaries had reported that these training programmes could disseminate the knowledge of conducting of meeting awareness about different social welfare programmes, consciousness about getting and repayment of bank loan etc. Above all, these training programmes empowered rural women. However, although these training programmes enhanced the knowledge of the sample beneficiaries, but in respect of developing the skill of the beneficiaries, these training programmes can not be said to be totally successful.

6.7 Generation of Employment

Generation of more employment opportunities in the rural areas is the main objective of most of the poverty alleviation and rural development programmes. In this respect Swarnajayanti Gram

Swarozgar Yojana (SGSY) is also no exception to this. In order to raise the income level of the poorer section of the society, SGSY lays more emphasis on providing self-employment opportunities to the rural poor through promotion of micro enterprises in the rural areas. Keeping this broad objective in mind, four or five key economic activities are generally selected under SGSY at block level based on the local resources, skill of the people, household occupation and availability of market for the products, with the objective of better utilization of manpower as well as exploitation of latent resources.

In the study, it is found that most of the economic activities undertaken by the sample beneficiaries are traditional activities i.e. goatery, piggery, weaving, agriculture and fishery. It is also found that the sample beneficiaries are involved in these activities only in a part of the year, generally for 3-4 months and remained almost unemployed in the rest of the year. This happens mainly due to the seasonality of the activity (except weaving activity) or due to reluctance of the sample beneficiaries to take these activities on commercial basis. In the study, it is found that the SGSY programme could provide employment opportunities not only to 200 sample beneficiaries, but also an additional employment opportunities to 97 persons to work in the different activities undertaken by the sample beneficiaries. Table-6.11 shows the activity wise distribution of employment generated to the sample beneficiaries. It is observed from the table that most of the

activities could able to generate additional employment which is as high as 29 in goatery activity followed by piggery (23), weaving (21), agriculture (18) and fishery (6) activity.

Table : 6.11
Activity wise distribution of employment generated to the sample beneficiaries

1	Employment generated to the sample beneficiaries					Total
	Goatery	Piggery	Agriculture	Weaving	Fishery	
2	3	4	5	6	7	
No. of Beneficiaries	96	35	28	35	06	200
Employment Generated	125	58	46	56	12	297
Additional Employment	29	23	18	21	06	97

Source- Field Survey

6:8 Generation of Additional Mandays

One of the major objectives of Swarnajayanti Gram Swarozgar Yojana (SGSY) is to create more self-employment opportunities and thereby generation of additional mandays to the beneficiaries from the SGSY activities. Table-6.12 gives information about the generation of additional mandays from the SGSY activities.

Table: 6.12
Activity wise distribution of mandays generated to the sample beneficiaries

SGSY Activity	No. of Beneficiaries	Mandays Generated	Mandays Generated per Beneficiary.
1	2	3	4
1. Goatery	96	6920	72.08
2. Piggery	35	1930	55.14
3. Agriculture	28	930	33.21
4. Weaving	35	2850	81.42
5. Fishery	06	420	70.00
Total	200	13,050	65.25

Source: Field Survey

As, it is found that 200 sample beneficiaries have got the additional employment benefit from the SGSY activities during the period of study. And thus, it generated a total of 13,050 additional mandays to the sample beneficiaries. It is observed from the Table 6.11 that among the five (5) activities (i.e. goatery, piggery, agriculture weaving and fishery) undertaken by the sample beneficiaries, goatery activity could generate highest number of additional mandays of 6920 to 96 sample beneficiaries followed by weaving (2850), piggery (1930), agriculture (930) and fishery (420) activity. However, if activity wise mandays generated per sample beneficiary is analyzed, it is found that weaving activity could generate 81.42 mandays per beneficiary followed by goatery (72.08 mandays), fishery (70.00 mandays) , piggery (35.14 mandays) and agriculture (33.21 mandays) activity. From the



above analysis it may therefore be inferred that the SGSY programme has generated additional mandays to the sample beneficiaries only to a limited extent.

6.9 Generation of Income

The prime objective of implementation of SGSY programme is to bring the assisted poor families above the poverty line within three years through providing self-employment opportunities and thereby generation of more income. During the field survey it is found that, the bank loan and the subsidy received under SGSY could make positive impact on income generation to the sample beneficiaries although it is small in size. Here an attempt is made to quantify this effect from direct information collected by the researcher through the field study. However, accurate estimation of income is difficult since most of beneficiaries did not maintain proper record of their activities. Even, 26 sample beneficiaries (13 per cent) were not aware about the rate of interest that they are paying for the loan amount. Moreover, while beneficiaries were asked about their household income they could not provide the accurate information on income received from different sources. Thus, the information on income may not be accurate as these are calculated based on the tentative price of the products and services. Therefore, the tabulated data may not depict the exact picture on income of the sample beneficiaries.

Table- 6.13 shows that the economic activities undertaken under SGSY lead to increase in income of the sample beneficiaries but not substantially. It is observed from the Table- 6.13 that the activities undertaken by 200 sample beneficiaries under SGSY programme could able to generate an additional income of Rs. 13,71,400 during the year 2009, which led to increase on an average an amount of Rs. 6857 per beneficiary. So far as the income generated from the economic activities under SGSY is concerned, it is found that fish farming activity generated maximum amount of income of Rs. 10,500 per beneficiary. The second highest average income received by the beneficiaries is piggery farming which generated Rs. 10,477 per beneficiary followed by the agriculture, goatery and weaving activity. It is no doubt that the SGSY activities had generated additional income to the beneficiaries but it can not be said to be a substantial increase. It is true that the goat, pig and fish have a greater demand in the market, but it is observed in the study that none of the sample beneficiaries had taken these activities on commercial basis. On the other hand, agriculture activity is more or less traditional which can not be considered as a demand based activity. Therefore, the beneficiaries should be insisted by the SGSY implementing agency to set up some agro based industries rather than the taking up of traditional activities. Moreover, although weaving activity is the traditional activity in the study district and its products have also a greater demand inside as well as outside

Table: 6.13
Activity wise distribution of income generated by sample beneficiaries

SGSY Activity	No. of Beneficiaries	Annual Household Income including SGSY Income	Annual Household Income without SGSY Income	Income Generated from SGSY Activity	Average Income Generated from SGSY Activity
1	2	3	4	5	6
Goatery	96	36,22,700.00	30,76,700.00	5,46,000.00	5687.50
Piggery	35	1,767,900.00	14,01,200.00	3,66,700.00	10,477.14
Weaving	35	12,80,300.00	11,03,100.00	1,77,200.00	5,062.86
Agriculture	28	10,56,200.00	8,37,700.00	2,18,500.00	7803.57
Fishery	06	2,10,000.00	1,47,000.00	63,000.00	10,500.00
Total	200	79,37,100.00	65,65,700.00	13,71,400.00	6857.00

Source: Field Survey.

the state, yet, the poor quality of handloom products and the lack of *marketing facility* are responsible for slow increase in income from this activity. From the above analysis it can be said that it is no doubt the increase in income from the SGSY activities is not a substantial one, but even then, this small increase in income could able to help the poor beneficiaries in meeting their small financial requirements. Thus, SGSY as an income generating and an antipoverty programme can not be said to be a total failure in the study district.

Thus, the analysis made on generation of additional employment, mandays and income proves our **second hypothesis** of the study, i.e. SGSY has enough scope for promotion of additional employment, mandays and income in the study district Lakhimpur. It means that there is a positive correlation between the activities undertaken under SGSY and generation of employment, mandays and income. This can be shown with the help of the following multiple correlation analysis.

Activity	SGSY Income per beneficiary X_1	Empl oyment X_2	Manda ys per benefi ciary X_3	X_1X_2	X_1X_3	X_2X_3	X_1^2	X_2^2	X_3^2
Goatery	5687	125	72	710875	409464	9000	32341969	15625	5184
Piggery	10477	58	55	607666	576235	3190	109767529	3364	3025
Agri.	5062	46	33	232852	167046	1518	25623844	2116	1089
Weaving	7803	56	81	436968	632043	4536	60886809	3136	6561
Fishery	10500	12	70	126000	735000	840	110250000	144	4900
	39529	297	311	2114361	2519788	19084	338870151	24385	20759

Here, $\bar{X}_1 = \frac{39529}{5} = 7905.8$, $\bar{X}_2 = \frac{297}{5} = 59.4$, $\bar{X}_3 = \frac{311}{5} = 62.2$

The estimating equation for three variables (income, employment and mandays) will be as

$$X_{c1.23} = a_{1.23} + b_{12.3}X_2 + b_{13.2}X_3$$

To determine the value of $b_{12.3}$ and $b_{13.2}$, we have to solve the following equations under short cut method.

$$\sum x_1 x_2 = b_{12.3} \sum x_2^2 + b_{13.2} \sum x_2 x_3 \text{ ----- (i)}$$

$$\sum x_1 x_3 = b_{12.3} \sum x_2 x_3 + b_{13.2} \sum x_3^2 \text{ ----- (ii)}$$

Where,

$$\sum x_1 x_2 = \sum X_1 X_2 - \bar{X}_1 \sum X_2$$

$$= 2114361 - 7805.8 \times 297$$

$$= 2114361 - 2348022.6$$

$$= -233661.6$$

$$\sum x_2^2 = \sum X_2^2 - \bar{X}_2 \sum X_2$$

$$= 24385 - 59.4 \times 297$$

$$= 24385 - 17641.8$$

$$= 6743.2$$

$$\sum x_2 x_3 = \sum X_2 X_3 - \bar{X}_2 \sum X_3$$

$$= 19084 - 59.4 \times 311$$

$$= 19084 - 18473.4$$

$$= 610.6$$

$$\Sigma X_1 X_3 = \Sigma X_1 X_3 - \bar{X}_1 \Sigma X_3$$

$$= 2519788 - 7905.8 \times 311$$

$$= 25197 - 2458703.8$$

$$= 61084.2$$

$$\Sigma X_3^2 = \Sigma X_3^2 - \bar{X}_3 \Sigma X_3$$

$$= 20759 - 62.2 \times 311$$

$$= 20759 - 19344.2$$

$$= 1414.8$$

$$\Sigma X_1^2 = \Sigma X_1^2 - \bar{X}_1 \Sigma X_1$$

$$= 338870151 - 7905.8 \times 39529$$

$$= 338870151 - 312508368.2$$

$$= 26361782.8$$

Making the required substitution, we have,

$$-233661.6 = b_{12.3} 6743.2 + b_{13.2} 610.6 \text{ -----(i)}$$

$$61084.2 = b_{12.3} 610.6 + b_{13.2} 1414.8 \text{ -----(ii)}$$

$$(i) \times 0.09055 = -21158.0578 = b_{12.3} 610.6 + b_{13.2} 55.2898 \text{ -----(iii)}$$

$$(ii) - (iii) = 82242.2578 = b_{13.2} 1359.5102$$

$$\text{Or, } b_{13.2} = 82242.2578 / 1359.5102$$

$$= 60.494$$

Now, putting the value of $b_{13.2}$ in equation (ii), we may get the value of $b_{12.3}$

$$61084.2 = b_{12.3} 610.6 + 60.494 \times 1414.8$$

$$61084.2 = b_{12.3} 610.6 + 85586.9112$$

$$61084.2 - 85586.9112 = b_{12.3} 610.6$$

$$-24502.7112 = b_{12.3} 610.6$$

$$\begin{aligned} \text{Or, } b_{12.3} &= -24502.7112/610.6 \\ &= -40.1289 \end{aligned}$$

To get the value of $a_{1.23}$, we can apply the following formula

$$\begin{aligned} a_{1.23} &= \bar{X}_1 - b_{12.3} \bar{X}_2 - b_{13.2} \bar{X}_3 \\ &= 7905.8 - (-40.1289 \times 59.4) - 60.496 \times 62.2 \\ &= 7905.8 + 2383.6566 - 3762.8512 \\ &= 10289.4566 - 3762.8512 \\ &= 6526.6054 \end{aligned}$$

Therefore, the estimating equation is

$$X_{C1.23} = 6526.6054 - 40.1289 X_2 + 60.794 X_3$$

Here,

$$R_{1.23} = \sqrt{R^2_{1.23}}$$

$$R^2_{1.23} = \frac{\sum X^2_{c1.23}}{\sum X_1^2}$$

Where,

$$\begin{aligned}\Sigma X^2_{C1.23} &= b_{12.3} \Sigma X_1 X_2 + b_{13.2} \Sigma X_1 X_3 \\ &= -40.1289 \times (-233661.6) + 60.494 \times 61084.2 \\ &= 9376582.98 + 3695227.594 \\ &= 13071810.57\end{aligned}$$

$$\begin{aligned}\text{Or, } R^2_{1.23} &= 13071810.57/26361872.8 \\ &= 0.49586\end{aligned}$$

$$\begin{aligned}\text{Or, } R_{1.23} &= \sqrt{0.49586} \\ &= .7041\end{aligned}$$

Since, the co-efficient of multiple correlation ($R_{1.23}$) is less than one (1), hence we can conclude that there is a positive relationship between the SGSY programme and generation of employment, mandays and income which proves the **second hypothesis** of the study.

6.10 Availing of Other Poverty Alleviation Programmes

The Government of India has been implementing a number of poverty alleviation and social welfare programmes in order to improve the living conditions of the poorer section of the society. Table 6.14 shows the block wise distribution of sample beneficiaries whose family members or herself/himself are benefited by various poverty alleviation programmes.

It is observed from the table that out of 200 sample beneficiaries, family members of 130 beneficiaries constituting 65 per cent were benefited by various poverty alleviation programmes like Indira Awas Yojana, Old Age Pension, Widow Pension, productive assets provided by the Development Boards, opportunity to work under wage employment programme like MGNREGA etc. On the otherhand, out of the total beneficiaries, only 70 sample beneficiaries constituting 35 per cent were not benefited by these programmes. Out of the total 130 beneficiaries, 44 persons had got the opportunity to work under the wage employment programme MGNREGA, 46 persons were assisted with financial assistance like old age pension, widow pension etc., four ST sample beneficiaries had received productive assests from Tribal Development Board and 36 sample beneficiaries achieved dwelling units under Indira Awas Yojana. From this analysis, it is therefore, can be concluded that majority of the family members of the sample beneficiaries were also able to get the benefits from other poverty alleviation programmes implemented by the Government.

Table: 6.14
Block wise distribution of sample beneficiaries benefited by other poverty alleviation programmes

Development Block	Type of Assistance				Total
	Wage Employment	Financial Assistance	Productive Asset	Dwelling Unit	
1	2	3	4	5	6
Narayanpur	09	11	02	07	29
Nowboicha	08	08	01	07	24
Telahi	11	07	-	07	23
Dhakuakhana	04	12	-	06	26
Ghilamora	12	08	04	36	130
Total	44	46			

Source: Field Survey.

6.11. Improvement in standard of living of the sample beneficiaries

The principal objective of introduction of SGSY programme is to bring the poor assisted families above the poverty line who are living below the poverty line. There are various factors determining the standard of living of the people such as annual income, employment opportunities, consumption pattern, housing condition, educational status, health and social security etc. In this respect annual household income or poverty line income of Rs. 44,000.00 has been taken in to consideration for determining the poverty line of the sample beneficiaries. Table-6.15 shows the annual household income of the sample beneficiaries after availing the SGSY scheme.

Table: 6.15

Annual household income of the sample beneficiaries in the year 2009

Annual household income	No of beneficiaries
Below 20,000	01
20,000-25,000	44
25,000-30,000	51
35,000-40,000	42
40,000-43,000	16
44,000-50,000	14
50,000-100,000	01
1lakh & Above	09
Total	200

Source ; Field Survey

It is observed from the Table-6.15 that out of 200 sample beneficiaries, 15 sample beneficiaries were able to cross the poverty line, whereas 176 sample beneficiaries could not cross the poverty line even after availing the SGSY scheme. It is however to be noted that out of the total beneficiaries, 9 sample beneficiary households' income is more than Rs. 1 lakh, whom can not be considered to be below poverty line family. These above poverty line families were able to get the benefit of the scheme due to wrong identification or selection of the beneficiaries by the implementing agency and due to political intervention. Thus, from this analysis it can be inferred that although the SGSY programme is not able to bring all the assisted families above the poverty line, yet the programme becomes able to make a positive impact on raising the income level of the beneficiaries to some extent.

Thus, it proves the **first hypothesis** of the study, i.e. SGSY has been playing an important role in removal of poverty in study district Lakhimpur.

