

CHAPTER -III

SWARNAJAYANTI GRAM SWAROJGAR YOJANA IN WEST BENGAL

3.1. Introduction

Poverty reduction in rural areas remains high on the policy agenda of the government of India as the population below Poverty line remains about 27.1% in rural areas according to the economic survey 2002-03¹. Thus, despite a series of efforts made over past decades, rural poverty in India continues to be significant. The adverse effect of such a large population of poor on the development of the country is quite obvious.

A multi programme and multi agency approach was followed to provide assistance to the poor due to their vast number in our country. Too many programmes and lack of adequate coordination among various implementing agencies resulted in duplication of efforts and wastage of resources to a considerable extent. The Integrated Rural Development Programme (IRDP) was first major initiative adopting an integrated approach to provide gainful self employment opportunities to the rural poor on a large scale. While this programme lasted up to 1998-99, the other important programmes implemented concurrently include Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tools Kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS). Though these programmes were inter-related with each other and complementary with main programme of IRDP, in actual implementation these were viewed as separate programmes, resulting in lack of social mobilisation, absence of appropriate linkages and participatory approaches. Thus achievements of targets under individual programmes become an overriding concern rather focussing on the main issues of sustainable income generation by poor households.

Considering the gap between the resources spent and the achievements government of India felt that a holistic programme with the participation of poor households and the local communities as central theme is essential for making a real dent in improving the living standards of the poor by creating self employment opportunities on a larger and sustainable basis. Accordingly government of India launched a new programme known as "Swarnajayanti Gram Swarozgar Yojana (SGSY)" from 01 April 1999².

3.1.1. Swarnajayanti Gram Swarozgar Yojana- A Holistic Programme

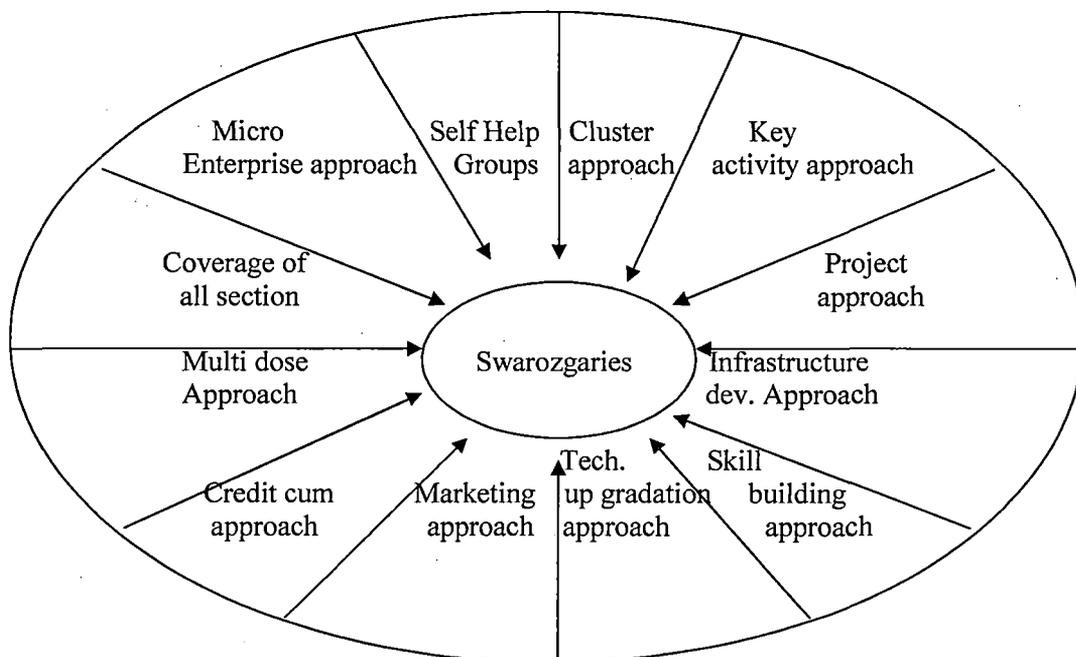
Swarnajayanti Gram Swarozgar Yojana (SGSY) is a holistic programme covering all aspects of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. It replaces earlier poverty alleviation programme viz.. Integrated Rural Development Programme, Training of Rural Youth for Self Employment, Development of Women and Children in Rural Areas, Supply of Improved Tool kits to Rural Artisans, Ganga Kalyan Yojana and Million Wells Scheme³. SGSY emphasises on group financing for poverty alleviation by organising the rural poor into self help groups (SHGs). Accordingly, the bulk of assistance under SGSY is expected to be provided to SHGs

for supporting the group level micro enterprises or individual enterprises established by their members, through assistance may also be provided to individual Swarojgaris outside the SHGs, this component is only secondary and residual in nature. SGSY seeks to promote self employment opportunities to rural poor through promotion of micro enterprises as cluster, which would facilitate proper implementation and monitoring of activities effectively. A few activities in each block are identified (known as key activities) and the required forward and backward linkages for the development of the activity are provided by concerned agencies so as to enable the Swarojgaris to generate sustainable income from the investment.

The objective of SGSY is to bring the Swarojgaris (poor families) above the poverty line by providing them with income generating assets through a mix of bank credit and government subsidy by ensuring appreciable sustained level of income over a period of time.

The target group under SGSY consists of all families below poverty line. At present, the poverty line is defined in terms of per capita consumption expenditure per month in rural areas. The households below the cut-off level of per capita consumption expenditure are classified as "Below Poverty Line (BPL)" households. The poverty line varies from state to state. As per the latest estimates (1999-2000) of the planning commission, it varies from Rs. 265.45 in Andhra Pradesh to Rs. 367.45 in Himachal Pradesh⁴.

Based on learning from previous experiences in implementation of programme, a variety of approaches have been adopted under SGSY thereby ensuring its holistic nature. Basic approaches under the scheme are outlined one by one.



SGSY: Holistic Programme

SGSY focuses on group approach. This involves organisation of the poor into SHGs through a process of social mobilisation and their capacity of building. The SHG approach helps the poor to build their self confidence through community action. It would ultimately lead to socio-economic empowerment of rural poor and improvement in their collective bargaining power.

SGSY aims at establishing large number of micro enterprises in rural areas based on the potential and competencies of the rural poor. It is rooted in the belief that rural poor can be successful entrepreneurs if the right kind of support and linkages are provided to them.

While establishing micro enterprises, the emphasis is on cluster approach, this helps in proving the backward and forward linkages in a cost-effective and sustainable manner. As compared to scattered enterprises, cluster approach facilitates the development agencies in addressing the problems of small business units much more effectively through improved monitoring and coordination.

The success of micro-enterprises often depends on the choice of the activity, the choice should be made based on local resources, aptitude and skills of the people. Accordingly bulk of the assistance under the SGSY would be channelised for a few selected activities termed as “key activities” identified for each block based on their potential, from which the Swarojgaris can draw sustainable income.

SGSY will adopt a project approach for each key economic activity. Project report will be prepared for identified key activities, which would outline various elements such as training, credit, technology, infrastructure and marketing and also indicate a number of people to be covered under the activity. Banks and other financial institution will be closely associated and involved in preparation of the project reports for economic activities.

Provision of adequate infrastructure is essential for sustainability of micro-enterprises. Therefore, importance is attached to plug the critical infrastructural gaps for identified clusters/key activities. A separate fund known as “SGSY – Infrastructure Development Fund” would be constituted at the district level by earmarking up to 20% from total programme allocation for each district⁵.

A special emphasis is placed on imparting requisite technical and managerial skills of rural poor under the scheme. It is imparted through well-designed training programmes to meet minimum skill requirement for the identified activities. Keeping in view the variation of requirement of funds for training and capacity building including basic orientation, skill development, entrepreneurship development, revolving funds, infrastructure and subsidy for economic activities etc. across states, the ministry has provided flexibility in the expenditure on various items like training , revolving fund , subsidy for the economic activities and infrastructure.

SGSY will ensure up-gradation of technology in the identified activity clusters. The technology intervention will seek to add value to local resources, including processing of locally available raw materials and other resources for local and non-local markets.

SGSY will provide for promotion of marketing of goods produced by swarojgaries. This would involve providing of market intelligence, market development, consultancy services as well as institutional arrangement for marketing of goods including exports.

SGSY is a credit cum subsidy programme for self employment of poor families where credit is critical component and subsidy is a minor and enabling component. Subsidy is envisaged only as an incentive for prompt repayment by Swarojgaries and thereby reduces their loan burden. Therefore, bankers have a more proactive role to play in the implementation of SGSY. There is no ceiling on the project cost other than the unit cost worked out in the project report. Banks are expected to provide assistance up to the unit cost regardless of the monetary ceiling placed on per capita subsidy.

Once the Swarojgaries establish their credit worthiness by way of prompt repayment under first dose of credit, they look forward to repeat doses of credit for expansion of their economic activities. If credit remains a one shot affair, there would be no incentive for good re-payers and the swarojgaries are likely to lose confidence in the system. Therefore SGSY lays stress on providing multiple doses of credit in deserving cases based on the credit history of the Swarojgaries.

SGSY focuses on vulnerable sections among the rural poor. SC/ST will account for 50 % of Swarojgaries, women for 40% and physically challenged 3 %. 50 % of SHGs will be exclusively of women as mentioned earlier ⁶.

3.1.2. Concept of Poverty and Below Poverty Line (BPL)

Defining poverty requires a way of distinguishing the poor from the non-poor. The usual method is to classify an individual as poor, if he or she does not meet a set of consumption norms. The poverty lines are generally based on the cost of a fixed bundle of goods deemed necessary for subsistence mostly on nutritional grounds. The use of upper poverty line \$370, gives an estimate of 1115 million people in the developing countries in poverty in 1985, which is roughly one-third of the total population of the developing world.

Poverty has many dimensions such as economic, sociological, psychological, cultural and political. Many of them are not easily amenable to qualification and reinforce each other in a variety of complex ways. Poverty is defined differently by different people. The economists define poverty in terms of persons living below the poverty line. The concept of poverty line again is based on the income-consumption approach is a relative explanation and differs from place to place, region to region and nation to nation.

Economists explanation of poverty is largely based on economic system and structure. Since time immemorial, they have shown concern about the problems of poverty. Economic inequalities and the economists classification of poverty are in terms of a specified level below which one is considered poor. A central issue in all debates on poverty is whether poverty should be defined in absolute or in relative terms. It is normally assumed that the two definitions are exclusive because of lack of clarity about the units of poverty. An absolute measure typically reflects basic biological needs. A relative measure focuses more on a notion of requirement that vary depending on circumstances - such as a country's level of development or the disparities between rich and poor or other social and ethnic groups. Poverty is defined in absolute terms if the content of poverty standard is taken to be fixed across time and space.

Below Poverty Line is an economic benchmark and poverty threshold used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid. It is determined using various parameters which vary from state to state and within states.

In Ninth five-year plan (1997-2002), BPL for rural areas was set at annual family income less than Rs. 20,000, less than two hectares land, and no television or refrigerator. The number of rural BPL families were 650,000 (6.5 lakh) during the 9th Plan. The survey based on this criteria was again carried out in 2002 and the total number of 387,000 (3.87 lakh) families were identified. This figure was in force until September 2006.

The Government of India during March 2004 had informed that according to the direction of Hon'ble Supreme Court in Writ Petition No.196/2001 filed by People's Union of Civil Liberties, the result of Below Poverty Line census 2002 need not be finalized. Later in October, 2005 the Government of India informed that based on the advice given by the Additional Solicitor General, it has been decided to finalise the results of Below Poverty Line Census, 2002 without deleting the Below Poverty Line families already existing in the Below Poverty Line list of Below Poverty Line Census 1997 and to follow the following procedure for finalisation of Below Poverty Line list.

- a) Preparation of Below Poverty Line list
- b) Approval in Gram Sabha
- c) Appeal to Block Development officer and collector.
- d) Display of Final List

The Government of India has further informed that the Below Poverty Line list for 2002 can be finalized as per original guidelines.

[SGSY.4.38 Finalization of Below Poverty Line Survey List - Fixing of cut-off marks at 17, Rural Development & Panchayat Raj (CGS-II) Department, G.O.(Ms) No.150 Dated: 17.10.2006, This order issues with the concurrence of the Planning, Development and Special Initiatives, Finance Departments vide their U. O. No.239/ Secretary/ 2006 dated 4.9.2006 U. O. No.3444/FS/P/2006 dated 8.9.2006 respectively]

In Tenth five-year plan (2002-2007) survey, BPL for rural areas was based on the degree of deprivation in respect of 13 parameters, with scores from 0-4: landholding, type of house, clothing, food security, sanitation, consumer durables, literacy status, labour force, means of livelihood, status of children, type of indebtedness, reasons for migrations, etc. This survey formed the basis for benefits under government of India schemes. The state governments are free to adopt any criteria/survey for state-level schemes. In its tenth five-year plan BPL for urban areas was based on degree of deprivation in respect of seven parameters: roof, floor, water, sanitation, education level, type of employment, and status of children in a house.

3.1.3. Micro Finance and Self Help Group in West Bengal

Despite initiatives to promote linkage-s between formal and non-formal sector, rural development through micro finance sector in west Bengal has a dualistic structure. The formal banking institutions form the legal and regulated component of micro-finance and largely function as provider of bulk credit and other financial services. NGOs, CBOs and SHGs operate outside the legalised structure largely filling up gaps within the system. Of late, this intermediary layer has, demonstrated considerable organisational flexibility and dynamism. Several policy initiatives have contributed to the growth of group based model in West Bengal. For Development of Women and Children in Rural Areas (DWCRA), programme based on women's groups had been the leading initiative. It was supplemented by non-governmental organisations through organising rural poor into groups for income generating activities SHG- bank linkage programme initiated by NABARD spurred group-based livelihood activities. These initiatives were later strongly supported by co-operative banks, women's co-operative and credit unions. Group-based approach to poverty alleviation has now spawned the development of a host of departmental programmes like Swayamsiddha, integrated nutrition and health programmes, eco development; water shed development, crafts development. handloom developments etc. Self-employment programmes for poor launched by the government have helped exponential growth of group approach in west Bengal. CASHE project launched by CARE-India in West Bengal during the year 1999 gave a fillip to the movement and contributed, to a large extent to expansion of group based micro-finance in West Bengal. It has thus become very strong collaborative poverty alleviation approach. The operational mechanism shows a number of variants and their geographical distribution shows highly skewed pattern. Broadly, six different models have emerged in west Bengal⁷ (Dr. Manab Sen),-

Model –I Self Help Group- bank linkage, where the non governmental organisation acts as facilitator in linking self help groups with banks who provide directly loan to the self help group in promotion of their savings and livelihood activities.

Model –II Self Help Group- Co-operative linkage, where the primary agricultural cooperative society (PACS) promotes the self help groups as nominal members and finances them through district central co-operative bank (DCCB).

Model – III Self Help Group- bank linkage , where non-governmental organisation acts as a financial intermediary in a sense that promote SHGs and provide them loan after availing of the same from the bank in proportion to saving and livelihood activities..

Model –IV Self Help group –bank linkage, where banks themselves promote self help groups and provide loan to them in proportion to the saving of the groups (very often with farmers clubs).

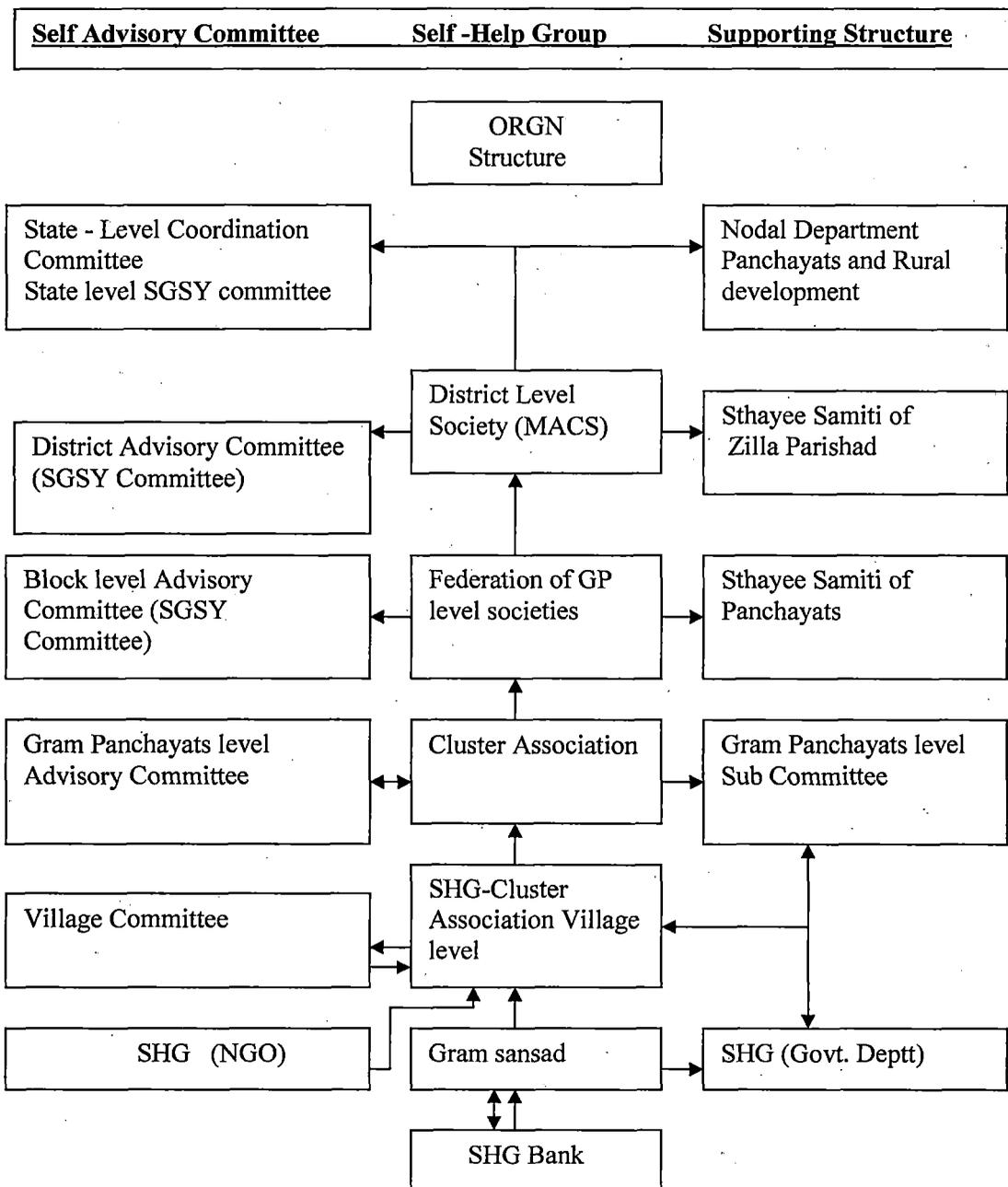
Model –V Self Help Group- bank, where self help groups are organised by non government organisation and linked with apex institutions like Small Industries Development Bank of India, Backward Classes Development and Finance Corporations, Rashtriya Mahila Kosh, National Minorities Development and Finance Corporation or a Micro-Finance Institution.

Model –VI Self Help Group- bank, where self help group are organised under governmental sponsored programme like Swarnajayanti Gram Swarozgar Yojana, INHP, IMY, Micro-watershed and eco-development programmes.

3.1.4. Institutional Mechanism and Operational Relationship

Self Help Groups are nature of community based organisations, if SHG are imparted with necessary inputs for capacity building they can act as formidable social force and pressure lobby for promotion of livelihood activities ensuring poverty reduction. These SHGs however, interface with a large number of government and elected institution at grass root level, particularly Panchayat Raj Institution. The efficacy of SHGs would be considerably enhanced if symbiosis can be worked out between self help groups and Panchayat Raj Institutions. The process of symbiosis can lay foundation of a participatory democracy which can eventually lead to emergence of a civil society. This will also reduce chance of competition between self help group and Panchayat Raj Institution for space in the domain of development.

SHG based Organogram ⁸



Horizontal co-ordination of all activities of development departments are in an essential requisite for poverty reduction and of universal access to basic amenities and services. Of late self help groups are emerging as building blocks of poverty focused development. These groups function below Gram Sansad which is the strongest forum for people participating in the development.

Gram Sansad is the people's forum at the grass roots level which enables Panchayat Raj Institutions to support people participation in their own development. The poor and marginalised can express their opinion freely in Gram Sansad. In West Bengal Gram Panchayets are mandated to enlist the participation of the people in selection, implementation and monitoring of activities and identification of recipients of governments programmes. They are required to report their performance and furnish public accountability to Gram Sansad. There is considerable evidence to support that decentralization, promoted through 73rd amendment and the State Panchayat Act, can be really effective if Gram Sabhas / Sansad are fully activated. This is the rationale of state's present policy of participatory planning through community convergent action. The Gram Sansad has not yet emerged as a powerful body. It has, however, the potential to create social spaces for the poor. In synchronization with the policy of the government and potential of Gram Sansad to raise voice of the people, it is appropriate that Gram Sansad should be the first tier of convergence in the self help group based organisational structure.

3.1.5. Monitoring of SGSY Programme Implementation System

Comprehensive system of monitoring has been adopted under the SGSY. The programme is monitored from the central level down to the grassroots level. At the central level, the central level co-ordination committee (CLCC) monitors and reviews the implementation of the programme and lay down policy guidelines for all aspects related to credit linkages for the SGSY. The performance review committee of the department of rural development also reviews the implementation of the SGSY. At the state level, a state level coordination committee (SLCC) monitors the programme. In addition, the progress under the SGSY is monitored periodically through reports and returns submitted by District Rural Development Cell / States. Details monitoring formats for reporting progress of the programme have been circulated all the DRDCs. Implementation of the programme is monitored and reviewed through the Project Directors workshops and periodic meetings with the state secretariats. At the block/DRDC level, monitoring is done through field visits and physical verification of assets. In District level and block level the advisory committee are continuously monitoring the physical and financial progress of the programme. In the lower level also the Gram Panchayet level advisory committee⁹ (Selvakumar & Sundar).

In West Bengal the Department of Panchayat and Rural Development look after the Yojana. The Self-Employment & Women Development Cell is responsible for implementation of the Swarnajayanti Gram Swarajgar Yojana (SGSY), which is the most important programme for self-employment of the rural poor. All matters related to development of the women and children and the disabled through programmes implemented by the P & RD department. All matters related to Self Help Groups (SHGs), which are promoted under the SGSY are dealt with this cell. This cell is also responsible for the administration of the District Rural Development

Cells (DRDCs) of the Zilla Parishad and all issues related to identification of families living below poverty line.

Swarnajayanti Gram Swarajgar Yojana (SGSY) in West Bengal is primarily oriented towards eliminating poverty in rural areas by providing self-employment to poor by organizing them in Self Help Groups (SHGs). The group efforts also help them to participate in various social and economic development programmes of the government and to receive benefits of various public goods and services targeted towards the poor. The programme is implemented by the District Rural Development Cell (DRDC) of the Zilla Parishad (Darjeeling Gorkha Hill council in the hill areas of Darjeeling district). Like other centrally sponsored programmes, SGSY is funded both by the Central and the State Governments in the ratio 75:25.

3.1.6. Progress of Formation of SHGs and Credit Linkage

Organizing poor, particularly women, who come forward more spontaneously and have natural affinity to work together, has been given a priority. Up to March 2007 a total 1,86,486 number of SHGs have been formed, out of which 1,48,398 number of groups have been formed exclusively by women. During the year 2006-07 as many as 36,590 SHGs were formed in the state, which was second highest in the country. This had marginally higher number i.e 36,817 groups, only next to Tamil Nadu in the country 10.

Year-wise Formation of Groups

Year	No of Groups Formed (Since Inception).		No of Groups Formed During the Year	
	Total	Women	Total	Women
2002-03	58,708	41,036	21,528	13,781
2003-04	78,985	58,959	20,233	17,682
2004-05	113,943	86,589	34,958	27,021
2005-06	149,896	116,822	35,953	30,233
2006-07	186,486	148,398	36,590	31,576

Source: P & RD, Deptt. GoWB, Report. 2006-07.

3.1.7. Capacity Building and Training

Success of the SGSY programme lies in capacity building of the SHGs for being able to internalize the issues related to getting organized in groups and working together to take advantage of the available opportunities for socio-economic development of member families as well as their neighborhood. The first component of the task is mobilization of the poor persons through forming good groups and

minimum level of understanding of the social and economic issues including some basic knowledge of banking by all the members. A new strategy has been adopted during the year to augment capacity at each GP level for improving quality of groups by imparting them minimum level of training. As a part of that strategy well performing group leaders with minimum class X standard of education have been selected and given intensive training by state level resource persons. After due screening those who were found to have good communication skills, were selected as District Resource Persons (DRPs) . Similarly two group leaders have been identified in each Gram Panchayet to function as the Gram Panchayats Resource Persons (RPs). The process of training of the DRPs has been completed and around 75 numbers of them are engaged in training the RPs. The services of the RPs will be utilized to monitor individual groups within each GP, evaluating their quality and identifying their weaknesses and hand holding training of weak SHGs for improving their quality. Every district has started developing a team of trainers, consisting of mostly officials of banks who took voluntary retirement, so that all the SHGs could be trained locally by the dedicated team. The other component of the initiative is better management of the programme by the Gram Panchayats and building capacity at that level. The satellite based distant education channel has been utilized to impart training to the functionaries of the GPs, which is being followed by detail training by the DRPs and district level officials. Modules for all those trainings were developed and widely circulated.

Emphasis has also been given to acquire skill by the members of SHGs for taking up economic activities. DRDCs have been arranging such skill training in collaboration with the West Bengal Comprehensive Area Development Corporation (WBCADC), various line departments as well as some non-government organizations. Particular care has been taken so that SHGs going for project based credit linkage are given appropriate training. The National Institute of Fashion Technology (NIFT), Kolkata, Apparel Design & Training Centre, Kolkata and the Institute of Catering Technology have also imparted trainings to SHG members in batches in fashion designing, garment manufacturing and food preparation. As a result of sustained drive for organizing more trainings and higher skill acquisition, total investment out of SGSY for that purpose has improved steadily over the years. Training for imparting skill was not only confined to taking up main economic activities. Many of them have been trained to take up subsidiary economic activities like kitchen gardening, preparation of vermin compost etc. While recommendation of GOI is to spend at least 10% of entire expenditure under SGSY on training, in West Bengal the same was 19.4% and the national average was 7.25%. As far as skill building is concerned as many as 4, 60,953 swarojgaries were trained during the year out of which 27.9% belong to scheduled castes and another 7.9% belong to scheduled tribes¹².

3.1.8. Federating the SHGs in Larger Bodies

In order to strengthen and sustain the SHG movement it is has been realized that it is essential to federate the SHGs, particularly the women SHGs, in larger bodies so that they can take more and more responsibilities in ensuring benefit to their members by mediating with the Panchayat, government departments and other agencies. The process started in fifteen blocks of the state through a special project, as described later, to federate the SHGs, formed under SGSY or otherwise within a GP

in clusters, known as Sanghas (Cluster). The Sanghas are to be federated at block level to form block level federation, known as Mahasangha (Federation). Till March, 2007 as many as 197 Sanghas and 15 block level Federations have been formed. There is plan to develop credit cooperatives at Mahasangha level for promoting on-lending among group members to provide them an alternative source of credit. Two Mahila credit cooperatives have been formed in Dinahata-I and Tamluk blocks out of which Tamluk credit cooperative started functioning with 320 SHGs enrolled as its members. However, those are still in nascent stage and require much more holding to be able to develop an efficient credit delivery system¹³.

Development of Sanghas and Mahasangha, to be able to function as a dedicated organization of the SHGs and to take charge of their own needs, is very process intensive and requires tremendous amount of facilitation over a long period. Developing such human resources is a major task taken up by the department and the DRPs have been promoted, as described earlier, to meet that need to some extent. With support of them as well as other experts DRDCs have been asked to form more Sanghas only at the GP level. One Sangha is to be formed in each GP and under each Sanghas there will be an Upa-Sangha (sub-cluster) at the Gram Sansad level. Sanghas have been formed in 99 blocks other than the fifteen blocks covered under the Special project. At the end of 2006-07 there were 553 numbers of Sanghas in 464 numbers of GPs. Initially more than one Sangha was formed and therefore, the number of Sangha has exceeded the numbers of GPs. In the long run there will be only one Sangha in every GP so that there are one to one relationship between the Sangha and the GP and they can reinforce each others effort in alleviation of rural poverty. The GPs have also been instructed to provide or construct an office space for functioning of the Sanghas.

3.1.9. Marketing of SHG Products

Marketing of products of SGSY groups is one of the most difficult tasks faced so far. The groups engaged in primary sector activities face the least of problems since the same is sold locally. Those producing handicrafts and other items, which are consumed mostly by urban population the products generally reach the consumer through intermediaries. There is also the problem of more competitiveness of those products in terms of costs, market trend and quality. Direct marketing of those products through fairs within and outside the state is becoming more popular. The department coordinated participation of SGSY groups in national and state level fairs. Fourteen such fairs were attended by the SHGs of the state during the year 2006-07. National level fair 'Kolkata SARAS' was organised at Salt Lake stadium from 4th Dec to 13th December 2006 with the support from G.O.I. Swarojgaries from 15 different states participated in the fair. Panchayat & Rural Development Department also organised a state level fair in Siliguri from 3rd November to 12th November 2007. Self help groups have participated in various State and local level fair organized by other departments and non-government organisation. District Rural Development Cell has opened exhibition cum sales centre for promotion and marketing the Self help group products, in respective districts¹⁴.

3.2. Situational Analysis of Terai Region in West Bengal

The areas covering the foothills of Darjeeling district (Siliguri Sub-division), Jalpaiguri district and Cooch Behar district all together are called the Terai Region. The northern part of Terai region is situated at the feet of the Himalayas and is rather undulating and of much higher altitude. The southern part is rather sloping varying between 100 meters and 80 meters from north to south with wide valleys intersected by several basins regulated by rivers via. Teesta, Jaldhaka, Torsha, Raidak, Mahananda etc. The Terai Region covers 4 development blocks in Siliguri Sub-division (985 villages), 13 development blocks of Jalpaiguri district (595 villages) and 12 development blocks of Cooch Behar district (1165 villages). The total geographical area in Terai Region is 4800 Sq. Km.

The basic rock formation is of ingenious and / or metamorphic origin. The texture of the soil ranges from sand, sandy loom to clay loom and, in general is classified as sandy loom. High annual rainfall and its intensity deplete the soil and natural minerals. This is causing problems of acidity and low fertility. The soil is also characterized by low content of organic matter. The area abounds in ground water resources because of high annual rainfall, deep sandy layer on the top of basic rock formation. Various perennial streams influence the permeability of the area. The forest cover is depleting because of population pressure on land. Tea, which is a commercial plantation crop, covers 1.19 lakh hector in Jalpaiguri district and 1.48 lakh ha in Siliguri sub-division.

The people and livelihood status:- According to 2001 census, the total population of the Terai Region is 550 million. Of the population, 480 million live in rural areas. They constitute 88% of the population. Of the rural population, 5,55,000 are cultivating households. The average size of operational holding is 0.89 hector. The sex ratio is below the State rural average of 917 females for every 1000 males. Sample surveys indicate lower literacy rates amongst the males and females being 66% and 36% respectively as compared to 67% and 47% respectively in West Bengal.

Agriculture is the mainstay of the people. Traditionally, paddy is the main crop while cash crops like tea, jute, tobacco, pineapple, orange and jackfruit supplement the livelihood of the people. The crops, which are recently growing popular, are wheat, maize, potato, vegetables and mustard.

In concern of agriculture it is observed that rice continues to be the major crop. Jute, which is grown on about 14% of the net sown area, is the next important crop. Potato, Oilseeds and Vegetables are grown in the Rabi season and the trend seems to be increasing. Productivity of major crops in the Terai-Region is low compared to the average of the State. Agriculture continues to be the mainstay of livelihood of the tribal in the Terai Region. Other than Jalpaiguri is the largest tea growing industry in West Bengal and almost the entire labour force in the tea gardens is comprised of immigrants and their descendants. 80% of them are tribal from the Chotonagpur region and 20% are accounted by migrants from Nepal or are of Nepal origin. The nature of production in tea industry requires the participation of male and female labour. In plucking of tealeaves, women score over men both in efficiency as well as in quality of leaves plucked. The migrants have thus formed settlements in and around tea plantations. Tea industry is now passing through recession while the number of dependents of workers increased.

The survey was conducted on the below mentioned 25 Self Help Groups of 4 Blocks in Siliguri Sub-Division of Darjeeling district. The total numbers of swarogaries are 331 of 25 self help groups. The primary data collected through discussion with self help group swarogaries. The interview was conducted among the 297 swarogaries because 34 number group swarogaries were absent in the discussion session with group.

Sl. No	Name of the Group	Name of the Block	Name of The Gram Panchayet
1	Motajote Mahila Mondol	Matigara	Patharghata
2	Mitali Sangha Mahila Mondal Swanirvar Samity		Atharokhai
3	Matangini Mahila Samity		Atharokhai
4	Nibedita Mahila Mondal		Matigara-I
5	Gargi Self Help Group		Matigara-I
6	Indira Mohila Mondal		Matigara-II
7	Sakalram Mahila Group	Naxalbari	Naxalbari
8	Bhimram Mahila Group		Naxalbari
9	Natunpara Mahila Group		Naxalbari
10	Uttar Kotia Mahila Group		Naxalbari
11	Station Para Mahila Dal		Naxalbari
12	Mother Teressa Mahila Group		Naxalbari
13	Progatishil Mahila Samity	Khoribari	Khoribari-Panisali
14	Keshordoba Gramin Rashi Silpa Swarojgar M. Samiti		Khoribari-Panisali
15	West Badra Mahila Samity		Raniganj-Panisali
16	Bhangaghara Mohila Samiti		Raniganj-Panisali
17	Palli Mangal Mahila Samity		Khoribari-Panisali
18	Maa Saradmoni Mahila Samity		Binnabari
19	Bhusivita Agragami mahila SHG	Phasidewa	Jalash Nizamtara
20	Gossigach Mahila Samity		Bhidhannagar -I
21	Industrial & Farmer SHG		Phasidewa
22	Dhamnagach Netaji SHG		Phasidewa
23	Jyoti Nagar United SHG		Phasidewa
24	Bhaktinagar Mahila Unnayan SHG		Phasidewa
25	Dhamvita SHG		Ghsohpukur

Other than open ended opinion, to fulfill my study objective data were collected from the different self help promotional institutional functionaries like Sabhadhipati of Siliguri Mahakuma Parishad, Project Director-District Rural Development Cell, Lead Bank Manager, Secretary- Marketing Association, Instructor -Training Institution, Sabhapati of Panchayat Samity, Block Development Officer, Co ordinator -Non Government Organization, Service Bank Branch Manager, Pradhan - Gram Panchayat , Secretary- Gram Panchayat, Sub Divisional Livestock Development officer, Sub Divisional Fishery Extension officer, Sub Divisional Agriculture Development officer, Sub Divisional Industrial Development Officer etc.

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