

CHAPTER - VII

TRAINING AND CAPACITY BUILDING OF SWAROZGARIS UNDER SGSY IN JALPAIGURI DISTRICT

7.1. Introduction

Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job. Training can involve the changing of skill, knowledge attitudes or social behaviour, it mean changing what one knows, how he/ she works, his/ her attitudes towards the works, his / her interaction with others. Training is an instrument, which sharpens the inherent qualities as well as develops new concepts to enhance the overall capability of human beings.

The efficiency of training is judged by its contribution to performance, where performance is a function of kills, abilities, motivation and opportunity to perform. Training plays significant role to stabilise and nurture Self Help Groups. Training under SGSY includes teaching rules and regulations governing bank procedures and administrative requirements, maintenance of book of accounts, rules for internal lending and repayment of loans, monitoring the group corpus fund, knowing in detail the responsibilities of the group leader and the secretary of the group, the importance and deployment of own savings, production skills, marketing techniques. The guidelines of SGSY seek to lay emphasis on training through well-designed training framework at the grassroots level.

Through the purpose of training is to develop entrepreneurial skill, yet it is also aimed to encourage behavioural and attitudinal changes in the members for the improvement of their performance. Group members would have to be trained at the formal as well as informal levels. It is the responsibility of the SHG's, promoter, institutions and the facilitator to ensure that the training takes place, as and when required. The SGSY proposes to upgrade the managerial skill and technical skill through the Basic Orientation Programme (BOP) and Skill Development Programme (SKDT). The aim, need, purpose and content of BOP are briefly discussed below.

7.2 Basic orientation programme

The aim of Basic Orientation Programme is to acquaint the participant with the concept of SHG movement. This training programme provides basic inputs to build new knowledge about the system of SGSY and operational dynamics of SHG. This

training influences the aspiration level of the trainee which increases the motivation to fulfil their goal. The SHGs promotional institutions, facilitators organise this training programme at the doorstep of the beneficiaries, at school compounds, at GP offices or any selected place within the village or nearby villages, not far from the place of residence of the beneficiaries. The proximity of training centres to the residences of the beneficiaries helps in saving time and cost of SHG members.

The training programme helps to save some vitally important purposes which are described below.

Components of Basic Orientation Programme (BOP)

The beneficiaries are trained on the following aspect: -

- Concept and system of SHGs.
- Role and responsibilities of Group members.
- Role and responsibilities of the group leaders, secretary, cashier and other office bearers.
- Financial system and management of the group.
- Meeting procedures and different formalities.
- Possibilities of social initiative to be taken by the groups.
- Role of members in decision-making in the community, at panchayat level.
- Provision of different facilities offered by the different government department.
- Rights and duties of beneficiaries related to banks and other facilitators.
- Process of documentation of financial and non-financial important information.

- Code of conduct of group meeting.

7.2.1 Purposes of Basic Orientation Programme (BOP)

As evident from the nomenclature of the programme, the purpose is to orient the beneficiaries towards the role, scope, benefits, operations and system of the microfinance programmes. As beneficiaries are drawn from such section of society where literacy and access to information is rare, the BOP is aimed at motivating women to nurture their SHGs after being equipped with the base level guidelines. Some of the purposes are highlighted below.

Sen (2003) had described following enabling purposes.

- To be able to identify the necessity of the organizing groups for improvement of their own status and the status of their family.
- To be able to identify the need of SHG in bringing changes in the society.
- To be able to access the strength of SHG is for sustainability of development.
- To be able to clarify the operational aspects of small savings.
- To be able to identify their role and responsibility as members of SHGs.
- To be able to explain the rule of good leaders and assistant Group leaders, Secretary and treasurers.
- Too available to categorize the economic activities which can be taken up by the members of the SHGs.
- To be able to categorize the social initiatives to be taken up by the members of the SHGs.
- To be able to identify different public services available at Block/GP level.
- To be able to explain the broad scheme under different departments of applicable for the number of SHGs.

- To be able to clarify the role of SHGs in Gram Samsad based decentralised planning process.
- To be able to explain the role of SHG's in development initiative taken under the leadership of panchayats.
- To be able to identify the criteria for monitoring their own for performance as SHG.

7.2.2 Content of Basic Orientation Programme (BOP)

Basic Orientation Programme aims to mould new concept with existing knowledge of beneficiaries to change the attitudinal pattern. In order to attain this end, BOP highlights different typical functional areas. Which includes;

- Operational rules development –for group leaders and members.
- Record keeping and accounting.
- Preparation of receipts and payment statement.
- Fund management.
- Default management.
- Organization and conduct of meeting.
- Peer review.
- Network management and development.
- Rights, entitlement, development programme.
- Panchyat functioning and stabilization of governance.
- Confidence building.
- Leadership building.
- Communication skills.
- Conflict resolution.
- Delinquency Management.

- Creative problem solving.
- Team building.
- Functional literacy.
- Bank linkages.
- Concept of Cluster and Federation.
- Health, hygiene and sanitation.
- Convergence with government schemes.
- Drudgery reduction.
- Other related areas.

7.2.3 Training period: -Training periods are usually of a very short duration, and are not normally more than two days. BDOs, Bankers and line departments act as resource persons for this training. Training expenses like training material, honorarium to resource persons, travel and food expenses of Swarozgaris are met by DRDC from SGSY Training Fund. No stipend is admissible.

An account of BOPs organised in Jalpaiguri and perceptions of the beneficiaries regarding benefits derived from training are discussed in later sections.

Other than BOP another form of training which is primarily activity based is Skill Development Training (SKDT). SKDT is essential for initiating income generating activities and needs to be discussed in details.

7.3 Skill Development Training (SKDT)

While developing the project profiles for the identified key activities, the District SGSY Committee in consultation with concerned technical personnel determines the Minimum Skill Requirement (MSR) of the beneficiaries both in terms of technical and managerial skills. For those beneficiaries who need additional skill development/upgradation of skills, appropriate training is organised by DRDCs. The

objective of the training is to ensure that the swarozgaries possess the Minimum Skill Requirement (MSR) to run the economic activities.

The scheme provides for skill development through customised training courses, along with appropriate technology inputs and market development initiatives including marketing information, consultancy services as well as institutional arrangements for marketing of the goods including exports.

The SGSY seeks to lay emphasis on skill development through well-designed courses. The duration of training and the training curriculum is designed in accordance with the needs of the identified activities as well as the needs of the groups/individuals. Training takes place only after the group has made a decision to take up a particular economic activity in construction with the financing bank. Swarozgaris are eligible for loans under SGSY when they possess Minimum Skill Requirement, and loans are disbursed only when they have satisfactorily completed the skill training. Training precedes extension of credit so as to ensure efficiency of loan utilisation. Training or skill development would be imparted through recognised training institutes. An Expert Committee at State level may be set up to identify training institutions capable of imparting the training of desired quality. These may include Institutions such as ITIs, Polytechnics, Krishi Vigyan Kendras, Nehru Yuvak Kendras, Khadi and Village Industries Boards, State Institutes of Rural Development, Extension Training Centres, SISIs, reputed Voluntary Organisations and any State/Central/Public Sector Institutions available in the area. Training institutions/centres set up and run by reputed private sector companies can also be identified. While preparing the inventory of training institutes, emphasis is placed on the capacity to provide quality training. As such, besides the availability of physical infrastructure facilities, availability of training resources and competent trainers should be assessed while identifying the training institutions. A resource inventory of training facilities for each of the identified trades is maintained at the district level by the DRDC.

Activity based training emphasises to upgrade the skill of the beneficiaries in a well-organised framework. In this regard, following aspects are emphasised in developing the curriculum/ programme for SKDTs.

- Concept, Mechanism, operational dynamics and framework of microenterprises.
- Entrepreneurship and management efficiency.
- Participating methods of learning and evaluation of programmes.
- Other related issues.

7.3.1 Financial Aspects of training

For training, Swarozgaris are entitled for financial assistance if they are required to undergo training for more than a week. Duration of Skill Development Training is decided by the State Government depending upon the activities and in order to ensure uniformity of the duration of training for all the Districts. The rate of assistance is fixed locally. As mentioned earlier that, upto 10% of SGSY funds are be set aside as training fund and are utilised to provide both orientation and skill development training programmes to the Swarozgaris, as indicated above. The DRDC is be entitled to meet the expenses, incurred by the training institution for both basic orientation and skill development training from out of the SGSY - Training Fund in the following manner: -

- i) The Institutional training cost is fixed at Rs.15/- per day per trainee only for imparting training, if no boarding and lodging facility is provided to the participants, and at Rs. 25/- per day per trainee in case the Institution provides boarding and lodging also with training.
- ii) If the Institution does not provide boarding and lodging then the participants are paid Rs. 15/- per trainee day to meet the cost of boarding and lodging.
- iii) Swarozgaris are allowed one-time to and fro travelling cost from their place of residence to the Training Institute.

7.4. Role and capacities of a SHG Trainer

The capacity building of SHG member through vigorous training plays an important role in future sustainability of SHGs. Training is best provided by experienced trainers or persons familiar with SHGs. The trainer plays pivotal role as a motivator in the training process. The trainer has to motivate the members to learn and provide them with learning opportunities. The main task is to facilitate the development of the group's capacity to organize and manage its activities. The trainer may also act as advisor as well as promoter in some occasion. The trainers usually leave the decision-making to the group members in order to develop decision-making ability of the members and to promote attitudes of self-help and self-reliance. The trainers need to be good communicators and be familiar with basic technological skills needed for development of a SHG. One of the objectives of training of SHG members is to inculcate the democratic principles of functioning among members. It is expected that all members would take part in the decision and actions of the group. The training to SHG's, members requires participatory method and focussed goals. To get the optimum result from the members, the trainer should adopt practical approach in the training process.

Effectiveness of a training programme depends largely on the quality of trainers. The training under SGSY is quite different from training of organised sector. Only the representatives of vulnerable section of the society are identified as trainees. Specially, in case of rural illiterate women, it is very difficult for the trainer to make the training material understandable. Language problem creates great hindrance in the effective teaching learning process of the training under SGSY. This process will fruitful if the trainer possesses the following qualities;

- The trainer should possess good communication skills in local language as a result the trainee can effectively interact with the trainers as par their requirements.
- The trainer should be patient full as a result the trainer can be able to describe same thing repeatedly without anger or hesitation.
- The trainer should possess positive attitude. As a result trainee will be able to think practically.

- The trainer should be a logical person.
- The trainer will be well versed about the training materials. As a result the trainee will get satisfactory answers from the trainer.
- The trainer should always try to give importance to the expectations and reactions of the trainees.
- The trainers should maintain friendly and cordial relationship with the trainee by which the learner can express his/her views.

In the light of above discussion, now we will see the position of training in Jalpaiguri District in the following section

7.5 Status of Training of SHG members in Jalpaiguri District.

7.5.1 Swarozgaries trained under BOP.

Total 30,000 members of SHGs have been imparted training with Basic Orientation Programme (BOP) in all blocks of Jalpaiguri District upto 31st December 2006. The following table shows yearwise distribution trained group members out of total number of members. For the following table (No:7.5.A), cumulative number of total members and the number of BOP attended members upto 31-3-2007 have taken into consideration. The table also shows the annual growth of group members trained

Table No: 7.5.A
Yearwise percentage of BOP attended members out of total members in Jalpaiguri district

Year	Trained members (1)	Total members (2)	% of (1) on (2)	Cumulative No of trainees	Annual growth rate of members of trainees
1999-2000	12	990	1.21	12	----
2000-2001	42	4413	0.95	54	350%
2001-2002	171	18260	0.93	225	407.143%
2002-2003	640	40400	1.58	865	374.269%
2003-2004	1210	65780	1.83	2075	189.063%
2004-2005	4488	137331	3.26	6563	370.909%
2005-2006	15540	155228	10.01	22103	346.257%
2006-2007	11897	181609	6.55	34000	76.55%

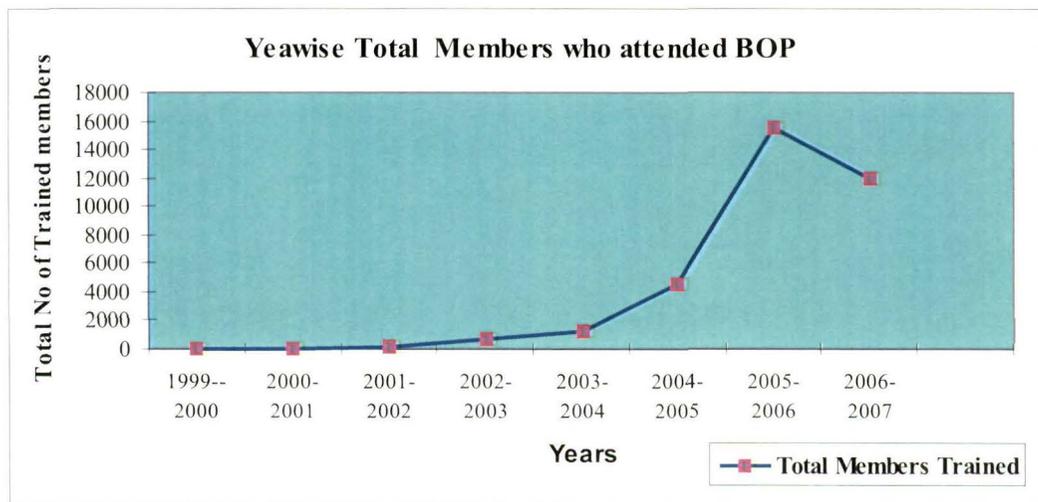
Source: - Compiled from Annual Action plan of DRDC, Jalpaiguri (Different Years).

Above table analyse the data about the training, total No of SHG member who have imparted BOP training every year has taken in the 2nd column and total No

(cumulative) of SHG member who did not have attended BOP training every year has shown in the 3rd column. Percentage of trained members on the basis of untrained members has shown in the third column. Cumulative number of trained members has shown in the fourth column. Annual growth rate of trained members has shown in the last column.

The above table shows that, the ratio of BOP attended members out of total members was quite low during the first four years of its inception. The ratio increased in the 5th year i.e., 2003-04 to a minimum extent. The ratio of 10.01 in 2005-06 shows that training of members were being given priority. More than 15000 SHG members had attended Basic Orientation Programme (BOP) during 2005-06. Whereas 11897 beneficiaries, 76.55% of previous year, have been attended BOP during 2006-2007. The DRDC officials viewed that due to lack of adequate monitoring staff, resource persons in this field and proper planning at the district level as well as block and GP level a very few BOPs had been organised upto 2004-05. In the 2005-06, DRDC had been able to organise BOP programmes with CARE West Bengal. A group of trained resource persons had been sent by SIPRD, Kalyani in order to impart training at the grass root level. However, after the boost in 2005-06, the number of members trained in 2006-07 showed downfall.

The graph given below reveals the trend of members trained under BOP.



The reasons for downfall in 2006-07 could not be exactly explained by DRDC officials. However some of the reasons put forward were lack of funds, shortage of trainers and resource persons. They also explained that since the majority of the trainees were women and belonged to remote villages in different blocks, it was sometimes difficult to bring them to the training centres.

It was therefore decided to investigate as to what percentage of trainees were women and what percentage belonged to the reserved categories. The following table shows the findings.

Category wise distribution of BOP attended members in different years is given in the following table.

Table No: 7.5.B

Categories of trainees who attended BOP in different years.

Year	Total Members Trained	SC	ST	Minority	Women	Disabled
1999--2000	12	8	4	Nil	12	Nil
2000-2001	42	24	13	5	42	Nil
2001-2002	171	84	52	35	171	Nil
2002-2003	640	430	150	Nil	592	10
2003-2004	1210	740	290	Nil	1185	15
2004-2005	4488	2560	1280	Nil	4200	25
2005-2006	15540	8080	1864	2968	15060	250
2006-2007	11897	5754	427	2092	11588	20
Total	34000	17680	4080	5100	32850	320

Source: - Compiled from Annual Action plan of DRDC, Jalpaiguri (Different Years).

Above table depicts that out of total trained members, about 97% were women and about 52% of the trainees were Scheduled Cast and Tribes. Till the end of 31st December 2006 since inception total 34000 members had attended BOP out of which 21760 members belong to SC and ST category.

It was also necessary to find whether SHG members from all blocks in the district were given the opportunity to participate in the training programmes.

Total number of members from different blocks who had attended Basic Orientation Programme in different years given below.

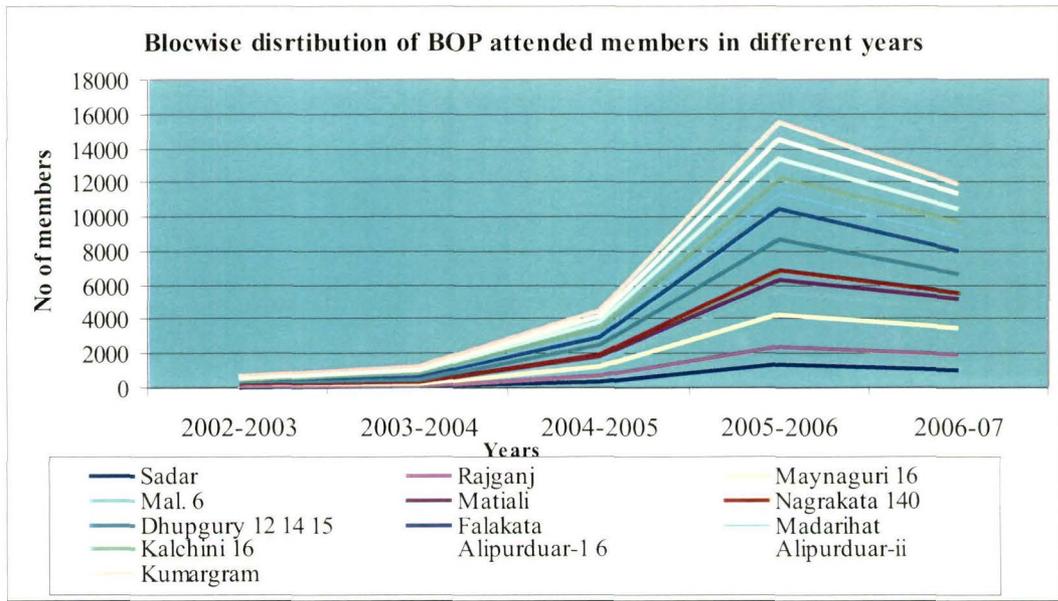
Table No : 7.5.C
Blockwise details of training (BOP) of Swarozgaries under SGSY in
Jalpaiguri district in different years.

Block	Year								Total
	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	2006-07	
Sadar	-	-	-	50	60	335	1347	1029	2821
Rajganj	-	-	-	25	45	308	1067	852	2297
Maynaguri	-	16	-	111	120	616	1871	1575	4309
Mal.	-	6	-	58	60	326	1290	1152	2892
Matiali	-	-	-	-	20	200	683	541	1444
Nagrakata	-	-	140	20	35	170	650	402	1417
Dhupgury	12	14	15	78	120	521	1744	1084	3588
Falakata	-	-	-	80	255	490	1755	1374	3954
Madarihat	-	-	-	-	85	205	908	712	1910
Kalchini	-	-	16	72	80	300	953	1005	2426
APD-I	-	6	-	70	90	340	1130	785	2421
APD-II	-	-	-	38	165	345	1145	866	2559
Kumar	-	-	-	33	75	332	997	520	1957
Total	12	42	171	640	1210	4488	15540	11897	34000

Source: - Compiled from Annual Action plan of DRDC, Jalpaiguri (Different Years).

The above table depicts that; BOP had started in the initial year (1999) in Dhupgury block. Only twelve members had attended BOP in that year. In the second year of SGSY movement in Jalpaiguri district, 42 selected members had attended BOP. In that year, BOP was held in three other blocks viz., Maynaguri, Malbazar and Alipurduar-I and also in Dhupgury. The number of BOP attended members in 2001-2002 had increased to the double of the previous year.

The BOP was held in 2002-2003 in all the blocks of Jalpaiguri district except Madarihat and Matiali block. The BOP had been held in all blocks in Jalpaiguri district from 2003-04. The second largest number of members had attended within nine months (1st April- 31st December, 2006). A pictorial representation of above table is given below.



Though the graph is self explanatory, the fact that is revealed is that there has been an increasing trend. A of blockwise analysis is given in the following table.

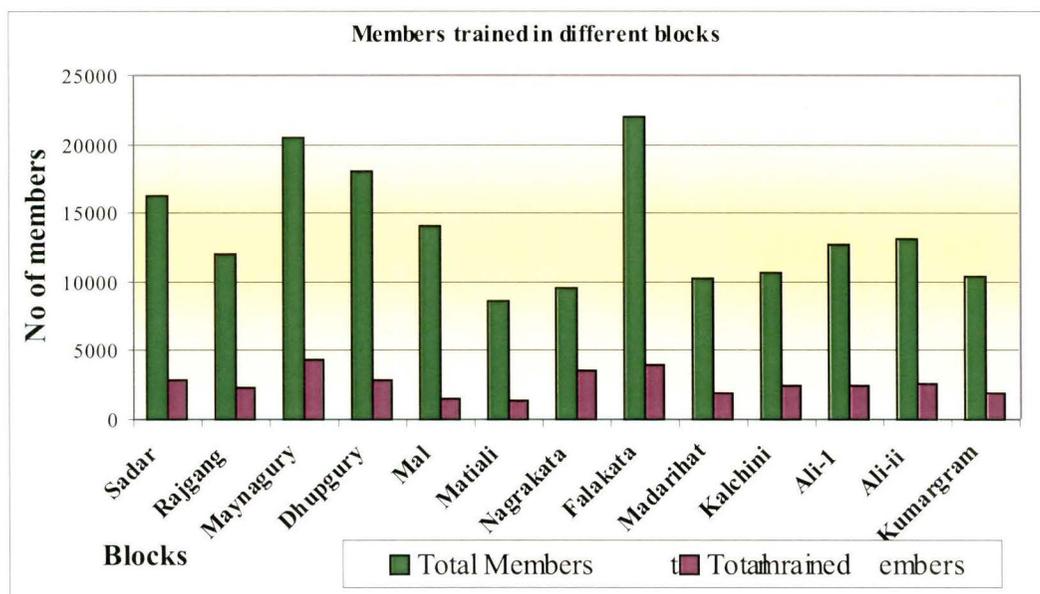
Table No : 7.5.D
Blockwise distribution of trained members in Jalpaiguri.

Blocks	Total Members	Total BOP attended members	% Of trained members on total members.
Sadar	16203	2821	17.410
Rajgang	12045	2297	19.070
Maynagury	20515	4309	21.004
Dhupgury	18073	2892	16.002
Mal	14003	1444	10.312
Matiali	8547	1417	16.579
Nagrakata	9548	3588	37.579
Falakata	21956	3954	18.009
Madarihat	10186	1910	18.751
Kalchini	10637	2426	22.807
Ali-1	12683	2421	19.089
Ali-ii	13101	2559	19.533
Kumargram	10428	1957	18.767
Total	177925	34000	19.109

Source: - Compiled from Annual Action plans of DRDC, Jalpaiguri (Different Years).

Above table depicts that highest proportion (37.579) of total members of Nagrakata block in Jalpaiguri had attended BOP. Where as, this proportion was lowest (10.312) in Malbazar block. Approximately same proportion of total members of Maynaguri block and Kalchini block had attended BOP. DRDC officials informed that adequate infrastructure facilities had been provided under infrastructure development programme under SGSY. As a result, BOP programme had been arranged by the line departments on a large scale among all the blocks in Jalpaiguri district. On the aggregate 17% to 20% SHG members have been trained in other blocks. Considering the all India average of 15%, the district has performed well in training and capacity building of the swarozgaris.

The details of infrastructure facilities of all the blocks have been discussed in the previous chapter. A pictorial representation of above table of comparative study is given below.



7.5.2 Swarozgaris trained under SKDT.

The aim of providing SKDT is to ensure that the swarozgaris possess the minimum skill to build up and their microenterprises. Though discussions' regarding this training programme was made in an earlier section, yet it would be prudent to

reiterated that the quality and quantity of goods produced and services delivered by SHGs depend largely on how skilled they are in producing them. Since inferior quality goods would find no markets, therefore it can be easily comprehended that the success and sustainability of the micro enterprises would be influenced by the skill development training received by them. It would therefore be pertinent to analyse how the SKDT has been administered in the district.

The status of Skill Development Training imparted in Jalpaiguri district is described in the following section.

Till the end of 31st December 2006, total 17104 members of SHGs have been given Skill Development Training (SKDT) in the district. This is about 50% of the members who received BOP training. Training is given for different trades.

The trade wise status of Skill Development Training (SKDT) is given in the following table.

Table No:7.5.E
Trade wise Skill Development Training imparted in Jalpaiguri District

SL No	Name of the Trade	No. Of Trainees	
		(1 st Apr, 04-31 st Dec. 05)	(1 st Jan-31 st Dec, 06)
1	Cutting & tailoring	225	2315
2	Wool Knitting	60	300
3	Mushroom Cultivation	189	1650
4	Papad Making	--	80
5	Bee Keeping	37	312
6	Bag Making	--	120
7	Chip Making	--	50
8	Book Binding	--	40
9	Beautician	5	30
10	Jute Bag Making/ Jute work	96	80
11	Boutique & Badni	47	36
12	Dairy	254	4680

13	Agriculture	597	360
14	Cane and Bamboo Making	65	100
15	Incense stick Making	7	50
16	Fishery	100	230
17	Floury Culture	78	200
18	Computer	20	230
19	Soft Toy Making	84	240
20	Fancy Bag Making	--	60
21	Batasa Making	--	30
22	Bleaching Powder Making	--	35
23	Bakery	--	20
24	Sanchali	--	40
25	Community Health Centre	30	130
26	Weaving	58	90
27	Vermi Compost making	--	1125
28	Electric wiring	--	20
29	Bamboo Shoot products	--	50
30	Nursing	--	130
31	Nursery	182	120
32	Piggery	108	300
33	Poultry	407	250
34	Mixed Gardening	--	80
35	Repairing work	--	30
36	Goatery	209	500
37	Duckery	75	--
38	Fruit Processing	45	
39	Photography	7	
40	Pottery	10	
	Total	2991	14,113

Source: - Compiled from Annual Action plan of DRDC, Jalpaiguri (Different Years).

The above table depicts that the Skill development Training (SKDT) programme in the Jalpaiguri district has given emphasis on the production of goods rather than services. The SKDT programme actually started from the year 2004-05. Data regarding SKDT in Jalpaiguri district is not available before that year. From the table it is clear that the SKDT programme in this district given concentrated on the handful of main trades i.e. Agriculture, Dairy, Cutting & Tailoring, Mushroom Cultivation and Goatery. A large number of trainees later took up activities in their respective trades. The total number of trainees jumped into a new peak of 14113 within short span of nine months, from April to December 2005. Highest numbers (4680) of trainee attended SKDT programme in Dairy trade. Second largest numbers of trainee had attended SKDT in Cutting and Tailoring trade. A significant number of trainees had also attended SKDT in the Mushroom Cultivation and Vermi Compost making.

7.5.3 A review of groups trained by different category of trainers.

As discussed before, the success of training programmes depend on the involvement of trainers. This subsection only attempts to come out a detailed picture of different type of trainers who imparted BOP and Skill Development training.

Training programmes for the beneficiaries under SGSY were organised by Block or DRDC or SHPIs in this district. Training was imparted by NGO activists, government officials, resource persons and animators. It was felt that training is very important for the successful implementation of the scheme in the rural areas and also it is necessary for the income generation of the members under SGSY. To attain this objective extensive training programmes were organised at the different level. Special emphasis was given to produce resource persons for the training of beneficiaries. For this purpose, 13 women were identified and sent to the SIPRD to upgrade their knowledge. Afterward those women members became resource persons of training programmes. Other than resource persons a group of male members, called animators, were identified from the different villages in this district and imparted training for them to develop their knowledge. After completion their training programmes, in some cases they imparted BOP training for the group members.

Out of the sample size of this study, group leaders or any other members of 228 SHGs were trained under SGSY. Accordingly, information about the 228 SHGs is reported in the following table.

Table No:7.5.F

Groups trained by different types of trainers in Jalpaiguri District

SL. No.	Blocks	N.G.O. Activists	Resource Persons	Govt. Officials	Animators	Total
1	Sadar	4 (20.00)	9 (45.00)	5 (25.00)	2 (10.00)	20
2	Rajganj	6 (37.50)	2 (12.50)	4 (25.00)	4 (25.00)	16
3	Maynaguri	4 (14.81)	15 (55.56)	6 (22.22)	2 (7.41)	27
4	Mal.	6 (31.85)	9 (47.37)	3 (15.79)	1 (5.26)	19
5	Matiali	2 (20.00)	5 (50.00)	2 (20.00)	1 (10.00)	10
6	Nagrakata	3 (33.33)	4 (44.44)	2 (22.22)	0 (0.00)	9
7	Dhupgury	8 (32.00)	10 (40.00)	6 (24.00)	1 (4.00)	25
8	Falakata	7 (26.92)	10 (38.46)	6 (23.08)	4 (11.54)	26
9	Madarihat	4 (30.77)	4 (30.77)	3 (23.08)	2 (15.38)	13
10	Kalchini	9 (64.29)	4 (28.57)	1 (7.14)	0 (00.00)	14
11	Alipurduar-1	9 (52.94)	6 (35.29)	1 (5.88)	1 (5.88)	17
12	Alipurduar-ii	7 (41.18)	7 (41.18)	2 (11.76)	1 (5.88)	17
13	Kumargram	6 (40.00)	6 (40.00)	2 (13.33)	1 (6.67)	15
Total		75 (32.89)	91 (39.91)	43 (18.87)	19 (8.33)	228

Source: -Field Survey.

* Figures given in brackets indicate percentage.

Though the table is self explanatory, yet it needs to be pointed out that in most of the cases it was witnessed that it was the resource persons and NGOs who played the major role in imparting training. Where as, the performance of the animators was questionable. The survey highlighted the fact that the animators were busy to form the

new groups, as it was the prima facie of the performance of the animators. On the other hand, the remuneration of the animators depends upon the numbers of groups formed by them. There was no provision of training in special trades for the animators. Therefore due to lack of clear knowledge of the animators about special trade, they could not find space for imparting training for the swarozgaries under SGSY in this district.

Generally, training of swarozgaries depends on various factors like amount of available fund, vintage of groups, number of group formed, etc. Degree of association between the training of SHG members and amount of available fund is assessed in the following section. Yearwise distribution of number of trainee and amount of available fund is given in the following table.

Table : 7.5.G

Yearwise distribution of number of trainee and amount of available fund.

Year	Number of trainee	Amount of available fund
1999--2000	12	683.542
2000-2001	42	602.57
2001-2002	171	586.524
2002-2003	640	553.934
2003-2004	1210	528.154
2004-2005	4488	533.644
2005-2006	15540	473.81
2006-2007	11897	555.84
Total	34000	683.542

Source:-Official document of DRDC, Jalpaiguri

Above table shows that training of swarozgaries is negatively correlated with the amount of available fund. The calculated correlation coefficient (r) = -0.415. This value of correlation coefficient (r) is significant at $\alpha = 0.05$. It signifies that the amount of available fund has a little room to act on the training of swarozgaries.

So in this section, the degree of correlation between the numbers of trained members and total number of SHGs is assessed. During the field survey it has been

observed that in most of the cases, upto 3- 4 members of a group have been selected by the SHPIs and DRDC for training. Yearwise distribution of numbers of trained members and total numbers of SHGs is given below.

Table No: 7.5.H
Yearwise distribution of numbers of trained members and total numbers of SHGs

Year	No of trained members	Total number of SHGs
1999--2000	12	42
2000-2001	42	70
2001-2002	171	664
2002-2003	640	1074
2003-2004	1210	2157
2004-2005	4488	8002
2005-2006	15540	2035
2006-2007	11897	3811

Source:-Official document of DRDC, Jalpaiguri

Above table depicts that number of trained members is negatively correlated with the total number of SHGs. The calculated value of correlation coefficient(r) becomes $r = - 0.224$. This value of correlation coefficient is significant at $\alpha = 0.05$. Therefore, it can be said that total number SHGs as very insignificant impact on the amount of trainee members.

Degree of correlation between SKDT attended members and a total SHG member is assessed in this section. Data for this study has taken from the sample of 238 SHGs as give in the following table.

Table No: 7.5.I
Vintage wise distribution of number of SKDT attended members & total members

Vintage of the group	No of SKDT attended member	Total members
6-----12 Month	36	145
13-----18 Month	45	178
19-----24 Month	130	538
25-----30Month	180	675
31----36 Month	252	918
37----42 Month	35	154
43----48 Month	22	79
More than 48 Month	45	148

Source: - Field Survey

Above table shows that the vintage wise numbers of SKDT attended member is positively correlated with the total number of SHG members. The calculated correlation coefficient is $r = 0.52$. This value of correlation coefficient is significant at $\alpha = 0.05$. It signifies that, age of the group has significant impact on the training of members

On the basis of above analysis it can be concluded that, training of SHGs in Jalpaiguri is negatively correlated with the amount of available fund and total number of SHGs. Where as it is positively correlated with the vintage of groups.

7.5.4. Impact of training under SGSY

The above sections have dealt in detail regarding the outreach of BOP and SKDT in terms of members trained and the category of trainers involved in the training programmes. However, the efficacy of the programmes depends on how much the trainees have benefited from the training. Though a physical measurement of skill imbibed would be worthwhile, yet such attempts have not been made due to the absence of any standard tool for such measurement. The impart study has been made on the basis of perception of members regarding improvement in different operational aspects of operating SHGs.

Methodology for impact measurement.

To measure the impact of training for the different blocks in this district, the perception of members have been measured in a five-point scale. Eleven indicators have been used to assess the impact. Every statement are placed on the likert's five point scale from strongly agree to strongly disagree. The value assigned on this scale as follows; – Strongly agree (2), Somewhat agree (1), Cannot say (0), Some what disagree (-1), Strongly disagree (-2). Therefore, the respondents indicate maximum and minimum score of each component is 2 and (-2) respectively. The mean score of each component and total is reported in the following table.

Table No7.5.J

Impact of training under SGSY in Jalpaiguri District (Mean Scores)

Statements	Blocks					
	Sadar	Rajganj	Maynaguri	Mal bazar	Matiali	Nagrakata
1) Increase the ability to Transact with the Bank	1.72	1.54	1.61	1.48	1.45	1.52
2) Increase in active participation n Development Programmes	1.24	1.32	1.42	1.56	1.26	1.32
3) Increased documentation abilities.	1.02	1.01	1.23	1.21	0.95	0.98
4) Knew better about SGSY provisions	1.52	1.51	1.48	1.62	1.13	1.15
5) Increased accounting skills.	0.54	0.68	0.55	0.64	0.54	0.52
6) Better skill imbibed for production.	1.21	1.32	1.25	1.26	1.02	1.24
7) Got knowledge about packaging, pricing.	0.45	0.25	0.21	0.35	0.26	0.31
8) Got knowledge about marketing avenues.	0.12	0.05	0.08	0.12	0.06	0.05
9) Got better skills in financial management of group.	0.12	0.16	0.21	0.23	0.32	0.25
10) Got better knowledge about meeting procedures	0.85	0.75	0.96	0.98	0.86	0.98
11) Knew better about their right and benefits of the members.	0.95	0.97	0.98	0.99	1.00	0.96
Total mean score	9.74	9.56	9.98	10.44	8.85	9.28

(Contd).

(Contd)

Statements	Dhupgury	Falakata	Madarihat	Kalchini	Apd-i	Apd-ii	Kumargram
1) Increase the ability to Transact with the Bank	1.63	1.52	1.56	1.54	1.65	1.45	1.24
2) Increase in active participation in Development Programmes	1.44	1.11	1.19	0.85	0.92	0.84	0.78
3) Increased documentation abilities.	1.12	1.06	1.13	0.86	1.12	1.01	0.97
4) Knew better about SGSY provisions	1.62	1.43	1.28	1.12	1.51	1.46	1.34
5) Increased accounting skills.	0.63	0.65	0.51	0.45	0.53	0.50	0.48
6) Better skill imbibed for production.	1.45	1.54	1.46	1.48	1.42	1.44	1.21
7) Got knowledge about packaging, pricing.	0.32	0.28	0.24	0.21	0.32	0.36	0.24
8) Got knowledge about marketing avenues.	0.21	0.09	0.05	0.12	0.10	0.12	0.06
9) Got better skills in financial management of group.	0.32	0.25	0.26	0.31	0.28	0.35	0.31
10) Got better knowledge about meeting procedures	0.98	0.96	1.00	1.10	0.99	0.96	0.93
11) Knew better about their right and benefits of the members.	1.00	0.96	0.95	0.95	0.95	0.99	1.00
Total-mean score	10.72	9.85	9.63	8.99	9.79	9.48	8.56

Source: - Field Survey

Training programmes have great impact on the performance of the groups' members. They have enabled members to take active part in-group activities, decision making process, community development programmes, enhance the knowledge about

the accounting and marketing of products, skill development about the conduct of meeting, etc.

The table (No:7.5.J) shows different total mean score for different blocks which ranges from 8.56 to 10.72. According to this study the maximum possible mean score for each block is 22. Where as, mean score for all the blocks in this district stood at less than 11. It depicts that the impact of training for all the blocks in this district was below standard. Though, the level of impact was different for different blocks. Highest mean score is shown in Dhupgury block where as lowest score is shown in Kumargram block. Comparatively low score is reflected in the above table for three main factors, e.g., packaging and pricing, marketing avenues for the SHG products and financial management of the group. Remaining other components of impact measurement, as shown in the above table, have significant impact on the members of SHGs.

Another point is identified from the above table is that; mean score for the impact of training on income and earning of the members is not very high.

The usefulness and effectiveness of the training programmes have been assessed in an alternative manner. This assessment is based on the logic that, the training in any trade is useful only if the beneficiaries take up the trade as individual or group activities. Discussion with DRDC officials revealed that in some cases, the beneficiaries took up trades different from those in which they received training. For example, there were cases where beneficiaries trained in cutting and tailoring, took up diary as their individual or group activities. In some other cases beneficiaries did not take up any economic activities.

In the field survey, the objective was to find out how groups took up trade according to tailoring, how many groups followed different trades and how many did not start any activity. The results are given below.

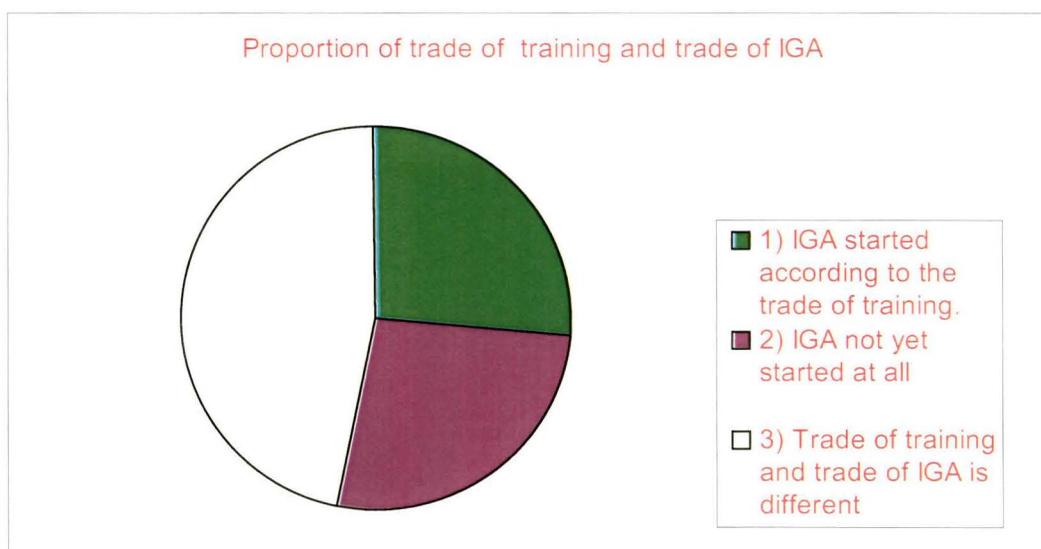
Table No: 7.5.K

Status of IGA In respect of trained SHG members in Jalpaiguri district

Statements	Total
1) IGA started according to the trade of training.	61
2) IGA not yet started at all	60
3) Trade of training and trade of IGA is different	107
Total	227

Source: - Field Survey

Above table depicts that a large portion (47.13%) of total sample SHGs have taken training in a particular trade but pursued IGA to a different trade. On the other hand, 26.43% of total sample SHGs have not yet been pursued IGA at all.



The results are therefore not encouraging. Only 26% of the samples SHGs have maintained parity between training and IGA. These results raise questions about the efficacy of the training programme.

The analysis was then made on a disaggregates basis to find out the position in the blocks.

A blockwise description of this status is given in the following table.

Table No: 7.5.L

Blockwise Status of IGA In respect of trained SHG members in Jalpaiguri district

Statements	Sadar	Rajganj	Maynaguri	Malbazar	Matiali	Nagrakata
1) IGA started according to the trade of training.	4	2	3	1	2	5
2) IGA not yet started at all	5	6	4	2	5	10
3) Trade of training and trade of IGA is different	11	8	20	7	2	10
Total	20	16	27	10	9	25

Contd.

Contd.

Statements	Dhupgury	Falakata	Madarihat	Kalchini	Apd-i	Apd-ii	Kumar
1) IGA started according to the trade of training.	5	8	5	6	6	8	6
2) IGA not yet started at all	6	8	2	2	5	2	3
3) Trade of training and trade of IGA is different	8	10	6	6	6	7	6
Total	19	26	13	14	17	17	15

Source: - Field Survey

The interviews revealed that, in most of the cases trainees had been identified and selected in order to meet the target as per proposed action plans. As a result, a large number of SHG members had been identified and selected who did not have any demand or necessity for training to the particular trade. On the other hand, in some cases, trainees had been selected for training to a particular trade without any assessment about the market potentiality of the product or services. These features were not conducive to the beneficiaries and they could not materialise their newly acquired knowledge after training into viable microenterprises. Moreover, many beneficiaries have had been following family trades since generations. These beneficiaries were not correctly identified and were given training in other trades. A women engaged in pottery making as her family business did not find much utility in

being trained for making soft toys. Even if she wanted to supplement her income with soft toy making, her engagement with the family trades and household activities prevented her from doing so. However, identification of primary skills or affinity towards a trade is difficult because in many cases beneficiaries were simply housewives, or worked as maidservants or marginal labourers. Moreover, identification of trades on the basis of market demand was equally difficult because market survey were either not carried out or was not possible with the type of products produced.

7.6 Conclusion.

To improve the impact and effectiveness of training to a great extent, a need based and demand based Skill Development Training should be organised and imparted to the grass root level so as to enable the members to take up economic activities with new knowledge and developed skill. This will help the to enhance the members' potentiality to exploit the opportunities of the market of their products.



Members of SHGs being trained cutting & tailoring in training centre.



Multi trades - Piggery and beetlenut cultivation at the same place by a SHG in Kumargram.