

**Grassroots-Beneath the Top soil:  
A Critical Assessment of  
The National Rural Livelihood**



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## Abstract:

This paper critically analyses the design of National Rural Livelihood Mission (NRLM) of the government of India (GoI). It particularly focuses on the dependence of NRLM on self-help groups (SHGs) for livelihood promotion and rural self-employment training institutes (RSETIs) for self-employment creation. The paper looks at the previously failed poverty alleviation schemes and draws upon the observations made during field visits. Based on the data, it identifies weaknesses in the newly formulated NRLM scheme. The key finding of this paper is that there are many weaknesses in the new scheme that have to be addressed soon in order to avoid it from becoming part of the increasing plethora of failed schemes.

**Keyword:** rural, development, poverty, empowerment

## Introduction:

The government of India since the 1970s has implemented various schemes to alleviate poverty. The fourth five year plan (1969-74) introduced the first scheme to directly tackle poverty and unemployment. This was followed by the Integrated Rural Development Program (IRDP) launched throughout India in 1980. This scheme was targeted at the BPL (Below Poverty Line) families by providing subsidies and credit accessibility to encourage self-employment. Various sub-programs were implemented under this scheme to cater to the specific needs of the rural population. Although the intention was good, the implementation weaknesses kept this scheme from achieving its targets.

In 1999, the government introduced another scheme. This was called Swarnajayanti Gram Sworozgar Yojana (SGSY) and at that time, it was the largest poverty alleviation scheme in the world. IRDP and its allied programs were combined to form SGSY. The approach taken by the central government to alleviate poverty in case of SGSY was different from the previous attempts. It depended on social mobilization through self-help groups (SHGs) for livelihood. A self-help group is basically a group of 10-20 women and/or handicapped men. Furthermore, this scheme had programs to train rural people to help them start their own enterprise. Barring some success cases particularly in Andhra Pradesh and Kerala, this scheme also couldn't achieve the targets that were anticipated.

In the fiscal year 2010-11, another scheme called the National Rural Livelihood Mission (NRLM) was launched by the central government. This scheme is an ambitious scheme that still depends upon self-help groups for creating social mobilization and for providing livelihood. This new scheme depends upon the self-help groups for generating livelihood. Furthermore, additional programs are included to develop vocational skills of the poor people. These trainings are conducted by the rural self employment training institutes (RSETI)<sup>1</sup> with support from district rural development agency

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<sup>1</sup> These are training institutes that provide free trainings on various courses (refer to Annexure 2 for a sample course list). They are supported by a public sector bank.

(DRDA)<sup>2</sup>. However, the basic idea of dependence upon self-help groups for livelihood creation remains.

Successive schemes improved on some of the identified failings of its predecessors. However, each one had some weaknesses that lead to its below-par performance. The most recent scheme has a similar framework as its predecessor with some improvements. There is an improvement in the framework in terms of the targeted number of people to be included in self-help groups, promotion of the formation of federations of self-help groups, and the self-employment and wage-employment trainings to be conducted through various institutes. Despite these improvements, this scheme still has weakness that have to be corrected soon in order to achieve the desired goals.

## Brief History of Anti-Poverty Schemes:

### Integrated Rural Development Project

This centrally sponsored scheme aims to alleviate poverty by providing the beneficiaries with loans to purchase assets and subsidizing the cost of those assets. The subsidy rates were fixed at 25 per cent for small farmers, 33.33 per cent for marginal farmers, agricultural laborers and rural craftsmen and 50 per cent for scheduled caste families, scheduled tribe families and the physically handicapped. Various sub-programs such as Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA) and Ganga KalyanYojana (GKY) were introduced as a part of this scheme. At the district level, the district rural development agency was responsible for integrating these sub-programs in to a holistic means of poverty alleviation.

During its implementation period (1980-99), a total of Rs. 339.63 billion was expended. Each state received funds based on the number of poor in the state. The central fund covered 50% of the total expenditure while the remaining 50% was covered by the state government. Despite such large funding, the accomplishments of the IRDP are below target. Its contribution to poverty alleviation has been estimated to be between 2.4% to 13.8% (INSEDA n.d.). Although assessing a policy based on the number of households raised above poverty line may not give a clear picture (Sen 1995), the under-utilization of allocated funds by the district rural development agency and sub-programs such as TRYSEM raise the question regarding ineffectiveness in the implementation of the scheme. For instance, during 1998-99 (the final year of TRYSEM), the utilization of the allocated 10.54 million under TRYSEM program, a sub-program of IRDP, in Haryana state was 60.68% (Lok Sabha 2000). See Annexure 1 for details regarding the performance of IRDP.

The IRDP scheme had several weaknesses. The below poverty line criterion in selecting beneficiaries was susceptible to manipulation and allowed a possibility of corruption (Dreze 2009). Misidentification of the beneficiaries was a major reason for the failure of this scheme. A way to measure this misidentification is by finding the E-error and F-error. E-error represents the ratio of the number of non-poor participating in a program to the total population. Similarly, F-error

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<sup>2</sup>It is a central government agency which is responsible for the implementation of poverty alleviation programs at the district level in rural areas.

represents the ratio of the number of poor excluded from a program to the total population (Cornia and Stewart 1995). A study, using the 1993-94 NSS data, found the E-error for IRDP to be 6.20 and F-error to be 17.20 (Gaiha, Imai and Kaushik 2001). The total E and F error was 23.40. Such high error means that there were problems in identification of the poor.

Likewise, the sub-programs implemented under this scheme benefited the same group. The beneficiaries were mainly farmers close to the prevalent poverty line. The sub-programs could not reach to the lowest-income group.

Furthermore, a uniform strategy irrespective of the varying socio-economic conditions of the people was enforced under this scheme. This inflexibility restricted the district development agencies from developing programs based on available local resources and demography. Proper infrastructure to meet the needs of the beneficiaries was also lacking and this led to an ineffective implementation of the scheme (Ministry of Rural Development n.d.) Additionally, there were no proper appraisals of the projects or follow up programs to assist the beneficiaries. This eventually led to a poor recovery amongst those beneficiaries who had taken loans. The recovery rate, during this scheme, stood at 44.39%, which is poor (Dash 2011).

## Swarnajayanti Gram SworozgarYojana

This scheme emphasized on formation of self-help groups amongst the poor. This was a different approach than that taken by the previous scheme which focused on individual households. The idea behind having voluntary group was that such group could assist in removing barriers to achieve individual's objectives which otherwise would be difficult to do. Furthermore, in order to enhance the capabilities of the people, various training programs and provision of income generating assets were included as sub-programs. The scheme stressed on the participation of the poor in a group whereby they initiated an economic activity to enhance their livelihood.

The self-help groups raised a fund, called the 'group corpus', from the members and it was deposited in a savings account of a local bank. After six months of managing the fund, a self-help group qualified for a 'revolving fund' from the district development agency. This fund amounted to Rs. 10000. Furthermore, banks were supposed to provide Rs. 15000 as credit to such groups. The group decided an activity to undertake as a livelihood. The activities, according to the framework, should be selected such that they made use of the available local resources and the skills of the people involved. The target of the scheme was to generate a monthly income of Rs. 2000 for the beneficiaries, who were known as Sworozgaris.

The state government had a smaller role to play compared to the previous scheme. The funding would be shared between the central and state government on 75:25 ratio. In the previous scheme, the funding was equally shared. According to the implementation framework, various government agencies had important roles to play. The district rural development agency was responsible for forming, developing and strengthening the self-help groups. The activities decided by the self-help groups were to be sanctioned by this agency prior to being implemented. Furthermore, the central government funds were available to this agency and they were responsible for the utilization of this fund in the district. Likewise, the line departments, which are departments under the state government ministries, had the responsibility of monitoring and assisting the group by providing technical support. Similarly, National Bank for Agriculture and Rural Development (NABARD)<sup>3</sup> was responsible for providing the suitable self-help group and bank linkage.

During the implementation period, a total of Rs. 108.77 billion were allocated by the central government for this scheme. A further 36.17 billion was allocated by the state government. An estimated 4.1 million self-help groups were formed during that period.

There were problems in the implementation which lead to ineffectiveness of this scheme. One of the problems found in most areas was the leakage of funds (Ekatra, New Delhi 2007). Similarly, the funds were not utilized in an efficient manner. Only 6.18% of the allocated fund was utilized for training and capacity building whereas 65.4% was allocated for subsidy (R. Radhakrishna Committee 2009). This hindered the potential of the beneficiaries to improve existing livelihood options.

One of the unintended consequences of Swarnajayanti Gram SworozgarYojana scheme was found to be the decreasing number of loans approved by the bank. Since the scheme concentrated on

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<sup>3</sup> It is a government organization that functions as the apex development bank for the government.  
[www.nabard.org](http://www.nabard.org)

increasing the number of self-help groups formed, a large number of them were created. But they lacked the necessary support mechanism in order to sustain their activities so many of them have default on the loan or have outstanding loans. There are an estimated 4851356 self-help groups that have taken loans with an outstanding loan amounting to Rs. 280.38 billion (Lok Sabha 2010).

Additionally, only 29% of the total self-help groups formed were able to reach to the stage where they could start a micro-enterprise (Singh n.d.). The agencies involved in nurturing the groups were unable to support them and this led to such a high attrition rate. Likewise uneven spread of self-help groups was another problem that arose during the implementation phase. The southern states of India accounted for 11% of the BPL people but they had 33% of the self-help groups while the northern states lagged behind.

### National Rural Livelihood Mission (NRLM) – The current scheme

The failings of the previous scheme were identified and a new, improved scheme was formulated that tried to mitigate poverty. This scheme is called the National Rural Livelihood Mission. Similar to the previous scheme, the strategy is to encourage women in rural households to be part of a self-help group.

Unlike the previous scheme, this scheme encourages the formation of federation of self-help groups. Kerala's *Kudumbashree*<sup>4</sup> initiative had shown that such federation could enable access to services and livelihood opportunities for the beneficiaries that they individually could not have achieved.

This scheme was launched in 12 states that account for 85% of the rural poor in India. The scheme has been partly funded by the World Bank which has contributed \$1 billion and the central government has invested \$5.1 billion. This program targets around 70 million below poverty line (BPL) within the end of the 12<sup>th</sup> Five Year Plan.

In addition to this, sustainable capacity building through trainings and orientation will be provided to the self-help group members and rural youths. 15% of the scheme's budget is allocated for this purpose. RUDSETI<sup>5</sup> model of rural trainings have been imitated by rural self-employment training institutes. According to the framework of the scheme, there will be one such training institute in every district. Each district will have a 'lead bank' which will be responsible for the operation of the training institute. Public sector banks such as Canara Bank, Syndicate Bank, Punjab National Bank, State Bank of Patiala are involved in running these institutes. Currently, there are 526 such institutes functioning in India (Bhargava n.d.). The RUDSETI present in some of the states support and guide these training institutes.

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<sup>4</sup> This program was initiated in 1998 to empower women through federations of self-help groups.  
<http://www.kudumbashree.org/?q=home>

<sup>5</sup> RUDSETI, rural development and self employment training institute, is a non-governmental organization that was formed with the joint efforts of DharmasthalaManjunatheshwara Educational Trust, Syndicate Bank and Canara Bank. It was established in 1982 and since then it has been training rural youths with various short duration courses.  
<http://rudsetitraining.org/>

The rural self-employment training institutes conduct trainings of duration ranging from 7 to 45 days. During this period, they provide free-of-cost accommodation and food for the participants. The classes run for six to eight hours a day. The participants have access to a residential instructor who is there to assist them after the classroom period. A typical training institute conducts around 15 to 24 such trainings annually. Refer to Annexure 2 for the list of programs from two institutes in Haryana.

After the trainee passes the training program, the institute is responsible for guiding and supporting the trainee in order to begin an enterprise. This period lasts for two years within which business plans are made, proposals are sent to the banks and if these loan proposals are accepted then they start the enterprise. The scheme targets 75% of the trainees to start their own enterprise. However, currently the rate is approximately 36% (Gupta 2012).

Furthermore, the scheme has a provision to promote markets for the products manufactured by the rural enterprises. 20% of the scheme's fund is allocated for this purpose (Ministry of Rural Development n.d.)

The program is implemented in a phased manner (Kumar 2012). This allows each of the states to implement large scale pilot programs and learn from those pilots. Currently, most of the states are in the self-help group-forming stage. The training institutes have begun imparting trainings in most of the places.

### Issues regarding NRLM scheme

The potency of self-help groups as a tool of livelihood generation is questionable. Self-help groups help in mobilizing the poor and making them more capable in taking decisions. However, the extension of the group to operate an enterprise without providing them with the necessary support is not possible.

Self-help group members are using the funds for emergency or for non-productive assets. This hinders whatever small potential that self-help group had in starting an enterprise. During the field visits, it was found that loans were taken by the members mainly for emergencies or for consumption purposes. One of the most common reasons for taking a loan was for their daughter's marriage. Similar behaviour was also found amongst the group members in Nalbari district, Assam (Baruah 2012).

Furthermore, use of self-help group to help people move above the poverty line is also another weakness in the scheme. In Nuh, I found income heterogeneity between the members of self-help groups. The poorer in the group had little contribution to make in the decisions. In a study conducted on 214 self-help groups over nine districts of four different states, it was found that half of the long term members were still poor. Further, the researchers found that 13% of them were still very poor despite being self-help group members for more than seven years (Frances Sinha

2006). Studies have also shown that there is a tendency of exclusion of the very poor from self-help groups (Montgomery 1996) because of their inability to bear the group corpus<sup>6</sup>.

Additionally, the poorest of the poor were found to be reluctant to join any self-help groups. Because of irregular earnings, they could not afford to join the group. During the discussions with locals, I found a lack of enthusiasm amongst them regarding self-employment and hence their reluctance to be a part of such group.

A problem that was visible in some of the self-help groups was the age of the members. In those groups women above 55 years of age were present. Although age as such does not entail exclusion from membership but the possibility of such members to start an enterprise remains puny. This issue is not considered by the government self-help group promoting agency.

During my field visit, a couple of issues came forth that showed the flaws regarding the trainings provided in the training institutes. The time allocated for the entire classes is not enough for people to learn the trade (Ahmujadin 2012). For instance, during my field visit, I found that people who were trained for mobile repairing but were incompetent to repair basic mobile phone related problems, let alone start a repair shop. Trainees who had passed the course complained of not being confident enough to start on their own (Khan 2012).

There were some people who joined such training courses with hopes of getting bank loans in order to start an enterprise. However, the support during the hand-holding period was not sufficient so they failed to get loans sanctioned. I met a person, experienced in mobile repairing prior to his course at the training institute, who failed to get a loan from the mainstream banks. So, he got a loan from a local money-lender at a high rate. With that money he started his enterprise. In fact, he is the only one out of his class of fourteen trainees to start an enterprise! (Ahmujadin 2012)

I also found lack of interest amongst the people to participate in the training programs which some official had also realized (Gupta 2012). In a field visit to a 'Motor winding and pumpset repair' class, I found only four trainees. The standard size of the training class is supposed to be between 20 to 35. Photographs of the above mentioned class are given in Annexure 3.

From interviews with officials at the training institutes, it has been found that the 70% of the reservation on the class for below poverty line families, which the scheme envisages, is not achievable (Ahuja 2012). The problems cited were the reluctance of those family members to participate in the training (Gupta 2012), the failure of DRDA to give a detailed list of below poverty line candidates who are suitable for the course and the lack of necessary support from the panchayat raj institutions and/or the zilla parishad (Mohan 2012). In fact, it was found that in Faridabad only 5% of the Sarpanch responded to the training institute's request for advertising the training programs. Furthermore, most of those who responded to the request did not properly advertise about the training institute's program. The response was even poorer in Fatehabad (Kalia 2012).

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<sup>6</sup> The self-help groups have a fund, called group corpus, which is raised amongst the members and is deposited in a savings account.



The district rural development agency which is responsible for executing central government schemes in the district is not functioning efficiently. This development agency has the responsibility of providing the list of below poverty line family members who may be suitable for training but they have failed to do so. Similarly, during the field visit, it was quite evident that these agencies had failed to reach to the poorest of the poor.

Furthermore, the district development agency is responsible for reimbursing the training institutes after the training. However, officials of training institutes in Haryana complained regarding the development agencies' refusal and/or delay to reimburse the expenditure (Ahuja 2012).

### Solutions to the problems

The district rural development agencies are responsible for the implementation at the district levels but their performance has not been satisfactory. This below par performance of the agency is one of the frequently mentioned reasons of failings of the above discussed schemes. Therefore, there is a need for a decentralized system which can complement the works done by this agency.

Allowing non-governmental organizations (NGOs) to facilitate the creation, promotion and organization of self-help groups could be a good solution. F.A.Hayek mentions the need to make best use of the resources known to the individuals of the society and where totality knowledge is not available to a single person (Hayek 1945). Good NGOs have a better knowledge of the conditions of a locality and therefore, they are able to take better decision. This could lead to a better performing system. Studies have cited lack of non-governmental organizations as one of the reasons of self-help groups' failure to expand (Harper and Nath n.d.).

Currently, there are some NGOs that are working in self-help promotions but they are not sufficient. Furthermore, they are not supported by the government organizations. There is a need for a systematic partnership framework whereby the government supports the NGOs but refrain from interfering in the local level works.

A non-governmental organization named PRADAN<sup>7</sup> promoted the cultivation of Tasar silk amongst self-help group members in Jharkhand, one of the poorest states of India. This venture grew into a commercial firm called Eco Tasar<sup>8</sup>. This firm nowadays exports its products to countries such as USA, Japan, Italy, Netherlands, France, Germany, Canada, etc. This story supports the claim that with proper handling and organization of self-help groups, the members can uplift themselves of poverty.

A study showed that when NGOs are promoting self-help groups, they are more likely to target backward and tribal villages whereas government agency had a more general approach towards the promotion. In a study, 17 out of 27 NGO self-help promoting agency reportedly had a special approach to include backward class families in to the self-help groups (Frances Sinha 2006). During my field visits, it was quite evident that the district rural development agency's attempt to promote self-help groups was not sufficient for the very poor and backward class people.

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<sup>7</sup> [www.pradan.net](http://www.pradan.net)

<sup>8</sup> [www.ecotasar.com](http://www.ecotasar.com)

One problem found during the field visits was that the promotion of self-help group was being done as an emergency fund. The self-help promoting agencies such as the district rural development agency and local participating NGOs have to be made responsible to promote self-help groups as a means of livelihood creation.

However, self-help group is not sufficient for sustainable livelihood creation. Self-employment and wage-employment opportunities are good alternative to the dependence on self-help groups for livelihood. Therefore, the training institutes are vital for the scheme's success. But the current level of working of these training institutes is not enough to meet the desired targets. There is a need to improve the quality of the training provided. There is also a need to encourage more people from very poor and backward class families to join the training programs.

Because of the limited viable options, the poor are reluctant to come forward and start an enterprise. The difficulty of getting market for local products in globalised era is another challenge. Although the scheme has provision to promote rural markets, this has not been implemented yet. Even if it were to be implemented, it would not be a sustainable option. So, wage employment opportunities should be provided for the poor through training institutes.

NGOs that provide such self-employment and wage-employment trainings could be utilized to achieve the above goals. The first step in this procedure involves registration of training providing NGOs. Government agency can play an administrative role in ensuring quality of the training institutes by conducting the registration in a timely fashion. Next, instead of channelling the central government funds to the district rural development agency, give it to the lead bank of that district<sup>9</sup>. Now, distribute vouchers to the poor which they can avail at any of the registered training institutes when they decide to take the trainings. The training institutes, including private ones, provide the training free of cost to those with the voucher. The vouchers would be deposited by the training institute to the lead bank. The bank debits the government account and pays the training institute.

These NGOs would compete with the government training institutes for their potential 'client'. Because of the competition, each of the involved training organizations, be it governmental or non-governmental, would improve their performance in order to remain viable in the market. Furthermore, because of the competition, organizations would be keen to advertise their programs and consequently this could lead to awareness regarding the training programs especially amongst the backward and tribal classes. Since the targeted beneficiaries have the freedom to choose, the training institutes have to perform well and be accountable to the locals in order to allure future clients.

Grameen Labs is a ministry of rural development supported initiative of a private organization called Dr. Reddy's Foundation (DRF)<sup>10</sup>. They used to conduct residential trainings for youths in rural areas at a cost of Rs.2000(Manish 2012)whereas the average cost of training per trainee in a government training institute is about Rs. 3108 (RUDSET Institute, Gurgaon 2012). So, the vouchers would not raise the operational cost of the training programs for the government. Because of problem with

<sup>9</sup> Each district has a single public sector bank as the lead bank which is responsible to operate the rural self-employment training institutes.

<sup>10</sup> <http://www.grameenlabs.org/> and <http://www.drreddysfoundation.org/>

the government dealings, Grameen Labs became defunct and now Dr. Reddy's Foundation provides trainings with the support from private companies such as Accenture. However, other private firms like Don BoscoTech India<sup>11</sup> and IndiaCan<sup>12</sup> still deliver trainings to the rural people at minimal cost.

Allowing private training institutes to be part of the skill development program would also enable the utilization of indigenous resources and local resources. In the current implementation, the training institutes conduct trainings whose syllabus has been developed by an academy<sup>13</sup> located in Hyderabad. Although each individual training institute has some flexibility to conduct trainings to utilize the available local resource, none of them in Haryana had availed this facility.

It has to be noted that it is of utmost importance to select proficient non-governmental organizations to be part of the development process. India has the largest number of non-governmental organizations and not all of them are genuine. Therefore, a proper screening method needs to be employed in order to select the NGOs. One method of screening could be done by evaluating the percentage of self-help groups that have crossed grade-2 with the support from the NGO. For different areas, depending upon the socio-economic condition, a cut-off ratio could be set. Only those NGOs that perform better than the set cut-off mark within a year of work could be given the responsibility of creating and promoting self-help groups.

### Conclusion:

Although the idea of inclusion of poor in a group is noble, the implementation weaknesses leave a lot to be desired. Misidentification of the beneficiaries is a major problem. This weakness, identified during the first anti-poverty scheme, is still prevalent. Hence, there is a need to reconsider the approach taken to implement the scheme. District level agency has been found to be inefficient in delivering the expected results. Therefore, decentralization of the works to non-governmental organizations can be a potential solution to improve the situation.

There is also a need to consider the approach taken by the government of India to eradicate poverty. The self-help groups can empower people but they are not the magic bullet to solve the livelihood problems of the poor. They can be a good tool to mobilize the poor but not as an exclusive source of livelihood. The over-dependence of the current anti-poverty scheme on self-help groups needs to be reconsidered. In fact, micro-financing through self-help groups should be considered only as a part of the poverty alleviation approach and not as a complete solution (Hulme 2000).

Furthermore, there is a need for a more comprehensive approach in order to uplift the very poor and backward class of the society including tribal groups. Utilization of indigenous knowledge and local resources could be a potential solution. However, the government's current approach of having the same model for these classes as to the rest is not making an impact.

<sup>11</sup><http://www.donboscotechindia.org/>

<sup>12</sup> <http://www.indiacan.com/default.asp>

<sup>13</sup> The academy is called the National Academy of RUDSETI (NAR).

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Annexure 1:

FINANCIAL AND PHYSICAL PROGRESS UNDER IRDP SINCE INCEPTION (1980-81 to 1998-99)																					
PHYSICAL	(Lakh Families)					FINANCIAL PROGRESS (Rs. in Crore)															
	Total	SC/ST	% of	Women	% of	Total	Central	Central	Total	% of	Credit	Subsidy	Credit	Total	Family Investment (In Rs.)	Credit	Total	Subsidy	Sector-wise Coverage (%)		
YEAR	Families	Families	SC/ST	Women	Women	Allocation	Share	Release	Expenditure	Expdtr.	Target	Disbursed	Disbursed	Investment	Subsidy	Credit	Total	Credit Ratio	Primary	Secondary	Tertiary
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1980-81	27.27	7.81	28.64	N.A.		250.55	127.80	82.58	158.64	63.32	400.88	158.64	289.05	447.69	582	1060	1642	1.82	93.56	2.32	4.12
1981-82	27.13	10.01	36.90	N.A.		300.66	153.36	128.45	264.65	88.02	481.06	264.65	467.59	732.24	975	1724	2699	1.77	83.02	4.92	12.06
1982-83	34.55	14.07	40.72	N.A.		400.88	204.48	176.18	359.59	89.70	641.41	359.59	713.98	1073.57	1041	2067	3107	1.99	67.70	16.70	15.60
1983-84	36.85	15.37	41.71	N.A.		407.36	207.72	194.23	406.09	99.69	651.78	406.09	773.51	1179.60	1102	2099	3201	1.90	59.89	13.02	27.09
1984-85	39.82	17.38	43.65	N.A.		407.36	207.72	206.96	472.20	115.92	651.78	472.20	857.48	1329.68	1186	2153	3339	1.82	54.50	15.70	29.80
<b>Total</b>	<b>165.62</b>	<b>64.64</b>	<b>39.03</b>	<b>0.00</b>	<b>0.00</b>	<b>1766.81</b>	<b>901.08</b>	<b>788.40</b>	<b>1661.17</b>	<b>94.02</b>	<b>2826.91</b>	<b>1661.17</b>	<b>3101.61</b>	<b>4762.78</b>	<b>1003</b>	<b>1873</b>	<b>2876</b>	<b>1.87</b>	<b>71.73</b>	<b>10.53</b>	<b>17.73</b>
1985-86	30.60	13.23	43.24	3.03	9.90	407.36	205.93	207.10	441.10	108.28	651.78	355.02	730.15	1085.17	1172	2403	3575	2.06	48.62	17.18	34.20
1986-87	37.47	16.80	44.84	5.67	15.13	543.83	277.31	279.67	613.38	112.79	870.12	510.73	1014.88	1525.61	1478	3033	4511	1.99	45.30	18.55	36.15
1987-88	42.47	18.99	44.71	8.30	19.54	613.38	310.60	299.72	727.44	118.60	981.41	603.78	1175.35	1779.13	1526	2944	4470	1.95	41.16	18.54	40.30
1988-89	37.72	17.50	46.39	8.74	23.17	687.95	345.00	330.84	768.47	111.70	1076.72	623.65	1231.62	1855.27	1718	3350	5068	1.97	41.81	19.32	38.87
1989-90	33.51	15.45	46.11	8.59	25.63	747.75	375.00	347.92	765.43	102.36	1164.40	614.85	1220.53	1835.38	1845	3663	5508	1.99	43.05	19.39	37.56
<b>Total</b>	<b>181.77</b>	<b>81.97</b>	<b>45.10</b>	<b>34.33</b>	<b>18.89</b>	<b>3000.27</b>	<b>1513.84</b>	<b>1465.25</b>	<b>3315.82</b>	<b>110.52</b>	<b>4744.43</b>	<b>2708.03</b>	<b>5372.53</b>	<b>8080.56</b>	<b>1590</b>	<b>2979</b>	<b>4569</b>	<b>1.98</b>	<b>43.68</b>	<b>18.66</b>	<b>37.66</b>
1990-91	28.98	14.46	49.90	8.95	30.88	747.31	374.56	346.59	809.49	108.32	1195.70	668.15	1190.03	1858.18	2289	4133	6422	1.78	47.76	18.91	33.33
1991-92	25.37	12.96	51.08	8.41	33.15	703.61	352.66	321.31	773.09	109.87	1125.78	657.73	1147.34	1805.07	2613	4528	7141	1.74	49.97	18.67	31.36
1992-93	20.69	10.64	51.43	6.91	33.40	662.22	331.65	336.69	693.08	104.66	1059.50	579.68	1036.80	1616.48	2808	5081	7889	1.79	50.65	18.41	30.94
1993-94	25.39	13.46	53.01	8.54	33.64	1093.43	547.61	537.70	956.65	87.49	1530.80	800.82	1408.44	2209.26	3171	5575	8746	1.76	53.22	16.56	30.22
1994-95	22.15	11.03	49.80	7.51	33.91	1098.22	550.00	546.10	1008.32	91.81	1757.15	818.30	1450.58	2268.88	3719	6594	10313	1.77	53.53	17.04	29.43
1995-96	20.89	10.14	48.54	6.99	33.46	1097.21	549.50	514.22	1077.16	98.17	1930.00	870.20	1701.33	2571.53	4166	8144	12310	1.96	52.98	17.20	29.82
1996-97*	19.24	8.95	46.52	6.44	33.47	1097.21	549.50	512.40	1139.55	103.86	2142.20	905.94	1969.16	2875.10	4709	10235	14943	2.17	53.99	15.78	30.23
<b>Total</b>	<b>108.36</b>	<b>54.22</b>	<b>50.04</b>	<b>36.39</b>	<b>33.58</b>	<b>5048.29</b>	<b>2528.26</b>	<b>2447.11</b>	<b>4874.76</b>	<b>96.56</b>	<b>8419.65</b>	<b>3974.94</b>	<b>7566.31</b>	<b>11541.25</b>	<b>3668</b>	<b>6983</b>	<b>10651</b>	<b>1.90</b>	<b>52.87</b>	<b>17.00</b>	<b>30.13</b>
1997-98*	17.07	7.92	46.40	5.86	34.33	1133.51	567.68	545.02	1109.54	97.89	2700.00	863.11	1996.64	2859.75	5056	11697	16753	2.31	52.26	16.30	31.43
1998-99*	16.77	7.76	46.27	5.77	34.41	1456.28	729.15	625.63	1162.29	79.81	3200.00	881.63	2174.06	3055.69	5257	12964	18221	2.47			
<b>Total All</b>	<b>543.94</b>	<b>243.93</b>	<b>44.85</b>	<b>99.71</b>	<b>18.33</b>	<b>13856.08</b>	<b>6967.23</b>	<b>6539.31</b>	<b>13706.16</b>	<b>98.92</b>	<b>24212.47</b>	<b>11414.76</b>	<b>22548.52</b>	<b>33963.28</b>							

Source: Report of the Working Group on Rural Poverty Alleviation Programs for the Tenth Five Year Plan (Planning Commission 2001)



**Annexure 2:**

Programs in Gurgaon and Mewat (Haryana state)		
S.N.	Gurgaon (RUDSETI)	Mewat (RSETI)
1	Servicing of T.V./DVD and other digital electronics	Electric motor winding and pump set repair
2	Computer hardware (A+) and networking (N+)	Radio, tape and television repair
3	BPO call centre	Tailoring
4	Scooter and motorcycle servicing	Scooter and motorcycle servicing
5	Domestic products	Household electrical equipment repair
6	Computer basics	Refridgerator and air conditioner repair
7	Electric motor winding and pump set repair	Mobile phone repair
8	Basic photography and videography	Basic photography and videography
9	Embroidary and Fabric Painting	Small-scale industry development program
10	Beauty parlor management	Beauty parlor management
11	Food processing and bakery products	Purse manufacturing
12	Comprehensive horticulture	Dairy farming and vermi composting
13	Inverter repair and servicing	Inverter repair and servicing
14	Computer training - Desktop publication	Computer training - Desktop publication
15	Mobile phone servicing	Computer training - Tally program
16	Computer training - Tally program	Computer hardware repair
17	Dress designing for women	
18	Generator set repair	
19	Welding and fabrication	
20	Computer and tape recorder repair	
21	Plumbing management	
22	Dairy and vermi composting	
23	Plant nursery	
24	Comprehensive agriculture and allied activities	
25	Soft toys manufacturing	
26	Rexene product manufacturing	
27	Multi product manufacturing	
28	Gems and artificial jewellery	

Source: Respective training institutes

### Annexure 3:



Photograph 1: The trainer



Photograph 2: The four trainees