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## **SGSY (NRLM) & MGNREGA & its implementation of Margherita development block: A case study of Bargolai G.P**

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### **Abstract**

Rural Development has emerged with a new force and is almost at the top of agenda in national policies of developing countries of the world. The term 'rural' means an area which is characterized by non-urban style of life, occupational structure, social organization and settlement pattern. Development is defined in terms of technological or industrial development. But development of rural people means raising the standard of their living. It is the development of rural areas through the extension of irrigation facilities, improvements in the techniques of cultivation, expansion of electricity, constructions of school buildings, provision of education facilities, health care and roads etc. It is a multi-dimensional concept and encompasses almost all the aspects of our rural life-including agriculture, health, education, community services and human resources in the rural area. It aims to enhance production by systematic utilization of all available resources with a view to engage rural people in services to improve their living conditions. Thus, rural development is a process to bring about desired positive changes in the socio-economic and cultural life of the rural society. It also involves the status of rural population on a sustainable basis through optimum utilization of local resources both natural and human. The MGNREGA has been the largest employment programme in human history and is unlike any other in its scale, architecture and thrust. Its bottom-up, people-centred, demand driven, self-selecting, right based design is new and unprecedented. MGNREGA enjoins the state to provide a guarantee of employment for 100 days every year to each rural household that demands work. It also demands that the people have to participate actively in the design and implementation of the programme. Initially the programme started in February 2006 in the 200 most backward districts of India. It was extended to an additional 130 districts in the first year of the Eleventh Plan in 2007-08 and the entire country in 2008-09. The study deals with the implementation of SGSY (NRLM) and MGNREGA in the selected villages covered by the study. This part is based on field study.

**Keywords:** rural development, occupational structure, Rural Development etc.

### **1. Introduction**

The SGSY (NRLM) for rural development was implemented in M.D.B., Tinsukia in 2001. The B.D.O. is the kingpin of the programme. The B.D.O. with the help of one Extension Officer (E.O.), one village level worker (V.L.W.) and one Junior Engineer (J.E.) act as a head and coordinator of SGSY (NRLM) implementation. The action plan of SGSY is prepared by the respective Gaon Panchayats (G.P.s) on the basis of capabilities of the people and their choice. The survey of families and the choice of schemes are virtually done by the Gram Sevaks of M.D.B., Tinsukia. After receiving loan application from the beneficiary, it is the duty of the B.D.O. to forward the approved list along with the project report to the Tinsukia District SGSY (NRLM) committee and after finalizing the approved copy; the Tinsukia District SGSY (NRLM) committee has to submit it before Governing body of Tinsukia DRDA for the sanction of the financial assistance. As soon as the loans are sanctioned by the B.D.O. and the Swarozgaries are informed by the bank, the loaner (of Swarozgari) is required to open an account in the bank. The loan sanctioned and the subsidy, sanctioned and released by the DRDA is credited to the loaners' accounts.

As per the guidelines implementation of SGSY (NRLM) is on cluster basis. In this regard it is found that loans have been sanctioned for various schemes like Weaving, Piggery, Goatery, Tailoring, Boilering, Duck farming etc. in the study area.

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The number and name of self-help groups, year of formation, activity, amount of loan and subsidy, name of the bank in Bargolai Gaon Panchayat area has been shown in the following table 1.1, during the year 2008-2011.

**Table 1.1:** Distribution of SHG's under the Bargolai G.P. during 2008-2011

Sl. No.	Name of SHG	Year of Estd.	Members and membership	Products	Revolving Fund	Cash credit loan	Subsidy	Loan	Banks
1	Suraj Mukhi SHG	March 2008	10 members Rs. 60 p.m.	Weaving & piggery	10,000/-	1,5000/-	1.25 lakh	1.25 lakh	UBI
2	Indra SHG	July 2009	10 members Rs. 60 p.m.	Goatery and tailoring	10,000/-	10,000/-	Nil	60,000 and 20,000	UBI
3	Junali SHG	July 2009	10 members Rs. 60 p.m.	Boiler scheme	10,000/-	20000/-	Nil	20,000	UBI
4	Swarnajyoti SHG	Nov.2009	10 members Rs. 60 p.m.	Piggery	10,000/-	1,5000/-	Nil	Nil	UBI
5	Trishul SHG	October 2010	10 members Rs. 60 p.m.	Piggery and cutting cloth shope	10,000/-	1,5000/-	Nil	25,000	UBI
6	Sangukta SHG	Feb 2011	10 members Rs. 60 p.m.	Weaving piggery	10,000/-	1,5000/-	1.25 lakh	1.25 lakh	UBI
7	Matri SHG	Feb 2011	10 members Rs. 60 p.m.	Piggery	10,000/-	1,5000/-	1.25 lakh	1.25 lakh	UBI
8	Rongali SHG	Feb 2011	10 members Rs. 60 p.m.	Goatery	10,000/-	1,5000/-	Nil	Nil	UBI
9	Milon SHG	Feb 2011	10 members Rs. 60 p.m.	Piggery	10,000/-	1,5000/-	Nil	Nil	UBI
10	Moni SHG	March 2011	10 members Rs. 60 p.m.	Goatery	10,000/-	1,5000/-	Nil	Nil	UBI
11	Milijuli SHG	Feb 2011	10 members Rs. 60 p.m.	Boiler/piggery	10,000/-	1,5000/-	Nil	Nil	UBI
12	Jasingpha SHG	Feb 2011	10 members Rs. 60 p.m.	Piggery	10,000/-	1,5000/-	Nil	Nil	UBI

**Source:** Official Record of Margherita Development Block, Tinsukia.

The table shows that various self-help groups have been formed in the area of Bargolai G.P. during the year 2008-2011. The members of all the self-help groups have 10 members and the membership fees of joining SHGs differ from one group to another group. The membership fee varies from Rs. 30-100 per member of the SHGs. The maximum numbers of 4 groups take up piggery and goatery. Some of the SHGs concerned with weaving, boiling, duck framing etc. The Groups receive the revolving fund by the Block amounting to Rs. 10,000/- per SHGs and cash credit by the Bank from Rs. 1000-20,000/- per self-help group and received the loan 20,000-1,25,000/-. In the Margherita Development Block all the self-help groups received the

revolving fund and Bank loan but all the groups did not receive the loan given by the Government. The subsidy fund has been only received by the three self-help groups namely Surajmukhi SHG, Sanjukta SHG and Matri SHG in Bargolai G.P. under the Margherita Development Block. The table also focused that the bank accounts of the SHGs are generally opened in the UBIs (United Book of India). Thus, it is seems that UBIs play a very important role for the implementation of the schemes in Margherita Development Block. The number of SHGs (Caste wise) under SGSY in the villages under the Borgolai G.P., Margherita Development Block during 2008-11 is shown in the table 1.2

**Table 1.2:** Caste wise distribution of SHGs under Bargolai G.P

Name of Village	Location/ G.P.	ST	SC	Others	Total
Namdang Colliery	Bargolai	5	2	3	10
Namdang Borgolai	Bargolai	3	2	2	7
Namdang Bashbari	Bargolai	Nil	2	7	8
Kamarpatty	Bargolai	2	Nil	3	5
Borgolai No-1	Bargolai	6	2	2	10
Total		16	8	17	40

**Source:** Field survey.

Thus it appears from the table 1.2 that total number 40 SHGs have been found and 16 of them belong to ST, 8 SC and 17 to other classes.

It has been observed that the activity of the SHGs under the Bargolai gaon panchayat is not is not very successful. Although various SHGs have been formed during the year 2005-2012, yet they are not actively working under the B.G.P. For the first time 18 self-help groups were formed under the B.G.P. but now only 12 SHGs are work in properly in various field of their self-employment like weaving,

tailoring, boiling, goatery, piggery etc. and they also benefitted with the help of these schemes.

Thus, it can be said that in the selected villages the SGSY beneficiaries are not able to utilize the benefits of SGSY programme. Various factors were responsible such as illiteracy and ignorance of the rural people, lack of skill, communication gap etc. It is seen that schemes are not selected on the basis of availability of resource, knowledge and skill of the beneficiaries. It is very important to see that the type of scheme should be selected considering their

ability. But such works are not done properly, by the Margherita development block.

**❖ Implementation of MGNREGA**

With a view to examine the actual implementation of MGNREGA in Margherita Development Block (MDB), 8 villages have been selected under the B.G.P. area. The villages selected are namely Bargolai Telket Basti, Bargolai No-1, Bargolai Numdung Colliery, No-1 Namdang, Namdang Bahabari, Bargolai Electric Line, Namdang Gaon

and Kamarpatty Gaon. The programme of MGNREGA has been implemented in the year 2008-2013. The main objective is to find out the performance of MGNREGA in terms of generation of employment among the poor people and to assess the creation of additional community assets.

**❖ Employment generation**

As a result of implementation of MGNREGA employment opportunity of the people of the Block area has been increased and this is shown in the table 1.3

**Table 1.3:** Employment Generated under MGNREGA in Margherita Development Block

Financial year	No. of Registered		Job card issued	Employment demanded		Employment offered		Employment provided		No. of Families completed 100 days
	Household	Persons		Household	Persons	Household	Persons	Person	Household	
2008-09	20100	21667	20100	2259	2265	2254	2260	2263	40665	114
2009-10	20216	21800	20216	6750	6790	6750	6790	6773	248082	349

Source: www.mgnrega.nic.in

Table 1.3. shows the status of MGNREGA at M.D.B. during the year 2008-2010 and 2009-10. The above table reveals that out of 20,100 households 21,667 persons have been registered under the act in the Block during 2008-09 and the entire household were issued job cards. The number of household and persons who have demanded employment were 2257 household and 2265 in persons respectively. Thus there exist a big gap between job card issued and employment demanded. It is important to note that only 1104 household have completed 100 days of work.

Employment opportunity under the scheme increased slightly during the year 2009-10. During the year 2009-10, 20,216 households and 21,800 persons have registered under the act. The number of job card issued is 20,216.

Out of these only 6750 households and 6790 have demanded employment. Figure reveals that all of them were offered employment. But only 349 households have completed 100 days of work. Thus, there was no significant improvement of the employment opportunities than the previous year.

**❖ Labour Material Ratio**

The labour material ratio found to be very high under the scheme in the block. It can be shown with the help of table 1.4

**Table 1.4:** Distribution of labour material ratio for the year 2009-2010

Components	Amount (Rs. In lakh)	Percentage
Labour	228.86	68.15
Material	106.95	31.85
Total	335.81	100

Source: www.mgnrega.nic.in

Table 1.4 reveals that Rs. 228.86 lakhs were used for cost of labour while Rs. 106.45 lakhs were utilized for material. It shows that 68.15% are used for labour payment while 31.85% are used material. Since the central government bears not the entire wage bill but only 75% of the material

costs, state governments have strong incentives to promote labour-intensive techniques under MGNREGA.

**Nature of the work under the scheme**

The nature of the work under the scheme is related with infrastructure building in rural areas. Table 1.5 shows different works under the scheme.

**Table 1.5:** Works under MGNREGA during the year 2009-10

Sl. No.	Nature of work	No. of work	Percentage
1	Rural connectivity	34	47.22
2	Flood control	04	05.55
3	Water conservation and water harvesting	08	11.11
4	Drought proofing	01	01.39
5	Micro irrigation	21	29.17
6	Provision of irrigation facility to land development	01	01.37
7	Land development	03	04.17
	Total	70	100

Source: www.mgnrega.nic.in

From the Table 1.5 it is clear that 47.22% of works were undertaken for rural connectivity, on the other hand, 29.17% of works were related with micro irrigation. Again 11.11% of works were under taken for water conservation and water harvesting. Only 4.17 works were taken for land development in the Block under MGNREGA.

The study has covered 40 job card holders under the Borgolai Gaon Panchayat within Margherita Development Block. The tabulation of those survey data has thrown interesting results which can be explained in the following ways:

**❖ Age composition of job card holders**

The age composition of the job card holders are kept into five groups. It is shown in the table 1.6

**Table 1.6:** Distribution of the job card holders by age

Age group	No. of job card holders	Percentage
Below 21	02	05
21 – 30	11	27.5
31 – 40	14	35
41 – 50	07	17.5
50 above	06	15
Total	40	100

Source: Field survey.

It has been observed from the table 3.6 that, 02(5%) members are in the age group below 21, whereas 11 (27.5%) members are in the age group of 21-30 and remaining 14(35%) members are in the age of 31-40 and 07 (17.5%) 41-50 and 50- above members are 06 (15%).

#### ❖ Sex composition of the job card holders

Table 1.7 shows the sex composition of the sample job card holders.

**Table 1.7:** Distribution of the job card holders by sex

Sex	No. of job card holders	Percentage
Male	26	65
Female	14	35
Total	40	100

Source: Field survey.

It has been observed from the table 1.7 that, 26 (65%) of job card holders are male whereas 14(35%) of job card holder are female. Therefore it is seen that the scheme improves the economic empowerment of both men and women.

#### ❖ Income source of the job card holder

**Table 1.8:** Distribution of job card holders by income source

Source of income	No. of workers	Percentage
Cultivation	24	47
Casual work	16	53
Total	40	100

Source: Field survey.

Table 1.8 shows the main source of income of the job holders. It is clear that 47 percentage of the job card holders are cultivators while 53percent job card holders are casual workers. Therefore MGNREGA proved to be more beneficial for labour class than small and marginal farmers.

#### ❖ Working days completed by the Job Card Holders

It has been observed that MGNREGA increases employment opportunity for the job card holders. Table 1.9 shows the working days completed by the job card holders under the scheme.

**Table 1.9:** Distribution of Job Card Holders by working days completed.

Working days	No. of household	Percentage
1 – 20	09	22.5
21 – 40	07	17.5
41 – 60	02	5.0
61 – 80	06	15.0
81 – 100	04	10.0
No idea	12	30.0
Total	40	100

Source: Field survey.

The table 1.9 shows the generation of employment of the sample household. It has been observed that out of sample population only about 10% household could completed 100 days of employment during the year 2008-2013. On other hand 30% household do not have any clear idea about the employment days provided under the scheme. During the field survey it has been observed that working hours are fixed from 8 to 12 in majority of the cases. On the other hand in some cases workers are allowed to complete a certain portion of work in the day.

It has been observed that the awareness levels of the job card holders in different aspects are found to be low. About 60% of the samples have no idea about the wage rate. Again more than 70% of the samples are not aware about the unemployment allowance and welfare facilities undertaken. It is due to the low level of literacy. Almost half of the job card holders are found illiterate. It also create problems for wage payments under the scheme wage paid through bank accounts.

Thus, it can be said that the scheme of MGNREGA is expected to bring drastic change for employment generation, creation of community asset and removal of poverty, if properly planned and implemented. Because it aimed at providing livelihood security through 100 days guaranteed wage employment in every financial year. It increases the employment opportunities for the people. But various problems are faced by the households. So, for the successful implementation of the scheme the people should make aware about the scheme and there is need to motivate the small land marginal farmers to register themselves under the MGNREGA so that the more projects may be started for development of agricultural sector.

Thus, the above analysis shows that people's participation in implementation is not satisfactory in the selected villages, namely Borgolai Telkhat Basti, Borgolai No-1, Borgolai Namdang Colliery, No-1 Namdang, Borgolai Electivic line, Namdang Bahbari, Namdang Gaon and Kamarpatty Gaon under Borgolai Gaon Panchayat of Margherita Development Block. Although the government has initiated various schemes to help the rural people to take active part in implementation but it was not satisfactory. The role of government and other agencies like mass-media NGOs etc. are also not satisfactory to increase the interest of the rural people in implementation process

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