

Executive Summary

Several anti-poverty measures focusing on the poor as a target group have been and are being implemented. These include programmes that address asset creation, capacity building, welfare of weaker sections, women and children and a number of programmes for self and wage employment. In a country with almost three-fourth of population living in the rural areas and more than one-third below poverty line, the employment generation programmes have tremendous challenges to meet in the coming years. Employment generation programmes are in operation for more than four decades now in the country with a shifting focus on various aspects and specific target groups. There are specific rural based employment creation programmes as well as urban-centered employment generation programmes.

The Directorate of Programme Implementation and Evaluation, Government of Meghalaya entrusted AMC Research Group, New Delhi to carry out an evaluation study on "Rural Employment Generation Schemes (REGS)" in the state of Meghalaya to assess the performance, effectiveness and impact of REGS in the state.

All the seven districts of Meghalaya were covered under the study. From each district minimum two blocks were selected for detailed survey and field visit. A minimum of seven villages were selected from each block for the study. Samples of more than 1500 beneficiaries were interviewed. In addition officials, opinion leaders, non beneficiaries were also interviewed during the study. Attempt was made to cover the beneficiaries for five references year period i.e.: 2003-04, 2004-05, 2005-06, 2006-07 and 2007-08.

The scheme/programme-wise key findings of the evaluation study are as follows:

NREGS

- 97.8% of the beneficiaries were ST (Schedule Tribes). Only 2.2% of the beneficiaries were SC (Schedule Caste). The beneficiary who belongs to General and OBC category were nil. Out of the 97.8% of the ST beneficiaries 49.6% are male and 48.2% are female.
- 48.3% of the beneficiaries were in the age group of 31-40 and 41-50 years. The least number of beneficiaries belonged to the age group above 60 years. The beneficiaries in the age group of 18-25 years are 21.1%. Around 9.9% of the beneficiaries were in the age group in between 51-60 years.
- In all the sampled blocks there was lack of technical staff, most of the technical staff are on contractual basis, due to the unavailability of technical staff at block level most of the NREGS assets constructed are not being supervised and monitored.
- 36.5% of the beneficiaries are illiterate, while 51.2% of the beneficiaries are from primary and middle school. Only 3.7% of the beneficiaries are above the level of intermediate, while 8.5% of them are SSC.
- 3.8% of the beneficiaries belong to APL (Above Poverty Line) category and 26.2% of the beneficiaries belong to BPL. Around 72% of the beneficiaries did not respond to the question, because they were not able to confirm whether they were BPL or APL, due to unavailability of APL or BPL cards.
- Around 58.1% of the beneficiaries live in a family size of six persons and above, while 37.1% of the beneficiaries live in a family size in between 3 to 5 persons. Only 4.1% of the beneficiaries live in a family size of in between 1 to 2 persons

- 64% of the beneficiaries were agriculture wage earner, labourer and agricultural labourers. Only 5.4% of beneficiaries were involved in petty

business, while 12.1 % of the beneficiaries were involved in other occupation

- 19.1% of beneficiaries did not own any land property, while 81% of the beneficiaries were having ownership of land property. 57.1% of the beneficiaries area of land owned was less than 1 hectare, while 27.5% of the beneficiaries owned land in between 1-2 hectare. Around 4.1% of the beneficiaries were owning a land property of more than 4 hectares
- 50% of the beneficiaries were earning a annual family income in between Rs. 12001/- to Rs. 24, 000/-, while 19.9% of the beneficiaries were earning a annual family income of less than 12, 000/- rupees, which is quite less. Around 9.9% of the beneficiaries were earning an annual family income in between Rs. 48, 000/- to more than Rs. 6, 000/-.
- Around 35.8% of the beneficiaries came to know about the NREGS from district and block level office/officials involved in implementation of the scheme, while 25.9% of beneficiaries came to know from elected bodies/representatives. 27.6% of the beneficiaries came to know about the scheme through media
- Around 45.8% of the NREGS beneficiaries interviewed have stated that the wages upon migration is more than the local wages, while 32.1% of them have stated that there is no difference
- 48.1% of the beneficiaries told that households migrate to town in search of work, while 32.5% of them said "No"
- 2.9% of beneficiaries were getting an annual income of less than Rs. 5, 000/- before applying for job cards, while after applying for job cards, the percentage of beneficiaries earning an annual income of less than have come down to 1.7%. 55.7% of the beneficiaries were getting an annual income of less than Rs. 20, 000/- before applying for job card, while after applying for job card it has risen to 7.2% more
- 64.8% of the beneficiaries have stated that individual names and amount are announced publicly while making the payment, while 27.5% have stated "No" in this regard
- The minimum wage actually paid after 7-8 hours of work is Rs. 70/- per day. All of the beneficiaries were aware of the actual amount of wages

paid each day under NREGS. All of the beneficiaries were receiving Rs. 70/- per day wage payment under NREGS

- 83.5% of the beneficiaries are getting their wages in public places, while 16.5% are getting it in the work site
- 84.1% of the beneficiaries recorded their attendance at the worksite by signature, while 15.9% of the beneficiaries by thumb impression
- 78.6% of the beneficiaries, the allocation of work are not being done in a transparent manner. Most of the beneficiaries have told that the list of work allotted is not being displayed. 91.5% of the beneficiaries indicated that the registration of job cards is not being done. Only 8.5% of the beneficiaries indicated that the registration is being done
- Around 71.6% of the beneficiaries have indicated that they have been provided with drinking water at the work site, while 28.4% of the beneficiaries have indicated that they are not provided with drinking water at the work site
- 56.4% of the beneficiaries have indicated that they have got work for more than 35 days, while 6.4% of the beneficiaries have indicated that they have got work for 9 to 17 days
- 50.9% of the beneficiaries have indicated that they went for work in below 2 to 3 Kms away from their residence, while 17.8% of them have indicated that their residence to worksite site distance is below 2 to 3 km
- Muster Rolls and job cards are not being maintained properly by VEC/AEC. They have also not been trained for the job. Even some of the job cards have been issued without pasting photographs
- Almost 44.7% of the beneficiaries have indicated that they have got their job cards on oral request, while only 7.6% of the beneficiaries have applied on paper for getting the job card.
- Most of the block offices in all the seven districts, do not have full time BDOs. Most of them were extension officers from Agriculture and Animal Husbandry & Veterinary department. These extension officers do not have the required experience or expertise for implementation of the scheme. Enough number of vehicles are not available for field visits

- Non-availability of a dedicated computer system at block level for NREGS works creates several difficulties like delay in communicating to the workers, non-submission of progress reports in time, delay in making wage payment, poor updating of data, etc.

SGSY

- Out of the 81 Self Help Group (SHG) covered during the study, 11 of them were male SHG Group, 61 were female SHG Group and 5 of them were mixed (both male and female) SHG Group. While 4 Self Help Group (SHG) were formed with physically challenged people
- All the swarozgaris belonged to Schedule Tribes, there were no swarozgaris from General, OBC and SC category
- 14.6% of the member is male and 84.7% of the member is female. While 6% of the members are physically challenged. 77.6% of the members are Below Poverty Line (BPL), while 2.4% of the members are Above Poverty Line (APL)
- Animal husbandry and Agriculture related occupation were dominant SGSY activities. Not many traditional activities were given priority
- Around 99.1% of the Swarozgaris are doing primary business, while 0.7% of the Swarozgaris are doing secondary business.
- In most of the cases, the selection of activity was finalized by group discussion, while only 0.8% of the activity was selected by banks for Swarozgaris. Around in 27% of the cases, the selection of activity was finalized in consultation with friends.
- Around 38% applications on functionary are submitted at BDO office by SHG Swarozgaris, while only 2.5% of the application on functionaries is submitted at Gram Sabha. Around 36% of the SHG Swarozgaris submit application on functionaries of SHG at bank.
- More than 75% of SHG Swarozgaris are satisfied with bank, and Govt. Administration. Around 80% of the SHG Swarozgaris are satisfied with the Group member/ President

- More than 80% of the SHG Swarozgaris have got basic training for functioning of activities under SHG, while only 17.4% of them have received skill up gradation training. Only 30% of the Group leaders have got training under SGSY.
- Around 34.4% of SHG Swarozgaris are attending the meeting on weekly basis, while 31.3% are attending the meeting on fortnightly basis. Around 27.4% of SHG Swarozgaris attend the meeting on monthly basis, while 6.9% are irregular in attending the meeting.
- 89.6% of the Group member are participating in decision making, while 10.4% of them are not participating in decision making.
- Around 88.9% of the SHG's are not having any problem in running SHG, while 11.1% of SHG's are facing problem in running SHG in a profitable manner.
- Around 33.9% of Self Help Groups (SHG) have stated that Bankers ask for bribe for passing their loans. Around more than 27% of them has not received their insurance and second installment from banks. Around 27.4% of the members do not trust their Group leader, due to which they are not taking interest in their SHG activities, which is creating hurdles in running the SHG. Around 15.8% of SHG, members are not attending the meetings.
- The corruption in banks is delaying the loan process, many of the swarozgaris have indicated that bank officials are asking for bribes for sanctioning the loans
- Around 74.6% of the Self Help Group (SHG) have carried out market survey before starting the business, while 18.2% of them have not conducted any market survey.
- Around in 68.9% of SHG Groups, the role of middle man is very crucial, while as far as individual Swarozgaris are concerned only in 17.11% Swarozgaris, there is any role of middle man for marketing of goods.
- Around 46.8% of the Self Help Group (SHG) are having only amount of money in between Rs. 5001 to 10000, while only 1.2% of Self Help Group (SHG) are having amount of money more than 1,00,000 in their account.

Below 8.1% of SHG Group are having Rs. 10,001 to 1,00,000 in their account.

- 39.4% of Self Help Group (SHG) are having revolving fund in between Rs.10,001 to 20,000, while only 1.6% of Self Help Group (SHG) are having revolving fund of above Rs. 1,00,000.
- 40% of SHG's have obtained bank loan in between Rs. 50,001 to 1,00,000, around 5.3% of Self Help Group (SHG) have obtained a loan of Rs. 3,00,001 to 5,00,000 from bank.
- Around 3.3% of Self Help Group (SHG) were not granted any subsidy, while 25-30% of subsidy was granted to more than 25% of SHG. Around 20.8% of SHG were granted subsidy in between 35-50%, while 18.5% SHG were granted a subsidy in between 15-20%.
- Around 84.4% of SHG are returning loan through installment, while 9.7% of SHG are returning in lump sum mode. 5.9% of SHG are yet to return the loan amount.
- 94.8% of officers pay visit to the work site of SHG. Only 5.2% of bank officials come once or more than once for visit. 93.1% of the SHG have stated that no officials from block pays visit.
- Around 84.4% of the Bank officials and 69.2% of block officials don't pay any visit. Around 15.6% of Bank officials and 30.8% of Block officials pay visit once or more than once.
- More than 25% of individual Swarozgaris have stated that if they join SHG, they will face money problem, while 13.3% of individual Swarozgaris have told that SHG is failure. Around 27.9% of individual Swarozgaris have stated that the membership is not available and some of them are having lack of knowledge. Around 13.3% of individual Swarozgaris have stated that bank official ask for bribe.
- There is lack of supervision and monitoring by the district/block officials. No follow-up is being done to see whether the ongoing SHG/individual swarozgaris are able to run their business in an effective and efficient manner.
- More than 90% of the SGSY Swarozgaris have stated that there has been increase in their savings, while 86.9% have stated that there has been an

increase in their income. 84.7% of SGSY Swarozgaris have stated that it has helped a lot in improving their health and education status.

SGRY

- Around 99.3% of SGRY beneficiaries belonged to scheduled tribe, while 0.7% of SGRY beneficiaries belonged to other backward caste. There was not major difference in the participation of male and female beneficiaries under SGRY.
- More than 60% of the beneficiaries were in the age group of 31-50 year, while 18.7% of the beneficiaries were in the age group of less than 30 year. Around 15% of the beneficiaries working under SGRY were also above 50 year of age, out of which 3.7% of them were above 60 year of age.
- Around 59% of the beneficiaries were earning an annual income between 12000 to 36000 before joining SGRY, while after joining the SGRY there was an increase of 9.4% in the beneficiaries getting annual income between 12000 to 36000.
- Around 65.3% of the beneficiaries under SGRY have stated that the assets created under SGRY were for the community. Around 23.5% of the beneficiaries stated that the scheme has helped in improving the quality of life, while 11% of them stated that it has helped in income generation.
- Around 84% of the assets work have been completed and are in use, while 12.2% of the assets created have been of little use. While around 3.4% of assets constructed under SGRY have been abandoned.
- Around 78.1% of the assets under SGRY have been constructed by beneficiaries themselves, while 3.9% of them have been constructed by the implementing agency. In around 14.4% of the construction carried out under SGRY, contractors were involved
- Around 84.4% of the beneficiaries have stated that the assets constructed under SGRY are of good quality, while 5.3% of them have told that they were of poor quality. Around 69.2% of the assets constructed under SGRY

are being fully utilized, while 21.1% of the assets constructed under SGRY are partially utilized.

- Around 38% of beneficiaries told that they were involved in development of allotted land, social forestry works and Agri-horticulture plantations, while 23.5% of the beneficiaries were involved in construction of work sheds for self employment program and income generating assets.
- Around 85.3% of the respondents have stated that there was no increase in employment due to SGRY, while only 14.7% of the respondents stated that there was increase in employment under SGRY.
- 50% of the beneficiaries have stated that there was some increase in annual income, between Rs. 1001 to Rs. 3000, while around 15% of the beneficiaries have stated that there was increase in annual income between Rs. 500 to Rs. 1000 only.
- Around 55.7% of the beneficiaries have indicated that they haven't got any food grains under SGRY, while 44.3% of the beneficiaries have indicated that they got food grains. Around 64.8% of the beneficiaries have indicated that they have received good quality of food grains, while 7.7% of them told that they had received poor quality of food grains.

Employment Generation Scheme under fisheries department

- 29.3% beneficiaries are in the age group of 51-60 years, while only 4.2% of beneficiaries are in the age group of 18-25 years
- All of the beneficiaries are from Schedule Tribes group.
- Around 45.7% of the beneficiaries possess middle school qualification, while only 11.6% of the beneficiaries have intermediate or above qualification
- Around 84.7% of the beneficiaries under the fisheries employment generation programme comes from BPL family, while 8.1% comes from APL family
- Around 32.3% of the beneficiaries are having annual income between Rs. 24001 to Rs 48000, while mere 4.7% of the beneficiaries are having an annual income of less than Rs. 12000/-

- Around 31.7% of the beneficiaries are agri.labour, while 8.5% of the beneficiaries used to do petty business
- Around 35.2% of beneficiaries are aware of different employment generation programme under the fisheries department, while 8.5% of the beneficiaries are still not aware of it
- 50% of the beneficiaries got aware of different employment generation scheme from elected representatives, while 15.7% of them came to know through media
- 97.1% of the beneficiaries have got enrolled under the scheme called "Aquaculture development for one thousands ponds", while mere 2.9% and 7.1% of the have got enrolled under the scheme called "Community fishery development project" and " Integrated Fishery Development programme"
- Almost all of the beneficiaries under different fisheries employment generation scheme have got financial assistance of less than Rs. 1,000, 00. Only in Jaintia Hills district 20% of the beneficiaries received financial assistance of more than Rs. 1, 50,000.
- Almost all the beneficiaries under the fisheries employment generation scheme were granted 75% of subsidy.
- Training was provided to all the beneficiaries connected with fisheries employment generation scheme.
- Only around 30.9% of the beneficiaries were provided teaching materials, while 54.2% were not provided the same. While none of them were given extra curricular/ materials.
- Around 72.8% of the beneficiaries stated that the employment provided under the fisheries employment generation scheme have impact to some extent on quality of their life, while 14.4% of the beneficiaries told that it did not have any impact on quality of their life.
- Due to non availability of breeding and feeding, there is a very limited growth in income
- Except Community fishery development project and aquaculture development for 1000 ponds, all other remaining employment generation scheme limited impact.

- Most of the ponds visited by the evaluation team, did not had any fish

PMRY

- 84.5% of beneficiaries are in the age group of 18-29 years, which is the maximum. The beneficiaries belonging to the age group of 30-45 years is around 15.5% , while there were no beneficiaries in the age group of less than 18 years and above 45 years.
- A majority of the beneficiaries who availed loan had passed intermediate and above followed by beneficiaries who possessed SSC. Beneficiaries who were below primary level were 2.5%, while 17.93% were middle school 66.5% of the beneficiaries were at least SSC
- Around 64.38% of beneficiaries have income above Rs. 45000. Around 35.55% of beneficiaries fall in the income group of less than Rs 15000 to Rs.45000. Only 4.51% of beneficiaries come under less than Rs.15,000 income group.
- As specified in the guidelines of PMRY, the income-ceiling limit of the beneficiaries should be Rs. 40,000 per annum to avail the loan. Most of the beneficiaries interviewed, fall into the annual personnel income group of above Rs.45001 to more than Rs. 60000
- The proportion of beneficiaries who have not undergone vocational training is just 2.43 percent of the total beneficiaries. The proportion of female beneficiaries with training is very less.
- 96.25 % of the beneficiaries belonged to ST communities and about 1.65% belonged to SC category. The presence of General and OBC candidates are only 0.84% and 1.26%.
- Around 75.22% of the beneficiaries have indicated that they did not receive any TLM and Course Contents while training from DIC. Only 24.78% of the beneficiaries have indicated that they have received TLM and Course Contents during the training period
- Around 97.5% of the beneficiaries have indicated that actions have been taken by DIC if any problem faced by beneficiaries relating to the work,

was brought to their notice, While 3% have indicated that no actions are being taken against their complaints

- The participation of female beneficiaries under PMRY is very limited
- Many of the beneficiaries who started the venture could not sustain it for long and had closed down the units due to the tough competition and inadequate finance

Animal Husbandry

- 38.8% of the respondents are in the age group of 18-25 years, while 4% of the respondents are above 40 years of age.
- Around 92.2% of the beneficiaries were from scheduled tribes community, while 2.8% of the beneficiaries were from scheduled caste community. The percentages of male beneficiaries under the scheme were 71.5%, while 28.4% female were provided employment under the animal husbandry employment generation scheme.
- Around 40.3% of the beneficiaries under animal husbandry employment generation scheme were SSC passed, while 7.4% of the beneficiaries have got primary education.
- 50.7% of the beneficiaries who got employment under animal husbandry employment generation scheme were from BPL families, while only 2.6% of the beneficiaries from APL families were provided employment under the scheme.
- 49.9% of the beneficiaries have annual family income between Rs. 24,001 to Rs. 48,000, and around 4% of the beneficiaries have annual family income below Rs. 12,000.
- Around 32.7% of the beneficiaries have agriculture as their main occupation, while 11.4% of the beneficiaries do petty business.
- 45.4% of beneficiaries got training in Piggery, while 11.1% of beneficiaries were trained in Goatery.
- Around 90.9% of the beneficiaries were given training for 10 days in their respective areas, while 4% beneficiaries were imparted training for more than 10 days.

- Around 63.1% of the beneficiaries got awareness through office/officials connected with the implementation of the scheme, while 6.5% got awareness from elected body / representatives.
- The number of trainees mentioned in the registers is more than the actual number of trainees
- Around 81.1% of the beneficiaries were recommended by DRDA for admission. Rs. 500 was given to around 62% of the beneficiaries who were employed under the animal husbandry employment generation scheme. Around 67.9% of beneficiaries under the scheme were provided teaching materials.
- Around 81.9% of beneficiaries under animal husbandry employment generation scheme preferred self employment, while 5.8% of the beneficiaries preferred job.
- No monitoring is being carried out by the higher level authorities
- There is no follow-up done by the VTC after completion of training

REGP

- 52.96% of beneficiaries are in the above 45 years age group, which is the maximum. The beneficiaries belonging to the age group of 30-45 years is around 36.51% , while there were no beneficiaries in the age group of less than 18 years. Only 10.5% of the beneficiaries were in the age group of 18-29 years, which is quite few. More than 50% of the beneficiaries from the sampled district were above 45 years
- A majority of the beneficiaries who availed loan had passed intermediate, while 28.56% of beneficiaries have passed SSC. Beneficiaries who were below primary level were 17.87%, while 15.17% beneficiaries were middle school
- 69.7% of beneficiaries fall into the income group of Rs.45001 to Rs 60000, while only 4.5% of beneficiaries fall into more than Rs. 60000. Around 35.55% of beneficiaries fall into the income group of less than Rs 15000 to Rs.45000.

- All the beneficiaries interviewed have received training under the REGP scheme
- 98 % of the beneficiaries belonged to ST communities and about 2% belonged to SC category.
- Most of the KVIB district offices are working in a casual manner, there is lack of monitoring or surprise checks from the KVIC in this regard
- Around 67.71% of the beneficiaries have indicated that no actions have been taken by KVIB officials when a problem faced by them is brought to the official's notice. While 32.29% have indicated that actions are being taken against their complaints
- There a lack of infrastructure facilities at the district level offices of KVIB. There is also inadequate staffing in the office.
- Those beneficiaries who have got the loan, but his/her venture/units is affected by natural calamity are not provided any kind of financial/technical assistance for restarting the venture/unit
- The participation of female beneficiaries under REGP is poor

Sericulture

- 11.7% of the beneficiaries are in the age group of 18-25 years, while 53.8% of the respondents are in the age group of 31-50 years of age. Around 8.9% of the beneficiaries under the scheme are above 60 years
- All the beneficiaries were from scheduled tribes community
- Around 33.3% of the beneficiaries under sericulture employment generation scheme were SSC passed, while 22.3% of the beneficiaries were below primary level. Only 18.3% of the beneficiaries were possessing intermediate and above qualification
- Around 66.5% of the beneficiaries under sericulture employment generation scheme were BPL, while 10% of the beneficiaries were APL. Around 33.5% of the beneficiaries had nothing to say.
- 50% of the beneficiaries were earning an annual family income in between Rs. 12001/- to Rs. 48, 000/-, while 8.3% of the beneficiaries were earning an annual family income of less than Rs 12, 000/- rupees,

- which is quite less. Around 36.2% of the beneficiaries were having an annual family income between Rs. 48, 001/- to more than Rs. 60, 000/-
- 40% of the beneficiaries were agriculture wage earner, labourer and agricultural labourers. Only 5.1% of beneficiaries were involved in petty business, while 17.2 % of the beneficiaries were involved in other occupation
 - 63.3% of beneficiaries got training, while 26.7% of beneficiaries didn't get any training.
 - Around 61.2% of the beneficiaries under the sericulture employment generation scheme got training for a period of less than 5 days, while 5% of the beneficiaries were imparted training for more than 5 days.
 - Around 64.4% of the beneficiaries got to know about the scheme through office/officials. 26.7% of the beneficiaries in Ri Bhoi district came to know from elected body/representative, while media created awareness among 20% of the beneficiaries in Jaintia Hills district.
 - 47.8% of the beneficiaries were done through the recommendation of the officials connected with the scheme.
 - 96.1% of the beneficiaries were given financial grant of Rs.22, 500, while merely 3.9% of the beneficiaries were given financial grant of less than Rs.22, 500.
 - 32.8% of the beneficiaries were provided teaching materials, while 81.6% of the beneficiaries were not provided any extra curricular / materials.
 - The allocation of funds for employment generation scheme under sericulture is too less
 - There is no proper linkage of market opportunities under the sericulture scheme by the directorate
 - There is a lack of teaching materials/supporting equipment/medicine

Recommendations

a) NREGS

- ❖ There should be well experienced technical staff at block level for carrying out proper supervision and monitoring of construction work
- ❖ The DPC should not be given any additional charge, except the DRDA work
- ❖ There should be full time BDOs, if at all there is an extension officer he/she should undergo training before taking charge. Sufficient vehicle facility should be provided to block level offices for field visit
- ❖ Proper training should be given to AEC/VEC for maintaining the job cards and muster rolls in a proper manner
- ❖ There should be availability of worksite facilities as per the guidelines of NREGS at all the ongoing worksite.
- ❖ There is a need for having a proper peoples machinery like PRIs for implementation of the scheme
- ❖ The services of unemployed youth as volunteers can be taken for supervision and monitoring of NREGS
- ❖ Required information must be passed to verify the mutual understanding of the activities of the scheme
- ❖ The present administrative and technical procedures should be made simpler while making the wage payments to the workers
- ❖ Proper availability of a dedicated computer system for NREGS works can be maintained at the block level

b) SGSY

- ❖ More traditional activities should be given priority
- ❖ SGSY guideline should be followed at the time of selection of beneficiaries and counseling activities should also be carried out
- ❖ While finalizing of the activity of SHG, the participation of block officials, social activators and bankers in decision making should be given more priority.

- ❖ The target approach to group formation need not be adopted rigidly. Officer should have the time to nurture the groups once the name of members have been selected
- ❖ Proper monitoring of groups needs to be done at various stages of their growth, strengthening and group monitoring methods including selection of leaders, homogeneity of group member, etc. needs to be developed
- ❖ Training and awareness are required for the swarozgaris towards their entitlements and responsibilities. Training needs to be undertaken in much more systematic manner covering groups according to some schedule
- ❖ Strong surveillance is required to check corruption, due to siphoning off of profits or payment of bribes at every point in the procedures
- ❖ Bankers need to be much more proactive in monitoring the financial aspects of the scheme and visiting the groups more frequently
- ❖ Lack of training has been one of the major concerns in the scheme. There is lack of understanding of SGSY scheme amongst many of the swarozgaris
- ❖ Market survey needs to be stressed and explained to swarozgaris
- ❖ Viability of activities selected should also be considered from all angles

c) SGRY

- ❖ There should be a separate fund allocated for maintenance of assets constructed under SGRY

d) PMRY

- ❖ DICs should follow a viable frame work for up gradation of training provided to the beneficiaries in terms of the changing market condition
- ❖ Banks and DIC official should assist the beneficiary to start the unit at the earliest and supervise the activities at least at the beginning
- ❖ Bank and DIC need to develop some package to assist the beneficiary owners of the closed units to revive closed or defunct units

- ❖ Banks should interact periodically with the beneficiaries, this would help keep constant watch on the happening and state of affairs in the unit and improve the rapport between the bank and beneficiary
- ❖ The estimate of investment for the PMRY units needs careful attention to mobilize additional fund for investment in the unit
- ❖ Scrutiny of the projects should be properly done to make sure that there is demand for the proposed product or services in the market before sanctioning the loan
- ❖ A special training is needed to motivate beneficiaries to repay the loan. The training institution should be informed to incorporate some of the related topics
- ❖ Interest should be charged only after the unit starts functioning, which would help the beneficiary to repay the loan properly

e) REGP

- ❖ Better infrastructure facilities should be provided at the district level offices of KVIB.
- ❖ Proper follow-up by KVIB
- ❖ A special training programme can be organized for beneficiaries for proper design and implementation of their venture/units
- ❖ The State KVIB should extend the necessary help to beneficiaries for creation of better marketing avenues
- ❖ The KVIB should strengthen the monitoring system
- ❖ Scrutiny of the projects should be properly done to make sure that there is demand for the proposed product or services in the market before sanctioning the loan

f) Sericulture

- ❖ There should be increase in the allocation of funds for employment generation scheme under sericulture

- ❖ There should be proper linkage of market opportunities
- ❖ The duration of the training programme under sericulture needs to be increased
- ❖ The coverage area of employment generation scheme under sericulture should be extended

g) Vocational Training

- ❖ The duration of training programme under Vocational training scheme need to be increased
- ❖ IEC activities of Vocational training programme should be carried out by VTC.
- ❖ Better infrastructure facilities should be provided at VTC, Tura
- ❖ VTC should be maintaining all the records in a proper manner.
- ❖ Monitoring activities should be carried out by the higher level authorities
- ❖ Follow-up activities should also be done by the VTC after completion of training

h) Employment Generation Scheme under fisheries department

- ❖ The selection of the beneficiaries should be carried out on the basis of family status.
- ❖ Monitoring activities should be carried out by the higher level authorities
- ❖ A proper coordination should be maintained between the beneficiaries and district officials
- ❖ All income generating scheme under fisheries department should be increased in equal proportion
- ❖ Directorate of Fisheries should manage breeding and feeding for growth of the scheme