

**A STUDY ON THE EVALUATION OF SWARNA JAYANTI
SHAHARI ROZGAR YOJANA WITH REFERENCE TO THE
MARKETING OF THE PRODUCTS OF WOMEN SELF HELP
GROUPS IN THANE DISTRICT**

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**For the Degree of
DOCTOR OF PHILOSOPHY**

**In Management Subject
Under the Board of Management Studies**



**Submitted By
Swapnil Vasanttrao Sonje
(PRN-15810004476)**

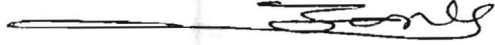
**Under the Guidance of
Dr. Sachin Anant Deshmukh**

DEPARTMENT OF MANAGEMENT

May 2019

DECLARATION

I hereby declare that the Ph.D. thesis titled "A STUDY ON THE EVALUATION OF SWARNA JAYANTI SHAHARI ROZGAR YOJANA WITH REFERENCE TO THE MARKETING OF THE PRODUCTS OF WOMEN SELF HELP GROUPS IN THANE DISTRICT" completed and written by me has not previously formed the basis for the award of any Degree or other similar title upon me of this or any other Vidyapeeth or examining body.



Swapnil Vasantrao Sonje
(Research Scholar)

Place:-Pune

Date:- 15/05/2019

CERTIFICATE

This is to certify that the Ph.D. thesis titled "A STUDY ON THE EVALUATION OF SWARNA JAYANTI SHAHARI ROZGAR YOJANA WITH REFERENCE TO THE MARKETING OF THE PRODUCTS OF WOMEN SELF HELP GROUPS IN THANE DISTRICT" which is being submitted herewith for the award of the Degree of Vidyavachaspati (Ph.D.) in Management of Tilak Maharashtra Vidyapeeth, Pune is a original research work completed by Mr.Swapnil Vasanttrao Sonje under my supervision and guidance.

To the best of my knowledge and belief, the work incorporated in this thesis has not formed the basis for the award of any Degree or similar title of this or any other University or examining body upon him.



Dr.Sachin Anant Deshmukh
(Research Guide)

Place:-Pune

Date:- 15/05/19

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Swapnil Vasantrao Sonje
(Research Scholar)

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LIST OF ABBREVIATIONS

SHG	:	Self Help Group
SHGs	:	Self Help Groups
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
MPI	:	Multi-dimensional poverty Index
WHO	:	World Health Organization
NSSO	:	National Sample Survey Office
BPL	:	Below Poverty Line
EG	:	Expert Group
GOI	:	Government of India
GOM	:	Government of Maharashtra
NGO	:	Non-Governmental Organization
NABARD	:	National Bank for Agriculture & Rural Development
RBI	:	Reserve Bank of India
USA	:	United States of America
DPAP	:	Drought Prone Area Program
IRDP	:	Integrated Rural Development Program
S/C	:	Savings & Credit

NRV	:	Nehru Rozgar Yojana
UBSP	:	Urban Basic Services for Poor
PMIUPEP	:	Prime Minister Integrated Urban Poverty Eradication Program
NSDP	:	National Slum Development Program
BSP	:	Basic Services Program
ICMR	:	Indian Council of Medical Research
RDA	:	Recommended Dietary Allowance
HPI	:	Human Poverty Index
NFHS	:	National Family Health Survey
ULBs	:	Urban Local Bodies
NHG	:	Neighborhood Groups
NHC	:	Neighborhood Communities
CDS	:	Community Development Societies
DWCUA	:	Development of Women & Children in Urban Areas
A&OE	:	Administration & Office Expenses
IEC	:	Information, Education & Communication
PPP	:	Public Private Partnership
MBC	:	Micro-Business Centers

SEAS	:	Small Enterprise Advisory Services
T&CSs	:	Thrift & Credit Societies
UPA	:	Urban Poverty Alleviation
UTs	:	Union Territories
USEP	:	Urban Self Employment Programme
UWSP	:	Urban Women Self-help Programme
STEP-UP	:	Skill Training for Employment Promotion amongst Urban Poor
UWEP	:	Urban Wage Employment Programme
UCDN	:	Urban Community Development Network
PO	:	Project Officer
APO	:	Assistant Project Officer
SUDA	:	State Urban Development Agency
DUDA	:	District Urban Development Agency
DMA	:	Directorate of Municipal Administration
DPO	:	District Project Officer
SJGSY	:	Swarna Jayanti Gram Swarozgar Yojana
PMO	:	Prime Minister's Office
MHUPA	:	Ministry of Housing and Poverty Alleviation
HDI	:	Human Development Index
GHI	:	Global Hunger Index
TB	:	Tuberculosis

AIDS : Acquired Immunodeficiency Syndrome
GDP : Gross Domestic Product
CO : Chief Officer
HSMI : Human Settlement Management Institute (India)
B2C : Business to Consumers

Chapter 1

Introduction

The rapid growth of urban population in the second half of the 20th century is one of the remarkable features in the world. Today about 31% of India's population is living in the urban areas, and developing countries are experiencing rapid urbanization. The reason for rapid urbanization is due to the people shifting from agriculture to industry based jobs. Advances made in the field of education by the younger generation in the villages and the attraction of the villagers to the glamour of the cities are some of the important reasons for the shifting of work force from rural to urban areas. This has created a tremendous pressure in the urban areas as regards to infrastructure, sanitation, employment etc. This has lead to the tremendous growth of slums in the receiving regions.

It is assumed that around 600 million people or 50% of India's population would be living in urban areas by the year 2020. The above facts make us sit up and think about the process of urban development and its effect on urban people's life. The people living in urban areas get ample opportunities for employment but this also creates breeding ground for poverty. The shifting of poor people from rural to urban areas in search of employment to earn their livelihood has added to the pressure in urban areas. The lack of proper resources with the authorities to counter poverty has unable to address the problem.

The Central and State Governments have released huge amount of funds for the alleviation of poverty through various schemes. In February 1997, a high level committee was set up under the Chairmanship of Prof.S.R.Hashim "to review and rationalize programme of poverty alleviation and employment generation". In April 1997, the committee submitted its report to Prime Minister's office regarding poverty alleviation schemes for both urban and rural areas which the committee had studied in

detail. Subsequently, as per the recommendation of the Prof.Hashim Committee's report, all urban poverty alleviation schemes were merged in to a new scheme namely Swarna Jayanti Shahari Rozgar Yojana (SJSRY) which was introduced by Central Government in the month of December 1997.

The Swarna Jayanti Shahari Rozgar Yojana is a scheme which helps to generate employment for the urban poor. The main objective of this scheme is to alleviate urban poverty and to provide gainful employment to the urban unemployed or underemployed through the setting up of self employment ventures or provision of wage employment. Under this scheme provisions are made for registering the women self help groups, training of self help group members and supporting them financially by providing seed money or revolving fund which helps in offering self employment to poor women of urban areas. These all efforts of the Governments are meant for alleviating urban poverty.

1.1 Poverty

It is estimated that one third of the world's poor live in India and 25.7% of the poor live in rural areas. The Oxford Poverty & Human Development Initiative in its report mentions that 8 Indian states have more poor people than 26 poorest African nations put together. The numbers estimates to be 410 million poor in the poorest African countries.

The Global Hunger Index in its report mentions that India amongst the three countries where GHI between 1996 and 2011 went up from 22.9 to 23.7. It is also mentioned that 78 of the 81 developing countries studied included Pakistan, Nepal, Bangladesh, Vietnam, Kenya, Nigeria, Myanmar, Uganda, Zimbabwe and Malawi succeeded in improving hunger conditions.

The Oxford Poverty & Human Development Initiative using Multidimensional Poverty Index found that there were 650 million people i.e. 53.7% of the population were living in poverty in India and 340 million people i.e. 28.6% of the population were living in severe poverty. It was also seen that 198 million people i.e. 16.45% of the population were exposed poverty.

The World Bank report in the year 2010 mentions that the country is on the way to meet its poverty reduction goals. According to estimates by 2015 an estimated 53 million people will still live in extreme poverty and 23.6% of the population will still live under US \$ 1.25 per day. The worldwide recession have increased the number of poor people by 100 million in 2009 after 2004. This has increased the poverty rate from 27.5% to 37.2%.

421 million of the poor are concentrated in eight north and eastern states of India viz. Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal. The combined number of 421 million poor in North and Eastern states is higher than the combined number of 410 million poor living in 26 poorest African states. The Indian government is making every effort to alleviate poverty from our society through a number of schemes designed to address the problem of poverty.

Over the last two decades the Indian economy has grown at a steady pace but when compared to social groups, economic groups, geographic regions and rural and urban areas it has been uneven. The annual growth of poverty rate for Gujarat, Haryana, or Delhi was higher than Bihar, Uttar Pradesh and Madhya Pradesh between 1999 and 2008. In rural Orissa poverty rates was 43% and rural Bihar it was 41% are among the world's extreme. 25% of the Indian population earns less than the Government specified threshold of Rs. 32 per day.

Total 270 million people mostly women and children have died due to poverty since 1990. Nearly 18 million people day of poverty per year. The people living in poverty suffer from malnutrition, hunger, starvation disease and have lower life expectancy.

The Government of India and NGO's have started many programmes to remove poverty. These include subsidizing food, increased access to loans, improving agricultural techniques and price support, and promoting education and family planning. The measures taken above have helped cut poverty levels by half and reduced illiteracy and malnutrition levels.

1.2 Effects of Poverty

Poverty has affected people in a number of ways. Below mentioned are the some areas where poverty has made an impact on human life.

❖ Health

The World Health Organization has noted that hunger and malnutrition are the biggest threat to world's public health. It also says that malnutrition is the biggest cause of child mortality. Compared to developed countries where the maternal deaths during child birth are 1%, it is almost 90% in Asia and sub Sahara Africa.

People living poverty have shown a tendency of already having some abnormality or contacting a disability within their lifetime. Funds allocated for investment and productivity are being diverted to contain life threatening diseases like malaria and TB which can affect poor people due to their life style and other circumstances. It and be seen that malaria decreases GDP growth by up to 1.3% in some developing nations and AIDS decreases African growth by 0.3% to 1.5% annually.

A couple of studies of the influence of poverty which needed immediate attention and found solution that poverty block the progress of mental progress. The financial

burden is so heavy on the poor people that the mind is not fully available for solving complicated health problems facing them.

❖ **Hunger**

The ever rising cost of living deprives the poor people of items needed to making a living. It is seen that the poor people spend most of the money they earn on food. Hence the poor and the people who are on the verge of poverty are exposed to the effects of increases of price rise. As an example in late 2007 increases in prices lead to food riots in some countries.

The World Bank has warned that about 100 million people were at risk of sinking deeper into poverty. Drought and water crises can further deepen the crisis of food supply. The soil may lose its fertility and thus the farm production due to intensive farming. About 40% of the world's agricultural land is degraded.

In a study by United Nations University – Ghana based Institute for Natural Resources in Africa by 2025, it is estimated that Africa may be able to feed only 25% of its population if the current trends of soil degradation continues. It is seen that nearly 11 million children die due to poverty and hunger related issues before they attain the age of five. Nearly 1.02 billion people sleep hungry every night.

❖ **Education**

It has been found in a research that education is out of bounds for children from the low income groups. Some of the lucky make it to the primary school only. The education system in United States and some other countries tend to promote education to the upper class of people most of the time. Hence children living in poverty are deprived the right to education or some are not able to complete their elementary education. Hence there are a number of reasons or explanations for children to opt out

of schools. Schools in the poverty stricken areas are not safe or lack teaching facilities that hinder children from going to school.

The school in urban poor is named as an urban war zone by some researches. The inferior academic performance can be attributed to war like situations, underfunded educational institutions, irregular attendance, or rude behavior by the students etc. The above leads to juvenile delinquency, higher rate of teenage pregnancy and economically dependent of the children upon the low income parents. The families who invest less in the educational system end up with less favorable results for their children. Also teenage pregnancy takes a toll on the health and well being of the people since education for preschool to high school are both identifiably meaningful in life.

Poverty often drastically affects children's success in school. Children who go to school develop good mannerism and who are deprived are at a loss. Hence it can be said that children who live below the poverty line are less educated or not educated than their counterparts who are from well to families. As the children below poverty are less health conscious, this leads to absence from school in the academic year. Additionally poor children are prone to hunger, malnutrition, fatigue, various infections etc.

❖ **Housing**

Poverty leads to homelessness. Hence slums are mushrooming all over the world with one third of the world population living in it. These slums are home to people living in poverty and are no better than the rural people.

There are over a 100 million children who are living on the streets. Due to poverty a number of children live in orphanages or other institutions around the world. These children have either a surviving parent or relative and live in orphanages due to

poverty. Separating a child from the family and accommodating them in orphanages often harm the child's development says experts and child advocates. The orphanages who are financially well off are marketing for children to join them, but the demographic data shows that even the poorest extended families usually take in children whose parents have expired.

❖ **Utilities**

The richer segment of the population connected to the network tend to subsidies water intake where water subsidy is given. The supplying costs in developing countries are covered by the price of water decreasing to the extent to that of 30% on an average. Hence there is a lack of initiative to maintain delivery systems which results in annual leakages that are enough to supply water to 200 million people. There is also a lack of interest in expanding network due to which the poor people are deprived this basic need. The poor are forced to buy water for water vendors the price of which is about 5 to 16 times the metered price.

The poor receive 0.1% of the world's electricity but end up paying 25% to 30% of their income. It is also observed that most of the urban poor unable to get electricity due to unavailability of money to pay electricity bill.

❖ **Violence**

Most of the poor women take to prostitution as a means of survival and economic desperation according to experts. Worsening living conditions often compel children to abandon education and look for jobs so as to add revenue to their parent's income. This also increases child labour with the risk of being exploited.

In Zimbabwe a number of girls are accepting prostitution as a source of income or return for food in order to survive because of increase in poverty. One survey showed

that 67% of the children from poor inner cities have accepted to have witnessed a serious assault, 33% reported witnessing a homicide.

1.3 Urban Poverty

Different people experience poverty in different ways. It is perceived differently according to gender, caste, age and class. The distributions of household resources are distributed on the basis of gender and age while in many families the power rests with the male member of the family. Majority of the burden falls on women, elderly people, disabled and the girl child.

The social workers must look into the relationship of the urban poor with that of other households, employers and government officials. A poor person's experience is affected by the environment comprising of the state and the market which regulate and govern their relationship and unfortunately this environment does not support the needs of the poor.

The urban poor lack the basic amenities like water, healthcare, sanitation and education. The poor living conditions, high dependence on markets and high level of vulnerability is associated with the urban poor in India. Overcrowded and poor living conditions with little sanitation and poor health conditions are associated with the urban poverty. People falling below poverty line often do not have their own houses and are forced to live on rental basis or in illegal houses. A large part of their income goes in payment of rent. The urban poor live in poor living conditions like huts in slums or poorly built houses with little sanitation facility.

The cost of living in urban areas is very high. A large amount of the earnings is spent on rent, sanitation services, transport, electricity and water. The urban poor have to outsource some of the services and compelling them to pay high charges. Most of the urban poor are engaged as laborers.

The urban labour market is highly unstable. They are dominated by caste and gender. Here the female labour earns less as compared to male labours. With no guarantee of income, the urban poor are forced to take loan from money lenders who charge exorbitant rate of interest. As these urban poor have no permanent houses due to banks do not give them loans, hence they are forced into the debt trap.

The areas in the slums are occupied on the basis of their occupation e.g. carpenters, rickshaw drivers, sanitation workers etc. Sometimes a certain number of factors determine the settlement e.g. Deserted women, refugees, disabled persons and street children coming together for a living. These groups have no political rights and are often targeted by the police and judicial system. The status of the urban poor is at the bottom in the societal hierarchy. There are also problems like illegal existence in terms of livelihood and shelter, criminalization and violence. The special burden borne by the women, their physical insecurity, poor health and sanitation should also be acknowledged by the society.

The numerable micro and macro studies have summed up as it is life of insecurity, low wages hence low income, low productive employment, poor and uncertain shelter, low basic amenities such as clean drinking water, sewerage and sanitation and poor nutritional levels.

1.4 Features of Urban Poverty

The Urban poor face the problem of housing, sanitation, health, education and social security. The employment of the urban poor is in the informal sector where they face the threat of eviction and nonexistent security cover. The urban poor are mostly employed as laborers where is no job security, have poor working conditions, no social insurance and prone to economic shocks. The main features of urban poverty are as follows.

❖ **Problem of Housing**

The census of 2011 reveals that 3.1% of the urban poor do not have housing facilities, while 32.1% have one room houses. These houses mainly are unauthorized. The urban poor are forced to live in resettlement colonies which are usually far away from the city and work place and commuting is difficult as there is no proper public transport available. The people who sleep on the streets are difficult to estimate.

❖ **Lack of Access to Education**

The urban poor have no access to good quality education. People are often forced to pay large amounts from their income for the education of their children. Those who cannot afford pull out their children from schools. Due to lack of money the children belonging from poor families are not able to attend the school.

❖ **Lack of Access to Health Care**

Multiple health problems are faced by urban poor and low income settlements. The common problems faced by the urban poor are shortage of water and sanitation, increasing number of communicable and non communicable diseases and malnutrition among children are some of the problems. About 29.4% of the urban poor do not have tap water and 18.6% do not have toilets within the house.

❖ **Lack of Access to Financial Services**

As most of the urban poor work in unorganized sectors, these are not recognized by the banking sector. This results in poor credit facilities and lack of alternative finance facilities for the urban poor. Besides most of the urban poor do not have their own houses hence banking institutions do not provide loan them.

❖ **Lack of Social Safety Networks**

In some urban areas the people live together based on their occupation, caste but they have no social safety networks. They are not allowed to participate in social activities due to poor financial condition.

The Planning Commission in its report released in 2009-10 has estimated that 355 million people are living below poverty line out of which 278.2 million are in rural and 76.4 million are in urban areas. Reducing poverty has been the top priority in the economic planning of our country. The policies so designed were to improve food quality, promoting self employment, increasing wage employment and to provide access to basic social services. These policies were directed towards alleviating poverty in the rural areas than the urban areas. Due to this the poverty alleviation programme took a back seat.

The expert group through various deliberations and interactions with the stakeholders tried to understand the various facets of urban poverty. Vulnerability is a critical aspect of poverty and it is multi facet. In the absence of proper social security measures the poor faces vulnerability throughout his life. It is the measure of volatility of household income and exposure to various external risks. Poverty is an ex-post measure of a household's well being or the lack of it. It also reflects the lack of resources or capabilities to satisfy current needs or reflects a current state of deprivation of lacking the resources or capabilities to satisfy current needs.

The poor are full of energy and new ideas as they continuously move in and out of poverty, possible with seasonal periodicity especially during times of economic uncertainty. It is important to go beyond assessing who is currently poor, how poor they are and why they are poor to an assessment of households as to who are likely to be poor, how likely are they to be poor, how poor are they likely to be and why are

they likely to be poor. This is done for creating and bringing effective change of anti poverty interventions.

1.5 Urban Poor Women

The urban poor experiences poverty according to age, gender, caste, cultural tradition and hierarchy of an individual within household. The individual are influenced by income level, food choices and decision powers of individuals by the above factors. The effects of the imbalance falls on the women, elderly members, and children especially the girl child. Many of the urban women work in the unorganized sector and are under paid if the economic activities are taken into consideration. The women are under a lot of stress as they have to balance between work and household tasks. The men are in a better state of health than women.

The urban poor women remain low skilled, face deterioration in health and physical well being is burdened by household work and economic pursuit for survival. The key characteristics of urban poor women are as follows.

1. Urban women are those who have come from villages along with their families into the city in search of employment for fulfilling their financial needs.
2. The education level of the urban poor women is up to middle school level and had very little or no opportunity for further education.
3. The urban poor women earn less than their male counter parts but they get the satisfaction of lending a helping hand to the earnings of her spouse. The women start to do jobs to lessen the financial burden on the family.
4. The money thus earned by the urban poor women is used in the education of their children, food and clothing hence very little or nothing is left of the earning as saving.
5. The urban poor women are regularly exposed to domestic violence and in their colonies.

6. The urban poor women dream are good education for her children, a house of her own and well being of her spouse.

1.6 Self Help Group

The history of self help groups can be traced back to the year 1930 when Alcoholic Anonymous was formed in USA. People have formed groups with a common problem among the group. Such group formation was a common thing among the oppressed. In the year 1980 the people were convinced that self help groups were very effective in community development. Alcoholic Anonymous is one of the largest groups with more than 1 million members in the USA which helps kick drinking habits.

An action research project by MRDA funded by NABARD in 1986-87 on the topic of “saving and credit management of self help groups” was taken up to study the SHGs which was the first time in India. SHGs are an informal association of the poor usually from economically backward class. The members regularly deposit money in savings on a weekly basis or fortnightly basis for credit activities. In the regular meetings they discuss the common problems faced by the village, plan solutions, share information and make efforts to improve health and education.

The SHG is all about people from diverse areas coming together who are affected by a particular problem, to support each other and to convert a disadvantage into an advantage. The SHG's in India is being considered as an institution that has come among the urban and rural poor to improve their situation and this concept has touched the lives of millions of people. The SHG's have created an unmatched resource by socially organizing people and the empowerment of women and have thus become familiar in the rural as well as urban sector.

The SHG's are also credited with the bringing of some financial services to the poor section of society. This was started for the rural poor and then extended to the urban poor also. This has brought millions of poor into contact with the mainstream banking. This movement has helped the women to be less dependent on money lenders for loan as they have learnt that these financial institutions offer loans at reasonable interest rates.

1.7 Women Self Help Groups

Self help group plays a vital role in poverty alleviation in India. Many women in various parts of India and their SHGs are actively engaging in saving and credit, income generation, education, childcare and nutrition etc. The saving/credit focus in the SHGs is the most focused element and offers a change to create some control over capital. The SHGs system offers women the possibility to move away from exploitations and isolation. The women SHGs must be formed at the grass root level as an approach towards lightening of poverty. The women SHGs act as counteract to helplessness of the poor to holds the power and provides strength to the poor. The group saving of SHGs serves a wide range of objectives other than immediate investment.

Women come on their own together to form SHGs for the business or saving and credit and it is important instrument in the process of empowerment. SHGs are formed by women who have the same kind of problems on their own to save whatever amount they can save easily out off their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs. Women SHGs were able to organize small savings either on weekly or monthly basis from persons who did not dream of having any savings they have also being able to meet the emergent credit needs of the members of the groups.

Women SHGs are being known as an important agent of development and empowerment of weaker sections in the third world. Most of the development programmes are directed through SHGs, since the beginning of the Ninth 5 years plan. The women SHGs are supported by Governmental and NGOs to facilitate them by providing revolving fund and training etc. Women SHGs can be called a mass movement on national scale for development and empowerment of the down trodden in the country.

1.8 Poverty Alleviation Schemes

For the alleviation of urban poverty in India the Central Government introduced various schemes for alleviation of urban poverty. India since its inception has taken the issues of poverty reduction as a main issue during the course of economic planning. The program's related to poverty reduction have remained an important goal of urban policy in India.

A pilot project was started in the year 1958 known as Urban Community Development (UCD) in cities to experiment with community development. This was followed by a series of UCD projects which was area based.

In the fifth year plan, Environmental Improvement of Urban Slums (EIUS) was identified as a basic need of slum population. Thus EIUS was started by the Central Government in 1972 to provide basic needs such as safe drinking water, storm water drains, sewerage, toilets, community baths, and street lighting etc.. The Central Government then transferred this scheme to the State Government for the implementation of the same in 1974.

A serious attempt was made to address the urban poverty issues in the seventh year plan. It was decided by Government of India that from the beginning of the seventh year plan the Urban Basic Services (UBS) implemented during 1981-84 to be

expanded from 42 cities to 168 towns with the help of UNICEF. The basic aim of the UBS was to provide or improve the physical and social needs of the urban poor.

In the year 1989 the Government of India followed on the recommendations of the National Commission on Urbanization (NCU) which was the first serious attempt to deal with all aspects of urban poor and to improve the issues of growing incidence of poverty in urban areas. The Government of India has launched NRY, UBSP & PMIUPEP subsequently for improving the urban poverty.

Nehru Rozgar Yojana was launched in October 1989 with the objective of providing employment to the urban unemployed and underemployed poor. The Central Government indicated its overall contribution while the essential task of identifying, earmarking and coordinating the relevant sectoral inputs was undertaken by the State Governments.

The UBSP Programme was implemented as a Centrally Sponsored Scheme during the Eighth Five Year Plan with the objectives for effective achievement of the social sector goals; community organization, mobilization and empowerment; and convergence through sustainable support system. The expenditure on the Programme was being shared 60:40 basis between the Central and the State Governments and UTs.

Recognizing the seriousness and complexity of urban poverty problems, especially in the small towns where the situation is graver due to lack of resources for planning their environment and development, the PMIUPEP was launched in November, 1995. PMIUPEP was applicable to all Class II urban cities with a population ranging between 50,000 and 1 Lakh subject to the condition that elections to local bodies have been held. The Programme was being implemented on a whole town / project basis.

For the alleviation of urban poverty in India the central government introduced various schemes like NRY, UBSP and PMIUPEP for alleviation of urban poverty. On December 1st 1997 SJSRY was launched to alleviate urban poverty after merging NRY, UBSP & PMIUPEP in to one.

1.9 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

The Swarna Jayanti Shahari Rozgar Yojana is primarily an employment generation programme for the urban poor and the key objective of the scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self employment ventures or provision of wage employment.

The SJSRY was launched with the purpose of alleviating urban poverty of people who are below poverty line. A high level committee was setup under the chairmanship of Prof. S.R.Hashim to review and rationalize programmes of poverty alleviation and employment generation. The recommendations made by the committee were as follows

1. The committee felt that there has to be single self employment programmes were applicable to all urban areas in the country by merging NRY and PMIUPEP.
2. It felt that a separate employment programme must be introduced for urban areas of more than 5 lakhs population.
3. It was recommended that either a separate scheme be drafted for the purpose shelter and housing up gradation component or be merged with NSDP.

On 1st December 1997 Swarna Jayanti Shahari Rozgar Yojana was launched by merging three schemes viz. NRY, UBSP and PMIUPEP on the recommendations of the Prof. Hashim committee. The SJSRY is an employment generation for the urban poor. The features of the programme are as follows.

1. One of the features of this programme is to setup self employment ventures through urban self employment programme or provision for wage employment through urban wage employment programme to the urban unemployed or underemployed.
2. It tries to make a provision for creating suitable community structure and delivery inputs through urban local bodies.
3. The funding basis between centre and state will be 75:25 in this venture.
4. The urban poor who are living below poverty line as defined by the planning commission will be the target group for this programme.

All the inputs under the scheme shall be through the medium of urban local bodies and community structures. The local bodies and community organizations are strengthened by SJSRY to enable them to take care of the issues of employment and income generation facing the urban poor. The SJSRY targets the urban poor those living below poverty line as defined by the planning commission from time to time.

1.10 The Background of the Problem

An exploratory study was conducted to understand the problems faced by women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana. The problems faced by women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana are categorized under Financial, Operational and Marketing problems.

1. Many SHGs thought that financial assistance rendered by the Government under this scheme is not adequate enough to manage their businesses.
2. Locating the right sources for raw material purchase was yet another major hurdle in the SHGs progress.
3. The most of the SHGs lack in skills and leadership that are required to manage their businesses.

4. Many women SHGs face problems to earn desired revenues and have reported to lack in marketing skills.
5. Inconsistent pricing of products which do not consistently factor in labour, marketing and distribution costs or a profit margin.
6. The production does not follow a fixed pattern of demand and supply.
7. Most of the SHGs do not have proper branding for their products hence it is difficult them to protect from competitors.
8. The self help groups have limited market size hence they have to depend on limited number of buyers.

This study is attempts to explore the marketing problems faced by the women SHGs registered under Swarna Jayanti Shahari Rozgar Yojana. An attempt is made to understand how these small businesses compete at the market place on the basis of Product, Price, Place and Promotion.

❖ **Product**

The women SHGs face a problem of the quality of the products manufactured by them as against the same products manufactured by their competitors, it is questionable wheatear SHGs products withstand competition. A deeper understanding of quality of the products becomes necessary.

❖ **Price**

The women SHGs do not follow the corporate or appropriate pricing system hence the price of the products is much lesser which does not even cover the labour cost and profit margin.

❖ **Physical Distribution**

The products manufactured by women SHGs are sold within the areas or to areas reachable by bicycle or bus to cut down transport cost. The products do not reach the

place of demand as the distribution of the products is not proper. The distribution channels are not setup in case of many women SHGs.

❖ **Promotion**

The promotion of the products is mainly through face to face meetings organized by members of these groups. The products are not branded in any way and only the basic labeling i.e. price and no other information can be seen on the product.

This thesis titled “A Study on the Evaluation of Swarna Jayanti Shahari Rozgar Yojana with reference to the Marketing of the Products of Women Self Help Groups in Thane District” is an attempt to understand the marketing efforts of women self help groups to sell their products in a tough competition and whether Swarna Jayanti Shahari Rozgar Yojana helps women SHG’s to alleviate their poverty.

Chapter 2

Review of Literature

Review of Literature is the integral part of research as it enables the researcher to specify research in meaningful context. A scientific search requires in-depth and thorough knowledge in the selected area of the study. After selecting the topic, review of literature is needed for the researcher in order to gain an insight into the area of study. It also help the researcher to understand whether there is any gap in the existing studies that could be applied to the topic selected. As a preliminary part of the present research work, numerous literatures have been studied. These literatures include books, journals, periodicals, manuals, articles, annual reports, booklets and research papers etc.

The purpose of review of literature was to understand the marketing problems faced by women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana. Thus, in this chapter various literatures related to the study have been reviewed to acquire more knowledge on the related aspects of the topic so that the study goes into the right direction. For better understanding of the subject, review of literature is classified under the following sub headings.

- ❖ Review of Literature on Poverty
- ❖ Review of Literature on Swarna Jayanti Shahari Rozgar Yojana
- ❖ Review of Literature on Self Help Groups
- ❖ Review of Literature on Marketing of the Products of Women Self Help Groups
- ❖ Review of Literature on Thane District

2.1 Review of Literature on Poverty

Poverty still continues to plague many countries of the world in this developing era. Many countries in the Asian and African continents have large population with income less than \$ 1 per day. Rapid increases in population, governance failure and colonial exploitation have made it more noticeable the lack of adequate earnings which have exposed the people to livelihood shocks. The sole objective of the Indian economic policy is not only growth but also to ensure that its benefits reach all sections of the society. The main objective of this economic policy is to remove poverty. The way of interpreting as to what constitutes poverty varies over time and from country to country but there is a need to measure poverty, only then it will be possible to evaluate the economic growth and to ensure a minimum standard of living to all people.

The national standard for poverty is Rs. 972 for rural areas and Rs. 1407 for urban areas as per monthly per capita expenditure which is based upon reports of government agencies. The minimal requirement for the year 2011-12 was considered to be Rs. 4860/- for rural areas and Rs. 7035/- for urban areas as the minimum requirement for monthly consumption expenditure. The consumption expenditure also needs to be seen in context of expenditure in areas of education, health and food. The poverty ratio in 2011-12 was opined to be 29.5% and in 2009-10 was 38.2%. Measurement of poverty has therefore important policy implications.

It was estimated in 2011-12 that 25.7% of people in rural areas and 13.7% in urban areas live below poverty line according to the report of Tendulkar Committee. Total of 21.9% of people in the country live below poverty line as a whole. It has been calculated that 270 million people were below poverty line in 2011-12 as compared to 407 million in the year 2004-05 which is less by 137 million people over a 7 years

period. The average decline in the poverty ratio was 0.74% per year during 11 years period i.e. 1993-94 to 2004-05. It moved quickly to 2.18 percentage points per year during a seven years period i.e. 2004-05 to 2011-12. Hence it can be concluded that the poverty ratio declined most in recent 7 years period from 2004-05 to 2011-12. It rose to about three times in 11 years period i.e. 1993-94 to 2004-05.

The expert team of Planning Commission has defined poverty on the basis of consumption expenditure in 1962. A Task Force constituted in 1977 defined poverty on the basis of calorie criterion and again an expert group of the Planning Commission defined the state specific poverty line in 1993. There are few of the studies conducted on poverty by experts who had great knowledge on the subject.

Poverty was defined by Minas on the basis of a definition given by the Planning expert in 1962. Poverty was defined by Dandekar & Rath, Rudra, Bardhan and Ahluwalia on the basis of calorie intake. Three poverty measures i.e. Head Count Ratio, Poverty Gap and Squared Poverty Gap Index were used by Ravillion and Datta to roughly calculate the value of poverty between 1950 and 1990.

It was found out by Mr. Venkatraman that people below poverty line had limited resources to intake only 1968 calories per day in rural areas and 1800 calories in urban areas. Headcount Ratio, Poverty Gap Index, Sen Index, Foster-Greer-Thorbecke Index, Human poverty Index and Capability Poverty Index are some of the guidelines to measure poverty. Headcount ratio is used as a measuring tool to measure poverty.

To measure the change in poverty ratio during the years 1994 to 2000 Sundaram and Tendulkar used Headcount Ratio, Poverty Gap Index and Squared Poverty Gap Index as measuring tools. In 2003, Gaur prepared inter-state human poverty indices for more than 20 states by using the lack of basic amenities as the parameter viz. per

capita state domestic product, per capita expenditure on medical and public health, per capita expenditure on education.

Ray and Lancaster used P1, P2, P3 and P4 headcount ratios to estimate poverty using the alternate definitions of poverty line. By using the data of NSSO, P1 poverty line was measured. Age and gender specific requirement of calorie norm was used to measure poverty line P2, as per ICMR guidelines. Nutrient Price Based Food expenditure was measured, and by adding allowance for non food expenditure nutrient to P3. Price based total expenditure was obtained P4. They measured the headcount ratios for households headed by ladies and SC households separately. The headcount ratios for lady headed household are 20.5, 47.5, 48.1 and 36.6 respectively and for SC household it is 32.6, 46.1, 47.4 and 27.5. Their results showed that the lady headed household had lower head count ratio than the SC household (P1-P4).

Sen and Chakraborty calculated human poverty and capability poverty index which points out the rank coefficient of correlation between income poverty and capability as very high with 0.68 for 1991-92 and 1998-99 computed in the year 1993-94 and 1999-2000. The planning commission calculated an estimated value of poverty line based on food expenditure plus implicit allowance for non food expenditure. The planning commission relied on the recommendations of RDA of 2400 calories per capita per day for rural and 2100 calories per capita per day for urban areas.

2.1.1 Dimensions of Poverty in India

It was calculated that 27.5% or one-fourth of the population was living below the poverty line in India in the year 2004-05. If we take into consideration the international poverty line of \$ 1 per day then the percentage rises even higher to 34%. If we take into consideration the poverty threshold of \$ 2 per day then the percentage

of poor in India raises to 80% which is even worse. India continues to display a great degree of poverty in terms of non-income dimension of poverty, such as infant and maternal mortality rates literacy level and gender inequality.

India has one-third of world's poor living here. In India 37.7% of the population are below poverty line were people earning less than \$ 1 which is higher than many countries. If the earnings per day is enhance to \$ 2 threshold poverty percentage is more than doubled. An important feature that has caught the attention of policy maker is chronic poverty. It is defined as the presence of poverty for a long time with the people and much of their lives and passing it to the next generation.

2.1.2 Urban Poverty

Urban poverty in India has taken precedence over rural poverty for a couple of reasons. It has been seen that the urban population has been increasing since 1990. The urban population rose from 17% to 26% in the 40 years after 1950. It is estimated that the urban population has increased to 29% after 1990. It is also seen that urban and rural poverty rates are coming together if official poverty lines are taken into consideration.

Large cities have witnessed urban growth with urban poverty reduction. The metropolises witnessed increased in population from just 19% in 1983 to 27% in 2004-05. It is also observed that poverty levels have halved in these large cities from 29% in 1983 to 15% in 2004-05. Most of the urban poor (around 85%) can be found in smaller cities and towns. A poverty rate in the metropolis is significantly lower than medium sized towns (population 50000 to 1 million). Again medium sized towns have lower poverty rates than small sized towns (population less than 50000). Key services in larger cities are far ahead as compared to small towns. Small and medium

sized towns contains the bulk of India's urban population (about 70%) and they are poorer and even larger proportion of India's urban poor (about 85%).

The smaller towns that are poorer have experienced a 15% point reduction in their poverty levels. Hence both smaller and larger towns are contributing to poverty reduction more or less in line with their population shares. With the increase in affluent metropolises only about 10% of aggregate urban poverty is reduced. The responsibility to reduce urban poverty lies with the small and medium sized towns as they hold bulk of India's urban population.

India suggests some policy directions.

2.1.3 Urban Poverty Alleviation Programmes

India since its inception has taken the issues of poverty reduction as a main issue during the course of economic planning. The program's related to poverty reduction have remained an important goal of urban policy in India.

A pilot project was started in the year 1958 known as Urban Community Development (UCD) in cities to experiment with community development. This was followed by a series of UCD projects which was area based.

In the fifth year plan, Environmental Improvement of Urban Slums (EIUS) was identified as a basic need of slum population. Thus EIUS was started by the Central Government in 1972 to provide basic needs such as safe drinking water, storm water drains, sewerage, toilets, community baths, and street lighting etc.. The Central Government then transferred this scheme to the State Government for the implementation of the same in 1974.

A serious attempt was made to address the urban poverty issues in the seventh year plan. It was decided by Government of India that from the beginning of the seventh year plan the Urban Basic Services (UBS) implemented during 1981-84 to be

expanded from 42 cities to 168 towns with the help of UNICEF. The basic aim of the UBS was to provide or improve the physical and social needs of the urban poor.

In the year 1989 the Government of India followed on the recommendations of the National Commission on Urbanization (NCU) which was the first serious attempt to deal with all aspects of urban poor and to improve the issues of growing incidence of poverty in urban areas. Government of India adopted a four pronged strategy to tackle the issues which are as follows:

- a) Creating job opportunities through promotion of micro enterprises and public works for low income communities.
- b) Improving the living conditions i.e. housing
- c) Social development planning with special focus on development of children and women.
- d) Environmental up gradation of slums

The Government of India has launched three schemes subsequently for improving the urban poverty which are as follows:-

In the year 1989, The Government of India has launched Nehru Rozgar Yojana for the upliftment of the urban poor through providing them employment opportunities by skill up gradation or assisting them set up micro enterprises.

In the year 1990, The Government of India started The Urban Basic Services for the Poor. The aim of the program was to foster community structure comprising urban poor making sure their effective participation in their developmental activities.

In the year 1995, The Government of India launched, The Prime Minister's Integrated Urban Poverty Eradication Programme which was applicable to 345 class II towns and 79 specifically identified district head quarters and hill areas. The aim of

the programme was to achieve social sector goals, community empowerment, employment generation and environment improvement.

It may be noticed that NRY, UBSP and PMIUPEP were launched separately and at different times having overlapping features. All the features of UBSP as also self employment, physical infrastructure creation and shelter improvement were incorporated in PMIUPEP. UBSP is applicable to select cities only while NRY is applicable to all other towns. PMIUEP is applicable to class II urban cities only. But all these programmes differ in many ways. They differ widely on many aspects such as definition of family, amount of subsidies available and amount of loan available for both self employment and shelter improvement. The State Government and the urban local bodies got minimum priority because of negligible low allocation of fund to them.

A high level Committee was set up in February 1997, under the chairmanship of Prof. S.R.Hashim to review and rationalize programme of poverty alleviation and employment generation. The Committee examined in detail various poverty alleviation schemes of Government of India and submitted its report along with recommendations to Prime Minister's Office (PMO) in April 1997. PMO forwarded the Prof. Hashim Committee Report to concerned Ministries for consideration and follow up action.

As per the recommendations of the Prof. Hashim Committee Report, all the three Urban Poverty Alleviation Schemes, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) were merged in to a new scheme namely Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which was launched with effect from 1.12.1997.

2.2 Review of Literature on Swarna Jayanti Shahari Rozgar Yojana

The Swarna Jayanti Shahari Rozgar Yojana is a scheme who helps to generate employment for the urban poor. The main objective of this scheme is to provide gainful employment to the urban unemployed or underemployed through the setting up of self employment ventures or provision of wage employment.

In February 1997, a high level committee was set up under the Chairmanship of Prof. S.R.Hashim, to review and rationalize programme of poverty alleviation and employment generation. Secretary to Prime Minister, Secretary (expenditure), Secretary (SSI), Secretary (REPA) and Adviser (RD) were also members of this committee. In April 1997, the committee submitted its report to the Prime Minister's office regarding various poverty alleviation schemes for both urban and rural areas which the committee had studied in detail.

The PMO's office forwarded the Prof. Hashim committee's report to concerned ministries for consideration and follow up action. At that time there were three poverty alleviations programs for urban poor, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister Integrated Urban Poverty Eradication Programme (PMIUPEP) which the committee studied. The main recommendations of the committee regarding these programs were as follows.

- 1) The self employment component of NRY and PMIUPEP merged together.
- 2) A separate wage employment programme to be introduced which would apply to all urban centers with a population up to 5 lakhs.
- 3) It was also recommended that either separate scheme to be drafted for the shelter and housing up gradation or it be merged with the National Slum Development Programme (NSDP).

Subsequently, as per the recommendation of the Prof. S.R. Hashim committee's report all three urban poverty alleviation schemes viz. Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister Integrated Urban Poverty Eradication Programme (PMIUPEP) were merged into a new scheme namely Swarna Jayanti Shahari Rozgar Yojana (SJSRY) which was launched on 1/12/1997. The aim of SJSRY is to enable the local bodies and community organizations address the issues of employment and income generation facing the urban poor.

2.2.1 Objectives of the Swarna Jayanti Shahari Rozgar Yojana

Following are the objectives of Swarna Jayanti Shahari Rozgar Yojana.

1. The uplifting of urban poverty through profitable employment to the unemployed or underemployed poor by encouraging them to setup self-employment ventures – individual or group, with support to sustain them.
2. To support skill development and training programmes to the urban poor.
3. The community has been empowered to tackle the issues of urban poverty through Neighborhood Groups, Community Development Societies and Neighborhood Committees.

2.2.2 Coverage of SJSRY

As defined by the Planning Commission of India from time to time, the urban poor living below poverty line are the target population under Swarna Jayanti Shahari Rozgar Yojana.

2.2.3 Funding Pattern & Financial Procedure for SJSRY

The Central Government and State Government share between themselves all the funding for SJSRY in the ratio of 75:25. The ratio will be 90:10 between the Central Government and special category States viz. Assam, Arunachal Pradesh, Meghalaya,

Manipur, Mizoram, Sikkim, Nagaland, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand.

The contribution for SJSRY by the Central Government will be fixed to the states according to the number of urban poor estimated by the planning commission from time to time. Additional parameters like the spending trend of funds and special requirement will also be considered during the course of the year. The disbursement of central funds totally depends upon the fulfillment of prescribed standard i.e.- submission of utilization certificates and release of documents pertaining to the states matching share for past releases.

The funds for SJSRY would be released to the states as a whole and not separating them into components thereby giving flexibility to effectively use the funds. The ministry of Housing and Urban Poverty Alleviation (MHUPA) may intimate indicative component-wise allocation of central funds to the states to ensure balanced coverage of all sections of SJSRY for effective use of available funds. The Central Government releases their share as soon as the states meet the conditions in terms of prescribed criteria.

For the purpose of Administrative and Other Expenses, a total of 5% of the State allotted funds can be used for administrative expenses purpose.

2.2.4 Administrative Structure for Implementation of SJSRY

A proper administrative set-up has been conceived by Government authorities at various levels for the proper implementation of SJSRY.

❖ Administrative Set-up at Urban Local Bodies Level

The Chief Officer or Commissioner of the Municipality is the head of Urban Poverty Alleviation (UPA) cell at the Urban Local Bodies (ULB) level and assisted by a PO/APO. All the activities of the CDSs and Cos under ULB is monitored by the

PO/APO. This cell is responsible for ensuring the convergence between activities of the CDSs, the ULB and Line departments.

The other functions of the UPA Cell/PO/APO include guiding and overseeing the works of CDSs & COs. They also render their assistance for the preparation of the ULB's poverty plan, budget for urban poor, conducting surveys of the slums, households and livelihoods.

❖ **Administrative Set-up at District Level**

The District Urban Development Agency (DUDA) is a district level mechanism who coordinates the SJSRY within the district at district level. The DUDA is headed by a District project Officer and is supported by the required staff for co-ordination with respective departments towards implementation of all urban poverty alleviation programs effectively. The DUDA or district level agency will set up MBCs and overlook the functioning based on the guidelines to be issued by the State Government.

❖ **Administrative Set-up at State Level**

The State Urban Development Agency (SUDA) or Directorate of Municipal Administration (DMA) is responsible for the implementation of SJSRY having required manpower and logistic support designed by the state nodal agency at state level. Their function would be to guide and monitor the programme, provide suitable policy directions, facilitate the convergence of policies and programmes.

The central government releases the funds to the SUDA who in turn will disburse funds to DUDA/ULB's for the implementation of SJSRY. The State Nodal Officer or Director or Commissioner of Directorate of Municipal Administration is the head of SUDA who has supported by specialist in the areas of poverty alleviation, livelihood,

slum development, community mobilization, social development, research and training etc. for the effective implementation of SJSRY.

❖ **Administrative Set-up at National Level**

The nodal ministry at the National level is the Ministry of Housing & Urban Poverty Alleviation. The Urban Poverty Alleviation division in the Ministry of Housing & Urban poverty Alleviation monitors SJSRY. A secretary of MHUPA and having members from state government, ministry of finance, other ministers, RBI and other stake holders are guiding and monitor the scheme at national level.

2.2.5 Financial Assistance provided by Central & State Government to SJSRY

The State Government and their designated agencies are implementing the Swarna Jayanti Shahari Rozgar Yojana in their respective states. The funds which were not spent for the earlier poverty alleviation schemes namely Nehru Rozgar Yojana, Urban Basic Services for the Poor & Prime Minister Integrated Urban Poverty Eradication Programme became the opening balance for SJSRY. From 1997-98 the central funds were released to the states for implementation of SJSRY.

Year wise Central and State release of funds under Swarna Jayanti Shahari Rozgar Yojana are as under.

(Rs. In Lakhs)

Year	Central Government Received Share	State Government Released Share	Total Released Fund
Opening Balance (as on 1.12.97 from the old UPA Schemes)	3884.94	2715.67	6600.61
1997-1998	1402.22	467.40	1869.62
1998-1999	2043.29	703.29	2746.58
1999-2000	715.38	250.23	965.61
2000-2001	0.00	121.01	121.01
2001-2002	0.00	76.00	76.00
2002-2003	618.73	229.96	848.69
2003-2004	322.56	260.06	582.62
2004-2005	1508.66	435.58	1944.24
2005-2006	2552.92	992.60	3545.52
2006-2007	3776.34	1110.73	4887.07
2007-2008	5944.50	1981.56	7926.06
2008-2009	8998.10	2990.00	11988.10
2009-2010	8686.58	2692.00	11378.58
2010-2011	10464.11	3000.00	13464.11
2011-2012	10304.04	3332.96	13637.00
2012-2013	10271.98	2898.40	13170.38
2013-2014	5022.68	0	5022.68
Total	76517.03	24257.45	100774.48

(Source:-Maharashtra State Urban Development Agency Report)

2.2.6 Bottlenecks Encountered in the Implementation of SJSRY

Several loopholes were observed during the implementation of SJSRY hence effective implementation of SJSRY is not possible. Some of the important obstacles as manifested by the implementing agencies are as follows:

- 1) The funds allocated for SJSRY is very low.
- 2) The minimum number criteria of women for DWCUA groups should be revised.
- 3) The funding pattern of 75:25 must be revised as some states find it difficult to provide state share.
- 4) There is no scope for innovative/special projects under this scheme.
- 5) There is no financial support for SHGs formation.
- 6) There are no regular officials for the implementation of the scheme. As most of the staff/officials are on deputation or on contract basis, these officials/staff lack motivation for improved performance.
- 7) The ceiling on per capita cost for training as it is insufficient to cover effective modern training.
- 8) The situation becomes more alarming as the ceiling fixed on percentage basis for Administrative and Other Expenses is very low as the budget for the scheme is itself very low.
- 9) As updated data of BPL in many states is not available as survey has not been undertaken, authentic data regarding BPL population is not available.
- 10) One of the biggest hurdles in self employment program is the non cooperation from the banks.
- 11) The awareness of the scheme like SJSRY has not reached the masses.
- 12) The awareness of functionaries, bankers, NGOs required towards solving the problems of the poor.

- 13) Lack of clarity in the guidelines regarding expenditure on community empowerment activities.
- 14) The products manufactured by these enterprises under this scheme have no marketing support.

2.2.7 Evaluation of Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

In the year 2001-2002, 7 states viz. Andhra Pradesh, Karnataka, Madhya Pradesh, Rajasthan, West Bengal, Utter Pradesh and Maharashtra, were evaluated after implementation of the SJSRY in the initial days. Then in the year 2005-2006 a comprehensive evaluation was done through Human Settlement & Management Institute (HSMI), New Delhi on an all India basis. The important findings of the report are as follows-

- 1) Employment generation was enhanced in all states.
- 2) The people who took skill training were of the age group 18-30 years.
- 3) North and West India took more time in approving loan than South and East India in majority of the cases.
- 4) Today most of the beneficiaries have a decent earning from SJSRY.
- 5) While East and North Eastern state women self help groups required middlemen for selling of their products, rest of the women in other states sold their products on their own.
- 6) The desire for self-employment has increased among the women due to the formation of DWCUA groups. This has led to the increase in income and savings by improving their health, education and social prestige.
- 7) The Thrift and Credit Societies do organize health camps; provide assistance in making ration cards, getting children enrolled in primary schools. They have also

been effective in terms of promoting small savings and petty business, promoting group solidarity, resolving family and social issues.

- 8) Majority of the wage labors under UWEP is employed for less the 3 months on an average and non-sustainable employment ensures that they are kept in BPL status.
- 9) The non achievement of physical targets by some states is attributed to inter-alia, inadequate skill training, wrong choice of projects, non viable projects, lack of adequate publicity of the schemes has been highlighted by the bank officials.
- 10) Marketing assistance is required to all self help groups who manufactured the products under the ambit of SJSRY.

2.3 Review of Literature on Self Help Groups

Self help groups came into existence with the aim of people coming together affected by issues and to support each other to evolve from the disadvantage position they are in to an advantageous one. The first self help group was started in the year 1935 by the name Alcoholic Anonymous in USA. We have a history of people coming together for various reasons and successfully coming out of the oppressed conditions they were in. Today there are self help groups for almost everything. Though the philosophies of these groups overlap each other and they have their contrast characteristics.

Self help groups are formed by socio economic backward families which are aimed for saving and credit activities. They are self governed, peer controlled and are from small and informal association of the poor. Funds for small loans come from the regular savings deposited by its members on a weekly or fortnightly basis. During their regular meeting they discuss the common problems faced by them and try to find the solution to it also. They also share information and make efforts to improve health and literacy skills. Self help groups are made of people who have similar problems and they try to solve these problems through personal approach and when not possible they help them to live with it.

There are a lot of positive things being told or written by many authors and there are some authors who are skeptical about the whole affair. One of the several authors Mr. Gareth Williams sees a collective approach by these people to look after one another and solve problems one hand and independence, self reliance on the other. The self help groups are supposedly suffer from ideological duality. Again on one hand it rejoices individual freedom against corporatist state, an imaginary or limited freedom may be in practice on the other. It does not speak clearly on a collective

defense of communal resources, however small and dehumanizing these may be in reality.

Due to the various characters of self help groups it has led to different calcifications. Katz and Bender have differentiated the self help groups as inner and outer focused with the inner focused giving emotional and social support and opportunities for personal growth and the outer focused aimed at changing legislation or social policy. Most of the self help groups are both inner and outer directed and they do give importance to a particular function.

The self help groups consist of people affected by circumstances and also control them. They are not community or charity based group. This being a type of selfless work, the members work to change their situation and support is total understanding among them. The knowledge base of the self help group comes from their problems and the ability to solve them by experimental, indigenous means. Self help groups build on the strength of their members.

Katz and Bender provided a definition dealing all aspects of self help groups. They said “Self help groups are voluntary, small group structure for mutual aid and the accomplishment of a special purpose”. They are formed by people who have a common or life disrupting problem and have the desire for personal or social change. The members of the social group formed perceived that their problems cannot be solved by existing social institutions. The members give importance to face to face interactions and take personal responsibility. They also provide material and emotional support.

According to Katz and Bender in 1976, Humm and Kessler in 1997, the emergence of self help group is a response to industrialization, decline of community and breakdown of family system.

According to Rosenbaum in 1998 described SHGs are increasing interest in providing services that are family centered which gave a rise in the number of SHGs. Despite the variety of explanations for the self help phenomenon, the general agreement is that there is need for the new model to supplement and complement professional services. There is also a thought that SHGs are growing at a very fast pace worldwide.

According to Ben-Ari and Azaiza in 1995 observed that about 10% of Israel's population involved in SHGs. Again Mok and Zhaing in 2001 observed that cancer SHGs were found in major cities of China. According to Kessler et al. in 1997 found that SHGs participation involved 10 million in 1996 in USA and Davison et al. in year 2000 noted that more American was trying to change their health behavior through SHGs rather than all other forms of professional programmes. The rapid increase in the number of SHGs in various countries can be seen as an initial sign of SHGs effectiveness because groups will cease to exist without value.

The SHGs movement is becoming a global fact. Riessman in the year 2000 noted that SHGs existed for every medical conditions listed by WHO in some countries. According to Humphreys and Kessler et al. in 1997 noted that SHGs are serving people who encounter almost every physical, behavioral and emotional problem.

In India the full potential of utilizing SHGs remains untapped despite their rapid growth of SHGs. The lack of systematic research and solid methodological foundations may be one reason for the above. Very little was known about how helpful the SHGs are to its members, and what kind of social impact they have brought about. The fact is that the SHGs have left behind the research component by itself.

The effectiveness of SHGs has been well documented in global context theoretically and empirically. Riessman in 1965 postulated the “helper-therapy principle” which points to the process by which a person helping another has a good healing effect in the mind of the helper. The SHGs provides the context for members to gain unique benefits that arise from helping someone who has the same problem as the helper.

Rappaport in 1993 stated that SHGs which offer the venue for shared experience, emotional support and social learning can help constitute a social identity. Yalom in 1995 thinking on the same lines contented that SHGs provide a unique opportunity for growth, social experimentation and change.

Past researchers like Gottlieb in 1982, Kurtz in 1988, Borkman in 1976, Levy in 1979, Gartner and Riessman in 1977, Katz and Bender in 1976, Gidron et al. in 1991, Jacobos and Goodman in 1989, Bennett et al. in 1996 and Humphreys and Rappaport in 1994 have identified emotional support, acceptance, empathy, affirmation, spirit of hope and sharing of feeling, provision of factual information and sharing of experiential knowledge, development of a sense of a community and individual and collective strength and power as major outcomes of self help groups.

2.3.1 Definitions of Self Help Groups

Following are the definitions of Self Help Groups

- ❖ **Rao (1994)** defined self help group as a means of raising the claim and making capacity of the poor for reaching out to such agencies as they are willing to work with and which can provided them with additional production resources. It also implies the development of their bargaining power to an extent that such agencies cannot culturally impose their conditions and regulations upon the poor as passive recipients.

- ❖ **Roul (1996)** defined self help group as a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and to meet their credit needs.
- ❖ **NABARD** defined self help group as a homogeneous group of poor people voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs.
- ❖ **Dwaraki** described a self help group as an unregistered body of people, preferably the disadvantaged who are willingly to contribute an agreed sum of money which may be lent at a price for a short period fixed by the group itself.
- ❖ **Agnes** defined Self help group is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help.

2.3.2 Self Help Groups – A way to Alleviate Poverty in India

The self help groups are playing a vital role to remove poverty in India. A growing number of women are forming SHGs or becoming a part of SHGs in various parts of country. They are actively engaging themselves in saving (in actual term Thrift and Credit) and also taking part in other activities (income generation, natural resources management, literacy, child care and nutrition etc).

The SHGs are giving an opportunity to women to break away from exploitation and isolation. There are a number of success stories by the donor agencies supporting SHGs as to how they helped change the lives of the poor or an individual who are members of the group. A lot of NGOs are actively promoting the SHGs and linking them to various development schemes. The SHGs approach to minimize poverty among the poor has been found to very effective. To empower the poor effective and

relevant tool have to be designed to promote regular income generating activities that will be sustainable and sufficient.

The formation of SHGs must be started at the grass root level to minimize poverty. This necessitates for organizing them into groups for collective perception, collective decision making, and collective implementation of programme for common benefits. The SHGs act as the perfect counteract to the hapless poor where the group gives strength and power to the poor. The savings of the group resolves wide number objectives other than investment. It is also necessary to understand the growth of various poverty solving programmes in India before fully knowing the strength of self help groups as a tool in poverty alleviation.

The authority of the poor covers three basic dimensions i.e. bringing down poverty level, creating employment opportunities, and eradicating inequality. It has come to the notice of the policy planners that development of the downtrodden needs to be people oriented and participation across various interfaces because the poverty challenges. Hence poverty reduction has assumed a new thinking and new practices have emerged through combined participation of poor.

The SHGs have been deep rooted in India today and has established as an effective and viable channel for the betterment of the poor, which has been inspired by the Bangladesh Grameen Bank experiment. Micro finance is now been widely accepted as an effective tool to dent poverty in all poverty elimination programmes which infuses the thrift and credit habits of the poor in an informal setting. Today India is on the threshold of demonstrating the success of micro finance for total eradication of poverty in the coming decade in India. Today there are nearly 8 lakhs SHGs spread all over in India.

2.3.3 Empowerment of Women through Self Help Groups

At the International Women's conference at Nairobi in 1985 a concept of giving authority or power to women was introduced. The conference defined empowerment as "redistribution of social power and control of resources in favor of women."

In the closing years of the last century and the beginning of this century, it was decided that to remove gender bias while giving equal opportunity and being self reliant. The status of women has been recognized as a central issue for the empowerment of women. The involvement of women in self help groups has made a big impact in both social and economic aspects. The development of human resources to its full potential depends on the empowerment of women. The development of the nation would be without enthusiasm if half of our population remains weak and dependent.

Giving authority or power to women is a need of the day. Various features of giving power include physiological, cultural, social, political and economic power. Physiological authority would include establishment of individual identity, self image, self esteem and developing capabilities. Cultural authority would include redefining gender rules, norms and recreating cultural practices. Social authority includes literacy, social leadership, community action and social inclusion. Political authority will include participation in urban local bodies, negotiating political power and then accessing it. Economic authority is obtained when an income security is attained, productive assets are owned and entrepreneurial skills are possessed. All features are very important for empowerment to occur in a wholesome manner. The women of today are more empowered than their predecessors.

In the total socio-economic sequence of future of the nation women authority lead a silent revolution. A woman in authority is able to exercise her judgment

independently and correctly in a democracy. Authority and power is expected to bring confidence in oneself and bring faith in oneself. Empowerment brings positivity in the life of women. The inner qualities of women in authority or power are the lifestyle, social status, struggle against injustice, opposition to all kinds of harassment in society. Taking into consideration the above facts that the Government and NGOs are taking a lead in a meaningful, fruitful and effective role in an enlightened society.

The women would be able to evolve self esteem; confidence would realize their potential and enhanced the collective bargaining power. Women's empowerment is viewed as a continuum of several inter related and mutually re-enforcing components. Empowering of women covers individuals and collective change. It strengthens their inborn ability through acquisition of knowledge, power and experience. To empower the women, the Government and NGOs are motivating the women to join self help groups. In recent times SHGs are evolving as an alternative credit source to the poor. Collective actions and support are an important empowering mechanism. The empowering of women through self help groups would benefit not only to individual women or groups but also the family and the community as a whole.

Today the SHGs are playing a pivotal role towards empowering in all the fields. The pragmatic approach by these groups towards poverty alleviation schemes is getting recognized. Today women are being mobilized to undertake mutually beneficial social and economic activities. The group acts as a base to self employment and empowerment through group dynamics to women. The mutual help groups are known as SHG in India. These SHGs could establish a link between the formal institutions and the poor for providing information, credit and other facilities in India. By providing monetary assistance to these SHGs have given expected results in India

and other developing countries especially among the rural poor. There are nearly 20 members in the group and they select their group leader among them. The important task is to recognize the areas as the group is facing problems as only the adult problem solving special skills would attract the urban poor to improve their skills and income.

The government through the Ministry of Women Development is in the process of introducing many special women development programmes for the purpose of uplifting the strength and confidence of women, eradication of poverty and increase the standard of living in society. Swayamsidha, women's confidence building measures, support for training and employment program for women, hostel for working women with day care facilities for children, swadhar etc. are some of the special schemes introduced by the Government for women.

The main aim of the SHGs is to enroll women in the society on the basis of social, economic aspects. Its main aim is to provide confidence to the women. SHGs provide self employment training, skill development training, financial assistance and promote leadership qualities. It also provides micro credit to the needy members.

2.3.4 Constraints faced by Women Self Help Groups

In the year 1996 Tejaswini and Veerabhadraiah identified the problems faced by rural women in SHG activities. They revealed that 85% of them faced getting a good price in the market, 83% of them lacked common work place, 75% faced lack of marketing facilities, 66% of them faced problems in getting loan disbursed in time and 50% faced the lack of training facilities.

In the year 1998 Snehalatha listed problems faced by women SHGs are selling product without market outlets, unity among the members, non availability of credit finance at the right time, ineffective group leadership, lack of training in SHGs

formation, lack of work delegation, mismanagement of accounts and stopping of internal lending etc.

In the year 2001, Prita found that a major problem faced the women self help groups were misunderstanding among the group. Difficulties faced during diversification of activities, lack of storage space for goods and frequent power cuts as some of the other problems faced by the self help groups.

In the year 2005 Bharati noted that lack of basic education, lack of training, insufficient finance were some of the common problems have faced by self help groups. She also noted that non availability of spare parts, shortage of electricity and unskilled women labor as other problems faced by SHGs.

2.4 Review of Literature on Marketing of the Products of Women Self Help Groups

One of the major challenging problems of the members of self help group is marketing of its finished products. As the SHGs have no facilities for marketing finished goods of their own, it depends on the middlemen. The number of people monitoring SHGs being less hence all the activities could not be monitored. The some of the marketing constraints faced by women self help groups which are as follows:

1. Problem in marketing of the products produced / manufactured by SHGs.
2. Less number of genuine borrowers.
3. Lack of adequate training and skill development facilities.
4. Inadequate information on the present scenario of SHGs

Most of the women in the SHGs are engaged in agriculture and agriculture based products. Other items are tailoring, fisheries, handicrafts, agarbatties making, garment industry, pottery and blacksmith industry, doll making, bee keeping, beauty parlor, food processing, nursery, printing and stationary etc.. The marketing activities are far below the global standards. They market their products locally through direct marketing.

The marketing problems of women SHGs are highlighted by V. Krishnanaveni and Dr. R Haridas in their research papers. The marketing problems listed by them are limited financial resources and borrowing capacity, lack of professionalism, irregular production, and reluctance of the consumers to buy the products. They calculated chi-square statistics to conclude that SHGs member above the age of 45 years faced high level of marketing problems than younger members. They also concluded that the intensity and seriousness of the marketing problems changed from business to business. Some businesses faced lesser marketing problems as compared to others.

The Planning Commission of India in a report stated that local authorities organized melas for SHGs to sell their products. It was also studied that very few SHGs participated in such activities which was a sorry state of affairs for the stakeholders. The correct positioning of the products leads to ultimate success in promoting self employment. Every self employment project profile had to be preceded by market appraisal. The support by external agencies in several parts of the company had enhanced the self employment.

In 2001 Snehalatha reported that SHGs were encouraged to come together as co-operative society at the village and mandal level bringing them under the Mutually Aided Co-operative Societies Act, 1995. These societies would be accessing credit from financial institutions, donor agencies, District Rural Development Agency (DRDA) and voluntary organizations and help the women members of SHGs in availing bigger loans for economic activities as well as help in collective bargaining in the marketing of products and purchasing of raw materials.

In 2006 Joseph and Easwaran reported that a number of restrictions, problems and obstacles faced are due to the lack of co-ordination between government agencies, banks and SHGs. Another problem was the delay in sanctioning and disbursement of loans to SHGs, high rate of interest on the loan, insufficient of loan for income generation, conflict over loan sharing and problems in marketing products.

According to Dr. A. Vinayamoorthy, B. Saranya and G. Prema though the SHGs enhanced the power of decision making react the growth depended to the large extent on the activities they choose to perform the product and the marketing strategies they plan. These groups choose to market their existing product in the existing market or find new markets in the nearby areas. This would depend on the nature of the product, target consumers and fixed price of products and available resources to advertise or

promote their products at the disposal. Developing new products for new markets or marketing with the existing products would depend on age experience and resources. The women must learn to adjust to certain practical problems related marketing.

In the year 2014 Alexander S. and Selvaraj R. observed that SHGs have succeeded in bringing the rural mass into the main stream of national life. It helps to reduction of poverty. The SHGs do not have a market development strategies hence face a lot of problems in positioning their products in the market viz. other competitors products and markets.

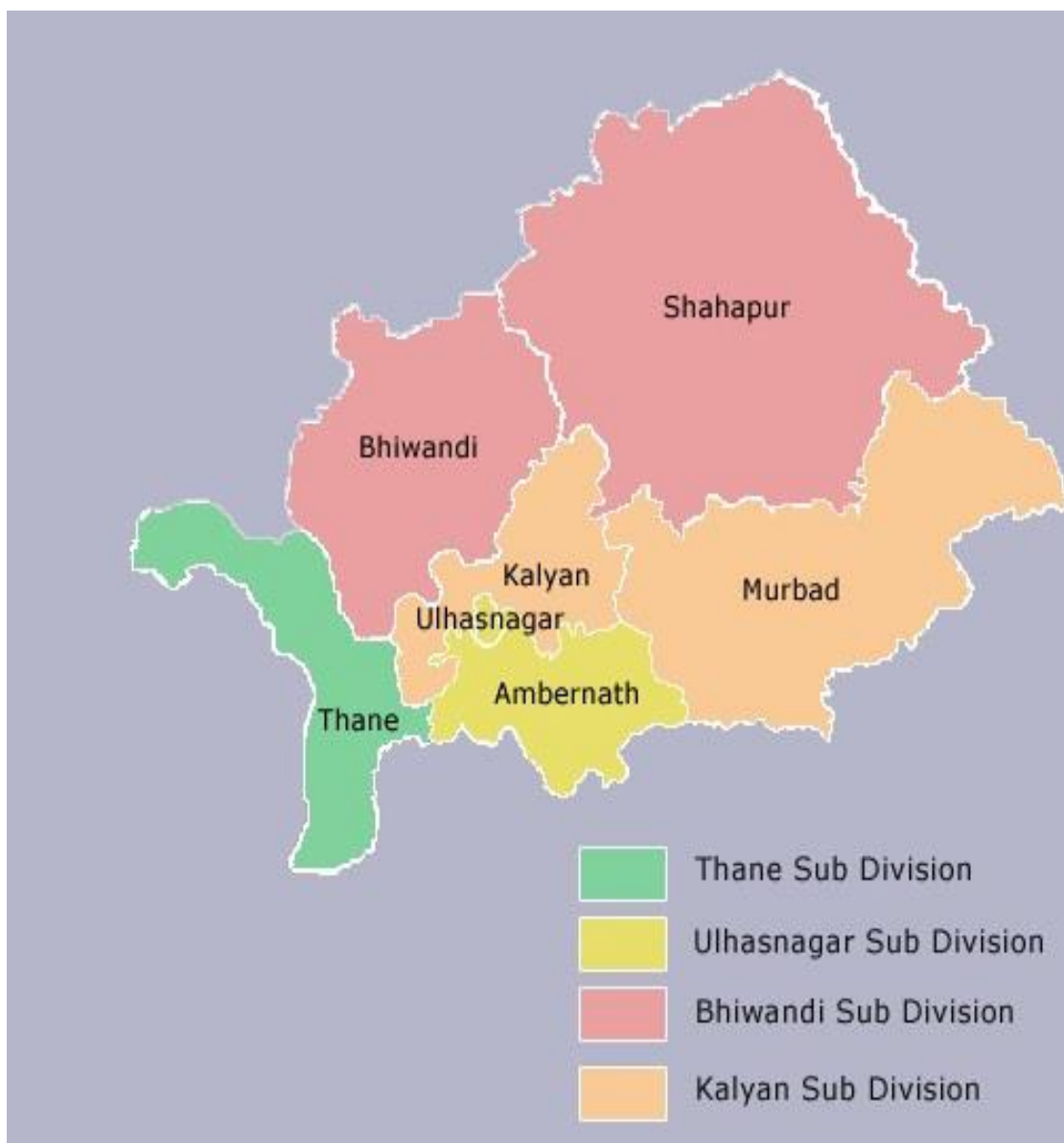
Dr. Manju Panwar has mentioned that SHGs lack in marketing facilities. The administration should make every effort to organize exhibitions of the products of SHGs. These exhibitions play important roles in motivating women to strengthening the activities of their SHGs. The DRDA organizes these exhibitions on a half yearly basis regularly. These exhibitions are organized at district and block levels. Members of the self help group do not have a regular link with the markets for selling their products as these exhibitions are not organized frequently.

The SHGs need to build their capacities in the area of marketing with the help of marketing consultants. Today there is a huge competition in the market for different products. The small enterprises of self help groups do have a place to prosper and flourish provided. It must be noted that at no point SHGs will get any advantage of being run by women, hence they need to do business in this world of globalization fully armored.

2.5 Review of Literature on Thane District

Thane district comes under Konkan Division in the state of Maharashtra. According to the 2011 census Thane was the most populated district in Maharashtra. Thane district covers 3.11% of the total area of the state of Maharashtra. As the subject of this research being related to Thane district, the study would be incomplete without understanding the chronology of this district.

2.5.1 Map of Thane District



(Source:-Thane Collectorate Website)

2.5.2 Thane District at a Glance

The history of Thane district can be divided into four major periods. The early Hindu period coming down to about 1300 AD properly called the Ancient period, then the Muslim Period lasting from 1300 to 1660, The Maratha period from 1660 to 1800, and lastly the British period since 1800 till independence.

Thane District lies between 18⁰ 42' and 20⁰ 20' North latitudes and 72⁰ 45' to 73⁰ 48' East longitudes in the eastern part of the state. It has a costal line of 113 kms. The north-south length is approximately 140 kms. Thane lies between the Sahyadri hills in the east and the Arabian Sea in the west. The two main rivers flowing through Thane District are Vaitarana and Ulhas. The Three types of soil viz. Black Soil, Red Soil & Brownish-Black Soil found which are useful for Horticulture, Paddy Cultivation, Vegetables, Nagli and Varai. The climate of Thane is humid and warm on the cost and comparatively less humid in the plains and at the foot of the slopes. The temperature varies in the eastern region and the coastal strip. The rainfall in the region is from the south-west monsoon winds during the months of June to September. The rainfall is usually 2000 to 4000 mm during this season.

Agriculture is one of the predominant activities in Maharashtra including major villages in Thane district. The important kharif crops of the district are rice, nagali vari and nachani. Urad, moong and kulith are some of the pulses that are also grown in this season. Soyabean, groundnut & sunflower are also grown by the farmers. Paddy is the major food crop for the district. The climate of the district is also suitable for horticulture and plantation crops. A variety of vegetables, flowers & fruit crops are grown in the district as horticultural crops. Among the vegetables, eggplants are grown on a large scale. Besides this, there are various communities like Kolis whose main occupation is fishing. Fisheries constitute an important industry in Thane

district. It is carried out in sea as well as in creeks and estuaries on the western coast. Marine fishery provides employment to about 75% of the persons engaged in the fishing industry. Fishing in sea is carried out along the coast stretching over about 110 km.

Thane is the third most industrialized district in the State. There are 1548 large and medium scale and 18,480 small scale industries in the district. The erstwhile undivided Thane district has since been bifurcated into two districts viz. Thane with seven blocks and Palghar with 8 blocks with effect from 1st August 2014. The newly formed Thane district is highly industrialized district with 87% urban population. 16,889 registered Micro, Small and Medium Scale Industries spread in the 8 Industrial Estates of MIDC, an IT Park and a few Co-operative as well as Private Industrial Estates.

Drugs, Textiles, Adhesives, Plastics, Rubber, Steel, Pharmaceuticals, Engineering, Fertilizers, Electronics, Chemicals and Iron & Steel are the main products of these areas. The Thane- Belapur-Kalyan industrial belt is the centre of highly sophisticated modern industries. Ambarnath, Bhiwandi, Badlapur, Tarapur, Palghar, Vasai and Murbad which contribute towards the industrialisation of the district have about 4000 industries. Manufacture of machinery, machine tools and parts except electrical machinery together with the iron and steel industry and metal products are the most important and the biggest group of industries in the district and includes manufacture of Prime movers, Boilers, Refrigerators, Machine Tools, Computing and Accounting machinery, Industrial machinery for food and textile industries, machinery for chemicals, paper and cement industries.

Another important industry in the district is of basic industrial chemicals including fertilizers, vegetable and animal oils and fats, paints, varnishes and lacquers and other

miscellaneous chemical products. These industries are mainly concentrated in the Trans-Thane Creek and Belapur Road industrial area..The chemical industries are also found in other parts of the district like Wagle Industrial Estate, Pokhran Road in Thane city, Ambarnath and Dombivli. Traditionally, Bhiwandi is famous for its handlooms. But the deteriorating markets for the handlooms compelled the weavers to replace their handlooms by powerlooms. The cotton and non-cotton power looms are mainly located at Bhiwandi, Thane and Kalyan. The Tarapur Atomic Power Station which has ushered an era of utilization of nuclear energy for electricity generation is also situated in the district.

Thane, Kalyan, Murbad, Bhiwandi, Shahapur, Ulhasnagar and Ambarnath are the 7 Tahsils of Thane district. For administrative purpose 4 Sub Divisions have been created viz. Thane, Kalyan, Bhiwandi and Ulhasnagar. Thane district includes Zilla Parishad, 6 Municipal Corporations, 2 Municipal Councils and 5 Panchyat Samities.

The data has been collected for this study from women SHGs registered under Swarna Jayanti Shahri Rozgar Yojana, and areas covered under

- 1) Thane Municipal Corporation,
- 2) Kalyan Dombivali Municipal Corporation,
- 3) Navi Mumbai Municipal Corporation,
- 4) Ulhasnagar Municipal Corporation,
- 5) Bhiwandi Nizampur Municipal Corporation,
- 6) Mira Bhayandar Municipal Corporation,
- 7) Ambarnath Municipal Council and
- 8) Kulgaon Badlapur Municipal Council.

2.6 Research Gap

The review of literature suggest that a number of studies are conducted on women self help groups and their marketing efforts. After going through various literatures, researcher observed that a substantial number of studies have been conducted on women self help groups and their problems. Hardly, any literature is available on women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana. It is also observed that the problems related to the marketing efforts of these organizations lack in study.

The researcher has also observed that there is a need to understand the consumer's perception towards women self help groups products, as no analysis is available on these issues, especially on self help groups registered under Swarna Jayanti Shahari Rozgar Yojana in Thane district. The above facts motivated to the researcher to work on "A Study on the Evaluation of Swarna Jayanti Shahari Rozgar Yojana with reference to the Marketing of the Products of Women Self Help Groups in Thane District".

2.7 Significance of the Study

Study is related to the evaluation of Swarna Jayanti Shahari Rozgar Yojana with reference to the marketing of the products of women self help groups in Thane district. SJSRY is mainly focused on women poverty alleviation by providing them gainful employment opportunities. Government spends crores of rupees on SJSRY for poverty alleviation. It is important to find whether such amounts spent every year is helping in alleviating poverty, is a question which needs an answer.

The outcome of this study can help stakeholders of SJSRY – the members of women SHGs, and Government Officials of both State and Central Government in evaluating the SJSRY scheme.

The study shall highlight the gaps in the working of SHGs and provide effective solutions to the stakeholders. A general observation is made that the many SGHs lack in skills to sell their products in market hence fail to generate adequate revenues to support the livelihood of the members. This research work shall highlight such problems and provide easy and effective solutions to the stakeholders of the scheme.

Chapter 3

Research Methodology

The Research Design

3.1 Introduction

Idea for selection of this research topic came when the researcher was working as a Project Officer on said scheme at Maharashtra State Urban Development Agency (MSUDA), Mumbai. MSUDA is a state level agency for implementation of Swarna Jayanti Shahari Rozgar Yojana. While working at MSUDA, the researcher found that the Thane district was second largest district in Maharashtra with respect to the density of population and the number of SHG's registered under SJSRY was highest during that time which was helpful in selecting a sample of adequate size.

3.2 The Problem Statement

The Central and State Governments have released huge amount of funds through the scheme namely Swarna Jayanti Shahari Rozgar Yojana for the alleviation of urban poverty. The motto behind this scheme is urban poverty alleviation which is well appreciated by the society. The question is whether such huge spending on this scheme is justified? To answer this question, a pilot study of 50 respondents was conducted by this research scholar. Based on the pilot study, following were the observations-

1. The women SHGs face major problems of marketing and selling of their products. The pilot study revealed that these SHGs lack in marketing skills and knowledge. Most of the SHGs sell their products through exhibitions, haats and melas which do not generate adequate revenue.

2. The women SHGs also face a number of problems in marketing and selling of their products. Many SHGs manage to sell their products through a limited number of retailers.
3. Perception of consumers regarding products manufactured by women self help groups not encouraging.
4. Members of the women SHGs felt that the Swarna Jayanti Shahari Rozgar Yojana can certainly help the under-privileged people to live respectable life.
5. The general opinions of the people about SJSRY are found to be positive. In spite of such positive opinion, the researcher came across shocking fact that the maximum number of SHGs associated with municipal authorities in Thane district either were not operational or not functioning properly with zero or inadequate revenues.

Finally, through this study, the research scholar shall try to find whether Swarna Jayanti Shahari Rozgar Yojana is helping women self help groups to earn a respectable income and live a graceful life.

3.3 Objectives of the Study

Following are the objectives of present study.

1. To understand the marketing efforts of women self help groups in generating adequate revenue for sustainability of their businesses.
2. To understand marketing problems, if any, faced by women self help groups in marketing and selling of their products.
3. To identify the consumer's attitude towards the products of women SHG's and to identify whether these attitudes differ at different age group and income levels.
4. To understand the success or failure of Swarna Jayanti Shahari Rozgar Yojana in Thane district and to find the perceptions of women self help group members regarding this scheme at different age group and income levels.

3.4 Hypothesis of the Study

Following are the hypothesis of present study.

- H1** – The women self help groups have effective marketing strategies to compete in the market and generate adequate revenue for sustainability of their businesses.
- H2** – The women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana face problems in marketing and selling of their products.
- H3** – The attitude of consumers differs towards self help group products at different age group and income levels.
- H4** – The perception of women self help group members differs towards Swarna Jayanti Shahari Rozgar Yojana at different age group and income levels.

3.5 Data Collection

3.5.1 Primary Data

Primary data on women self help groups and consumers were collected from the district of Thane. The data were collected through structured questionnaire by personally visiting the members of women self help groups and consumers. The questionnaire was evaluated for its efficiency and reliability through a pilot study of fifty respondents.

3.5.2 Secondary Data

Secondary data were collected through various sources. Some of the sources of secondary data are as follows-

- Government Reports
- News papers
- Magazines
- Dissertations
- Internet

3.6 The Sampling Process (SHG's)

3.6.1 The Population Set – The population set included all the women self help groups in Thane district.

3.6.2 The Universal Set – The universal set included all the women self help groups.

3.6.3 Sample Frame – All the women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana.

3.6.4 Geographical Region – The self help group members of Thane district were considered.

3.6.5 The Sample Size

The formula used was

$$n = \frac{Z^2 p(1-p)}{e^2}$$

Where $p = 40\%$, $e = 0.05$ (at 5% significance level) $Z_{\alpha/2} = 1.96$

$$\begin{aligned} &= \frac{1.96^2 \cdot 0.4 \cdot (1-0.4)}{0.05^2} \\ &= 368.8 \sim 400 \end{aligned}$$

The sample size calculated was 400 respondents.

3.6.6 Calculation of Incidence Rate

In the pilot study, it was found that only 75% of the respondents who were having some basic literacy level were able to respond to the questionnaire. Further it was observed that 60% of the respondents had complete knowledge of the working of their self help groups.

$$\text{Incidence rate} = 0.75 \times 0.60 = 0.45$$

Therefore, factorial rise in sample size = $\frac{1}{0.45} = 2.22$

3.6.7 Calculation of Response Rate

Through pilot study, it was found only 80% of the eligible respondents were actually willing to participate in the survey.

Therefore response rate = 80%

Net factorial rise in the sample size = $2.22 \times 1.25 = 2.775$

Number of respondents covered in the survey = $400 \times 2.775 = 1110$

Number of completed questionnaire eligible for further analysis = 400.

3.6.8 Selection of Sample

Sample was selected from 6 Municipal Corporations and 2 Municipal Councils of Thane district for the present study–

Sr.No.	Name of Municipal Corporation / Council	Sample Size
1.	Thane Municipal Corporation	94
2.	Kalyan Dombivali Municipal Corporation	63
3.	Navi Mumbai Municipal Corporation	44
4.	Ulhasnagar Municipal Corporation	42
5.	Bhiwandi Nizampur Municipal Corporation	43
6.	Mira Bhayandar Municipal Corporation	39
7.	Ambernath Municipal Council	37
8.	Kulgaon Badlapur Municipal Council	38
	Total	400

3.7 The Sampling Process (Consumers)

3.7.1 The Population Set – The population set included all consumers of Thane district.

3.7.2 The Universal Set – The universal set included all consumers.

3.7.3 Sample Frame – All consumers who are aware of women self help groups and their businesses and products.

3.7.4 Geographical Region – All consumers who are belonging from Thane district.

3.7.5 The Sample Size

The formula used was

$$n = \frac{Z^2 p (1-p)}{e^2}$$

Where $p = 30\%$, $e = 0.05$ (at 5% significance level) $Z_{\alpha/2} = 1.96$

$$\begin{aligned} &= \frac{1.96^2 0.3 (1-0.3)}{0.05^2} \\ &= 322.8 \sim 300 \end{aligned}$$

The sample size calculated was 300 respondents.

3.7.6 Calculation of Incidence Rate

In the pilot study, it was found that only 90% of the respondents who were having some basic literacy level were able to respond to the questionnaire. Further it was observed that 60% of the respondents had complete knowledge of the working of women self help groups.

$$\text{Incidence rate} = 0.90 \times 0.60 = 0.54$$

$$\text{Therefore, factorial rise in sample size} = \frac{1}{0.54} = 1.85$$

3.7.7 Calculation of Response Rate

Through pilot study, it was found only 80% of the eligible respondents were actually willing to participate in the survey.

$$\text{Therefore response rate} = 80\%$$

$$\text{Net factorial rise in the sample size} = 1.85 \times 1.25 = 2.3125$$

$$\text{Number of respondents covered in the survey} = 300 \times 2.3125 = 693.75 \sim 700$$

$$\text{Number of completed questionnaire eligible for further analysis} = 300.$$

3.7.8 Selection of Sample

Respondents were selected at the point of sale like – Exhibitions, Melas & Retail Outlets etc. The simple random sampling process was adopted for sample selection.

3.8 Data Collection Tools

Two separate questionnaires are designed to collect primary data from members of women self help groups and consumers.

3.9 Statistical Tools & Techniques

Both descriptive and inferential statistics were used for analysis of the data. Exploratory analysis was done with descriptive statistical tools statistical hypothesis tests were done by chi-square test. Software programs like SPSS and SAS were used for generating statistical reports. Chi-square test was used for hypotheses testing because the variables in the analysis were nominal categorical variables.

3.10 Limitations of the Study

1. The present study is limited to Thane district.
2. The study is limited to the willingness of the women entrepreneur to answer the question appropriately.
3. The researcher faced various difficulties in gathering information as members of self help groups were ignorant and did not possess adequate knowledge.
4. Members of the women self help groups are not bold enough to speak out their personal and business problems.

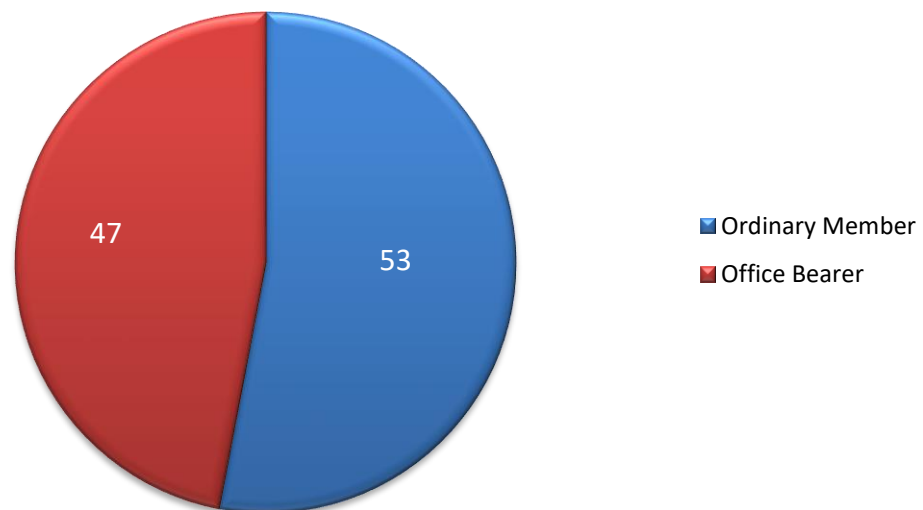
Chapter 4

Data Analysis & Interpretation

Table 4.1 Designation of Respondents in self help groups

Designation	Frequency	Percent	Valid Percent	Cumulative Percent
Ordinary Member	212	53	53	53
Office Bearer	188	47	47	100
Total	400	100	100	

Graph 4.1 Designation of Respondents in self help groups

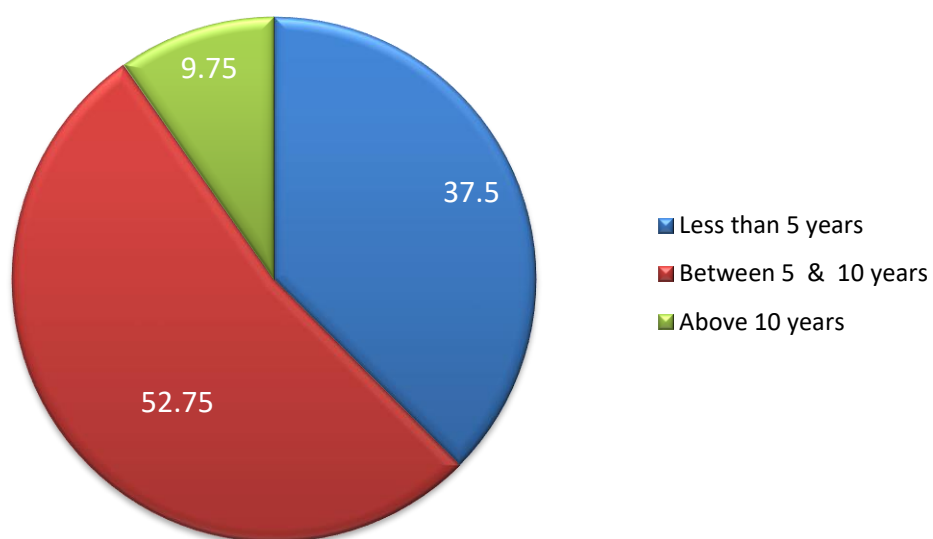


53% of the respondents are ordinary members and 47% respondents are office bearers of self help groups.

Table 4.2 Membership Tenure of Respondents in self help groups

Tenure of Membership	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 5 years	150	37.5	37.5	37.5
Between 5 & 10 years	211	52.75	52.75	90.25
Above 10 years	39	9.75	9.75	100
Total	400	100	100	

Graph 4.2 Membership Tenure of Respondents in self help groups

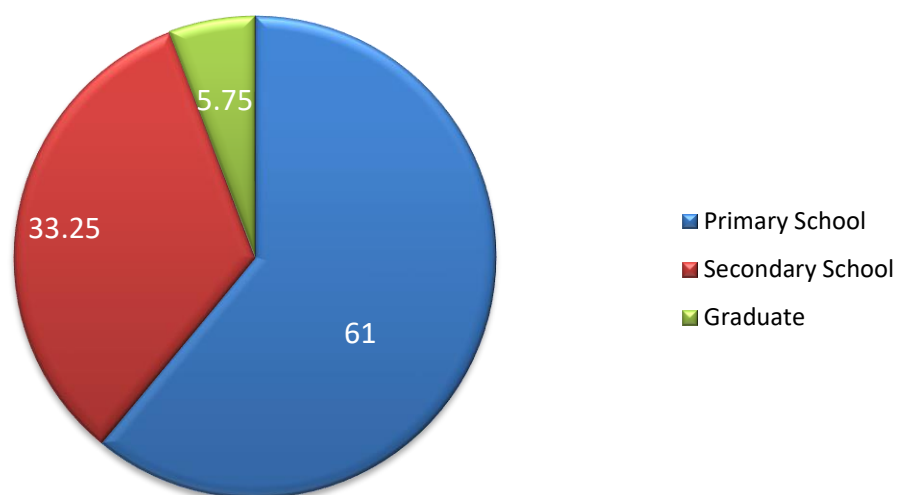


90.25% of the respondents are members of their respective self help groups from 1 to 10 yrs.

Table 4.3 Qualification of Respondents in self help groups

Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
Primary School	244	61	61	61
Secondary School	133	33.25	33.25	94.25
Graduate	23	5.75	5.75	100
Total	400	100	100	

Graph 4.3 Qualification of Respondents in self help groups

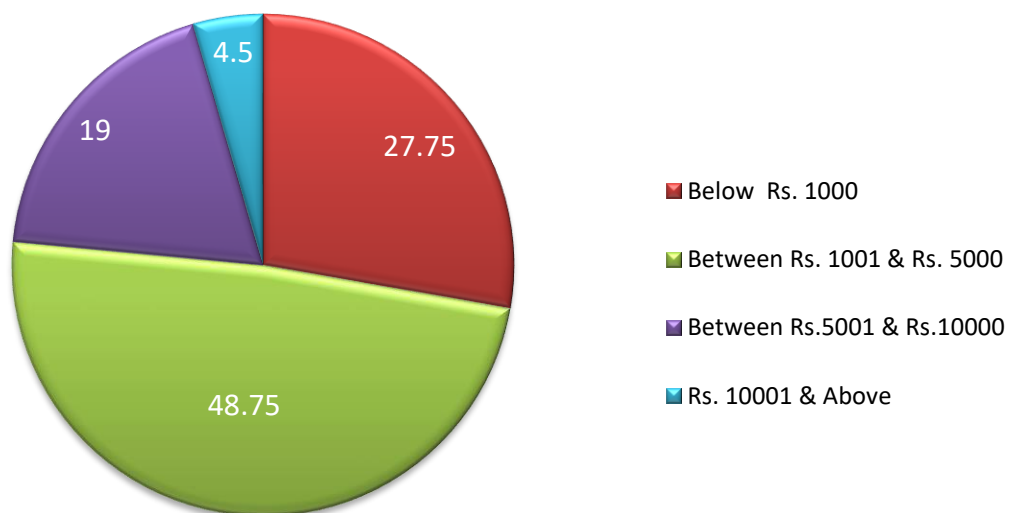


33.25% of the respondents have completed secondary schooling. Illiterate respondents were not considered for the survey.

Table 4.4 Monthly Income of Respondents

Monthly Income	Frequency	Percent	Valid Percent	Cumulative Percent
Below Rs. 1000	111	27.75	27.75	27.75
Between Rs. 1001 & Rs. 5000	195	48.75	48.75	76.5
Between Rs.5001 & Rs.10000	76	19	19	95.5
Rs. 10001 & Above	18	4.5	4.5	100.0
Total	400	100	100	

Graph 4.4 Monthly Income of Respondents

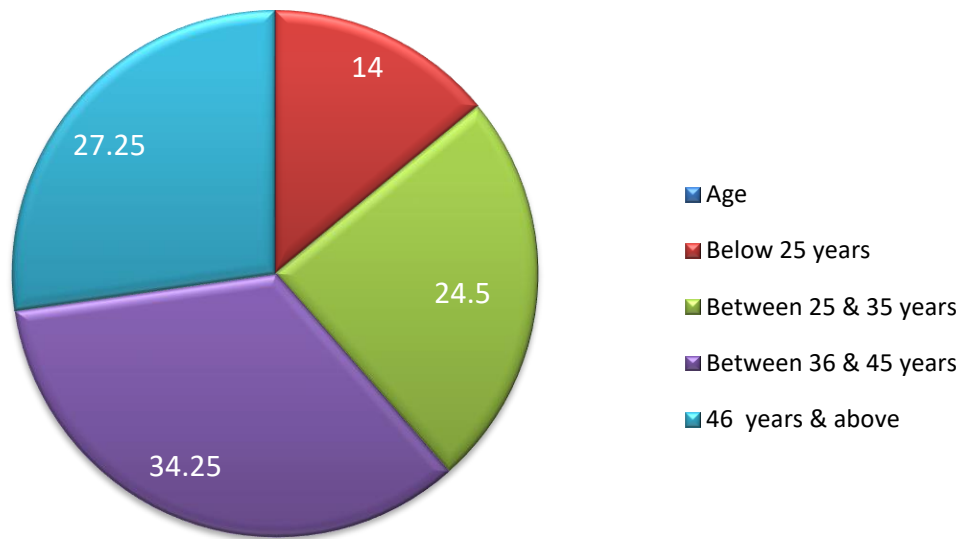


48.75% of the respondents have income between Rs.1001 & Rs.5000.

Table 4.5 Age of Respondents

Age	Frequency	Percent	Valid Percent	Cumulative Percent
Below 25 years	56	14	14	14.0
Between 25 & 35 years	98	24.5	24.5	38.5
Between 36 & 45 years	137	34.25	34.25	72.75
46 years & above	109	27.25	27.25	100
Total	400	100	100	

Graph 4.5 Age of Respondents

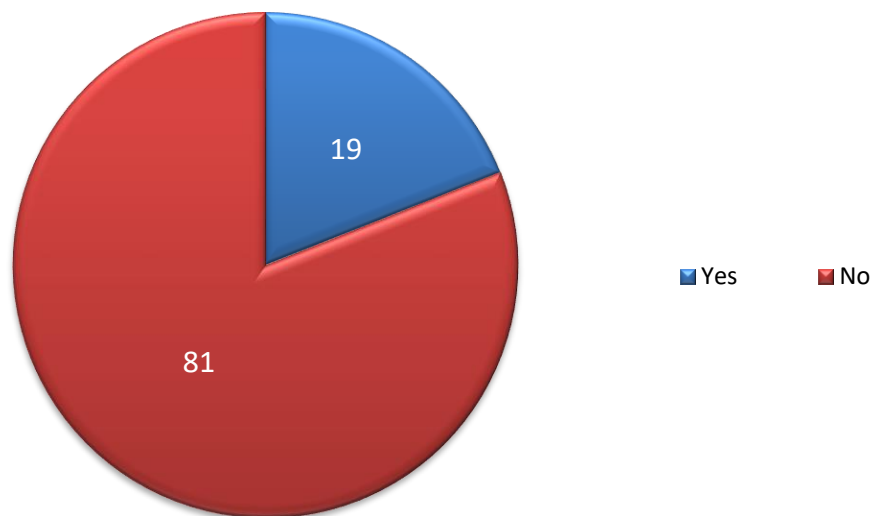


72.75% of the respondents were below 45 years of the age.

Table 4.6 Availability of Adequate Finance to self help groups

Availability of Adequate Finance	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	76	19	19	19
No	324	81	81	100
Total	400	100	100	

Graph 4.6 Availability of Adequate Finance to self help groups

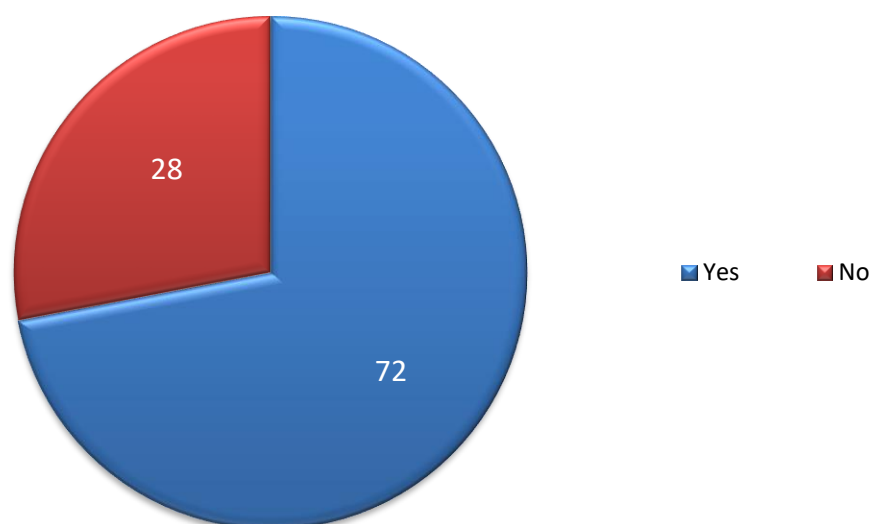


19% of the respondents felt that the adequate finance is available to start and manage their SHGs business.

Table 4.7 Problems faced by self help groups during obtaining the Loan

Problems faced by SHG's during obtaining the loan	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	288	72	72	72
No	112	28	28	100
Total	400	100	100	

Graph 4.7 Problems faced by self help groups during obtaining the Loan

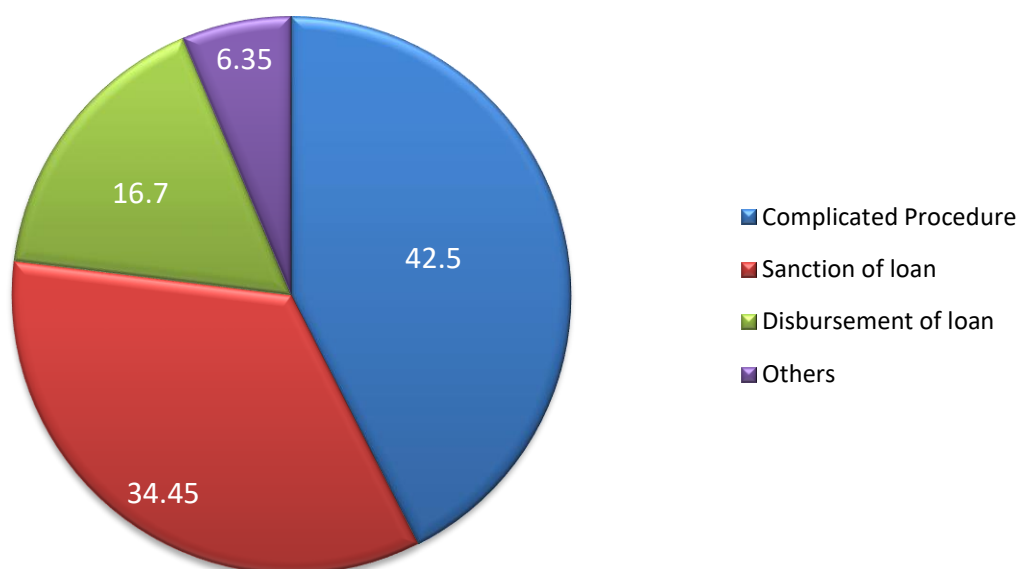


72% of the respondents claimed that they faced problems during obtaining the loan.

Table 4.8 Types of Problems faced by self help groups during obtaining the Loan

Types of Problems faced by SHGs during obtaining the loan	Frequency	Percent	Valid Percent	Cumulative Percent
Complicated Procedure	227	42.50	42.50	42.50
Delay in Sanctioning loan	184	34.45	34.45	76.95
Delay in Disbursement of loan	89	16.70	16.70	93.65
Others	34	6.35	6.35	100
Total	534	100	100	

Graph 4.8 Types of Problems faced by self help groups during obtaining the Loan

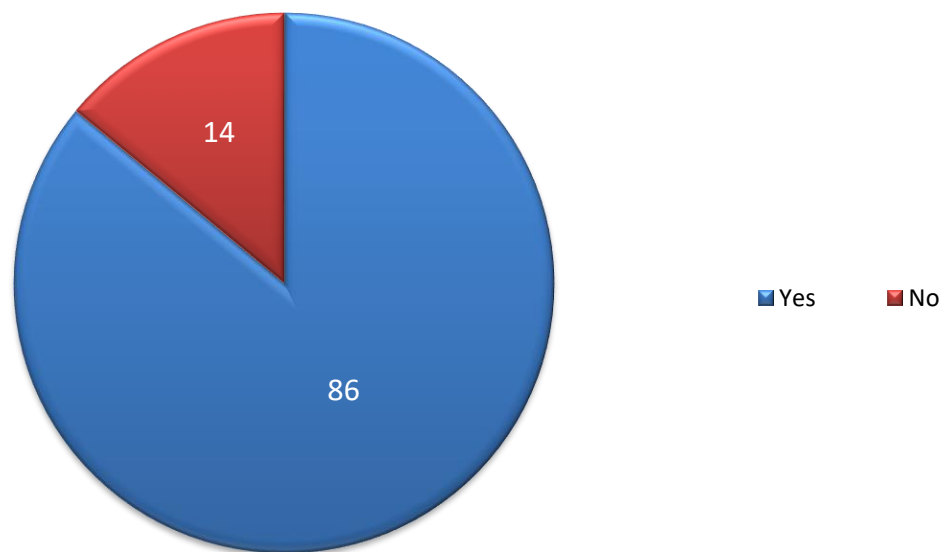


42.50% of the responses said that the SHGs had to comply with complicated procedure for obtaining loans.

Table 4.9 Problems faced by self help groups in Manufacturing

Problems faced by SHGs in Manufacturing	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	344	86	86	86
No	56	14	14	100
Total	400	100	100	

Graph 4.9 Problems faced by self help groups in Manufacturing

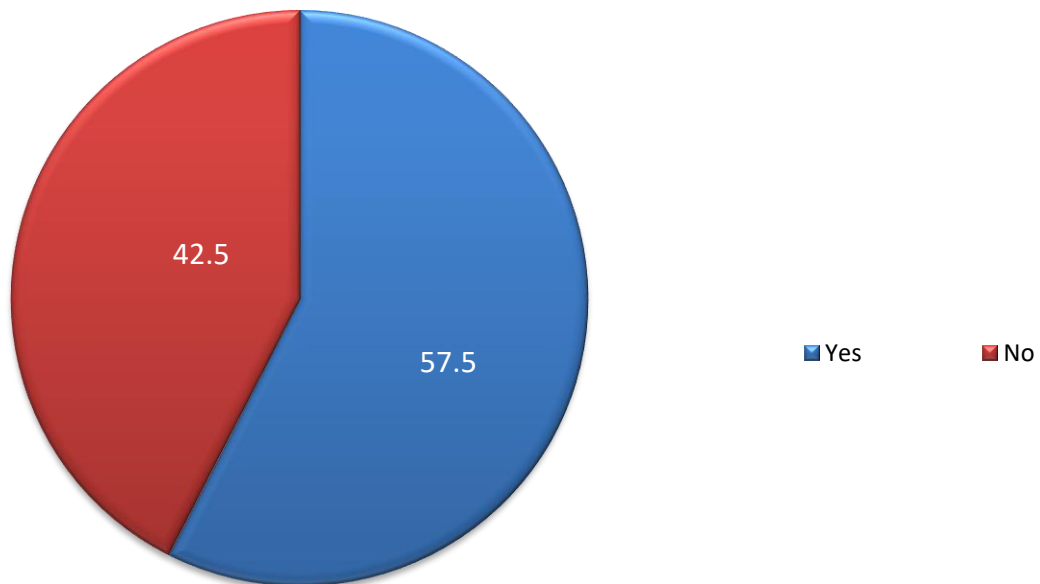


86% of the respondents claimed that they faced problems in manufacturing process.

Table 4.10 Problems faced by self help groups during Procuring Raw Material

Problems faced by SHG's during procuring raw material	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	230	57.5	57.5	57.5
No	170	42.5	42.5	100
Total	400	100	100	

Graph 4.10 Problems faced by self help groups during Procuring Raw Material

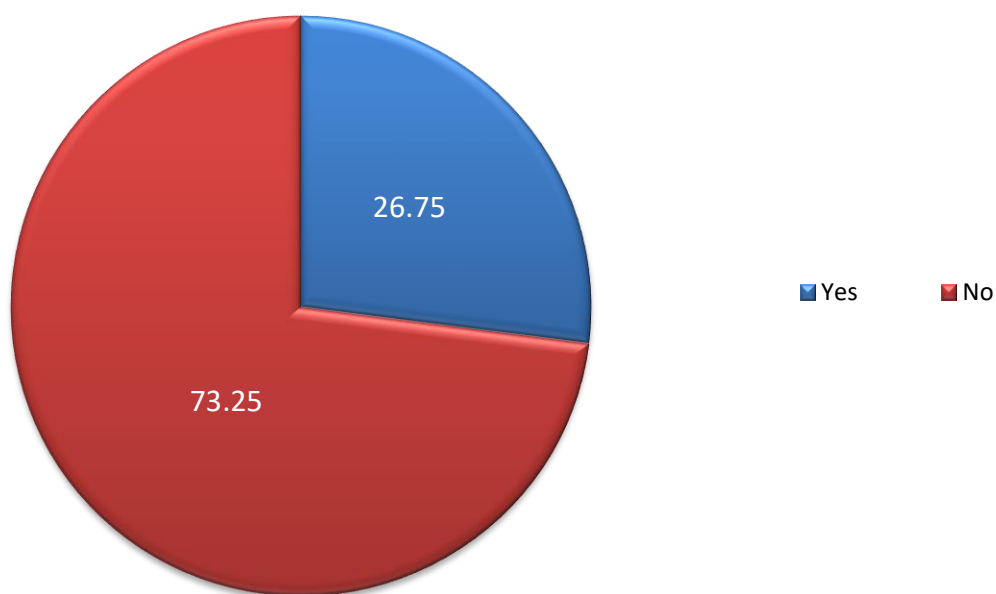


57.5% of the respondents said that they faced problems during procuring raw material.

Table 4.11 Revenue earned by self help groups

Revenue of SHG's	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	107	26.75	26.75	26.75
No	293	73.25	73.25	100
Total	400	100	100	

Graph 4.11 Revenue earned by self help groups

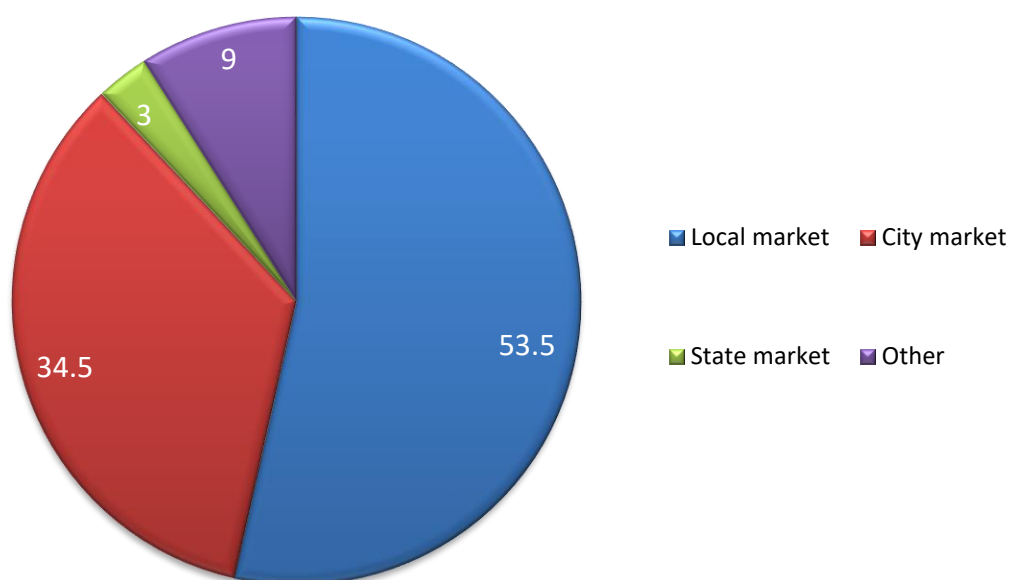


26.75% of the respondents claimed that their SHGs earned adequate revenue.

Table 4.12 Markets covered by self help groups

Markets covered by SHGs	Frequency	Percent	Valid Percent	Cumulative Percent
Local market	214	53.5	53.5	53.5
City market	138	34.5	34.5	88
State market	12	3	3	91
Other	36	9	9	100
Total	400	100	100	

Graph 4.12 Markets covered by self help groups

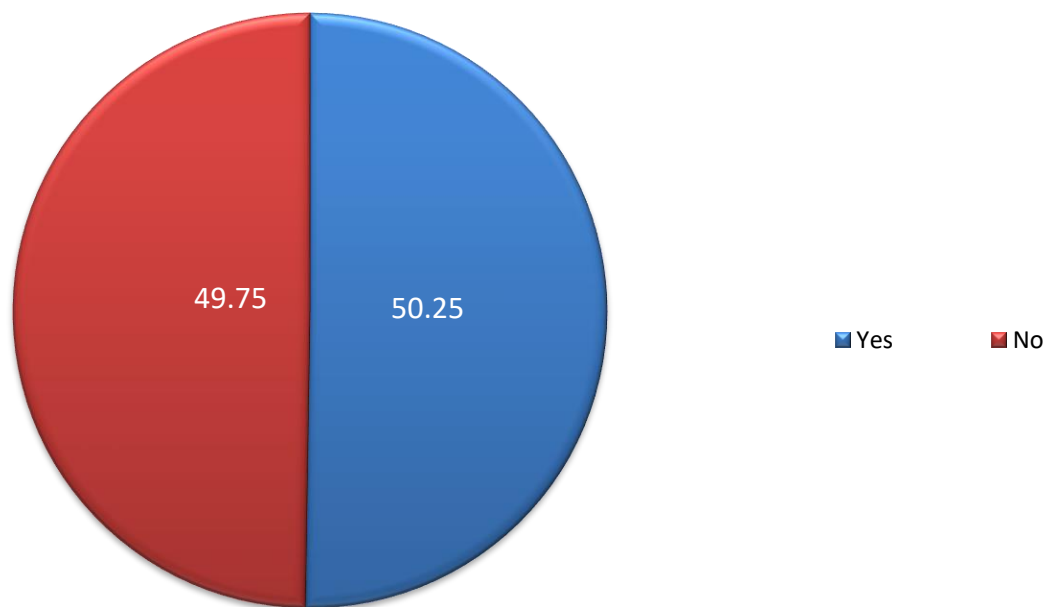


53.5% of the respondents said that they are doing their business in local market only.

Table 4.13 Satisfaction of Respondents towards Quality of their products

Satisfaction of Respondents towards Quality of their Products	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	201	50.25	50.25	50.25
No	199	49.75	49.75	100
Total	400	100	100	

Graph 4.13 Satisfaction of Respondents towards Quality of their products

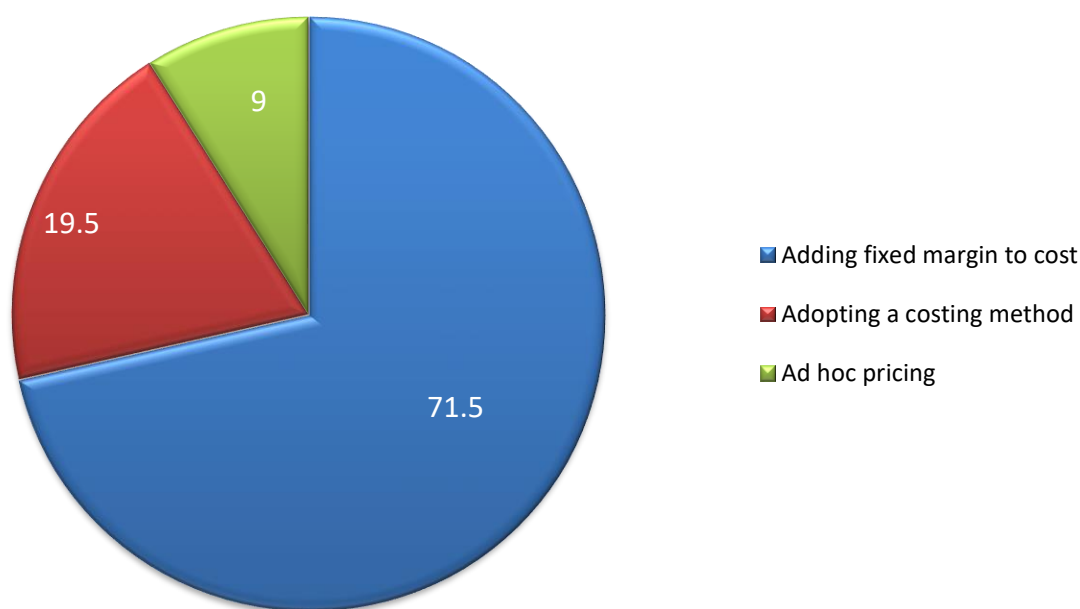


50.25% of the respondents claimed that the quality of their products is satisfactory.

Table 4.14 Pricing methods adopted by SHG’s for their Products

Pricing methods of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Adding fixed margin to cost	286	71.5	71.5	71.5
Adopting a costing method	78	19.5	19.5	91
Ad hoc pricing	36	9	9	100
Total	400	100	100	

Graph 4.14 Pricing methods adopted by SHG’s for their Products

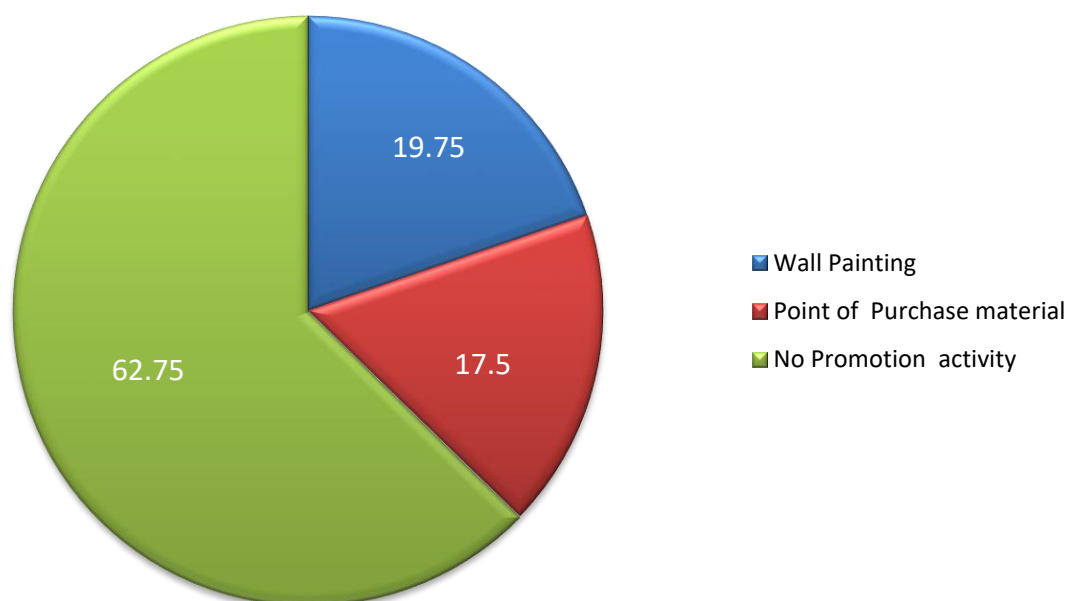


71.5% of the respondents used “Adding fixed margin in to cost” method to fix the prices of their products.

Table 4.15 Advertising Strategies of self help groups Products

Advertising Strategies of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Wall Painting	79	19.75	19.75	19.75
Point of Purchase material	70	17.5	17.5	37.25
No Promotion activity	251	62.75	62.75	100
Total	400	100	100	

Graph 4.15 Advertising Strategies of self help groups Products

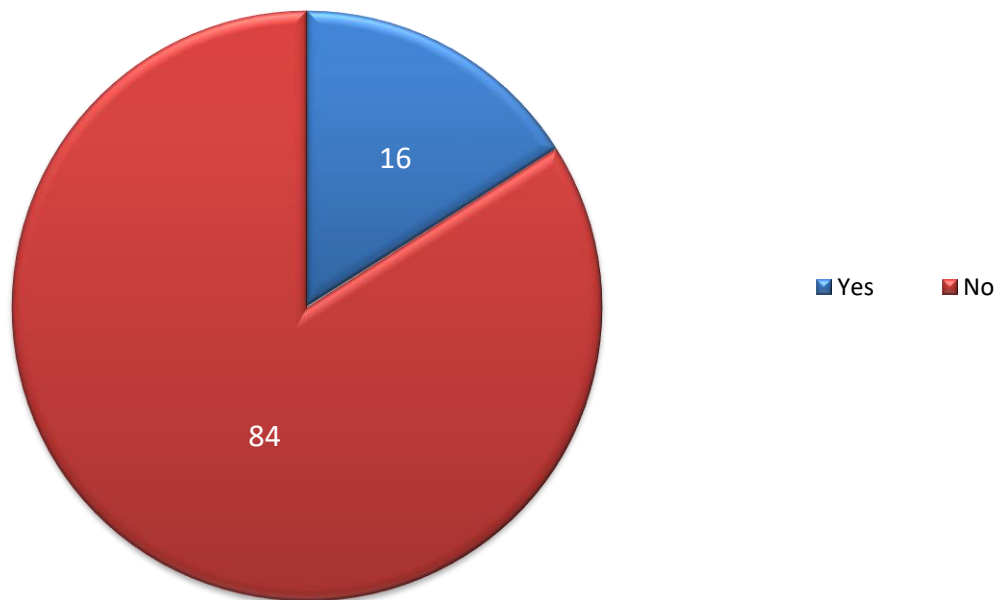


19.75% of the respondents used wall painting strategy to advertise their products.

Table 4.16 Distribution Channel of self help groups

Distribution Channel of SHG's	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	64	16	16	16
No	336	84	84	100
Total	400	100	100	

Graph 4.16 Distribution Channel of self help groups

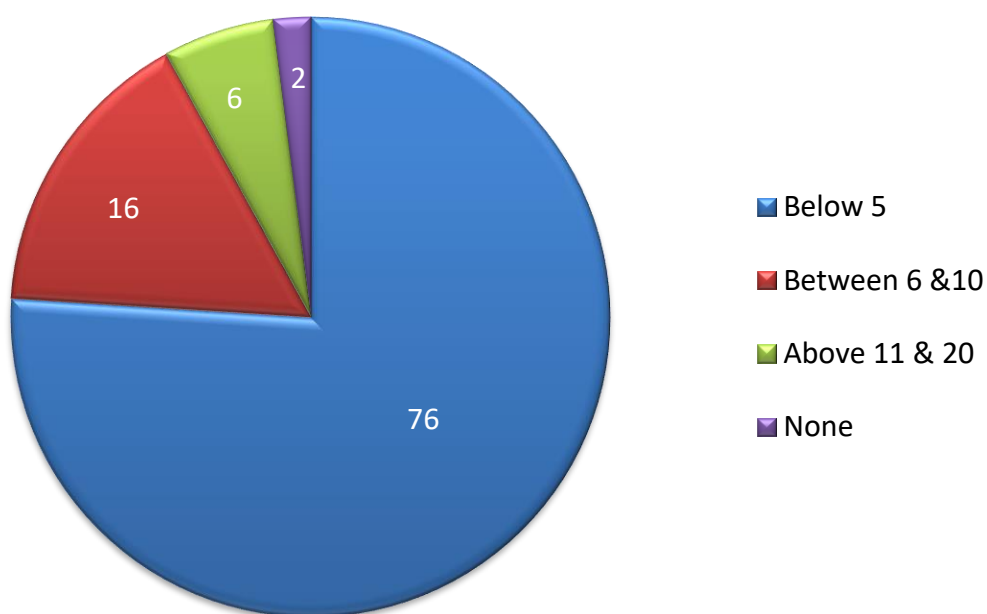


16% of the manufacturing businesses have proper distribution channels to sell their products.

Table 4.17 Number of Retailers Stock of self help groups Products

No. of Retailers Stock of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5	304	76	76	76
Between 6 &10	64	16	16	92
Above 11 & 20	24	6	6	98
None	8	2	2	100
Total	400	100	100	

Graph 4.17 Number of Retailers Stock of self help groups Products

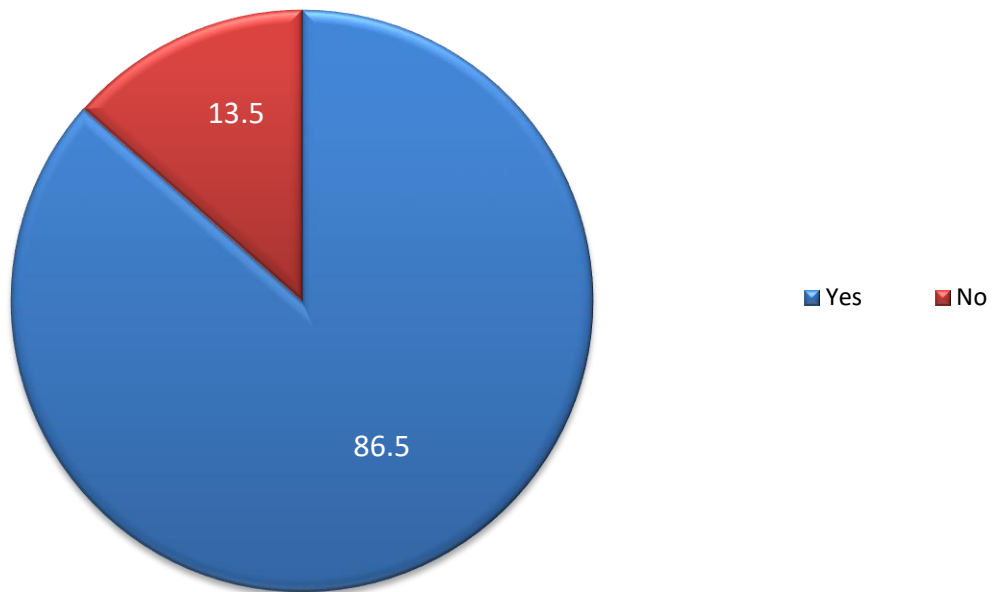


76% of the manufacturing businesses sell their products through less than 5 retailers.

Table 4.18 Challenges faced by self help groups in Marketing of their Products

Challenges in Marketing	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	346	86.5	86.5	86.5
No	54	13.5	13.5	100
Total	400	100	100	

Graph 4.18 Challenges faced by self help groups in Marketing of their Products

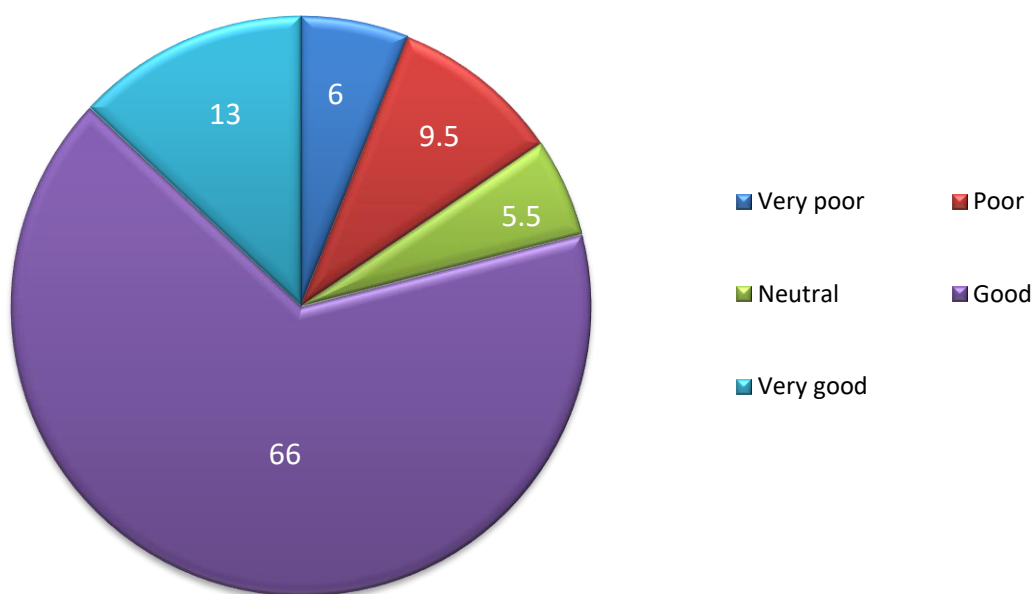


86.5% of respondents faced challenges in marketing of their products.

Table 4.19 Role of SJSRY in Alleviation of Poverty

Role of SJSRY in Alleviation of Poverty	Frequency	Percent	Valid Percent	Cumulative Percent
Very poor	24	6	6	6
Poor	38	9.5	9.5	15.5
Neutral	22	5.5	5.5	21
Good	264	66	66	87
Very good	52	13	13	100
Total	400	100	100	

Graph 4.19 Role of SJSRY in Alleviation of Poverty

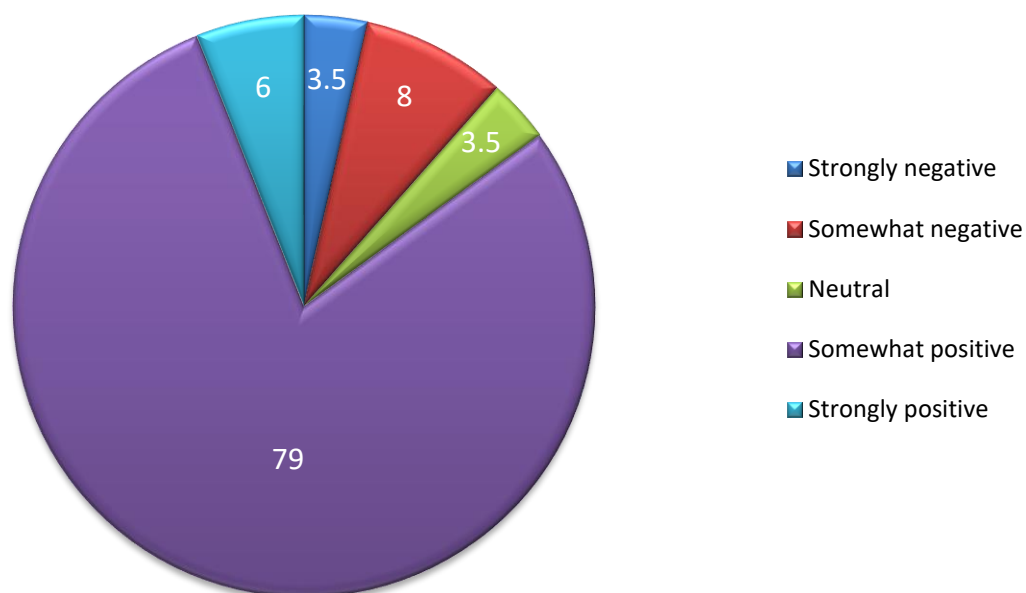


79% of the respondents felt that SJSRY is a good initiative by Government to alleviate urban poverty.

Table 4.20 Support of SJSRY to self help groups in earning substantial income to live a graceful life

Support of SJSRY to SHG's	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly negative	14	3.5	3.5	3.5
Somewhat negative	32	8	8	11.5
Neutral	14	3.5	3.5	15
Somewhat positive	316	79	79	94
Strongly positive	24	6	6	100
Total	400	100	100	

Graph 4.20 Support of SJSRY to self help groups in earning substantial income to live a graceful life.

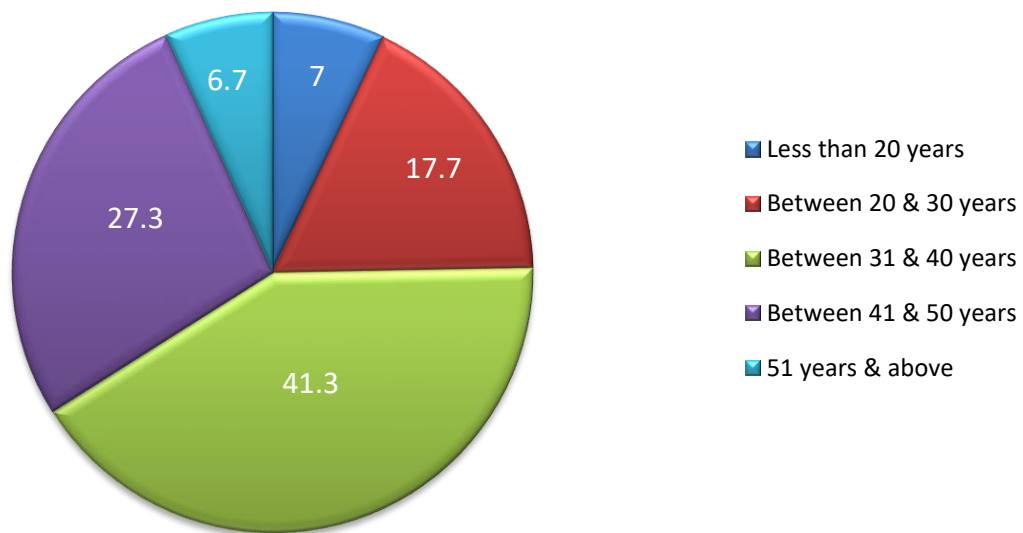


85% of the respondents positively said that the SJSRY is a good initiative by the Government to help people earn respectable income and live a graceful life.

Table 4.21 Age of (Consumers) Respondents

Age of Consumers	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 20 years	21	7	7	7
Between 20 & 30 years	53	17.7	17.7	24.7
Between 31 & 40 years	124	41.3	41.3	66
Between 41 & 50 years	82	27.3	27.3	93.3
51 years & above	20	6.7	6.7	100
Total	300	100	100	

Graph 4.21 Age of (Consumers) Respondents

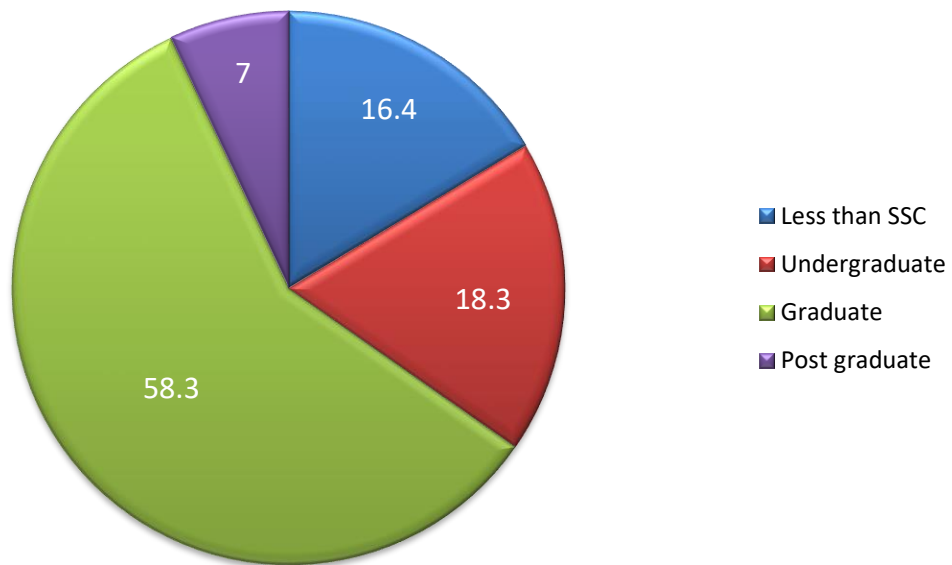


66% of the respondents were below 40 years of the age.

Table 4.22 Educational Qualification of Consumers

Educational Qualification of Consumers	Frequency	Percent	Valid Percent	Cumulative Percent
Less than SSC	49	16.4	16.4	16.4
Undergraduate	55	18.3	18.3	34.67
Graduate	175	58.3	58.3	93
Post graduate	21	7	7	100
Total	300	100	100	

Graph 4.22 Educational Qualification of Consumers

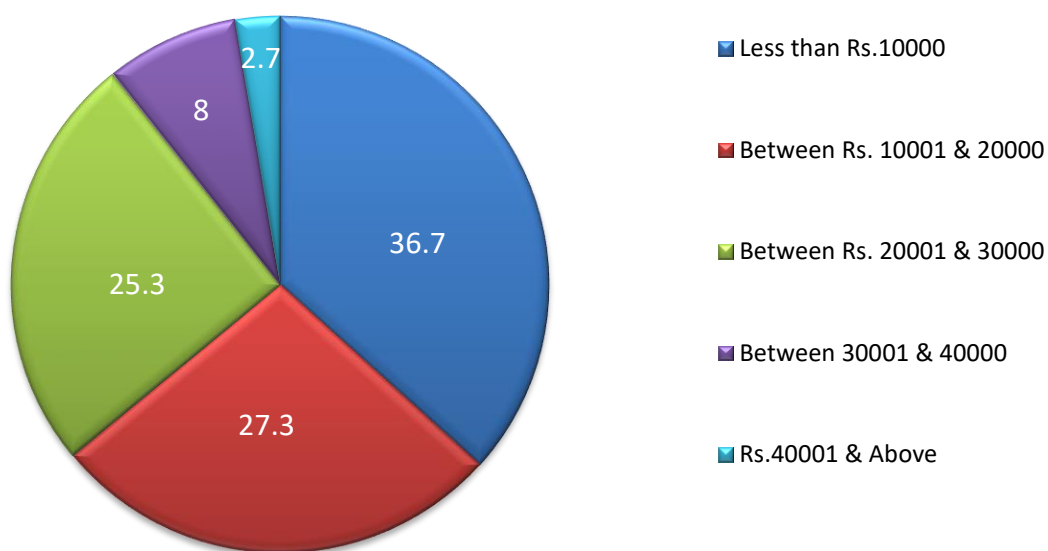


58.3% of the respondents were graduates.

Table 4.23 Income Group of Consumers

Income Group of Consumers	Frequency	Percent	Valid Percent	Cumulative Percent
Less than Rs.10000	110	36.7	36.7	36.7
Between Rs. 10001 & 20000	82	27.3	27.3	64
Between Rs. 20001 & 30000	76	25.3	25.3	89.3
Between 30001 & 40000	24	8	8	97.3
Rs.40001 & Above	8	2.7	2.7	100
Total	300	100	100	

Graph 4.23 Income Group of Consumers

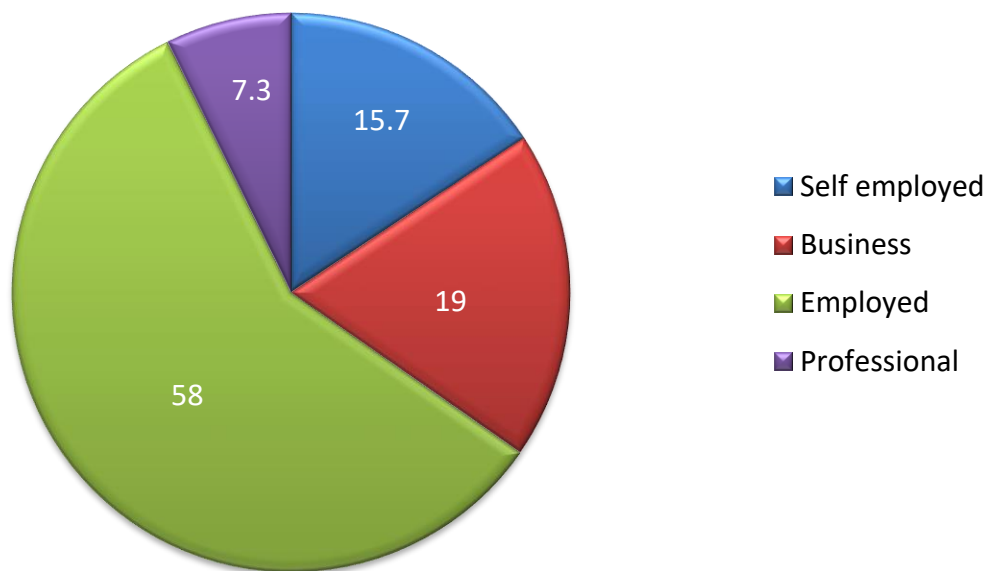


36.7% of the respondents had income less than Rs.10000.

Table 4.24 Employment profile of Consumers

Employment profile of Consumers	Frequency	Percent	Valid Percent	Cumulative Percent
Self employed	47	15.7	15.7	15.7
Business	57	19	19	34.7
Employed	174	58	58	92.7
Professional	22	7.3	7.3	100
Total	300	100	100	

Graph 4.24 Employment profile of Consumers

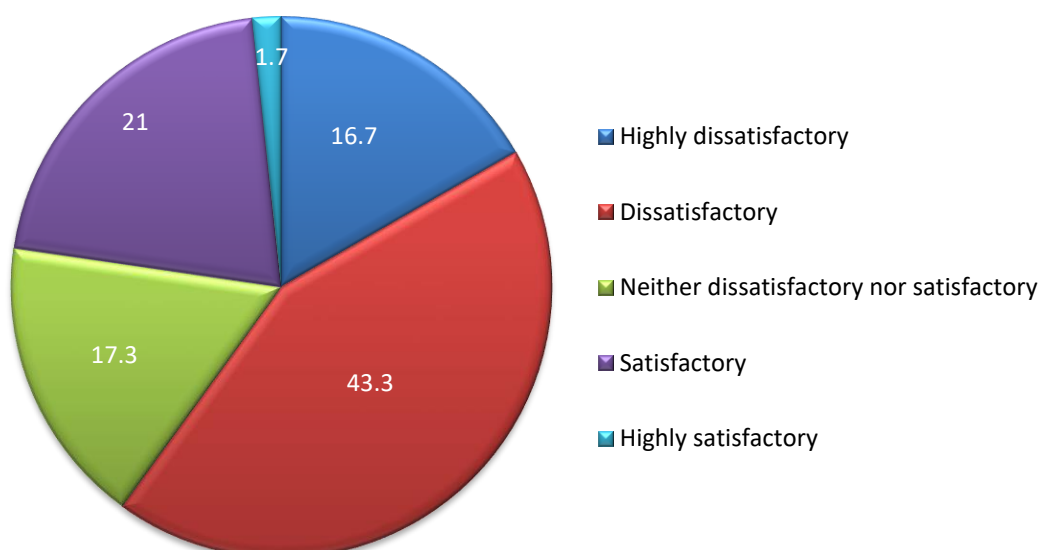


58% respondents were employed.

Table 4.25 Quality of self help groups Products according to consumers

Quality of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfactory	50	16.7	16.7	16.7
Dissatisfactory	130	43.3	43.3	60
Neither dissatisfactory nor satisfactory	52	17.3	17.3	77.3
Satisfactory	63	21	21	98.3
Highly satisfactory	5	1.7	1.7	100
Total	300	100	100	

Graph 4.25 Quality of self help groups Products according to consumers

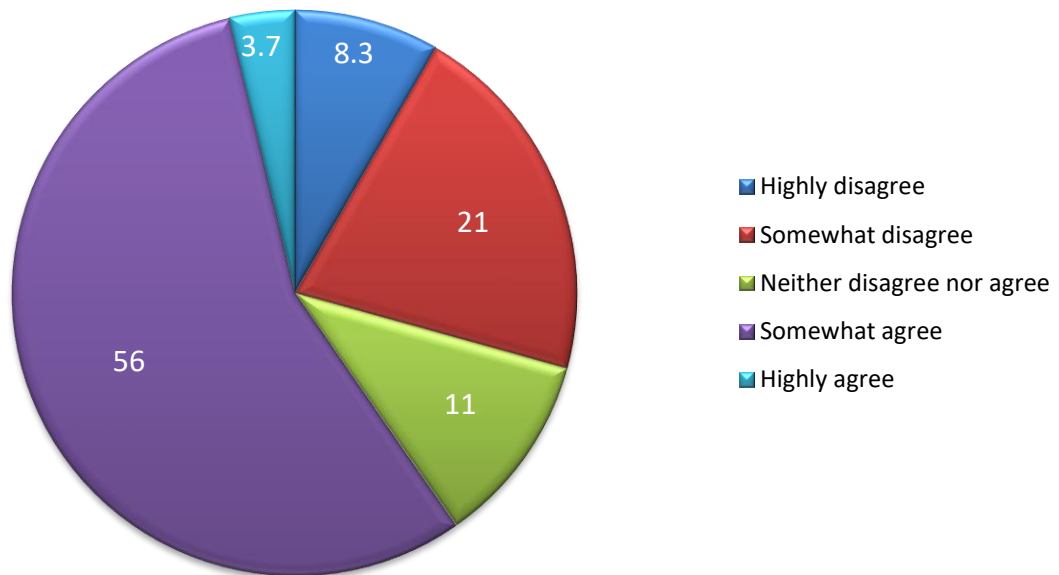


60% of the respondents are not satisfied of the quality with products.

Table 4.26 Purchasing of self help groups products is to help the under privileged

Purchasing SHG's Products	Frequency	Percent	Valid Percent	Cumulative Percent
Highly disagree	25	8.3	8.3	8.3
Somewhat disagree	63	21	21	29.3
Neither disagree nor agree	33	11	11	40.3
Somewhat agree	168	56	56	96.3
Highly agree	11	3.7	3.7	100
Total	300	100	100	

Graph 4.26 Purchasing of self help groups products is to help the under privileged

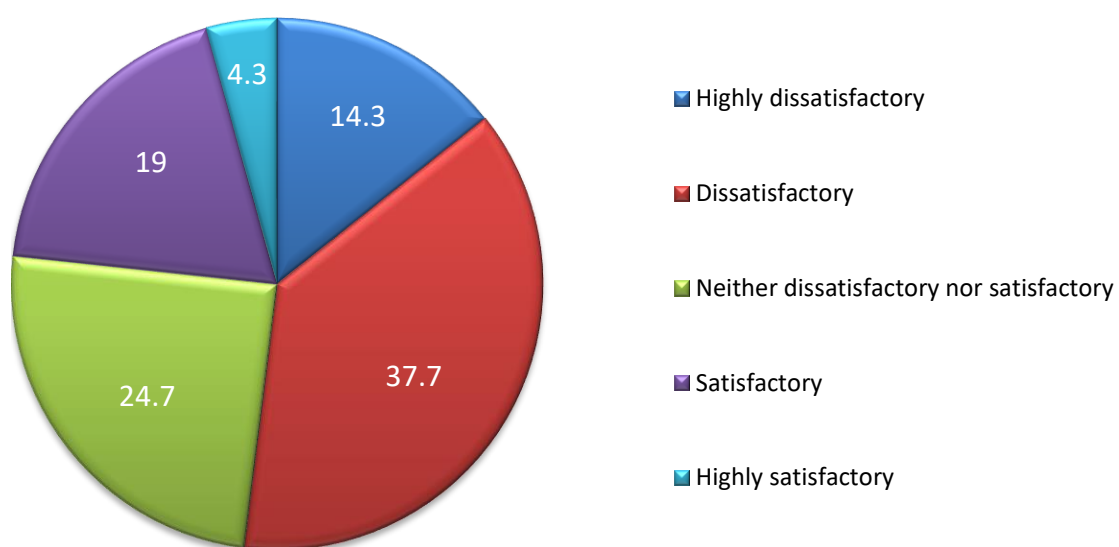


59.7% of the respondents said that they buy SHGs products for the cause of helping to under privileged.

Table 4.27 Satisfaction of Consumers about packaging of SHG’s products

Packaging of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfactory	43	14.3	14.3	14.3
Dissatisfactory	113	37.7	37.7	52
Neither dissatisfactory nor satisfactory	74	24.7	24.7	76.7
Satisfactory	57	19	19	95.7
Highly satisfactory	13	4.3	4.3	100
Total	300	100	100	

Graph 4.27 Satisfaction of Consumers about packaging of SHG’ products

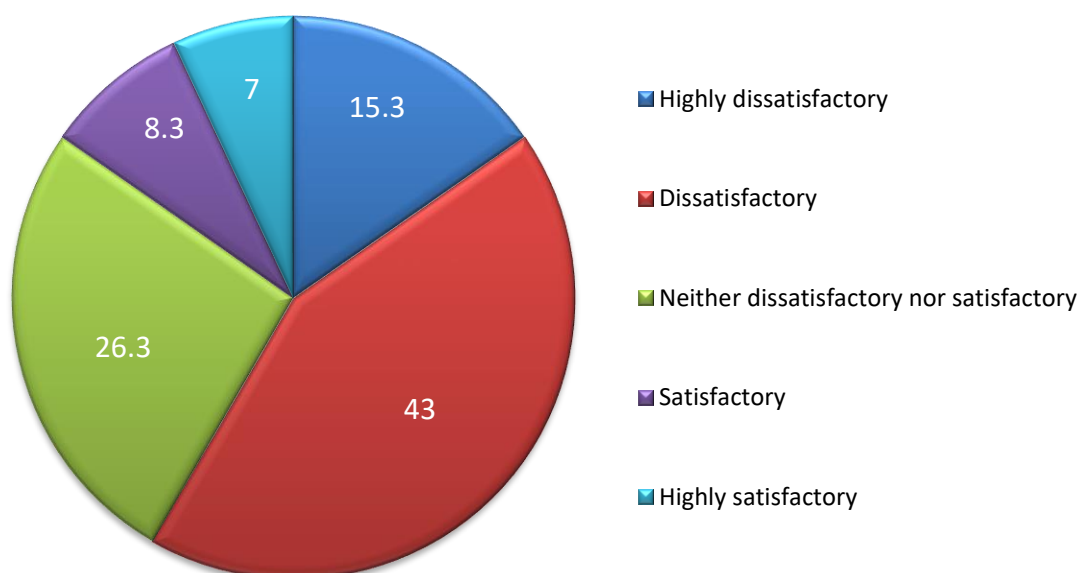


23.3% of the respondents are satisfied with the packaging of SHGs products.

Table 4.28 Value of Money from self help groups Products

Value of Money from SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfactory	46	15.3	15.3	15.3
Dissatisfactory	129	43	43	58.3
Neither dissatisfactory nor satisfactory	79	26.3	26.3	84.7
Satisfactory	25	8.3	8.3	93
Highly satisfactory	21	7	7	100
Total	300	100	100	

Graph 4.28 Value of Money from self help groups Products

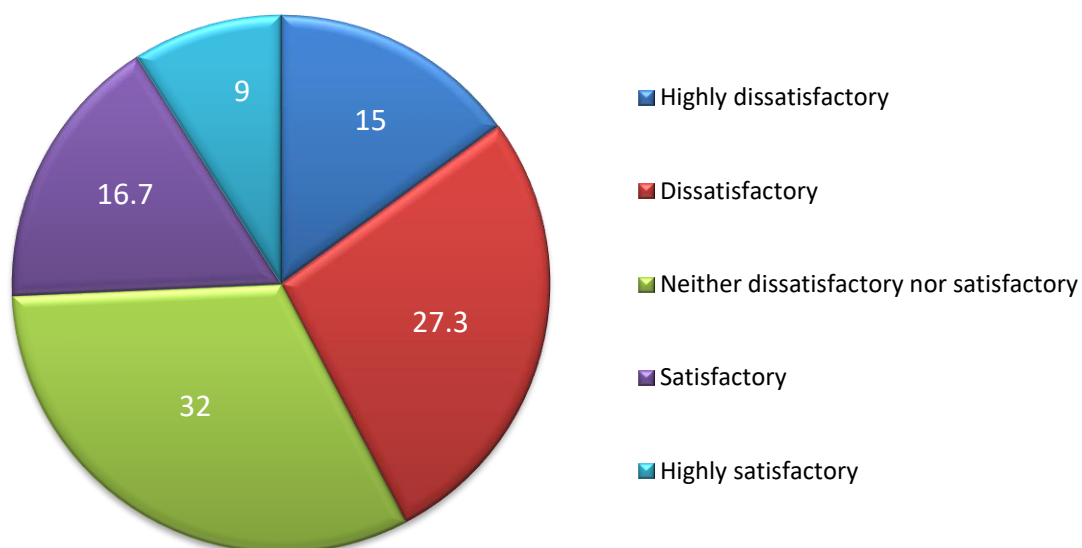


58.3% of the respondents felt that they do not get value for their money from consumption of SHGs products.

Table 4.29 Availability of self help group products at retail outlet

Availability of SHG's Products at Retail Outlet	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfactory	45	15	15	15
Dissatisfactory	82	27.3	27.3	42.3
Neither dissatisfactory nor satisfactory	96	32	32	74.3
Satisfactory	50	16.7	16.7	91
Highly satisfactory	27	9	9.0	100
Total	300	100	100	

Graph 4.29 Availability of self help group products at retail outlet

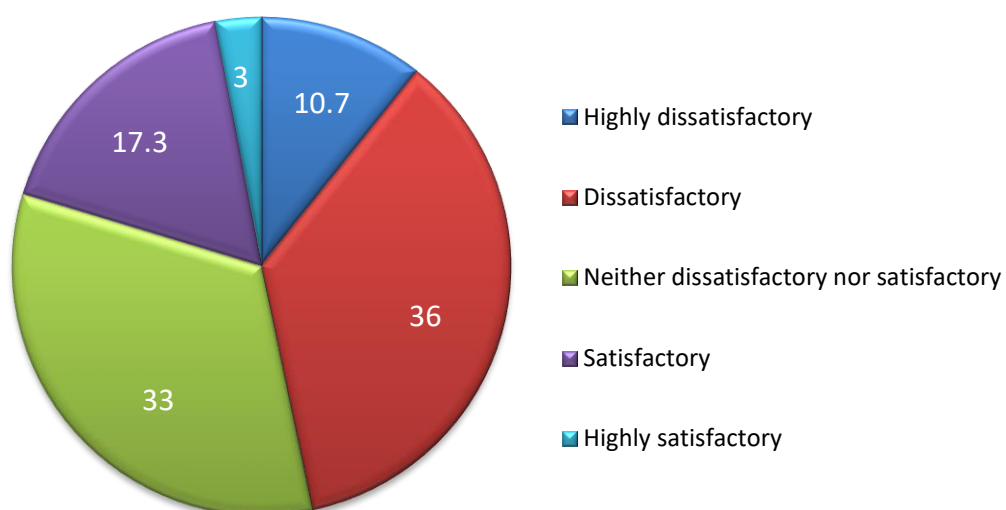


42.3% of the respondents are not satisfied with the availability of product at retail outlet.

Table 4.30 Trustworthiness of self help groups Products

Trustworthiness of SHGs Products	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfactory	32	10.7	10.7	10.7
Dissatisfactory	108	36	36	46.7
Neither dissatisfactory nor satisfactory	99	33	33	79.7
Satisfactory	52	17.3	17.3	97
Highly satisfactory	9	3	3	100
Total	300	100	100	

Graph 4.30 Trustworthiness of self help groups Products



20.3% of the respondents feel that the SHGs products are trustworthy.

4.31 Summary

The need for this study was to find whether the amounts spent on SJSRY scheme is fulfilling the objective of poverty alleviation. Data analysis reveal that finance made available for small businesses registered under SJSRY was not adequate. 81% of the respondents felt that the adequate finance is not available to start and manage their SHGs business. Problems existed almost at every level of business, be it manufacturing, purchase, finance and marketing. A major fact revealed by the study is that the revenues generated by many businesses were not adequate to support livelihood of the SHGs members.

Many of these small businesses lack in marketing skills which created a major hurdle in revenue generation. The SHG members lack in marketing knowledge and their organizations lack in the marketing infrastructure. Many businesses lack in distribution channels, as a result they are deprived of revenues.

At the consumer's front, it was identified that many were not aware about the existence of products manufactured by the SHGs. Consumers who were aware of SHGs products opined that these products lack professional approach in quality and packaging. The overall scenario of SHGs is not found to be encouraging as they lack in all the necessary skills required to manage their businesses.

Chapter 5

Findings, Conclusion & Suggestions

5.1 General Findings

- 1) 53% of the respondents surveyed were ordinary members and 47% were office bearers of women self help groups.
- 2) 52.75% of the members have membership tenure between 5 and 10 years. The higher percentage in this category suggests that the respondents were in a position to narrate their experiences of working with the self help groups.
- 3) 61% of the respondents have completed their primary schooling only. Illiterate respondents were not considered for the survey.
- 4) 48.75% of the respondents surveyed that they had monthly income between Rs.1001 & Rs.5000. The income shared by the SHG members is considered as one of the indicator of marketing efforts taken by the members.
- 5) 34.25% of the respondents were between 35 & 45 years age.
- 6) 81% of the respondents claimed that the finance available to run their businesses under Swarna Jayanti Shahari Rozgar Yojana is not adequate.
- 7) 72% of the respondents claimed that they faced problems during obtaining the loan from various banks.
- 8) 42.50% of the responses said that SHGs had to comply with complicated procedure during obtaining the loan from various banks.
- 9) 86% of the respondents say that they faced various problems in manufacturing process.
- 10) 57.5% of the respondents claimed that their SHGs face problems during procurement of raw materials.
- 11) 73.25% of the respondents claimed that their SHGs are not making adequate revenue which leads to non-sustainability of self help group businesses.

- 12) 53.5% of the SHGs sold their products in local market only. SHGs were found lacking in developing distribution channels.
- 13) 49.75% of the respondents have realized that the quality of their products do not match with the quality of same type offered by their competitors.
- 14) 71.5% of the respondents say that their SHGs use the traditional method of pricing by adding a fixed percentage of margins over total production cost.
- 15) 62.75% of the respondents say that their SHGs cannot afford to allocate funds for the promotional activities due to lack of fund hence they do not use any media for promotion of their products.
- 16) 16% of the SHGs businesses have proper distribution channel to make available their products in the market place.
- 17) 76% of the businesses sell their products through less than 5 retailers.
- 18) 86.5% of the respondents faced various problems in marketing of their products.
The overall performance of the SHGs at the marketing front is not satisfactory. With majority of the members are not having good qualifications hence they found to lack in marketing knowledge and skills.
- 19) 79% of the respondents felt that the Swarna Jayanti Shahari Rozgar Yojana is a good initiative by Government which helps to alleviate urban poverty.
- 20) 85% of the respondents said that the Swarna Jayanti Shahari Rozgar Yojana helps under privileged to live a graceful life.
- 21) 41.3% of the consumers were from 31 years to 40 years age group.
- 22) 65.3% of the consumers were either graduates or post graduates.
- 23) 36.7% of the consumers having income less than Rs.10000.
- 24) 58% of the consumers are employed.

- 25) 60% of the consumers feel that the self help groups products do not possess the requisite quality.
- 26) 59.7% of the consumers say that they buy the self help groups products for a social cause – to support the underprivileged of our society.
- 27) 52% of the consumers say that they are not satisfied with the packaging of self help group products.
- 28) 58.3% of the consumers feel that they do not get value for their money through the consumption of self help group products. Majority of the products are bought by them for a social cause.
- 29) 42.3% of the consumers feel that the products of self help groups are not available at retail outlet which speaks about poor distribution strategies of the women self help groups.
- 30) 46.7% of the consumers feel that the products manufactured by women self help groups are not trustworthy due to fluctuations in the quality and availability. Brand loyalty was lacking in their products.

5.2 Findings based on Hypothesis & Objectives

The researcher has observed some findings relating to the hypothesis & objectives.

They can be summarized as follows -

H1 – The women self help groups have effective marketing strategies to compete in the market and generate adequate revenue for sustainability of their businesses.

Objective 1 – To understand the marketing efforts of women self help groups in generating adequate revenue for sustainability of their businesses.

1.73.25% of the respondents claimed that their SHGs are not making adequate revenue which leads to non-sustainability of self help group businesses.

2. 86.5% of the respondents faced various problems in marketing of their products. The overall performance of the SHGs at the marketing front is not satisfactory.
3. 61% of the members of SHG's have completed their primary schooling hence they found to lack in marketing knowledge and skills.

Looking at the statistics generated on the above variables, one can conclude that women self-help groups are facing serious problems in marketing their products. The women SHGs do not have effective marketing strategies to compete at the market place. Hence these SHGs fail to generate adequate revenues for sustainability of their businesses.

Hence we reject this hypothesis and claim that women SHGs do not have effective marketing strategies

H2 – The women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana face problems in marketing and selling of their products.

Objective 2 – To understand marketing problems, if any, faced by women self help groups in marketing and selling of their products.

1. 53.5% of the SHGs sold their products in local markets only. SHGs were found lacking in developing distribution channels for marketing of their products.
2. 49.75% of the respondents were not satisfied about quality of their products. They feel that their product do not match with the quality of same type offered by their competitors.
3. 71.5% of the respondents said that their SHGs use the traditional method of pricing by adding a fixed percentage of margins on total production cost. SHG's may miss opportunities in earning better revenues by adopting an appropriate pricing policy.
4. 62.75% of the respondents said that their SHGs cannot afford the expenses for promotion of their products due to lack of fund.

5. 84% of the SHGs businesses lack in proper appointments of channel partners.
6. 76% of the SHG's businesses sell their products through less than 5 retailers.

Distribution of the products manufactured by women SHGs was found to be poor with majority of them having only a small number of retailers to sell the products. Also the members are aware that their products are unable to compete with the ones offered by competitors when it comes to quality and pricing. The SHGs are unable to bear the expenses of promotions due to inadequate revenue generated. The members are unable to create effective channels for distribution and sale of their products. The SHGs depend on exhibitions or haats for sale of their products which do not guarantee steady revenue. The SHGs are found lacking in the marketing skills which has become a major hurdle in the success of SJSRY.

Looking at the statistics generated on the above variables, one can conclude that women self-help groups registered under SJSRY are facing problems in marketing and selling of their products.

Hence we accept this hypothesis and claim that women SHGs registered under SJSRY face problems in marketing and selling of their products.

H3 – The attitude of consumers differs towards self help group products at different age group and income levels.

Objective 3 – To identify the consumer's attitude towards the products of women self help groups and to identify whether these attitudes differ at different age group and income levels.

1. 60% of the consumers said that the product of self help groups do not possess the requisite quality.
2. 59.7% of the consumers said that they bought the products from women self help groups for a social cause – to support the underprivileged of our society.

3. 52% of the consumers were not satisfied with the packaging of self help group products.

The findings at the consumer front reveal that they are not satisfied with the product quality and most of them feel that it needs to be improved. About 60% of the consumers say that they buy the SHGs products to support the social cause of poverty alleviation.

A chi-square test was conducted to understand whether the above perceptions of the consumers differ at different age groups and income levels.

Chi-Square Test 1

H₀: There is no difference in the perceptions of consumers regarding SHGs products over age groups

H₁: There is difference in the perceptions of consumers regarding SHGs products over age groups

Chi-Square Test on Consumers Perceptions towards SHG's Products based on Age.

Table of Age by Perception							
		Perception					Total
		Neither Satisfactory/ Dissatisfactory	Dissatisfactory	Highly Dissatisfactory	Highly Satisfactory	Satisfactory	
Age							
51 & above	Frequency	7	9	0	2	2	20
	Row Pct	35	45	0	10	10	
Between 21 & 30	Frequency	19	20	4	3	7	53
	Row Pct	35.85	37.74	7.55	5.66	13.21	
Between 31 & 40	Frequency	27	59	6	6	26	124
	Row Pct	21.77	47.58	4.84	4.84	20.97	
between 41 & 50	Frequency	18	43	3	5	13	82
	Row Pct	21.95	52.44	3.66	6.1	15.85	
Less than 20	Frequency	7	7	3	0	4	21
	Row Pct	33.33	33.33	14.29	0	19.05	
Total	Frequency	78	138	16	16	52	300

Statistic	DF	Value	Prob
Chi-Square	16	16.2503	0.4356
Likelihood Ratio Chi-Square	16	17.2313	0.3708
Mantel-Haenszel Chi-Square	1	0.6354	0.4254
Phi Coefficient		0.2327	
Contingency Coefficient		0.2267	

Chi-square value = 16.2503 and p = 0.4356

We conclude that the perceptions of the consumers regarding self help groups products do not differ over the age groups.

Chi-Square Test 2

H₀: There is no difference in the perceptions of consumers regarding SHGs products over income groups

H₁: There is difference in the perceptions of consumers regarding SHGs products over income groups

Chi Square Test on Consumers Perceptions towards SHGs Products based on Income Group.

Table of Income by Perception							
		Perception					Total
		Neither Satisfactory/ Dissatisfactory	Dissatisfactory	Highly Dissatisfactory	Highly Satisfactory	Satisfactory	
Income							
Above Rs.40000	Frequency	2	4	0	0	2	8
	Row Pct	25	50	0	0	25	
Between Rs.10001 & 20000	Frequency	27	40	4	3	8	82
	Row Pct	32.93	48.78	4.88	3.66	9.76	
Between Rs.20001 & 30000	Frequency	16	35	4	7	14	76
	Row Pct	21.05	46.05	5.26	9.21	18.42	
Between Rs.30001 & 40000	Frequency	8	9	0	1	6	24
	Row Pct	33.33	37.5	0	4.17	25	
Less than Rs.10000	Frequency	25	50	8	5	22	110
	Row Pct	22.73	45.45	7.27	4.55	20	
Total	Frequency	78	138	16	16	52	300

Statistic	DF	Value	Prob
Chi-Square	16	13.7399	0.6181
Likelihood Ratio Chi-Square	16	15.7668	0.4694
Mantel-Haenszel Chi-Square	1	2.9656	0.0851
Phi Coefficient		0.214	
Contingency Coefficient		0.2093	

Chi-square value = 13.7399 and $p = 0.6181$

We conclude that the perceptions of consumers towards self help group products do not differ over the income groups.

H4 – The perception of women self help group members differs towards Swarna Jayanti Shahari Rozgar Yojana at different age group and income levels.

Objective 4 – To understand the success or failure of Swarna Jayanti Shahari Rozgar Yojana in Thane district and to find the perceptions of women self help group members regarding this scheme at different age group and income levels.

1. 79% of the respondents felt that the Swarna Jayanti Shahari Rozgar Yojana is a good initiative by the Government which helps to alleviate urban poverty.
2. 85% of the respondents said that the Swarna Jayanti Shahari Rozgar Yojana helps under privileged to live a graceful life.

Members of the women SHGs feel that the SJSRY scheme is a good initiative of the government for poverty alleviation but has limitations. For instance the capital provided to conduct business is inadequate. Members are found lacking in knowledge of managing the business and the government has not taken any necessary steps to improve at this front. Inadequate skills and knowledge to manage business is not supporting the objectives of SJSRY.

In order to find whether these perceptions of the members differ at different at groups and income levels, a chi-square test was conducted.

Chi-Square Test 1

H₀: There is no difference in the perceptions of SHG members regarding SJSRY over age groups.

H₁: There is difference in the perceptions of SHG members regarding SJSRY over age groups.

Chi Square Test on Perceptions of women SHG towards SJSRY based on Age.

Table of Age by perception							
		perception					Total
		Neutral	Somewhat Negative	Somewhat Positive	Strongly Negative	Strongly Positive	
Age							
Above 45 years	Frequency	9	17	45	6	32	109
	Row Pct	8.26	15.6	41.28	5.5	29.36	
Below 25 years	Frequency	3	14	26	5	8	56
	Row Pct	5.36	25	46.43	8.93	14.29	
Between 25 & 35 years	Frequency	7	13	41	9	28	98
	Row Pct	7.14	13.27	41.84	9.18	28.57	
Between 36 & 45 years	Frequency	11	19	48	12	47	137
	Row Pct	8.03	13.87	35.04	8.76	34.31	
Total	Frequency	30	63	160	32	115	400

Statistic	DF	Value	Prob
Chi-Square	12	12.5204	0.4048
Likelihood Ratio Chi-Square	12	13.0721	0.3638
Mantel-Haenszel Chi-Square	1	1.8936	0.1688
Phi Coefficient		0.1769	
Contingency Coefficient		0.1742	

Chi-square value = 12.5204 and p = 0.4048

We conclude that the perceptions of women self help group members regarding SJSRY do not differ over age.

Chi-Square Test 2

H₀: There is no difference in the perceptions of SHG members regarding SJSRY over income levels.

H₁: There is difference in the perceptions of SHG members regarding SJSRY over income levels.

Chi Square Test on Perceptions of women SHG towards SJSRY based on Income.

Table of Income by perception							
		Perception					Total
		Neutral	Somewhat Negative	Somewhat Positive	Strongly Negative	Strongly Positive	
Income							
Rs.10001 & above	Frequency	1	2	9	2	4	18
	Row Pct	5.56	11.11	50	11.11	22.22	
Below Rs.1000	Frequency	6	13	53	6	33	111
	Row Pct	5.41	11.71	47.75	5.41	29.73	
Between Rs.1001 & 5000	Frequency	18	33	69	16	59	195
	Row Pct	9.23	16.92	35.38	8.21	30.26	
Between Rs.5001 & 10000	Frequency	5	15	29	8	19	76
	Row Pct	6.58	19.74	38.16	10.53	25	
Total	Frequency	30	63	160	32	115	400

Statistic	DF	Value	Prob
Chi-Square	12	9.7541	0.6375
Likelihood Ratio Chi-Square	12	9.8549	0.6287
Mantel-Haenszel Chi-Square	1	0.459	0.4981
Phi Coefficient		0.1562	
Contingency Coefficient		0.1543	

Chi-square value = 9.7541 and p = 0.6375

We conclude that the perceptions of self help group members regarding SJSRY do not differ over their income levels.

5.3 Conclusion

Self help groups have a long way to go for establishing their products in the competitive markets. The efforts of the Government to alleviate urban poverty were well appreciated by the members of self help groups and society.

Data was collected from 400 SHG members belonging to two categories – Ordinary Members and Office Bearers of those businesses which were into manufacturing. 53% of the respondents were ordinary members and 47% were office bearers, which the researcher feels was good enough to receive a balanced view on the SHG business. More than 50% of the members have an experience between 5 & 10 years of working with the SHG. Even though illiterates were not considered for data collection, 61% of the respondents had primary education, making data collection a bit difficult.

On analyzing monthly incomes of the respondents, it was found that SHGs were unable to generate adequate incomes and support their members for livelihood. The researcher went on to know further as why the SHGs were unable to generate income, he found that they faced a number of problems in areas of finance, manufacturing and marketing. Many SGHs found lacking in knowledge of production thus resulting into poor production, quality and quantity wise.

Study reveals that maximum numbers of the SHGs are not making adequate revenue which leads to non-sustainability of self help group businesses. Most of the SHGs sold their products in local market due to lack of social network. SHGs were also found lacking in developing distribution channels and most of the SHG's businesses sold their products through less than 5 retailers. SHGs cannot afford to allocate funds for the promotional activities due to lack of fund and they do not use any media for promotion of their products.

Most of the SHG's faced various problems in marketing of their products and the overall performance of the SHGs at the marketing front is not satisfactory. Many SHG members were unable to gauge the level of competitions hence their products are facing hurdles in the markets. SHGs do not have clear understanding of the objectives in terms of revenues and what action plan should be taken to meet these objectives in terms of production and marketing.

A separate study was conducted to understand the opinions of consumers about the women self help groups products. Study revealed that the consumers were not happy from the quality & packaging of SHG's products. They bought SHG's products for a social cause – to support the underprivileged of our society. Consumers felt that the products manufactured by women self help groups are not available at retail outlet which speaks about poor distribution strategies of the women self help groups.

Finally, the perception of the SHG members about SJSRY scheme was a part of this study and it was found that the members accepted the fact that the scheme is a good support system for the urban poor. Chi square test was used to understand whether perceptions differ across SHG members. It was found the perceptions did not differ over the age groups and income levels of the members. SHG's members felt that the Swarna Jayanti Shahari Rozgar Yojana is a good initiative by Government which helps to alleviate urban poverty and helps under privileged to live a graceful life.

5.4 Suggestions

The analysis indicates that the women self help groups lack in the marketing skills and are not in a position to generate adequate revenues for their organizations. The women self help group member's display poor understanding of the markets, competitors and the business environment. Those surveyed had no solutions to their marketing problems and blamed the government for not providing the marketing infrastructure for their products. The objective of the government to alleviate poverty from our society is par excellence but the schemes implemented to alleviate poverty are not delivering the desired output. Here are some suggestions which can implement by the government officials for successful implementation of SJSRY.

Suggestions to the Government

- 1) The most of the administrative staff at the government offices are appointed on contract basis to implement Swarna Jayanti Shahari Rozgar Yojana. These staff members are continuously looking out for better and permanent jobs, which results into large employee attrition. Such high attrition rate affects the implementation and performance of the scheme. A solution to this problem can be the appointment of permanent staff to implement this scheme effectively.
- 2) The most of the appointed staff to implement Swarna Jayanti Shahari Rozgar Yojana are lack in knowledge of the scheme. There is no formal training program for these staff members for effective implementation of the scheme, thus resulting into poor performance. The scheme is technically strong on paper with a strong objective of poverty alleviation. But its poor implementation results into failure. There is a strong need to provide a formal training to the administrative staff for effective implementation of this scheme.

- 3) Maximum number of the members of self help groups faces various problems during obtaining the loan from banks hence it is suggested to provide professional help or to appoint a professional who can help and guide the members of women self help groups for making a loan proposal for banks.
- 4) Reward should be given to the members of self help groups whose groups are functioning efficiently and repaying their loan on time. Such self help group can be set as examples for other self help groups who are functioning inefficiently.
- 5) It is further suggested to form a Federation for women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana. The Federation can take up the responsibility of training to women self help group members in marketing and sales.
- 6) There is also a need to have regular interaction or meetings between the self help group members and the government officials. The Government officials should monitor the progress of self help group through such meetings.
- 7) To conduct workshop or seminars for women self help groups regularly. The success stories of the self help groups or similar topics should be discussed in the workshop for inspiration of other self help group members.
- 8) The Government can organize structured training programs to all the self help group members to impart marketing skills which should include selling and negotiation skills, effective distribution system, cost effective promotions and tracking competition etc.
- 9) There should be a restriction on the maximum numbers of members for formation of women self help groups. More number of members in a group creates unnecessary conflict amongst the group members which will limit the growth of self help group.

- 10) Permanent infrastructure should be created at every municipal council and corporation level to sell the products of women self help groups.
- 11) Government authorities compel self help groups to take insurance policy individually or as a group insurance policy and policy for their products. Any unexpected incidents occurred at any time, the loss should be recovered through insurance and avoid self help group members to be at risk.
- 12) The Government should design and define a logo which can be used on all the products manufactured by women self help groups. Necessary steps can be taken to promote awareness about this logo amongst the public for motivating them to buy these products to support the underprivileged of our society. The self help groups should be allowed to use the logo if their products meet set standards of quality. In this way the self help groups will adopt a continuous process to upgrade the quality of their products.
- 13) Social media is one of the best options to promote the products of women self help groups. The Government authorities & self help groups can take efforts to promote these products under the common logo with the help of social media. Digital marketing can be a good option to promote the product in the market.
- 14) To maintain the quality of the products by mentioning the details on assured health and environmental benefits, with an attractive packaging to have a quality visibility will increase the market value of self help group product which attracts the customers to buy their products.
- 15) The Government authorities can instruct retail outlets in co-operative sector to support women self help groups in marketing their products. Government can make it compulsory for all the outlets falling in the “Co-operative” sector to support self help groups.

- 16) Products like stationary, crockery, food items and other required products manufactured by the women self help groups can be procured by the Government departments for their self consumption.
- 17) The Government should set up a panel of marketing experts to support the marketing activities of the women self help groups. The panel members can help these organizations to set up sales and distribution networks, use of social media for promotions, and also help in developing pricing strategies.
- 18) Most of the people are not aware about Swarna Jayanti Shahari Rozgar Yojana. It is require wide publicity for successful implementation of this scheme. Due to lack of awareness of this scheme, needy people are unable to take benefit of this scheme.

5.5 Digital Marketing Strategy for Self Help Groups

Technology plays a vital role in present era to make a product competitive in the market worldwide through its incarnations like E-commerce; E-Banking, World Wide Web & Multimedia etc. Government should take initiative to promote and sell SHGs products with the help of E-commerce. E-commerce is the activity of buying or selling of products through online or over the internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing and inventory management systems etc.

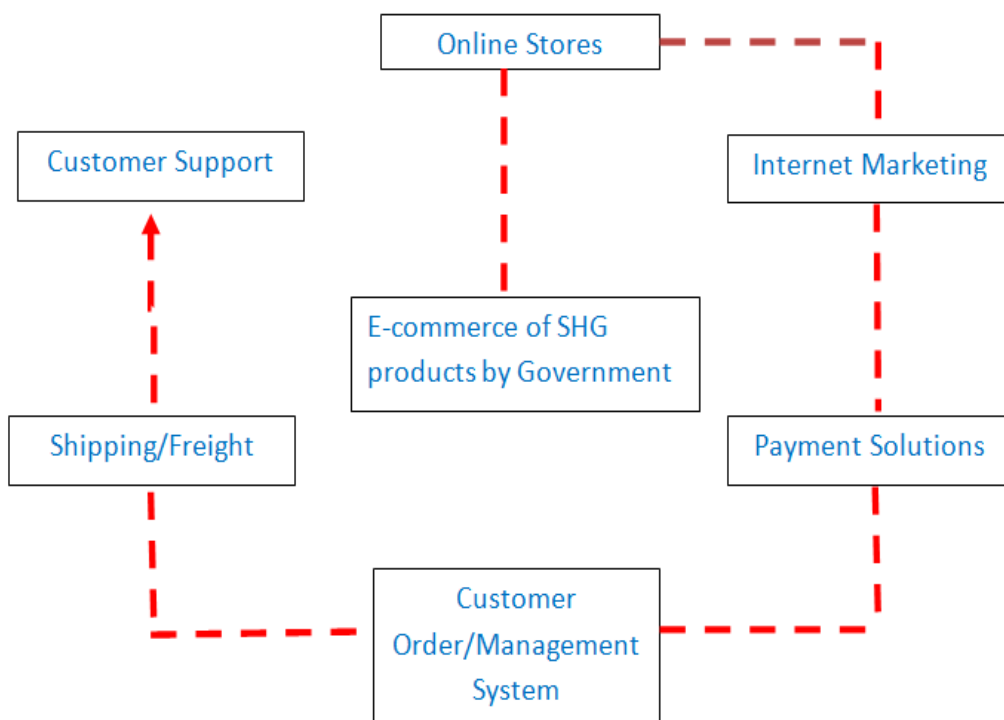
A website should develop to promote the sale of SHGs products. Retail services on such website may include such as product ordering and food ordering etc. Chat bots can be used because Chat bot will communicate with a real person, but applications are being developed such that two chat bots can communicate with each

other. Government or SHG's may also employ of the followings while doing their businesses through electronic commerce and with the help of websites.

- Online shopping for retail sales direct to consumers via websites and mobile apps, and conversational commerce via live chat, chat bots, and voice assistants.
- Gathering and using demographic data through web contacts and social media.
- Marketing to prospective and established customers by e-mail or fax.
- Launching new products and services.
- Collection of feedback from consumers about consumed products.

5.6 Model of E-Commerce for Self Help Groups

The following model of E-commerce may be used by the Government for successful marketing of the products of self help groups.



Model of E-commerce for SHG's

5.6.1 Business to Consumer (B2C) Model of E-Commerce for SHG's

The type of business model proposed is Business to Consumer (B2C) for marketing of the products of SHG's. It refers to transactions between a business and its consumer and so it create electronic storefronts that offer information, goods, and services between business and consumers in a retailing transaction or it is an internet and electronic commerce model that indicates a financial transaction or online sale between a business and consumer.

Business-to-consumer model of e-commerce, or commerce between businesses and consumers, involves customers gathering information; purchasing physical goods or information goods or goods of electronic material or digitized content and receiving products over an electronic network.

B2C model of e-commerce also reduces market entry barriers since the cost of putting up and maintaining a website is much cheaper than installing a "brick-and-mortar" structure for a firm. In the case of information goods, B2C model of e-commerce is even more attractive because it saves firms from factoring in the additional cost of a physical distribution network. Moreover, for countries with a growing and robust Internet population, delivering information goods becomes increasingly feasible.

5.6.2 Benefits of B2C Model of E-Commerce to Self Help Groups

1. Extensive search capabilities by item, manufacturer name, division name, location, partner, price or any other specified needs.
2. Reduced marketing and advertising expenses to compete on equal balance with competitor firms; easily compete on quality, price and availability of the products.
3. The internet gives customers get the new opportunity to browse and shop at their place. They can access the products and services from home, office at any time.

4. The internet allows the firms to reach people around the world, offering many products to a global customer.
5. It has reduced inventory, employees, purchasing costs, order processing costs associated with faxing, phone calls, and data entry, and even eliminate physical stores.
6. Lesser transaction costs and there is a no need of intermediaries.
7. Best way to deal with prospective customers.
8. It has change the new method of automated registration verification, account entry and transaction authorization features.

5.6.3 Innovative Method of Enhancing Business to Consumer Model

1. CD-ROM catalogues that are linked to the user's online catalogue, enabling the consumer to browse offline and order online.
2. Kiosks placed at physical store locations or in shopping malls to introduce users to the easy online ordering options.
3. Affiliate programmes to drive business to common site from other content related sites.

The researcher would like to suggest that the Government should take an initiative to develop an e-commerce model for selling and marketing SHGs products. This can benefit all the stakeholders and the objective of poverty alleviation can be achieved. Even the need for imparting training on marketing skills to the SHG members can be eliminated as the activity of marketing can be assigned to this e-commerce business model.

5.7 Future Scope of Research

- 1) The present study was conducted in Thane district. So the area of the research study could be conducted in other districts.
- 2) Comparative study can be conducted between the women self help groups registered under Swarna Jayanti Shahari Rozgar Yojana and Swarna Jayanti Gram Rozgar Yojana.
- 3) Most of the businesses of women self help groups are failing at the marketing front hence research is required to identify the nature of marketing support that can be rendered to these self help groups.

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Questionnaire (Self Help Group)

Name of Self Help Group: -

Location of Self Help Group: -

Name of Respondent: -

1) Designation of Respondent in Self Help Group

- a) Ordinary Member
- b) Office Barer

2) Duration of Membership

- a) Less than 5 years
- b) Between 5 & 10 years
- c) Above 10 years

3) Qualification of Respondent

- a) Primary School
- b) Secondary School
- c) Graduate

4) Monthly Income of Respondent

- a) Below Rs.1000
- b) Between Rs.1001 & Rs.5000
- c) Between Rs.5001 & Rs.10000
- d) Rs.10001 & above

5) Age of Respondent

- a) Below 25 years
- b) Between 25 years & 35 years
- c) Between 36 years & 45 years
- d) 46 years & above

6) Do you think that finance made available for your start up is adequate?

- a) Yes
- b) No

7) Did you face any problems while obtaining the loan?

- a) Yes
- b) No

8) If answer is Yes to Q.8, what were the problems faces by your Self Help Group?

(You may choose more than one option)

- a) Complicated procedure
- b) Delay in sanctioning loan
- c) Delay in disbursement of loan
- d) Others

9) Did you face any problems in manufacturing?

- a) Yes
- b) No

10) Did you face any problems during procuring in raw material?

- a) Yes
- b) No

11) Is your Self Help Group making adequate revenue?

- a) Yes
- b) No

12) Where do you sell your products?

- a) Local market
- b) City Market
- c) State Market
- d) Other

13) Are you satisfied with the quality of product you are offering?

- a) Yes
- b) No

14) How do you decide the price of your product?

- a) Adding fixed margin to cost
- b) Adopting a costing method
- c) Adhoc pricing

15) How do you advertise of your product?

- a) Wall painting
- b) Point of purchase material
- c) No promotion activity

16) Have you appointed distributors to sell your product?

- a) Yes
- b) No

17) How many retailers stock your products for sale?

- a) Below 5
- b) Between 6 & 10
- c) Between 11 & 20
- d) None

18) Did you face challenges in marketing of your product?

- a) Yes
- b) No

19) How good is SJSRY to alleviate poverty?

- a) Very poor
- b) Poor
- c) Neutral
- d) Good
- e) Very good

20) Do you think that SJSRY support you in earning substantial income and live a graceful life?

- a) Strongly negative
- b) Somewhat negative
- c) Neutral
- d) Somewhat positive
- e) Strongly positive

Questionnaire (Consumers)

Name of Respondent: -

1) Age of Respondent

- a) Less than 20 years
- b) Between 20 years & 30 years
- c) Between 31 years & 40 years
- d) Between 41 years & 50 years
- e) 51 years & above

2) Qualification of Respondent

- a) Less than S.S.C.
- b) Undergraduate
- c) Graduate
- d) Post graduate

3) Income Group of Respondent

- a) Less than Rs.10000
- b) Between Rs.10001 & 20000
- c) Between Rs.20001 & Rs.30000
- d) Between Rs.30001 & Rs.40000
- e) Rs.40001 & above

4) Employment detail of Respondent

- a) Self employed
- b) Business
- c) Employed
- d) Professional

5) Do you think the Self Help Group's product possess the requisite quality?

- a) Highly dissatisfactory
- b) Dissatisfactory
- c) Neither dissatisfactory nor satisfactory
- d) Satisfactory
- e) Highly satisfactory

6) Do you purchase Self Help Group's product for the cause of helping the under privileged?

- a) Highly disagree
- b) Somewhat disagree
- c) Neither disagree nor agree
- d) Somewhat agree
- e) Highly agree

7) Are you satisfied with the packaging of Self Help Group's product?

- a) Highly dissatisfactory
- b) Dissatisfactory
- c) Neither dissatisfactory nor satisfactory
- d) Satisfactory
- e) Highly satisfactory

8) Do you feel the product of Self Help Group's give value for money?

- a) Highly dissatisfactory
- b) Dissatisfactory
- c) Neither dissatisfactory nor satisfactory
- d) Satisfactory
- e) Highly satisfactory

9) How is the availability of the Self Help Group's product at the retail outlet?

- a) Highly dissatisfactory
- b) Dissatisfactory
- c) Neither dissatisfactory nor satisfactory
- d) Satisfactory
- e) Highly satisfactory

10) How much trustworthy are the Self Help Group's product?

- a) Highly dissatisfactory
- b) Dissatisfactory
- c) Neither dissatisfactory nor satisfactory
- d) Satisfactory
- e) Highly satisfactory

Products Manufactured by Self Help Groups

Some of the products, which are conveniently produced by self help group members registered under Swarna Jayanti Shahari Rozgar Yojana in Thane district.

1) Gifts and Decorative Products



Candles



Soft Toys



Travelling Kit



Khan Material



Scribbling Pad



Passport Holder



Pen Stand



Decorative Ranjan



Decorative Pots



Candle Stand



Ceramic Pots



Laminated Gift Items



Jute Wall Hangings



Cushion and Bolsters



Gift Items



Costume Jewellery



Pillows



Floating Candles



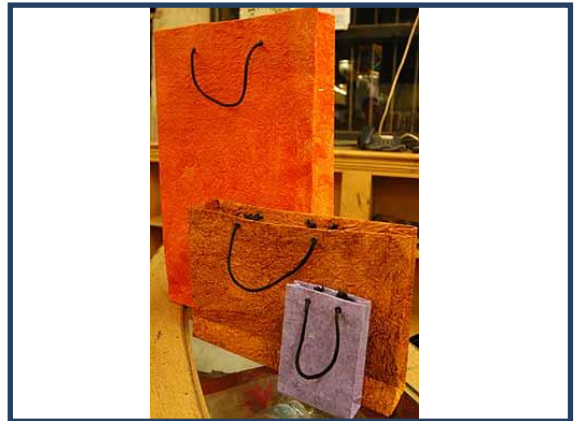
Traditional Dolls



Marketing Bag



Utility Kit



Paper Bags



Wall Hanging



Aakash Kandil

2) Children's Wear Products



Bunny Rabbit Cap



Elephant Cap



Donald Duck Cap



Booties for Kids



Night wears



Parkar Polka

3) Covers & Mats



Telephone Mats



Kitchen Gloves



Dari



Shirt Cover



Dustbin Cover



Kitchen Napkin

4) Personal Care Products



Hair Oil & Shampoo



Creams



Jewellery



Cotton Tops



Chappals



Sarees

5) Edible Products



Pickles & Chutney



Snacks Items



Juices & Squashes

Variable Description of Data (SHG Members)

Variables	Description	Categorical Level	Code
Membership Type	Describes the membership type of SHG members	Ordinary Membership	1
		Office Bearer	2
Duration of Membership	Duration of membership	Less than 5 years	1
		Between 5 & 10 yrs.	2
		Above 10 years	3
Education	Education Level of SHG Members	Primary School	1
		Secondary School	2
		Graduation	3
		Post Graduation	4
Income	Income levels of SHG members	Below Rs.1000	1
		Rs,1001 – Rs.5000	2
		Rs.5001 – Rs.10000	3
		Above Rs.10000	4
House Ownership	Whether SHG members own a house in urban area	Yes	1
		No	2
Electricity	Whether SHG members houses have electricity supply	Yes	1
		No	2
Marital Status	Marital Status of SHG members	Single	1
		Married	2
		Divorced	3
		Separated	4
Number of Children	Number of Children	None	1
		One	2
		Two	3
		Three	4
		Four and above	5
Family Members	Number of members in family	Three	1
		Four	2
		Five	3
		More than 5	4
Drinking Water	Availability of drinking water near to their houses	Yes	1
		No	2
Information of SJSRY	How members got information of SJSRY	Family Members	1
		Friends	2
		Government Organizations	3
		Media	4
Family Support	Whether SGH members were supported by family to participate in SHG	Yes	1
		No	2
Joining Motivation	Reasons for joining SHG	Lack of employment	1
		Family encouragement	2

Business Type	Type of Business conducted by SHGs	Agriculture	1
		Handicraft	2
		Manufacturing	3
		Repairs & maintenance	4
		Service	5
		Transport	6
Challenges faced in Marketing	Whether SHGs faced challenges in marketing their products	Yes	1
		No	2
Challenges in production	Whether SHGs faced challenges in production process	Yes	1
		No	2
Personal Challenges	Whether members faced personal challenges while working for SHGs	Lack of Information to run SHG business	1
		Lack of Self confidence	2
		Combining work with family responsibility	3
		Challenges pose by government officials	4
		Limited network and industry connections	5
Adequacy in Finance	Whether finance made available to start and run business under scheme was adequate	Yes	1
		No	2
Source of Finance	Source from where finance was obtained to start business	Bank	1
		Government Agency	2
		NGO	3
		Others	4
Finance related problems	Whether members faced problems in obtaining finance for their businesses	Behaviour of the Loan officer	8
		Disbursal	1
		Discrimination	2
		Documentation related	3
		Guarantor related	4
		Personal	5
		Procedural	6
Profit Making	Whether businesses are profit making	Yes	1
		No	2
Distribution	Describes the distribution of products manufactured by SHGs	Local Market	1
		City Market	2
		State Market	3
		Other	4

No. of products sold	Describes the number of products manufactured and sold by SHG	Less than 5	1
		Between 6 & 10	2
		Between 11 & 20	3
		None	4
Product Quality	Whether members are confident about the quality of products manufactured by their businesses	Yes	1
		No	2
Media	Whether businesses are using media to promote their products	No promotion activity	1
		wall paintings	2
		Point of Purchase material	3
Distributors	Whether businesses have appointed distributors to sell their products	Yes	1
		No	2
No. of Retailers	Number of retailers appointed to sell products	Below 5	1
		Between 6 & 10	2
		Between 11 & 20	3
		None	4
Formal Training	Whether formal training was received in production and marketing	Yes	1
		No	2
Perception	Perceptions of SHG members about the SJSRY scheme	Strongly Negative	-2
		Somewhat Negative	-1
		Neutral	0
		Somewhat Positive	1
		Strongly Positive	2
Social Reform	Whether SJSRY is successful in alleviating urban poverty	Highly Disagree	-2
		Somewhat disagree	-1
		Neither disagree nor agree	0
		Agree	1
		Highly agree	2

Variable Description of Data (Consumers)

Variable	Description	Categorical Level	Code
Age	Age of consumers in year	Less than 20 yrs.	1
		Between 21 & 30 yrs.	2
		Between 31 & 40 yrs.	3
		Between 41 & 50 yrs.	4
		Above 51 yrs.	5
Income	Income of consumers	Less than Rs.10000	1
		Between Rs.10001& 20000	2
		Between Rs. 20001 & 30000	3
		Between 30001 & 40000	4
		Above Rs. 40001	5
Qualification	Education level of consumers	Less than SSC	1
		Under Graduate	2
		Graduate	3
		Post Graduate	4
Employment	Details of employment of consumers	Employed	1
		Business	2
		Self Employed	3
		Professional	4
Value Addition	Whether consumers receive any value addition from consumption of SHGs products	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Reliability	Whether consumers find SHG products reliable	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Quality	Whether consumers are satisfied with quality of product	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2

Packaging	Whether consumers are satisfied with product packaging	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Like homemade	Whether consumers find food products like home made	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Money Value	Whether consumers feel that products of SJSRY are money's worth	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Availability	Whether products are easily available	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2
Trust worthy	Whether consumers find SHG products trust worthy	Highly Dissatisfactory	-2
		Dissatisfactory	-1
		Neither Dissatisfied nor satisfied	0
		Satisfied	1
		Highly Satisfied	2

SWARNA JAYANTI SHAHARI ROZGAR YOJANA (SJSRY)

1. INTRODUCTION

1.1. The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment.

1.2 To overcome the difficulties faced by the States/UTs and address certain drawbacks in the implementation of SJSRY, the Guidelines of the Scheme have been revised. It is presumed that the revised guidelines will assist in the effective implementation of SJSRY and make a dent on the urban poverty scenario in the country. The Revised Guidelines will come into effect from 1.4.2009.

2. SWARNA JAYANTI SHAHARI ROZGAR YOJANA: SALIENT FEATURES

Objectives

2.1. The objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are:

- Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;
- Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and
- Empowering the community to tackle the issues of urban poverty through suitable self-managed community structures like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHC), Community Development Society (CDS), etc.

The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.

Coverage

2.2. The target population under SJSRY is the urban poor – those living below the poverty line, as defined by the Planning Commission from time to time.

Components

2.3. SJSRY will have five major components, namely-

- (i). Urban Self Employment Programme (USEP)
- (ii). Urban Women Self-help Programme (UWSP)
- (iii). Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- (iv). Urban Wage Employment Programme (UWEP)
- (v). Urban Community Development Network (UCDN)

To accord special focus on the issues of urban poverty amongst Scheduled Castes (SCs) and Scheduled Tribes (STs), a special component programme of SJSRY, called the Urban Programme for Poverty reduction amongst SCs & STs (UPPS), will be carved out of USEP and STEP-UP.

3. FUNDING PATTERN AND FINANCIAL PROCEDURES

3.1. Funding under SJSRY will be shared between the Centre and the States in the ratio of 75:25.

3.2. For Special Category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand) this ratio will be 90:10 between the Centre and States.

3.3. The Central share under SJSRY will be tentatively allocated between the States / UTs in relation to the incidence of urban poverty (number of urban poor) estimated by the Planning Commission from time to time. However, additional parameters like absorption capacity (based on the past trend in utilization of SJSRY funds) and special requirement will also be taken into consideration during the course of the year.

3.4. Central funds will be released to the States/UTs only after they fulfill the prescribed criteria regarding submission of Utilization Certificates (UCs) as well as release of matching State share for the past releases. However, in order to promote better utilization of funds under the Scheme, the idle funds at the Central level, which could not be released to the States/UTs not fulfilling the prescribed criteria, may be diverted to better-performing States/UTs in the fourth quarter of a financial year, keeping in view their performance and demand for additional funds.

3.5. Release of funds to the States/UTs will be made for SJSRY as a whole, without segregating into components, thereby giving flexibility to them in utilizing funds. However, indicative component-wise allocation of Central share may be intimated by the Ministry of Housing & Urban Poverty Alleviation to the States/UTs from time to time so as to ensure balanced coverage of all the components of SJSRY as well as better utilization of available funds.

3.6. State/UT-wise annual physical targets under the Scheme will be fixed on the basis of the all India targets decided by the Ministry of Housing & Urban Poverty Alleviation. State/UT-wise progress will be monitored against these targets and therefore the States/UTs ought to prioritize the flow of funds to different components of the Scheme so that the annual targets are achieved.

3.7. The release of Central share to the States/UTs will be done in instalments. The same will be a continuous process spread over the whole year. Central share will be released to the States/UTs as soon as they become eligible in terms of the prescribed criteria.

4. URBAN SELF EMPLOYMENT PROGRAMME (USEP)

4.1. This Component will be having two sub-components:

- (i). Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures [Loan & Subsidy]
- (ii). Technology/marketing/infrastructure/knowledge & other support provided to the urban poor in setting up their enterprises as well as marketing their products [Technology, Marketing & Other Support].

4.2. Urban Self Employment Programme (Loan & Subsidy)

4.2.1. This component of SJSRY focuses on providing assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures - micro-enterprises.

Coverage

4.2.2. The programme will be applicable to all cities and towns on a whole town basis. Within each town, it will be implemented by selecting whole clusters of the poor segments so as to bring in efficiencies in the administration and the delivery mechanisms and also make the impact visible.

Target Groups

4.2. 3. USEP will target the urban population below poverty line, as defined by the Planning Commission from time to time. It will lay special focus on women, persons belonging to Scheduled Castes (SC)/Scheduled Tribes (ST), differently-abled persons and such other categories as may be indicated by the Government from time to time. The percentage of women beneficiaries under USEP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation in the total number of beneficiaries should be made for the differently-abled under USEP. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Urban Self Employment Programme at the national level shall be earmarked for the minority communities.

Educational Qualification

4.2.4 No minimum or maximum educational qualification is prescribed for selection of beneficiaries under USEP. Where the identified activity for micro-enterprise development requires skill training of an appropriate level, the same will be provided to the beneficiaries before extending financial support.

Beneficiary Identification

4.2.5. A house-to-house survey for identification of genuine beneficiaries, with focus on slums and low-income settlements, will need to be conducted. Model Formats for conduct of slum survey, household survey and livelihoods survey and guidelines will be communicated by the Ministry of Housing & Urban Poverty Alleviation. In addition to the economic criteria of the Urban Poverty Line, non-economic parameters will also be applied to identify the urban poor for receiving benefits under SJSRY. **Annexure I** provides some suggestive non-economic parameters in this regard. Community structures like Neighbourhood Groups, Neighbourhood Committees and Community Development Societies will be involved in the task of identification of beneficiaries under the guidance of the City/Town Urban Poverty Alleviation Cell (UPA Cell). Assistance of NGOs/other identified bodies can also be secured for this purpose.

4.2.6. All other conditions being equal, women beneficiaries belonging to women-headed households shall be ranked higher in priority than other beneficiaries. For purposes of this section, women-headed households shall mean households headed by widows, divorcees, single women, or even households where women are the sole earners.

Cluster Approach

4.2.7 Identifiably, clusters should be taken for support under SJSRY and efforts should be to ensure that all adults in the cluster are provided with benefits of skill development, self-employment or wage employment so that no urban poor household is left with an adult without means of earning income. Clusters should be so chosen that the USEP target groups get attention.

4.2.8. USEP encourages under-employed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is a lot of potential in urban areas. Local skills and local crafts should be encouraged for this purpose. Each town/urban local body has to develop a compendium of such activities/projects keeping in view marketability, cost, economic viability etc. To avoid duplication with the ongoing Prime Minister's Employment Generation Programme (PMEGP), this component of SJSRY is to be confined to Below Poverty Line (BPL) beneficiaries with emphasis on those given a higher priority on the basis of non-economic criteria. Beneficiaries should declare that they have not availed similar benefits under any other self-employment scheme. The list of beneficiaries is to be shared with PMEGP to rule out duplication of coverage.

4.2.9. For the purpose of self-employment, focus will be on 3 sectors i.e. Production (Micro-industry), Services and Business.

4.2.10. On Micro-industry (Manufacturing) side, a group of people (hub) will be encouraged for setting up of enterprises centered around and supported by Micro Business Centres (MBC), established following cluster approach. Space may be provided by MBCs in the form of working sheds or micro-entrepreneurs may work from their homes.

4.2.11. In relation to Services sector, Urban Local Bodies will provide Seva/Suvidha Kendras (for every 50,000 population at least one Kendra) with suitable logistics and space. Workers will register themselves with the Kendras, which could act as focal points for the servicing trades and facilitate jobs/assignments to the registered skilled workers on demand from the clients. The emphasis will be on quality skills and the rates will be decided in advance/fixed for home visits.

4.2.12. In Business Sector, i.e. shop-based enterprises, kiosks/spaces will be leased out by the ULBs to the urban poor for setting up shops. Vendors' markets will be promoted. Mobile vending outlets, running on motorized scooters will be encouraged with suitable technological interventions. Beneficiaries can also run their ventures from their own houses /shops.

4.2.13. Opportunities in the transport sector, viz. running of scooter rickshaws, motorized cycle rickshaws for ferrying people/goods will be explored. Group ownership /Occupational Credit Groups concept in this sector will also be encouraged.

4.2.14. Micro-business Centres can be planned to cover Services and Business sectors, apart from Micro-industry. For businesses they can help with project preparation, permissions from planning and regulatory agencies, maintenance of accounts, advertisement, packaging, branding, deciding maximum retail price, marketing, etc.

4.2.15. The details of financing pattern under USEP are as follows

Maximum allowable unit project cost	-	Rs.200,000/-
Maximum allowable subsidy	-	25% of the Project Cost subject to a maximum of Rs. 50,000/-.
Beneficiary contribution	-	5% of the project cost as margin money.
Collateral	-	No Collateral required.

Annexure II may be seen for operational details of USEP.

4.2.16. SJSRY will encourage group formation by the urban poor for setting up micro-enterprises. In case a number of beneficiaries, either male or a mixed group consisting of males and females, decide to jointly set up a project, such project will be eligible for a subsidy, which will be equal to the total sum of permitted subsidy per person as per the above criteria. In this case too, the provision relating to 5% margin money per beneficiary will apply. The overall project cost, which can be permitted, will be the simple sum of the individual project cost allowable per beneficiary.

4.3. Technology, Marketing and Other Support

4.3.1. This component will mainly focus on handholding support for the urban poor entrepreneurs who want to be self-employed and set up their own small businesses or manufacturing units. Under this component, Micro-Business Centres (MBC) will be established at cluster level (e.g. handlooms/handicrafts, food processing, construction, glass & ceramics, electrical and electronics, mechanical engineering, auto driving & mechanics, metal works, etc.), supported with one-time capital grant subject to the concerned State Government/Urban Local Body providing the required land free of cost. This will be run on the basis of a Public-Private-Partnership (P-P-P) model. MBCs could also be run by the society of entrepreneurs themselves with manpower hired on contract basis.

4.3.2. Small Enterprise Advisory Services (SEAS) will be provided through the MBC which may be equipped with specialists covering 5 key areas: (1) Community Mobilization including Survey and Identification of Beneficiaries, Cluster Development, etc. (2) Capacity Building including Skill & Entrepreneurship Development, (3) Business Development, (4) Finance & Credit, and (5) Marketing. These specialists, who may be paid remuneration commensurate with their education and experience, will undertake handholding activities for the development of entrepreneurs from the urban poor community and promote business development by them from the concept stage to commissioning to sustainability. The MBCs & Small Enterprise Advisory Services (SEAS) will specially focus on handholding the urban poor micro-entrepreneurs who have opted for self-employment, with a view to enhancing the success rate of micro-enterprises. Operative guidelines for MBCs and SEAS will be issued by the respective States/UTs adopting a cluster-based approach.

4.3.3. A Micro Business Centre under the Scheme can be provided a financial support not exceeding Rs. 80 lakhs per MBC (one time capital grant of Rs. 60 Lakhs + Rs. 20 Lakhs for running cost on a tapered scale, to sustain them). Efforts should be made to make these MBCs self-sustainable in due course. For this, MBCs may involve themselves in business, consultancies and other income generation activities. As micro-businesses prosper, they can also charge fees.

4.3.4. Technology, marketing, consultancy (advice) & other support may also be provided to beneficiaries setting up micro-enterprises, in relation to production and marketing of their products etc. This can be accomplished by providing selling places for the poor in the form of kiosks and rehri markets, setting up of Nagar Palika Seva/Suvidha Kendras for construction and other services (like those provided by carpenters, plumbers, electricians, TV/radio/refrigerator mechanics etc. who will be available to city residents on call), and through liaison for provision of weekend markets/evening markets in municipal grounds or on road sides on the one hand and technical assistance in relation to market surveys/trends, joint brand names/designs and advertising on the other. Community Development Societies (CDSs) will provide all needed help including securing of raw materials and marketing of products by the urban poor.

4.3.5 It is also proposed that a Service Centre be set up at the CDS level for those who have undergone skill upgradation training. Appropriate space may be provided to trained persons who

can be asked to enroll themselves with the Service Centre so that they could be sent to attend day-to-day skilled tasks on call from citizens against appropriate scales of payment fixed by the Community Development Society (CDS). Appropriate publicity may be done within the town regarding the facilities available under the Service Centre. The Service Centre can survey manpower needs of local industry and other potential employers and match them to the job seekers, as also to help organize appropriate skill training.

4.3.6. Special assistance may be provided for setting up of Community level Service Centres, which could be used for multifarious activities such as work places/branding/marketing centres etc. for beneficiaries under this programme. These may be administered on a day-to-day basis by the local CDS. Space for such Centres should be provided free of cost either by the local body or any other agency.

4.3.7 The construction of the Seva/Suvidha Kendra shall follow the norms laid down under the scheme of Urban Wage Employment Programme.

4.3.8. Clusters of micro-production units may be developed in keeping with the factors of localization pertaining to traditional skills and in terms of towns known for specific products. Appropriate or intermediate technology inputs may be used to strengthen the technological base of the selected clusters in terms of Common Facility Centres providing critical machinery/equipment required for common use by clusters of micro-enterprises as well as ensuring supply of quality raw materials at reasonable prices. These Common Facility Centres may be run by associations of micro-entrepreneurs themselves related to the selected economic activity. Entrepreneurs should be provided high quality Small Enterprise Advisory Services (SEAS).

4.3.9. Micro-entrepreneurs should be encouraged in developing trade-based organisations/associations. Mobile vending outlets may be developed with technological design and development support from IITs and other reputed institutions. An integrated approach may be adopted with special attention to backward and forward linkages for a complete range of activities in the establishment of the enterprises.

4.3.10. Total expenditure on this component of Technology/Marketing/Knowledge /Infrastructure & Other support provided to the urban poor in setting up their enterprises as well as marketing their products, may not exceed 10% of the total funds earmarked for the USEP component.

5. URBAN WOMEN SELF-HELP PROGRAMME (UWSP)

5.1. This Component will be having two sub-components:

- (i). Assistance to groups of urban poor women for setting up gainful self-employment ventures - UWSP (Loan & Subsidy)
- (ii). Revolving Funds for Self-Help Groups (SHGs) / Thrift & Credit Societies (T&CSs) formed by the urban poor women – UWSP (Revolving Fund).

5.2 Urban Women Self-Help Programme (Loan & Subsidy)

5.2.1. This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual effort. Groups of urban poor women may take up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor

women by making them independent as also providing a facilitating atmosphere for self-employment. Under UWSP, an activity-focused area-specific approach will be adopted for setting up micro/group enterprises with emphasis on micro-finance.

5.2.2. To be eligible for subsidy under this scheme, the UWSP group should consist of at least 5 urban poor women. Before starting an income-generating activity the group members must get to know each other well, understand the group strategy, and also recognize the strength and the potential of each member of the group. The group will select an organizer from amongst the members. The group will also select its own activity. Care should be exercised in the selection of activity because the future of the group will rest on the appropriateness of the selection. As far as possible, activities should be selected out of an identified shelf of projects for the area concerned maintained by the town Urban Poverty Alleviation Cell. In addition, every effort will be made to encourage the group to set itself up as a Self-Help Group or Thrift & Credit Society, mobilizing savings and credit.

5.2.3. For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 300,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money. Operation details of UWSP may be seen at **Annexure III**.

5.3. Urban Women Self-Help Programme (Revolving Fund)

5.3.1. Where the UWSP group sets itself up as a Self-Help Group (SHG) / Thrift & Credit Society (T&CS), mobilizing savings and credit in addition to its other entrepreneurial activities, the SHG/T&CS shall also be entitled to a lumpsum grant of Rs. 25,000/- as Revolving Fund at the rate of Rs.2000/- maximum per member. This Revolving Fund shall be available to a simple Self-Help Group / Thrift & Credit Society also, even if the society is not engaged in any project activity or enterprise under UWSP. This fund is meant for the use of the SHG/T&CS for purposes such as:

- (i) Purchases of raw materials and marketing;
- (ii) Infrastructure support for income generation and other group activities;
- (iii) One-time expense on child care activity. Recurring expenses like salary for staff etc. will not be permissible;
- (iv) Expenses not exceeding Rs.500/- to meet travel costs of group members for visit to banks, town UPA Cell etc;
- (v) Where an individual member of a Thrift & Credit Society / Self-Help Group saves at least Rs.500/- in a fixed deposit for 12 months with the society, she will be entitled to a subsidy of Rs.30 to be paid on her behalf towards a health/life/accident/any other insurance scheme for herself. Moreover, in cases where the member saves at least Rs.750 in a fixed deposit in 12 months, she will be entitled to a subsidy of Rs.60, at the rate of Rs.30 for the member herself and either Rs.30 for her husband towards health/life/accident/any other insurance or Rs.30 for any minor girl child in her family for health/accident insurance. This expense may also be debited to the revolving fund; and
- (vi) Any other expense allowed by the State/ULB as being necessary in the society or group's interest based on guidelines.

5.3.2. A Self-Help Group / Thrift and Credit Society under UWSP shall be entitled for payment of revolving fund not earlier than one year after its formation. In other words, only such a body, in existence and functioning for at least one year, shall be eligible for payment of the revolving fund. The decision whether a group has been in existence and functioning for more than one year shall be taken on the basis of examination of the records of the group as regards the number of meetings

held, the collections made from members towards group savings, the regularity of collection, the role of the group in capacity building or training of its members etc. The registration of the groups will be encouraged. However, it may not be insisted upon as a precondition for receipt of revolving fund if their performance is otherwise considered satisfactory by the Urban Poverty Alleviation (UPA) Cell of the Urban Local Body (ULB). Federations of SHGs/T&CS at the cluster/ward/city level will need to be registered for channelisation of Revolving Fund, bank credit etc. States/UTs will issue guidelines prescribing eligibility criteria for receipt of revolving fund benefits by groups.

5.3.3. Self-Help Group / Thrift & Credit Society - Bank linkage will be accorded priority under SJSRY. SHG / T&CS will be encouraged to avail bank credit, on the basis of their performance, for their requirements. Flexibility is provided to States/UTs for the involvement of financial institutions / cooperatives/ cooperative banks / NGOs active in the micro-credit field and other micro-finance institutions like Rashtriya Mahila Kosh (RMK), SEWA, NABARD, SIDBI, ICICI Bank etc., wherever desirable, for providing micro-finance to the Self-Help Groups of women. Suitable guidelines in this regard may be issued by the Ministry of Housing & Urban Poverty Alleviation from time to time. Indicative principles for the operation of Self-Help Groups / Thrift & Credit Societies are at **Annexure IV**.

6. SKILL TRAINING FOR EMPLOYMENT PROMOTION AMONGST URBAN POOR (STEP-UP)

6.1. This component of SJSRY will focus on providing assistance for skill formation/upgradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried employment

6.2. Like USEP, STEP-UP will target the urban population below poverty line, as defined by the Planning Commission from time to time. The percentage of women beneficiaries under STEP-UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled, under this programme. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) at the national level shall be earmarked for the minority communities.

6.3. STEP-UP intends to provide training to the urban poor in a variety of service, business and manufacturing activities as well as in local skills and local crafts so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration. Training should also be imparted in vital components of the service sector like the construction trade and allied services such as carpentry, plumbing, electrical and also in manufacturing low-cost building materials based on improved or cost-effective technology using local materials.

6.4. Skill Training may be linked to Accreditation, Certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions like IITs, NITs, Industry Associations, reputed Engineering Colleges, Management Institutes, Foundations and other reputed agencies. Training institutions such as ITIs/Polytechnics/Shramik Vidyapeeths, Engineering Colleges and other suitable institutions run by Government, private, or voluntary organizations may be utilized and provided appropriate support for skills training of the urban poor subject to verification of their brand image and quality of instructions being imparted. Services of the Building Centres sponsored by the Housing & Urban Development Corporation (HUDCO)/Building

Material Technology Promotion Council (BMPTC) within the States/UTs may be utilized for the purpose of construction-related training, as per the local requirements.

6.5. The average unit cost allowed for training will not exceed Rs.10,000/- per trainee, including material cost, trainers' fees, tool kit cost, other miscellaneous expenses to be incurred by the training institution and the monthly stipend, to be paid to the trainee. Indicative operational details for Skill Training for Employment Promotion amongst Urban Poor are provided in **Annexure V**.

7. URBAN WAGE EMPLOYMENT PROGRAMME (UWEP):

7.1. This programme seeks to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets. These assets may be Community Centres, Stormwater Drains, Roads, Night Shelters, Kitchen Sheds in Primary Schools under Mid-day Meal Scheme and other community requirements like Parks, Solid Waste Management facilities, as decided by the community structures themselves. The Urban Wage Employment Programme (UWEP) will be applicable only to towns/cities with population upto 5 Lakhs, as per the 1991 Census.

7.2. UWEP will provide opportunities for wage-employment, especially for the unskilled and semi-skilled migrants/residents by creation of community assets. Special emphasis will be on the construction of community assets in low-income neighbourhoods with a strong involvement and participation of local communities.

7.3. The material : labour ratio for works under this programme shall be maintained at 60:40. However, States/UTs can relax this material : labour ratio up to 10% (either way), wherever absolutely necessary. The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

7.4. Community Development Societies (CDSs) shall survey and draw up a list of available basic minimum services in their areas. Missing basic minimum services shall be first identified. Other requirements of physical infrastructure shall be listed thereafter.

7.5. As far as possible, works are to be executed through CDSs, under the general control and supervision of the ULBs. ULBs are expected to maintain a close watch over the quality of construction. Work must be done departmentally and detailed guidelines as regards maintenance of muster rolls, social audit etc. will be issued in this regard by the concerned State/UT Governments. To the extent possible, even the material component of the work should be done departmentally. Where departmental work is not possible due to the specialized nature of the work involved, such material component of the work may be got done through agencies by following proper tendering/ Government procedure.

7.6. In all cases it must be ensured that the works undertaken under UWEP are brought to a safe stage and no work is left incomplete or pending half-way. In case of cost escalation, or expansion in the nature of the work, or increase in the project estimate for any other reason whatsoever, and if additional funds are not available under this programme, it shall be the basic responsibility of the sanctioning authority/implementing authority i.e. Urban Local Body /District Urban Development Agency to ensure the completion of such works by bringing in additional resources from other programmes / own resources, if so required.

7.7 Wage employment should be used very sparingly, only for short-term measures till the beneficiary is able to get the benefits of skill development for self-employment ventures or employment in the formal sector.

8. URBAN COMMUNITY DEVELOPMENT NETWORK (UCDN) - COMMUNITY STRUCTURES, COMMUNITY DEVELOPMENT & EMPOWERMENT

8.1. SJSRY shall rest on the foundation of community development and empowerment. Rather than relying on the traditional method of top-down implementation, the Scheme shall rely on establishing and nurturing community organizations and structures that facilitate sustained urban poverty alleviation. Towards this end, community organizations like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs), and Community Development Societies (CDSs) shall be set up in the target areas. Details of these community structures are given at **Annexure VI**. The CDSs will be the focal points for purposes of identification of beneficiaries, preparation of loan and subsidy applications, monitoring of recovery, and generally providing whatever other support is necessary for the programmes. The CDSs will also identify viable projects suitable for the area. Promotion of women self-help groups will be an important activity to be pursued by CDSs.

8.2. The community structures may also set themselves up as Self-Help Groups (SHGs) / Thrift and Credit Societies to encourage community savings and other group activities. However, Self-Help Groups and Thrift and Credit Societies may also be set up separately from the CDS as well. The CDS, being a federation of different community-based organizations, may be the nodal agency for promotion of self-help groups and thrift and credit. It is expected that the CDSs will lay emphasis on providing the entire gamut of social sector inputs in their areas including, but not limited to, livelihoods, skill development, shelter, water, sanitation, health, education, social security, welfare, etc. through the establishment of convergence between various schemes being implemented by different line departments.

8.3. At the community level a Community Organizer (CO) may be engaged for about 2,000 identified families. Such Community Organizer should, as far as practicable, be a woman. She should be a full-time functionary. If not recruited under the earlier programmes, the CO may be engaged on a contract basis. She should be paid suitable remuneration commensurate with her qualification and experience.

8.4. The Community Organizer (CO) will be the main link between the urban poor community (represented through the CDS) and the implementation machinery i.e. Urban Poverty Alleviation Cell at the ULB level. The success of the Scheme relies upon the performance of the COs. The major responsibilities of a CO include:

- (i) Facilitating and promoting voluntarism and organizing community structures/groups;
- (ii) Guiding and assisting the community in assessing its needs, organising community structures, developing a community vision, and formulating community development action plans;
- (iii) Coordinating the conduct of Slum, Households and Livelihoods surveys and maintaining database on the urban poor and their needs;
- (iv) Working with the community to implement and monitor SJSRY and related programmes or activities;
- (v) Assessing skill needs of the urban poor and facilitating skill development training and post-training handholding;

- (vi) Liaising with the sectoral departments to establish initial contacts with the community in support of their programmes;
- (vii) Facilitating community empowerment through community level training, information sharing, exchange of experiences, community skills enhancement programmes, etc.
- (viii) Identifying suitable beneficiaries for self-employment ventures, preparing applications for securing bank credit after approval of the names of beneficiaries by the CDS, and taking subsequent follow up with the ULBs/Banks/Administration until final disposal of the applications.
- (ix) Regularly following up with the financed beneficiaries to monitor the progress of their self-employment venture as also the timely repayment of loans, etc.
- (x) Any other function as may be assigned for furtherance of the target of alleviating /eradicating urban poverty.

8.5. Funds may be released separately under UCDN component, for the strengthening of Community Structures and Community Development Networks. These can be utilized for meeting the expenditures on allowances/honorarium to Community Organizers (CO), community mobilization machinery including animators, holding of awareness camps/workshops/seminars/conferences/meetings involving COs, Community-Based Organisations (CBOs), NGOs and other stakeholders, miscellaneous daily activities of the CDS, etc. and any other activity/projects connected with community development and empowerment such as surveys, preparation of Urban Poverty Reduction Strategy, Slum Development Plan and community level Micro-plans and Mini-plans, social audit, etc.

9. PROGRAMME IMPLEMENTATION - ADMINISTRATIVE & OTHER EXPENSES (A&OE)

9.1. States/UTs shall seek to minimize unproductive expenditures. A total of 5% of the State/UT allocation under SJSRY can be utilized / distributed to administrative units and implementing agencies for A&OE purpose. However, convergence at the local level of all Central/State Government programmes concerning the urban poor and pooling of A&OE funds from all schemes targeted at the urban poor may be carried out so as to have sufficient A&OE funds to meet the establishment costs of city/town UPA Cells and other required expenses.

9.2. For the implementation of SJSRY a proper administrative set-up or mechanism has been conceptualized. The States/UTs shall see that other programmes like Jawaharlal Nehru National Urban Renewal Mission are properly coordinated with SJSRY so as to complement each other and avoid administrative duplication or redundancy.

9.3. At the ULB level, there shall be a Town Urban Poverty Alleviation Cell (UPA Cell) under the Executive Officer or Commissioner of the Municipal Corporation/Municipality, supported by a Project Officer (PO) / Assistant Project Officer (APO). The PO/APO shall be responsible for coordinating the activities of all the CDSs and COs under the ULB. This Cell will be responsible for ensuring the convergence between activities of the CDSs, the ULB and Line Departments. The UPA Cell will first identify the urban poor clusters and areas for setting up of community structures. The other functions of the UPA Cell/PO/APO include guiding and monitoring the works of CDSs and COs, rendering assistance for the preparation of the ULB's Poverty Sub-Plan and Budget for the Urban Poor (P-Budget), conducting slum, household and livelihoods surveys, identifying beneficiaries for various schemes, promoting Bank-SHG linkages, establishing links between the community structures and the ULB structures under the 74th Constitution Amendment Act,

promoting convergence between various development programmes, mobilizing human and financial resources at the city level and monitoring programme activities by deploying suitable MIS/e-governance tools, etc..

9.4. At District level, a District Urban Development Agency, i.e. DUDA or a district level agency/mechanism may function to coordinate the scheme and undertake capacity building activities for all ULBs within the District. This may be headed by a District Project Officer, who may be supported with staff as required. DUDA or the district level agency will also coordinate with the District Planning Committee set up in the District in accordance with the Constitution 74th Amendment Act. It will liaise with Line Departments for implementing urban poverty alleviation and related programmes effectively. The setting up as well as functioning of Micro-Business Centres (MBCs) will be monitored by the DUDA or district level agency based on guidelines to be issued by the States/UTs.

9.5. DUDA/district level agency will also undertake coordination with Banks for the effective implementation of self-employment programmes under SJSRY. Bank officers should be associated in the implementation process from the stage of beneficiary /trade selection itself, so that there may not be any problem in sanctioning of loans for micro-enterprises of the urban poor or their groups. At the District level, District Level Banker's Committee comprising of District officials and Bankers may closely monitor the scheme. In order to eliminate overlaps between PMEGP and SJSRY, DUDA/district level agency will closely associate with the activities of the District Industries Centre (DIC), the implementing body for PMEGP and UPA Cells in ULBs, the implementing agencies for SJSRY. In this way, each programme implementation agency will be able to keep the other informed of the areas of focus and thus eliminate duplication of services, efforts and beneficiary coverage between PMEGP and SJSRY.

9.6. At the State/UT level, State Urban Development Agency (SUDA)/State UPA Cell/Department of the State/UT Government such as Directorate of Municipal Administration, closely associated with the functioning of Urban Local Bodies and having proper manpower and logistics support, may be designated as the State/UT Nodal Agency for all urban poverty alleviation programmes including SJSRY. The State/UT Nodal Agency shall guide and monitor the programme, provide suitable policy directions, facilitate the convergence of policies and programmes impacting on the urban poor and liaise with the State Level Bankers' Committee. The Central funds will be released to this State/UT Nodal Agency, which will further distribute these funds to the DUDA/ULBs for implementation of the scheme. The State/UT Nodal Agency will also ensure the release of matching State share by the State/UT Government concerned, wherever called for. The State Nodal Agency will function under the designated State Nodal Officer for SJSRY, supported by specialists in the area of poverty alleviation, livelihoods, slum development/redevelopment, community mobilization, social development, research and training etc.

9.7. At the local level, setting up of the community structures (viz. NHG, NHC, CDS etc.) under the scheme may be spread gradually in the urban poor localities/clusters, in a phased manner, so as to cover the entire urban poor population within a specified period of time. The administrative and other expenses can thus be phased out accordingly as per the availability of funds. States/UTs may ensure the convergence of the implementation machinery of SJSRY with the available expertise / structure under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) so as to optimally utilise the available resources.

9.8. At the State/UT level, a State Level Monitoring Committee headed by the Secretary in charge of Urban Local Bodies/SUDA having members from Line Departments, Banks, Micro-Finance Institutions, Civil Society Organisations and other stakeholders will be set up to effectively guide and monitor the Scheme. This Committee will be meeting at least once in every three months.

9.9. At the National level, the Ministry of Housing & Urban Poverty Alleviation shall be the nodal Ministry. SJSRY shall be monitored and overseen by the UPA Division in the Ministry of Housing & Urban Poverty Alleviation. A Steering Committee headed by Secretary (HUPA) and having members from the States/UTs, Ministry of Finance, other Ministries, RBI and other stakeholders will guide and monitor the Scheme at the Central level. This Committee will be meeting at least once in every three months.

9.10. Progress of the Scheme will be monitored at the National level through Quarterly Progress Reports (QPRs) from the States/UTs. In addition, field visits by the officers of Ministry of Housing & Urban Poverty Alleviation, supported by select resource centres/agencies, will be undertaken on regular basis to review the actual implementation at ground level. Periodic review meetings will also be held at National/State level for reviewing the performance of the Scheme.

9.11. A dedicated cadre/service of officers specializing in urban poverty alleviation / community mobilization and development may be set up for supporting the implementation of urban poverty alleviation and related programmes in the States/UTs. These officers will be appointed at ULB/District/State levels, with suitable promotion avenues, for implementation of various urban poverty alleviation schemes including Swarna Jayanti Shahari Rozgar Yojana (SJSRY) with a professional approach.

9.12. The States/UTs may prescribe detailed procedural guidelines for the implementation of SJSRY in the States/UTs, based on these guidelines. However, care should be taken to ensure that SUDA/State UPA Cell/ State Nodal Agency/DUDA/ULB/Town UPA Cell plays only a facilitating role to promote local initiative and flexibility in a framework of participatory process of urban community development.

9.13. Reputed Community Based Organisations (CBOs) / Non-Governmental Organisations (NGOs) may be involved in the implementation of the Scheme in relation to various activities meant for benefiting the BPL population such as community mobilization, organisation of community structures, beneficiary identification, skills training, market survey, entrepreneurship development etc. Procedural guidelines for the involvement of CBOs/NGOs will be decided by the Ministry of Housing & Urban Poverty Alleviation from time to time.

10. INFORMATION, EDUCATION & COMMUNICATION (IEC)

10.1. At the Central level, up to 3% of the total Scheme allocation will be retained by the Ministry of Housing & Urban Poverty Alleviation for Information, Education and Communication (IEC) activities, including support to National Core Group on Urban Poverty, research & capacity building activities under the National Programme on Capacity Building for Urban Poverty Alleviation, development of training modules, materials and activity-based support to resource centres identified under the National Network of Resource Centres, Slum/BPL/Livelihoods surveys, Database and MIS development, market research, advertisement and publicity campaign, etc.

10.2. The IEC funds could be utilized by the Ministry for training programmes and exchange visits - both within India and abroad - for the functionaries/officers involved in the implementation of Urban Poverty Alleviation schemes, organizing seminars/workshops related to urban poverty, livelihoods and related issues, providing logistic support for the creation/support to dedicated cells to look after IEC activities in the Ministry/National Resource Centres/Training Institutes, extending support to advocacy forums such as Mayors' Forum, City Managers' Forum and Researchers' Colloquium dealing with emerging issues of urban poverty and livelihoods, dissemination/documentation of best practices on urban poverty alleviation, computerization of database and information, publicity measures and advertisement campaigns connected with urban poverty alleviation schemes and any other works concerned with urban poverty as decided by the Ministry of Housing & Urban Poverty Alleviation. Procedural guidelines for release/utilization of funds for IEC and related activities under SJSRY will be decided by the Ministry of Housing & Urban Poverty Alleviation from time to time.

10.3. At the State level also, States/UTs can utilise up to 3% of their total annual allocation, for IEC activities, including research & training, seminars and workshops, Slum/BPL/Livelihoods surveys, support to dedicated cells to look after IEC activities in the State Nodal Agency, State Resource Centres / Training Institutes, market research, evaluation studies, publicity of the Scheme etc. However, care shall be taken by the States/UTs to ensure that full use is made of the materials made available by the Ministry of Housing & Urban Poverty Alleviation and the recognized national institutions in this regard. Community-based Organisations and Non-Government Organisations may be involved appropriately in the IEC activities under SJSRY.

10.4. At Central level, training programmes will be organized for officers/functionaries involved in the implementation of the Scheme through National Resource Centres designated for this purpose. The Ministry of Housing & Urban Poverty Alleviation, with the support of the National Network of Resource Centres, will be coordinating such training activities at the national and regional levels.

10.5. At State/UT level, States/UTs may organize programmes for training and capacity building of the personnel involved in the implementation of this programme whether State Government employees, ULB employees, COs, CDS workers or any other stakeholders. The training schedules and programmes drawn up by the States will need to be integrated with the national plan/calendar for capacity building for urban poverty alleviation prepared by the Ministry of Housing & Urban Poverty Alleviation. State/UT Governments may identify and support one or more State Resource Centres to coordinate their capacity-building and training activities. Care shall be taken to ensure that the latest information is presented during training. States/UTs shall be responsible for translating training materials provided by the Government of India or its recognized institutions into vernacular language so that the same can be used effectively.

10.6. States may also consider developing in-house training capabilities within SUDAs/State UPA Cell/State Nodal Agency/DUDAs/ULBs by imparting adequate training to officials and non-officials to enable them to work as trainers. Besides reducing reliance upon outside agencies, according field orientation to training programmes, thereby making them more relevant and responsive towards the ground level reality, will enable a much wider spread in capacity development than would be possible if only one identified institution was involved with the training.

10.7 The States/UTs shall see that IEC activities under SJSRY and other programmes like Jawaharlal Nehru National Urban Renewal Mission are properly coordinated to complement each other and avoid duplication.

11. INNOVATIVE / SPECIAL PROJECTS

11.1. In order to promote innovative initiatives, which cannot be addressed properly if left to be tackled by State agencies/ULBs in a routine manner, 3% of the total annual allocation under SJSRY will be set apart by the Ministry of Housing & Urban Poverty Alleviation for innovative/special projects. These initiatives may be in the nature of pioneering efforts, aimed at catalyzing sustainable approaches to urban poverty alleviation, demonstrating a promising technology or making a distinct impact on the urban poverty situation. The projects may involve strategies to provide long-term and sustainable self-employment opportunities either in terms of organization of the urban poor, provision of support infrastructure, technology, marketing, training, etc. or a combination of these. Innovative/special projects may be undertaken on a partnership mode involving Community-Based Organisations, NGOs, semi-government organizations, departments, national or state resource centres or international organizations.

11.2. If during the course of the year, the funds meant for innovative/special projects cannot be fully utilized, the balance available will be distributed among the States/UTs along with the programme funds keeping in view demand and absorption capacity of different States/UTs.

Objectives

11.3. The objective of each innovative/special project would be to implement a time-bound programme for bringing a specific number of BPL families above the poverty line through self-employment/skill upgradation programmes or demonstrating an approach that is likely to have wide implications for sustaining urban poverty alleviation efforts.

Project Scope & Period

11.4. The initiatives could be taken up in individual cities/towns or across urban areas. A proposal seeking to implement an innovative/special project being forwarded to Government of India under SJSRY should inter-alia include the following details:

- (i). Description of project, project objectives, intended beneficiaries and details of short-term and long-term benefits (financial or otherwise including assets created and self-employment opportunities generated) that are likely to accrue.
- (ii). Project approach proposed to be adopted for achieving the objectives and the activities selected under the project proposal in relation to available resources.
- (iii). Details of partnership between various agencies and the tasks to be performed by each agency.
- (iv). Project cost and cost-sharing pattern.
- (v). Details of integration with other on-going urban development, basic services delivery, shelter improvement and other programmes for the urban poor and arrangements for dovetailing funds from non-SJSRY resources.
- (vi). Reasons as to why the project is innovative or special and its likely replication value.

Recurring expenditure such as creation of posts, purchase of vehicles or maintenance expenditure will not be admissible under innovative/special projects.

11.5. The period of implementation of innovative/special projects should not normally exceed three years.

Project Approval Procedure

11.6 State Governments, Semi-government Organizations, Urban Local Bodies, NGOs, CBOs, Resource Centres and other institutions may pose project proposals under this component. To consider the proposals received, there shall be a two-tier committee system.

- (a) Project Screening Committee; and
- (b) Project Approval Committee

Project Screening Committee (PSC)

11.7. The projects submitted by various agencies would be examined and considered by the Project Screening Committee in the Ministry of Housing & Urban Poverty Alleviation before they are submitted to the Project Approval Committee, with its recommendations for sanction. The composition of the Project Screening Committee would be as under:

Joint Secretary in charge of Urban Poverty Alleviation in the Ministry of Housing & Urban Poverty Alleviation	-	Chairman
Director/Deputy Secretary (Finance) in the Ministry	-	Member
Director (National Buildings Organisation) in charge of the National Resource Centre on Urban Poverty, Slums & Housing at the Ministry	-	Member
Director/ Deputy Secretary (UPA) in the Ministry	-	Member Convener

The Project Screening Committee would also be responsible for periodical review and monitoring of the special projects sanctioned under the scheme.

Project Approval Committee (PAC)

11.8. The Project Approval Committee, which will be responsible for the approval of special/innovative projects, will have the following composition:

Secretary, Ministry of Housing & Urban Poverty Alleviation	-	Chairman
Joint Secretary (Finance) in the Ministry of Housing & Urban Poverty Alleviation	-	Member
Joint Secretary (Urban Poverty Alleviation) in Ministry of Housing & Urban Poverty Alleviation	-	Member- Convener

Funds Release & Monitoring

11.9. Releases for funds for innovative / special projects shall be made as per schedule of releases approved for each programme.

11.10. Progress reports and returns, as prescribed, will be submitted to the Central Government by the Implementing Agency every quarter indicating the physical and financial achievements in respect of the innovative / special project.

11.11. The broad guidelines for the formation of innovative/special projects are as follows:

- (i). The maximum investment, inclusive of Credit and State/ULB/other agency share, if any, under each special project should not exceed Rs.1.00 crore. Special projects should be formulated for towns/groups of towns having high incidence of poverty and have particular focus on slums and low-income settlements.
- (ii). Ordinarily one project shall be approved for one city/town/area at a time. In exceptional cases, Project Approval Committee (PAC) may approve a second project for the same geographical area. However under no circumstances there shall be more than two on-going projects in the same area.
- (iii). In case of projects sponsored by State Government/ULB, no project will be approved unless the State/ULB indicates its commitment to provide 25% of the project cost (for special category States, it will be 10%) as its matching share. For the projects of CBOs,

NGOs and resource centres, which need to be undertaken with the involvement of States/ULBs, their contribution may be 10% of the project cost. The Ministry of Housing & Urban Poverty Alleviation will decide on the procedures to be followed for sanction of various categories of innovative/special projects.

- (iv). There should be prior commitment from the banks, if necessary, for funding the projects. Credit component of the projects may be arranged from other institutions also.
- (v). The release of funds to the Implementing Agency should be normally in three installments in the ratio of 40:40:20. However, if some other release schedule is indicated in the proposal and approved, funds will be released according to that schedule.
- (vi). Attempt should be made to cover maximum BPL families under the special projects. At least 80% of the beneficiaries under each project should be from BPL families. The number of BPL families to be covered should be specifically indicated in the Project proposal.
- (vii). Town-specific projects may be formulated by DUDAs / ULBs in consultation with the Line Departments so as to ensure the desired linkage with the BPL families and converge the technical and other support being provided by the Line Departments. Other projects may be formulated by State level agencies, NGOs, CBOs or resource centres and posed to the Central Government through the State/UT Level Nodal Agency in charge of SJSRY implementation.
- (viii) The innovative/special projects should ensure stakeholders' partnerships and convergence of activities that are meant for the urban poor. Further, they need to have potential for broader replication.

11.12. A Model Format for submission of proposals involving special/innovative projects to seek sanction of funds under SJSRY is at **Annexure VII**.

12. SPECIAL COMPONENT PROGRAMME

Urban Programme for Poverty reduction amongst SCs & STs (UPPS)

12.1. This component has been separately carved out to accord special focus on poverty reduction amongst Scheduled Castes (SCs) and Scheduled Tribes (STs) through self-employment and skill development programmes.

12.2 Under UPPS, reservation will be provided for SCs and STs under USEP and STEP-UP, in proportion to their shares in the Below Poverty Line (BPL) population of the cities/towns concerned.

13. MONITORING & EVALUATION

13.1. SJSRY accords utmost importance to monitoring of various components and sub-components. The States/UTs will be required to send Quarterly Progress Reports (QPRs) in prescribed formats with regard to targets and achievements. Apart from QPRs, the Government of India may prescribe other progress reports as may be considered appropriate from time to time. The States/UTs will establish suitable monitoring mechanisms and monthly reporting from the Urban Local Bodies regarding the progress of various components of SJSRY.

13.2. The Government of India will facilitate concurrent evaluation of SJSRY at periodic intervals. The evaluation of the Scheme will be undertaken during the course of its implementation to effect mid-term corrections and align the scheme on the achievement of its key objectives.

13.3. The cost of monitoring and evaluation activities will be met under the IEC component of SJSRY. States/UTs will be encouraged to undertake online monitoring systems and submit progress reports and other required information to Government of India on line. The Government of India will develop suitable e-tools and training programmes in this regard.

14. GENERAL

14.1. The problems of urban poverty are likely to assume critical proportions as the level of urbanization escalates. It is, thus, essential that States/UTs develop appropriate policy frameworks for the planned development of economically productive, environmentally sustainable, financially vibrant, socially just and inclusive cities. In this regard the States/UTs may embark upon a Mission mode approach for the alleviation/reduction/eradication of urban poverty by launching State/UT-wide Mission and providing adequate funds for implementing the same.

14.2. The issues of urban poverty and livelihoods are complex and require a multi-pronged approach with focus on multiple stakeholders' partnerships and convergence of policies and programmes. In this regard, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), under implementation since December 2005, has advocated a 7-Point Charter of entitlements and amenities to the urban poor. This Charter covers the provision of land tenure, affordable housing, water, sanitation, education, health and social security. It is essential that the issues of employment, livelihoods and skill development of the urban poor are addressed in association with the implementation of the 7-Point Charter. There is also a need for convergence in the delivery of various programmes at the ULB level such as SJSRY, JNNURM, Prime Minister's Employment Generation Programme, Aam Aadmi Bima Yojana, Rashtriya Swasthya Bima Yojana, Health Mission, Sarva Shiksha Abhiyan, Mid Day Meals Scheme, Integrated Child Development Scheme, National Social Assistance Programme, Skill Development Initiative etc.

14.3. To ensure adequate flow of funds to enable the convergent provision of basic entitlements and services to the urban poor, JNNURM envisages the creation of Basic Services to the Urban Poor Fund at State level and ULBs. The Municipal Corporations/Municipalities are expected to prepare Poverty Sub-Plan and P-Budget, to pursue a focused approach towards urban poverty alleviation. At least 25% of the Municipal Budgets may be earmarked for the urban poor. Simultaneously, reforms will need to be undertaken at State/ ULB level to mainstream urban poverty issues into policies and programme. The BSUP Fund may leverage funding from various sources, including schemes of Central and State Governments and bilateral and multilateral organizations.

14.4 Capacity bottlenecks in the area of local governance and public service delivery are wide-spread. In addition to undertaking policies and programmes warranted by SJSRY, JNNURM and other schemes, States/UTs may undertake measures to develop institutional and HR capacities at State, District and ULB levels so as to make a dent on urban poverty in the broad frameworks of urban planning and management. They may collaborate with NGOs, CBOs, National & State resource institutions, National Network of Resource Centres on Urban Poverty and Livelihoods, Mayors' Forum, City Managers' Forum, Researchers' Colloquium, other forums and organizations so that a well-designed multi-pronged strategy can be pursued to usher in slum-free, poverty-free and inclusive cities, taking into account not only the backlog and current urban issues, but also the future problems that are likely to accompany the process of urbanization.

15. OTHERS

15.1 **Priority Sector Status:** The loans granted under the scheme should be treated as advances under priority sector and accordingly the loan applications should be disposed of expeditiously within the time schedule prescribed in this regard i.e. applications for loans upto Rs. 25,000/- within a fortnight and those for credit limits above Rs. 25,000/-, within 8 to 9 weeks.

15.2 **Rejection of applications:** Branch Managers may reject applications (except in respect of SC/ST) and such cases of rejections are to be verified subsequently by the Divisional / Regional Managers. In case of proposals from SCs/STs, rejection should be at a level higher than that of a branch manager. Further, rejection of applications should not be on flimsy grounds. The reasons of rejection may also be communicated to the sponsoring agency while returning the applications.

15.3 **Opening of Savings Bank Accounts by SHGs:** Self-Help Groups (SHGs) are eligible to open Savings Bank Accounts as per the instructions contained in Circular DBOD.No.DIR.BC.11/13.01.08/98 dated February 10, 1998.

STATEMENT I

PROCEDURE FOR IDENTIFYING AN URBAN POOR HOUSEHOLD FOR ECONOMIC BENEFITS

As indicated under the SJSRY Guidelines, top priority should be given to those who are poorest of the poor amongst the persons living below the poverty line. Certain non-economic parameters may also be considered for identifying a genuine beneficiary amongst the urban poor for income-generating special loan schemes under this programme. Seven non-economic parameters have been identified for this purpose. These relate to living conditions, comprising the following attributes: (i) Roof of Dwelling Unit, (ii) Floor of Dwelling Unit, (iii) Access to Water, (iv) Access to Sanitation, (v) Education Level, (vi) Type of Employment, and (vii) Status of Children in Household (See Statement II).

2. Each parameter consists of six attributes indicating the condition from 'worst to better'. Accordingly, a 'weightage score' has been assigned to each attribute i.e., from 100 (worst condition) to 0 (better condition). In other words, a beneficiary who has been assigned highest 'weightage score' amongst other urban poor as per norms given at Statement-I, will be given top priority under the programme.

3. Statement-III* indicates different categories i.e., from top priority to lowest priority as per 'weightage score' to be assigned to a household/future beneficiary.

Example:

Suppose an urban poor person has the following attributes against the identified non-income parameters:

Parameter	Attributes	Weightage score to be assigned as per norms
(1) Roof	Asbestos	60
(2) Floor	Bajri/Semi earthen	80
(3) Water	No water supply	100
(4) Sanitation	Community dry latrine	80
(5) Education	Middle pass	60
(6) Type of Employment	Semi skilled	80
(7) Status of children in household	Working but attending literacy classes sometimes	80
	Total Score	540

Average weightage score for a household i.e. future beneficiary = $540 / 7 = 77.1$

**Statement-III suggests that a household with Average Weightage Score of 77.1 should be considered for the category of II Priority.*

ANNEXURE I (contd..)

STATEMENT II

**NON-ECONOMIC PARAMETERS TO BE CONSIDERED FOR DETERMINING
ELIGIBILITY OF
A HOUSEHOLD FOR DRAWING BENEFITS UNDER SJSRY**

Parameter	Weightage Score for Attribute					
	100	80	60	40	20	0
	(A)	(B)	(C)	(D)	(E)	(F)
(a) Living Condition						
(i) Roof	Thatch/ Grass	Tarpaulin	Wooden	Asbestos	Tiled	Cement
(ii) Floor	Earthen	Bajri (Semi- earthen)	Bricks	Cement	Chips/Tiles	Marble
(iii) Water	No water supply within 500 yards	Open well/tank/pond/river	Community hand pump/tube well/bore well	Community tap	Private hand pump/ tube well/ bore well/	Private piped water supply
(iv) Sanitation	Open Defecation	Community Dry Latrine	Community Pour Flush Latrine	Private Latrine	Dry Private Pour Flush	Private Flush with Sewer Connection
(b) Education level	Illiterate	Primary	Middle	Matric	10+2	Graduate
(c) Type of Employment	Unskilled Casual Labourer/ Unemployed	Semi Skilled	Self Employed- Street Vendor/ Push Cart Driver	Own Work Place	Own Work Place Selling Place	Organised & Sector with Social Security
(d) Status of Children in Household	Working Children not attending any School/ NFE/ Literacy Classes	Working Children & Children attending School/ NFE/ Literacy Classes sometimes	Working Children attending School/NFE /Literacy Classes regularly	Children but not working as well as attending any Classes	Children not working and attending NFE/ Literacy Classes regularly	Children not working and attending School regularly

NOTE: The above format is a suggestive one. However, the town UPA cell, in consultation with community structures concerned can develop another format including similar parameters based on local conditions/factors to identify the poorest of the poor in the town.

STATEMENT III

**NON-ECONOMIC NORMS/CRITERIA FOR IDENTIFYING A
BENEFICIARY FROM AMONGST THE URBAN POOR***

Weightage Score	Priority Category
1. 80 - 100	I Priority (Highest Priority)
2. 60 - 80	II Priority
3. 40 - 60	III Priority
4. 20 - 40	IV Priority
5. 0 - 20	V Priority (Lowest Priority)

** This is in addition to the norms based on income parameters which envisage top priority to the household which is below poverty line.*

Note: The Ministry of Housing & Urban Poverty Alleviation will issue guidelines regarding identification of beneficiaries from time to time as required.

ANNEXURE II

OPERATIONAL DETAILS IN REGARD TO SELF-EMPLOYMENT (INDIVIDUAL) THROUGH SETTING UP OF MICRO-ENTERPRISES UNDER USEP

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| 1. | Identification of Beneficiaries | : Only those identified and listed on the basis of survey as suggested under Annexure I. |
| 2. | Eligibility | : Urban poor living below the poverty line, in any city/town. |
| 3. | Age | : Should be of minimum 18 years at the time of applying for Bank Loan. |
| 4. | Residency | : Residing in the town for at least three years. |
| 5. | Defaulter | : Should not be a defaulter to any nationalized bank/financial institution/cooperative bank. |
| 6. | Nature of Activities | <p>: An illustrative list of activities is as follows:</p> <p>(A) Town services requiring no special skills:
Tea shop, News paper/magazine shop, Ice cream vendor, Milk vendor, Pan/cigarette shop, Fruit/vegetable vending, Laundry work, Rickshaw-pulling, etc.</p> <p>(B) Town services requiring special skills:
Repairing of radio/TV/refrigerator/ air cooler/ air conditioner/mobile phone/cycle/automobile/diesel engines/pump/motor/watches/electrical /electric domestic appliances; Catering, Dry cleaning, Furniture repair, Motor winding, Shoe repair, Book binding as well as skills pertaining to House construction/ upgradation such as plumbing, carpentry, masonry, painting and polishing, tile laying, glass pane fixing, electrical installation, etc.</p> <p>(C) Micro-manufacturing units requiring skills:
Making/manufacturing of washing powder, agarbatti, bangles, garments, plastic toys, footwear, wooden/steel furniture, saree printing, weaving, pottery, blacksmithy, utensil/steel fabrication, food processing, ball pen making etc.</p> <p>(D) Assistance should also be made available under agricultural and allied activities/small scale services/small business activities e.g. general merchant shop, kirana shop, building materials shop, ready-made garments shop, dairy units, etc.</p> <p>(E) No training should be required if the beneficiary has already undergone training in a skill/trade from a known institution, registered NGO/VO, provided requisite certificate is produced to that effect.</p> <p>(F) Training should also not be necessary if the beneficiary has learnt the activity such as pottery making, cobblery, carpentry, ironsmithy, etc. from heredity/other sources. This aspect should however be certified by ULB</p> |
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before recommending /forwarding application to bank.

(G) Training should also not be necessary if a beneficiary has learnt a particular trade from private/public registered company, as apprentice or employee; certificate from the private/public registered company will have to be submitted.

7. Project Cost : The maximum unit project cost for individual cases can be Rs.200,000/-. If two or more eligible persons join together in a partnership, the project with higher costs would also be considered provided share of each person in the project cost is Rs.200,000 or less.
8. Subsidy : Subsidy would be provided at the rate of 25% of the project cost subject to a ceiling of Rs. 50,000/- per beneficiary. In case more than one beneficiary join together and set a project under partnership, subsidy would be calculated for each partner separately.
9. Margin Money : Each beneficiary is required to contribute 5% of the project cost as margin money in cash.
10. Loan (inclusive of subsidy) : 95% of the project cost would be made available by Banks (25% Subsidy amount and 70% of the project cost as Loan sanctioned by bank at the rate of interest applicable to such priority sector lending fixed by the Reserve Bank of India, from time to time). The interest will be charged only on the loan amount.
11. Collateral Guarantee on Bank Loans : The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated /mortgaged/pledged to the bank advancing the loans.
12. Repayment : Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by Bank.

The CDS/Town UPA Cells will extend help to banks for ensuring regular repayment of loans as per rules.

ANNEXURE III

OPERATIONAL DETAILS IN REGARD TO SELF-EMPLOYMENT (GROUP) THROUGH SETTING UP OF MICRO-ENTERPRISES UNDER UWSP

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| 1. | Identification of Beneficiaries | : | Only those identified and listed on the basis of survey as suggested under Annexure I. |
| 2. | Eligibility | : | Urban poor women living below the poverty line, in any city/town. Preferably, the senior and better-performing urban women self help groups having credit management abilities and having skills in the proposed activity may be accorded thrust. |
| 3. | Age | : | Members should be of minimum 18 years at the time of the group applying for Bank Loan. |
| 4. | Membership of the Group | : | Minimum number of women in a group is five. |
| 5. | Defaulter | : | Should not be a defaulter to any nationalized bank/financial institution/cooperative bank. |
| 6. | Nature of Activities | : | Any group activity/enterprise development for income generation by the urban poor women, including the activities mentioned for the Individual enterprises in Annexure-II. |
| 7. | Project Cost | : | No maximum limit. |
| 8. | Subsidy | : | Subsidy would be provided at the rate of 35% of the project cost subject to a ceiling of Rs. 3.00 lakhs or Rs. 60,000/- per beneficiary. |
| 9. | Margin Money | : | Groups may be encouraged to contribute 5% of the project cost as margin money in cash. |
| 10. | Loan | : | Loan (excluding the subsidy amount and margin money, if any, from the project cost) would be sanctioned by the banks at rates of interest applicable to such priority sector loans fixed by the Reserve Bank of India from time to time. The interest will be charged only on the loan amount. |
| 11. | Collateral Guarantee on Bank Loans | : | The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated/mortgaged/pledged to the bank advancing the loans. |
| 12. | Repayment | : | Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by bank.

The CDS/Town UPA Cells will extend help to bank for ensuring regular repayment of loans as per rules. |
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ANNEXURE IV

INDICATIVE PRINCIPLES FOR SELF-HELP GROUPS/THRIFT & CREDIT SOCIETIES

A Self-Help Groups (SHG)/Thrift & Credit Society (TCS) shall have:

- Group of women from different families
- Membership based on self-selection
- Ordinarily homogenous – in terms of social and economic conditions and location
- Leadership, preferably unanimous or by consent of majority members and based on rotation
- Savings as entry point and binding factor
- Internal loaning and rotation among members
- Rate of interest / to whom loan to be given to be a collective decision.

PANCHA SUTRAS for a Good SHG / T&CS:

1. Regular savings
2. Regular meetings
3. Regular accounts – book-keeping & accounting
4. Regular repayments
5. Adherence to Terms & Conditions – set Code of Conduct.

Key Operational Principles:

The SHG/T&CS shall be

- Agreed conditions for meetings
- Agreed conditions for savings
- Agreed conditions for loans to be given
- Agreed conditions for loan repayments
- Agreed social agenda

**OPERATIONAL GUIDELINES FOR SKILLS TRAINING FOR EMPLOYMENT
PROMOTION AMONGST URBAN POOR (STEP-UP)**

Skill Training:

- Skill Training to be linked to accreditation, certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions.
- The size of a training class may not be more than 40.
- The total training period for skill upgradation (including apprenticeship, if any) can be upto 6 months.
- Wherever feasible, toolkits may also be provided to trainees who complete the training satisfactorily.
- The cost of toolkit has been included in the average training cost of Rs. 10,000/- per capita. However, in case the toolkit cost exceeds the above ceiling, there is no objection to the excess amount being met from funds other than this programme funds or bank loan or even as beneficiary's contribution.
- Monthly expenditure on training per trainee including material cost, trainer's fees, toolkit cost, other miscellaneous expenses to be incurred by training institution as well as monthly stipend to trainee, may vary depending upon the trade and duration of training. States/UTs should issue guidelines in this regard.

Skill Development Process:

The following process may be adopted for developing/upgrading skills of the urban poor:

- i). Market Scan/Surveys to identify the needs of industry, business and service sectors and emerging job opportunities – local, district, state and national and upgrade the information at regular intervals;
- (ii). Livelihoods Survey, Training Needs Assessment, Baseline and Identification of Gaps;
- (iii). Identification of Lead (National or State) and Nodal (Regional/City Level) Institutions – finalize modalities for accreditation, preparation of modules, training of trainers, mentoring, certification, training, etc.
- (iv). Memorandum of Agreement between State Nodal Agency /Urban Local Body (Urban Poverty Alleviation Cell) and Lead/Nodal Training Institutions and between Lead and Nodal institutions;
- (v). Guidelines for Accreditation by Lead Institution, accreditation process and identification of nodal training institutions/agencies to undertake training;
- (vi). Memorandum of Agreement between Lead Institution and Nodal/training institutions/agencies including eminent agencies or institutes in the private sector;
- (vii). Selection of trainees by the ULBs with the help of Community Structures/ Organisations/NGOs based on their education, level of training, experience, aptitude etc.
- (viii). Preparation of Training Calendar and assignment of Trainees to Institutions, Conduct of Training, Examination, Certification Process, Apprenticeship with Industry; and Placement Coordination
- (ix). Monitoring, Quality Control, Review, Evaluation and Corrective Measures
- (x) Post-training Handholding.

Skills Training Institutes:

- Focus will be on skills of high-value for which there is market demand. Skills may be differentiated in categories on the basis of entry level qualifications.
- Matriculate pass candidates can be provided technical vocational training of high standard whereas 8th pass candidates can be provided training requiring less technical knowledge.
- Persons below 8th pass can be provided specially designed training which does not generally require technical skills.
- States/UTs may empanel activity-specific lead institutes (an eminent National or State Government institute like IIT or NIT for each specific technical vocational skill) supported by regional/city level nodal institutions, which will work closely with the Lead Institution.
- The Lead Institution will be responsible for the accreditation of training institutes in the fields concerned (public and private both) and certification.
- The Nodal (regional/city level) institutes will be responsible for training of trainers, supervision of training, mentoring and placement coordination.
- The Lead and Nodal institutions will undertake preparation of high quality training modules, development of curriculum standards, materials for training of instructors and trainees and undertake certification process for the particular skills.
- Public-Private-Partnership models for imparting skills training will be encouraged.

Note: Guidelines for undertaking skill development/upgradation will be issued by the Government of India from time to time, as required.

COMMUNITY-BASED STRUCTURES TO BE SET UP UNDER SJSRY

The community based organizations include Neighbourhood Groups (NHGs); Neighbourhood Committees (NHCs) and Community Development Society (CDS).

I. NEIGHBOURHOOD GROUP (NHG)

This is an informal association of women living in a mohalla or basti or neighbourhood group of manageable size (preferably of 10 to 40 to represent urban poor / slum families). Geographic contiguity and homogeneity should be the basis to carve out the boundaries of the NHGs. At least one woman resident among them who is willing to serve as a volunteer should be selected as a Resident Community Volunteer (RCV) through community consensus or election or any other democratic process. There should be a change or rotation (if need be) of such volunteers at periodical intervals. The responsibilities of RCVs include:

- (i) to serve as a channel of information and communication among the families in the cluster;
- (ii) to represent the views of the Group in the Neighbourhood Committee, Community Development Society and other forums;
- (iii) to support planning, implementation and monitoring of activities at the neighbourhood level;
- (iv) to foster and encourage self-help, mutual help and participation in community improvement programmes; and
- (v) to motivate the community for being members of self-help groups/thrift and credit society; and to contribute to community development fund.

II. NEIGHBOURHOOD COMMITTEE (NHC)

A Neighbourhood Committee (NHC) is a more formal association of women from the Neighbourhood Groups located in close proximity and as far as feasible within the same electoral ward. The Committee should consist of all the RCVs from the Neighbourhood Groups as executives (with voting right). There can also be provision for honorary membership without a voting right for Community Organisers (COs), representatives from other sectoral programmes in the community like ICDS supervisor, school teacher, urban social health activist, ANM etc. The Convener/President of the NHC will be selected/elected by the executive members of the NHC. The Convener will ensure that the meetings of the NHC are convened on regular basis. The responsibilities of the NHC would include:

- (i) to identify local problems and priorities;
- (ii) to provide suggestions for group involvement in meeting the community needs and goals (mini-plans);
- (iii) to support local action with partnership of responsible agencies including community contracts;
- (iv) to provide feedback to agencies on programme effectiveness and out-reach especially for children and women;

- (v) to develop community capacity through training in association with COs, NGOs and other sectoral departments;
- (vi) to develop community-based thrift and credit system as well as neighbourhood development fund;
- (vii) to facilitate the recovery of loans from the beneficiaries in time; and
- (viii) to assist/carry out community surveys in accordance with the guidelines.

The NHC may be registered under the Societies Registration Act, or other appropriate Acts, if so desired. If registered, these NHC may also apply for grants-in-aid under various schemes.

III. COMMUNITY DEVELOPMENT SOCIETY (CDS)

The CDS is a formal association of all the Neighbourhood Committees at the town level based on common goals and objectives. The CDS may consist of elected/selected representatives of NHCs as executive members (with voting right); and other members with honorary membership (with no voting right) which may include community organizers, representatives of NGOs, sectoral departments, leading citizens, elected representatives of the area and other resource persons. The Community Development Society (CDS) should be registered under the Societies Registration Act or other appropriate Act to provide access to grant-in-aid under various schemes and for a wider financial and credit base. The responsibilities of CDS would include:

- (i) to represent needs of all the communities, especially women and children at various levels and forums;
- (ii) to liaise and link-up with agencies and departments to promote action in the community towards fulfillment of their needs;
- (iii) to identify specific training needs and arrange for capacity building of their organizations;
- (iv) to facilitate community surveys to be carried out to identify the genuine beneficiaries for economic and shelter benefits;
- (v) to prepare community development plans and proposals, mobilize resources from the community, town or other sectoral departments for implementation of such plans;
- (vi) to extend help to Banks in coordination with city/town UPA Cell, for ensuring repayment of loans by the beneficiaries in time;
- (vii) to create small community assets in low-income areas in consultation with town city/town UPA Cell and Urban Local Body (ULB); and
- (viii) to develop and implement proposals for support from Community Participation Fund/Community Development Network under JNNURM and other programmes.

Community structures at different levels will be self-managed and may have volunteers in charge of groups of activities such as basic infrastructure, health, education, skill and livelihoods, thrift & credit etc.

The States/UTs may adopt other innovative structural arrangements regarding the hierarchy of community structures as considered appropriate. However, suitable guidelines need to be issued by them.

ANNEXURE VII

FORMATS FOR SUBMISSION OF PROPOSALS FOR INNOVATIVE/ SPECIAL PROJECTS UNDER SJSRY

1. Name of the Project:
2. Principal Applicant:
3. Conceptual Background of the Project and Features which make it special/ innovative for sanction under Innovative/Special Projects of SJSRY and why it can not be taken up under normal SJSRY or other Programmes being implemented in the city/town:

Possibility of replicability of the project after completion:
4. Area of the Project: Profile of the project area and how the key project activities are suitable for the area and the local people.
5. Project objectives:
6. Project strategy:
7. Project period and Action Plan/Milestones (year-wise) for implementation of the Project:
8. Project scope: Key activities to be taken under the Project:
9. Details of Beneficiaries – Total No./No. under BPL category/No. of SCs/STs/Women /Differently-abled etc. and their linkage with the activities taken in the Project:
10. Implementing Agency, to whom the funds are proposed to be released for implementation:
11. Role of Line Departments/ NGOs/Other institutions:
12. Bench Mark Survey, for indicators on which the success of the project would be monitored and evaluated:
13. Integration with other on-going urban development and social sector development programmes in the area and arrangements for dovetailing funds from non-SJSRY resources and securing convergence:
14. Modalities for Implementation of Project:
 - A. Securing raw materials supply:
 - B. Securing technical know-how:
 - C. Infrastructure development: If infrastructural facilities are proposed to be built, then mention how the same will benefit the urban poor. How will the facilities be maintained and how will the provision of staff, running costs etc. be met after the Project is completed:

- D. Marketing arrangements: Arrangement for marketing of produce in existing markets, strategy for expanding market in future, details of forward and backward linkages:
 - E. Training component: Training needs assessment, identification of skills training institutes, duration of training, funding details and arrangements for training, etc.:
15. Expected Benefits/ Impact of the Project - in terms of increase in income of the poor, year-wise income growth parameters identified etc.
 16. Risk factors affecting the project objectives of increasing the income of poor beneficiaries etc. and the modalities to minimize risks.
 17. Monitoring and evaluation of project: Mention various parameters based on which the project is to be monitored and evaluated. How will the project activities be sustained after completion of the Project?
 18. Technical appraisal of the Project: technical scrutiny and feasibility of the Project (Please indicate whether the concerned technical department/wing of the State Government/State Nodal Agency has vetted the Project. If yes, state the comments of the appraising agency.
 19. Economic appraisal of the Project: (The Project may be got appraised and results of the economic analysis/appraisal regarding the economic viability of the Project, may be indicated appropriately).
 20. Estimated Project Cost: (Please indicate the Central, State and Urban Local Body shares; Credit component, if applicable; Contribution from other sources and from beneficiaries). The estimated cost should indicate the total cost and activity-wise/ source-wise costs also.

	Activity 1	Activity 2	Total
Central Share			
State Share			
Bank Credit NHC/CDS			
Funds Beneficiary			
Contribution			
Other Sources – NGOs etc.			
Total			

Repayment schedule in the case of Loans

21. Whether the Project or part thereof has been submitted to any other agency? If yes, the results thereof. If the Project or its part had been rejected the reasons there of.