

EXECUTIVE SUMMARY

1. *Since the majority of population in India lives in rural areas and there is widespread poverty in the villages, the development of the country depends on rural development. Alleviation of rural poverty has been the major objective of all the social sector programmes of the Government of India. In view of this; Ministry of Rural Development (MoRD) has launched various programmes to bring about rapid and sustainable development as well as socio-economic transformation in India.*
2. *To cover all aspects of self employment programmes, MoRD adopted a holistic approach and restructured the self-employment programmes by clubbing them together under "Swarnajayanthi Gram Swarojgar Yojana (SGSY)", with the broad objective to bring assisted BPL family above the poverty line by the end of the project period. Under SGSY scheme, 15 per cent of the funds have been earmarked for Special Projects to be taken up by the State / Districts depending on the availability of natural resources, raw materials, skills of people, etc.*
3. *For assessing weather these programmes are resulting in effective deliveries, MoRD has initiated Concurrent Evaluation studies of these Special Projects. The present study is one such effort of MoRD to ascertain weather the broad objectives of Special Projects are being fulfilled through the Special Project under SGSY for Establishment of Goa Bazar Marketing and Training Centre of Rural Products in Goa State.*
4. *MoRD has awarded Centre for Symbiosis of Technology, Environment & Management (STEM), Bangalore, to undertake the Concurrent Evaluation of the Special Project with specific objective "To evaluate status and impact of the project particularly, in generation of employment opportunities for local people living below poverty line and improvement of their standard of living in North and South Goa districts of the State.*
5. *To assess the effectiveness of the ongoing project in terms of deliveries and timeliness, the approach adopted by M/s STEM was two pronged. Firstly, the STEM team interacted with the concerned officials of the District Rural Development Agency (DRDA), North Goa district, which is the project implementation and monitoring agency and secondly, undertook extensive field surveys to have direct interaction with the beneficiaries. Specific Schedules were developed and subsequently canvassed at the district, project and the beneficiary levels.*
6. **Proposed Project:** *It has been proposed to enable the SHGs with a permanent outlet to exhibit and sell their products amidst the right ambience, to enable in fostering sustainable entrepreneurship and self-employment among the target participants, to encourage setting up production clusters for viable secondary and tertiary sector activities based on local resources, skills and markets and to facilitate in promoting marketing networks for the growth of self-employment ventures by potential rural entrepreneurs.*
7. **Project Coverage:** *This project covers all the 6 blocks of North Goa District and 5 blocks of South Goa District in Goa. However, the Goa Bazaar project site is located in Panaji, the capital of Goa where Marketing & Training Centre will be developed to facilitate the marketing of the produces of the rural artisans and also skill upgradation trainings can be imparted to the beneficiaries.*
8. **Project Period:** *The proposed period for the implementation of the Special Project would be one year from the date of sanction of the project.*
9. **Commencement of Project:** *The project proposal was prepared by District Rural Development Agency (DRDA), North Goa District, Govt. of Goa and was submitted to the Ministry of Rural Development (MoRD), Govt. of India on 05th June 2003. However, based*

on the observations of the MoRD, the proposal was modified by the Technical Committee and the project was sanctioned on 11th February 2004.

10. **Project Implementation and Monitoring:** The project is being implemented and monitored by the District Rural Development Agency (DRDA), North Goa District. However, as on 31st May 2005, only the land acquisition process has been completed and the DRDA is very soon approaching PWD for the preparation of the estimates for the infrastructure and other civil works.
11. **Project Cost:** The total project cost as envisaged by the DRDA, North Goa District for the implementation of the project is Rs.982.34 lakh. However, after reviewing the project proposal the MoRD, Govt. of India sanctioned the envisaged project cost of Rs.982.34 lakhs. The total project cost is shared between the Centre and State in the ratio of 75:25 i.e., Central share is Rs.736.76 lakhs and State share is Rs.245.58 lakhs respectively.
12. **Funds Received:** The total funds received, as on 31st May 2005 was Rs.452.47 lakhs, of which the Centre Share of the first installment was Rs.294.7 lakhs and State share was Rs.150.0 lakhs. Moreover, an amount of Rs.7.77 lakhs has also been accumulated as the bank interest for the amount deposited.
13. **Utilization of Funds:** The total funds utilized under the project as on 31st May 2005 were only Rs.10.22 lakhs. Of the targeted project activities, only the land acquisition process is completed. All other activities apart from that are yet to be started. As per the project proposal the cost of land acquisition is not included under the project cost, but DRDA has now used part of the funds for the land acquisition. The activities for which the funds are utilized are land acquisition, and other miscellaneous expenses like advertisements and labour charges. It can be noted that only about 2.2 per cent of the total funds received as 1st installment from Centre and State has been utilized.
14. **Physical Performance of Project:** As on 31st May 2005, the land acquisition process is completed and very soon the DRDA is planning to approach PWD for the preparation of the estimated for the infrastructure and other related civil works to be taken up under the project. The project was to be completed by March 2005, but is informed that it got delayed due to the instability in the government and decisions regarding the implementation of Goa Bazaar were not taken.
15. **Selection Criteria of Beneficiaries:** The eligibility criteria adopted for selection of beneficiaries was that they should be rural poor belonging to the BPL families (Yellow Card holders) and should preferably be engaged in rural arts and crafts. Apart from that other BPL beneficiaries who are interested to take up the activities are also equally encouraged. However, as on 31st May 2005, the beneficiaries were not included under the project as the process of setting up infrastructure at Goa Bazaar is still ongoing. It was informed by DRDA that SHGs have already been formed under normal SGSY scheme and are involved in rural arts and crafts and as soon as the infrastructure is set up, they would be included under the project.
16. **Composition of Beneficiaries:** Under the project, as on 31st May 2005, the beneficiaries were not included and assisted. However, the SHGs of BPL households have been formed in all the blocks of the north and south Goa under the normal SGSY scheme. It was informed that these SHGs would be assisted under the project after the setting up of the infrastructure at Goa Bazaar.
17. **Infrastructure:** Under the project, as on 31st May 2005, no infrastructure was set up. The project was to be completed by March 2005, but is informed that it got delayed due to the instability in the government and decisions regarding the implementation of Goa Bazaar were not taken.

18. **Training:** Under the project, as on 31st May 2005, no training and skill upgradation was taken up as the infrastructure has not been set up. The project was to be completed by March 2005, but is informed that it got delayed due to the instability in the government and decisions regarding the implementation of Goa Bazaar were not taken.
19. **Marketing:** Under the project, as on 31st May 2005, no marketing strategies have been adopted, as the infrastructure has not been set up. The project was to be completed by March 2005, but is informed that it got delayed due to the instability in the government and decisions regarding the implementation of Goa Bazaar were not taken.
20. **Impact on Beneficiaries (Field Survey Based):** In order to assess the impact of the project on the beneficiaries, a primary field survey was undertaken. For this, a well-designed questionnaire having details regarding sex, caste category, occupation, income etc was canvassed. A total of 75 beneficiaries were interviewed personally in six blocks in North Goa district namely; Pernem, Bardez, Tiswadi, Bicholim, Satari and Ponda.

Demographic Profile: The demographic profile of the interviewed beneficiaries is captured in terms of their sex as well as the caste category. It is observed that about 32 per cent of the beneficiaries are male and about 68 per cent are female. The composition in terms of their caste show that about 27 per cent represent SC category, 16 per cent represent ST category, 35 per cent represent OBC category and about 22 per cent constitute others.

Socio-economic Profile: The socio-economic profile of the interviewed beneficiaries is captured in terms of the literacy rate and the occupation of the beneficiaries before including them under the special project. It is observed that only about 31 per cent of the beneficiaries interviewed are illiterate. The occupation of the beneficiaries before the start of the project is categorized under agricultural labourers, unemployed, undertaking same occupation and engaged in other activities. It is interesting to note that about 64 per cent of the beneficiaries interviewed were undertaking the same activity of undertaking rural micro enterprises before the start of the project.

Credit / Bank Loans: Under the project the component of bank loan has not been envisaged, hence, none of the beneficiaries have been provided with bank loans under the project. However, all the interviewed beneficiaries are undertaking these activities for about last 3 to 4 years and so they have availed bank loans under the normal SGSY schemes and most of them have even repaid their loans also.

Infrastructure provided: Of the interviewed beneficiaries, it was indicated that as on date no infrastructure has been provided under the project. However, they expressed that the project officials have indicated the different types of infrastructure that has been proposed under the special project for their benefit. They intend that this infrastructure must be set up at the very earliest so that they start getting the benefits.

Training provided: Of the interviewed beneficiaries, it was indicated that under the project, as on date no trainings have been provided. But since these beneficiaries are engaged under these activities for the last 3 to 4 years, so most of them have been imparted with the trainings under the normal SGSY schemes. However, the beneficiaries are waiting for the trainings under the special project to be taken up for attaining knowledge on the latest technological developments.

Income Generation / Employment: Under the project the beneficiaries have not started incurring income. However, the beneficiaries have been undertaking these activities for the last 3 to 4 years under the normal SGSY schemes and are incurring incomes by pursuing

these activities. Of the interviewed beneficiaries it was observed that about 39 per cent of them indicated that their monthly income is between Rs.500 to Rs.1000, about 45 per cent of them indicated between Rs.1000 to Rs.1500 and only 16 per cent of them indicated between Rs.1500 to Rs.2000.

Beneficiaries Perception: The beneficiaries are enthusiastic with the implementation of the project as they feel that with this project they started getting a fixed regular income on the activities pursued by them. With the entire infrastructure envisaged to be setup at the Goa Bazaar will enable them to market the products produced by them on a continuous basis. But still they are not very satisfied with the income that they are earning since the Goa Bazaar has not been set up. They expressed that once the Goa Bazaar is set up then they could start getting healthy incomes to sustain their families and livelihood.

21. **Key Issues and Suggestions:** Based on the interactions with the beneficiaries and the officials of the DRDA, North Goa district, the study team has observed some key issues and suggestions that need to be looked into for the effective implementation of the Special Project.

Progress of the Special Project: The project is still in its implementation stage. The sanctioned project duration was one year, which ends as on February 2005. However, apart from the acquisition of the land for the setting up of Goa Bazaar, none of the other activities proposed under the project have been taken up. It was informed by the project officials that due to political instability in the State for the past one-year, the implementation of the project was affected and therefore no substantial progress has been made under the project. However, with the change of the government, if there are no further hurdles, the project is estimated to be completed by the end of 2005.

Selection Criteria of Beneficiaries: Under the project, as on date the beneficiaries have not been identified to be included under the project. However, in all the blocks of the two districts in the State, SHGs have been formed comprising of BPL families under the normal SGSY scheme and it was informed that the beneficiaries under the special project would be selected from these existing SHGs as soon as the infrastructure at the Goa Bazaar is set up.

Present Activity Pursued by Beneficiaries: During the fields visits by the study team, the beneficiaries expressed that there is immense market potential for these products and if a permanent market space is created it would help them in marketing of their products manufactured. They also expressed that trainings should also be given to learn new advancements and techniques, which would help them in manufacturing varied varieties of products. Moreover, they intended to be supported to participate in fairs, exhibitions across the State and even other parts of the country.

Income Generation: The existing SHGs are manufacturing products with the support of DRDA under the normal SGSY schemes and are earning an average income of about Rs.1000-Rs.1500 per month. But still they are not benefited under the special project. The beneficiaries feel that with the setting up of the Goa Bazaar, they will be able to market their products a permanent place, which will enable them to earn healthy income in the future.

Trainings: Under the project as on date the beneficiaries have not been imparted by any trainings as the project officials are waiting for the setting up of the infrastructure so that the trainings can be imparted at the Goa Bazaar.

Availability of Raw Materials: The products produced by the existing SHGs are articles made of bamboo, coconut shells, seashells, clay items, crochet and also eatables. The raw materials required for all these products are locally available. Hence, there is no problem in the availability of the raw materials.

Marketing Facilities: The most important criteria for the establishment of Goa Bazaar are to provide the marketing facilities to the rural micro enterprises. Since the infrastructure at the Goa Bazaar is being setup so as on date there is no support being provided for marketing of their products under the special project.

Credit Mobilization: As the main objective of the special project is to provide marketing and training center for the rural craftsmen where they manufacture their rural micro enterprises. Hence, there is no credit component included under the project.

Social Mobilization: Under the project no social mobilization initiatives are envisaged since all the beneficiaries are manufacturing these rural micro enterprises since a very long time and they all are well aware of the benefits. During the field visits, the study team observed that the beneficiaries' only need a permanent marketing place to sell the products manufactured by them.

Profitability and Replicability: After the successful completion of the special project, the project officials as well as the beneficiaries are very sure that it will incur good profits to the beneficiaries. This particular activity is an area specific, but wherever there are similar prevailing conditions available it can be replicated.

Sustainability: After the completion of the project, it will be self-sustainable since there is continuous inflow of the tourists in Goa every year and also there is immense interest among the tourists for the products manufactured by the rural artisans. The only aspect lacking was the availability of a permanent marketing place, which would be well taken care of in Goa Bazaar.

22. **Conclusion:** The study team has found that generally, the beneficiaries were very enthusiastic about the project and were optimistic that they would be able to cross the poverty line once permanent marketing facilities are provided at the Goa Bazaar. However, in order to achieve the time bound results, the political situation in the State must be stabilized. This project once successfully implemented would help in further development of the rural micro enterprises in the State and would definitely make a positive impact on the unemployment / under-employment scenario of the district.