

Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on the socio-economic status of the beneficiaries and their suggestions from western Maharashtra

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ABSTRACT

Swarnajayanti Gram Swarozgar Yojana is aimed at bringing the assisted poor families (swarozgaries), above the poverty line in three years by providing them income-generating assets through a way of bank credit and government subsidy. The study was carried out in Nashik and Ahmednagar district of the Western Maharashtra State were purposively selected for the study as these are having dominating population of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana. Therefore, it represents the Western Maharashtra region. The study reveals that 10.50 per cent of the respondent beneficiaries had low level of impact of SGSY on their socio-economic status. Medium level of impact of SGSY on the socio-economic status was observed in case of 44.50 per cent of the respondent beneficiaries. Almost all (94.50 per cent) goat rearing and (96.50 per cent) dairy enterprise and (90.50 per cent) goat rearing and (95.50 per cent) dairy enterprise respondent beneficiaries suggested respectively *i.e.* the loan amount may be increased to prepare the trade or enterprise on large scale and to attend the trainings and exhibition at different places beneficiaries may be provided the transport facilities.

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Generation of self employment for the poor in rural areas is one of the important components of anti-poverty and rural development strategy adopted by the ministry of Rural Development Department, Government of India. Swarnajayanti Gram Swarozgar Yojana (SGSY) is the major on-going programme for self employment generation for the marginalized sections of rural communities. Swarnajayanti Gram Swarozgar Yojana is aimed at bringing the assisted poor families (swarozgaries), above the poverty line in three years by providing them income-generating assets through a way of bank credit and government subsidy, ensuring at least Rs. 2,000 net income per month to the assisted families. Swarnajayanti Gram Swarozgar Yojana lays stress on a few selected activities in each developmental block and attend to all aspects of these activities so that the swarozgaries can draw sustainable income from their investments. For this, 4-5 key activities are to be identified for each block based on the resources, occupational skill of the people and availability of market demands. These key activities are preferably be taken up in clusters in order to establish effective backward and forward linkages for harvesting economies of large scale production. Swarnajayanti Gram Swarozgar Yojana is a credit cum-

subsidiary programme. Credit here is a critical component in the scheme, subsidy being only of minor and enabling element. In order to develop close linkages with credit mechanism an approach of multiple credit rather than a one time credit injection is adopted under the programme. The Swarnajayanti Gram Swarozgar Yojana in Nashik and Ahmednagar Districts are implemented through the respective District Rural Development Agency (DRDA). At the Block level the programmes are implemented by the respective Panchayat Samiti. The ministry of Rural Development had visualized that the adequate and responsive Block level extension machinery is a Sino-quo-non for the successful implementation of SGSY. This machinery has to be primarily responsible for (i) identification of families, (ii) preparation of bankable schemes / projects for them and (iii) monitoring of the implementation of the scheme.

The functionaries of the Block were also expected to play an important role in maintaining liaison with the banks and other financial agencies for credit mobilization, supply of inputs, organization of marketing arrangements and to undertake periodic follow-up of the schemes drawn up for the families. They were also expected to assist the financing institutions in the recovery of loans given to the beneficiaries. According to the original schematic pattern, a Block has one Block Development Officer (BDO), 8 Extension Officers (one each for agriculture, animal husbandry, cooperation, panchayat, rural industries,