

Personal, socio-economic and psychological characteristics of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY) and their constraints from western Maharashtra

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ABSTRACT

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 (swarozgaris), 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 as these districts are having dominating population of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana. Therefore, it represents the Western Maharashtra region. It is observed from the data that a majority of the respondent beneficiaries were from middle age group (63.50 per cent), primary educated (68.50 per cent), having medium social participation (45.00 per cent), had low level of knowledge about SGSY (62.75 per cent), low experience in trade (64.00 per cent), low level of information sources used (54.25 per cent) and had low cosmopolitanism (62.75 per cent). Most of the respondent beneficiaries (59.00 per cent) were landless, having labour as a occupation (55.25 per cent). A Majority (53.00 per cent) of them had medium annual income and low indebtedness (57.50 per cent). Most (68.25 per cent) of them had high risk orientation and had low (62.00 per cent) achievement motivation. Near about half (47.25 per cent) of them had high economic motivation and had more favourable attitude (44.00 per cent).

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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 (swarozgaris), 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 swarozgaris 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