



## Impact of Swarnjayanti Gram Swarozgar Yojana on Rural Lives: An Evaluation of Rajpura Block Meerut District

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### Abstract

*This paper indicates that majority of the beneficiaries 63% were SC-ST whereas female were 27%. 90% beneficiaries have no agricultural land while 53% beneficiaries were illiterate. About 55% beneficiaries accepted that employment generated from the programme fulfils the educational needs of the children. About 60% beneficiaries were satisfied with the employment generated from the programme. About 65% beneficiaries accepted that living status of their family improved with the employment generated from the programme. About 75% beneficiaries believe that SGSY is solving the problem of poverty in the country and 85% beneficiaries were agree with the concept of self help groups.*

*Swarnjayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families (Swarozgaris) above the poverty line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by interalia organizing the rural poor into Self Help Groups (SHG) through the process of social Mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build their self confidence through community action.*

**Keywords:** Swarozgaris, self-Help groups, poverty, vulnerable groups, micro-finance, unemployment.

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## 1. INTRODUCTION

Poverty is a situation where the individual or communities lack the resources, ability and environment to meet the basic needs of life. It is a problem spreaded worldwide. Historically, people as well as societies have considered poverty as inevitable and accepted it fatalistically. There had been continuous efforts to address and ameliorate poverty with varying levels of success. It is still a stark reality in many parts of the world including in many developed countries. About 1.7 billion people in the world are estimated to live in absolute poverty today. Poverty and unemployment are inter-related. It is one of the serious problems facing by our the country. It holds a potential threat to the unity, Integrity and independence of country. Hence, the plans had higher priority to eradicate poverty through rural development. Rural development is a tool for combating unemployment and poverty in rural areas and raising the rural poor above poverty line. It is also in the interest of world peace and harmony that the poor countries should be able to remove or reduce their poverty. Development and social justice has been amongst the most important directive principles laid down in the constitution of India. Right from the inception of planning, these have been among the most prominently explicit state objectives of the government economic policy. In the beginning of the post-independence period, it was necessary to establish economic order and socio-political discipline in the country.

In fact, the process of economic development must start from villages. Thus, the development of rural areas has been one of the permanent concern of the successive five year plans. Before independence, the foreign rulers concentrated their efforts on the urban areas only and the rural areas were merely looked upon as suppliers of cheap labour and agriculture produce. The colonial rulers merely wanted to keep their administrative edifice intact and wanted Indian economy to be subservient to British economic interest. Naturally, rural areas received negligible attention except through distribution of takabi loans which again were never a part of a well designed programme of rural development. When the government was neglecting its responsibility for rural development, public leaders were in their own limited way trying hard for rural upliftment. Mrs. Indira Gandhi too declared that political emancipation had no meaning unless it lifted the people from poverty and ignorance. She enunciated 13 point programme of rural development involving basic education, village industries, khadi and other minimum requirements of the rural areas to improve the quality of the life there. At Shanti Niketan, Sri Ravindra Nath Tagore tried to make villagers self reliant and make them to take a modern resources for economic development. The seeds of the community development programme of the later years were sown through this experiment in south India. Martandam Spincer Hatch brought up the idea of development of the poorest people in the rural society. Shri V.T. Krishna Machari in Baroda also tried hard for rural development work. Efforts made at Gurgaon under Mr. Bayami for agricultural development were also another step in the same direction.

The magnitude of poverty and employment in India even after so many years of independence is substantial, although there has been some decline in the poverty ratios over the last years but the unemployment rate has been showing on increasing trend. In India more than 70% of the work force gets their living from agriculture either as a cultivator or agriculture labourer.

Anti-poverty programmes have been a dominant feature of government initiatives in the rural areas. The programmes have been reviewed and strengthened in the successive years in order to

sharpen their focus on reduction of rural poverty. The results achieved in the meanwhile are worth noting. In percentage terms, rural poverty has reduced from 56.44% of the country's population in 1973-74 to 37.27% in 1993-94 some states have been more successful in reducing their rural poverty during this period. These states are Andhra Pradesh (48.41% to 15.92%), Goa (46.85% to 5.74%), Gujarat (46.35% to 22.18%), Karnataka (55.14% to 29.88%), Kerala (59.19% to 25.76%), Rajasthan (44.76% to 26.46%), Tamil Nadu (57.43% to 32.48%) and West Bengal (73.16% to 40.80%) however the cause of concern is that the estimated number of the rural poor is still about 244 million which had led to further and restructuring of the anti-poverty programmes Swarnjayanti Gram Swarozgar Yojana is a restructuring of the programmes.

Swarnjayanti Gram Swarozgar Yojana (SGSY) has been launched with effect from 1<sup>st</sup> April 1999 as a new self-employment programme. With the coming into effect of the SGSY the earlier programmes of Integrated Rural Development Programme (IRDP) started on 2<sup>nd</sup> Oct, 1980, Training of Rural Youth for Self Employment (TRYSEM) started in 1979, Development of Women and Children in Rural Areas (DWCRA) started in 1982, Supply of Improved Toolkits to Rural Artisans (SITRA) started in 1992, Ganga Kalyan Yojana (GKY) started in 1997, and Million Wells Scheme (MWS) started in 1988 are no longer in operation.

Swarnjayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families (Swarozgaris) above the poverty line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organizing the rural poor into Self Help Groups (SHG) through the process of social Mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build their self confidence through community action. Interactions in group meetings and collective decision making enables them in identification and prioritization of their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power.

## **2. AREA OF STUDY**

The present study has been conducted on the beneficiaries assisted under SGSY Rajpura Block of Meerut District of Uttar Pradesh. The City which was labelled by the British as a depopulated town with a population of 24,000 in 1803 has grown in mammoth of 35 Lakhs approx. Residents comprising mainly Muslims and Hindus with a few pockets where Sikhs and Christians reside.

### **2.1 Methods of Data Collection**

There were 37 SGSY groups in Rajpura Block out of which 20 groups approximately 200 beneficiaries have been selected randomly consisting of various strata and categories of the beneficiaries.

For the selection of sample beneficiaries a list of assisted groups during the period of 2000-06 have been collected from DRDA Meerut. For accuracy point of view primary data regarding the number of assisted beneficiaries have been collected through direct interviews of beneficiaries.

### **2.2 Methods of Data Analysis**

The data so collected was first transferred to work tables and tally sheets. Simple comparison was made on the basis of percentage.

### 2.3 Findings of the field Study

**TABLE: 1.0 Villages Wise Selected Groups and the Total Number of Beneficiaries Assisted Under SGSY**

S.No.	Name of Village	Name of Group	No. of Members
1.	Samaypur	Sahara	10
2.	Jithauli	Amar	10
3.	Jithauli	Deep	11
4.	Kamalpur	Ujala	10
5.	Datawali Gesupur	Indira	11
6.	Hasanpur Kadim	Virat	11
7.	Badhla Kaithwari	Pragati	10
8.	Badhla Kaithwari	Aadarsh	10
9.	Maukhas	Ekta	10
10.	Morna	Shiv	10
11.	Orangabad	Shivam	10
12.	Orangabad	Gulshan	10
13.	Chhilaura	Jyoti	10
14.	Chhilaura	Shiv	10
15.	Pachpeda	Shikhar	10
16.	Rukanpur	Pragati	10
17.	Muzzaffarpur Sainy	Surya	10
18.	Mamepur	Netaji	10
19.	Kunkura	Shiv	10
20.	Incholi	Ambedkar	10
	Total	20 Groups	203 Beneficiaries

Source: own survey

From the Table No:1 It is clear that the following localities of the Rajpura Block were covered for the purpose:

Samaypur, Jithauli, Kamalpur, Datawali Gesupur, Hasanpur Kadim, Badhla Kaithwari, Maukhas, Morna, Orangabad, Chhilaura, Pachpeda, Rukanpur, Muzzaffarpur Sainy, Mamepur, Kunkura, Incholi.

**TABLE: 2.0 Category-wise analysis of all beneficiaries**

S.No.	Category	%
1.	SC-ST	63.00
2.	OBC	31.50
3.	General	05.50

Source: own survey

It is clear from the Table No.2 that Majority of the respondents 63% were Schedule Caste whereas 31.5% beneficiaries were from other backward class and only 5.5% beneficiaries were from general category. As SGSY focuses on the vulnerable groups among the rural poor, thus the benefits were reached to SC and ST group poor people.

**TABLE 3.0 Gender-wise analysis of all beneficiaries.**

S.No.	Gender	%
1.	Male	73.00
2.	Female	27.00

Source: own survey

In SGSY efforts have been made to involve women members in each SHG. From the analysis of the beneficiaries from Table No. 3.0 It is clear that there are 73% Male beneficiaries and 27% female beneficiaries.

**TABLE 4.0 Education-wise analysis of all beneficiaries**

S. No.	Education	%
1.	Illiterate	53.00
2.	Primary	09.00
3.	Junior	29.00
4.	10 <sup>th</sup>	05.00
5.	12 <sup>th</sup>	02.50
6.	Graduates	01.50

Source: own survey

From the Table 4.0 It is clear that Majority of the beneficiaries 53% are illiterate whereas 29% are educated upto Junior Level, 9% beneficiaries are educated upto Primary Level and very few are educated upto 10<sup>th</sup>, 12<sup>th</sup>, and Graduation.

**TABLE 5.0: Land-wise Analysis of beneficiaries**

S.No.	Land	%
1.	No Land	90.00
2.	1 Bigha	02.00
3.	2 Bigha	02.00
4.	3 Bigha	01.00
5.	4 Bigha	01.00
6.	5 Bigha	01.00
7.	6 Bigha	01.00
8.	10 Bigha	01.00
9.	12 Bigha	01.00

Source: own survey

Land is one of the most important assets of a family. Ownership of land determines the economic status of a family. It is a means of sustenance for a sizeable section of society. From Table 5.0 It is clear that very few beneficiaries have land. 90% beneficiaries are having 1 Bigha or 2 Bigha land respectively. Whereas 1% beneficiaries have 3, 4, 5, 6, 10 and 12 Bigha land respectively beneficiary are having no land and

#### Major Findings of the field Study:

- About 55% beneficiaries answered that the employment generated from the programme fulfil the educational needs of the children.
- About 60% beneficiaries were satisfied with the employment generated from the programme.

- About 65% beneficiaries answered that the living status of their family improved with the employment generated from the programme.
- About all beneficiaries are living in their own houses.
- About 65% beneficiaries accepted that their social status has improved with the employment generated from the programme.
- About 75% beneficiaries believe that programme is solving the problem of poverty in the country.
- About 85% beneficiaries agree with the concept of self help group.
- About 40% beneficiaries earned Rs 2,000-2,200 whereas about 20% beneficiaries earned Rs 2,500-3,000 and about 20% beneficiaries earned Rs 1,000-1,500 whereas about 20% beneficiaries answered that they could not gain a single rupee from the programme.
- On the basis of field study it was observed that 50% Self Help Groups are still working now whereas 50% groups have been closed due to some reason.
- On the basis of analysis of field study it was observed that there were 7 groups of definite caste members out of 20, however out of 7 groups of same caste members only 3 groups are working now whereas 4 groups have been closed.

**Responsible factors for closing of the group:**

- **Illiteracy of the Members:** 20% beneficiaries believe that illiteracy is a cause for the closing of the group.
- **Lack of cooperation among the members:** 70% beneficiaries believe that lack of cooperation among the members is a cause for closing of the group.
- **Members of different caste or Religion in a group:** 10% beneficiaries believe that groups formed should be homogeneous.
- **Less repayment of loan:** 10% beneficiaries believed that less repayment of loan was a critical factor for the failure of their group.
- **Excess of Members in groups:** As per concept of SGSY Minimum 10 and Maximum 20 members can be organized in a group. In case of minor irrigation projects or only for disabled persons minimum 5 members can be organized in a group. 10% beneficiaries argue that this limit should be reduced. A group of 10 members is larger in size. Groups should be smaller.
- **No returning of loan in time:** 60% beneficiaries count it as a main factor for closing of the group.

**3. SUGGESTIONS**

On the basis of research data of this study and personal experience of the researcher during the course of investigation it has been found that the impact of SGSY assistance has so far not been very satisfactory on the levels of employment and income generation of the beneficiaries. In this regard some suggestions may be stated as follows:

- The further strengthening of co-ordination of all the development agencies involved in the process may contribute to the successful implementation of the programme.
- There should be a body who should check the activities of different bodies engaged in implementation of any scheme and overall behaviour of officers and other towards beneficiaries also.

- The beneficiaries should be made aware of such development programmes. For this purpose the media of advertisement and propaganda should be adopted to inform that section of the society for whom these programmes are meant.
- Second loan may not be given to the beneficiaries who misutilised it.
- Since rural people or eligible section of population is mostly illiterate. Hence proper work and formalities should be as minimum as possible otherwise it creates unnecessary harassment.
- Only those participants should be selected who are really interested to work in group.

Hence it can be generalized that if the country has to make rapid economic development, it must have a sound agricultural base promoting all round development of the rural people. Gunnar Myrdal was very correct when he asserted that "It is in the agriculture sector that the battle for long term economic development of India will be won or lost." Rural development can be accelerated by modernization and diversification of agriculture on the one hand and by alleviating rural poverty on the other. It can be feasible only when new policies and programmes for employment and income generation are adopted. In this context the role of the government is on the top as it sponsors wider rural development and anti-poverty programmes and has the responsibility of providing basic infrastructural facilities in the economy.

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