

A CRITICAL STUDY ON THE SOCIOECONOMIC STATUS OF SWARNA JAYANTI GRAM SWAROZGAR YOJANA BENEFICIARIES (SGSY) IN HARYANA

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The Swarnajayanti Gram Swarozgar Yojana is the latest plan for country advancement and destitution destruction. The Yojana seems, by all accounts, to be the more reasonable, thorough, and strongly sent off choice. Considering the weaknesses of past improvement programs, the arrangement plans to make a planned and public way out of destitution through independent work amazing open doors. 59 The fundamental objective of the Swarnajayanti Gram Swarozgar Yojana is to lift helped families known as Swarozgar out of destitution by framing self improvement gatherings through a course of social assembly, preparing, limit constructing, and getting pay creating resources utilizing a blend of bank credit and government endowments. As far as execution, it varies from past projects in that it adopts an all encompassing strategy to independent work, including coordinating rustic poor into self improvement gatherings, preparing and limit building, movement bunch arranging, credit, innovation, foundation, and promoting. The program's central matter is that individuals should assist themselves with the help of outside substances like banks, the District Rural Development Agency (DRDA), non-legislative gatherings, etc. It adopts a participatory strategy, with outside offices helping the Swarozgaris in putting their activity plan into impact. Since the initiation of the Swarnajayanti Gram Swarozgar Yojana in 1999, thirteen years have passed, which is sufficiently long to lead an assessment of the plan's exhibition in one Haryana locale.

KEY WORDS: *Indian Planning Commission, POVERTY, Swarna Jayanti Gram Swarozgar Yojana Beneficiaries (SGSY)*

Around 83% of India's kin lived in provincial regions when the nation acquired independence¹. Accordingly, we have focused on provincial improvement from the beginning of our methodology. As per 2011 figures, 83.3 crore individuals dwell in country regions, out of a complete populace of 121 crore. Accordingly, provincial improvement is more significant, as country regions actually represent 68.84 percent of the population². The foundation, profile, and execution of SGSY, the country

independent work plot being scrutinized, are talked about in this part. The historical backdrop of provincial improvement plans has been followed through progressive Five Year Plans, and the remarkable parts of the plan viable have been inspected, as well as an assortment of official and non-legislative examinations directed at the public level.

During their over two centuries of pilgrim strength in India, the British did all that they could to help their enterprises back home in England¹. The abuse of the Indian economy during this time delivered it incredibly in reverse and devastated, with the outcome that we confronted a significant test of inescapable destitution at the hour of freedom, with around 40% of the populace living in neediness in 1951. Somewhere in the range of 1951 and 1974, the level individuals living in neediness moved from 47 to 56 percent. This figure tumbled to 26% in 1999-2000, following 25 years of decrease. As far as populace, there were 170 million devastated individuals in 1951, 321 million out of 1974, and 260 million out of 1999-2000². We entered a time of arranged advancement to address the test of financial backwardness. A few plans and projects pointed toward destroying destitution were made over the 60 years of arranged turn of events. Figured it would be that all destitution destruction programs³ have fizzled on the grounds that the development of the working class suggests that India's financial flourishing has been remarkable, however the dispersion of pay isn't equitably disseminated the nation over. Neediness is characterized as a circumstance wherein individuals need admittance to essential necessities of life like food, dress, and safe house. Neediness is a social financial issue in India, and it is the base of a huge number of different issues that have emerged since the economy's origin. Destitution is characterized as a condition of extreme hardship of fundamental human necessities, for example, food, safe drinking water, disinfection offices, wellbeing, sanctuary, training, and data, as per the World Summit on Social Development. It is resolved by pay as well as by the accessibility of administrations. It incorporates an absence of income and useful assets vital for long haul endurance.

POVERTY IN INDIA

Development rates will undoubtedly change among regions in an immense nation like India, which has huge territorial fluctuations in actual enrichments, meteorological conditions, social custom, and pattern levels of improvement. All through the entire time of public preparation, local imbalances have consistently augmented. Development rates, destitution levels, and social improvement are for the most part instances of inconsistencies. The Indian government disseminated cash for destitution decrease programs in light of need.

India perceived the issues of neediness and focused on annihilating it in its financial methodology. In excess of 250 million individuals in the nation were living in neediness at the turn of the thousand years,

with 75% of them living in rustic regions. Individuals in country regions depend generally on horticulture, with a small extent working in non-rural positions or exercises. Because of an absence of physical and social capital, an enormous segment of the populace is obliged to look for work in low-wage, low-efficiency occupations. The National Sample Survey Organization (NSSO), which estimates month to month Per capita Consumer Expense (MPCE) like clockwork, is utilized by the Planning Commission to decide the occurrence of destitution in India. The latest such study occurred in 2009-2.10 These overviews are significant on the grounds that they are utilized to work out the authority public and state-level beneath neediness line (BPL) populace. Country regions have a BPL populace of 29%, while metropolitan regions have a BPL populace of 26%. The BPL gauges set an unpleasant cap on the quantity of people who are qualified for BPL character cards, which award admittance to an assortment of minimal expense merchandise. Table-1.1 shows assessments of people living in neediness at different spans.

TABLE 1: POVERTY IN INDIA

Year	People Below Poverty Line (In percent)
1973-1979	54.4
1980-1986	39.1
1987-1993	36.2
1994-2000	26.1
2001-2006	22.0
2007-2012	29.0

RURAL DEVELOPMENT

Rustic turn of events, as indicated by the World Bank, is a system pointed toward further developing the monetary and social prosperity of a particular gathering, the provincial poor. It involves spreading advancement's advantages to the most reduced among those looking professionally in provincial regions. Country advancement endeavors to increase individuals' living expectations by permitting them to understand their maximum capacity. Thus, rustic advancement will in general decrease movement strain on urban communities and towns, as well as the utilization of human and normal assets in provincial

regions, as well as the decrease of region and dissimilarity shrewd inconsistencies. Rustic turn of events, as per Robert Chamber, is a procedure that empowers a specific gathering, poor country ladies and men, to get a greater amount of what they want and need for them as well as their kids. It involves helping the most unfortunate among those looking professionally in country areas to request and control a more noteworthy portion of the upsides of rustic turn of events.

SCHEMES AND PROGRAMMES TO COMBAT RURAL POVERTY

Since India's populace lives in towns, town advancement is basic to the nation's advancement. Notwithstanding the way that there has been a huge relocation of individuals from towns to urban communities and towns since autonomy, most of our populace actually lives in towns. Towns flourished because of the Green Revolution, however significantly more must be finished. This relates to town to-town interface streets, instructive offices, better and further developed wellbeing administrations and clean circumstances, channeled water to residents, banking, postal, and telephone utilities, among other things. employment, decrease destitution and financial disparity, and work on the personal satisfaction. The social government assistance plans are planned at delivering business prospects; Therefore, the public authority is executing various plans for advancement wellbeing and family government assistance, schooling, farming turn of events, ladies and youngsters improvement and so on in rustic regions. The significant objective of these projects is to assist impeded individuals with eliminating themselves from neediness and work on their everyday environments. Coming up next are a portion of these systems and projects:

COMMUNITY DEVELOPMENT PROGRAMME

On Mahatma Gandhi's birthday, October 02, 1952, a cross country Community Development Program (CDP) was sent off on the proposals of the Krishnamachari Committee. of individuals in neighborhood improvement exercises pointed toward carrying out the program's essential thought. Another geological region was made. The Block Development Officer (BDO), subject trained professionals, and town level laborers make up each square's augmentation association (VLWs). Already, various offices delegated their own functionaries to execute their individual projects at the town level, bringing about an absence of coordination. The Community Development Program, then again, covers a wide scope of exercises like horticulture, creature cultivation, wellbeing instruction, and occupation creation.

REVIEW OF LITERATURE

A concentrate by Hemalatha Prasad, et al. (2020) on "Advertising Channels for Select Products of SGSY - A Study in Four States" observed that while the program's plan was great, the program's effect was hampered by certain blemishes that were outside the control of program the executives (i.e., DRDA). It was proposed that more review investigations into the program's more extensive troubles be directed to further develop program execution and accomplish higher benefits. These incorporate the accompanying. Framework for distinguished key exercises ought to be carried out as fast as could be expected and completely as could be expected. Framework includes not just the advancement of showcasing edifices and work sheds, yet in addition the improvement of roadways and transportation. Better forward and in reverse linkages, as well as institutional help where conceivable, are basic for SGSY's prosperity; ii. The credit necessities and incomes for each distinguished key action ought to be appropriately surveyed in District Level Development Committee gatherings; and iii. Innovation intercessions are especially insufficient. Beside that, each DRDA ought to have an innovative activity plan set up.

In the locale of Ludhiana (Punjab express), an examination study named "Arranging and Implementation of SGSY: Need for Improvement" checked out the program's effect on independent work age. While SGSY contributed altogether to business, Gangi Reddy, Y (2020) expressed that the program experienced extraordinarily an absence of foundation offices expected of the state government as an extra to SGSY's endeavors to make it more powerful in diminishing neediness.

The execution of SGSY in India was scrutinized in the report of the Comptroller and Auditor General (CAG) of India (2003), especially the nature of arranging and (lacking) assembly, choice, and enablement of the Swarojgaris for overseeing independent work activities. Non-inclusion of line offices that were planned to give specialized bearing to (poor people) Swarojgaris, insufficient observing, absence of an orderly methodology in framework plan, and other genuine deficiencies of the SGSY were accounted for. Indeed, the CAG observed that the IRDP issues were not successfully tended to in the SGSY execution.

The enormous installment (limit of Rs. 1, 25,000 for every SHG) prompted the prohibition of the poor in Amaravati, Maharashtra's retrogressive region, and some SHGs were established exclusively to get the appropriation. It was likewise found that bank advances were made in any event, when SHGs coming up short on vital business abilities and trust in certain conditions. In a few cases, creation levels were viewed as beneath great, and market instruments were demonstrated to be inefficient.

In 2005, the National Institute of Rural Development sent off a cross country investigation of SGSY in 13 states. In spite of imperfections in various fringe courses of action, the investigation discovered that

people who occupied with SGSY had the option to get significant independent work possibilities. It was additionally resolved that SHGs alone would not have the option to help the country poor in passing the neediness line under the SGSY, however that pay creating exercises with the essential connections would expand their possibilities doing as such.

The Regional Rural Banks (2020) directed a review named "An Impact Evaluation Study on SGSY," which zeroed in on credit preparation, framework use, and other significant issues. The examination found that framework inadequacies had hurt SGSY gains.

Tanmoyee Banerjee's work, Economic Impact of Self-Help Groups - Case Study, inspected the degree to which decentralization and great administration assisted with reducing destitution, with a particular spotlight on the viability of the Swarnjayanti Gram Swarojgar Yojana (SGSY). This was a free audit of the SGSY program's large scale level advancement in Madhya Pradesh, with an emphasis on individuals' contribution in the arrangement and improvement of SGSY gatherings. It likewise checked out how individuals took an interest in 'savings commitment' and credit usage, as well as elements of linkages and collaboration between SGSY gatherings and different entertainers like as banks and Gram Panchayats.

Examination of Case Studies on Poverty Alleviation and Social Disadvantage (3 Volume Set) (2007)

As far as financial turnover in the example area, the SGSY has a triumph pace of somewhat under 60% for Self Help Groups and an immaterial 3.1 percent for individual Swarogjaris. Because of various plan and execution imperfections, the SGSY's expected benefits just arrived at a piece of the example Swarogjaris in the chose squares of the recognized locale. Be that as it may, the plan's social impact, which included overall vibes, trust in working alone, status, and nobility, was self-evident. SGSY exercises were overwhelmed by creature farming and horticulture related occupations. In the review area, customary exercises were focused on.

Ektara, an examination association arranged in New Delhi, directed various investigations. What's more the Planning Commission (GoI, 2007) on the effect of the SGSY in Madhya Pradesh's chosen blocks. The monetary effect of not entirely settled to be insignificant, yet it gave more extensive social benefits to the designated beneficiaries. The examination likewise uncovered a few blemishes in the execution cycle.

Different exploration studies regarding the matter point out that, while SGSY was wanted to have the expected effect, the unfortunate's admittance to assets and establishments, as well as the social and actual conditions in a given area, play a part.

Pathak DC and Panth SK (2020) examined the effect of SGSY in Uttar Pradesh's Jaunpur region. The investigation discovered that, while SGSY didn't desirably affect the unfortunate's jobs, it added to social changes.

Aside from centering effort, it is likewise basic for miniature monetary intercessions to be long haul feasible. As indicated by Amit Kundu (2020), monetary supportability is the essential issue of any monetary establishment, and on the grounds that self improvement gatherings (SHGs) are grassroots associations that give microcredit, their manageability is basic for country upliftment. These points were examined involving auxiliary and essential information from Meghalaya in India's north-east region. The evaluating of gatherings and the recuperation territory of SHG financing in Meghalaya were unsteady, as per auxiliary sources. Due to the sponsorship gave in the SGSY plan, numerous SHG laid out gatherings, making the program exceptionally famous and engaging all through the state. The first overview of 200 SHGs exhibited an extraordinary monetary activity by test bunches all through a three-year concentrate on period, yet when the sponsorship was haggled into the monetary points of interest, supportability turned out to be less engaging. The independence proportions, or OSSR and FSSR, are the significant lists of manageability, and both were altogether brought down when the endowment was calculated in. This shows that endowments impact the monetary suitability of SHG tasks, which ought to be relieved by empowering non-sponsored bunch arrangement.

RESEARCH METHODOLOGY

The current review is done to clarify the presentation of Swarnajayanti Gram Swarozgar Yojana (SGSY) in Rohtak District. To investigation the presentation of this plan, the auxiliary information is utilized. The auxiliary information has been gathered from different sources like DRDA (District Rural Development Agency) , Journals and Govt. reports viz, monetary studies, yearly report of service of rustic turn of events, measurable modified works of Haryana, Economics Surveys of Haryana, Government of Haryana, Census of India. To investigation the information various factual apparatuses like straightforward normal, proportions, rate and arrangement of information and so forth are utilized.

RESULTS AND DISCUSSION

Socio-economic profile of beneficiaries of Swarna Jayanti Gram Swarozgar Yojana (SGSY):

Age composition:

Table shows that the bulk of the respondents (58.33 percent) were between the ages of 30 and 40, followed by 20.8 percent and 20.8 percent for 20-30 and 40 and above years of age, respectively. As a result, the majority of dairy entrepreneurs are between the ages of 30 and 40.

TABLE-2: DISTRIBUTION OF THE RESPONDENTS ON THE BASIS OF AGE

S. No.	Age categories (years)	Respondents	
		Number	Percentage
1.	20 - 30	25	20.8%
2.	30 - 40	70	58.33%
3.	40 and above	25	20.8%
	Total	120	100.00

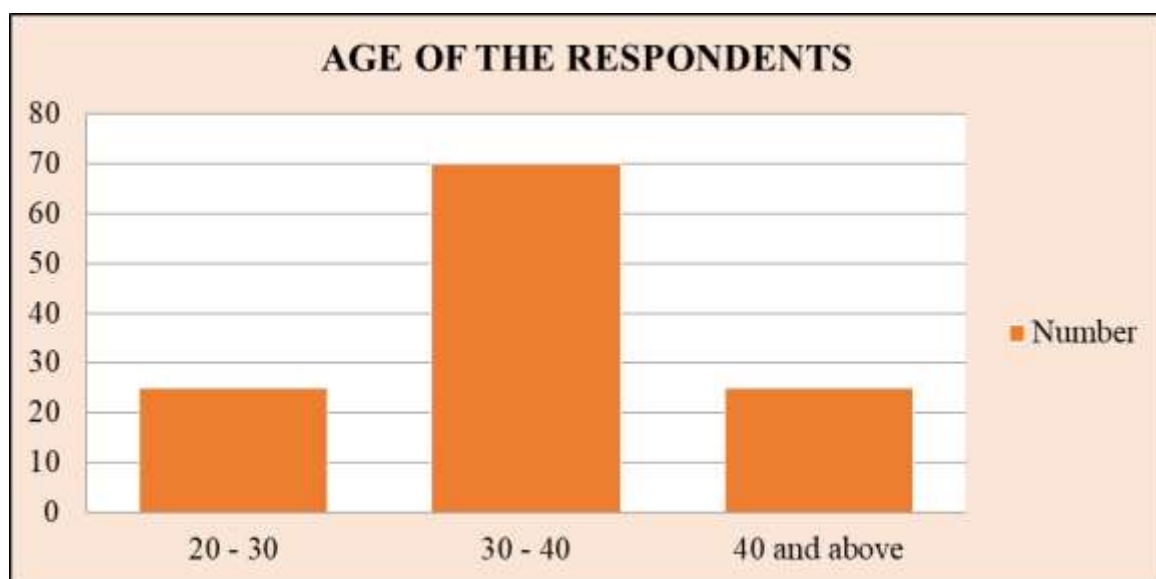


FIGURE -1: DISTRIBUTION OF THE RESPONDENTS ON THE BASIS OF AGE

EXTENT OF KNOWLEDGE OF ITS BENEFICIARIES ABOUT ENTERPRISES INTRODUCED.

According to table, information about dairy enterprise gained through the SGSY programme was divided into two categories: before the programme and after the programme. In the case of "before the programme," the highest percentage of respondents (75%) was found in the low group (up to 35),

followed by (20.83%) in the medium (36-50%) and high (51 and above) categories, respectively. As a result, the majority of the respondents were found to have a medium level of knowledge regarding the dairy industry. In the case of "after the programme," the highest percentage of respondents (66.66%) was found in the medium (36-50) category, followed by (20.8%) in the low (51 and above) and high (51 and above) categories, respectively. So, while the majority of the respondents were in the low group before the programme, after the programme, more respondents upgraded them to the medium category of dairy enterprise knowledge, but before the programme, only a few were in the high category.

TABLE- 3: LEVELS OF KNOWLEDGE ABOUT DAIRY ENTERPRISES UNDERSGSY PROGRAMME

S. No.	Categories (Scores)	Before programme		After programme	
		Respondents		Respondents	
		Number	Percentage	Number	Percentage
1.	Low (up to 35)	90	75.00%	15	12.50%
2.	Medium (36-50)	25	20.83%	80	66.66%
3.	High (51 and above)	05	4.16%	25	20.80
	Total	120	100.00	120	100.00

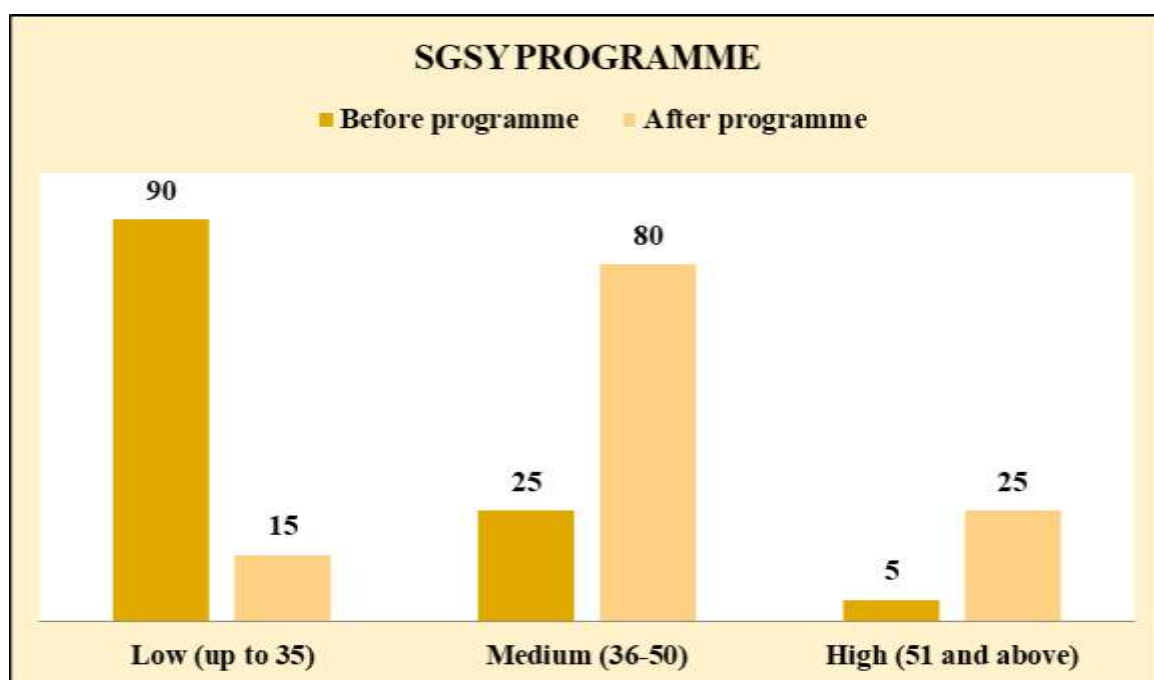


FIGURE-2: LEVELS OF KNOWLEDGE ABOUT DAIRY ENTERPRISES UNDER SGSY PROGRAMME

EXTENT OF INCOME OF ITS BENEFICIARIES UNDER TAKING THE ENTERPRISES

TABLE-4.: INCOME UNDER SGSY PROGRAMME ABOUT DAIRYENTERPRISE

S. No.	Categories (Rs./beneficiaries)	Before programme		After programme	
		Respondents		Respondents	
		Number	Percentage	Number	Percentage
1.	Low (up to 5000)	100	83.33%	30	25.00%
2.	Medium (5001-15000)	20	16.66%	70	58.33%
3.	High (15001 and above)	0	0.00%	20	16.66%
	Total	120	100.00	120	100.00

The table shows that the income from dairy enterprises under the SGSY programme was divided into two categories: before and after the programme. Prior to the programme, 120 respondents were found to be in the low (up to 5,000) category. There were 20 people in the low-income category and none in the high-income category. After the programme, 25 percent of the respondents were found to be in the low income (up to 5,000) category, 58.33% in the medium income category, and 16.66 in the high income category.

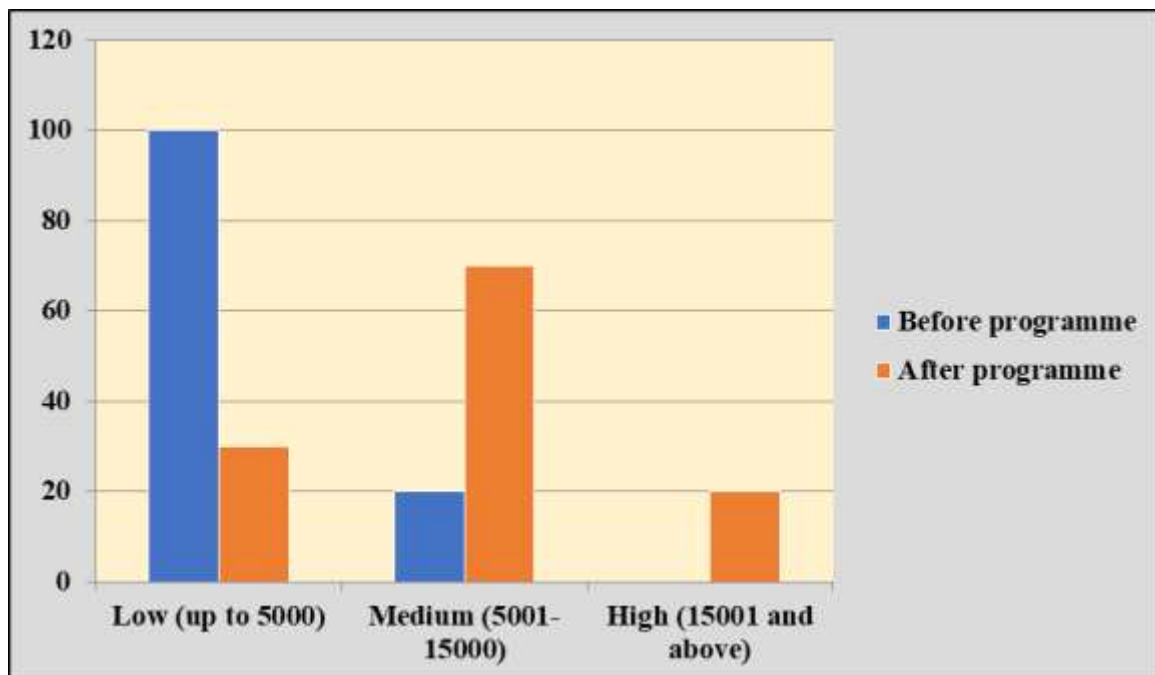


FIGURE-3: INCOME UNDER SGSY PROGRAMME ABOUT DAIRY ENTERPRISE

The table shows that the income from dairy enterprises under the SGSY programme was divided into two categories: before and after the programme. Prior to the programme, 120 respondents were found to be in the low (up to 5,000) category. There were 20 people in the low-income category and none in the high-income category. After the programme, 25 percent of the respondents were found to be in the low income (up to 5,000) category, 58.33% in the medium income category, and 16.66 in the high income category.

CONCLUSION

This examination was completed to survey the effect based on destitution decrease in conditions of the expressed objectives and proposals. Surveys are utilized to gather the essential information for the review from test recipients and carrying out offices. After over two centuries of British financial abuse, India has become one of the world's most in reverse nations, monetarily, socially, and strategically. Subsequently, the country's financial advancement after 1947 was a troublesome undertaking. As a result of India's monetary backwardness, it was important to make genuine improvement measures. Considering this, we embraced the welfaristic idea of state, and the errand of conveying financial improvement to the nation was shared with the organization, which was named the 'Advancement Administration.' More than 80% of India's kin lived in country regions, in complete neediness and backwardness, at the hour of freedom. Various plans and projects were produced for the improvement of this fragment of society, fully intent on eliminating destitution or making work for individuals, or both. The primary part gives an outline of different projects. Notwithstanding the way that different projects for the advancement of these enormous masses have been sent off during the past 50 years, we have not had the option to accomplish huge enhancements in their monetary standing. Progressive improvement programs ended up being "old wines in new jugs," with little effect on the interest groups.

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