## 11. Swarnjayanti Gram Swarozgar Yojana (SGSY)

## **Objective**

The objective of Swarnjayanti Gram Swarozgar Yojana (SGSY) is to provide sustainable income to the rural poor. The program aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. It is envisaged that every family assisted under SGSY will be brought above the poverty line in a period of three years.

# Scope

Launched on 1<sup>st</sup> April 1999, the program replaces the earlier self-employment and allied program.

[Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Woman and Children in Rural Areas (DWCRA), Supply of Integrated Tool-kit for Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS), which are no longer in operation. The program covers families below poverty line in operation. The country. Within this target group, reserving 50 per cent of benefits for SCs/STs, 40 per cent for women and three per cent for physically handicapped persons has provided special safeguards. Subject to availability of funds. It is proposed to cover 30 per cent of the rural poor in each block in the next 5 years.]

### **Strategy**

SGSY is a Credit-cum-subsidy program. It covers all aspects of self-employment, such as organization of the poor into self-help groups, training, credit technology, infrastructure and marketing. Efforts would be made to involve women members in each self-help group. SGSY lays emphasis on activity clusters. Four / five activities will be identified for each block with the approval of Panchayat Smitis. The Gram Sabha will authenticate the list of families below poverty line identified in BPL census. Identification of individual families suitable for each key activity will be made through a participatory process. Closer attention will be paid skill development of the beneficiaries known as swarozgaris and their technology and marketing needs.

# **Employment Oriented Programmes**

## **Training of Rural Youth for Self-Employment (TRYSEM-1979)**

With a view to provide technical skills to rural youth to equip them to take up selfemployment in the fields of agriculture and allied activities, industries, services and trade the scheme TRYSEM was launched by GOI in August 15, 1979. It now operates as a component of IRDP. Its' main features are:

- (i) to provide need-based technical skills to rural youth aged 18-35 years who belong to the category of the poor, to enable them to take up self-employment and to some extent even wage employment.
- (ii) Training is provided at the regular training institutions like polytechines or under selected master craftsman.
- (iii) Atleast 30 per cent of the trainees should belong to SCs/STs and atleast 33 per cent should be women.
- (iv) Marketing facilities for the products made by beneficiaries are improved.
- (v) The trainees are given stipend and tool kits during the period of training and are eligible after training for assistance under IRDP to start a viable economic activity suited to the learned skills.
- (vi) Non-recurring grants are made for strengthening the training infrastructure of the institution involved in TRYSEM.
- (vii) Rapport is being established by DRDA and employment exchanges for exploring employment opportunities for the trained youth.

During Sixth Plan 9.4 thousand youths were given training under this programme. In seventh plan period no fixed target for training was fixed. From 1985-86 to the end of 1989 nearly 8.5 thousand youths were trained. The coverage of SCs, STs and women has exceeded the prescribed minimum percentage. The employment position was only partially satisfactory. It varied from 52 to 64 per cent over the years. Inadequate employment opportunities for TRYSEM trainees have been attributed to three main factors.

Adequate and timely assistance under IRDP not given at several times to them to start their own enterprise. Secondly, systematic survey for identifying the potential for new productive ventures are not being carried out by most of the DRDAs. Thirdly, the rapport between carried out by most of the DRDAS and BDOs on one side and employers on the other side has not been strong and fruitful to provide placement of increased number of trained youths.

The major trades under TRYSEM are tailoring, printing and binding, basket making, radio repair, electrical works, pump repair, carpentry, blacksmithy, production of mushroom, honey processing, cultivation of medicinal herbs and plants, poultry farming, fruit plants nursery, processing of fruits and vegetables, sericulture, installation of biogas plants etc.

# Jawahar Rozgar Yojana (JRY-1989)

#### **Recent nomenclature**

The latest employment generating programme launched by the Government was the Jawahar Rozgar Yojana, introduced from 1<sup>st</sup> April, 1989, as an integration of National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP).

It is stated to be a nationwide programme implemented through village panchayats, basically aimed at providing supplementary gainful employment to atleast one member of about 44 million rural poor families who seek unskilled employment for a minimum period of 50 to 100 days in a year. The financial resources to be shared by centre and the state in the ratio of 80:20.

### **Objectives**

**Primary Objective:** Generation of additional gainful employment for the employed and underemployed persons in the rural areas.

### **Secondary Objectives**

• Creation of sustained employment by strengthening the rural social and economic infrastructure.

- Creating productive community and social assets in favour of the rural poor for the direct and continuing benefits.
- Positive impact on wage levels of rural poor.
- Overall improvement in the quality of life in rural areas.

# **Overall Objectives**

- 1. To provide productive assets to the rural poor to enable them to generate additional or incremental income out of the provided assets and also leave a surplus to repay the loan.
- 2. To provide employment to the rural poor by creating durable community assets or undertaking other work programme both during busy and lean period.
- 3. To provide basic infrastructural facilities like clean drinking water, medical facilities, education, electrification, rural roads etc.
- 4. To provide clinical and other types of guidance and support to the unemployed to make them the potential entrepreneurs for self-employment.

# **Operation**

- People below the poverty line will be the target group. Preference was given to SC/ST for employment. 30% of the employment opportunities were reserved for women.
- Seventy five per cent of the funds allocated for the JRY in a year, subject to a maximum of Rs. 2546 crore will be utilized for the implementation of JRY throughout the country.
- Twenty five per cent of the funds, subject to a minimum of Rs. 700 crores will be used to implement an intensified JRY in 120 backward districts in different states of the country.
- The allocation of funds for the two sub schemes of JRY viz., Million Wells Scheme (MWS) and the Indira Awas Yojana (IAY) are to continue with stepped up funds.
- Coverage of non SC/ST as also the small and marginal farmers, subject to the condition that
  the benefits in financial terms to these persons do not exceed 10 per cent of the total
  allocation of JRY.
- Wages paid are partly in cash and partly in food grains.

## **Approaches**

- ❖ A poverty alleviation mechanism: It is bound to alleviate the sufferings of the people in years of scarcity, drought, floods and such other natural disasters and ultimately to eradicate poverty.
- ❖ Rural Employment: Poverty is inextrically linked with low productivity and unemployment. A massive programme of employment is necessary to make a dent on rural development, with special impetus to SCs, STs and free bonded labourers.
- ❖ Indira Awas Yojana: To provide dwelling units free of cost to members of SCs/Sts and free bonded labour living below the poverty line.
- ❖ The cost ceiling under IAY was revised in 1990-91 from Rs.6000 to 8000 with Rs.1400 for the construction of sanitary latrines and smokeless chulahs and Rs.3300 for providing infrastructure and common facilities.

The permissible expenditure on a house built under the scheme is Rs.12,700 to Rs.14,000 in plain areas and from Rs.14,500 to Rs.15,000 in remote and hilly areas.

#### Million wells scheme

It is a sub scheme under JRY. Objective is to include farmers amongst SCs/STs and the free bonded labourers.

During 1994-95, more than 5 lakh wells have been constructed during the last three years at a cost of Rs.1631 crores.

#### Second stream of JRY

They will take up works with a prescribed basket of schemes for implementation in those pockets. The schemes under this category may include construction of all-weather roads, minor irrigation works, soil and water conservation works, water harvesting structures, wasteland development, farm forestry etc.\

### Third stream of JRY

It aimed to prevent the migration of labour, enhancing women's employment, special programmes through NGOs aimed at drought proofing as well as watershed development and wasteland development.

## In non-agricultural sectors too

The strategy for creating larger employment opportunities under JRY needs to be multipronged. The potential of employment in non-agrticultural rural jobs should be fully explored. Through the formation of skills revelant to rural areas, rural manpower should be developed for taking up self-employment programmes.

This would necessitate the development of a well-designed and abroad based support system capable of assisting the new class of artisans, craftsmen, industrialists and entrepreneurs.

### **Shortcomings**

- 1. Release of resources of Mandal panchayats was delayed and as a result implementation of the scheme got delayed.
- 2. JRY wage rates are low as compared to the locally prevailing wage rates.
- 3. Non-availability of workers and material during certain seasons caused delay in completing the works.
- 4. Food grain distribution to the workers as part of their wage is difficult due to irregular supply, lack of storage facility, low quality etc.
- 5. Lack of co-ordination between different agencies involved in implementing the scheme.
- 6. Works are given on contract basis, though it is not permitted.

# Indra Awas Yojana

### Introduction

Indira Awaas Yojana was started in May 1985 as a sub-scheme of Jawahar Rozgar Yojana. 1 January, 1996 it is being implemented as an independent scheme.

### **Objective**

The objective of Indirea Awas Yojana (IAY) is primarily to help construction of new dwelling units as well conversion of unserviceable Kutcha houses into Pucca / Semi Pucca by Members of Scheduled Castes / Scheduled Tribes, freed bonded labourers and also non-SC/ST rural poor below the poverty line by extending them grant-in-aid.

# Scope

IAY is a beneficiary – oriented program aimed at providing houses for SC / ST households who are victims of atrocities, households headed by widows / unmarried women and SC/ST households who are below the poverty line. It scope has been expended to conversion of unserviceable Kutcha houses into Pucca / Semi Pucca houses with effect from 1<sup>st</sup> April 1999.

# **Strategy**

Grant of Rs.20000/- per unit is provided in the plain areas and Rs. 22000/- in hilly / difficult areas for construction of the house. For conversion of a Kutcha house into Pucca / semi Pucca house Rs. 10000/- is provided. Sanitary latrine and smokeless chulha are integral part of the house. In construction / upgradation of the house. cost effective and environment friendly technologies, materials, designs are encouraged. The houses should be allotted in the name of female member of beneficiary household, alternatively it can be allotted in joint names of both husband and wife.

# Credit – cum – subsidy scheme for rural housing

## **Objective**

The objective of the credit-cum-subsidy scheme for rural housing is to facilitate construction of houses for rural families who have some repayment capacity. The schemes aims at eradicating shelterlessness from the rural areas of the country.

### Scope

The scheme provides shelter to rural families who have not been covered under Indira Awas Yojana and who are desirous of processing a house. All rural households having annual income up to Rs. 32000/- are covered under the scheme.

# **Strategy**

Rural poor just above the poverty line are also entitled to get the benefits of the scheme. A maximum subsidy of Rs. 10000/- per unit is provided foe construction of a house. Sanitary latrine and smokeless chulha are integral part of the house. Cost effective and environment friendly technologies, materials, designs etc. are encouraged. Sixty percent of the houses are allocated to SC/ST rural poor.