

Implementation of Swarnajayanti Gram Swarozgar Yojana in Mysore an impact assessment of SGSY

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Abstract

Swarnajayanti Gram Sswarozgar Yojana is an integrated programme with a mission of poverty alleviation in rural India. Its aim is to provide self-employment opportunities through District Rural Development Agencies with the fund allocation of 75:25 ratio by centre and state governments. It assured sustained level of Income over a period of time through the initiatives from Self Help Groups formed in rural India with a cluster approach. The poverty level varies from state to state and also the level of implementation of this programme. The success of the program lies with the fact that the states have to involve their people into such livelihoods based on the local resources, infrastructure and attitude and skill levels of people.

This study tries to summarize the progress made by SGSY scheme in Karnataka State, focus being on the Mysore District. Evaluation of SGSY shows some of its lost grounds on being a comprehensive livelihood programme for the poor but then it also has immensely contributed to the rural development through the activities of SHGs and its Federation Structure, Community Awareness and using the local resources for the benefit of poor. This study is very important from the point of view of using the existing structure of SGSY in the new Mission Mode implementation of NRLM Programme.

Keywords: SGSY, poverty, development, Self Help Groups, livelihoods

Introduction

SGSY came into existence from first April 1999 duly merging the schemes of Integrated Rural Development Program - IRDP, Training for Rural Youth under Self Employment - TRYSEM, Development of Women & Children in Rural Areas -DWCRA and Supply of Improved Toolkits to Rural Artisans-SITRA. And currently Ministry of Rural Development, Government of India has initiated National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana launched on April 1, 2013. SGSY programme was 'Allocation Based scheme' on BPL criteria. In order to work with the new scheme NRLM, it is important to understand the ground realities existing with the SGSY implementation and progress. NRLM Mission will be using the infrastructure and ground work done through SGSY and improvise from there on by overcoming the short coming of the SGSY and focusing on the NRLM Mission related implementation.

When SGSY Programme came into effect it was meant to be different from earlier Programmes, in terms of the approach envisaged for its implementation. It is designed as a holistic Programme of self-employment to cover all aspects of self-employment of the rural poor by forming them into Self Helps. Its main agenda was Social Mobilization of the poor. Self Help Groups are the groups of 1-20 people belonging to BPL families who work collectively either in savings activities or other livelihood activities. Women SHGs are of greater importance and number.

Activity Clusters - Planning and selection, under which each Block has to select 4-5 key Activities relevant to that area with emphasis on availability of resources, skills of the people, availability of market. Such activities can be selected by individuals or SHGs for the sustainable income for the families. Each key activity should be taken up in a Project Mode by the block linking with Bank and financial institutions into those projects. Financial Assistance is given by the government in the form of subsidies and by the banks in the

form of credits. Greater care is taken to select the beneficiaries for such assistance. Monitoring of the utilization of the credit and recovery are also important activities of SGSY programme.

Training to Self-Employees is given through SGSY programmes. Focus is on the skill development to enable the poor to work confidently and skillfully to earn sustainable income. Basic orientation and skill development courses are provided out of the SGSY funds.

Infrastructure development related review is provided by the SGSY and the gaps if any in the investment will be filled up by the SGSY. Marketing and Technology Support is also the major responsibility of SGSY scheme. Organizing exhibitions and melas at national and international levels for the sale of produces of self-employed groups and also making network of markets for the better prize.

SGSY is implemented by the District Rural Development Agencies (DRDA) with the active participation of Panchayat Raj institutions, the banks, the line departments and NGOs. Comprehensive monitoring system is adopted by SGSY from Central Level to Grass root Level.

SGSY has set out 15% of it's funds for Special Projects aiming at reduction of poverty. Such special programmes can be undertaken by any individual district to ensure time bound schemes to uplift the people from poverty.

Even though the programme started with good response and initiatives by all, it went into snail pace in its later stages due to various problems. Some of them are, the time taken by the people to adjust to the self-employment through skill and understanding, delay in sanction of loans by the Banks, complaints on the banks, utilization of funds was not proper, SHGs formation were influenced by some powerful locals, Grading of the groups were time consuming and not done properly, block and districts were found unaware of the details of programme, SHGs formed without seeing their potentials for entrepreneurship.

Project Objectives

1. To provide long term sustained employment to the rural poor and to bring them above the poverty line.
2. To train members of SHGs, farmers and rural youths to take up micro enterprises like Seed production, Hi-tech Horticulture and value addition to the agricultural products.
3. To establish seed villages with necessary infrastructure at 6 villages in 3 districts with seed processing and storage facilities.
4. To establish Hi-tech Horticulture units in 4 Districts involving 40 SHGs
5. To organize food processing units in 5 districts involving 50 SHGs to enhance the value of Agricultural products, produced by the beneficiaries
6. Most effective utilization of the spare time available to seed producing SHGs in the selected seven districts.
7. To utilize information technology in demand creation, production, management and marketing.

Mysore District

i) Location and Area of Mysore

The district lies at an altitude of 610 meters from the sea level. The district covers a total geographical area of 6,76,382 hectares of which 62,851 hectares constitutes forest land. The net cultivable land is 4,86,410 hectares and 1,14,010 hectares of land is irrigated. The prominent river of the district is Cauvery. Mysore district may be considered as one of the prosperous district of the state based on the development and utilization of irrigation facilities, abundance of forest wealth and its sericulture products. As per 2011 census, 58.5 % of the total population of 17,55,714, live in rural area.

ii) Agro-Climatic Conditions

The climatic conditions of the district are favorable to the crops like Paddy, Jawar, Ragi, Pulses, Sugarcane and Tobacco. The district can be divided into two agro-climatic zones. Southern dry zone comprising of 4 taluks namely, Nanjangud, T.Narasipur, Mysore and K.R.Nagar and southern transition zone consisting of H.D.Kote, Hunsur, & Periyapatna. The climate of Mysore district is temperate with moderate variations in temperature in different seasons.

iii) Geographical Details

- Revenue Blocks : 7
- Educational Blocks : 9
- Gramapanchayaths : 236
- Revenue villages : 1328

iv) Important industries are

1. SILK Factory.
2. Sandal Wood Factory.
3. Lac & Paint.
4. Fertilizers.
5. BEML.
6. TVS Industries.
7. VikranthTyres.
8. Falcon Tyres.
9. AT & S.
10. AutomativeAxile.
11. Nestle
12. Paper mill

13. Atlanta mill
14. Reid & Talor.
15. S. Kumar's
16. Small scale industries – Match box, Dyanamo, Garment.

SGSY Implementation in Karnataka and Mysore.

- Andhra Pradesh was the leading state in the number of Swarojgaris assisted over, followed by Uttar Pradesh. They were followed by Maharashtra, Bihar, Tamil Nadu, Assam, Orissa, and Karnataka. Hence it can be seen that the position is much below compared to other states
- Special Project under SGSY for Employment Generation for Rural Folk through Agri Enterprises in Mysore, Karnataka by JSS. Agriculture & Land Development DRDA, ZilaPanchayat, Mysore in support with JSS Mahavidyapeeth, Mysore.
- Income Generating to BPL SHGs through Agri. Enterprises, with provision for marketing avenues in 6 Districts of Karnataka by JSS Mahavidyapeeth, Mysore.
- Marketing: JSS Mahavidyapetha, Mysore/ DRDA, Mysore.
- Special Project under SGSY for Use of Natural Fibre for Handicrafts in 6 states namely Andhra Pradesh, Karnataka, Madhya Pradesh, Orissa, Assam & West Bengal. Technology & Training Development CAPART.
- Seed Entrepreneurship Development among the Farmers under the Seed Village Concept - Prof. M. Rudraradhya, Project Coordinator (SGSY Special Project), JSS Mahavidyapeetha, Mysore, Karnataka. 'Seed Village concept' is the term given to a practice wherein a group of likeminded (in their profession) farmers brought together into a 'Self Help Group' are trained to work together in their effort to produce seeds of crops of their choice.
- Chowki Rearing Centre - KVK Mysore introduced Chawki Rearing Centers in a project mode in two districts viz., Mysore and Chamarajanagar in 2008. Two of the three CRS are being run by farmers' SHGs whereas the KVK is directly managing one CRC. Each SHG member is earning between Rs 1000 to Rs 1500 per month, which works out to a total of Rs 126000 wages earned. The success of CRCs is owed to the firm conviction of the host institution JSS Mahavidyapeetha, which believed that this is possible, and hence supported the initiative taken up by both the JSS KVK and an additional effort under the special SGSY project.

SHG Initiatives

- Chapati Making: 45 women are involved in Chapatti-making from different self-help groups of Kembal and Byathahalli village. Currently these chapattis are supplied to the TVS Motor Company
- Pickle making: Six members from two SHGs of Chikkakanya village are involved in pickle making and supply to the TVS Motor Company (Mysore), as well as selling in the local market. In addition, they have exhibited their produce at exhibitions in and around Mysore.
- Masala Powder making: Six members from three SHGs in Kembal village are involved in the preparation of Masala Powder and supplying it to the TVS Motor Company (Mysore) as well selling it in the local market.
- Screen Printing: Nine members have started screen-printing work in Doddakanya village and have developed a

good business in and around Mysore.

- Agarbathi packing: Six members from two SHGs in Sinduvalli village have started learning Agarbathi packing with support from the Gopika industry (Mysore). The Gopika industry supplies the materials and takes back the finished goods. As a result of this process, group members (especially women) are able to get employment locally, as well as achieving confidence through earning money.
- Papad Making: Six members from Doddakanya village have started a Papad making unit in their village. They are supplying the TVS Motor Company (Mysore) in addition to selling in the local market
- Flower Garland Making: Five women from one SHG are making flower garlands in Byathahalli village. The flowers are purchased in Mysore and sold in the rural areas as well as to the TVS Motor Company (Mysore).

Skill Development Programs as part of SGSY

- Special Project for Skill Development by Livelihood Advancement Business School (LABS), Zone-IV (AP, Karnataka, TN, Kerala). Skill Development NIRD / Dr. Reddy's Foundation
- Proposal for Placement linked Skill Development in various States (Maharashtra, Karnataka & AP) by INDU foundation. Skill Development INDU Group/NIRD
- Skill Development in 10 States (AP, Bihar, Gujarat, Karnataka, MP, Maharashtra. Skill Development IL & FS/ NIRD
- Skill Development in Southern India (TN, AP, Karnataka & Kerala). Skill Development NIIT/ NABCONS
- Skill Development in Southern States (TN, AP, Kerala & Karnataka). s Skill Development Tally India Pvt. Ltd./ NABCONS
- Skill Development for rural BPL in South (Kerala, Goa & Karnataka) by BOSCO/ NABARD. Skill Development BOSCO/ NABCONS
- Placement linked Skill Development by NIS Sparta/ IGNOU in TN, AP, Karnataka, and Kerala& WB. Skill Development NIS Sparta/ IGNOU.
- Skill Training in UP, Maharashtra, Karnataka & Assam by AJMAL KHAN FOUNDATION. Skill Development AJMAL KHAN Foundation/ NABCONS
- Skill in Apparel manufacturing in 8 States (Haryana, Punjab, AP, TN, Maharashtra, Gujarat, Karnataka and MP) by Tapio-Wazir Consortium (TWC). Skill Development Tapio-Wazir Consortium (TWC) NABCONS
- Skill Development for Gainful Employment in Apparel industry in South-Western India (AP, TN, Kerala, Karnataka, Maharashtra & Gujarat) by TECHNOPAK (2). Skill Development TECHNOPAK/ NABCONS
- Training and placement of rural BPL youth in Security sector in 5 States (TN, Pondicherry, Karnataka, AP and Kerala) by Tops group International Security Academy (TISA). Skill Development Tops group International Security Academy (TISA)/ NABCONS.
- Training and placement of rural BPL youth in 6 States (ap, Karnataka, TN, Gujarat, Maharashtra and MP) by Institute of Computer Accountant (ICA). Skill Development Institute of Computer Accountant (ICA)/ NABCONS
- Placement in Apparel sector of rural BPL youth in Kerala and Karnataka (SEAM VIII) by IL & FS. Skill

Development IL & FS Clusters/ NIRD

- Skill Development in Construction trades in 3 States (UP, Maharashtra& Karnataka) by National Academy of Construction (NAC. Skill Development National Academy of Construction (NAC)/ NABCONS
- RUDSETI, Hinkal, Mysore.
RUDSETI offers more than 60 types of Entrepreneurship Development Programmes in Indi in various avenues. Many training programmes are part of SGSY implementation of livelihood programmes. All the programmes are of short duration intervention ranging from one to six weeks. Mainly Entrepreneurship Development Programmes (EDP) for First Generation Entrepreneurs are classified in to four categories as shown below
 - Agricultural EDPs
 - Product EDPs
 - Process EDPs
 - General EDPs
 - ADTC (Apparel Design Training Centre) Training Center-JSS

Impact Study on SGSY

- From its inception in April 1999, 42.05 lakh self-help groups (SHGs) have been formed under the SGSY with women SHGs accounting for about 60 per cent of the total.
- During 2013-14, the total number of SHGs under NRLM fold is 13,15,437 of which 2,19,061 (or 17 per cent) have been mobilized in this financial year Allocation for NRLM for 2013-14 has been kept at ₹4000 crore, an increase of ₹ 85 crore over the previous year's budget estimates.
- A study commissioned by NABARD, Karnataka in Tumkur and Mysore covering 900 respondents revealed that
 1. loans are being equally divided among the SHG members as they do not want to take a credit risk on others,
 2. default rates show an increasing trend after farm loan waiver and
 3. Attendance in meetings is thin and erratic as members perceive the opportunity cost of time spent in meetings to be high.
- JSS - Agri-based services to the farming community - With a concern to the farming community. In the field of agriculture for the benefit of the farmers to improve their technology, a KrishiVigyana Kendra with ICAR association is established. Through this activities like vemiculture (with the assistance CAPART and Infrasys) is being popularized. Central facilities for soil testing and online field demonstrations are also taken up. Under SGSY a programme of 15 crores with the assistance of Govt. of India and Govt. of Karnataka is taken up.
- Vanadana Mahila SHG at Shyanboganahalli, Mysore District the main activity is making agarbathis. Members of the SHG are economically independent and supplementing their family income. Some of the members' children have completed professional courses/degrees like medical and engineering.
- Identifying 400 villages for seed production.
- Proposal to establish 20 seed processing units to establish 50 Horticulture Nurseries and 20 Chawki rearing centres in the entire state.

- The SGSY/NRLM scheme has been working well in many places. For example, Alur G.P. of Kundapura Taluk is known for its pottery work. One of the beneficiaries, a potter was getting an average profit of Rs. 1 lakh a month and does not face any problem in marketing his product even at the local market.
- JSS KrishiVigyan Kendra, Suttur:

Conclusion

From the above facts, it is noted that surely Swarnajayanti Gram SswarozgarYojana is an integrated programme with a mission of poverty alleviation in rural India. Also there is a great emphasis on the involvement of people for the livelihoods based programmes. Interdependence and anticipation of DRDA, Panchayat Raj Institutions, Banks and NGOs is very important in the implementation of SGSY. Corporate companies are also contributing to the implementation of SGSY. Rural Folks are the major stake holders of SGSY. Agri based entrepreneurship is one of the commendable achievement through SGSY. The functioning of SGSY in Karnataka especially in Mysore district is very satisfactory. At the end the participation of rural folks should be encouraged.

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