

## SWAROZGAR YOJANA'S IMPACT ON RURAL EMPOWERMENT AND EMPLOYMENT GENERATION

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### ABSTRACT

With the help of bank loans and government grants, Swarna Jayanti Gram Swarozgar Yojna (SGSY) is one of the job expansions plans available. Scheme aspires to launch a sizable number of rural microbusinesses. Families (swarozgaries) of recipients, individuals, and SHGs (Self Help Groups) are all included. Targeted by SGSY are the most helpless among the rural poor. The Indian government's goal in implementing this initiative is to help the country's rural poor get access to banking services and financial aid in order to improve their economic standing. Rural places often have fewer job openings than urban ones. Unemployment and poverty are still major issues in rural areas. The SGSY plan in India has been effective in providing BPL households with a means of subsistence, increasing the economic power of the rural poor, and contributing to the reduction of poverty. In this research, we examine how SGSY initiatives have helped reduce poverty and created jobs for the unemployed in rural areas. This paper's primary goal is to analyze the results of the SGSY program and the barriers that prevent its participants from raising their incomes.

**Keywords:** - SGSY (Swarna Jayanti Gram Swarozgar Yojna), BPL (Below Poverty Line), Poverty, Income, Rural

### INTRODUCTION

One of the employment-creation initiatives, Swarna Jayanti Gram Swarozgar Yojna (SGSY) offers opportunities to earn money via bank loans and government grants. Scheme's objective is to launch many micro-businesses in rural regions. Families of recipients (swarozgaries), individuals, and SHGs. The target population for SGSY consists of the most helpless among the rural poor. The Indian government's goal in implementing this program is to help the country's rural poor have access to bank loans and subsidies so that they may start generating

money. In comparison to urban regions, rural locations provide a significantly smaller pool of potential employees. The rural poor, in particular, are still dealing with high unemployment and low living standards. Successful livelihoods for BPL families, increased financial strength for the rural poor, and participation in poverty reduction efforts are all outcomes of India's SGSY plan. This research focuses on the effects of SGSY programs on rural poverty reduction and job creation. Finding the barriers that recipients of the SGSY program face while trying to improve their financial standing is the primary focus of this research.

## LITERATURE REVIEW

**Kishor Ch. Sahu (2017)** The government of India has implemented many poverty reduction and welfare programs since the country's independence. However, these initiatives were unable to guarantee participants any kind of enforceable financial security. The Government of India passed the National Rural Employment Guarantee Act in 2005, guaranteeing rural households 100 days of employment per year if they are prepared to do unskilled manual labor. In order to better understand how MGNREGA has affected the wages of rural residents in Bolangir district, western Odisha, the current research has relied on secondary data. In spite of women receiving one-third of all jobs created, the research concluded that the act has not lived up to its full promise in terms of giving 100 days of guaranteed work on demand. In addition, the report recommended a Gram Panchayat-led, village-wide initiative to solve the problem.

**Disha Sharma (2017)** The government of India is introducing a number of programs to create jobs in order to address the lack of employment opportunities in rural areas. With the passage of the Mahatma Gandhi National Rural Employment Promise Act, India became the first country in the world to guarantee its citizens both a job and a salary. This research examines how the MGNREGA has helped reduce poverty in rural India, how its workers have benefited from the program, and what kinds of jobs have been created as a result of the law. Several studies have shown that this initiative has had a significant effect on rural India's labor market. This research investigated and outlined MGNREGA's function in bettering the lives of rural poor via the tandem integration of labor and skill. There's also the issue of getting beyond the payment process.

**Sharmistha Bhattacharjee (2016)** In many parts of the globe, women's empowerment is a hot topic of debate. Economic, social, cultural, familial/interpersonal, legal/political, and psychological components of individual, group, and community well-being have all been identified as facets of this notion by academics. As discussed in the aforementioned literature,

women's empowerment is attainable via the provision of economic autonomy, improved well-being, and social and political advancement. This may be achieved through expanding women's opportunities to save and borrow money, which boosts their agency in economic matters, increases the well-being of their families, and broadens their horizons in terms of education, employment, and community involvement. Self-help groups, a kind of collective action and funding strategy designed to empower and financially uplift women in rural communities, emerged as a means to combat poverty and improve living standards in these places. The primary aim of this study is to shed light on the activities of self-help organizations in the rural community of Village Balindi, Baishpukur, Haringhata block, Nadia District, West Bengal. The purpose of this article is to provide a broad review of whether or not these organizations serve as a financial or empowerment model for women in this District.

**Chandrama Goswami (2014)** In this article, we look at Assam's rural job sector. While the male labor force participation rate (WPR) rose from 1993–1994 to 2009–2010, the female rate remained relatively constant at 15% to 20% across the same time period. As a result, female unemployment rates have always been higher than male rates. Compared to the distribution of female employees, who are more concentrated in the agricultural sector, the distribution of male workers has been decreasing in favor of the Non-Farm Sector (NFS). Therefore, due to lower WPR, more unemployment, and less diversification into NFS, women are at a disadvantage in the rural labor market. But progress can't be made without achieving gender parity. In particular, this is true of the job market and academic pursuits. In the Eleventh Five Year Plan, India first adopted the idea of inclusive growth. The poor, and especially women and young people, who are disproportionately prone to be disadvantaged, benefit from inclusive development since it assures opportunities for all segments of the population. Indian land holdings have been more dispersed as the country's rapidly expanding population has raised the need for rural labor. Consequently, even in India's rapidly expanding agricultural states, this industry cannot generate new jobs on its own. Because of this, the non-agricultural economy has flourished. The research concludes that the NFS, because to its larger potential of job production, may lead to enhanced access of women to resources and work possibilities, as well as alleviate the unemployment issue.

### **SGSY STRATEGY**

When compared to previous Programmes, the SGSY is distinct in that it has a unique plan for how it will be carried out. It was designed to be a comprehensive self-employment program.

Organization of the impoverished into Self Help Groups (SHGs) and their capacity development, training, identification of core activities, planning of activity clusters, infrastructure build up, technology and marketing assistance, are all covered. One such comprehensive initiative is the Swaranjayanti Gram Swarajgar Yojana (SGSY), which aims to increase the number of rural residents who are able to support themselves via self-employment. Includes everything from organizing the rural poor into Self Help Groups (SHGs) to providing them with financial aid, training, choosing an area of focus, constructing a foundation, equipping themselves with technology, and providing marketing and sales support. Formed by people who want to help one another, Self-Help Groups (SHGs) will soon become a widespread phenomenon. 11,470,000 SHGs (Self-Help Groups) are active today. Social mobilization, training, and capacity development of Self-Help Groups with the participation of NGOs/CBOs/Animators. Infrastructure and activity cluster development initiatives will get approval for 15% of the central budget.

#### **MEASURES TAKEN TO ENSURE THE SGSY IS EFFECTIVELY IMPLEMENTED**

- Bankers and government officials need to work together more closely on a neighborhood level to resolve banking issues.
- To increase sales and exposure, aid recipients should take part in trade shows on a regular basis, both locally and nationally.
- Banks should open branches in underserved regions, allowing them to serve more low-income households.
- In order to boost efficiency under SGSY, it's crucial to devote more resources to monitoring and evaluating initiatives.
- Field inspections and physical verification of assets are essential in order to establish a reliable system for keeping tabs on how SGSY is being put into practice on a Block-by-Block basis.
- Melas and Exhibitions provide a platform for local communities to experiment with product marketing via cooperatives founded specifically for the purpose.
- Skill building and other forms of training may be given more priority. Likewise, the Banks may have strong ties to and active participation in these educational initiatives.

## **EDUCATING SWAROZGARIS**

The SGSY's focus is on fostering professional growth via well-crafted training programs. Those who have been approved for loans will undergo evaluations and get appropriate education. Training plans, schedules, and content are all modified to accommodate the specific requirements of the Key Activities. From the SGSY budget, the DRDAs may cover the costs paid by the training institutes for both the introductory orientation and the advanced skill development. However, we shall not spend more than Rs.5,000/- on each student's Basic Orientation and Skill Development Courses combined. The State Government will determine the length of time dedicated to skill development for Swarozgaris based on their current level of activity and proficiency.

## **PROGRESS OF THE SGSY IN ALL OF INDIA**

Based on their share of the country's BPL population, the federal government doled out a total of 100 billion rupees to the states and union territories. The remaining 25% came from the individual state and UT governments. The plan divides states into two types: General and Special. In special classified states, the central government's allocation of SGSY funds is intended to be more than the minimum requirement of 75% for general category states.

Some states fared especially well on measures of SGSY program performance. In the state of Andhra Pradesh, for example, 90% of the population is SC/ST, and they get the most assistance from the plan, followed by Punjab (75%), Rajasthan (63%), Jharkhand (58%), and Chhattisgarh (57%). Goa has the highest rate of female involvement (100%) in the plan and receiving financial support (96%) among all Indian states; this is followed by Tamil Nadu (98%), Orissa (96%), West Bengal (94%), and Karnataka (89%). Over one crore swarozgaris have benefited from SGSY since its beginning in 1999; of them, 64.2% were SHG swarozgaris (from SGSY and preceding programmes), while the remaining roughly 39 lakhs were individuals. Women made up 57% of the swarozgaris' recipients, while members of the Scheduled Caste and Scheduled Tribe categories accounted for 46% of the overall recipients. Only 1.5% of the swarozgaris helped were deactivated, despite the fact that the program included a specific component aimed at them. SHGs may exist either as unofficial gatherings or as legal entities incorporated as either partnerships or cooperatives. For easier collaboration and productivity, the group shouldn't have more than twenty people in it.

### **THE BENEFICIAL EFFECTS OF SGSY**

- Many people in the survey's representative sample report improved social and economic conditions as a direct consequence of the SGSY program. Saving rates, access to credit, income, and the use of formal credit all rose for over 80% of the groups studied.
- More than eighty-one percent of respondents have had favorable experiences with leadership training and working with government authorities. Almost all respondents took part in making decisions as a group.
- There was a significant reduction in household debt, interest load, and reliance on money lenders for almost 76 percent of respondents.
- Approximately 57% more people are spending more money on necessities including food, education, and healthcare.
- Profits from economic activity have undoubtedly benefited the greatest number of SGSY members. Not everyone made a profit, however; some actually lost money. The loss of property or cattle contributed to the company's financial downfall. Fewer than half of the groups insured their property and animals.
- One additional beneficial effect of SGSY is that it encourages responders to save more money.

### **ASSESSING THE IMPACT OF SGSY ON WOMEN'S EMPOWERMENT**

Income-generating activities for individuals, SHGs, and BPL families are made possible by bank loans and government subsidies as part of the Suvarna Jayanti gram swarojgar yojna (SGSY). Training for Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas, and other linked skills generation initiatives were merged into SGSY in April of 1999 as part of the IRDP's reorganization (DWACRA). Self-help, in the form of savings and frugality, is at the heart of SGSY's strategy for fostering entrepreneurship. It's the only course that teaches business acumen specifically to low-income people. SGSY concentrates on the most helpless among the rural poor. Consequently, at least half of the Swarojgaris are members of the SC/ST. Micro-enterprise training and support are central to SGSY's plan to lift every family it aids out of poverty within three years. Training for SHGs, credit technology, infrastructure, and marketing are all covered by SGSY. The federal government (the "Center") is putting up 75% of the money for the program, while the state governments (the "States") are the initiative's stated goal is the launch of a significant number of rural microbusinesses.

Women make up the vast majority of the labor force in agriculture in traditional rural civilizations. Agricultural tasks, from sowing through harvest, animal care, and even sales might fall under this category. Women's interest in various economic and social activities is reflected in their participation in the labor market. Despite the fact that rural women have a lower average level of education than the rest of the population, SGSY's focus on encouraging self-employment and small business ownership among the most economically disadvantaged members of the rural population seems to offer some of these women a way out of their current situation. When it comes to earning a living, rural women have few options. Women face more obstacles than males when trying to start their own businesses due to a lack of capital and access to finance. Efforts are made by the government to provide women in rural regions with the tools they need to manage their own credit and savings accounts and thereby finance their own businesses. The government also provides opportunities for women to gain business experience and knowledge, boosting their self-esteem and preparing them for expanded decision-making responsibilities at home and in the community.

### **GENDER DIFFERENCES IN DECISION-MAKING AREAS**

Women make the unwavering choice to keep their daughters in school until they have earned at least a Secondary School Certificate. They are hesitant to voice a clear opinion on the matter of their daughter's normal schooling and education since it is traditionally the responsibility of the father to make the choice about his daughter's future (whether she should continue her study or get married). Without hesitating, they make choices on routine domestic matters like the allocation of chores among family members, particularly boys and men of working age. Today, they welcome their male relatives' assistance with household chores like childrearing, water collection, and even babysitting so that they may spend more time outside the house. Despite having some financial independence, a rural woman is nevertheless limited in her spending options. They believe in the curse of God or superstitions; therefore, they decide not to take out a loan to pay for important family events like weddings, funerals, or religious or cultural celebrations after starting microenterprises. They decide what to sell at the weekly market to make some extra cash (eggs, milk, poultry, veggies), and what to buy (groceries, vegetables). They make choices about their health, including whether to seek care from a primary care physician (PCP) or a female doctor (FGP) for menstrual issues. They are no longer reliant on their husbands or in-laws to take them to their primary care physicians. After

achieving some kind of economic independence, almost all women will encounter marital abuse. As a result, they are no longer afraid to provide a courteous response instead of just wailing and blaming the universe. The couple's married daughter is being harassed by her in-laws and/or other family members, so they decide to intervene in their personal lives and jeopardize the couple's marriage. They are solely responsible for their own decisions on the growth of the company. They tell their loved ones how much they appreciate their backing and assistance in growing the business. They organized a liquor prohibition campaign and discussed the issue in their SHG meeting.

### **MOBILIZATION OF THE POOR SOCIETY**

The SGSY differs significantly from previous programs in that it aims to socially mobilize the underprivileged. The program's core goal is to end poverty via social mobilization, with a specific emphasis on organizing low-income people at the community level. Through social mobilization, the poor are able to form Self-Help Groups (SHGs), in which they have complete say over all policy choices and may work together to lift themselves out of poverty. No one should be a part of more than one SHG, and ideally, each group would consist of 10–20 people from low-income households. The typical group size is 10 people, although it might be as low as 5 in situations involving modest irrigation projects, people with disabilities, or those living in very challenging environments like hills, deserts, or thinly inhabited places. However, if the BPL members of the group agree, up to 30% of the group's members may be from APL (slightly better off than the poverty line and living constantly with BPL families). Each SHG should make an effort to increase the number of female members. Each neighborhood's Self-Help Groups need to reserve half of its spots for women alone. The bulk of money should eventually go to Self-Help Groups, and in the meanwhile, group activities should be prioritized.



**Figure 1. Individuals in a self-help group are working to make a living.**

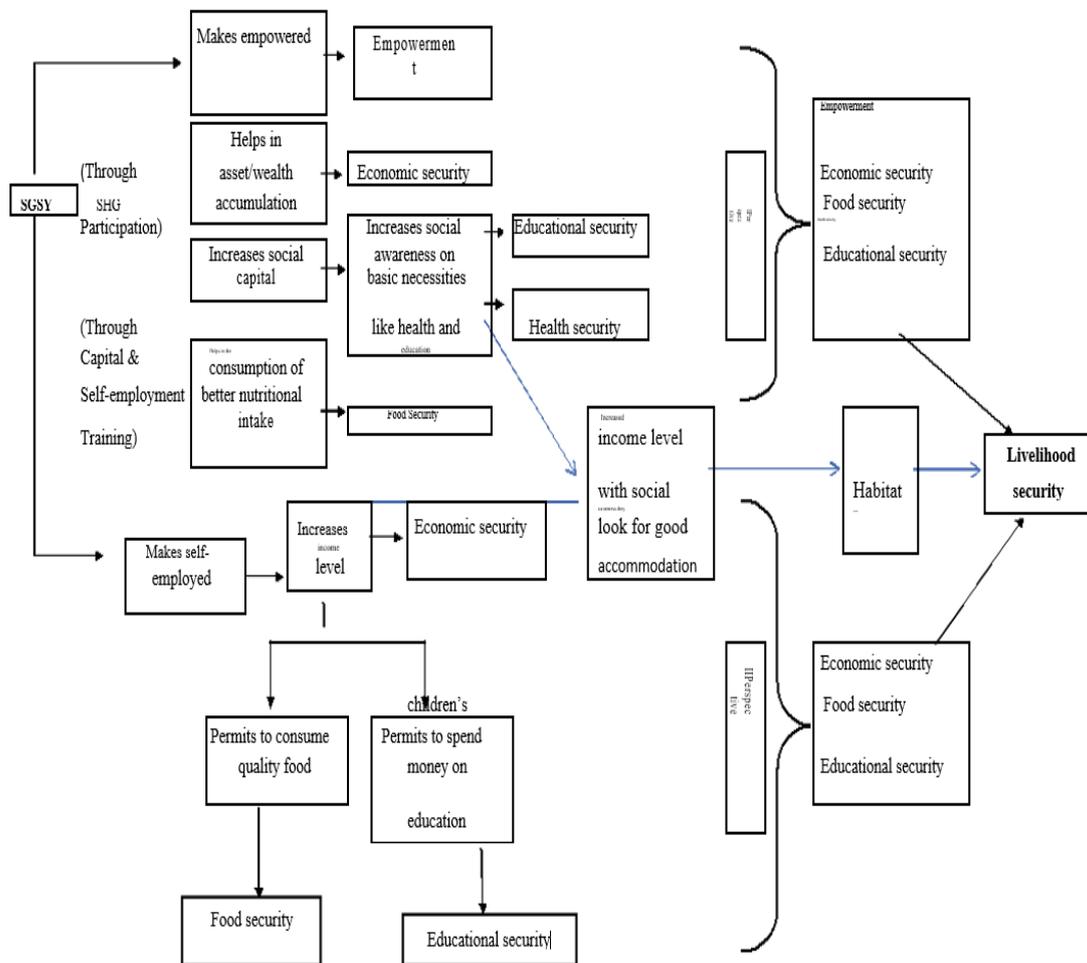
## **SECURITY OF LIFESTYLE FOR THE POOR IN THE COUNTRYSIDE**

Even when low-income neighborhoods grow economically, residents' concerns about their own financial stability remain a pressing concern. It's been characterized as having steady and reliable access to enough money to cover necessities. The fundamental requirement involves appropriate access to food, health facilities, educational opportunities, housing, community engagement and social integration. It's no secret that India's economy is booming. Despite this expansion, gaps remain in areas including income, education, and healthcare. For instance, India has a very high prevalence of hunger and malnutrition; out of a global total of 178 million undernourished people, around 60 million call India home. India also does poorly when compared to other nations in terms of its per capita income and the fraction of people living in poverty. Consequently, the Government of India has introduced numerous wage employment and self-employment programmes over time, such as the Integrated Rural Development Programme (IRDP), the Swarna Jayanti Gram Swarozgar Yojana (SGSY), and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), to address the aforementioned deficiencies. Low levels of success may be attributed to the fact that many vulnerable people were left out of the programs' positive effects. The efficacy of poverty reduction measures will be great if the cause of poverty is accurately diagnosed and the programmes are adopted in line with that. Since this is the case, it is crucial to establish the root of the problem before beginning the program.

Recently, with the purpose of giving assured livelihood to rural poor, the government has developed a self-employment type poverty alleviation initiative (for the promotion of livelihood) entitled Swarna Jayanti Gram Swarozgar Yojana (SGSY) (SGSY). SGSY is a centrally supported plan with a three-tier structure-national, state, and district level. The federal government's Ministry of Rural Development is in charge of this issue. In the state level, Ministry of Panchayati raj assumes the duty while at district level, District Rural Development Agency oversees the functionality of the project. The program is jointly funded by the federal government and individual states. All Indian states save the North Eastern states have a 75:25 split between the federal government and the state.

One of the goals of SGSY is to have at least one member of each designated disadvantaged rural family join a SHG within a certain amount of time. This makes it clear that SGSY aims to combat poverty by empowering disadvantaged people to form and strengthen their own self-help groups. The project also offers financial and livelihood assistance to the participants.

Community investment funds, bank linkages, and interest subvention funding are the means through which these services are made available to the recipients. Short-term educational (self-employment) programs are provided as part of the project as a means of supporting those who benefit from it. Further, the program works together (in collaboration) with other groups to provide trainings and post-training support in order to help young people become self-reliant and gainful employees. From what has been outlined above, it should be evident that SGSY employs a cyclical approach in its efforts to combat poverty by means of a wide range of services, partnerships with other groups, and community organization.



**Figure 2. A theoretical framework for ensuring economic stability through SGSY**

### DEVELOPMENT OF INFRASTRUCTURE

The SGSY allows for an assessment of the current facilities used for the group of related tasks. Funds available under the SGSY programme infrastructure must be used to close critical gaps in investments, with a cap of 20% (25% in the case of North Eastern States) of the yearly allocation provided under the plan for each District.

## PROMOTION AND TECHNOLOGY BACKING

The SGSY strives to assure upgradation of technology in the designated important activity. The goal of this technological intervention is to increase the value of locally accessible resources by doing things like transforming raw materials into finished goods for sale in both the local and global markets. The SGSY offers market intelligence, market development, consultancy services, and institutional arrangements for marketing the goods, including exports, that the Swarozgaris produce. This is done through the organization of exhibitions/melas at the District, State, National, and International levels. To handle professional input for identifying potential activities, preparing projects for product and design development, value addition, packaging, etc., DRDAs might spend up to Rs.5.00 lakh per year.



**Figure 3. The Work of the Swarozgars**

### Issues with SGSY

Banks' lack of cooperation, slow loan approval processes, and slow payout times were the most common issues raised by loan recipients. According to those who benefited from the loans, the money came all at once. The timely growth of group operations has been hampered by factors such as the delay in approval of loans, the non-cooperation of banks, and a lack of competent direction. The lack of communication between banks and block authorities was also

mentioned. After approving loan requests, no proper action was taken to follow up with the recipients. The fact that just a fraction of respondents attended government and NGO-sponsored trade shows is a serious issue (NGOs). The widespread corruption in the SGSY program has a negative impact on the payback to the banks, which has a negative impact on the SHG banking program. A significant proportion of recipients had not engaged in any kind of skill development. Poor training and lack of access to skill development resources led to low-quality output from the recipients. Organizing the rural poor into SHGs, nurturing them, and giving early direction was determined to be an effective strategy for rural development, but this was news to the district and block authorities who were responsible for implementing it.

## **CONCLUSION**

It has been noted that the SGSY plan enabled SHGs to generate money via the provision of financial assistance. Without a doubt, the SGSY programme is the correct scheme for poverty alleviation in rural areas; however, both the swarojgaries and the SGSY programme are being held back by issues such as a lack of basic facilities, a lack of awareness, a delay in loan sanctioning, the misuse of funds, and a flawed monitoring system. A woman's contributions extend well beyond the house and the workplace, and if she is granted financial autonomy, she will be better equipped to make sound choices that will benefit her family in the long run. While certain factors, like adoption and self-employment, were shown to have strong positive correlations with the yearly income of dairy business beneficiaries, others, such as caste and risk orientation, had only modest positive correlations. Since India's independence, several programs have been put into place to help the poor. The goal of the SGSY self-employment program is to help the rural poor have a more stable source of income. This research aimed to use primary data to learn how SGSY has affected people's ability to make a living. Through the use of an indicator called the "livelihood security index," the current research quantifies the degree to which people can bet on having a safe and comfortable life in terms of their access to shelter, healthcare, food, and money. Self-selection or opting-in is the basis for SGSY participation. In that example, researchers looked at how socioeconomic status affects the choice to participate. The choice to participate was analyzed using a binary probit model.

As part of the SGSY, a thorough system of monitoring has been put into place. The program is tracked all the way from its headquarters to the front lines. The SGSY's credit connections are overseen and reviewed by the Central Level Co-ordination Committee (CLCC), which also

drafts policy guidelines for the program. Additionally, the Department of Rural Development's Performance Review Committee analyzes how the SGSY is put into action. The Program is overseen by an SLCC at the state level. Progress under the SGSY is also tracked by regular Reports and Returns provided by DRDAs/States. All of the DRDAs have been provided with detailed monitoring forms for reporting the Programme's progress. Workshops for the Project Directors and regular meetings with the State Secretaries are used to monitor and assess the Programme's implementation. Field visits and physical verification of assets are used for monitoring at the Block/DRDA level. To ensure that data from the country's many districts can easily reach the federal government and its constituent states and territories, work is now ongoing to connect all of the DRDAs to the internet. Findings indicated that employment and kind of cooking equipment used significantly influenced attendance. SGSY was also shown to have a substantial favorable effect on life expectancy safety when the effect of NRLM was analyzed using the propensity score matching approach.

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