

## **Impact of Swarnajayanti Gram Swarojgar Yojana (SGSY) on Income Generation of Farmers in Jabalpur District of Madhya Pradesh**

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### **Abstract**

*The scheme Swarnajayanti Gram Swarojgar Yojana (SGSY) aims at establishment a large number of micro enterprises in the rural areas. The objective of SGSY is to bring assisted family above the poverty line within three years by providing them income generating assets through a mix of bank credit and Government subsidy. The present study was conducted in Panagar block of Jabalpur district of M.P. to assess the impact of SGSY on income generation among beneficiaries. Total six villages of Panagar block were selected on the basis of highest number of beneficiaries. A total of 120 SGSY beneficiaries were selected by using proportionate random sampling and were interviewed through pre-tested structural interview schedule for the investigation. Most of the beneficiaries belonged to middle age groups, SC/ST group, educated up to primary level, belonged to small family, possessed small size of landholding, medium material possession, had occupation as agriculture + subsidiary, medium social participation, occasional mass media exposure, medium extension participation, medium attitude level towards SGSY. From the study it was found that majority of the SGSY beneficiaries had medium income generation.*

**Key words:** Beneficiaries, SGSY, Income generation

### **Introduction**

The department of rural development is implementing SGSY schemes, under which rural poor are organised into SHGs, assisted in capacity building and provided financial assistance to set up economic activity through a mix of credit and subsidy. Swarnajayanti Gram Swarojgar Yojana (SGSY) came into existence from first April 1999 duly merging the schemes of Integrated Rural Development –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 Swarojgar 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<sup>[4]</sup>.

The scheme is funded on 75:25 basis by centre and state and is implementation by DRDAs with the active involvement of Panchayat Samitis, banker and the NGOs. SGSY has a definite objective of improving the family income of the rural poor and at the same time providing for flexibility of design at the grass root level to suit the local needs and

resources<sup>[3]</sup>. With the population of 72.6 million, Madhya Pradesh is the sixth-most population state in the country, contributing six percent to the total population of India. Over the last decade, the state has witnessed a 20.3 percent growth in its population<sup>[6]</sup>.

The main objective of SGSY programme is to bring the assisted poor families, who are called *Swarozgaries* above the poverty line by ensuring appreciable sustained level of income over a period of time. The objective is to be achieved by organizing the rural poor into self-help group (SHG's) through the process of social mobilisation, training and capacity building and provision of income generation assets through a mix of bank credit and government subsidy. It is a credit linked scheme, where in credit is the key element with subsidy being an enabling component. Under the scheme, financial assistance is given to individuals

### Material and Methods

The study was conducted in Panagar block of Jabalpur District Madhya Pradesh. Jabalpur district comprises of seven blocks namely Jabalpur, Patan, Shahpura, Panagar, Kundam and Majholi out of which, Panagar block has been selected because of having maximum beneficiaries under SGSY. The Panagar block comprises 120 villages out of which 6 villages were selected purposively on the

### Results and Discussion

It is clear from the Table 1 that under SGSY scheme, most of the beneficiaries (41.66%) were belong to middle age group, followed by young (39.17%) and old age (19.17%). Majority (37.50%) of the beneficiaries belonged to Schedule caste/ Schedule tribe, 35.00 per cent beneficiaries belonged to OBC and only 27.50 per cent beneficiaries belonged

or Groups (Self Help Groups) belonging to below poverty line families. The *Swarozgaries* are to be selected in the *Gram Sabha*<sup>[1]</sup>.

The success of SGSY depends on the choice of activities. The key element is that the choice of activity should be based on the local resources, the aptitude as well as the skill of the people. For this, profile of the poor families as reflected in the BPL census in the important. There should be poor families with asset, such as land. Efforts should be made to see that those having a minimum extent of land are enabled to cross the poverty line by making additional investment on their lands, such as wells or other irrigation facilities pump sets, etc. The experience over the years as well as the evaluation studies have shown that investments on land based activities have resulted in generation of income on a more sustainable basis.

basis of maximum number of beneficiaries. Thus, total 120 respondents were selected as the sample of the study on the basis of proportionate random sampling method from all selected villages. The data were collected through pre-tested interview schedule. The statistical methods *via* frequency, percentage, mean, correlation-coefficient test etc. were used for analysis of data.

to general caste. It is observed that majority of beneficiaries (30.84%) educated up to primary level, followed by middle school level (25.00%) high school & higher secondary school level (19.16%), illiterate (10.00%), can read and write (8.34%), graduate and above (6.66%), respectively. Majority (40.84%) of SGSY beneficiaries had small size of family,

whereas 37.50 per cent had medium size of family and only 21.66 per cent had large size of family. As for as landholding is concern, majority (44.16%) possessed

small size of land holding, 39.17 per cent had marginal land holding, whereas only 16.67 per cent had large land holding.

**Table 1 : Distribution of the SGSY Swarozgaries according to their profile characteristics**

S. No.	Characteristics	Categories	F	%
1.	Age	Young age(21 to 35 years)	47	39.17
		Middle age (36 to 50 years)	50	41.66
		Old age (Above 50 years)	23	19.17
2.	Caste	SC/ST	45	37.50
		OBC	42	35.00
		General	33	27.50
3.	Education	Illiterate	12	10.00
		Can read and write	10	8.34
		Primary school level	37	30.84
		Middle school level	30	25.00
		H.S. & H.S.S. level	23	19.16
		Graduate and above	8	6.66
4.	Size of family	Small family (up to 4 members)	49	40.84
		Medium family (5 to 7 members)	45	37.50
		Large family (Above 7 members)	26	21.66
5.	Size of landholding	Small (Less than 2.5acres)	53	44.16
		Marginal (2.5 – 4.5 acres)	47	39.17
		Large (Above 4.5 acres)	20	16.67
6.	Material possession	Low	30	25.00
		Medium	56	46.66
		High	34	28.34
7.	Occupation	Agriculture	30	25.00
		Labourer	12	10.00
		Agriculture + Labourer	23	19.17
		Agriculture+ Subsidiary occupation	35	29.16
		Caste occupation + Other	20	16.67
8	Social participation	Low (up to 9 )	30	25.00
		Medium (10 to 12)	52	43.33
		High ( Above 12)	38	31.67
9.	Mass media exposure	Low	45	37.50
		Medium	53	44.16
		High	22	18.34
10.	Extension participation	Low (up to 10)	43	35.84
		Medium (11 to 15)	45	37.50
		High (Above 15)	32	26.66
11.	Attitude of the swarozgaries towards SGSY	Low (up to 20 )	34	28.34
		Medium ( 21 to 29)	58	48.33
		High (Above 29)	28	23.33

It is clear from the table that, out of the total SGSY beneficiaries, 46.66 per

cent had medium material possession followed by high level (28.34%) and low

level material possession (25.00%), respectively. About one third (29.16%) beneficiaries were engaged agriculture and subsidiary occupation, 25.00 per cent were having agriculture, 19.17 per cent were having agriculture and labourer, 16.67 per cent were having caste occupation along with the other occupation, 10.00 per cent doing work as labourer.

In the category of communicational Variables, it was found that most (43.33%) of the SGSY beneficiaries had medium level of social participation followed by high (31.67%) and low (25.00%) social participation. Majority of beneficiaries (44.16%) had medium mass media exposure, followed

by 37.50 per cent had low mass media exposure and remaining 18.34 per cent had high level mass media exposure. It is clear from the data presented that the beneficiaries, 37.50 per cent had medium extension participation, followed by 35.84 per cent low extension participation and only 26.66 per cent high extension participation.

Majority of the beneficiaries (48.33%) had medium level of attitude towards SGSY, followed by 28.34 per cent had low level of attitude towards SGSY and 23.33 per cent high level of attitude towards SGSY. The finding is in line with the findings of many others<sup>[1, 2]</sup>.

**Table 2: Distribution of swarozgararies according to their increase in annual income before and after Swarna Jayanti Gram Swarozgar Yojana**

S. No.	Categories	Before SGSY Programme		After SGSY Programme	
		f	%	F	%
1.	Low	54	45.00	29	24.16
2.	Medium	45	37.50	56	46.67
3.	High	21	17.50	35	29.17
<b>Total</b>		<b>120</b>	<b>100.00</b>	<b>120</b>	<b>100.00</b>

The data presented in table 2 reveal that before implementation of the programme 45.00 per cent beneficiaries had low income followed by medium (37.50 per cent) and high (17.50 per cent).

But after the implementation of SGSY programme, 46.67 per cent had medium income, 29.17 per cent had high income and only 24.16 per cent had low income.

**Table 3: Relationship between profile of characteristics of Swarozgaries and income generation**

S. No.	Independent variable	'r' value
1	Age	-0.182*
2	Caste	0.006 NS
3	Education	0.387**
4	Size of family	0.184*
5	Size of landholding	0.252**
6	Material possession	0.189*
7	Occupation	0.196*
8	Social participation	0.296**
9	Mass media exposure	0.279**
10	Extension participation	0.347**
11	Attitude of the swarozgaries towards SGSY	0.329*

\*\*Significant at 0.01 level of probability, \*Significant at 0.05 level of probability, NS- Non significance

The data present in table 3 show that, impact of Swarnajayanti Gram Swarojgar Yojana (SGSY) on income generation among beneficiaries was positively and significantly related at 1 percent level of significant with their education, size of landholding, social participation, mass media exposure and extension participation while size of family, material possession, occupation,

### Conclusion

It can be concluded that majority of the SGSY beneficiaries were from middle age group, ST/SC caste, educated up to primary level, belonged to small size of family, small landholding, medium level of material possession. Most of them were agriculture + subsidiary occupation as their main occupation. Majority of the beneficiaries belonged to occasional social participation and mass media exposure. It

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attitude of the Swarozgaries towards SGSY were found to be positive and significance related at 5 percent level of significance. Further, coefficient of correlation indicated that age was negatively significance and Caste was found non-significant with increase in income. These findings are similar with the findings reported by earlier investigators<sup>[3,5]</sup>.

was concluded that most of them had medium extension participation Most of the beneficiaries had favourable attitude towards SGSY. Before implementation of SGSY, majority had low annual income but after implementation of SGSY programme majority had medium annual income. It shows the good impact of SGSY programme among beneficiaries.