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**IMPROVE THE ADMINISTRATION AND
IMPLEMENTATION OF THE SWARN ROJGAR
YOJANA PROGRAM**

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Improve the administration and implementation of the Swarn Rojgar Yojana Program

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Abstract – "Development is a process which enables human beings to realize their potential, build self-confidence and lead lives of dignity and fulfillment "so says SOUTH COMMISSION. It adds further that development" is a process which frees people from the fear of want and exploitation. It is a movement away from political, economic or social oppression ... Development has to be an effort of by and for the people. True development has to be people oriented."

Key Words : Political, Economic or Social Oppression

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INTRODUCTION

Economic growth in India after independence has been governed by centralized planning at the national level. Some specific schemes aimed at helping certain specified categories of the poorer sections of the community were included as part of the national plans.

In March 1969, the Draft fourth Plan came out with the conclusion that for planning in India, the "Basic goal is a rapid increase in the standard of living of the people" and "emphasis is placed on- the common man, the weaker sections of society and, the less privileged ". It was laid down by the commission" that planning should result in greater equality in income and wealth" and "that the benefits of development should accrue more and more to the relatively less privileged classes of society".

The economic philosophy of the special preferential treatment was necessary to enable the poor to participate in the economic development. Such a treatment may directly attack poverty and help in increasing employment/income of the poor by creating employment opportunities for them and thereby increasing their productive capacity. Still further, it will give the poor the power to utilise their skills without being exploited by the rich for serving their selfish interest. If the small artisans and the self-employed persons are given the much needed finance, which may be very small, but can serve as a panacea for this activity, make him to raise out of poverty line and increase overall production capacity of him besides earning more for his family.

The justification of the economic policy must always be tested in terms of its implication for the poor who form the large majority of population. Surely, the poor people cannot offer viable projects on the basis of the commercial rate of interest at 10 to 14% interest on

loans, considering the yield from their investment, the prevailing rate of interest is too high for the poor they need to be given some kind of concession or incentive to develop their economic efforts and generate additional income for them. Simultaneously, they are to be encouraged for their talent, enterprise that would go otherwise waste for lack of support.

Exporters, co-operative Societies and Small -scale industries are the sectors for which special schemes have been in operation. One special feature common to these schemes is that there has been no attempt so far to assist weaker borrowers, within any sector through" reduced interest charges" and this necessitated introduction of a scheme of intra-Sectoral Swarna Rozgar Yogana.

SWARNA ROZGAR YOGANA

The present Swarna Rozgar Yogana had been launched as major instrument for poverty alleviation and employment generation. The program started in 1.12.1997, the acceptance of this program in on target groups, identified on the basis of their economic conditions. The efforts are particularly being directed towards those people who are technically qualified and wants to do some business or their own, with the financial assistance of the State. The nationalized banks are survivor of credit had been asked to lend money for this purpose. The co-operation of efforts has provided a new dimension to the Swarna Rozgar Yogana experiment. It is being expected that the government in collaboration with the nationalized banks would be able to accelerate the process of urban development by reaching the under-served and under-developed sections of urban population.

Though not much had been done for urban poor as much importance was attached to rural development.

But in fact there are greater unemployed in urban areas than other places. The schemes and policies have brought considerable change in the economic scene of urban India, yet the fruits of development have been shared unequally and as result a large number of urban people are still not being able to get employment. This unequal share of benefits has been identified as the major constraints in case of urban poor.

The urban self-employment programme and the urban wage employment programme are the two special schemes of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) which substituted in December 1997 various programmes operated earlier for urban poverty alleviation. Swarna Jayanti Shahari Rozgar Yojana is funded on a 75:25 basis between Centre and the States. During 2007-08, 2008-09, 2009-2010, 2010-2011 and 2011-12 a sum of Rs. 102.51 crore, Rs. 162.28 crore, Rs. 123.07 crore, Rs. 142.02 crore and Rs. 138.21 crore respectively were spend in the States and U.Ts. under different components of Swarna Jayanti Shahari Rozgar Yojana.

Table-1

SJSRY target and achievements

Programme	(in million)					
	2009-2010		2010-2011		2011-2012	
	Target	Ach.	Target	Ach.	Target	Ach.
1. USEP						
(i) Beneficiaries	+	0.04	+	0.13	+	0.11
(ii) Persons trained	+	0.05	6.60	0.10		0.03
2. UWEP – Mandays of employment generated	+	6.60	+	10.14	+	6.01
3. Beneficiaries covered under Community Structure Component	+	11.16	+	5.91	+	1.20
4. Beneficiaries assisted under DWCUA	+	0.001	+	0.004	+	0.004

+ IRDP AND ITS ALLIED PROGRAMMES LIKE TRYSEM, DWCR, MWS, SITRA AND GKY HAVE BEEN MERGED WITH SWARNAJAYANTI.

RATIONALE OF STUDY:

S.R.Y. Scheme is in operation nearly for the last 16 years. During the period, quite a large sum of money has been granted to an equally large number of beneficiaries throughout the country. A study on this subject had been conducted as far back as in the year 1997, by an independent institution viz. National institute of bank management, Pune. During the last decade, the scheme has undergone certain important modifications. Further no study has been made, since the introduction of the scheme, in this part of the region.

Some of the banks have undertaken studies on the scheme, but they were done solely with the idea of judging their performance. Here again no banks has undertaken study in this part of the region.

Many other Schemes have also been introduced by the Government for the welfare of the weaker sections of society during the intervening period. It would

therefore, be appropriate to study the impact of SRY scheme on beneficiaries and to evaluate the implementation aspects of this scheme in this part of the region.

Loan at concessional rate of interest is expected to confer certain benefits on the beneficiaries. Finance is help to those who need it for starting/expanding productive activity and for increasing their economic and social conditions The amount of loan, if used properly, can result in increased income, employment and quality of life of persons for whom it is provided. All the same, it is also important that those who are authorised to provide finance must also ensure that they provide finance at proper time, in proper measure to proper person to serve the objective of those who have authorised them so. The provisions of the scheme is also important, in as much as it does not impede the implementation process.

The study is, therefore, designed to analyse the contents of the scheme, the efforts taken by the implementing agencies in reaching the benefits to the beneficiaries and the impact on the beneficiaries. Attempt has been made to

(1) Study the Scheme Contents.

(2) Role of implementing agencies- implementation aspects.

(3) Assess the impact on the beneficiaries, with reference to their benefits derved as a result of the Scheme.

SELECTION OF SAMPLE BENEFICIARIES

The list prepared after stratification as per stage I above were written branch wise and activity wise for further use. All the accounts in the list were allotted Serial numbers. Thus a FRAME was constructed with the accounts duly stratified activity wise/bank wise and this frame formed the basis for selection of Samples beneficiaries for study.

It was decided to select 20% of beneficiaries from each branch from each activity in proportion to their representation in the sub universe. The procedure of SYSTAMATIC SAMPLING METHOD was adopted for selection sample beneficiary respondents from the specially constructed Frame. As per requirement of this type of Sampling procedure. We have worked out a Sampling Interval of 5 (by dividing the population of 659 with the required numbers of samples i.e. 132) This interval number was used to select samples from the population. For the first sample we select the number "7" at random and selected the account number 7 as our first sample. Thereafter, we proceeded to select all the fifth numbers such as 12,17,22 etc. The procedure is clarified more in table 1.04 presented in the following page thus the researcher had no choice or say in the inclusion or exclusion of a particular beneficiary respondent and

thus it ensured randomness in the selection of beneficiaries for the sample.

Table – 2

Selection of Samples – Beneficiary Respondents

Bank Branch	ACTIVITY NUMBER							Individual Branch Accounts		
	1	2	3	4	5	6	7			
B.B.I.	001	001	001	001	001	001	001			
	002	002	002	002	002	002	002			
	003	003	003	003	003	003	003			
	004	004	004	004	004	004	004			
	005	005	005	005	005	005	005			
	006	006	006	006	006	006	006			
	007	007	007	007	007	007	007			
	-	-	-	-	-	-	-			
	012	012	012	012	012	012	012			
	017	017	017	017	017	017	017			
	BB1		03	06	01	03	06	02	04	25
	BB2		05	04	03	03	03	06	01	25
	BB3		06	08	01	02	02	06	01	26
	BB4		05	15	00	04	06	08	02	40
	BB5		24	27	03	05	12	23	04	98
	BB6		07	36	05	08	10	26	09	101
	BB7		00	05	01	01	03	11	04	25
	BB8		07	11	07	2	13	08	09	57
BB9		02	05	02	06	00	04	06	25	
BB10		00	11	02	09	09	11	07	49	
BB12		05	06	02	04	03	05	03	28	
BB13		00	05	01	06	05	04	04	25	
BB14		13	07	02	00	03	02	07	34	
BB15		06	04	03	00	03	06	05	27	
BB16		07	08	06	01	00	04	02	28	
BB17		03	02	00	04	05	08	03	25	
BB18		02	11	04	00	02	04	04	26	
Selected Sample										
		88	201	43	61	79	142	81	695	

Thus we have selected 132 beneficiaries respondents from the stratified population of all the 18 Branches. As we had specially constructed the FRAME, detailed earlier, the number of beneficiaries chosen from each branch was in proportion to their numerical predominance in the activities financed under the scheme.

The addresses of all these 132 beneficiaries were jotted down from their respective branches for collection of data. Out of these 132 beneficiaries a number of 6 beneficiaries could not be contacted despite the best efforts of the researcher and hence excluded from the core size of sample for study.. However their exclusion did not affect the quality of the study since all the absentee respondents were from one major activity only- Fruit & Vegetable Selling - the activity with the maximum number of respondents in the sample.

SELECTION OF BANK OFFICIALS

In order to fulfill some of the objective of the study (viz. To find out the difficulties and problems faced by the implementing agencies and to examine their view point on the aspects of the scheme) it was decided to select the Interview Official who were directly or Indirectly concerned with the Implementation of the Scheme.

The size of sample was confined to 30, including the Field Officials. Simple code method was adopted by ascribing code numbers as BO.1 ,BO.2, BO.3, BOA

etc. to each of the Official selected from the Branches, in order maintain anonymity as requested by the Officials and their superiors in the Banks. Thus the selection of Bank Officials was done by Adopting simple random procedure.

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