PREFACE

Despite strengthening of anti poverty programmes over past few decades, the poverty level though have reduced in percentage terms, the number of rural poor has more or less remained static estimating to about 244 million persons. In order to redress the situation, though number of programme have been emerged, these programmes were viewed as separate programme in themselves resulting in lack of proper social intermediation and being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. In order to rectify such situation, it was decided to restrictive the self employment programme in the form of present Swarnjayanti Gram Swarozgar Yojana [SGSY], a holistic programme covering all aspects of self employment including organization of poor, training, income generating assets through credit, technology, infrastructure and marketing to poor families with an objective to bring poor above poverty line in two to three years.

As such in this research work which has been carried out for the award of the doctoral degree in Commerce, I have tried to analyse the impact of programme on income generation and poverty alleviation of the poor with the mix of bank credit and government subsidy. The analysis is also carried out to assess the impact on Assets creations, employment generation, repayment capacity, recovery performance and economical and social development of the poor and also to cover perceptive impact of the programme. In order to complete this study a number of people have contributed in different capacities.
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Shri. Kishor N. Jagtap