CHAPTER VIII

CONCLUSIONS, FINDINGS & SUGGESTIONS

8.1 Conclusions
8.2 Findings
8.3 Suggestions
INTRODUCTION:

What strikes most of those who have seen the implementation of different rural development (RD) schemes in the field is that most of these schemes fall short of fully accomplishing their avowed goals and objectives. And this may happen even if the schemes are implemented with full sincerity and honesty. It may be useful to digress here briefly and elaborate on what I mean by the objectives of different Government schemes. All these schemes are targeted at the rural poor and endeavor to augment the income of the poor so as to bring about a qualitative improvement in their lives. The secondary objectives of the schemes are creation of quality assets for the community and increasing the community's access to safe drinking water and sanitation facilities as well as basic education and health services.

The reasons for the failure, as stated above, to achieve the stated objectives lie in most of the cases in the manner in which the different agencies participate in the implementation process and, in some cases, in the inherent inadequacies in scheme guidelines. To take an example, the Swarnajayanti Gram Swarojgar Yojana (SGSY) targets the augmentation of income of BPL families by Rs. 2000/- per month so that they can rise above the poverty line. But, with an average investment of Rs.25000/- to Rs.30000/- per Swarojgar, or even slightly more, it is simply impossible to expect an additional income of Rs.24000/- per annum or Rs. 2000/- per month. It may be difficult to reach these additional income levels even after a period of three years, as envisaged in the guidelines. Among the many reasons for low investments are preference of the community for run-of-the-mill schemes, like poultry, grocery business and milch cow and the reluctance of the financial institutions to sanction and disburse huge credit to a single family for fear of default.

The government of India has launched the scheme (SGSY) with an aim to bring about a paradigm shift in development strategy and for creating employment opportunities for the rural poor with the formation of SHGs and linking them to bank credit. SGSY covers all aspects of self employment such as organizing the poor into Self Help Groups, training, credit technology, infrastructure and marketing. The self help approach is meant to help the poor build their self confidence through community action. Interaction in group meetings and collective decision making is expected to enable them in identification and prioritization of their needs and resources. This process is supposed to lead the rural poor, particularly the women, to
strengthen their collective bargaining power and finally to ensure their socio-
economic empowerment. There were over 73000 SHGs formed till March 2004. The
activities have involved 7 lakhs below poverty line families that count for 10% of
the total population of Assam (2.6 crore). The State Institute of Rural Development
statistics discloses that 2253 SHGs were sanctioned loan by different banks in the
last 2 financial years, where the total sanctioned amount of loan added up to 23
crores.

It would be preposterous to suggest a recast of the scheme structure or its
guidelines. In the last few years, there have been many changes in the nomenclature
and structure of most of the RD schemes (except JRY perhaps) and the guidelines
have been aptly revised based on the feedback received from different implementing
agencies. It may be a futile exercise to effect another change in guidelines. Then
there is also the never-ending argument of whether the system (nee the Scheme
structure and guidelines) failed or the individuals (nee the implementing agencies
and the beneficiaries) failed.

What I propose instead is dovetailing of benefits from different schemes so
that a meaningful intervention can be made in the lives of rural poor.

In this chapter an attempt is made to gather the important concluding remarks
in the form of conclusions. Recommendations have also been given for the proper
implementation of swaranjayanti gram swarozgar yojana in Nanded district. Poverty
has an alarming dimension in the Indian context. It is a vicious issue that has been
enacting devilish role in India. It has been deeply rooted in the economic system on
account of the failure of economic progress and proper structural changes. The
poverty has become synonymous with India to such an extent that they seem to be
inseparable. In the previous chapters I have presented an in depth analysis of various
aspects of swaranjayanti gram swarozgar yojana particularly with reference to
Nanded district. The main objective had been to study the efficacy, effectiveness, impact and relevance of swaranjayanti gram swarozgar yojana upon
the overall rural development of downtrodden classes living below poverty line. It
has been observed that if a person financially strong, having owns business,
naturally, his socio Economic status is boosted. Psychologically he is satisfied to a
Great extent and can devote much time and energy towards self Development as
well as development of the family and can contribute something to the society, as a
whole. The major findings and conclusions based upon the analytic discussion
presented in foregoing chapters are presented here with a view to provide worthwhile suggestions as well as bring improvements in the scheme.

8.1 CONCLUSIONS:

My conclusions regarding various aspects of the programme are presented in the following points.

8.1.1. This study of the representative 16 blocks in Nanded district has the aim of finding out the nature and extent of the economic growth and the social change that has taken place over a period of time, in terms of economic and social aspects. Moreover, the study also aims at studying the awareness and participation of the people in swaranjayanti gram swarozgar yojana. The 16 respective blocks were studied from these viewpoints. From the sample villages 142 groups of beneficiaries were selected on the basis of simple random sampling. The data collection was done with the help of questionnaire and the discussions with the people. This thesis consists of secondary analysis (records and documents), as well as the analysis of the empirical data. Conclusions based on these analyses are presented in this conclusions.

8.1.2. It was found that, in all the surveyed 87 % villages irrigation facilities are available.

8.1.3. It was found that, the total population of these 16 blocks was that the total Rural Women population of these 16 Blocks was 4473869 as per 2001 census. The average population per village was 297324 which ranged from 28384 to 111275. Amongst the surveyed Blocks, Mukhed are having highest population of 111275 And Dharmabad the lowest one of 28384. Out of total population of the surveyed Blocks, 4757190 represent male and 4473869 represent female population.

8.1.4. It was found that. Out of total population of the sample villages, shows that out of total Scheduled Caste population [1579167] of the sample average Scheduled Caste Women population per Block are 409.56 Table 6.5 Blocks, about 48.68 percent belong to Scheduled caste. The table shows that out of total Scheduled Tribe population [778083] of the sample Block about 48.92 Percent belong to Scheduled Tribes and the average Scheduled Tribe population Women per Block being 202.79.

8.1.5. It was found that ,Out of total population of the sample blocks, are literate Table 6.5 indicated that out of total Women population of the sample Blocks, 50.67 %, are literate as compared to the district level of 65.28 %, State level.67.03 and
National level 53.67%. Average literate population per Blocks was recorded, as 329855 while female literate per Blocks were only about 129381. This shows a very lower literacy level among the women population.

8.1.6. It was found that, as per 2001 census records, percent of the District population consisted of. According to census, Out of 4473869 the total Rural Women population of 16 surveyed Blocks was 109211 of which (2.44 percent) were main workers, The marginal workers was 478554 (10.70 percent), and non-workers 3017333 it is 67.44% Out of total 104908 workers, (2.34 percent) were cultivators, 31443 were agricultural laborers, (0.70 percent), 30176 are engaged in Industry, Business and Services (0.67 percent), and 37345 were other workers (0.83 percent)

The statistical data indicate that about 21.86 percent of the total women workers in the surveyed blocks are working in agricultural activities. They also show a very low percentage i.e. only 0.67 of the workers are attracted towards the industry and service sector, which is of course not a good sign in relation with rural industrialization. The breakup of non-working population makes it clear that out of 547638 non-working population 2459305; (about 44.91 percent) were male, while 3017333. (About 55.09 percent) were females. In the era when the Government is thinking of rural development and planning for it for the last 55 years, it cannot be a good sign. There is an urgent need for adopting such measures, which will increase the job opportunities in rural areas. Unemployment is one of the most important causes resulting in poverty in rural India.

8.1.7. It was found that, it is revealed that the numbers of families in the surveyed 16 blocks were 410647. Which varied from 10749 families in Dharmabad to 37535 families in Kinwat, were living below the poverty line. The extent of families below the poverty line was also varied from 3.47. Percent S.T.family, 8.97 percent S.C. family, 17.62 percent land less and 26.80 percent other B.P.L. family in district. It was found that the largest number of families living below the poverty line was from Kinwat tribal block. The position of poverty line in the sample blocks was higher than that of the district, state and national levels.

8.1.8. It was found that, Electrification has become one of the prime needs of the villages. Electricity is available in all the 16 selected blocks included in the present study. There seems to be 100 percent electrification.

8.1.9. It was found that, it is found that the drinking water is available in all the selected villages. But in fact the situation of drinking water in these villages was
worst. Out of 142 villages only 26 villages are getting water through water supply schemes i.e. the tap water. But in these villages also there is acute shortage of water in summer. In 69 Villages, the drinking water is supplied through Tube wells. But the level of water has gone to extreme level. And the villagers are not getting sufficient water from the month of January. In remaining villages drinking water is supplied through the hand pumps. In summer, drinking water is supplied through the water tanks. In these villages provision of water for animals is also an acute problem.

8.1.10 It was found that, the ideal village identified by the level of education and the availability of schools. It was found that every sample village is having primary schools. Out of 142 villages 103 villages there are only primary schools. In other 39 village's education facilities up to secondary school is available. This factor is also one of the important determinants of rural development because educational atmosphere contribute rural development.

Road construction is one of the governing factors of village development. If there are no roads constructed, there may not be smooth transportation, and ultimately non-development of villages, and Vice-versa. In the selected 142 sample villages 83 villages have pakka road approaches, while 59 villages have kaccha road approach. It mean about 58.74 percent of the sample villages were availing the benefits of constructed roads. It is observed that 87 percent of the sample villages are having the facility of regular bus service. Regular bus service influences the village development. It resulted in SAVING their time money and energy in transportation of goods and services.

Weekly bazaars are organized Out of 142 villages 29 villages (20.28 percent), while other 113 villages do not have market facility.

Field sample shows that out of the surveyed villages only 61 percent villages avail the medical aid. This is quite poor situation and one of the causes for this unhappy situation is the unwillingness on the part of medical personnel to work in the rural areas. It is suggested in these villages Primary Health Centers, Rural Dispensaries and Cottage Hospitals should be established.

Communication is the important media for exchanging idea and thoughts for rural people. Communication covers the availability of post office, Panchayat radio, Television and telephone etc. Among the various media of communication, post office is available in 46 villages (32.17 percent), while telephone facility was
available only in 61 villages. All the villages are the Television relay if adequate centre, range communication facility is made available to the villages there may be more development of the villages.

Field sample shows that about 88; 98 percent villages have bank branches situated therein. 38 villages have branches of Nanded District Central Co-operative Bank. In 23 Villages have branches of Marathwada Gramin Bank. Banking position is satisfactory in surveyed villages, and the villagers are quite happy with that.

In brief it can be concluded that almost all the infrastructure indicators are found in all the villages. Swaranjayanti gram swarozgar yojana is implemented in all the surveyed villages on proper line.

8.1.11. I have evaluated the performance under the programme under state and district level and his findings are presented here.

8.1.11.1. It was found that, in the initial stages from 1999 to 2005 the target allotted was little lower and on experimental basis. During these entire years target have over achieved. This showed a growing response to the scheme as a Result the targets have been increased from 1999-2005. The highest of the target allotted being in 1999-2000. However the same was not achieved fully. Only 29.16 percent of the target was achieved. As per observation the achievement of Physical targets was very poor and the achievement of financial target was much better to some extent. Considering the overall population in Maharashtra this achievement seems to be on a very lower scale.

It is observed that physical target [As per 1st Grading of Groups] of the Maharashtra for the year 1999-2000 was 2191, 2nd Grading of Groups 986 and total achievement of Economic activities of Groups 957 i.e. 43.67 percent. Out of that women’s participation of groups 476 i.e. 21.72 percent. But in the year 2004-2005 the target [As per 1st Grading of Groups] was 15318, 2nd grading of Grading of groups 7437 and total achievement of Economic activities of groups 5430 i.e. 22.39 percent. Out of that women’s participation of group’s 4477 i.e. 29.22 percent.

In the year 2000-2001 the achievement of economic activities was 1377, i.e. 14.18 percent. As per above observation the performance in the year 2004-2005 were better than the year 2000-2001 to 2001-2002. Financial success in the initial stage of the year 1999-2000 the target was Rs.12378.87 and achievement was Rs.10254.28. in the year 2000.2001 the target was Rs. 10554.72 and achievement was 11330.76. As per observation financial target was some extent achieved but the
physical performance is very poor.

8.1.12. that the total physical target was 2191 [As per 1st Grading of Groups] for the state and only 957 i.e. 43.67 per cent target is achieved Economic activities of Groups. Out of that women’s participation of groups 476 i.e. 21.72 percent. The highest target was allotted to Aurangabad Division 580 [As per 1st Grading of Groups], and achievement was 247 i.e.42.58 percent Economic activities of Groups. The lowest target being to Amravati Division i.e. 226 groups[As per 1st Grading of Groups], and achievement was 298 i.e.131.85 percent Economic activities of Groups. The performance of this division is higher .As per observation the lowest performance was 7.83 percent Economic activities of Groups i.e. Nagpur Division.

It was found that, the financial target allotment to the year 1999-2000 seems to be on experimental basis . The highest target was allotted to Aurangabad Division Rs.2656.73 Cores, and achievement was Rs. 2119.07 Cores. The lowest target was allotted to Kokan Division Rs. 1659.03 Cores, and achievement was Rs. 1293.39 Cores. This shows Over achievement of divisional target. All Divisions targets are all most achieved.

8.1.12.1 It was found that, total physical target was 9708 [As per 1st Grading of Groups] for the state and only 1377 i.e. 14.18 per cent target is achieved Economic activities of Groups. Out of that women’s participation of groups 958 i.e. 9.86 percent. The highest target was allotted to Nagpur Division 2972 [As per 1st Grading of Groups], and achievement was 148 i.e. 4.97 percent Economic activities of Groups. The lowest target being to Kokan Division i.e726 groups [As per 1st Grading of Groups], and achievement was 240 i.e. 33.05 percent Economic activities of Groups. The performance of this division is higher . As per observation the lowest performance was 4.97 percent Economic activities of Groups i.e. Nagpur Division.

It was found that, the financial target allotment to the year 2000-2001 was 10554.72 Cores, and achievement was 11330.76 Cores. The performance of this year was higher . The highest target was allotted to Nasik Division Rs. 2456.81Cores, and achievement was Rs. 2643.17 Cores. This shows Over achievement of divisional target. The lowest target was allotted to Pune Division Rs. 1243.66 Cores, and achievement was Rs. 2042.10 Cores. This shows Over achievement of divisional target. All Divisions targets are all most achieved.

8.1.12.2 It was found that, total physical target was 13166 [As per 1st Grading of Groups] for the state and only 2346 i.e. 17.81 per cent target is achieved Economic
activities of Groups, Out of that women’s participation of groups 1141 i.e. 8.66 percent. The highest target was allotted to Pune Division 3238 [As per 1st Grading of Groups], and achievement was 448 i.e. 13.83 percent Economic activities of Groups. The lowest target being to Kokan Division i.e1456 groups [As per 1st Grading of Groups], and achievement was 219 i.e. 15.04 percent Economic activities of Groups. The performance of the Nagpur division is higher i.e.18.18 percent Economic activities of Groups. As per observation the lowest performance was 11.93 percent Economic activities of Groups i.e. Aurangabad Division.

It was found that, the financial target allotment to the year 2001-2002 was 6367.38 Cores, and achievement was 10288.29 Cores. The performance of this year was higher. The highest target was allotted to Nasik Division Rs. 1421.49 Cores, and achievement was Rs. 2319.89 Cores. This shows Over achievement of divisional target. The lowest target was allotted to Kokan Division Rs. 744.20 Cores, and achievement was Rs. 1228.80 Cores. This shows Over achievement of divisional target. All Divisions targets are all most achieved.

8.1.12.3 It was found that, total physical target was 7896 [As per 1st Grading of Groups] for the state and only 3227 i.e. 40.86 per cent target is achieved Economic activities of Groups, Out of that women’s participation of groups 2244 i.e. 28.41 percent. The highest target was allotted to Nasik Division 1530 [As per 1st Grading of Groups], and achievement was 619 i.e. 40.45 percent Economic activities of Groups. The lowest target being to Aurangabad Division i.e1078 groups [As per 1st Grading of Groups], and achievement was 415 i.e. 38.49 percent Economic activities of Groups. The performance of the Nagpur division is higher i.e.49.18 percent Economic activities of Groups. As per observation the lowest performance was 32.07 percent Economic activities of Groups i.e. Kokan Division.

It was found that, the financial target allotment to the year 2002-2003 was 9043.01 Cores, and achievement was 8243.71 Cores. The performance of this year was better. The highest target was allotted to Nasik Division Rs. 2075.42 Cores, and achievement was Rs. 1746.81 Cores. The lowest target was allotted to Pune Division Rs. 1043.16 Cores, and achievement was Rs. 1029.69 Cores. All Divisions targets are all most achieved.

8.1.12.4 It was found that, total physical target was 12104 [As per 1st Grading of Groups] for the state and only 4266 i.e. 32.24 per cent target is achieved Economic activities of Groups, Out of that women’s participation of groups 3435 i.e. 28.37
percent. The highest target was allotted to Pune Division 3437 [As per 1st Grading of Groups], and achievement was 745 i.e. 21.67 percent Economic activities of Groups. The lowest target being to Nasik Division i.e 1016 groups [As per 1st Grading of Groups], and achievement was 751 i.e. 73.91 percent Economic activities of Groups. The performance of the Nagpur division is higher i.e.36.08 percent Economic activities of Groups. As per observation the lowest performance was 21.67 percent Economic activities of Groups i.e. Pune Division.

It was found that, the financial target allotment to the year 2003-2004 was 9485.71 Cores, and achievement was 8805.51 Cores. The performance of this year was better. The highest target was allotted to Nasik Division Rs. 2081.21 Cores, and achievement was Rs. 1829.10 Cores. The lowest target was allotted to Kokan Division Rs. 1171.67 Cores, and achievement was Rs. 1074 Cores. This shows better achievement of divisional target. All Divisions targets are almost achieved. 8.1.12.5 It was found that, total physical target was 15318 [As per 1st Grading of Groups] for the state and only 5430 i.e. 22.39 per cent target is achieved Economic activities of Groups, Out of that women's participation of groups 4477 i.e. 29.22 percent. The highest target was allotted to Nagpur Division 3469 [As per 1st Grading of Groups], and achievement was 1031 i.e. 29.72 percent Economic activities of Groups. The lowest target being to Kokan Division i.e 973 groups [As per 1st Grading of Groups], and achievement was 670 i.e. 68.85 percent Economic activities of Groups. The performance of the Kokan division is higher. As per observation the lowest performance was 22.07 percent Economic activities of Groups i.e. Aurangabad Division.

It was found that, the financial target allotment to the year 2004-2005 was 11411.08 Cores, and achievement was 10630.89 Cores. The performance of this year was better. The highest target was allotted to Nasik Division Rs. 2607.69 Cores, and achievement was Rs. 2284.47 Cores. The lowest target was allotted to Pune Division Rs. 1312.87 Cores, and achievement was Rs. 1302.39 Cores. This shows better achievement of divisional target. All Divisions targets are all most achieved. 8.1.13. It was found that, the total number of families belonging to below poverty line category was 110041 of Which 36822 belong to SC category and 14234 belong to ST category and remaining 51058 belongs to other general category. The highest number of families belonging to mukhed block with a total of 42105, distributed as
4063 SC categories and 754 ST category and 4817 belong to general category. The lowest number of families belonging to below poverty line category is in Dharmabad block out of total 110041 families of which 72356 families was landless.

8.1.14. It was found that, overall physical target for Nanded district for the year 2002-2003 was 85, sanction groups 108 and achievement of groups 39 is less Performance as per target i.e. 45.88 percent but in year 2003-2004 physical target was 150, sanction 253 and achievement of groups 216 is very nice performance i.e.144 Percent.

It is observed that overall financial target for Nanded district for the year 2003-2004 was Rs.950 and achievement of Rs. 234.32 is less Performance as per target i.e. 24.66 percent but in year 2004-2005 physical target was Rs.160 and achievement of groups Rs. 152.30 is very nice performance i.e.95.18 percent.

The overall physical performance was 145.58 percent and financial performance 73.82 percent. There are no 100 percent financial achievements.

8.1.15. It was found that, overall physical target for Nanded district for the year 1999-2000 was 2450, sanction groups 70 and achievement was 3053. The highest target allotted was to Biloli block i.e. 370 groups of which 490 are achieved. The lowest target is Degloor Block i.e. 190 groups, of which 272 were achieved Thus it is observed that overall nearly 124.61 percent targets are completed in the year 1999-2000.

It is observed that overall financial target for Nanded district for the year 1999-2000 was Rs.237.89 and achievement was Rs. 243.60 i.e.102.40 percent. The highest target allotted was to Biloli block i.e. Rs.35.90 of which Rs.36.52 is achieved. The lowest target is Degloor Block i.e. Rs. 18.40 of which Rs. 27.92 were achieved Thus it is observed that overall nearly Rs.102.40 percent targets are completed in the year 1999-00.

The overall physical performance was 124.61 percent and financial performance 120.40 percent. There were 100 percent financial achievements.

But sanction groups was 70 is poor achievement due to initial stage of scheme.

8.1.16. It was found that, physical target for Nanded district for the year 2000-2001 was 1750, sanction groups 100 and achievement was 3370. The highest target allotted was to Biloli block i.e. 260 groups of which 609 are achieved. The lowest target is Kandhar Block i.e. 117 groups, of which 262 were achieved Thus it is
observed that overall nearly 192.57 percent targets are completed in the year 2000-2001.

It is observed that overall financial target for Nanded district for the year 2000-2001 was Rs.183.64 and achievement was 324.33 i.e.176.61 percent. The highest target allotted was to Biloli block i.e. Rs.27.62 of which Rs.55.41 is achieved. The lowest target is Kandhar Block i.e. Rs.11.90 of which Rs. 20.66 were achieved Thus it is observed that overall nearly Rs.176.61 percent targets are completed in the year 2000-2001.

The overall physical performance was 192.57 percent and financial performance 176.61 percent. There were 100 percent financial achievements.

But sanction groups was 100 is poor achievement due to initial stage of scheme.

8.1.17. It was found that,overall physical target for Nanded district for the year 2001-2002 was 1330, sanction groups 50 and achievement was 1804. The highest target allotted was to Biloli block i.e. 195 groups of which 250 are achieved. The lowest target is Kandhar Block i.e. 90 groups, of which 91 were achieved Thus it is observed that overall nearly 135.63 percent targets are completed in the year 2001-2002 It is observed that overall financial target for Nanded district for the year 2001-2002 was Rs.106.25 and achievement was 172.43 i.e.162.28 percent. The highest target allotted was to Biloli block i.e. Rs.15.85 of which Rs.24.59 is achieved. The lowest target is Loha Block i.e. Rs.7.15 of which Rs. 7.43 were achieved Thus it is observed that overall nearly Rs.162.28 percent targets are completed in the year 2001-2002.

The overall physical performance was 135.63 percent and financial performance 162.28 percent. There were 100 percent financial achievements. But sanction groups was 50 is poor achievement due to initial stage of scheme.

8.1.18. It was found that,overall physical target for Nanded district for the year 2002-2003 was 85, sanction groups 108 and achievement was 39. The highest target allotted was to Mukhed block i.e. 09.00 groups of which 06.00 are achieved and 09.00sanction. The lowest target is for eight Block i.e. 04.00groups, of which five blocks were not achieved Thus it is observed that overall nearly 45.88 percent targets are completed in the year 2002-2003

It is observed that overall financial target for Nanded district for the year 2002-2003 was Rs.106.25 and achievement was Rs.86.75 i.e.81.64 percent. The highest target
allotted was to Mukhed block i.e. Rs.10.50 of which Rs.13.04 is achieved. The lowest target is three Block i.e. Rs.4.75 of which eleven blocks were not achieved Thus it is observed that overall nearly Rs.81.64 percent targets are completed in the year 2002-2003

The overall physical performance was 45.88 percent and financial performance 81.64 percent. There were not achieved 100 percent financial achievements.

But sanction groups was 108 is poor achievement of scheme.

8.1.19. It was found that, overall physical target for Nanded district for the year 2003-2004 was 150, sanction groups 253 and achievement was 216. The highest target allotted was to Mukhed block i.e. 18 groups of which 19 are achieved. The lowest target was Mudkhed Block i.e. 02.00 groups, of which 03.00 were achieved Thus it is observed that overall nearly 144.00 percent targets are completed in the year 2003-2004.

It is observed that overall financial target for Nanded district for the year 2003-2004 was Rs.950 and achievement was 234.32 i.e.24.66 percent. The highest target allotted was to Mukhed block i.e. Rs.18 of which Rs.20.30 is achieved. The lowest target is Mudkhed Block i.e. Rs.02.00 of which Rs. 03.00 were achieved Thus it is observed that overall nearly Rs.24.66 percent targets are completed in the year 2003-2004.

The overall physical performance was 144.00 percent and financial performance 24.66 percent. There were 100 percent financial achievements. But sanction groups was 253 is Best achievement of scheme.

8.1.20. It was found that, overall physical target for Nanded district for the year 2004-2005 was 160 sanction groups 237 and achievement was 144. The highest target allotted was to Mukhed block i.e. 18 groups of which 17 are achieved. The lowest target is Mudkhed Block i.e. 04.00 groups, of which 04.00 were achieved Thus it is observed that overall nearly 90.00 percent targets are completed in the year 2004-2005.

It is observed that overall financial target for Nanded district for the year 2004-2005. Was Rs.160 and achievement was 152.30 i.e.95.18 percent. The highest target allotted was to Mukhed block i.e. Rs.18.00 of which Rs.19.95 is achieved. The lowest target is Mudkhed Block i.e. Rs.2.00 of which Rs. 4.00 were achieved Thus it is observed that overall nearly Rs.95.18 percent targets are completed in the year.
2004-2005. The overall physical performance was 90.00 percent and financial performance 95.18 percent. There were not 100 percent financial achievements. But sanction groups was 237 is Best achievement of scheme.

8.1.21. It was found that,19.69 per cent beneficiaries were the age group of 20 to 30., 40.15 per cent beneficiaries were in the age group of 30 to 40. . 24.58 percent were in the age group of 40 to 50. 14.78 percent beneficiaries were in the age group of 50-60. Only 19.69 percent beneficiaries were having age below 30. Thus it can be concluded that majority of the beneficiaries i.e. 59.84 percent beneficiaries were in the age group of 20-40. It indicates that beneficiaries in this age group have taken the benefit of Swarnjayanti Gram Swarozgar Yojana.

8.1.22. It was found that, the percentage of female beneficiaries is 100 per cent... Researcher concentrate for the study of role of women in Swarnjayanti Gram Swarozgar Yojana ,participation in Swarnjayanti Gram Swarozgar Yojana only women are consider Therefore increasing efforts should be made, in view of upliftment of status of women in the society.

8.1.23. It is observed that all the beneficiary’s fall under the category of married. There is no beneficiary under the unmarried category.

31. It was found that, The bulk of beneficiaries are illiterate and they comprise 59.04 percent of the total. Those who are educated above primary level comprise 30.36 percent. The percentage of the beneficiaries who are educated up to secondary level is only 10.60 percent. Thus, this shows a very poor standard of education of the beneficiaries.

8.1.24. It was found that, 27.71 per cent beneficiaries are engaged in the occupation such as casual labor, agricultural labor our etc. 39.36 per cent beneficiaries are engaged in the occupation of agricultural. Only 11.46 per cent beneficiaries are engaged in trade occupation. 21.47 per cent beneficiaries are engaged in the husbandry. This is because the scheme specially meant for the people living below poverty line. Thus table 7.2.5 reveals that the agricultural laborers have received the benefit of the scheme.

8.1.25 It was found that, 20.48 percent beneficiaries were in the income group of Rs. 10,000 to 15,000., 18.03 per cent were having income more than Rs. 15,000 but less than Rs. 20,000., 22.93 per cent of the beneficiaries were having income more than Rs. 5000 but less than Rs. 10,000., 6.56 per cent beneficiaries were having income more than Rs. 20,000. Only 32.00 per cent of the beneficiaries were having the
income below Rs. 5,000. Researcher observed that 1410 beneficiaries out of 1509 were having income more than: 3,000 but less than Rs. 20,000. In rural area because of illiteracy it is difficult to estimate the correct annual income of the beneficiaries because in rural area today also we witness barter system. And therefore a need is felt to give proper training to the people in the rural area about measurement of income.

8.1.26. It was found that, the classification of beneficiaries on the basis of religion. Majority of the beneficiaries i.e. 70.45 percent belongs to Hindu religion. Boudh beneficiaries are 21.34. While Muslim, beneficiaries are only 8.21 percent.

8.1.27. It was found that, 35.72 percent beneficiaries belongs to SC category, 11.07 percent belong to ST category whereas the remaining 53.21 percent belongs to other general category. Thus it is observed from the above table that the DRDA Nanded has maintained the ratio of SC/STs as per the guidelines given by the government of India.

8.1.28. It was found that, a majority of the beneficiaries have 4-6 members. The percentage of such beneficiaries is 45.06., Families with up to 2-4 members are 260, which constituted 17.22 percent. The families with 6-8 members are 458, which constituted 30.36 per cent. The number of large families (10 and above members) constituted only 12 i.e. 0.80 per cent. Thus table 7.9 shows that the authorities have failed to implement the programmed of family planning among the rural masses.

8.1.29. It was found that, 38.51 per cent beneficiaries possess assets in the range of Rs. 7000-9000., 16.36 per cent beneficiaries' posses the assets below Rs. 5000. Only 18.89 percent beneficiaries belong to the asset group Rs. 9000.

8.1.30. It is observed that Majority of the beneficiaries i.e. 29.50 percent beneficiaries have reared hens to supplement their income. Below that the preference of beneficiaries goes to Goat 21.82. Though cow, buffalo is milch animals, they have got the less preference by the beneficiaries. This is due to the problem of fodder and water. Besides that, these animals are costly.

8.1.31 It was found that, it is clear that only 26.24 per cent of beneficiaries are having land with them. 73.76 per cent of beneficiaries are landless and are engaged in the occupation like trade, wage employment, etc.

8.1.32. It was found that, 52.12 percent beneficiaries given preference for Dairy Business., 44.37 percent beneficiaries given preference for Sheep farming Business. ,1.40 percent beneficiaries given preference for Minor irrigation Project and 2.11
percent beneficiaries given preference for other Business. It indicates that Out of 142 there was 74[52.12 percent] Groups having majority for Dairy Project, and second preference for Sheep farming i.e. 44.37 percent. Groups will take up economic activity not according to own indiscriminate choice, they would rather concentrate only on key activity so identified. Key activities will be selected keeping in view the requirement of target group(s) and available infrastructure regarding production, training, services, market etc. Those selected key activities will also be taken up in cluster so that meaningful backward and forward linkage and economics of large-scale production can be ensured. Such clusters will also facilitate the objective of providing basic orientation, skill development and customized training along with technological inputs.

8.1.33. It was found that, 62.68 percent Groups formed by govt. agency 37.32 percent Groups formed by N.G.O. It indicates that Out of 142 there was 89[62.68 percent] Groups forming majority throw Govt. agency.

8.1.34. It was found that, 66.20 percent Groups are Regular in Monthly Meeting ,, 33.80 percent Groups are Irregulars in Monthly Meeting . It indicates that Out of 142 there was 94[66.20 percent] Groups are Regular Monthly Meeting.

8.1.35. It was found that, 61.27 percent Groups are Regular in Monthly SAVING ,, 38.73 percent Groups are Irregulars in Monthly SAVING. It indicates that Out of 142 there was 87[61.27 percent] Groups are regular in Monthly SAVING.

8.1.36. It was found that, for raising the fund and for discipline in group Organization , 37.32 percent Groups are Regular in Collecting Penalty ,, 62.68 percent Groups are Irregulars in Collecting Penalty. It indicates that Out of 142 there was 53[37.32 percent] Groups are regular in Collecting Penalty.

8.1.37. It was found that, for raising the fund group decided to recover the interest on loan [Group loaning], 100 percent Groups are regular in Recovering Rate of interest i.e. 2 Percent.

8.1.38. It was found that, for rising the fund, for Helping in group Organisation and Knowing the Business policy, 85.92 percent Groups are regular in Loan Sanction activity. 14.08 percent Groups are Irregulars in Loan Sanction activity. It indicates that Out of 142 there was 122[85.92 percent] Groups are regular in Loan Sanction activity.

8.1.39. It was found that, for rising the fund, for Helping in group Organisation and Knowing the Business policy, 78.87 percent Groups are regular in Repayment
activity. 21.13 percent Groups are Irregulars in Repayment activity. It indicates that Out of 142 there was 112[78.87 percent] Groups are regular in Repayment activity.

8.1.40. It was found that, for raising the fund, for Helping in group Organisation and Knowing the Business policy, 100 percent Groups are Regular in SAVING Amount., i.e. 100 Rs., 50 Rs.

8.1.41. It was found that, 71.83 percent Groups are Regular in Social Discussion in Monthly Meeting., 28.17 percent Groups are Irregulars in Social Discussion in Monthly Meeting. It indicates that Out of 142 there was 102[71.83 percent] Groups are regular in Social Discussion in Monthly Meeting.

8.1.42. It was found that, 54.93 percent Groups are Regular in Project Discussion in Monthly Meeting., 45.07 percent Groups are Irregulars in Project Discussion in Monthly Meeting. It indicates that Out of 142 there was 78[54.93 percent] Groups are regular in Project Discussion in Monthly Meeting.

8.1.43. It was found that, for Sanction of First grading[Revolving fund], for Helping in group Organization and Knowing the Business policy, 100 percent groups are Sanction of First grading.

8.1.44. It was found that, for Sanction of Second grading, for Helping in group Organization and Knowing the Business policy, 100 percent groups are Sanction of Second grading.

8.1.45. It was found that, for Training, for Helping in group organization and knowing the Business policy, 100 percent groups are trained.

8.1.46. It was found that, 40.14 percent Groups are having Marketing facility., 59.86 percent Groups are not having Marketing facility. It indicates that Out of 142 there was 57[40.14 percent] Groups are having marketing facility.

8.1.47. It was found that, 2.82 percent Groups are having Sanction cost profile as per project., 97.18 percent Groups are not having Sanction cost profile as per project. It indicates that Out of 142 there was 4[2.82 percent] Groups are having Sanction cost profile as per project.

8.1.48. It was found that, for Monitoring, for Helping in group organization and Knowing the Business policy, 100 percent groups are not monitored.

8.1.49. It was found that, 41.55 percent Groups are having NGO help., 58.45 percent Groups are not having NGOs help they have help from Govt. agency. It indicates that Out of 142 there was 59[41.55 percent] Groups are having NGO help.

8.1.50. It was found that, for Asset creating, for Helping in group organization and
Knowing the Business policy, 100 percent groups are have asset in good condition.  

8.1.51. It was found that, 86.62 percent Groups are Regular Repayment of Bank., 13.38 percent Groups are not Regular Repayment of Bank. It indicates that Out of 142 there was 123 [86.62 percent] Groups are Regular Repayment of Bank.  

8.1.52. It is observed that the expenditure to be borne by the Government will be shared between the State and the Centre in the ratio- of 75:25. It should be met out of SGSY funds but should not be included in the individual subsidy ceiling applicable to the beneficiary.  

8.1.53. It was found that, for Insurance, for Helping in group organization and knowing the Business policy, 100 percent groups are insured.  

8.1.54. It was found that, for Subsidy, for Helping in group organization and knowing the Business policy, 100 percent groups are Sanction Subsidy.  

8.1.55. It was found that, so many means are available to create awareness among the people. The beneficiaries also try to collect necessary knowledge from different sources. However, a large number of beneficiaries 83 (58.46 percent) try to get information form Govt. Organization /Office visit. 52 beneficiaries (36.62 percent) got the information about the scheme from the N.G.O., it is clear that only Zero per cent of beneficiaries are having information from Television., 1.40 per cent of beneficiaries are having information from Radio., 2.82 per cent of beneficiaries are having information from News Paper., 0.70 per cent of beneficiaries are having information from Leaf late/Hand book. Social workers and political parties, should propagate the different rural development schemes amongst the rural masses.  

8.1.56. It was found that, 82.40 percent Groups are having Road facility. 17.60 percent Groups are not having Road facility. It indicates that Out of 142 there was 117 [82.40 percent] Groups are having Regular Road facility.  

8.1.57. It was found that, 33.10 percent Groups are Sanctioned by MGB Bank,, 30.99 percent Groups are Sanctioned by SBH Bank., 25.35 percent Groups are Sanctioned by SBI Bank., 7.04 percent Groups are Sanctioned by BOM Bank., 1.41 percent Groups are Sanctioned by CBI Bank. 1.41 percent Groups are Sanctioned by UBW Bank, 0.70 percent Groups are Sanctioned by DENA Bank. It indicates that Out of 142 there was Maximum 47 [33.10 percent] Groups are Sanctioned by Bank.  

8.1.58. It was found that, 68.30 per cent beneficiaries were required to incur expenditure for getting the benefit of the scheme. This expenditure includes transportation charges; self maintains expenditure at district place, and expenditure.
on paper work and entertainment of middleman. It is further observed that the amount spent varies from Rs. 200 to Rs. 800. 39.18 per cent beneficiaries incurred the amount in the range of Rs. 600 to 800, while 16.49 per cent beneficiaries have incurred in the range of Rs. 200 to Rs. 400.

8.1.59. It was found that, for women's empowerment, for Success in Business group women's empowerment, 100 percent groups are Successful.

70. It can be observed from table 7.3.16 that for women's importance of social, economic, political involvement, 61.27 percent groups are Successful. 38.73 percent groups are Unsuccessful. To ensure distributive management for justice and equalization of opportunities of women's in society is needed.

8.1.60. It was found that, the General relation between bankers and rural women regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], 40.14 percent groups are good relation. 59.86 percent groups have Bad relation.

8.1.61. It was found that, the implementation of women groups regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], 59.15 percent groups are facing the problem of Husband's participation. 100 percent groups are facing Poverty Problem. 91 percent women groups having House responsibility. 69 percent groups have Previous loan Problem. 100 percent Women groups working Daily field work.

8.1.62. It was found that, the Proper selection of Beneficiaries women groups for Swarnjayanti Gram Swarozgar Yojana [Scheme], 65 percent groups are Proper selection of Beneficiaries. 35 percent groups have Bad selection of Beneficiaries.

8.1.63. It was found that, the Proper frame work of scheme women groups for Swarnjayanti Gram Swarozgar Yojana [Scheme], 8.45 percent groups are Proper frame work as per Guide line of the scheme. 91.55 percent groups have Not Proper frame work of scheme.

8.1.64. It was found that, for women's poverty, 100 percent groups are below poverty Line.

8.1.65. It was found that, for women's Needs, As per field Investigation and necessary of the Need. Above 50 % marks demand of needs to be considering for development of new idea. Needs like Trained NGO 69 %, Govt. agency's help 87 %, Bankers help 100 %, Education 79 %, Marketing Facility 100 %, Useful Training 76 %, Visit to Factory 63 %, Visit to Successful groups 66 %, Register writer 30 %, Co-op society at Taluka & District Level 86 %, Legal assistance 23 %, Special arrangement for Monitoring groups 61 %, Disbursement of proper Lone as per
project coast94 %, Protection32 %, Proper Knowage79 %, Immediate Insurance facility81 %, Govt.Land55 %.

8.1.66. It was found that, for Agriculture Development. In Nanded District has big scope for industrialism. Agril.Processing units. Proper Planning is required for development.

8.1.67. It was found that, the total number of illiterate persons has decreased whereas the number of persons having primary and secondary education has increased. No doubt the increase is marginal, yet it can be said that participation in the Swarnjayanti Gram Swarozgar Yojana has helped to some extent in increasing the literacy level of the beneficiaries.

8.1.68. It was found that, the percentage of beneficiary's belonging to agricultural and others has decreased where as the percentage of beneficiaries depending upon trade, animal husbandry and transportation has increased. Thus it can be said that participation in Swarnjayanti Gram Swarozgar Yojana has created a tendency of turning towards commercial activities. Thus the programmed has given inputs to entrepreneurship.

8.1.69. It was found that, there is shift from lower to higher income groups among the participant beneficiaries of the programmed. It is observed that the percentage of beneficiaries following Hawing under the category below Rs. 5,000 and Rs. 5,000 to Rs. 10,000 has decreased where as, the percentage of beneficiaries Following under category of income groups Rs. 10,000 to Rs. 15,000 and Rs. 15,000 to Rs. 20,000 and above has increased. Thus it can be said that income levels of beneficiaries have positively changed as a result of the programme.

8.1.70. It was found that, the percentage of beneficiaries following under asset ownership range of below Rs. 5,000 and Rs. 5,000 to 7,000 has decreased whereas; the percentage of beneficiaries in higher asset groups i.e. Rs. 7,000 to Rs. 9,000 and above has increased. Thus, participation in the programme has increased the asset ownership of the beneficiaries and has helped increase in the living standards.

8.1.71. It is observed that Standard of living here; Hypothesis is formulated, as there is no significance difference in expenditure pattern of beneficiaries of Swarnjayanti Gram Swarozgar Yojana before and after participation. Calculated value is greater than table value (21.64 > 15.507). Hence, the hypothesis is rejected. And thus it can be concluded that there is a positive change in expenditure pattern.

8.1.72. It was found that, 28.17 per cent beneficiaries have opined that the
programme is very good. Whereas 20.42 percent beneficiaries have opined that the programme is good. On the contrary 51.41 per cent beneficiaries have an opinion that the programme needs some improvement. The beneficiaries have opined that the Loan should be increased and effective Practical Training should be provided immediate Provide insurance, provide marketed facility through government at taluka and district level and so on.

8.1.73. It is observed in discussion presented in this chapter that Swarnjayanti Gram Swarozgar Yojana is a significant attempt of providing the basic need of Business to the downtrodden masses living in rural India. Various aspects, technical, managerial, and economical are praise worthy but need improvement. Particularly the bureaucratic setup should be changed radically. Further it is observed that the programme has brought positive changes in the overall living conditions of the masses.

8.1.74. It is observed that the percentage of beneficiaries following under asset ownership range of below Rs 5000 and Rs.5000 to 7000 has decreased whereas; the percentage of beneficiaries in higher asset groups i.e. Rs. 7000 to Rs.9000 and above has increased.

8.1.75. It is observed that the expenditure on medical treatment has decreased to 10 Per cent. This can be said to be the result of betterment in sanitary condition, hygiene, and nutrition. It is observed that the overall family budget has increased by 3.76 Percent.

8.1.76. It was found that,there is shift from lower to higher income groups among the participant beneficiaries of the programme. It is observed that the percentage of beneficiaries following under the category below Rs.5000 and Rs.5000 to Rs. 10000 Has decreased where as, the percentage of beneficiaries following under category of income groups Rs. 10000To Rs. 15000 and Rs. 15000 to Rs. 20000 and above has increased.

8.1.77 It was found that,expenditure on various items has shown some increase and this is supporting the view that the living conditions and socio-economic status have positively changed as a result of participation in the programme.

8.1.78. It was found that, the percentage of beneficiary's belonging to agricultural and others have decreased where as the percentage of beneficiaries depending upon trade, animal husbandry and transportation has increased.
8.2 FINDINGS

8.2.1 Micro credit facility.

The Micro credit - SHGs model has got tremendous attention in recent years. Micro credit is an alternative source of credit for the poor who earlier were considered as no bankable. This system not only provides credit, most important input for development, to the poorer section of the society, but also aimed for their capacity building. It has also been observed that group lending has distinct advantage in the form of excellent recovery rate and improvement in income level. The phenomenal growth of SHGs indicates that the weaker sections of the society are also capable to sharpen their micro-entrepreneurial skills with the help of their own SAVINGS and additional bank credit, as needed. At this point, micro credit - SHGs integration could be the way out for overall rural development vis-à-vis poverty alleviation.

8.2.2 SOCIETY NEED.

The self help groups are otherwise informal groups, though they can have registration under the Societies. Registration Act or State Cooperative Act. The bankers as also NGO workers can play a positive role in inspiring the rural poor to take up different economic and development activities. As credit is the key component; self help groups should have close association with the bankers from identification of key activities to repayment of the loan in time. More over, the bank officials enjoy the final say in selecting the member self help groups. Similarly the NGOs can play an important role in formation and nurturing of the self help groups.

8.2.3 NGO ROLE

Inspired and encouraged by a local NGO, Self Help Group has applied for another bank loan of a bigger amount ranging between two to three lakhs. They have plans to set up a marketing stall in the nearby town How, where they would put their products for sale. At the same time, they have an innovative idea to start a grinding machine to prepare dust out of some fruits, which has medicinal value. "You know, the dust of the seeds of Mango, Black Berry, Amlokhi, Jalphai. etc have tremendous demand in the market, as the dust is useful for treating different chronic diseases," claimed SHG, Keeping in mind the need for continuous supply of raw material for their industry in future, the group women have already planted various seeds of tasty and useful fruits in their backyard.
8.2.4 Need Of S.G.S.Y.

"If we need a few thousand rupees today, it is possible for us to borrow it. But there was a time when our women had not even seen a five hundred rupee note. Now they take a loan from the group corpus and invest it in their business from time to time. In the process, they earn some money and add it to their family income," described the leading lady SHG. She also claimed, "Once the families are financially sound to some extent, the women start showing interest in different issues like their own health, nutritious food for the children, initiative to send both boys and girls to school, etc."

8.2.5 Improvements Are Needed

It is now commonly conceded that most of the poverty eradication programmes could not reduce the incidence of poverty substantially for a variety of reasons. Wrong selection of beneficiary, leakage, corruption and malpractice, absence of backward and forward linkage in project and inadequacy in delivery and monitoring of credit were the few factors identified by the Agricultural Credit Review Committee, 1998. 'One shot' operation in lending and failure to develop sustainable bank-client relationship was still another deficiency (Narasimhan Committee, 1998). Not unexpectedly, unviable project, non-utilization of local resources/expertise led to rising indebtedness of IRDP beneficiaries, for instance. While DWACRA (Development of Women and Children in Rural Areas) could not by and large establish viable groups, the training facility under TRYSEM (Training of Rural Youth for Self-employment) was ineffective to exercise salutary impact on functional skill of the beneficiaries. Field notes suggest that individual centric beneficiary schemes went seriously wrong. The Approach Paper on the Tenth Plan records that I.A.Y. (Indira Awas Yojana) had entrenched the dependency of rural poor on politicians and bureaucrats, the selection of beneficiary was not always objective and corruption unto 40 per cent of the approved amount was not scarce.

8.2.6 Apathy of Banks

Non-cooperation from banks, particularly regional rural banks, has been one recurring complaint which is adversely affecting the growth of group. Delay in credit sanctioning procedure, disbursement of cash credit and postponement of credit portion of revolving fund are common allegations. Banks are somewhere even charging interest on the subsidy portion, so goes the contention. During 2001-02, target 63.67 lakh & loans were sanctioned 102.88 lakh actually disbursed by banks against total application of 13166 submitted by DRDAs. of M.S.
When less than half loan applications get sanction, it indicates an ominous dimension.

There may have been genuine apathy on the part of participating banks regarding withholding or rejecting loan applications, particularly in the backdrop of widespread non-payment and nonperforming asset during 1970s and 1980s. In the same vein, it is equally important to emphasis that banks alone are not responsible for such a 'mess'. Banks are to verify and be satisfied about all the record and document of each group e.g. the Minute Book, Attendance Registrar for meeting, Loan Ledge, General Ledger, Cash Book, Pass Book for each member. When all the documents are in good shape bank can not simply refuse the loan. If and when bank is reluctant even when the documents are supposed to be correct or if the banks charge interest on subsidy portion (RF)"), it is the responsibility of the group members and group facilitator to protest and correct the anomaly. When the members or facilitator do not pinpoint or force the correction, it gets credence that they are not adequately aware and assertive. In other words, when bank dilly dallies or dither the loan application there is some inconsistency in the loan application, which needs to be corrected.

8.2.7 Micro Enterprise

The apparent improvement in SGSY is provision for identification' key activity, activity cluster and group. Delay in credit sanctioning training. Nevertheless, few moot procedure, disbursement of case questions remain. Whether it is at all credit and postponement of credit feasible to identifies few economic portion. Of revolving fund are common activities which will allow steady allegations. Banks are somewhere income of Rs. 2000 per capita per even charging interest on the. Subsidy month after loan repayment; whether portion, so goes the contention. Exhaustive survey and research during 2001-02, total 102.88 lakh regarding both the occupational skill loans were sanctioned and market potential have been loans actually disbursed by banks undertaken by each DRDA and against total application of 13166 in MS whether key activities have been submitted by DRDAs. When less than identified only after that. And, half loan applications get sanction; it whether the key activities have been indicates an ominous dimension Selected at all.

8.2.8 Targeting the Poor

SGSY revolves exclusively on rural people living below poverty line (BPL) (at best 30 per cent group members can come from marginally above poverty line, though
they will be ineligible for subsidy portion and executive posts). Conceptually, poor people deserve all the financial intervention and intermediation and there is not much anomaly with the policy rationale. But from pragmatic standpoint, it is more problematic to target and reach the really poor. Vast majority of the literature on micro finance attests that genuinely poor remain secluded from the group (and within the group) for a variety of reasons. They are economically too weak, unable to save regularly and repay the credit. Better-off poor eventually reap all the group advantages. Besides being poorly informed and being marginalized by the onslaught of better off members, poor very often are deterred by the strangulating impact of credit and by their incapacity to invest and run profitable enterprises.

8.2.9 Subsidy After Repayment of Loan
The SHG dispensation under SGSY is one channel for distributing poverty alleviation grant. Thus, special kind of grant, supposed to be an enabling component, has been made available to SHG. Each group will receive Revolving Fund (RF) when it will pass first gradation after 6 months of establishment. At this stage, the RF will by and large be coequal to the amount of group corpus, subject to a maximum of Rs.10000. In practice, the RF volume is Rs. 20000. When one group fails to pass second grading but secures 60-80 score, another dose of Rs.10000 is to be provided. However, the DRDAs are providing total Rs.20000 as the legitimate due to the first graded group.

8.2.10 Empowerment benefits - profit sharing to women in the family:
Although majority of members have high opinion on the women's empowerment benefits of Cooperation, it is well known that women generally do not come out from their home and derive the empowerment benefits (Lalitha, 1996). They derive empowerment benefits in their family for the extent of their involvement in defining, deciding and directing their family matters. However, they are deprived of profit sharing in their family. Whether the above trend prevails in all families including member households? Have cooperatives helped women in member households to derive profit sharing? Beyond the known phenomenon of employment generation among women, are women empowered to 'profit-sharing'? This question was discussed in a PRA Decision making exercise among women members who run a milk producer cooperative society. In order to find out the differences in the perception of empowerment benefits of Cooperation, this exercise was conducted separately among members and non-members.
People in general and members in particular have high perception on the empowerment benefits of Cooperation. It is very interesting to say that perception of the empowerment benefits of Cooperation is higher among nonmembers than members due to the fact that non-members do not have their own organisation like cooperatives providing empowerment benefits to members. Either place of domicile or land ownership does not exert influence on the perception level of members. Moreover, although demographic, social and economic indicators of members have strong evidences of greater effect on perception level, it is quite clear that Cooperation indicators such as duration of membership in cooperatives, participation in management affairs and proportion of borrowings, including services availed of from cooperatives have greater effect to realize empowerment benefits of Cooperation among members. Cooperatives, thus, are manifesting themselves as a great enabling force providing empowerment benefits to people. Motivating, encouraging management participation by members and provision of needed services to members in particular and public in general will facilitate the Cooperative to be a great enabling force for people's empowerment.

8.2.11 Women's Influence on Gandhian Thought

Women are God's greatest gift to humanity. She has the power to create or destroy. Kalidas and Tulsidas became great poets because of their wives. There is a saying that behind every successful man there is a women. Similarly Gandhi was influenced by his mother (Putlibai and wife Kasturba). Gandhi said: "The outstanding impression my mother has left on my memory is that of saintliness. She was deeply religious. She would not think of taking her meals without daily prayer. She would take the hardest vows and keep them without flinching. Illness was no excuse for relaxing them. " He got his mother's permission to go to England for studies by taking the oath: "I vowed not to touch wine, women and meat". 2 These three vows shielded him throughout his stay in England. Gandhi did not like Indian society's preference for a boy and general neglect of a girl child. In fact, in most cases a girl child is not allowed to be born, if born her survival is not ensured. If some how she survives she is subjected to neglect. She does not get the respect and the status she deserves equal to that of a boy.

Given the frantic preference for a 14 male child in India every year about four million women risk their lives and get illegal abortion done. Many pregnant women die in the process but their deaths are never reported by their family
members or by those who carry out this sex selective abortions. According to the World Health Organisation (WHO), about 15 million illegitimate abortions take place in the world; most of these happen in Asian countries. In India, of the reported abortions, about 6.7 million are done in unhygienic conditions thereby risking the women to a host of infections which may turn fatal.

Sucheta Kripalani states that in the Rig Vedic Age, the women of India enjoyed an exceptionally high status. At that time women was not only her husband's life-long partner and companion in weal and woe, but the mistress of his household and a real partner in all his activities, including religious sacrifices. Her entry into the husband's home was regarded as auspicious event bringing-blessings to the entire household. The Vedic word damped, used to denote jointly the husband and wife, etymologically it means the joint owners of the house. The girls like boys, underwent upanayana ceremony at an early age and this practice continued even in later ages. Her high education was regarded as a necessary accomplishment for being well placed in life.

8.2.12 Present Situation

One of the biggest illegal trades going on in the world is in the smuggling of human beings from poor to rich countries. Globally, about 1.2 million women and teenagers are trafficked for prostitution each year and many are trapped forever in the flesh trade in European countries.

Despite 53 years of Independence atrocities on women continue unabated. Seventy per cent of the rape victims disappear from their homes, according to a recent study. They leave due to the scornful attitude of their parents, relatives; threats and continued harassment from the offender. The offender is mostly a known person and only 4 per cent of them are convicted.

In the month of June, 2000, in Mumbai, a 50 year old man in broad day light poured kerosene over a 41 year old women and burnt her in front of several people because she refused to marry him. Not to be out done the brave people of Napery stripped naked a women and burnt her to death because she was supposed to practice witchcraft. Bala 26 years old was beaten to death by her in-laws for not fulfilling the demand for a scooter. The daily news papers are full of crime against women and dowry deaths. The greatest tragedy of present day situation is that even after almost 53 years of our development work we have not been able to feed and cloth our women. While India does recognize women's right to organise self-help groups and
participate in cooperatives, the movement has been only somewhat successful. This is due to the bureaucracy involved in forming such groups, making the process complex and me consuming. Poor leadership and lack of training and cooperative education facilities are other obstacles to women's involvement. At Hresent the number of women's cooperatives as a share of total cooperatives is only 1.6 per cent.

**8.2.13 Women's Self-Help Groups and Cooperatives**

There are different types of women's cooperatives and self help groups in rural India. Dairy cooperatives have done well fit women workers in rural areas. They have involved a pre-cooperative phase of development including training on group organisation, training inputs regarding working with dairy animals and veterinary skills. Other income generating cooperatives and groups are also in existence in rural areas, Supported by government or NGOs. In some cases there have been problems with a lack of choice for the women regarding the income generating projects. These projects have been decided by the organizing agency, meaning there is a lack of participation by the women. Self-help group often develop around SAVINGS and credit groups. These groups are starting to Multiply quickly as women are bypassed by formal financial institutions in the distribution of credit. Most often these groups are teenaged by the women, with only start up support given by outside agencies. Other activities of women's self help groups are organizing to demand better village facilities, protesting against the poor treatment of women, fund raising for the construction of village clinics, protesting against dowry payments, working for equal pay for women and starting discussions about male alcoholism. Recently, seeing the success of the self-help groups of women, especially in some States like Andhra Pradesh, both NABARO and SIOBI have been active in promoting these groups.

**8.2.14 Agricultural Extension Services**

While agriculture extension systems exist in India, they are not designed to directly reach women. In fact, "most of them do not reach women. In agriculture, even though the bulk of agricultural laborers are women, they get the lowest wages, doing the most monotonous operations. Yet, the extension system bypasses them."This lack of access mirrors women's lack of access to most resources.

The assumption behind whatever credit is available for poor women froth formal banking institutions is that they should utilize the loans to purchase income generating assets which are expected to provide a permanent source of income.
In recent years micro-finance has come to be recognized as an important financial sector within the economy. The Reserve Bank of India has officially recognized it and undertaken measures for its promotion. SIOBI has created SIOBI Foundation for promotion of this sector while it has become one of the important areas for NABARO. However, the amount of credit going out through the micro-finance system is still highly inadequate reaching barely 2 per cent of requirement.

8.2.15 Organizing Women for Economic Empowerment

When individuals, who are amongst the poorest, least educated and most disenfranchised members of society, come together as a sector they experience dramatic changes in their lives. First, they gain knowledge. This includes information about their rights and obligations as producers, traders or service providers, about health and education for their families, about the possibility of better terms of credit and the opportunity to save, and about political choices. Second, they gain self-esteem. They realize that they have the ability to improve their families' standard of living and they gain respect when they do. Third, they gain a sense of community. They find that they are offered support from people with common values. They gain the power of acting as a collective. Base a collective, members of the people's sector can ensure their own economic security by setting up their own benefit schemes; they have a common voice which can be used to influence local economic decision-making; and they begin to have political power.

8.2.16 Barriers to Effective Organizing

While the case studies show that the benefits of organizing are very worthwhile for women, and that organizing is clearly necessary to women's economic empowerment, they also demonstrate that the process is not an easy one and that many difficulties are encountered along the way. These relate both to the weak position from which women are starting and to the opposition encountered from those who are likely to lose power and control due to the organised activities of women.

8.2.17 Problem Of Women Groups For Implementation Of The Scheme

For the financial development of women with participation in Swarnjayanti Gram Swarozgar Yojana there are number of difficulties was observed. Formation of groups is a difficult task for NGO and Government agency. Education, Poverty, Husbands participation, House responsibility, previous loan and daily field work are main difficulties.
Therefore I have studied the implementation of the scheme for women groups regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], and the results are tabulated in table 80

### Table No. 80

**Problem of women group for implementation of scheme**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Problem</th>
<th>Cough</th>
<th>Percent</th>
<th>Not to cough</th>
<th>Percent</th>
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<tbody>
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<td>1</td>
<td>Education</td>
<td>84</td>
<td>59.15</td>
<td>58</td>
<td>40.85</td>
</tr>
<tr>
<td>2</td>
<td>Poverty</td>
<td>142</td>
<td>100</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>3</td>
<td>Husbands participation</td>
<td>112</td>
<td>79</td>
<td>30</td>
<td>21</td>
</tr>
<tr>
<td>4</td>
<td>House responsibility</td>
<td>129</td>
<td>91</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>Previous loan</td>
<td>98</td>
<td>69</td>
<td>44</td>
<td>31</td>
</tr>
<tr>
<td>6</td>
<td>Daily field work</td>
<td>142</td>
<td>100</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td><strong>Total Group [142]</strong></td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Investigation

It can be observed from table 80 that the implementation of women groups regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], 59.15 percent groups are facing the problem of Husbands participation. 100 percent groups are facing Poverty Problem. 91 percent women groups having House responsibility .69 percent groups have Previous loan Problem.100 percent Women groups working Daily field work.

### 8.2.18 Proper Selection Of Beneficiaries

Proper selection of Beneficiaries is most important task. Socio – Economic Profile of the Women Services Provided with the help of Government Schemes for Rural Development, for Loan Utilization and Loan Repayment Behavior of Rural Women’s, Bank Borrower as a Self Help Groups and Micro Credit Synergic Integration, SAVINGs and Credit Movement of Rural Women, Education, Poverty and most important thing is Rural Credit Delivery Reaching the Unreached .above factors play the important role in development and implementation of scheme. Therefore the researcher has studied the Proper selection of Beneficiaries for women groups regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], and the results are tabulated in table 81

### Table No. 81

**Proper Selection Of Beneficiaries**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Proper selection</th>
<th>Good selection</th>
<th>Bad selection</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Groups</td>
<td>92</td>
<td>50</td>
<td>142</td>
</tr>
<tr>
<td></td>
<td>Percent</td>
<td>65 %</td>
<td>35 %</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Investigation

It can be observed from table 81 that The Proper selection of Beneficiaries women groups for Swarnjayanti Gram Swarozgar Yojana [Scheme], 65 percent groups are Proper selection of Beneficiaries. 35 percent groups have Bad selection of
8.2.19 Frame Work Of Scheme

The objective of sgsy will be to bring the assisted poor families (swaroagaris) above the poverty line in three years, by providing them income generating assets through a mix of bank credit and government subsidy. It would mean ensuring that the family has a monthly net income of at least Rs.2000 subject to availability of funds; the effort will be to cover 30% of the poor families in each block during the next five years.

SGSY will ensure up gradation of the technology in the identified activity clusters. The technology intervention will seek to add value to the local resources including processing of the locally available material from natural and other resources for local and non local market. In establishing the micro-enterprises, the emphasis under SGSY is on the cluster approach. For this, 4-5 key activities will be identified for each block based on the resources;

It must be ensured that the income of the Swarozgari under SGSY is such that the family income is above the probable poverty line of next plan period. To be on the safer side therefore the monthly income from the activity to be undertaken should not be less than Rs.2000, net of repayment to the bank loan. This may not always come in the first year itself. As indicated the objective is to see that the assisted family comes above the poverty line in three years Therefore the selection of the activities should be such that it would afford the Swarozgari an opportunity to expand his asset and skill base in three years and at least in the third year, the net income should be more that Rs. 2000 per month. With The Coming Into Force Of Sgsy, The Earlier Programmes Irdp,Trysem, Dwcra, Sitra, Gky And Mws Are No Longer In Operation. The Unspent Balances, As On 1.4.99, Under These Erstwhile Programmes, Will Be Pooled Under the Head Sgsy and Utilized As Per the New Guidelines.

The Multiplicity Of Programmes, Being Viewed As Separate Programmes In Themselves, Resulted In A Lack Of Proper Social Intermediation, Absence Of Desired Linkages Among These Programmes Inter Se And The Implementation Being, More Concerned With Achieving Individual Programmed Targets Rather Than Focusing On The Substantive Issue Of Sustainable Income Generation . To Rectify The Situation Government Have Decided To Restructure The Self-Employment Programmes. A New Programme Known as “Swarnjayanti Gram
Swarozgar Yojana” [Sgsy] . The Effect of Such a Large Percentage of Poor on the Country’s Development Is Not Difficult to Appreciate. Quite Obviously, We Need To Redress The Situation Quickly. It Is This Context That The Self Employment Programmes Assume Significance For, They Alone Can Provide Income To The Rural Poor On A Sustainable Basis. Swarnjayanti Gram Swarozgar Yojana (SGSY) is conceived as a holistic programme of micro-enterprises covering all aspects of self-employment, viz., and organisation of the rural poor into self-help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Therefore the researcher has studied the frame work of scheme for women groups regarding Swarnjayanti Gram Swarozgar Yojana [Scheme], and the results are tabulated in table 82.

Table No. 82

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Proper frame work</th>
<th>Proper</th>
<th>Not Proper</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Groups</td>
<td>12</td>
<td>130</td>
<td>142</td>
</tr>
<tr>
<td></td>
<td>Percent</td>
<td>8.45</td>
<td>91.55</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Investigation

It can be observed from table 82 that The Proper frame work of scheme women groups for Swarnjayanti Gram Swarozgar Yojana [Scheme], 8.45 percent groups are Proper frame work as per Guide line of the scheme. 91.55 percent groups have Not Proper frame work of scheme.

Chalking out programmers, strategies and actions and facilitating the implementation of the action programmers by way of building up the needed infra-structural facilities, Conceptual framework. Design of the programmed and creating the idea for better management of swarnjayanti gram swarozgar yojana is needed.

8.2.20 Women’s Needs In Management Of Swarnjayanti Gram Swarozgar Yojana

Swarnjayanti Gram Swarozgar Yojana aims at establishing a large number of micro enterprises in the rural areas, building upon the potential of the rural poor, It is rooted in the belief that rural poor in India have competencies and, given the right support can be successful producers, of valuable goods/services. The assisted families (henceforth known as Swarozgaris) Emphasis will be on the group approach. The objective, under SGSY is to bring every assisted family above the
poverty line in three years. The women groups have number of difficulties, to solve these difficulties they need some help or assistance from Government. Therefore the researcher has studied the women's Needs and the results are tabulated in table 83.

**Table No. 83**

**Women's Needs In Management Of Swarnjayanti Gram Swarozgar Yojana**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>women's Needs [out of 142 groups]</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Trained NGO</td>
<td>98</td>
<td>69 %</td>
</tr>
<tr>
<td>2</td>
<td>Govt. agency’s help</td>
<td>124</td>
<td>87 %</td>
</tr>
<tr>
<td>3</td>
<td>Bankers help</td>
<td>142</td>
<td>100 %</td>
</tr>
<tr>
<td>4</td>
<td>Education</td>
<td>112</td>
<td>79 %</td>
</tr>
<tr>
<td>5</td>
<td>Marketing Facility</td>
<td>142</td>
<td>100 %</td>
</tr>
<tr>
<td>6</td>
<td>Useful Training</td>
<td>108</td>
<td>76 %</td>
</tr>
<tr>
<td>7</td>
<td>Visit to Factory</td>
<td>89</td>
<td>63 %</td>
</tr>
<tr>
<td>8</td>
<td>Visit to Successful groups</td>
<td>94</td>
<td>66 %</td>
</tr>
<tr>
<td>9</td>
<td>Register writer</td>
<td>43</td>
<td>30 %</td>
</tr>
<tr>
<td>10</td>
<td>Co-op society at Taluka &amp; District Level</td>
<td>122</td>
<td>86 %</td>
</tr>
<tr>
<td>11</td>
<td>Legal assistance</td>
<td>32</td>
<td>23 %</td>
</tr>
<tr>
<td>12</td>
<td>Special arrangement for Monitoring groups</td>
<td>87</td>
<td>61 %</td>
</tr>
<tr>
<td>13</td>
<td>Disbursement of proper Lone as per project coast</td>
<td>133</td>
<td>94 %</td>
</tr>
<tr>
<td>14</td>
<td>Protection</td>
<td>46</td>
<td>32 %</td>
</tr>
<tr>
<td>15</td>
<td>Proper Knowage</td>
<td>112</td>
<td>79 %</td>
</tr>
<tr>
<td>16</td>
<td>Immediate Insurance facility</td>
<td>115</td>
<td>81 %</td>
</tr>
<tr>
<td>17</td>
<td>Govt.Land</td>
<td>78</td>
<td>55 %</td>
</tr>
</tbody>
</table>

Source: Field Investigation

It can be observed from table 83 that for women's Needs. As per field Investigation and necessary of the Need. Above 50% marks demand of needs to be considering for development of new idea.

**8.2.21 Agriculture Development**

It is now commonly conceded that most of the poverty eradication programmes could not reduce the incidence of poverty substantially for a variety of reasons. Wrong selection of beneficiary, leakage, corruption and malpractice, absence of backward and forward linkage in project and inadequacy in delivery and monitoring of credit were the few factors identified by the Agricultural Credit Review Committee, 1998. 'One shot' operation in lending and failure to develop sustainable bank-client relationship was still another deficiency (Narasimhan Committee, 1998). Not unexpectedly, unviable project, non-utilisation of local resources/expertise led to rising indebtedness of IRDP beneficiaries, for instance. Poor technology base has been one of the major constraints responsible for low productivity of agro-based enterprises in India. Due to this reason, quite a few
potential agro-enterprises could not make it into the market. Lack of awareness and easy access to low-cost and appropriate technologies render several tiny and micro-entrepreneurs potential entrepreneurs to shy away from agro-processing in rural areas. Almost every district has been experiencing this kind of problem. The results are catastrophic to the small farmers whose meager market surpluses could not attract the corporate, large scale organized sector industrialists. We see a large number of farmers not able to find a buyer for their market surpluses at their farm level. This forces farmers into distress sales and at times to no harvest at all. To compound this problem, infrastructure in rural areas is lagging behind in all its four forms, viz. physical infrastructure, economic infrastructure, and electronic connectivity and knowledge connectivity.

Because of the low technology base, the small and marginal farmers and artisans are engaged in low productive activities, turning out primary products without adding value in rural areas. In several districts, the small farmers' produce (fruits and vegetables, for example) year after year continues to be sold at distress prices or at times is not even harvested for want of economical prices. Appropriate technology can bring higher value to the local natural resources (wood, stone, minerals, etc.,) as well as produce (milk, fruits, vegetables, etc.) due to higher marketability. It will generate demand for skilled jobs (milk quality monitor for example) in the value addition, maintenance of infrastructure (dairy plant operator) and trading (marketing manager). Planned and strategic popularization of AT can impact positively the quality of rural employment (higher productivity, higher wage rates, with scope for skill diversification and technology absorbing capacity of work force and some times exposure to entrepreneurial challenges leading towards self employment).

8.2.22 Employment Generating Appropriate Technologies:

The key to success of micro enterprise projects for rural poor lies with the productivity of the enterprise. The experience in training the rural youth for self-employment so far suggests that there exists enormous scope for enhancing the viability through technology upgradation in a number of product lines. Here, much of the progress could depend on the development agencies' capacity for innovation. With identification of appropriate rural technologies and their popularization among user population, the number of viable self-employment opportunities for the enterprising youth can indeed be very large. The sources of appropriate and
improved technology, which have the potential to improve the productivity of Self-employment projects, can be found among a wide range of institutions.

8.2.23 Employment in Agro-Industries

Agro-based Industries have been accorded a prominent position in National Employment Policy. This sector accounted for about 40 per cent of factory-sector employment, 26 per cent of total output and 21 per cent of value addition in the organization sector. Further, the sector has generated employment at low level of capital (Rs.48, 000) per person. The sector has been identified as one of the most promising sectors in terms of employment by the Planning Commission. During the Tenth Plan, the sector is expected to create 2.75 million man-years of employment annually. These sub-sector-wise are: Horticulture - 1.2 million, On-farm Management 1.25 million, Agri-clinics and seed production - 0.15 million and Mechanical agricultural inputs- 0.1 Million. The scientific seed production itself is supposed to bring in substantial improvement in the quantity as well as quality of jobs in processing, cleaning, packing and transporting improved seeds.

Nanded District is shown on the map of maharashtra state. This district lies in the south-eastern part of Maharashtra state. The Godavari basin area in the district is a plain. The hilly Region of Balaghat. The Godavari and The Penganga are the main rivers in the district. The climate of Nanded district is hot in summer and cold in winter. The climate of the district is generally hot and dry. Kinwat, Mahur, Bhokar, Hadgaon and Himayatnagar talukas receives less rainfall. There are thick forests in the kinwat and Mahur talukas of the district. In addition, forest is also found in Bhokar, Hadgaon and Himayatnagar talukas. There are many wells & dams in Nanded district. There are lift irrigation schemes on the banks of the rivers. The Vishnupuri lift irrigation scheme near Nanded city is the biggest scheme of its kind in Maharashtra. Jowar crop is an important crop in Nanded district. Rice is grown in five talukas, Cotton is grown on a large scale, Pulses also grown some extent in all the talukas, Sugarcane is an important irrigated crop is grown on a large scale in Nanded District. There are banana plantations in Ardhapur and Hadgaon talukas. Other fruits grown in the district are guavas, lemons, Oranges, sweet limes, mangoes etc. Vegetables are also grown in the district. Adivasis live in some areas of Nanded district. Andh, Gond, Pardhan, Bhil, Kolam are some of these adivasi people. The Adivasi people live in Kinwat, Mahur, Kandhar, Loha, Mukhed and
Bhokar Talukas. Therefore the researcher has studied the Agriculture Development and the results are tabulated in table 84.

Table No. 84

Agriculture Development

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Agriculture Development</th>
<th>India</th>
<th>Maharashtra</th>
<th>Nanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total Population[2001] In Thousand</td>
<td>1028610</td>
<td>96879</td>
<td>2876259</td>
</tr>
<tr>
<td>2</td>
<td>Males[In Thousand]</td>
<td>532157</td>
<td>50401</td>
<td>1481358</td>
</tr>
<tr>
<td>3</td>
<td>Females[In Thousand]</td>
<td>496453</td>
<td>46478</td>
<td>1394901</td>
</tr>
<tr>
<td>4</td>
<td>Rural Population[In Thousand]</td>
<td>742491</td>
<td>55778</td>
<td>2187195</td>
</tr>
<tr>
<td>5</td>
<td>Sex Ratio[per thousand]</td>
<td>933</td>
<td>922</td>
<td>942</td>
</tr>
<tr>
<td>6</td>
<td>Literacy rate [per cent]</td>
<td>64.84</td>
<td>76.88</td>
<td>54.3</td>
</tr>
<tr>
<td>7</td>
<td>Population of SC/ST[In Thousand]</td>
<td>250962</td>
<td>18459</td>
<td>751792</td>
</tr>
<tr>
<td>8</td>
<td>Total Workers[In Thousand]</td>
<td>402235</td>
<td>41173</td>
<td>1202037</td>
</tr>
<tr>
<td>9</td>
<td>Geographical Area[lakh sq.km]</td>
<td>32.87</td>
<td>3.08</td>
<td>1033164</td>
</tr>
<tr>
<td>10</td>
<td>Net area sown [Thousand hectares]</td>
<td>132798</td>
<td>17579</td>
<td>135774</td>
</tr>
<tr>
<td>11</td>
<td>Grass Irrigated area[Thousand hectares]</td>
<td>72575</td>
<td>3668</td>
<td>90226</td>
</tr>
<tr>
<td>12</td>
<td>Grass Irrigated area[Thousand hectares]</td>
<td>72575</td>
<td>3668</td>
<td>90226</td>
</tr>
<tr>
<td>13</td>
<td>Forest[sq.km]</td>
<td>774740</td>
<td>61939</td>
<td>919</td>
</tr>
</tbody>
</table>

Source: Economic survey of Maharashtra

It can be observed from table 8.2.23 that for Agriculture Development, in Nanded District has big scope for industrialism, Agril. Processing units. Proper Planning is required for development.

Appropriate technologies have enormous potential to enhance the productivity of agro-based enterprises and thus help in creating employment opportunities. While developing and standardizing technologies is a challenge, their transfer and popularization is indeed very crucial for translating this potential into a reality. Technology transfer policies should be flexible and encourage provision for innovation and experimentation. Similarly, they should allow the participation of different stakeholders such as the scientists, the entrepreneurs and the workers to mutually benefit from the participation.

The issues discussed above call for immediate review of the national policy with regard to the inputs to heritance the employment generating capacity of agro-industries sector. The areas of policy intervention required here fall into the
following six categories:

1. Identification and popularisation of appropriate, low-cost technologies.

2. Redesigning research and development agenda of state funded S & T institutions to address the technology needs of small farmers.

3. Organizing and networking small farmers into viable units for linking up with processing units to provide them access to AT in small farmer-related agriculture. This needs to be appreciated against the fact that more than 80 per cent of the farmers in India account for small farmer’s category and produce about 30 per cent for market.

4. Encouraging the S& T institutions with the necessary fund support to experiment, innovate, develop and evaluate various modes of technology transfer.

5. Permitting S& T institutions to enter into memorandum of undertaking, on risk and reward sharing with the technology user groups on experimental basis for faster transfer of technologies.

6. Developing farm markets in the form of infrastructure, stepping-up storage, handling and processing capacity, providing electronic connectivity to the small farmers so as to enable access to the market prices, market intervention operations to prevent distress sales.

8.3 SUGGESTIONS

It has been observed that the programme of swaranjayanti gram swarozgar yojana has been formulated very carefully. This is a national level programme. It has been formulated taking into consideration various aspects of the needs of rural people living below poverty. Line. A number of agencies right from the village level; block level, and state level are involved in formulation of the programme. Recommendations: Economic progress is a continuing process. Rural development in India is not an exception to this. Perfection in any area can be achieved only by way of continuous process of correction, trial and error. The objective of the present study has been to evaluate the efficacy and effectiveness of swaranjayanti gram swarozgar yojana as an instrument of furthering rural development. The researcher has presented a detailed analysis of the swaranjayanti gram swarozgar yojana progress in selected sample villages in Nanded district. The findings and conclusions of the study are equally appreciable to all rural India in
general. I has observed some weakness and lacunas in the various aspects of the swaranjayanti gram swarozgar yojana Corrective steps can remove these. The suggestion and recommendations presented here are noting but guidelines for corrective action with a view to improve the programme outcomes and thereby further the socio-economic progress of Rural India leading to upliftment of the standard of living. The Basic Infrastructure: Rural India needs a basic change in the whole rural infrastructure. There is an arrangement of providing infrastructure facilities in the villages. As it has been observed from the socio-economic profile of selected sample villages, it is suggested that:

1. There is an urgent need to provide communication facility by way of roads and means of transportation. It is suggested that the government should take necessary steps in this direction.

2. There is also a need of rural electrification. Electricity has become a common need. Yet rural streets are still in darkness. Necessary steps should be taken towards electrification of streets, public places and groups. Electricity at subsidized rates may be provided to people living below poverty line.

3. There is also an urgent need of schooling. Schooling is the basic requirement that lead to economic development and growth. It is recommended that free and compulsory schooling should be provided. Similarly, rural schooling pattern should be made flexible according to local needs.

4. Economic progress and growth suffers from the impediment of bigger family size. Population growth needs to be controlled. If family size is controlled it results in improving the standards of living. Therefore it is recommended that efforts should be made for increasing awareness and participation in the family planning programme.

5. The problem of sufficient drinking water is yet another issue. A number of villages are suffering from insufficient water. It is recommended that immediate steps should be taken by the government to provide sufficient drinking water to the village.

6. A large number of rural areas are still unbaked. It is recommended that the government should frame its policy in such a way as will provide banking facility to all villages.
7. Small size of land holdings and fragmentation is yet another reason of poverty of rural masses. It is suggested that the process of fragmentation below economic size of land holdings should be controlled. The government should take necessary steps in this direction.

8. Rural India is still divided and sub-divided into caste and creed. Social workers, NGO's and Government should try will lead to further economic growth. To eliminate these barriers. Elimination of such social barriers

9. There is also an urgent need to attitudinal change. Changes in the mindsets of the people. The government by means of various programmers that the rural mindsets approaches, and attitudinal changes are made development oriented should make efforts.

8.3.1 SUGGESTIONS FOR STATE GOVT.

1. Special incentives should be provided for setting up units for utilizing the raw material available in the region.

2. Infrastructure should be strengthened of to attract industries.

3. Timely release of subsidy is ensured in case of Khadi & Villages Industries units.

4. Marketing of the product.

5. Khadi & Villages Industries units are encouraged in one or another way by providing backward & forward linkages.

6. Identifications of units the adequate potential to manufacture & market their product on competitive basis.

7. Educating, creating awareness amongst the entrepreneur about the credit facilities provided by the Banking system & Central/State Governments.

8.3.2 For Banks:

1. Procedures for disposal of the applications of SGSY units should be simplified.

2. Branches giving good performance under SSI sector should be suitably rewarded.

3. Individual contribution should also be recognized.

4. Adequate number of trained credit officers should be deployed in potential branches.
5. Special rate of interest for encouragement of business.

6. Special rate of interest should be given for SSI units with powers to relax the rate of interest in deserving cases to be vested with Regional Manager.

In India, modern Small Scale Industries have been given a distinct identity. This sector has been able to face the challenges in a much more confident manner than other segments of the Industry. However, there is a strong field for focusing attention to enhance competitiveness. The key ingredient of such a strategy would essentially encompass partnership between large and small industries. The WTO regime will have enormous impact on SSI sector which has so far survived amid somewhat protected environment. With a district change in the perception and mindset of bankers, this sector is sure to touch commanding heights in the days to come, as credit is the basic input in the process of sustainable development of every sector of the economy.

8.2.3 Distribution of Consumer goods

One of the most prevalent types of cooperatives all over the world is consumer cooperatives that are formed to cater their members. In developing countries, cooperatives are being used to distribute both consumer goods as well as agricultural inputs. The consumer cooperative in urban areas has played a crucial role in the public distribution system. The consumer cooperatives provide an effective market intervention for protecting the interests of the consumers and thereby represent an extension of the public distribution system. In India, consumer cooperatives have a two-fold role in the public distribution. One is to run fair price/ration shops, the fecund is to intervene in the market operations through distribution of other essential commodities and thus influence open market prices of consumer goods.

8.3.4 Employment Opportunities for Women

A significant improvement in employment opportunities for women is linked up with an overall improvement in the employment situation. Nevertheless, it should be possible for the employment policy to work towards a rise in the share of women in the organized sector (comprising the public sector and the private corporate sector) which generally provides more secure and better paid employment, than the unorganized sector. At present their share is very low (about 12 per cent). To raise this share, it will be necessary, firstly, to induce and encourage employer to overcome the bias against employment of women which, to an extent, still persists though it is on the wane. Secondly, education and training opportunities for women should
further expanded, diversified and made more easily accessible. Thirdly, residential accommodation for working mothers should be increased several-fold. Fourthly, there should be much greater availability of crèches and other facilities for child care during the working not of mothers. Finally, public opinion should be educated to shed the traditional bias against female education, training and work away from home. This bias continues to be quite strong in some part of the country. The above discussion throws up the following as the essential elements of a required en laymen policy for India.

1. The employment policy must seek both fuller and more productive employment. This, it must aim at higher levels of production through a proper combination of a large volume of employment and higher labor productivity.

2. To the above end employment policy must aim at a higher rate of capital format with a proper mix of employment generating and productivity raising investment. It must also seek to improve the response of output of capital formation (that is, a decline in ICAR).

3. Employment generation should be built into the normal process of development should generally avoid inefficiently executed crash employment programmes.

4. In view of the great importance of self-employment, the system of comprehensive production assistance to farmers should be further strengthened and made more accessible marginal and small farmers. Programmes of assistance to be self-employed engaged in non agricultural activities should also be suitably strengthened and made duly selective.

5. Emergence of serious inter-sectoral disproportions in the economy, which have an adverse impact on employment in the affected sectors, should be avoided through greater efficiency in planning and implementation.

6. Seasonal unemployment should be reduced to low levels by generating employment opportunities for labor rendered surplus in the agricultural slack season.

7. Technological unemployment could be kept down to the minimum by suitable retraining programmes for those who are affected by it.

8. Educated unemployment could be contained by accelerated all-round industrialization of the economy, including modernization of agriculture, and by an effective reform educational system.
9. A more efficient functioning of employment exchanges could be ensured with a view reducing frictional unemployment to the minimum.

10. Measures should be implemented for raising the share of women employed in the organised sector.

8.2.5 Women's ability to influence or make decisions:

Changes are slow and likely to occur only over a period of 2-5 years. There is evidence of increased decision-making, including decisions about business investments. At times, the step forward implied joint decision making with their husbands instead of previously no involvement at all. A limitation is that the increased decision-making on household matters often has been limited to more traditional, female stereotype areas of decision-making.

8.3.6 Increased self-confidence:

It is difficult to measure. Evidence was strongest when the provision of microfinance was linked with additional activities such as knowledge provision, e.g. providing women with the opportunity to participate in discussions on social and legal issues.

8.3.7 Status, gender relations in the home, domestic violence: Some men confirmed having difficulty to adapt to their wives' new roles. Women tend to report that relationships have improved though, there is little evidence of change of gender roles. Some studies point at a backlash effect, increased domestic violence, as women challenge gender norms and assert their right. Overall evidence is of improved family relationships. There is also anecdotal evidence of reduced violence against women and children. So on the whole there is little evidence that microfinance is destroying families. Women in fact seek to strengthen their relative position within an interdependent relationship with their husbands than seeking independence and autonomy.

8.3.8 Empowering Community

Not empowering the target group or community to take up the programme itself has emerged as a reason of failure of many innovative and well from worked government programmes. NGOs, therefore, must learn a lesson from it. They should implement their programmes/projects with a pre-planned schedule and after achieving a certain level hand over them to the community to maintain or carry on itself. NGOs at this stage must act as facilitator not as regulator. NGOs should also
learn that they themselves can not continue any programme for a long time as they may be required to shift from one target group to other and one activity to another, after satisfying needs of a target group with respect to a particular activity.

8.3.9 Appointment of Field skilled Workers
NGOs employ professional workers. Not all the professional workers may be socially committed, as they are likely to have financial motives connected to their jobs. Most of field workers those in their youth join NGO as part-time or full-time employment get governmental jobs and quit NGOs. Thus NGOs often lose their active workers, and face the consequences of vacuum created thereof. What is required for NGOs to have is a healthy recruitment and employment policy. In absence of which their sufferings will never end.

Though funding from international and national organizations may be a necessity for an NGO in early stages, yet an NGO must become self-sufficient and self-reliant in due course of time. It is necessary as none of the donor agency would continue its funding for a very long period.

8.3.10 Gap in Rural Credit Requirement and Deployment
Credit requirement for India's rural sector was studied at length by the Agricultural Credit Review Committee (ACRe) in 1989. The ACRC estimated credit requirement for the rural sector for the years 1988-89, 1994-95 and 1999-2000 at RS.27551 crores, Rs.57316 crores and RS.110.873 crores respectively. Against the projected credit requirement of Rs.57316 crores by the ACRC, the credit deployment for the rural sector would have fallen short of RS.7249 crores. In other words, during 1994-95, credit gap for the rural sector was of the order of 14 percent. It is clear that a large credit gap in the rural sector exists at present.

8.3.11 Weak Cooperative Credit System
In 1960-61, there were 212000 PACS; their number declined to 161000 in 197071 and to 94,000 in 1980-81. By 1990-91, there were only 89000 PACS. It is observed that during the last three decades the Cooperative Credit System has weakened and it needs to be strengthened.

8.3.12 Poor Recovery from beneficiaries
The poor recovery performance of all credit institutions is acting as a serious constraint in the expansion of agricultural credit. Overdoes under agricultural loans had risen to 49 per cent of the demand as on and constituted 27 per cent of the outstanding advances. Agency-wise percentage of overdoes to demand as 48 per
cent for PACS, 51 per cent for LOBs, 57 per cent for RRBs and 47 per cent for commercial banks. There is no significant difference in the recovery performance of commercial banks and cooperatives. It should be overcome by special interest.

8.3.13 Problems Of Entrepreneurs

In India, women entrepreneurs are facing so many problems. Some of them are as follows:

1. Family Discouragement.
2. Lack of self confidence and risk bearing capacity.
4. Lack of education.
5. Low need for achievement.
8. Problem of marketing.
9. Problem of middlemen

8.3.14 Women Entrepreneurs In Rural Industries

The government has been implementing the Rural Employment Generation Programme (REGP), a credit-linked subsidy programme, through the Khadi and Village Industries Commission (KYIC), in the country, to provide self-employment opportunities to unemployed persons in rural areas, including women. Under the REGP, women entrepreneurs are entitled to a higher rate of margin money assistance as compared with general category entrepreneurs. 24747 village industry units were set up by women entrepreneurs, under the REPG, with margin money assistance from KYIC and loans from banks, during 2003-04. Similarly, under the Prime Minister's Rozgar Yojana (PMRY) implemented in both rural and urban areas, self-employment opportunities are made available to educated unemployed youth. This too is a credit-linked subsidy scheme and is implemented through the District Industries Centers of the States and Union Territories, with the loans being provided by banks.

8.3.15 Rural Credit Delivery Reaching The Unreached Area

Credit for agriculture must expand at a faster clip than before because of the compulsive need to speed up agricultural growth not only to feed a population of one billion plus but also to generate exportable surplus. Alongside, there is a need to shift product mix towards animal husbandry, fisheries and horticulture which have
immense potential for income generation to rural people, besides boosting the country's export earnings considerably. In the wake of the draft on public resources, the banking system and informal credit agencies would have to evolve innovative methods and schemes to stay alive to cope with the unmet credit needs of both organized farmers and the informal activities of rural people. A proper synergy could be struck to serve these important constituents of economic development over the long haul by the existing credit delivery institutions.

8.3.16 Major Source of Employment

Cooperatives have provided employment in large number to deprived rural population in almost every sphere of rural economy i.e. primary, secondary and tertiary sectors.

Primary Sector: Besides helping in agricultural growth by providing the credit and inputs, cooperatives have helped improve the income-generation capacity of villages through special sector cooperatives in fisheries, poultry, dairying etc. They have also enabled cotton and sugarcane growers to improve their income by increasing output and supply their produce through sugar and spinning cooperatives.

Secondary Sector: 60% of sugar production and 30% of spinning mills' production is in the cooperative sector. Although these cooperatives have large turnover and are managed by affluent sections, they help the poor by giving them employment and buying their raw material like cotton and sugarcane, thus ensuring them a market as well.

Tertiary Sector: Cooperatives have given rise to employment in the tertiary sector both directly and indirectly. They have provided direct employment in the PACs, District and State Cooperative banks, marketing outlets, employment of managers by the primary societies etc. and indirect employment in the form of transport requirements, construction of godowns, market sheds etc.

Programme Evaluation:

I have attempted evaluation of the programme made at various sample villages in Nanded district in implementation of swaranjayanti gram swarozgar yojana. The researcher feels worthwhile to put forth following suggestions with reform to this aspects.

It has been observed that number of times the targets are overachieved. This clearly shows that planning and the fact that targets are set in a haphazard manner. It
is recommended that the government should take urgent steps for streamlining the process of planning for swaranjayanti gram swarozgar yeoman.

It is also seen that the targets are not comparable to the total number of families living below poverty line. It is suggested that efforts should be made that some ideal ratio between them is kept.

It is also observed that there is no relevance of population, size and target allotted. Therefore, it is suggested that the targets should be formulated only after taking into consideration the population size of the area.

Performance is viewed by government agencies only from two angles i.e. physical and financial. Efforts should be made for quantitative evaluation of performance under the scheme. There should be proper harmony and co-ordination - between quantity, expenditure and quality.

**Programme Management:**

There are various points related with programme management. I have observed a number of lacunas on the managerial aspects of the swaranjayanti gram swarozgar yojana. To do away with the same following recommendations are made.

1. There is an urgent need of increasing public awareness regarding swaranjayanti gram swarozgar yojana. It is suggested that the government should conduct special campaign for spread of awareness of the programme.

2. The people who are participatory in the programme are illiterate, therefore, it is suggested that the government should take necessary steps to train them properly with a view to imbibe upon them the real spirit of the programme.

3. The participatory beneficiaries are very poor. Therefore, it is suggested that the government should provide door delivery of service. So that the expenditure and time is saved.

4. It has been observed by me that the beneficiaries are not much pleased with the bureaucratic setup and system. Therefore, it is recommended that urgent steps should be taken to bring flexibility in systems and procedures.

5. It has also been noted that, of the record, a number of social workers, leaders are acting as middlemen. The government should take immediate steps, so that the role of middlemen is eliminated and then there is a direct communication between the beneficiary and the government officials.
6. Government staff also lacks moral and motivation. It is suggested that a proper motivation of government staff should be made; so that the programme is implemented in the real spirit.

7. It is further suggested that the government should take proper steps for quality control.

8. Time element is also an important aspect of proper management. There is an urgent need that government should take proper steps to see that the dwelling units allotted in time.

9. It is suggested that there is need of achieving better co ordination between various agencies working at various levels, village, block, district and state as well as center. Efforts should be made by the government to involve persons at all levels.

10. It has also been observed that there is an urgent need of control over operations. It is suggested that government should exercise proper control with a view to discourage, mal-practices in implementing the scheme.

**Structural Aspects:**

I have also observed during the course of this study various structural gaps in the technical aspects of dwelling units.

1. The programme implementation lacks standardization. It is suggested that the governments should take efforts. With a view to standardize the construction of groups.

**Economic Aspects:**

Economic aspects of the swaranjayanti gram swarozgar yojana also need reconsideration. Some of the significant points observed by me those area follows:

1. The scheme should require uniform amount of contribution.
2. The scheme budget can be revised and own contribution can be eliminated.
3. There are delays in releasing of subsidy amount. Therefore, it is suggested that administrative set up should be changed so as to speedup the procedure of subsidy release.
4. It is also suggested that local banks should be asked to provide just free loans to the beneficiaries of swaranjayanti gram swarozgar yojana to bring uniformity in own contribution. This will help to reduce their burden and delay.
The main objective of the swaranjayanti gram swarozgar yojana is rural development. Rural development never comes through subsidies and grants. Rural development comes through entrepreneurial activities, schooling, and attitudinal changes. Therefore, researcher suggests proper linking between swaranjayanti gram swarozgar yojana and rural development.

Schooling of children should be made compulsory for swaranjayanti gram swarozgar yojana beneficiary.

Family planning should be made compulsory for the programme.

Literacy of adult members should be made compulsory for beneficiary of the programme.

Regular medical checkup can be made compulsory.

People should be provided training for change in their attitudes and mindset.

It is also suggested that a special committee should be set up to study and review the various aspects of swaranjayanti gram swarozgar yojana. Thus it can be said that swaranjayanti gram swarozgar yojana is a good attempt at furthering socio-economic development in Indian villages. However, it should be noted that such schemes are not sufficient in themselves. Business is an infrastructure aspect. Such aspect is useful only when they are properly used. Road can be built but people should walk. Similarly, Business can be built but Business will not bring attitudinal change and change in mindsets that are fundamental requirement of rural development. Development comes when people change. Much effort is needed for this. Rural development of India is a search in quest of a shadow. The dreams of the new age, new era, equality, socialism, and so on have failed. The dreams have withered away with the full of socialistic economies and the waves of free trade, globalization and privatization with new economic policy. Inspire of the slogans of 'Garibi Hattav', poverty has still remained the beloved darling of Indian Rural masses. No doubt swaranjayanti gram swarozgar yojana is a good scheme but a number of revisions are needed. It is also necessary to setup proper links between rural development, attitudinal change and implementation of the scheme. Further research is needed for a deeper understanding and development aspects of Rural India.
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