PREFACE

Among the various programmes launched for poverty alleviation, the SGSY seems arguably the more viable, comprehensive and bold initiative. This article examines the SGSY guidelines for formation of self-help groups, talks of certain functional aberrations, submits a few issues for debate / reflection and suggests that some improvements and or policy refinement are essential for increasing the outreach and efficacy of the programme.

Development of entrepreneurship is a crucial factor for the industrial development of a country. In India, women constitute 48.2 percent (49.6 crores as per 2001 census) of the total population. Any sustainable change towards progress needs involvement of women. Development of entrepreneurship among has become an important aspect of the overall economic development. Many organisations both at the central and state levels have come up to cater to the needs of potential women entrepreneurs. The article gives a detailed analysis of financial institutions, commercial banks and non-government organizations engaged in financing and promoting entrepreneurship among women.

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.

It is a known fact that prevalence of corruption hinders development of a society in all respects. The article analyses the ills of corruption affecting the rural masses. The author feels that it is more rampant in rural areas because of low literacy, little awareness and almost non-existing confidence and courage to authorities. To check the increaser menace of corruption, particularly in the rural
areas, the author suggests that there is an urgent need to create awareness among the rural masses that the benefits like subsidies and grants are as a result of the policy of the government and such grants are coming from public exchequer.


Rural Development Is A Multi-Dimensional In Its Approach. Rural Development Strategy Can Be Studied In The Context Of Indian Planning. There Was No Significant Impact Of Development On Employment Generation, And Poverty Alleviation. In Rural Areas Government Of India Is Implementing Different Schemes Implemented By Government Of India Since 1985-86. Earlier, Dwelling Units Free Of Costs Were Provided To The Members Of Scheduled Caste And Scheduled Tribes, However, Later On This Scheme Was Made Applicable To Other Categories Of People Leaving Below The Poverty Line. In This Study, An Attempt Is Made To Evaluate To What Extent The Objectives Of Swarnjayanti Gram Swarozgar Yojana Have Been Achieved. The Study Would Be Useful To The Policy Makers And Public In General Who Are Taking The Benefits Of Swarnjayanti Gram Swarozgar Yojana.

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