

Swaranjayanti Gram Swarozgar Yojana (SGSY)

In continuation of its efforts for poverty alleviation, Gol introduced the Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999 by restructuring various Self-employment programmes viz. IRDP, TRYSEM, SITRA, DWCRA etc. It envisages formation of SHGs by 'Swarozgaries' and financing them by bank in different stages. It is a holistic scheme covering all aspects of self-employment such as organisation of the poor into Self Help Groups, training, credit, technology, infrastructure and marketing. The scheme is funded by the centre and the States in the ratio of 75:25 and is being implemented by Commercial Banks, Regional Rural Banks and Co-operative Banks. DRDAs, NGOs, Technical Institutions etc. in the district are involved in the process of planning, implementation and monitoring of the scheme. NGO's assistance is sought in nurturing of SHGs as well as in monitoring the progress of Swarozgaries.

The scheme aims at establishing a large number of micro enterprises in the rural areas. The list of below poverty line households identified and duly approved by the gram sabha forms the basis for identification of families for assistance under SGSY. The Central theme of the scheme is to bring every assisted family above the poverty line by providing them income generating assets through a mix of bank credit and government subsidy. The rural poor such as those with land, landless labour, educated unemployed, rural artisans and disabled are covered under the scheme.

Since its inception a total of 22.83 lakh SHGs have been formed of which 3.21 lakh groups have been assisted for taking up economic activities. During the year 2005-06, 2.75 lakh SHGs have been formed of which 0.81 lakh SHGs were assisted covering 11.44 lakh Swarozgaries including individuals.

NABARD's is a member of District, State and Central level co-ordination committees constituted to review the implementation of the scheme. NABARD is also a member of the Central Monitoring Committee on SGSY, constituted by Ministry of Rural Development, Gol and convened by RBI to assess the ground level operational problems in implementation of the scheme. NABARD has undertaken 'Quick Studies' also on SGSY and documented its main findings including the field level constraints reported by the agencies.