



## An Analytical Study on The Conduct of Rural Development Programs at Rajnandgaon District of Chhattisgarh.(Specially on Swarnjayati Gram Swarojgar Yojna)

### KEYWORDS

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**ABSTRACT** Every economy which is the combination of two parts of views thoughts place conditions situations It could be seen as Urban & rural ,Developed & undeveloped , employed & unemployed , civilized & uncivilized , rich & poor , fashionable& non fashionable , simple & unique , business & profession , socialized & unsocialized etc going through this philosophy .Schemes which are conducted by Government Of India is the only way and effort to make economy stronger in income generation, foreign currency and growth of individual along with country because "Skilled India is Developed India" It can be done by Swarnjayanti Gram Swarozgar Yojana.

### Introduction

Indian economy has the second factor of every word given above .Its more rural undeveloped poor simple people here. Chhattisgarh which is area of research topic is called "Bowl of Rice". People here do farming gives crop to live life to the peoples they also got talent to make precious things by normal resource around them like bamboo sticks, mud art sculptures and do self employment for their livelihood . Through their skill n self employment work they make art with the help of their artistic things India got its own identity and foreign currency to increase fund and income of our country. For more economic growth of country, rural Indians talent is to be set nurtured and set as well skilled profession to make it business land mark or trade mark in all over the world. People need training and financial help for the required goal of entrepreneurship for person, profession, and economical growth of oneself and economy.

For this cause Ministry of Rural Development plays an important role by giving training, finance, advice, controlling, managing, guiding the rural skilled entrepreneurs by their several schemes which are run conducted and controlled by Government of India from the time of independence of our country. The basic goal of various schemes is to make economy stronger with the development of people.

Ministry of Rural Development conduct various programs which are as follows:-

**MNAREGA:-** Mahatma Gandhi National Employment Guaranty Act 2005 gives per day work and pay for the various work to make their native place clean and clear as our Prime Minister says to keep our country clean.

**PNRM:-** Pradhan Mantry Gram Sadak Yojna that connect people to world this program fulfil rural population basic need of schooling, hospital, market, product and several things by this program villages are now conveniently connected. Roads are the good medium to connect with one another.

**IAY:-** Indira Avas Yojna gives shelter to the needy people of each and every cast, custom, age, status of BPL family, ex- serviceman, women who are in need. In the early dec-

ade fund was given to the beneficiary for renovation of the house now days Government gives houses to live. IAY is the only programme that gives shelter to the needy families and fulfil the basic and important need to live life. This programme was the part of Javahar Rojgar Yojna .

There are many more programs which are conduct by the Ministry of Rural Development of India. **NSAP, DISKSHA, NRLM, PURA, DRDA, CAPART** etc had same goal. They all have the same object and purpose to make our economy a developed country from developing one because 74% of Indian population belongs to village. Rural area is the only source for raw materials which is the basic and key ingredient for end product to be produced and consumed by consumers.

**Swarnjayanti Gram Swarojgar Yojana** is the main program which is the subject of research work. It is started at 1 April 1999. This programme is made to give financial help to the below poverty line livelihood people to live their life in easy way and fulfil their basic needs of food shelter and clothing along with better living standard. This programme is started when following schemes are closed:-

IRDP :- Integrated rural Development Program.

TRYSEM :- Training to Rural Youth and Self Employment.

DWCRA:- Women And Child Development of Rural Area.

SITRA:- Supply Modern Equipments to Rural Artist.

Ganga Kalyan Yojna.

Million Well Schemes.

B.P.L people getting benefits from program are called beneficiaries. They should be of two types:-

1. **Individual Beneficiary**

2. **Self Help Groups (SHG's).**

They got financial help by Government in ratio of 75:25 by Central and State Government. The beneficiaries has been

listed by the block development officer from application form and B.PL card number and they get help for their entrepreneur, art work , hobby or skill as their self employed business and source to get bread and better life style to live life with growth. They do several work like planting nursery, poultry form, fruits garden, stone crusher, silk and cotton mills, jute work, sericulture, mushroom spawn production, bamboo work, wood craft, stitching and embroidery, fishery, animal husbandry, electrical work etc to rise their income and make their country self employed economy.

**Objectives**

The objective of study is to see the impact of **Swarnjayanti Gram Swarojgar Yojana** in district. Role of **Swarnjayanti Gram Swarojgar Yojana** in development of rural area and people, power of income generation, increase in income by self-employment and skill development of beneficiary training under the programme, overall development of people of district, in mind of beneficiary and their family towards the living standard . Making people aware to the programs and their rights they got from the Government of India.

**Methodology**

The methodology which is used to study the development of rural people by **Swarnjayanti Gram Swarojgar Yojana** programme is based on the study and analysis of primary data and secondary data which is deeply studied and collected from various sources to find the efficiency and effectiveness of **Swarnjayanti Gram Swarojgar Yojana** in rural area of Rajnandgaon district of Chhattisgarh whether it is giving more income to make rural area the real power of Indian economy. Research objective has the purpose to collect the data by questionnaire and interviews. Cast, custom, age, status, income etc are the criteria for collection of data and to analysis the overall impact of **Swarnjayanti Gram Swarojgar Yojana** in development of them in their income generation and progress, skill upgrade living style and basic rights of people.

**Research Area**

District Rajnandgaon of Chhattisgarh is chosen for research work which is called "Sanskar Dhani". Area is surrounded by forest land, mountains and ground land it has 9 blocks in district. Because of its weather and all three types of lands its wealthy from forest and land resources that gives people opportunity and resource to get self employed and get income from it. District was established at 26 January 1973. Rajnandgaon is located at latitude 19.57" to 21.42" and longitude 80.23" to 81.30". It has an average elevation of 207 km length north to south width of 80km and its geographical area is 8022.55 sq. km. As of 2011 India census Rajnandgaon had population of 1537133. Male constituted 762855 of the population and female 774278. The literacy rate of research area is 75.96%.

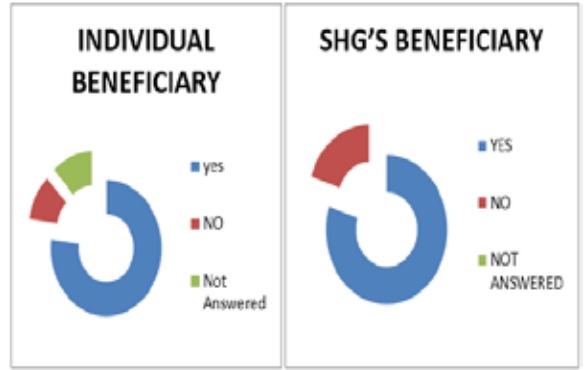
**Research Hypothesis**

**Swarnjayanti Gram Swarojgar Yojana** is fulfilling its objectives to improve the condition of rural below poverty line people. Development of economy with development of beneficiary by training them and proving fund to make their skill and generate more income.

**Table No.1**  
**Does beneficiary getting more income after joining programme SGSY?**

INDIVIDUAL BENEFICIARY			SHG'S BENEFICIARY		
Yes	No	Not Answered	Yes	No	Not Answered
77%	11%	12%	80%	20%	-

**Questionnaires and interviews by rural beneficiary**

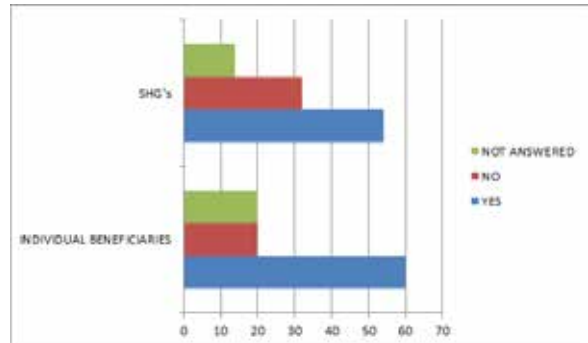


From the above data collect by questionnaires and interview of beneficiary we got the programme gives 77% income that shows the impact of SWARNJAYANTI GRAM SWAROJGAR YOJANA in development of rural people in economic way.

**Table No.2**  
**Did program help the beneficiary's skill to be used as talent on their self-employed entrepreneur?**

INDIVIDUAL BENEFICIARIES			SHG's		
YES	NO	NOT AN-SWERED	YES	NO	NOT AN-SWERED
60%	20%	20%	54%	32%	14%

**Questionnaires and interviews by rural beneficiaries.**

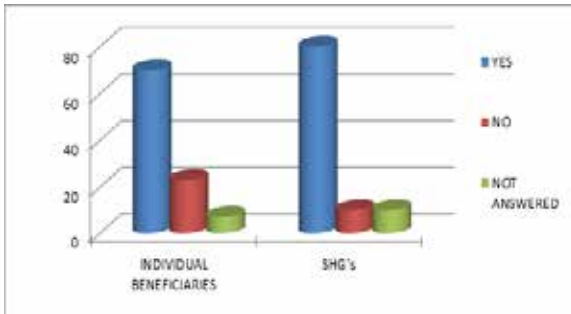


Programme is providing training to Individual beneficiaries 60% SHG's 54% and provide fund to make their interest and talent as skill that helps them to generate more saving for future.

**Table No.3**  
**Does beneficiary get more economic growth and stable income after help from program then labour work they did before?**

INDIVIDUAL BENEFICIARIES			SHG'S		
YES	NO	NOT AN-SWERED	YES	NO	NOT AN-SWERED
70%	23%	7%	80%	10%	10%

**Questionnaires and interviews by rural beneficiaries**

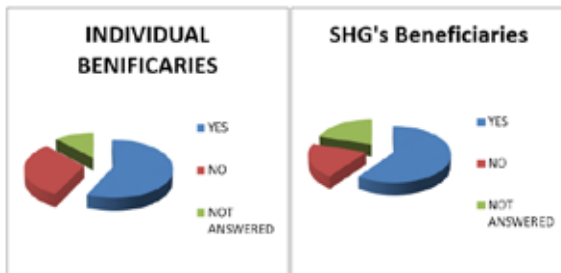


70% of Individual beneficiaries and 80% of SHG's beneficiaries says that are chosen for question to be answered for research they got more income from other labour work they do before they use to do joining the programme now they give employment to people as employee in their entrepreneurship.

**Table No.4**  
DO beneficiaries paying back the amount of loan and correct amount of interest in time?

INDIVIDUAL BENEFICIARIES			SHG'S		
YES	NO	NOT ANSWERED	YES	NO	NOT ANSWERED
57%	31%	12%	60%	20%	20%

**Questionnaires and interviews by rural beneficiaries**

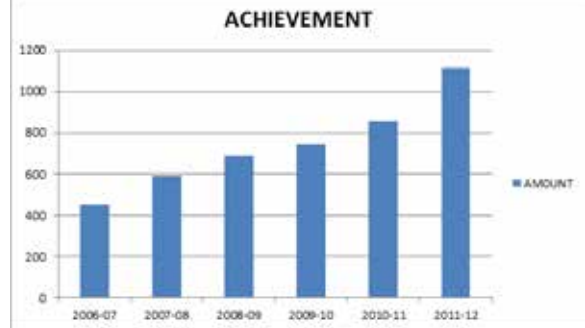


Our country suffers from low fund because loan is not paid back this is the big problem in development do beneficiaries getting income if they will not pay back the amount of loan it would be not good for economy but collected data shows that 57% of Individual beneficiaries and 60% of SHG's beneficiaries paying back the right amount at correct time.

**Table No.5**  
Number of beneficiaries and financial and physical achievement from 2006-12 in Rajnandgaon district

YEAR	FINANCIAL	PHYSICAL	INDIVIDUALS BENEFICIARIES	SHG's BENEFICIARIES
2006-07	449.088	1096	788	63
2007-08	592.581	2358	799	111
2008-09	689.668	2343	754	74
2009-10	744.527	2236	962	74
2010-11	856.539	2876	1742	133
2011-12	1110.977	3245	2158	167

Source:- Zila Panchayat Rajandgaon Distt Rajnandgaon



Through this data we come to know the financial and physical amount it increase upto 2.47 times and 2.96 times till 2006 to 2012 from last year increment is 29% and 12% respectively. The number of beneficiaries also increases by 2.74 times of individual and 2.65 times of SHG's from 206-12 which clearly shows the awareness of people to words the programme run by Ministry of Rural Development of India. They knew about their rights and getting help from government to get self-employed and live their life in easy way.

**Conclusion**

As according to analysis of collected data for research work in program Government of India **Swarnjayanti Gram Swarojgar Yojana** is helpful and make the land mark to improve the beneficiaries life style, their income, proper food to eat, good place to live, it erases all other problems of poverty ,unemployment, illiteracy, malnutrition but from 2012 this program is no more at Chhattisgarh state it is still conducted in another state of India in place of this program Ministry of Rural development department give NRLM a new programme called "AAJIVIKA" which is working the same as SGSY making awareness in each and every individual. By this program now beneficiaries are self-employed by their skill and become entrepreneurs most of people have been employed by entrepreneurs and country getting its own identity. Beneficiaries get financial help training to develop their skill and they make their business not only popular in domestic as well as in global business world. They also make contribution in collection of foreign currency and increase their income as well as fund of our economy its big contribution for making developing country a developed economy. Every Indian has a talent and it's converting in skill to be self-employed making the income generation good and saving more to make better future.

"Skilled India Developed India".

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