

CONCLUSION AND RECOMMENDATIONS

Introduction :

“ SOCIOLOGICAL STUDIES OF BENEFICIARY FAMILIES OF SWARNA JAYANTI GRAM SWAROJGAR YOJANA” SPECIAL REFERENCE – LATUR DISTRICT. By way of the present subject, while undertaking the research, by taking the basis of the theme, objectives, assumptions, the primary and secondary factors are collected. On the basis of the factors collected, some of the following prominent conclusions and recommendations are presented. It shall be certainly useful to the socialists, studiers, Researchers, Students, Government, Administration, Planners, Local Self Institutions, Beneficiary families etc..

CONCLUSION :-

1. The proportion of higher education was found to be very low in the beneficiary families of S.G.S.Y.
2. 27% beneficiary families of S.G.S.Y. still lives in the raw house till today and it has been found that out of the total families, 46% families are landless.
3. In the beneficiary families of S.G.S.Y., the proportion of short land holders and very meager land holders was found to be 54%.
4. In the present research, due to S.G.S.Y. Scheme, it is found that around 43% persons have got self employment.
5. Under S.G.S.Y. scheme, it is found that only 29% persons have taken training of skill development for the self employment.
6. It was found that only 13% persons have started their own business after taking skill development training. From this, it is found that, the proportion of persons doing business by taking vocational training is very low. There has been a large scale neglect and unwillingness for starting the own business in them.

7. It is found that after taking skill development training, 3% persons have borrowed loan from the money lenders for starting business.
8. After taking skill development training, 10% persons started their own business. It was told that due to their individual business, their income increased and their livelihood and living has been improved.
9. Those persons who borrows loan for doing their own business, however due to the failure in the business, scarcity of market, scarcity of raw material, due to all these factors, they suffer financial losses and they becomes unable to make the repayment of the loan borrowed. This thing is found in majority of the cases.
10. Accordingly as own business was started, so employment was made available, credit was formed, proportion of saving increased, education could be imparted to the children. Such kind of positive changes were found in the beneficiary families.
11. It is found that out of total beneficiary families, 3% families only, have started the common business.
12. While taking into consideration the professional view of the beneficiary families of the S.G.S.Y., it is found that, in this family, the emphasis is more towards doing common business instead of personal business.
13. For doing the business, various problems are to be faced while borrowing loan from bank, saving groups, credit institutions etc. It is found that there has been developing a negative attitude towards the loan lending institutions. As a result, the mentality of doing business by borrowing loan is reducing day by day.
14. Although there are some problems being faced in undertaking common business, yet many benefits are seem to be happened out of that business. Prominent among it is that, many persons gets employment of the family. Sale arrangement can be done systematically. Man power is being made easily available. It is convenient to raise the capital. It is found that not much more mental tension is occurred in that pretext.

15. It is found that as the benefit of S.G.S.Y. scheme has been availed so the social, financial and educational condition of majority of the families has been improved to a great extent.
16. Due to S.G.S.Y., it is found that physical amenities have been increased in 47% families.
17. Under the S.G.S.Y. scheme, while selecting the self employed persons, the Sarpanch and Bank officers are indulged in partiality. The proportion of those who says that these people does the partiality has been 67%.
18. Whatever grant, financial help that is rendered under S.G.S.Y. scheme, it is found that partiality and financial fraud is being done in its distribution.
19. While availing the benefits of S.G.S.Y. scheme, various times visits are to be made for the sake of unnecessary documents, on number of times. Bribes are to be paid. Due to non co-operation of administration, partial attitude, non active view of officers, employees, due to all these problems, there has been increasing the anger and non satisfaction in the beneficiary families.
20. Today also, the agency that is implementing the S.G.S.Y. scheme, the 63% families are not satisfactory on it.
21. 37% beneficiary families are somewhat satisfactory on the D.R.D.A., Saving group, Gram Panchayat etc. agencies.
22. In the present research, it is observed that out of total beneficiary families of S.G.S.Y. scheme, 58% families have been benefitted especially by this scheme. However it is found that 42% families have not received the special benefits of this scheme.

RECOMMENDATIONS:

1. Maximum persons and families should get self employment under SwarnaJayanti Gram SwaRojgarYojana and for this purpose, it is necessary to make awareness on a large scale in the beneficiary families.
2. The proportion of those who are taking skill development training under S.G.S.Y. scheme is meager. To increase this proportion, it is necessary to promote awareness in the people as well as the families, to make arrangement of training in their village, to give daily allowance in the training period so that the proportion of those who are taking training shall increase.
3. The proportion of those who takes skill development training and undertake individual and common occupations is very meager. To increase this proportion, it is necessary to make efforts on Government and administrative level as well as village level.
4. After taking skill development training, loan is desired to start the own business. It is important to make the easy availability of loan, to solve the problems that are involved in borrowing the loan, as well as to reduce the numbers of unnecessary documents. So that many persons shall be able to borrow loan and can do their businesses and their income shall be increased.
5. While selecting the person of Self employment under S.G.S.Y., there should not be any partiality. Those officers, Sarpanch, Bank Branch Officers who are indulged in partiality, should be subjected to strict action.
6. There has been instances of financial fraud in the grant that is given under the scheme of S.G.S.Y. and it is necessary to combat it.
7. While taking benefits of the scheme of S.G.S.Y., majority of beneficiary families and persons are subjected to many problems, issues, problems. It is necessary to have awareness in every village on these problems and issues.

8. It is necessary to hold meetings of the beneficiary families, officers that implement the scheme, as well as to create confidence in between those and Government agency, further to create exchange of dialogue between them. It is necessary to hold meetings so that the misunderstanding in between the people can be removed.
9. As the proportion of higher education in the beneficiary families of S.G.S.Y. scheme is very meager so it is necessary to make efforts to increase the proportion of higher education.
10. Today also, the beneficiary families of S.G.S.Y. scheme to the extent of 27% lives in the raw houses. It is necessary to make efforts on Government level to make concrete houses available for them.
11. There is meager and more meager land with the beneficiary families of the S.G.S.Y. scheme. The nature of the land of majority of the beneficiaries i.e. 80% beneficiaries is of dry land nature. It is necessary to bring this land under irrigation, to provide modern agricultural implements, seeds, insecticides and to impart knowledge of modern farming to them so that it shall enable them to make increase in the production.