

## **WHETHER THE OBJECTIVES WERE ACHIEVED**

### **1. To conduct the study of the effect on the beneficiary family of Suvarna Jayanti Gram Swa. Rojgar Yojana.**

- After studying the beneficiary families of S.G.S.Y. scheme, it is found that there has been excellent and good effect on the beneficiary families of S.G.S.Y. scheme in Latur District. In this, prominently those family persons who availed the benefit of this scheme, it is found that the financial condition, social condition, educational condition of their families have been improved.

### **2. To conduct the role of Local Self Institution, D.R.D.A., Bank in the implementation of the said scheme.**

- By way of the present objective, I have undertaken deep study and this objective has been achieved. By way of my research, it is found that 63% of the families are not satisfied about the institutions that are implementing this scheme i.e. Local Self Institutions, D.R.D.A. Only 37% families are satisfied with it. That means, majority of the beneficiary families are unhappy on the Government agency that implements this scheme.

### **3. To conduct study of the Social & Economical condition of the beneficiary family.**

- It is found that there has been good and positive effect on the beneficiary families of the S.G.S.Y. scheme. Social and economical changes of wide nature has been found in 47% beneficiary families. The production increased due to the benefits taken of the scheme. Its standard was increased. The proportion of education increased. Blind faith and illiteracy reduced. The proportion of saving increased. The purchasing power increased. The livelihood and life style extended. Such kind of various changes were found.

**4. To conduct study of the changes incurred in the beneficiary family due to Self Assistance Group.**

- Many beneficiary families and persons took skill development training under S.G.S.Y. scheme. They got vocational training. They started their individual as well as common business by borrowing loan. These changes were found. Accordingly due to the Self Assistance Group, all the families, all the persons got the habit of saving. Due to Self Assistance Group, for doing the business, trades, agriculture, capital was made available conveniently. It was found that it proved useful for undertaking new business and for the education of boys & girls.

**5. To explain the business of the beneficiary family, vocational training and nature of loan.**

- The families took training of various occupations under S.G.S.Y. Scheme. Their proportion was only 29%. After the vocational training, only 13% persons started their own independent business. From this, it is found that, the proportion of persons taking training is basically very low. After training, the proportion of starting their own business is further more meager. Accordingly many beneficiary persons and families are subjected to face many problems, hurdles, difficulties while borrowing loan. So it is necessary that convenience and transparency should be brought in the loan distribution.

**6. To take into consideration various problems that comes while taking the benefit of the scheme.**

- The beneficiary families who takes the benefit of S.G.S.Y. scheme are subjected to face many problems while taking the benefit of the scheme. It is found that, it takes more time, bribe is to be paid, there are instances of partiality. There is non- cooperation of the officer class. The benefits are not received in time. Such kind of many problems are brought to attention.

## **7. To undertake evaluation of the Suvarna Jayanti Gram Swa. Rojgar Yojana.**

- Due to S.G.S.Y. scheme, families have been benefitted to a large extent. Out of those families who have availed this scheme, 58% families have crossed the line of poverty in the last 5 years. Their monthly income has increased by Rs. 2000 per month. It has helped in improving the social, economical and educational condition of the beneficiary families. 29% persons have taken skill education training of various occupations under this scheme. Some persons have started their own business and due to which, their income has been increased. However due to this scheme, although majority of the beneficiary families have crossed the line of poverty, yet some of the beneficiary families have not got any special benefits of this scheme. There has not been any major growth in their income. The real beneficiary families were not able to take special benefit of this scheme. While selecting the self employment person, while giving the grant, there are instances of partiality to some extent. The benefits of the scheme are not given in time. Many times rounds are to be made. Such kind of harassment is done and this situation is often found.

## **8      ACHIEVEMENTS FROM THE PROJECT**

- Due to the sociological study of the beneficiaries of the Swarna Jayanti Gram Swa Rojgar Yojana of Latur District, many aspects were clarified. In the present study, I have undertaken study of 200 beneficiary families. Out of that, handsome changes are found in the condition of the beneficiaries prior to taking benefit and after taking benefit. Study was also done about the social, economical, educational condition of the beneficiary persons and families of the S.G.S.Y. scheme and the changes brought thereby. The main aim behind my study is that to undertake study about what are the hurdles in the implementation of the scheme of S.G.S.Y. and it was achieved through it. I also undertook study of the beneficiary families and the government agency that implements this scheme, the inter-relation between those two, the attitude of looking at the beneficiaries of the government agency, the success and failure in the implementation. Accordingly I studied the role of Local Self Institution in the implementation of this S.G.S.Y. scheme. I was able to clarify how many families who have availed the benefits of this scheme crossed the line of poverty, the living standard and style of living of how many families was lifted. This is an aspect of most satisfaction for me.

## **SUMMARY**

I have completed the Research work on the topic of “ **SOCIOLOGICAL STUDIES OF BENEFICIARY FAMILIES OF SWARNA JAYANTI GRAM SWAROJGAR YOJANA**” **SPECIAL REFERENCE – LATUR DISTRICT.** While undertaking research on the present topic, I have taken the basis of the scientific research system. The area of working of my research was Latur District. I have selected 200 beneficiary families as to 10 beneficiary families each in every village, in all out of 20 villages of 07 talukas of Latur District. Out of the total beneficiary families, Sahetuk Sample, the basis of this type of sample selection is taken and by way of Interview Schedule, factors are collected from 200 answerers. While preparing the interview schedule, subject of study, objectives, assumptions, importance of study subject, beneficiary families, government agency have been taken into consideration and various questions were prepared and the facts are collected by scientific method and those important aspects which came out from the collection of the said facts, its summary is given below in brief as under.

Central Government, State Government has been expending thousands of crores rupees by way of implementation of various Five Years Plans, Annual Plans, Welfare Schemes for the eradication of poverty. Some of the schemes of poverty eradication has been closed in the past and from 1.4.1999, Swarna Jayanti Gram Swa Rojgar Yojana has been started newly. I have studied the beneficiary families of the said scheme. Some of the following important aspects have been put forth out of the said study and I am presenting it as below. From the present study, the skilled artisan and rural landless unemployed persons who are below poverty line, have increased their skill and started their own occupation. As the occupation was started, so 60% families crossed the line of poverty and it is found that there has been an increase of Rs. 2000 per month in the monthly income. Accordingly, 23% artisans of various caste religion located in rural areas availed the scheme and have started their own business. Due to this scheme, many persons got self employment. Some of them started their individual business. Some started common business. As a result, the income of the persons of the family increased. The living standard and life style was lifted. The proportion of saving increased. The proportion of education in the children

increased. The proportion of illiteracy and blind faith reduced. Physical amenities increased in the houses. Many persons and families have become self reliant. In this way, it is found that there has been positive changes in the beneficiary families. Accordingly under this scheme, 29% persons got skill development training. Its benefit was resulted in increase of their income. In the Swarna Jayanti Gram Swa Rojgar Yojana, all of these loans are deemed to be the loan of medium period. Its repayment is to be done within a span of five years. However those persons who borrowed loan for the business, they could not make repayment of the loan in the time period. Because after borrowing loan and starting of the business, they had to face several problems i.e. scarcity of raw material, shortage of market, load shading, absence of assured rate etc. many problems. Accordingly at the time of taking loan, the banks, credit institutions, saving groups, officers creates hurdles and harassment. They do not lend loan in time. They makes demand of funds. Sometimes, the loan demanded is also not given fully. Despite those facts, yet there are several persons and families who have borrowed loan and achieved success in the business and they have achieved their progress by borrowing loan from bank only.

The Government has been implementing Swarna Jayanti Gram Swa Rojgar Yojana for the eradication of poverty. The purpose of this scheme is excellent. All the scheme and its purpose is always proper one however as there are some faults, discrepancies in the implementation agency, due to which, its benefits do not reach the needy beneficiary families. The loan that is given by way of Swarna Jayanti Gram Swa Rojgar Yojana. Vocational training, Skill Development Training is given. Grant is given. While giving the grant, Sarpanch, Gram Panchayat, Panchayat Samiti, Saving Group, Talathi, Gram Sevak, all of those authorities does partiality. Due to which, the needy persons and families that are under line of poverty in the rural areas do not get the benefit of this scheme. Hence those families who are not in more need of such help, such persons and families are found to be taking benefit of these schemes, grant, loan, subsidy etc. On number of occasions, it is found that the view of government agencies of looking at the beneficiary families is negative and unattentive. As a result, the proper and effective implementation of the schemes could not be done.

Still today, 63% families are not satisfied with the agency who implements the scheme. Today also, majority of officers do not gie co-operation, they do not give guidance, due to which the needy persons do not get expected benefits. To enable the needy persons to get the benefits, it is necessary to make improvement in the government machinery. Accordingly it is also of vital importance to give the information of various schemes on village level and to give awareness about the scheme.

## **CONTRIBUTION TO THE SOCIETY**

As the study of “SOCIOLOGICAL STUDIES OF BENEFICIARY FAMILIES OF SWARNA JAYANTI GRAM SW, AROJGAR YOJANA” SPECIAL REFERENCE – LATUR DISTRICT is done, so the use of this study shall be to the beneficiary families of the community at large, Local Self Institutions, District Rural Development Agency, District Planning Department, Project Officer, Planners, Rulers, various Officers, Bank Officers etc.. Accordingly it shall also give benefits to the students in Sociological Science, Researcher, Guide, philosophers, various voluntary organizations, research institutions. After independence, the government has been implementing various welfare schemes for the eradication of poverty. The government is expending thousands of crores of rupees. However till today, any special success is not achieved in the poverty eradication programme. Why the anticipated eradication of poverty cannot be done. What are the hurdles in the implementation of the scheme, how the corruption and partiality is done, why the government is adamant in implementing the scheme of poverty eradication, why the benefits of the schemes are not reached to the needy beneficiaries in the rural areas till today, why the schemes do not reach to the majority of people of the community, its diagnostic, scientific and factual information is going to be made available to the community at large as well as the Government. As a result, it is going to benefit while implementing the scheme of poverty eradication to the community, Government, Administration, beneficiaries by way of the present research.