



SGSY- NRLM. AN INITIATIVE TO REDUCE UNEMPLOYMENT

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ABSTRACT

The footsteps treaded by old and recent studies on careful study and observation may pave the way for new endeavours and such Endeavour's are the basis for new concepts and those concepts bring changes in our way of life. "When employment increases real income increased .The psychology of the community is such that aggregate real income increased aggregate consumption is increased, the consumption and investment of one individual is the source of income of other individual"^[1]

Employment generation and poverty alleviation programmes like PMEGP, MGNREGA, PMGSY, SGSY, NRLM etc. Rural non-farm economy is very important contributor to the economic growth of a region because of its frequently small scale, low capital requirements and non- seasonality. Hence enhancement of employment in the rural non- farm sector becomes an important option to study. Here some of the important studies are reviewed here which highlights the employment generation schemes of government which support and encourage the employment generation in nonfarm economy

KEY WORDS. Nonfarm employment generation, SGSY NRLM.

INTRODUCTION

Planning Commission 2 reports analyzed that the role of special employment generation programmes for promotion of self employment for the rural poor has long been an important element of overall employment strategy IRDP or SGSY was designed to assist identified beneficiaries below the poverty line to take up some form of employment as a means of generating additional income.

It is pointed out that although the resources devoted to these programmes have increased substantially but the total volume of employment created by these programmes is relatively small. The wage employment programmes play a very important role in providing supplementary employment to vulnerable section of population and SGSY programme need to be restructured and re-orient and expand support to SHG with the help of NGO's .It is revealed that from 1990-91 to 1999-2000 JRY / SGSY EAS these employment programmes have created 2965.21 lakhs of man days of employment during this period.

Twelfth Five Year Plan5 (2012-17)5 study analyzed that the different employment generation programmes has led to major increase in wages of ruralworkers especially MGNREGA workers are impoverished small and marginalfarmers especially in tribal areas this

programme has direct impact on incomes of small and marginal farmers. It is also found that the advent of MGNREGA has resulted in significant structural break in rural wage structure. It is also pointed out that MGNREGA is a positive indicator of poverty alleviation but under this programme major weakness is it has not operating effective system to records demand for work and date of application and date of opening work.

Twelfth Five Year Plan study also analyzed that SGSY / NRLM is also Emerging as the centre piece of India's battle against poverty SGSY/NRLM been designed to overcome the limitations of SGSY / NRLM work as promotion of partnership between institutions of the poor and the government and nongovernment agencies. It is also work for the promotion and skill of poor.

The Twelfth Five Year Plan report also found that the SGSY programme Most of the SHGs are overcrowded in low productivity primary sectors activities. The income gain of Swarozgaries from enterprise activities under SGSY was very low small income was due to low productive activities. It is also pointed out that SGSY need a process of social mobilization and formation of sustainable SHGs. To overcome this limitation government of India restructured SGSY as NRLM which was launched in 2011.

NABARD study that NABARD Report6 analyzed that NABARD is acting as nodal agency for monitoring of the Swarozgari Credit Card (SCC) scheme introduced to provide adequate timely and uninterrupted credit to small artisans, self employed persons, micro entrepreneurs and SHG. According to report during 2014-15 around 1,09,260 new SCC with a credit of Rs. 573,39 crores were launched. It also pointed out that NABARD is playing important role in SHG and bank linkages, under SHG-Bank Linkage Programme has expanded substantially on 31 March 2014 there were more than 74.30 lakh savings-linked SHGs were registered which covers 9.7 crore poor household of India these SHGs had saving amounted to Rs. 9897.40 crores. It is also found that NABARD made efforts to revive dormant SHGs and prevent the disintegrating of active and functional SHGs and NABARD is also in close co-ordination with the NRLM and made efforts to nurture groups by involving NGOs and community support for promoting SHGs. It is also pointed out that NABARD is continued support to NGO, RRBs, DCCBs individual rural volunteers for promoting SHGs.

MSME 2013-14 Reports7 examined the implementation of employment Generation programme PMEGP in recent years. It is pointed out that new units sanctioned on 1.1.2013 were 60,000 and on 15.12.2013 54000 new units sanctioned under PMEGP and creation of new micro enterprises on 31.1.2014 was 36000. It shows that continuous efforts are going on to establish new enterprises at all India level. It is also pointed out in the report that under PMEGP programme.

According to report under PMEGP women entrepreneurs also benefitted on 1.1.2013. 14000 women entrepreneur were registered their units under PMEGP programme. It is also analyzed that PMEGP programme has had significant impact on employment generation. During 2013-14 in the Karnataka state 8676 man days of employment was created and 2389.67 lakhs of margin money was utilized and 1027 units were assisted and at All India level under PMEGP programme 138728 man days of employment generated during 2013-14 and margin money utilized was 42,80,797 and 18,141 units were assisted under PMEGP programme in MSME report it is pointed out that under PMEGP 177.67 units were started during 2014-15 and CFC also started under the programme.

SGSY NRLM Aajeevika:

The study on SGSY conducted by Ministry of Rural Development pointed out that the Swarna Jayanti Gram Swarozgari Yojana (later June 2011 (renamed) as NRLM Aajveevika) became major sustainable income generation through self-employment and micro-enterprise development programme to be implemented by the state government with effect from April 1999. The cornerstone of the SGSY strategy was that they can access self-employment opportunities with the help of available credit facilities.

According to study conducted in 2008-09 impact of SGSY on minorities it is pointed out that 80.14 percent of swarozgaries felt SGSY impacted positively on their economic conditions and 69 percent of swarozgaries reported that because of SGSY their family income has been increased and 36% reported that their skill was improved and 50% respondents felt that they could purchase new gadgets from their increased income .During 2013-14, 4233 minority SHG were supported with revolving fund of Rs. 6.4 crores and 419 minorities SHG were supported with Community Investment Fund (CIF) of Rs. 2.24 crores. As the mission expands the impact of NRLM is visible on the standard of living of beneficiaries. It has made significant effects on their consumption, pattern, saving behavior, accessibility to different amenities and it has significant impact in the social status of the beneficiaries⁹.

Annual Report Ministry of Rural Development¹⁰ analyzed that creating Employment during the 12th (2012-2017) fyp for all these vulnerable groups SC, ST and Muslim is going to be a great challenge because the educational level of these groups is lower than rest of the social groups and the ability of these groups to take advantage of opportunities emerging in a market oriented pattern of development is low.

According to report there are 40 million widows in India, living in condition of penury such women need to be given priority in the NRLM (the success to the SGSY) will take the creation of SHG, to enable them to undertake self sustaining economic activity Velugu model of AP and Kudambashree model of Kerala is the best example of success of employment generation programmes.

Employment generation programmes like national rural livelihood mission has potential to enhance women role in non-farm sector. It is pointed out that in employment generation programmes emphasis should be given to demand base training programmes and there is need to identify gap between demand and supply of training programmes and should provide soft skill and aptitude orientation to youth over a period of time for improving their employability. It is also pointed out that number of people availing benefits under MGNREGA should be expected to go down. Employment opportunities available

Dr. Y. Gangi Reddy¹⁹ 2002 analyzed that SGSY was working very effective in Ludhiana in 2001. It is also pointed out that district level SGSY committee identified the key activities to be done under SGSY on the advice of district level committee dairy industry was given the main emphasis and extension in working hours, supplementary working hours to the normal working hours.

In respect of many cluster activities were followed and SGSY has given additional financial support under SGSY were given for many productive activities. It has generated extra income to the workers. In cluster activities like shoe making, basket making. It is also pointed out that training for swarozgaries need to be strengthened and marketing support should be increased and encourage.

NSSO Report²⁰ explained about household benefitted from employment generating schemes. NSSO survey report 2013-14 the information from the households regarding members of household benefitted from important employment generating schemes during 2013-14. It is pointed out in survey report that the benefits of the employment generation programmes at overall level 26% of holds.

Among benefitted households more than 93% are from MGNREGA scheme which is implemented in only rural areas. MGNREGA 93% SGSY 1% PMEGP 1% SJSRY 0%

According to survey report per 1000 household in Karnataka benefitted from employment generating schemes in rural and urban areas. MGNREG 130 per thousand PMEGP. 1 person SGSY 1 person, SJSRY 0 person, others 6 persons per thousand.

Indian Rural Development²¹ report 2013-14 analyzed that over the decades, large sums of money have been spent on employment generation programmes and rural development. But results of expenditure on unemployment generation programmes are not commensurate or proportionate with expenditure because of deficiencies in planning, inefficient delivery of schemes not reflecting local priorities lack of skilled professional staff to implement the schemes, government has tried to improve the delivery of schemes to ensure adequate impact on rural well being and effort were made to improve the capacity of local agencies, Institutional structure, use of technology, changes in programme design etc. In the matter of MGNREGA it is pointed out that this programme has tried well to empower rural labours and triggered local economic benefits.

CONCLUSION

GSYS and NRLM instead of maximum efforts by govt and its concerned workers it only partially successful in providing employment and income security to rural labours. Indian Rural Development²² report 2013-14 analyzed that one of the important employment generation programme is NRLM (National Rural Livelihood Mission) or Aajeevika is a beneficial programme for creating self employment opportunities for the rural poor by mobilizing them through self-help groups, efforts to create habit of savings, providing financial literacy and training them in different employment opportunities and assisting them in running micro enterprises. It is also pointed out that the programme has incorporated much innovative approach to enhance the implementation of the programme and the poor are the main target group and Aajeevika uses BPL list to identify beneficiaries and gram sabha and gram panchayat help in this process. It is argued that most of the rural development and employment generation programmes are implemented by DRDA which has limited manpower and financial resources.

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