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## Constraints faced by the respondents under swarn jayanti gram swarozgar yozana in western uttar pradesh

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### Abstract

The present study was carried out in Meerut and Hapur district of Western Uttar Pradesh. The Meerut and Hapur district having of twelve and four blocks respectively. Two blocks from each district were selected. Sixteen villages were selected from the blocks by using simple random sampling technique and a sample of 160 respondents were selected from villages by using simple random sampling with proportion to the size of sample in the selected villages. The purpose of this study is to find out the constraint of SGSY on different aspects. The finding indicate that most of constraints faced by the respondent in SGSY, i.e. obtaining SGSY loans which ranked first followed by lack of active participation under general constraints.

**Keywords:** SGSY and Beneficiaries.

### Introduction

India is one of the important developing countries in Asia, which is largely inhabited by rural poor with Agriculture as their predominant occupation. The bulk of India's population lives in the village and is poor. There are 66 percent Indian live in rural areas, and 134 crore Indian 89.5 crore live in rural areas while 43 crore stay in urban areas. Anonymous (2017) [2] people of our country are living they are mainly small and marginal farmer, agriculture labour, artisans SC's and ST's a large number of these situations was the failure of process of economic development. As a result both the central and government have launched many special schemes and poverty alleviation programme to up lift these poor. The Union Ministry of Rural Development launched a restructured poverty alleviation programme, SwarnaJayanti Gram SwarozgarYojana (SGSY) with effect from 1<sup>st</sup> April, 1999.

The SGSY is different from earlier programmes in terms of strategy envisaged for implementation and has been conceived as a holistic programme of self-employment, viz., organization of rural poor in to self-help groups and their capacity building training, planning for activity clusters infrastructure built-up and technology and marketing support. The scheme is funded on 75:25 bases by centre and state government and is implemented by DRDAs through panchayat samitis. Major share of assistance is for 4-5 key activities identified at the block level. SGSY has a definite objective of improving the family income of the rural poor and at the same time providing for a flexibility of design at the grass root level to suit the local needs and resources. The basic objective of SGSY is to bring every assisted swarozgari above the poverty line by providing them assistance to acquire income generating assets. The assistance is provided through bank credit and government subsidy.

SGSY is a major ongoing programme for the self-employment of rural poor and thereby difficulties occur in realising the basic objectives of the programme. Keeping in view the main objective of the study was to find out the constraints of the beneficiaries under SGSY programme.

### Research Methodology

The present study was carried out in Meerut and Hapur district of Western Uttar Pradesh. The Meerut and Hapur district consists of twelve and four blocks respectively. Out of which two blocks were selected from each district. Sixteen villages were selected from the selected blocks by using simple random sampling technique and a sample of 160 respondents was selected from these villages by using simple random sampling with proportion to the size of sample in the selected villages. An interview schedule was developed consisting of identified constraints. The constraints faced by the respondents were categorized into four categories namely general

constraints, constraints in obtaining SGSY loans, specific constraints and financial constraints. For measuring these constraints, a schedule was developed. The responses obtained from respondents were recorded on the scale was administered on five point continuum viz., very much, much, undecided, not so much and not at all. The score assigned as

4,3,2,1 and 0 for all statements. Statistical procedures like frequency, percentages & mean were employed to analyze and interpret the data.

## Result and Discussion

**Table 1:** Constraints faced by the beneficiaries about enterprises they adopted under SGSY.

S. No.	Constraints	Total score	Mean score value	Rank Order
(I)	<b>General Constraint</b>			
1.	Lack in active participation	483	3.018	II
2.	Poor financial condition	453	2.831	V
3.	Lack of education	475	2.969	III
4.	Lack of Confidence	510	3.187	I
5.	Lack of proper information about programme	434	2.713	VI
6.	Poor official work	430	2.687	VII
7.	Dependence on local leaders	470	2.937	IV
8.	Not getting support from family	345	2.156	VIII
(II)	<b>Constraint in obtaining SGSY loans</b>			
1.	Lack of communication between beneficiaries and officials	540	3.375	I
2.	Cooperation lacks among SHG/ members of enterprise	500	3.125	II
3.	Untimely loan disbursement	400	2.500	VI
4.	Lack of proper guidance and supervision of officials	475	2.969	III
5.	Problem in filling the bank application	405	2.531	V
6.	More paper work.	412	2.575	IV
(III)	<b>Specific Constraints</b>			
1.	Uncertain income and risk of repayment of Loan	500	3.125	I
2.	Improper development of occupations.	346	2.163	VII
3.	No local demands of product	413	2.581	VI
4.	Lack of infrastructure facilities	441	2.756	III
5.	Lack of training Under SGSY	432	2.700	IV
6.	Lack of Transport facility to specific local market	450	2.812	II
7.	Disturbance from daily household work	422	2.688	V
8.	Faulty selection	345	2.156	VIII
9.	Lack of female extension worker	332	2.075	IX
(IV)	<b>Financial Constraints</b>			
1.	High Cost of high yielding varieties	470	2.937	II
2.	High Cost of fertilizers and Chemicals	462	2.887	III
3.	Minimum Support Price is not fixed by the government	353	2.206	IV
4.	High cost of irrigation	310	1.937	VIII
5.	High electric charge	314	1.962	VII
6.	High cost of animal feeding material	340	2.125	VI
7.	Not getting support from family	345	2.156	V
8.	Credit Problem	515	3.218	I

### (I) General Constraint

There were six sub areas under this category in general constraints (Table 1). It was found that lack of confidence (3.187 mean) "Lack in active participation" (3.018 mean), "lack of education" (2.969 mean) followed by "Poor financial condition" (2.781 mean) and "Dependence of local leaders" (2.937) were major serve constraints experienced by the respondent in SGSY which were assigned I,II,III and IV ranks the other problem perceived by respondent "poor financial condition" (2.831 mean), "Lack of proper information about programme (2.713 mean), "poor official work" (2.687) and not getting support from family (2.156) were perceived hence it ranked V, VI, VII and VIII, respectively

### (II) Constraint in obtaining SGSY loans

It is evident from the data presented in Table 1 that the constraints in obtaining SGSY loans sub area, the respondents reported "Lack of communication between beneficiaries and officials" (3.375 Mean) was as most perceived constraint and hence it was ranked first. The second most perceived constraint was "Cooperation lacks among SHG/ members of enterprise" (3.125 Mean) followed by "Lack of proper

guidance and supervision of officials" (2.969 mean), "Problem in filling the bank application (2.531 mean)" "More paper work" (2.575 mean) and "Untimely loan disbursement (2.500 mean) were perceived as third, fourth, fifth and Six ranked.

### (III) Specific Constraints

The specific constraints faced by the respondents are given in Table 1. Among the specific constraints, "Uncertain income and risk of repayment of Loan", "lack of transport facility to specific local market" were reported with (3.125 mean), (2.812 mean) and (2.756 mean) and as such these were ranked at first, second and third places, respectively. The other constraints like "Lack of training under SGSY", "Disturbance from daily household work" (2.688 mean), "No demand of product" (2.581 mean) and "Improper development of occupation (2.163 mean) were reported, as such these were ranked at 4<sup>th</sup> and 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> places, respectively. And remaining constraints like "faulty selection" were reported with (2.156 mean), as such these were ranked at 8<sup>th</sup> places, was perceived by the beneficiaries as important specific constraints.

**(IV) Financial Constraints**

Data presented Table 1 reveals that under financial constraints, "Credit Problem" (3.218), "High Cost of high yielding varieties"(2.937 mean) value was as most perceived constraint and hence it was ranked first and second respectively by the respondent. The third most perceived constraint was " High Cost of fertilizers and Chemicals " (2.887mean) Value followed by " Minimum Support Price is not fixed by the government " (2.206 mean), "High cost of animal feeding material" (2.125 mean), and "High electric charge" (1.962 mean)were perceived as fourth, fifth, six and seven most perceived constraints, and " High cost of irrigation " (2.575 mean) as such this was ranked at 8<sup>th</sup> places, respectively.

**Table 2:** Overall constraints perceived by respondent in SGSY.

S. No.	Constraints	Mean Value	Rank Order
1.	General Constraints	2.812	II
2.	Constraints in obtaining SGSY loans	2.845	I
3.	Specific Constraints	2.561	III
4.	Financial Constraints	2.428	IV

An evident from the Table 2 among various constraints faced by respondents in SGSY. Constraints in obtaining SGSY loans with mean Score (2.845) was considered to be foremost serious constraints followed by general constraints (2.845 mean). Specific constraints with mean score 2.561 placed third rank and financial constraints (2.428 mean) ranked fourth in ranking order.

**Conclusion**

The study reveals those respondents were facing various constraints on SGSY. The main constraints faced by the respondents General Constraints, Obtain loan constraints, specific constraint and financial constraints. In general constraint, maximum beneficiaries related to "Lack of confidence", "Lack of communication between beneficiaries and officials" get high score in constraints obtaining SGSY loans. In specific constraints, "Uncertain income and risk of repayment of Loan" get rank first and last financial constraint, maximum beneficiaries faced "Credit problem.

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