

Swaranjayanti Gram Swarozgar Yojna

Rural Development Agency Ludhiana (DRDA)

A new programme known as “Swaranjayanti Gram Swarozgar Yojna” (SGSY) has been launched from April 1999 by the Govt. of India. With the coming into force of SGSY, the earlier programmes IRDP, TRYSEM, DW CRA, SITRA, GKY and MWS are no longer in operation.

The objective of the scheme is to bring the assisted poor families/swarozgaris above the poverty line by ensuring appreciable increase in incomes over a period of time. This objective is to be achieved by inter-alia organizing the rural poor into Self Help Groups (SHG's) through a process of social mobilization, their training and capacity building and provision of income-generating assets through a mix of bank credit and government subsidy. Under the SGSY, generally a self-help group may consist of 10 to 20 persons. Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural laboureres, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become member of the Self Help Group.

The loan cases/applications of the BPL families are filled/scrutinized by the field staff and concerned BDPO's have recommended the loan cases to the DRDA for sponsoring the same to the concerned bank. DRDA sponsored the applications to the bank for sanction.

Subsidy under SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs. 7500. In respect of SC/STs and Disabled however, these will be 50% and Rs. 10,000/- respectively. For Groups of Swarozgaris (SHGs) the subsidy would be at 50% of the cost of the scheme, or per capita subsidy of Rs. 10,000/- or Rs. 1.25 lakh, whichever is less.

During the year 2011-12, DRDA Ludhiana are assisted 175 Swarozgaris out of which 159 SC Swarozgaris, 229 women beneficiaries and 4 physically handicapped are provided subsidy.

DRDA has formed 154 Self help Groups under SGSY scheme out of which 150 groups have started its economic activities like Dari making, Dairy, Sewing & Knitting, Surf making etc.

Rural Self Employment Training Institute (R-SETI)

The R-Seti is going to be established in village Ayali Khurd (Ldh-2 block). The lease deed of one acre of panchayat land of village Ayali Khurd for R-Seti was executed on 11-2-2010. The land has been provided by the Punjab Govt. through Panchayat Department on lease basis for the construction of R-Seti. The lease amount of Rs. 30,000/- are paid per P.A. by the P & Sind Bank to the Gram Panchayat. The Govt. of India has released Rs. 50.00 lacs to the P& Sind Bank trust (Agriculture & Rural Self Employment) at New Delhi for the construction of R-Seti. The construction work is going to start shortly.

At present R-Seti is working in P& Sind bank building near Master Tara Singh College, Ludhiana. The members of BPL families can avail training in the following courses :-

1. Sewing/Knitting/Embroidery
2. Surf/Soap making
3. Tie & Die
4. Sanitary
5. Beautyparlor
6. Computer Hardware
7. Mobile repair
8. Welding
9. Furniture repair
10. Tractor repair
11. School Bags
12. Dairy etc.

During the year 2011-12, 176 BPL have been trained by the R-Seti.

Village Haats

Three Village Haats are going to be established in village Hambran (Block Sidhwan bet), village Meowal (Block Ldh-2) & village Narangwal (Block Pakhowal). The funds are released for the creation of such village haats for amount upto Rs. 15.00 lacs which will be shared between Centre and State in the ratio of 75.25. The village haats are under construction & will be completed shortly. The objectives for setting up of rural haats under SGSY are:-

- Creation of better marketing facilities.
- Enabling the rural poor to sell their products throughout the year.
- One stop shopping platform to the wholesalers, retailers/consumers by showcasing the range of local rural products
- Ensure stable market and remunerative prices.
- Sensitizing SHG's to the demand patterns of the market.
- Strengthen the forward and backward linkages.
- Promotion of hygienic conditions in & around the rural market.
- Promotion of growth centers/convergence of rural economic activities around Rural Haats.