IMPACT OF SWARNAJAYANTI GRAM SWAROZGAR YOJANA (SGSY) ON THE SOCIO-ECONOMIC STATUS OF THE BENEFICIARIES FROM NASHIK AND AHMEDNAGAR DISTRICT

A thesis submitted to the

MAHATMA PHULE KRISHI VIDYAPEETH, RAHURI

in partial fulfilment of the requirements for the degree

of

DOCTOR OF PHILOSOPHY (AGRICULTURE)

in

AGRICULTURAL EXTENSION

by

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M.Sc. (Agri.)

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Balu Rajaram Wagh

(Reg. No. 02/[redacted]2022)

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2006

CANDIDATE'S DECLARATION

I hereby declare that this thesis or a part there of has not been submitted by me or any other person to any other University or Institute for a Degree or Diploma

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Date : 30/12/2006

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This is to certify that the thesis entitled **IMPACT OF SWARNAJAYANTI GRAM SWAROZGAR YOJANA (SGSY) ON THE SOCIO-ECONOMIC STATUS OF THE BENEFICIARIES FROM NASHIK AND AHMEDNAGAR DISTRICT,** submitted to the Faculty of Agriculture, Mahatma Phule Krishi Vidyapeeth, Rahuri, Dist. Ahmednagar, Maharashtra State, India, in partial fulfilment of the requirements for the degree of **DOCTOR OF PHILOSOPHY (AGRICULTURE)** in **AGRICULTURAL EXTENSION,** embodies the results of piece of *bona fide* research work carried out by **Mr. BALU RAJARAM WAGH**, under my guidance and supervision and that no part of the thesis has been submitted to any other University for degree or diploma or publication in other form.

The assistance and help received during the course of this investigation and sources of reference have been duly acknowledged.

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(B. R. Wagh)

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ABSTRACT

Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on the socio-economic status of the beneficiaries from Nashik and Ahmednagar district

by

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A candidate for the degree

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in

AGRICULTURAL EXTENSION

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With the realization of increasing imbalance between the poor and rich sections in rural community, the target group approach was initiated with a view to help small and marginal farmers in disbursement of credit facilities and the landless labourers including village artisans, who were below the poverty line for economic development.

However, in order to overcome the difficulties of different pattern of financing, the Government of India launched the new approach entitled Swarnajayanti Gram Swarozgar Yojana (SGSY) as a multi-pronged strategy through creation of mass awareness in the target groups (SHG's). This Yojana came into operation in April, 1999 to bring every assisted family above the poverty line by organizing the rural poor into Self Help Groups (SHG's). The main emphasis under the programme is on socio-economic empowerment of the rural poor

to enable them to improve their condition. Thus, SGSY has great significance in the socio-economic development of the rural poor. A period of almost five years has lapsed after launching of SGSY. So it was thought appropriate to assess the impact of this scheme on the socio-economic status of the beneficiaries. The present study was taken up with the following specific objectives viz., to study the organizational and working pattern of Swarnajayanti Gram Swarozgar Yojana (SGSY), to study the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY, to assess the impact of SGSY on the socio-economic status of the beneficiaries, to ascertain the relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them, to understand the constraints faced by the beneficiaries of SGSY in availing the benefits of the scheme and to seek their suggestions for effective working of the SGSY.

Nashik and Ahmednagar districts were purposively selected for the study as these are having dominating population of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana. Therefore, it may by and large represent the Western Maharashtra region. The two districts are also adjoining to each other. The beneficiaries of the Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme were the respondents of the present study. Two tahsils i.e. Chandwad and Malegaon from Nashik district and two tahsils i.e. Sangamner and Rahata from Ahmednagar district were selected purposively. From each tahsil ten villages and from each village ten respondents under each trade were selected on random basis. Thus, in all two districts, four tahsils, forty villages and four hundred respondents were selected for the study purpose. Of these four hundred respondents, 200 were under goat rearing trade and 200 were under dairy enterprise. The information was collected through personal interview schedule so as

to get the required data. Personal interview technique was used for data collection by the researcher and the responses were marked in the schedule. Before finalizing the interview schedule it was pre-tested on about 40 (i.e. 10 per cent) number of respondent beneficiaries and based on the observations, necessary modifications were made in the schedule. The collected data were processed through primary and secondary tables and statistically analysed with the help of frequency, percentages, mean and S.D. In addition to this the coefficient of correlation and multiple regression was also used to find out the relationship between the selected independent and dependent variables.

The study revealed that a majority of the beneficiaries were from middle age group (63.50 per cent), primary educated (68.50 per cent), having medium social participation (45.00 per cent) and had low level of knowledge about SGSY (62.75 per cent), low level of information sources used (54.25 per cent), low cosmopoliteness (62.75 per cent), were landless (59.00 per cent, having labour as a occupation (55.25 per cent), had medium annual income (53.00 per cent), low indebtedness (57.50 per cent), had high risk orientation (68.25 per cent), low achievement motivation (62.00 per cent), had high economic motivation (47.25 per cent), and had more favourable attitude towards the SGSY (44.00 per cent).

The respondent beneficiaries had high (45.00 per cent), medium (44.50 per cent) and had low (10.50 per cent) level of impact of SGSY on their socio-economic status.

It is also observed that for the goat rearing trade, the benefits of SGSY loans of Rs. 13,400, 15000, 18000 and 20000 are availed by the 35.00, 15.00, 40.00 and 10.00 per cent of the respondent beneficiaries respectively.

For dairy enterprise the benefits of SGSY loans of Rs. 23400, 25000, 28000 and 30000 are availed by the 20.00, 30.00, 35.00 and 15.00 per cent of the respondent beneficiaries, respectively.

The benefits of subsidy of Rs. 10000 were availed by each SC/ST respondents and benefits of subsidy of Rs. 7500 by other each respondents. The benefits of trainings and exhibitions were availed by the cent per cent (100.00 per cent) of the respondent beneficiaries.

It is observed that for the goat rearing trade the cent per cent (100.00 per cent) of the each goat rearing respondent had purchased ten female goats and one male goat. For dairy enterprise, 60.00 per cent of the each respondent beneficiary had purchased one cross bred cow and 40.00 per cent of the each respondent beneficiary had purchased one improved buffalo.

In the Paired 't' test the mean score values of differences in pre and post condition of the socio-economic aspects or parameters i.e. children's education, annual income, social participation, occupation, land holding, material possession, houses/ electricity / drinking water, indebtedness and livestock possession were found significant at 0.01 level of probability.

In overall relational analysis about goat rearing it is observed that age was found to be significantly and positively related with the impact of SGSY on socio-economic status at 5 per cent level of significance, while variables like social participation, knowledge about SGSY, information sources used, size of land holding, occupation and annual income had positive significant relationship with the impact of SGSY at 1 per cent level of significance.

In multiple regression analysis about goat rearing in overall, it is seen that social participation and annual income were found to be significantly and positively contributed with the impact of SGSY on socio-economic status at 1 per cent level of significance.

While, knowledge about SGSY and information sources used had positive significant contribution with the impact of SGSY on socio-economic status at 5 per cent level.

In overall relational analysis about dairy enterprise it is seen that social participation, size of land holding, occupation and annual income were found to be significantly and positively related with the impact of SGSY on socio-economic status at 1 per cent level. While, indebtedness had positive significant relation with the impact at 5 per cent level. Only attitude had shown negative significant relation with the impact at 5 per cent level.

In multiple regression analysis about dairy enterprise in overall, it is revealed that indebtedness had positive significant effect at 1 per cent level, while size of land holding had positive significant contribution at 5 per cent level with the impact of SGSY on socio-economic status of the respondent beneficiaries.

In relational analysis of Nashik district pertaining to goat rearing it is revealed that age, social participation, knowledge about SGY, size of land holding, occupation and annual income were found to be positively and significantly related at 1 per cent level, while information sources used, indebtedness and risk orientation had positive significant relation at 5 per cent level with the impact of SGSY on socio-economic status.

In multiple regression analysis of goat rearing from Nashik district, it is seen that only economic motivation had negative significant effect at 5 per cent level, while annual income had shown positive significant effect at 1 per cent level, the variables like social participation and information sources used had significant contribution at 5 per cent level with the impact of SGSY on socio-economic status.

In relational analysis of Nashik district pertaining to dairy enterprise it is seen that size of land holding, occupation and annual income had shown positive significant relationship at 1 per cent level, while social participation was found significantly and positively related at 5 per cent level with the impact of SGSY on socio-economic status. Only the variable experience in trade had shown negative significant relation at 5 per cent level with the impact of SGSY on socio-economic status.

In multiple regression analysis of dairy enterprise of Nashik district it is observed that only size of land holding had significant positive contribution at 5 per cent level.

In relational analysis of Ahmednagar district pertaining to goat rearing it is observed that only social participation was found to be significantly and positively related at 5 per cent level with the impact of SGSY on socio-economic status of the respondents.

In multiple regression analysis of goat rearing from Ahmednagar district it is revealed that only social participation had significant positive contribution at 5 per cent level with the impact of SGSY on socio-economic status of the respondents.

In relational analysis of Ahmednagar district about dairy enterprise it is revealed that size of land holding, occupation and annual income had significant positive relation at 1 per cent level, while knowledge about SGSY and experience in trade had significant positive relation at 5 per cent level with the impact of SGSY on socio-economic status of the respondent beneficiaries.

In multiple regression analysis of dairy enterprise from Ahmednagar district it is seen that only annual income and indebtedness had positive significant effect at 5 per cent level on the impact of SGSY on socio-economic status of the respondent beneficiaries.

Study revealed that most of the respondents were facing the constraints viz. the 5 years period for refund of SGSY loan amount is less (94.50 per cent goat rearing and 99.00 per cent dairy enterprise respondents), more period is required to get the loan amount (93.50 per cent goat rearing and 95.50 per cent dairy enterprise respondents), interest rate on loan amount is more (92.50 per cent goat rearing and 94.50 per cent dairy enterprise respondents), training is arranged at longer distance (92.00 per cent goat rearing and 93.50 per cent dairy enterprise respondents, non-availability of services of veterinary doctors (59.00 per cent goat rearing and 84.50 per cent dairy enterprise respondents), lack of knowledge about SGSY (58.50 per cent goat rearing and 78.50 per cent dairy enterprise respondents), lack of marketing knowledge (57.50 per cent goat rearing and 77.00 per cent dairy enterprise respondents), high cost of green fodder in summer (75.50 per cent dairy enterprise respondents), high cost of commercial concentrate feed (74.50 per cent dairy enterprise respondents), lack of availability of veterinary doctor's services (55.00 per cent goat rearing and 71.50 per cent dairy enterprise respondents) and difficulties in fulfilling the required documents to got the benefits of SGSY (54.00 per cent goat rearing and 70.50 per cent dairy enterprise respondents).

The major suggestions made by the respondent beneficiaries were viz., subsidy amount may be increased (100.00 per cent goat rearing and 100.00 per cent dairy enterprise respondents), the loan amount may be increased to prepare the trade or enterprise on large scale (94.50 per cent goat rearing and 96.50 per cent dairy enterprise respondents), to attend the trainings and exhibitions at different places beneficiaries may be provided the transport facilities (90.50 per cent goat rearing and 95.50 per cent dairy enterprise

respondents), group insurance facilities on large scale may be given to the SHG members of SGSY (89.50 per cent goat rearing and 93.50 per cent dairy enterprise respondents), the emergency loan provisions may be made available to the beneficiaries (89.00 per cent goat rearing and 92.50 per cent dairy enterprise respondents), training may be practical oriented (82.50 goat rearing and 88.50 dairy enterprise respondents), agro-processed enterprises possible for the beneficiaries may be developed (78.50 per cent goat rearing and 82.00 per cent dairy enterprise respondents), produce of the trade or enterprise should fetch remunerative prices (77.00 per cent goat rearing and 80.50 per cent dairy enterprise respondents), there should be sure market facilities (75.00 per cent goat rearing and 79.50 per cent dairy enterprise respondents), the closed SHGs may be started by their rehabilitations (74.00 per cent goat rearing and 75.50 per cent dairy enterprise respondents) and the SGSY may be planned as the permanent scheme (69.00 per cent goat rearing and 71.00 per cent dairy enterprise respondents.

The present study suggests that more number of studies on similar line may be conducted for generalizing the findings, the comparative studies in other states, districts and tahsils should be conducted by selecting the number of beneficiaries to know the effectiveness of the scheme at tahsil, district and state level and the future researchers may undertake the study on individual irrigation beneficiaries of SGSY.

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1. INTRODUCTION

1.1 Introduction

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission nearly 26.02 crores of India's population is Below the Poverty Line (BPL). Policy makers in India have realized the need for generating employment opportunities on large scale to bring the teeming millions of its population Above Poverty Line (APL). While the labour force in India is increasing in number at every year, the number of unemployed has been swelling and takes the form of a huge backlog. As many as 94 million people have been estimated unemployed by the year 2000, that is nearly one fourth of the labour force. Since the majority of the population (72.22 per cent) live in rural area and many of them suffer owing to seasonal unemployment, under employment and disguised unemployment.

Generation of self employment for the poor in rural areas is one of the important components of anti-poverty and rural development strategy adopted by the ministry of Rural Development Department, Government of India. Swarnajayanti Gram Swarozgar Yojana (SGSY) is the major on-going programme for self employment generation

for the marginalised sections of rural communities. This programme came into being on 1st April, 1999 after merging the erstwhile small Farmers Development Agency (SFDA) 1970-71, Marginal Farmers and Agricultural labourers (MFAL) 1970-71, Integrated Rural Development Programme (IRDP) 1978-79), Training of Rural Youth for Self employment (TRYSEM) 1979, Development of Women and Children in Rural Areas (DWCRA) 1982, Supply of Improved Toolkits to Rural Artisans (SITRA)1983, Ganga Kalyan Yojana (GKY) 1985 and Million Well Scheme (MWS) 1987. SGSY is a Centrally Sponsored Scheme which is being funded by the Centre and the State in the ratio of 75 : 25.

The need of this Yojana

Prof. S.R. Hashim Committee reviewed the Rural Development and Poverty Alleviation Programmes in 1997. This Committee, among others, recommended for a single self-employment programme, suggested for making efforts towards from individual beneficiaries approach to group approach in implementation of self generation programme and preference to group activities and cluster approach. In the process of generation of employment opportunities, this holistic programme encompassing all aspects of self-employment such as organization of the poor into self-help groups, training, credit, technology, infrastructure and

marketing was evolved. As this scheme particularly focuses on the vulnerable groups, special safeguards have been provided to them by way of earmarking 50 per cent benefits for SCs / STs, 40 per cent for women and 3 per cent for the disabled persons.

Objective of SGSY

Swarnajayanti Gram Swarozgar Yojana is aimed at bringing the assisted poor families (swarozgaries), above the poverty line in three years by providing them income-generating assets through a way of bank credit and government subsidy, ensuring at least Rs. 2,000 net income per month to the assisted families.

Strategy

This programme is entirely different from erstwhile programmes of self employment in terms of strategy envisaged for its implementation. The strategy may, in brief, be spelt out under following heads.

I. Approaches of benefiting beneficiaries

The beneficiaries under the programme are designated as swarozgaries. These approaches have been adopted to tackle the problem of poverty of beneficiaries through creating self employment in rural areas under SGSY, which are given below:

1. Individual Swarozgaries

Individual swarozgaries are selected in the meeting of Gram Sabha as well as by a team of 3 members consisting of the Block Development Officer or his representative, the banker and Sarpanch (Gram Panchayat President) with the involvement and guidance of the District Rural Development Agency.

2. Group of Swarozgaries

This programme focuses on organization of the poor in the form of Self Help Group (SHG) (consisting of 10 to 20 persons, however, in case of minor irrigation and in case of disabled persons, this number may be a minimum of 5) through the process of social mobilization (SM) for their poverty eradication. The approach of organizing the poor is based on the belief that the poor have potential to help themselves through organizing them. In fact, social mobilization enable the poor to build their own organizations in which they participated fully and directly and take decisions on all issues concerning poverty eradication. Hence, this approach is process oriented and different from target oriented approach.

Self Help Group broadly goes through three stages of evolution, namely;

a. Group formation (formation, development and strengthening of the groups to evolve into self-managed people's organization at grassroot level).

b. Capital formation through the revolving fund, skill development (managerial skills for management of their organizations as well as the activity).

c. Taking up economic activity for income generation.

The 50 per cent of the group so formed in each block should be exclusively for women.

After formation of the groups at the end of six months, grading exercise of group is initiated in order to identify the weakness of groups and take remedial measures to match towards good groups. Grading exercise of Groups is carried out in particularly manner, enabling the swarozgaries to assess their own strength and weaknesses.

Special projects

Poverty eradication efforts also requires coordinated action by different departments for planning and coordination which may extend beyond the individual district or across the districts. The objective of the each

special project is to ensure a time bound programme for bringing specific number of BPL families above the poverty line through the self employment programmes. The project may involve different strategies to provide long term sustainable self-employment opportunities either in terms of organization of the rural poor, provision of support for infrastructure, technology, marketing training or a combination of these. Fifteen per cent of the funds under SGSY are set aside for special projects. As per the norms of such projects the economically poor families under both above approaches are from the list of Below Poverty Line (BPL) household are to be identified and approved in the Gram Sabha.

3. Activity clusters

3.1 Planning and selection

Swarnajayanti Gram Swarozgar Yojana lays stress on a few selected activities in each developmental block and attend to all aspects of these activities so that the swarozgaries can draw sustainable income from their investments. For this, 4-5 key activities are to be identified for each block based on the resources, occupational skill of the people and availability of market demands. These key activities are preferably be taken up in clusters in order to establish effective backward and forward linkages for harvesting economies of large scale production.

3.2 Infrastructure development

Adequate infrastructure is essential for the success of micro-enterprises for production, processing, quality testing, storage or marketing. Lack of attention on this issue was one of the weakness of the erstwhile IRDP, hence, gaps in the infrastructure are identified and proper intervention is initiated in the clusters of activity. In order to fill the critical gaps in investments 20 % (25 % in case of North Eastern States) of the total allocation made under SGSY is earmarked for this activity in each district.

II. Skill upgradation

It is well acknowledged that success and sustainability of self employment ventures largely depends on the attainment of required skill to successfully run the enterprise. Swarnajayanti Gram Swarozgar Yojana proposes a number of measures for upgrading the capacity of swarozgaries both in individual as well as group oriented activities. Identified swarozagries are being provided basic orientation and skill development training which inter-alia includes elements of record keeping book, knowledge of market, identification and appraisal, acquaintance with product costing and product pricing, familiarization with project financing procedures as well as some basic skill in the key activity identified. It also includes the objectives as identified under the project. The objectives of the training

are to ensure that the swarozgaries possess the Minimum Skill Requirement (MSR) to run the activities. Ten per cent of SGSY allocation is earmarked for this purpose.

III. Technology and Market Support

Swarnajayanti Gram Swarozgar Yojana attempts to ensure upgradation of technology in 4-5 identified key activities. The technology intervention seeks to value addition linkages with agriculture and animal husbandry extension services and productive enhancement, efficiency improvement, cost effectiveness and drudgery reduction.

For sustained production of goods and services, suitable market is essential. One of the weaknesses in the earlier version of self employment programmes was their concentration on the inputs rather than output (finished products) and their marketing gain. To rectify this situation, SGSY provides avenues for promotion of marketing of the goods produced by the swarozgaries by way of involvement and participation of them in exhibitions/ melas at international, national, state and sub-state levels. Besides provision of market intelligence, development of market and consultancy as well as institutional arrangements for marketing of goods, including exports are made.

IV. Financial assistance

Swarnajayanti Gram Swarozgar Yojana is a credit cum-subsidiary programme. Credit here is a critical component in the scheme, subsidy being only of minor and enabling element. In order to develop close linkages with credit mechanism an approach of multiple credit rather than a one time credit injection is adopted under the programme.

Subsidy under SGSY is uniform at 30 per cent of the project cost, subject to a maximum of Rs. 7500. However, for SC/STs subsidy is 50 per cent of the project cost, subject to a maximum of Rs. 10000/-. For groups of swarozgaries (i.e. Self Help Groups) the subsidy is at 50 per cent of the project cost of the scheme, subject to a ceiling of Rs. 1.25 lakh. There is no monetary limit on subsidy for irrigation projects. As project cost increases, the amount of subsidy rate also increases as per the norms of Swarnajayanti Gram Swarozgar Yojana.

The nature of loans assigned to the beneficiaries under Swarnajayanti Gram Swarozgar Yojana are of medium term loans for a repayment period of 5 years.

V. Implementation

Swarnajayanti Gram Swarozgar Yojana is being implemented by DRDA through the intermidiate tier of the

Panchayati Raj System and with the active involvement of Panchayat Raj Institutions, the banks, the line departments and the non-governmental organizations. A close coordination between different agencies responsible for implementation of SGSY is critical for the success of the programme. In order to ensure proper and effective coordination, committee at block, district, state and central levels have been consulted under this scheme.

VI. Monitoring and evaluation

Monitoring of physical and financial progress of SGSY is made through monthly progress report as well as annual progress report. Physical monitoring is done through field inspection / verification by the officers dealing with SGSY at State, District and sub-district levels. Periodical evaluation studies on the implementation of the programme are also being conducted.

Highlights of SGSY

1. Out of available total grant, 60 per cent grants through Bank are made available for the grants of Swarojgaries (Beneficiaries).

2. The objectives of establishing Self Help Groups (SHGs) are (i) Saving from the member (ii) Paying the SHG loan amount to the members (iii) Recovery of

Bank loan regularly (iv) To maintain the details and transparent account

3. The per cent target of bringing BPL families in Above Poverty Line is 30 per cent.

4. The duration of the beneficiary to be in this scheme is 5 years.

5. It is assumed that swarozgar family (Beneficiary family) should have to get the net income permanently in 3 years.

6. The amount of Rs. 2000/- (Two thousand only) per month as a permanent net income to be earned is expected.

7. The Central Government has 75 per cent share in the receiving grant to this scheme.

8. The State Government has 25 per cent share in the receiving grant to this scheme.

9. In this scheme 50 per cent grant of the total project cost is sanctioned for SC and ST swarozgaries.

10. In this scheme, maximum Rs. 10000/- as a grant (subsidy) for project cost is being paid to SC/ST members.

11. In this scheme 30 per cent grant of the total project is sanctioned for other swarojgaries or beneficiaries.

12. Maximum Rs. 7500/- as a grant (subsidy) for project cost is being paid to other swarozgaries or beneficiaries.

13. Fifty per cent of total project cost is being paid as the grant in the form of subsidy to SHG.

14. Maximum amount of Rs. 125000/- for project cost is being paid as the grant to SHG.

15. In each tahshil following criteria are being fixed for selecting the trade of the member of SHG or the trade of SHG (i) Assets (ii) Market and (iii) Skill of trade.

16. For establishing the SHG, 10 to 20 swarozgari members are essential.

17. If swarozgaries are handicapped, then 5 swarozgari members are expected for establishing SHG.

18. Maximum 6 months regular saving is essential to get the registration for SHG.

19. Five years duration is fixed under this scheme for the repayment of loan to the Bank by the SHG.

20. To harvest the benefits of subsidy on the obtained loan beneficiaries has to repay the loan within a period of 5 years.

21. For entitleness of getting grants or subsidy, 80 per cent recovery of village and Panchayat Samiti should be essential.

22. On following things emphasis is given about the availability of market for the products produced by swarozgaries or beneficiaries (i) Local market (ii) Survey (iii) Coordination with the experienced institutions (iv) Rallies (v) Exhibitions.

23. Following people are mainly included in the class of BPL. (i) Landless agricultural labourers (ii) Landless labourers (iii) Small farmers (iv) Marginal farmers etc.

24. The limit of BPL annual income is Rs. 20000/-.

25. This scheme is being authorized by the District Rural Development Agency.

26. Gramsevak is looking after the work of this scheme at the village.

27. Gramsevak, Anganwadi Workers, NGOs, Chairman of the Mahila Mandals are generally assisting for the formation of SHGs.

28. SHG is both i.e. registered or unregistered.

29. Swarozgari (Plural-Swarozgaries) is the other or second name of the beneficiary (Pl. beneficiaries) of this scheme.

Formation of Committees of SGSY

1. Swarnajayanti Gram Swarozgar Yojana Committee at Block level
2. Swarnajayanti Gram Swarozgar Yojana Committee at District level
3. Swarnajayanti Gram Swarozgar Yojana Committee at State level
4. Swarnajayanti Gram Swarozgar Yojana Committee at Central level

1. SGSY Committee at Block level

1.	Project Director – District Rural Development Agency	:	Chairman
2.	Project Officer (Self employment) District Rural Development Agency	:	Member
3.	Executing Branch Managers of all branches of Banks from the Block	:	Member
4.	Block level Sub-Divisional Officers of respective afiliated divisions	:	Member
5.	Representatives of Non Government Organizations (one)	:	Member
6.	Block Development Officer	:	Invitee

Role

i. To select major programmes at the beginning of the programme.

ii. To select villages and swarozgar personnel to be included at each year.

iii. Work distribution in the branches of banks.

iv. To control the work of different projects

v. To handle coordinating problems of foundation facilities, credit loan technology and marketing.

vi. To review the income received to the swarozgaries.

vii. To review the work of recovery and to fix the dates for recovery camps.

viii. To do the model checking for evaluating the opinions.

ix. To prepare monthly report

x. To review the progress of swarozgaries (beneficiaries) who have crossed the Below Poverty Line.

2. SGSY Committee at District level

1. District Collector / Chief Executive Officer : Chairman

2. District Development Manager of NABARD : Member

3.	Land Development Officer of Reserve Bank of India	:	Member
4.	District Level Coordinator of Officiating Banks	:	Member
5.	District level respective Heads of the respective divisions	:	Member
6.	General Manager, District Trade Centre	:	Member
7.	Officers of District Khadi and Village Industries Bank	:	Member
8.	Project Director, District Rural Development Agency	:	Member
9.	Two to Three Representatives of Non Government Organization	:	Member
10.	Leading (Agrani) Bank Officer	:	Member

Role

i. To review the schemes related to the SGSY.

ii. To review and to control the progresses in the form of practical and finance.

iii. To prepare the agenda for submitting to the State Level Committee

iv. To evaluate the training needs of swarozyari personnel and to review the training management by fixing the trainings in different institutions.

v. To control the condition of Bankwise and groupwise recoveries so as to make remmedies wherever necessary.

3. SGSY Committee at state level

1.	Chief Secretary / Development Commissioner	:	Chairman
2.	Secretary, Institutional Account Division	:	Member
3.	Secretary, Planning Division	:	Member
4.	Incharge Secretary, Women Development	:	Member
5.	Respective Chief of Respective Division at necessary time	:	Member
6.	Incharge Secretary, SC/ST Welfare	:	Member
7.	Representatives of NABARD (Local Chiefs of Regional Offices)	:	Member
8.	State Respective Officiating Bank Representative	:	Member
9.	Representative of Reserve Bank of India	:	Member

10.	Indian Government Representative having the status not less than Deputy Secretary	: Member
11.	Director, S.I.R.D.	: Member
12.	Invitee, S.L.B.C.	: Member
13.	Incharge, Secretary, Rural Development	: Member Secretary

Role

i. To lead about the planning, execution and control of the programme.

ii. To review the districtwise progress of SGSY and to suggest remmedies for its improvement.

iii. To control and to make evaluation of the work coordination of programmes in relation to the objectives of the programme.

iv. To make rehabilitation of participation of famous NGOs which were participating in SGSY.

v. To fix the workshops for productive discussion between planners at state level, Executors at zonal level and Banks.

vi. To discuss about the problems which are related with the SGSY.

4. SGSY committee at Central level

1.	Secretary, Ministry of Rural Development	:	Chairman
2.	Deputy Governor, Reserve Bank of India	:	Member
3.	Secretary, Agriculture and Cooperative Department	:	Member
4.	Secretary, Department of Disbursement	:	Member
5.	Special Secretary, Bank Division, Ministry of Finance	:	Member
6.	Secretary, Women and Child Development Department	:	Member
7.	Secretary, Small Industries and Agriculture Related Industries Department	:	Member
8.	Secretary, Science and Technology Department	:	Member
9.	Secretary, Ministry of Welfare	:	Member
10.	Managerial Director, NABARD	:	Member
11.	Consultant (Rural Development), Planning Commission	:	Member

12.	Additional Secretary and Field Assistant, Ministry of Rural Development	:	Member
13.	State Secretary, Rural Development	:	Member
14.	Chairman of all Commercial field Banks and Managerial Directors	:	Member
15.	Director General, C.A.P.A.R.T.	:	Member
16.	Director General, N.I.R.D.	:	Member
17.	Charman, Indian Bank Mahasangh	:	Member
18.	Assistant Secretary, (I.R.D.), Rural Development Department	:	Member Secretary

Role

i. Rehabilitation of programmes and fixation of effective programmes to be executed.

ii. To review the supporting and dedicating personnel for SGSY.

iii. To review the progress in the form of practical, account and status of these programmes alongwith the loan assistance.

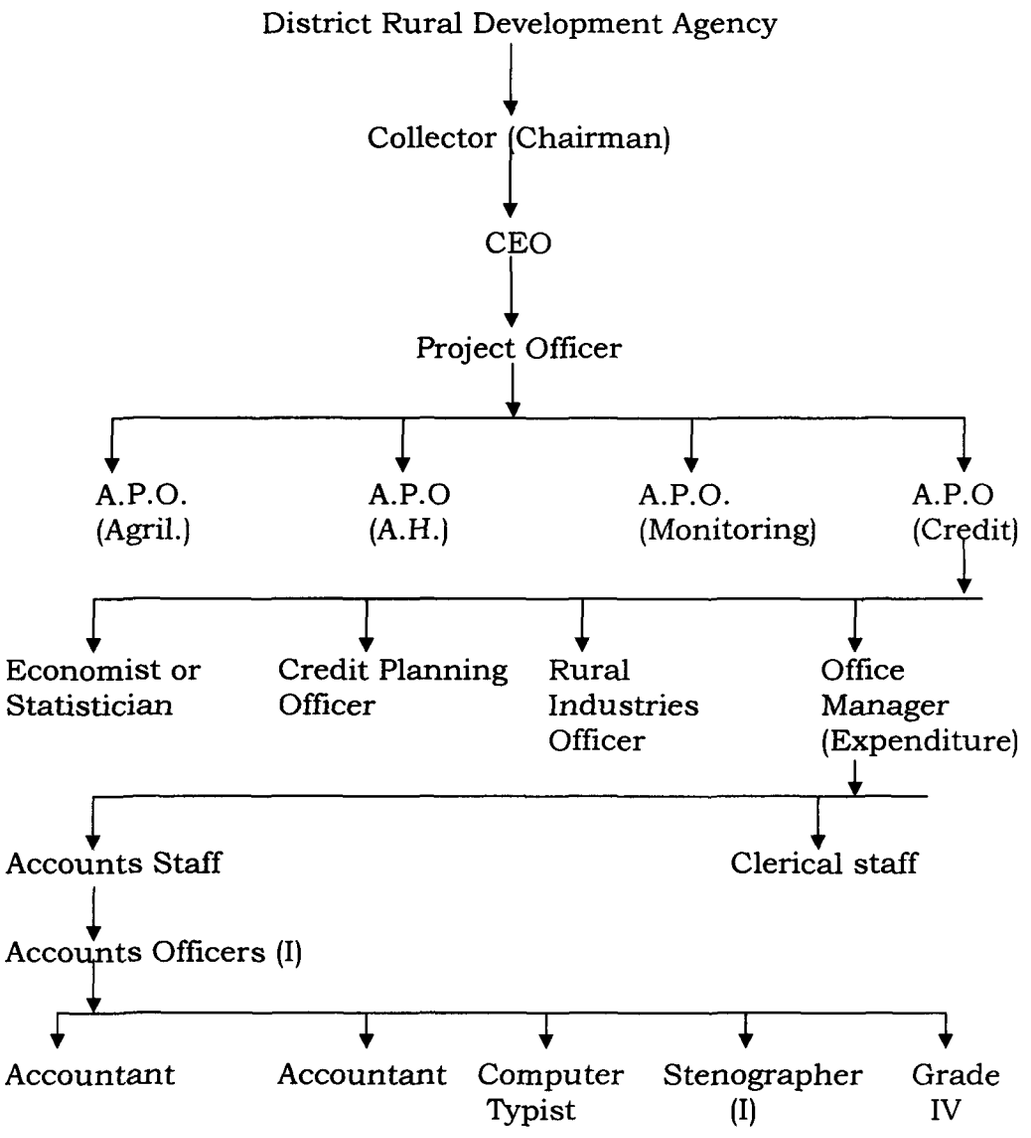
iv. To think about the reports of equal evaluation.

v. Provision of workshops for continuing the discussion between State Government and Banks also.

vi. To review the credit loan management and if necessary to recommend about changes and improvements.

Organisational set-up of DRDA

(At District Level)



Note : APO = Assistant Project Officer

LDC = Lower Divisional Clerk

Machinery for Implementation of SGSY

The Swarnajayanti Gram Swarojgar Yojana in Nashik and Ahmednagar Districts are implemented through the respective District Rural Development Agency (DRDA). At the Block level the programmes are implemented by the respective Panchayat Samiti.

The District Rural Development Agency (DRDA) is a corporate body registered under Societies Registration Act. It was registered in October, 1982. The objectives of the society are as under :

1. To identify individual and / or group of beneficiaries as defined by the Government of India.

2. To draw up model plans to be undertaken by the beneficiaries for raising their income.

3. To execute these plans for the benefit of the beneficiaries either directly or through others in co-ordination with the agencies engaged in this direction in the field, whether private, public or cooperative such as the Zilla Parishad, the Agro-Industries Corporation, Co-operative Banks, Commercial Banks, Department of the Control and State Government.

4. To review the progress of the execution of rural development activities as well as the effectiveness of the benefits, and ;

5. To execute any other objectives prescribed by the Government of India and Government of Maharashtra from time to time.

In order to attain the above objectives the DRDA needs adequate financial, managerial and organizational support for the execution of the plans and for proper implementation of the different schemes in all sectors of development like agriculture, animal husbandry, poultry, dairy, fishery and small scale industry.

For these purposes DRDA has to take necessary action such as arranging credit / subsidy from credit institutions, assistance for continuing different schemes undertaken by the DRDA. It also assists and strengthens the marketing and processing organizations

General body

The general body of the District Rural Development Agency consists of the following members :

1.	The designated minister of the district	:	Chairman
2.	Commissioner of the concerned division	:	Vice-Chairman
3.	Collector of the district	:	Member
4.	President, Zilla Parishad	:	Member
5.	Chief Executive of Zilla Perishad	:	Member
6.	Chairman, Agril. Committee of Zilla Parishad	:	Member
7.	Director of Agriculture or his Nominee	:	Member

8.	Representative of Government of India	:	Member
9.	Dy. Director, Agriculture I/C of the District	:	Member
10.	Regional Dy. Director of A.H. / District Animal Husbandry Officer	:	Member
11.	Regional Dairy Development Officer / Manager Government Milk Scheme	:	Member
12.	District Dy. Registrar, Cooperative Societies	:	Member
13.	General Manager, District Industries Centre	:	Member
14.	Officer Incharge of the concerned circle of the Forest Department in the area of operation of the DRDA	:	Member
15.	District Fisheries Officer	:	Member
16.	Representative of Ground-water Survey and Development Agency	:	Member
17.	Representative of Khadi and Village Industries Board	:	Member
18.	Director, Maharashtra State Cooperative Land Development Bank Ltd., in the District	:	Member
19.	Chairman, District Central Cooperative Bank Ltd.	:	Member
20.	Representatives of the Lead Banks in the District	:	Member
21.	Two non-officials to be nominated by the State Government.	:	Member
22.	All MPs and MLAs, MLCs from rural area or whose constituency is a part of rural area	:	Member
23.	Project Officer, DPAP/ DRDA	:	Member Secretary

The general body of the society meets once in every year. It discusses the balance -sheet, the auditor's report and other financial documents for the past year and prepares plan for future. The routine matters are seen by the Council, which consists of the following :

1.	Collector of the District	:	Chairman
2.	Director of Agriculture or his Nominee – Superintending Agriculture Officer	:	Member
3.	Chairman of Agriculture Committee of the Zilla Parishad	:	Member
4.	Director, Maharashtra State Cooperative Land Development Bank Ltd., in the District or his representative	:	Member
5.	Chairman, District Central Cooperative Bank	:	Member
6.	Representative of Government of India	:	Permanent Invitee
7.	Agriculture Development Officer	:	Member
8.	District Deputy Registrar	:	Member
9.	District Animal Husbandry Officer	:	Member
10.	Two non-officials to be nominated by the state Government	:	Member
11.	A representative of scheduled castes	:	Special Invitee
12.	A representative of scheduled tribes	:	Special Invitee
13.	A lady member	:	Member
14.	Any other Officer / Member of the Society as Chairman may desire	:	Member
15.	Deputy Director, Social Forestry / his representative	:	Member
16.	District Dairy Development Officer	:	Member

M.P.K.V. Rahuri

17. General Manager, District Industries Office : Member
18. The Project Officer, DRDA, DPAP : Member Secretary

The Governing body of the Society meets once in a quarter to discuss and deliberate upon the activities of the society. It also empowers the Chief Executive for taking day-to-day decisions.

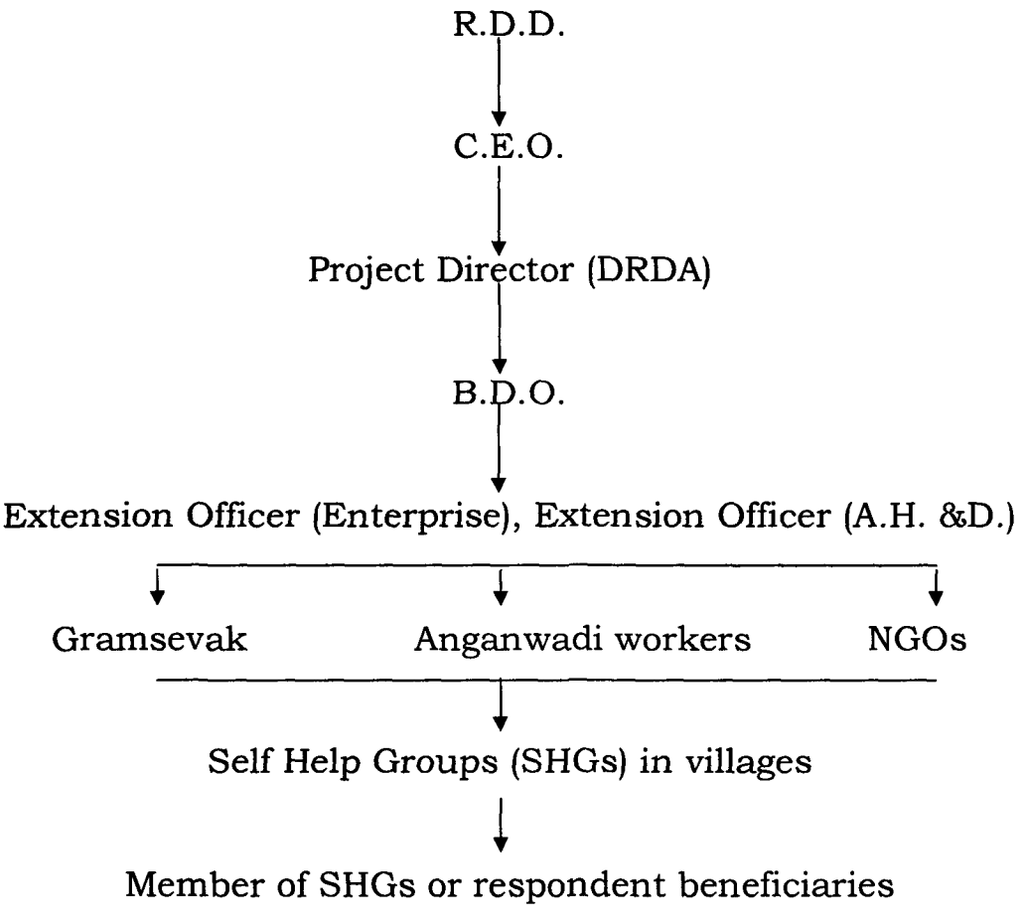
Block – Level Set-up

The ministry of Rural Development had visualized that the adequate and responsive Block level extension machinery is a Sino-quo-non for the successful implementation of SGSY. This machinery has to be primarily responsible for (i) identification of families, (ii) preparation of bankable schemes / projects for them and (iii) monitoring of the implementation of the scheme.

The functionaries of the Block were also expected to play an important role in maintaining liaison with the banks and other financial agencies for credit mobilization, supply of inputs, organization of marketing arrangements and to undertake periodic follow-up of the schemes drawn up for the families. They were also expected to assist the financing institutions in the recovery of loans given to the beneficiaries.

According to the original schematic pattern, a Block has one Block Development Officer (BDO), 8 Extension Officers (one each for agriculture, animal husbandry, cooperation, panchayat, rural industries, engineering, social education and programme for women and children), besides 10 Gramsevaks, 2 Gramsevikas, 1 Progress Assistant, 1 Store-keeper-cum-Accountant, 1 Senior Clerk, 1 Cashier, 1 typist, 1 Driver and 4 Class IV staff.

Organizational and working pattern of SGSY



A period of almost five years has lapsed after launching of SGSY. So it was thought appropriate to assess the impact of this scheme on the socio-economic status of the beneficiaries entitled **Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on the socio-economic status of the beneficiaries from Nashik and Ahmednagar district with the following specific objectives and hypotheses** :

1.2 Specific Objectives of the study

1. To study the organizational and working pattern of Swarnajayanti Gram Swarozar Yojana (SGSY).
2. To study the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY.
3. To assess the impact of SGSY on the socio-economic status of the beneficiaries.
4. To ascertain the relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them and;
5. To understand the constraints faced by the beneficiaries of SGSY in availing the benefits of the scheme and to seek their suggestions for effective working of the SGSY.

1.3 Hypotheses of the study

Keeping in view the above objectives in mind, it was hypothesized that

1. There exists remarkable difference in the pre and post socio-economic status of the beneficiaries of SGSY.
2. There exists impact of SGSY on the socio-economic status of beneficiaries.
3. There exists a relationship between the personal, socio-economic and psychological characteristics of the beneficiaries and the impact of SGSY on their socio-economic status.

1.4 Scope of the study

The National Extension Service of India is expected to play an important role in reaching the farmers in general and poor men and women in particular. The gender issue has also been emphasized and accordingly, there is a 50 per cent participation of women envisaged in Swarnajayanti Gram Swarozgar Yojana.

In order to perform this task with success, it is necessary to identify rural men and women who are Below Poverty Line (BPL) to bring them into the main stream of Above Poverty Line (APL) by increasing their socio-economic status.

In the present study, the efforts were made to find out the impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) regarding the changes occurred in respect of socio-economic status of the beneficiaries. The efforts were also made to study the income and assets accrued by the beneficiaries because of the SGSY. An attempt also be made to ascertain the relationship between the personal and socio-economic characteristics of the beneficiaries and impact of SGSY on their socio-economic status.

The study tried to identify the problems faced by the beneficiaries of SGSY in availing the benefits of the scheme and its implementation. Special efforts were taken to measure the attitude of the beneficiaries towards the SGSY by using already developed attitude scale. The researcher, besides knowing the problems of beneficiaries, also collected suggestions from the beneficiaries for effective implementation of SGSY scheme.

1.5 Limitations of the study

Study relies as that of social studies in general, on responses of randomly selected beneficiaries, this itself is one of the limitation of the study. Secondly, the beneficiaries could not be studied in detail for assessing the performance of the trade. Maximum number of trades of this scheme could not be studied.

2. REVIEW OF LITERATURE

Review of relevant literature is an essential part of the research, which helps the research worker to tune up his efforts in the right direction for further probe in the matter. The review of literature is one of the important aspect in the research process because it acts as torch bearer for the new researchers. In view of the above facts and understanding, the efforts were made to collect the research findings on the subject possessing the similar characteristics. This chapter deals with past research done related to the subject of the present study. But the topic was new and practically untouched by the earlier researchers, the author could not locate the post studies in more number having direct bearing on the topic under investigation. The present study is pioneer and hence direct references could not be available to compare with the findings of the present work. Hence, some indirectly related references have been presented here. Efforts were made to review number of reports, periodicals and theses having direct and indirect or derived relationship with the present investigation by considering the objectives of the present investigation. Review of research is presented in the following sequence.

2.1 Personal, socio-economic and psychological characteristics of the respondent beneficiaries.

2.2 Extent of benefits derived by the beneficiaries

2.3 Socio-economic condition

2.4 Impact

2.5 Employment

2.6 Empowerment

2.7 Training

2.8 Constraints faced by the respondents

2.9 Suggestions

2.1 Personal, socio-economic and psychological characteristics of the respondent beneficiaries.

Age

Mane (1990) in his study on IRDP in Ratnagiri district found that a majority of the farm women were from 'young age' group that is 18 to 35 years.

Ghosh (1991) in his study found that 40.00 per cent of the beneficiaries were from the age group of 31 to 40 years followed by 30.00 per cent of them were from the age group of 22 to 30 years. While 21 per cent were from age

group of 41 to 50 years and 9 per cent beneficiaries were from above 51 years.

Bhosale (2000) revealed that 55.33 per cent of the goat keepers belonged to middle age category of 36 to 50 years, whereas, 28.67 per cent of the goat keepers were young farmers.

Katole (2001) reported that two-third of the respondents (67.33 per cent) found to be younger in age followed by 30 per cent of them in middle age group.

Saudariya and Ratul (2001) revealed that the beneficiaries being within the age group of 18 to 50 years.

Shobha (2001) reported that the respondents were varied between 10-70 years. A majority of the respondents however, were in the age group of 20 to 40 years.

Satyanarayana *et al.* (2002) concluded that most of the SGSY beneficiaries were found in the middle age group.

Shaikh *et al.* (2003) reported that 75.00 per cent of the goat farmers belonged to the age group of 31 to 60 years.

Education

Surana (1986) found that 66.00 per cent tribal beneficiaries were illiterate and 30.00 per cent had education upto 7th standard.

Gautam and Singh (1991) in their study, working of IRDP in Himachal Pradesh, found that about 78.00 per cent beneficiaries were illiterates and remaining having education upto primary level.

Sundara and Karnalambal (1991) in their study Women and TRYSEM, concluded that 16.50 per cent of the beneficiaries were illiterate, 25.50 per cent of the beneficiaries were educated upto 5th standard, 35.50 per cent of the beneficiaries were educated upto 8th to 9th standard and remaining 22.50 per cent beneficiaries were educated upto 11th to 12th standard.

Bhosale (2000) reported that 35.33 per cent of the goat keepers were illiterate, while 26.67 per cent of them had secondary level of education and 21.33 per cent of them had primary level of education. Only 8.67 per cent and 8.00 per cent of them had higher secondary and college level education respectively.

Singh and Prasad (2000) found that one-third of the beneficiaries crossed the poverty line and the changes expressed by the respondents were important in standard of living and increase in consciousness about education of children due to the effect of IRDP.

Satyanarayana *et al.* (2002) concluded that most of the SGSY beneficiaries were found illiterates with nuclear families.

Shaikh *et al.* (2003) reported that 30 per cent of the goat keeping farmers were illiterate and 12.67 per cent of the goat keepers were having primary education.

Social participation

Palwe (1995) in his study on Impact of TRYSEM found that more than half of the TRYSEM beneficiaries had low social participation (58.00 per cent). While, 34.00 per cent had medium social participation and only 8 per cent had high social participation.

Chavai (2000) in his study found that 74.32 per cent of the beneficiaries had medium social participation. While 14.87 per cent and 10.81 per cent beneficiaries had high and low social participation, respectively.

Satyanarayan *et al.* (2000) concluded that a majority of the respondents (88.57 per cent) were not the members in any social organization and 2.86 per cent of them were members of co-operative society and Karnataka Rajya Adijambo Sangh.

Sonkamble (2000) revealed that a majority (90.00 per cent) of the IRDP beneficiaries had no social participation, 6.00 per cent had low social participation, 2.60 per cent had medium social participation, while only 1.40 per cent had higher social participation.

Nagane (2002) reported that a majority of the respondent farm women (92.51 per cent) did not participate in any social organization.

Sahashrabuddhe (2003) reported that only the small proportion (i.e. 6.31 per cent) of the respondent women agricultural laboures were members of saving groups, 1.57 per cent were members of Mahila Mandals and only one respondent was a member of Bhajani Mandal. This indicates that the respondent women laboures had low level of social participation.

Information sources used

Kolase (1983) found that, low level of information sources was used by 43.50 per cent of the respondent farmers, where as the high level of information sources was used by 17.00 per cent of the respondent farmers. Nearby 40.00 per cent of them had medium level of information sources.

Bhosale (2000) reported that 42.00 per cent of the goat keepers had medium use of sources of information, whereas 26.67 per cent and 18.00 per cent had less use and high use of source of information respectively, while 13.33 per cent of them did not have any use of source of information.

Shaikh *et al.* (2003) reported that 78.66 per cent and 60.00 per cent of the goat keepers had contacted Gramsevaks and Agril. Assistants for the use of information sources respectively. About mass media, it was seen that 76.00, 52.00 and 38.00 per cent of the goat keeping farmers had used the Radio, T.V. and Newspaper respectively as the source of information.

Cosmopoliteness

Assoicationship

Chorge (1977) found that there was no significant association between cosmopoliteness of the share holder farmers and the impact of the sugar factory on sugarcane production.

Ramne (1977) found positive relationship between comopoliteness of member farmers of Co-operative Lift Irrigation Society and land development programme followed by the farmers.

Shinde (1979) studied the impact of Command Area Development Programme on the level of the farmers and observed that there was a significant association between cosmopoliteness and impact of CAD programme.

Patil (1980) found significant association between cosmopoliteness of the farmers and the agricultural development.

Mangale (1983) in his study found that there was significant association between cosmopliteness and impact of the extension activities.

Nale (1983) reported significant relationship between cosmopoliteness and productivity level achieved by the farmers.

Phadtare (1985) found significant association between cosmopoliteness and additional gain in income gained by the farmers.

Size of land holding

Mane (1990) in his study on IRDP in Ratnagiri District, reported that more than one-half (52.90 per cent) of the beneficiaries had marginal land holding, while 28.99 per cent of the beneficiaries were landless and 18.11 per cent of

beneficiaries had small land holdings. Average size of land holding of the beneficiaries was 0.51 ha.

Nalband (1991) observed that less than one-half (43.93 per cent) of the beneficiaries had marginal land holding, while 28.89 per cent of the beneficiaries had small land holdings and 25.18 per cent of the beneficiaries were landless. Average size of land holding of the beneficiaries was 0.77 ha.

Kaushik (1993) observed that 56.00 per cent beneficiaries found to be landless, 23 per cent beneficiaries are holding land upto 3 acres. More than 50 per cent of land was found to be unirrigated.

Chaudhari *et al.* (1996) reported that a majority of the beneficiaries (80.46 per cent) were landless, 18.49 per cent were marginal farmers, while 1.06 per cent were small farmers.

Satyanarayana *et al.* (2002) revealed that a majority (80.00 per cent) of the SGSY respondent beneficiaries were small / marginal farmers and labourers living Below Poverty Line. The majority of the non-beneficiaries opined that SGSY programme was useful and political influence played a vital role in selection of beneficiaries.

Occupation

Taimini (1978) found that sugar factory acts as a catalyst for development of subsidiary occupations like poultry and dairy for member farmers.

Mangaonkar (1980) reported that the co-operative sugar factory has brought immense wealth means to the cultivators. This has induced them to enter other areas o occupations like poultry and dairy farming.

Palande (1985) in his study on socio-economic impact of IRDP in Shrirampur tahsil of Ahmednagar district found that an individual with better occupation had upper hand in process of social changes rather than those with inferior occupation.

Rade *et al.* (1985) in their research project on IRDP in Panhala tahsil of Kolhapur district observed that IRDP certainly benefitted the beneficiary farmers. Most of the farmers (82.00 per cent) had dairy as their subsidiary occupation.

Suryavanshi (1990) in his study found that the percentage of share holder farmers starting secondary occupations like dairy and poultry increased from 24 to 61 per cent.

Padmanabhan (1990) in his study of income generating process under IRDP noted that a majority of the beneficiaries 89.70 per cent were agriculturist, 21.00 per cent were agricultural labours, 13.00 per cent were artisans, 8.50 per cent were non-agricultural self employed, while 16.20 per cent were doing business.

Bhatt and Bakshi (1991) in their study of Integrated Rural Development Programme in Jammu and Kashmir reported that 32.00 per cent beneficiaries were agricultural labours, one per cent were farmers, 63.00 per cent were engaged in home based activities, while 4.00 per cent were doing service.

Ghosh (1991) observed that 26.00 per cent beneficiaries were agricultural labourers, while 14.00 per cent were marginal farmers. The majority of them i.e. 40.00 per cent were marginal farmers and agricultural labourers and 24.92 per cent belonged to professional group of artisans / craftsman. Remaining 35.08 per cent of them accepted box preparing business, rural transport and different servicing activities as profession.

Kaushik (1993) found that 40.00 per cent beneficiaries were provided with allied activities to agriculture, followed by agricultural activities (23.00 per

cent), rural industrial activities (20.00 per cent) and small business (17.00 per cent).

Pradhan (1994) found that about 51.00 per cent beneficiaries were agricultural labours, 28.00 per cent were cultivators, 12.00 per cent were non-agricultural labours, while 9.00 per cent were non-agricultural self-employed.

An individual having better occupation is assumed to have influence on the impact of SGSY on socio-economic status.

Annual income

Reddy (1989) in his study revealed that beneficiaries under tailoring trade under TRYSEM programme had increased their annual income from Rs. 1120 to 10700 after availing sewing machine.

Mane (1990) in his study of IRDP beneficiaries in Ratnagiri district found that 44.94 per cent beneficiaries had medium annual income (Rs. 4801 to 64000/-), while 30.43 per cent of them had semi-medium annual income (Rs. 3501 to 4800/-). Whereas 49.00 per cent and 10.14 per cent of them had high (Rs. 6401 and above) and low (upto Rs. 3500/-) annual income, respectively.

Palwe (1995) in his study concluded that 50.00 p cent TRYSEM beneficiaries belonged to low income gro (upto Rs. 10,000/-) followed by 40.00 per cent beneficiari had medium income (between Rs. 10,000 to 20,000 p annum).

Dwarkanath (1999) in his study, Socio-econom survey of DWCRA Groups indicated that programme help to rural women to earn an income ranging from Rs. 250 2000 depending upon enterpreneurship activities taken l them.

Gandhi (1999) found that basket making, tailorin handicraft works, papad and wadi-making were variou income generating activities undertaken in Ladwa an Nizapur villages in Hisar district of Haryana.

Usha Rani (1999) in her study observed tha maximum income generation of Rs. 8400 per year fro tailoring followed by weaving (Rs. 7200/-) and stone cuttin (Rs. 6300/-). Lowest income of Rs. 2833 was obtained fro goat rearing. The over all mean was Rs. 3156 per year.

Chavai (2000) revealed that self employment wa found to be beneficial for the majority of the beneficiaries t raise their income by Rs. 5000 to 10,000 per annum.

Kulkarni (2003) reported that nearly one-third (31.80 per cent) beneficiary women had annual income between Rs. 25,001 to Rs. 50,000 and 25.30 per cent had annual income between Rs. 75001 to 100,000 and 20.00 per cent had between Rs. 50,001 to 75000.

Ubale (2005) in her study observed that, in case of large flock sized group of goat farming the annual monetary benefits were maximum Rs. 30690 as compare to other flock sized group of goats.

Risk orientation

Risk of an individual refers to his willingness to take risk in respect to adopt new technology or to undertake change in traditional practices through trial of newly introduced innovations.

It was observed by Patil (1980) in his evaluation study of agricultural programme of Walva Co-operative Sugar Factory, District Sangli that 68.50 per cent of the members had high risk orientation, while, 31.50 per cent had low risk orientation. There was statistically significant association between risk orientation of the members and their agricultural development.

Sinha (1966) found that in the process of goal-setting, the villagers exhibited a very moderate degree of risk

taking and tended to tie their goals very close to their past performance.

Deokar (1970) in his study of Jowar production programme observd that 50.60 per cent of them had low risk orientation. The relationship between risk preference and productivity level was non-significant.

Khalache (1982) observed that 60.60 per cent of the respondents had low venturesomeness while, 39.40 per cent of them had high venturesomenes; however, the relationship between the venturesomeness and level of productivity achieved by the farmers was highly significant.

Achievement motivation

Kulkarni (2003) denoted that a majority of the beneficiary women were motivated by the inspiring source of achievement motivation viz., women volunteers (61.71 per cent) and office bearers of the institute (52.00 per cent).

Adsul (2004) reported that office bearers of the Gramin Mahila Va Balak Vikas mandal (GMBVM) is the major inspiring source of achievement motivation as reported by 86.54 per cent members. About 42.31 per cent members of self Help Units motivated by the Extension Officer of Khed Block, while 38.46 per cent members motivated by friends,

relatives and 19.23 per cent members motivated by village extension workers.

Attitudes

Shah *et al.* (1973), Deokar (1976) and Khalache (1977) observed that there was significant association between farmers attitude and level of productivity achieved by them.

Ramane (1977) concluded that attitude of the farmers was positively related with the land development.

Shinde (1979) found significant association between attitude of the farmers and impact of Command Area Development Programme.

Patil (1979) reported that there was no association between attitude of participant farmers of Sugarcane Pilot Project and the level of productivity achieved by them.

Tripathi (1979) studied the attitude of the farmers towards Soil Conservation Programme. According to him a majority of the farmers had favourable attitude towards Soil Conservation Programme and the personnel of the Department. Moreover, they were in favour of extension methods of execution.

Murlidhar Rao and Ramana (1982) stated that small farmers had developed favourable attitude towards development programmes.

Salunkhe (1983) in his study found that attitude of the participant farmers towards operation of Sugarcane Pilot Project had significant relation with their adoption behaviour.

Phadtare (1985) found significant association between attitude of the farmers and additional gain in income gained by them.

Manjula and Belli (1992) in their study on attitude of farm women towards watershed management programme reported that the majority of farm women (53.33 per cent) were having favourable attitude towards watershed management, while 46.67 per cent had unfavourable attitude.

Kulkarni (2003) reported that about half (48.23) per cent of the beneficiary women had less favourable attitude towards modernization.

2.2 Extent of benefits derived by the beneficiaries

Kulkarni and Nandapurkar (1990) found that half of the beneficiaries availed total benefit and only 5.83 per

cent and 41.70 per cent beneficiaries availed 4 and 5 per cent benefits, respectively.

Messar *et al.* (1999) observed that 39.50 per cent of the respondents were benefited by Kisan Nursery Scheme, while 60.50 per cent of them were benefited by the private watershed development scheme of social forestry development.

Gaikwad (2000) revealed that a majority of the tribal farmers availed benefits from the schemes viz., Special Component Project (SCP), Tribal Sub Plan (TSP) in respect of seeds, fertilizers, plant protection equipments and tools.

2.3 Socio-economic condition

Ramlingam *et al.* (1987) observed that socio-economic status of agricultural labours and marginal farmers has increased under IRDP programme.

Gupta and Sadhu (1995) reported that through the IRDP, beneficiaries had improvement in their socio-economic condition.

2.4 Impact

Rogers and Shoemaker (1971) defined the consequences (an antonya of impact) as the changes that occur within a social system as a result of adoption or

rejection of an innovation while, explaining desirable or undesirable effects of an innovation, they also stated that the degree to which consequences are desirable or undesirable ultimately depends of course, on how the innovation affects the members of the system.

Houston (1972) defined impact as the capacity of a programme to cause changes in those who are exposed to it. Impact therefore represent the progress made as regards the additional land, buildings, wells, bullocks, agricultural implements, home and farm equipments, farm machinary, annual income, secondary occupation and other material possessions as a result of programme benefits.

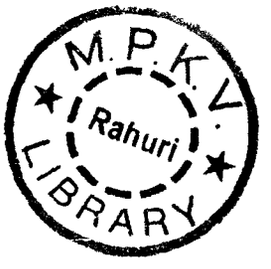
Ram and Sirohi (1979) studied the Operational Research Project (ORP) in rural Delhi. The ORP was implemented in four villages by the Indian Institute of Agricultural Research. Bench mark survey of 1440 households from these villages was made. On the basis of results, 16 district programmes were drawn and executed. Important ones were economic development of marginal holdings, reclaimation and management of saline soils, utilization of brackish water, saturation of villages with high yielding varieties of crops, land use planning, survey and survellance of diseases and maximization of crop and dairy yields. The programme was implemented for three years. The

impact was observed with respect to (i.) area, yield, fertilizer use, total production, (ii.) cost of production and income and (iii.) agricultural earnings.

Khin Win *et al.* (1981) studied the impact of Special High Yielding Rice Programme designated as Whole Township Rice Production Programme which was introduced in Burma. He observed that the rice yields in 23 project townships were increased from 2.5 to 5.00 tons per hectare in 1981. The programme helped to raise the standard of living of both farmers and the country as a whole.

Clayton (1982) stated that the mueo irrigation scheme which was in operation for more than 25 years on single crop of paddy proved to be very successful in achieving high paddy yields and good income.

Ray *et al.* (1982) studied impact of Training and Visit System of Extension on Tribal Farm and observed that tribal farmers have shown a raising trend of productivity due to implementation of T and V system. He observed that T and V system did not only promote higher adoption of improved farm technology by tribal farmers but it also educated them to make the efficient use of land, fertilizers, labour and other inputs.



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Bhaskaram and Praveena (1982) studied the impact of Dryland Pilot Project in terms of knowledge and extent of adoption of improved dry land agricultural practices adopted by the farmers in the pilot project area and those in the non-project area. Improved dryland agricultural practices in respect of land development studied were, contour bunding, graded bunding, land shaping and land levelling, off season tillage and soil mulching. The results indicated that, out of these, off season tillage (both summer and post harvest) and soil mulching were adopted by two third of the farmers in the pilot project.

Nale (1983) in his study on the impact of Sugarcane Pilot Project on the productivity level of the participant farmers indicated that 30.00 per cent of participant exceeded productivity level of 160 tonnes per hectare during the Sugarcane Pilot Project year (1978-79)

Sanoria and Sharma (1983) studied Lab to Land programme and found that there was increase in the adoption level of farm technologies of the beneficiaries in comparision to the respondents who were not covered under any of the programme.

Nale (1983) denoted that impact of Sugarcane Pilot Project was measured by comparing per hectare yield of sugarcane crop obtained by the Pre Sugarcane Pilot Project

(PSPP) one year before the pilot project was introduced adopted (Adasali-1977-78 – Pre-condition) with the yield obtained during Sugarcane Pilot Project period (Adasali 1978-79-Post-condition).

Kadam (1984) in his study of Agricultural Production programme with Special Reference to Crop Pilot Project of Maharashtra found that about 64.00 per cent farmers bunded and levelled land, nearly half 47.00 per cent farmers dug new wells and or repaired old wells, near about 46.00 per cent farmers purchased and used spray pumps and dusters. It was also observed that there was increasing trend in per hectare yield of sugarcane during pilot project year 1977 to the extent of 22.55 tonnes over previous year 1976.

Chorage (1985) in his study of impact of 20 Point Economic Programme of the Agricultural Development on adoption and socio-economic status of the farmers reported that 34.00 per cent of the farmers brought additional land under cultivation, while about 31.00 per cent farmers undertook bunding and levellling of land. About 7.00 per cent farmers purchased additional land, while about 5.00 per cent farmers released land from money lenders.

Palande (1985) in his study found that IRDP scheme benefitted the small and marginal farmers both in

improving their farm power and irrigation potential. He concluded that IRDP certainly benefitted participants in improving material possession, changes in food habits, improvement in clothes and wearing habits of the beneficiaries.

Phadtare (1985) studied impact of Lab to Land programme on adopted farmers of Kolhapur district and found that due to adoption of Lab to Land Programme activities, there was increase in employment generation of the farmers, also there was increase in level of productivity, Milk of local and exotic cows and buffaloes was also increased.

Saner (1987) in the impact study of Aner Irrigation Project noted that there was increase in socio-economic status of beneficiaries due to increase in crop production (120.00 to 170.00 per cent) in the use of machinery, construction of new houses and increase in the tendency of sending children for higher education.

Phalke (1988) in his study on impact of Shetkari Sahakari Sakhar Karkhana Ltd., Sangli (MS) found that there was significant relationship between the scores of irrigated areas and the scores of adoption behaviour and the sugarcane productivity of the member farmers. He concluded that with the increase in irrigated area, there was increase in adoption behaviour and productivity level of sugarcane

production and vice-versa. There was significant relationship between the benefits gained from the schemes of the factory and adoption behaviour pertaining to sugarcane technology.

Randive (1989) studied the impact of Integrated Rural Development Programme on its beneficiaries in Kallam tahsil of Osmanabad district and observed that 63.63 per cent beneficiaries had medium impact, 21.33 per cent had low impact and 10.34 per cent beneficiaries had high impact levels.

Suryavanshi (1990), in his study on Panchaganga Co-operative Sugar Factory found that the agricultural development programme of the factory resulted in imcreasing sugarcane yield from 67 ton to 93 tons per hectare. Thus, there was 39.00 per cent increase in production per hectare. The percentage of share holders taking up secondary occupations increased from 24.00 per cent to 61.00 per cent.

Sonkamble (2000) observed that as regards the change proneness, a majority of the respondents (42.00 per cent) under IRDP had less change proneness, 31.40 per cent were having more change proneness and 26.00 per cent respondents having no change proneness.

2.5 Employment

Gupta and Sadhu (1995) reported that through the IRDP, beneficiaries received additional employment.

Amudha, Veerbhadraiah (2000) reported that women are significantly contributing small scale poultry units without employing labours. They may be more organized and aware of improved poultry practices and disease control measures.

Chavai (2000) revealed that most of the beneficiaries were employed in their trade for 180 to 300 days.

Deshmukh (2000) revealed that a large proportion of TRYSEM trainees who availed credit had misutilised it and used it for other consumption purpose. Trades like bee-keeping, carpentary, motor rewinding and cycle repairing were largely prefered by the tribal youth beneficiaries. The tribal youth beneficiaries who have received training in trades like motor cycle repairing, welding and cycle repairing could not get self employment.

Jasudkar (2000) concluded that total 40 employment days in agricultural per family were found to be increased due to availability of benefits by beneficiaries under Tribal Sub Plan Programme.

Yadav and Juneja (2000) reported that a large number of women are being recruited in fish processing industry in India. About 15000 women are engaged in fish processing houses located in all the marine fish producing centers. This play significant role in the handling and processing of shrimp and other fish for export.

2.6 Empowerment

Snehalata and Reddy (1997) observed that the thrift and credit groups managed by the rural women within their pooled resources are playing a vital role to improve status of rural spread to all rural areas with ensured technical and infrastructural facilities to achieve the goal of empowerment that every women is dreaming for.

Pushpalata and Reddy (1999) in their study that implementation of DWCRA scheme in Khamman dist. is step towards enhancement of economic based of rural women which empowers her status in all spheres.

2.7 Training

Lakshmi Raju *et al.* (1999) indicated that women participation has high in terms of doing rather than supervision in all activities. Farm women need more training on selection of animals, health, care, finance and credit, animal management, feed preparation, preparation of milk

product, balanced feeding, marketing and maintenance of account.

2.8 Constraints faced by the respondents

Sen and Jhansi Rani (1970) in their study women in dairying – A case study, observed that women members were required to depend on their male members in managing the affairs of all women dairy co-operative society.

Sheela and Sundara Swamy (1994) indicated that lack of loan facilities (51 per cent), high cost of commercial cattle feed (24 per cent), long distance of veterinary hospital were the major problems faced by the respondents. The other problems like non-availability of medical-aid in time (9.5 per cent) non-availability of cross-bred cows on loan basis (8.94 per cent), non-availability of cattle feed always (7.26 per cent), not getting facilities from societies if animals are purchased on their own cost (2.29 per cent) and failure of artificial insemination (2.23 per cent) were faced by the respondents to less extent.

Khedkar (1996) reported that 77.77 per cent respondents faced the problems about delay in sanction of loans by banks. About 53.33 per cent had claimed that inadequate amount of loan sanctioned by banks. Nearly 24.24 per cent complained about interference of local leaders.

2.9 Suggestions

Jain (1987) in his study of Economic impact of NREP in Madhya Pradesh found that 21.66 per cent beneficiaries wanted to increase more number of days of employment, 40.00 per cent beneficiaries desired to increase rate of dairy wages, 13.33 per cent beneficiaries suggested to improve the facilities at work site.

Malikner (1987) in his study of Impact of IRDP in Man tahsil of Satara district reported number of suggestions made by the majority of the beneficiaries such as loan should be sanctioned with less security, increasing the margin and subsidy, information should be given about various schemes implemented under IRDP, provision of loan for subsidiary occupations and supply of quality assets.

Randive (1989) in his study of Impact of IRDP on its beneficiaries in Kallam taluka of Osmanabad district reported suggestions such as timely availability of loans for subsidiary occupations, maximum loan should be for irrigation purposes / community irrigation wells, "No dues" certificates should not be insisted from all the banks of block, proper education and training to beneficiaries regarding IRDP schemes by the majority of beneficiaries.

Khedkar (1996) reported that 77.77 per cent beneficiaries desired that loan and subsidy should be given in time, 53.33 per cent reported that loan for subsidiary occupation should be increased. About 28.88 per cent desired that financial agency should sanction loan with less security. A small proportion of the dairy farmers (15.55 per cent) suggested that loans for increasing irrigation potential should be increased.

3. METHODOLOGY

This chapter deals with the description pertaining to the selection of the research site, sampling, designing, pre-testing of schedule, meaning of terms and statistical methods used in conducting the present study.

The chapter also incorporates the explication process for measurement of independent and dependent variables under study. Thus, methodology adopted is described in this chapter under the following heads.

3.1 Locale of the study

3.2 Physiography

3.2.A. Salient features of Nashik district

3.2.B. Salient features of Ahmednagar district

3.3 The terms and concepts used in the study

3.4 Sampling procedure

3.5 Tools used in the data collection

3.6 Analysis of data

3.7 Variables selected

3.8 Measurement of independent variables

3.9 Measurement of dependent variable

3.10 Measurement of socio-economic status aspects or parameters

3.11 Constraints faced and suggestions made by the respondents

3.12 Statistical tests used

3.1 Locale of the study

The study was carried out in Nashik and Ahmednagar district of the Western Maharashtra State.

3.2 Physiography

Geographical and natural factors are having bearing upon the resources, potentially planning, execution and success of development programme. It is necessary to therefore, to have the knowledge of the same.

3.2.A Salient features of Nashik district

A.1 Location

Nashik district was purposively selected for the study purpose. The Nashik district lies between 19°35' and 20°52' north latitude and 73°16' and 74°56' east longitude.

The Nashik district is bounded on the north-west by the Dangs and Gujarat, on the north by district of Dhule, Jalgaon on the east by Aurangabad, on the south-east by Ahmednagar and Thane district on the west separated by Sahyadris.

A.2 Area and population

Nashik district has total geographical area of 15530 sq. Kms comprising of 15 tahsils. As per 2001 census the total population of Nashik district was 4987923 and that of urban population was 1937000. The rural population was 3050000. The literacy percentage was 75.10 per cent.

A.3 Topography

The region is marked by Sahyadri on the west, Selbari and Dholbari on the north separating region of Dang and Dhule district. Parallel to it runs satmala range almost in the centre of the district where as north to it runs Galna hills. In the south-western region Trimbak, Sinar area. Rest of the part is almost plain with occasional hills and outcrops. The district can broadly be devided into three major topographical zones viz.,

i. Downghat – lower Knokan tract consisted of northern and western portions of the district,

ii. Girna basin stretching from Satana taluka down to Malegaon taluka in the east,

iii. Godavari basin – rest of the region of the district.

A.4 Soils

Geographically the region is made of Deccan trap, covered by black cotton soil, red lateritic soil and grey black soil. Except in some of the portions of eastern region, the region had good soil cover. Lateritic soil is found in the north-western region.

A.5 Rivers

This region is watered by Godavari, Girna, Mosam, Kodva and Darna besides numerous small and seasonal streams. All these rivers are east flowing, originating in Sahyadri. Except Godavari all the other rivers flow in the district and meet Godavari.

A.6 Rainfall

The rainfall is recorded at 15 stations and record is available for more than 80 years. The rainfall also varies in the district from west to east and north to south. The western and northern portions receive maximum and it gradually reduces towards south and east. The average rainfall receives is 1034 mm. The average rainfall in the western ghat area

increase from 2851.6 mm to 3341.6 mm from Peth to Igatpuri respectively. In the plateau region it varies from 477.3 mm at Satana to 753.1 mm at Dindori. But as we go eastward the decrease in average is by 100 mm.

A.7 Climate

The climate of the district is characterized by dryness, except in the month of June-July humidity is considerably low. Except eastern region, the district and especially talukas of Nashik, Niphad, Igatpuri and Trimabak are famous for its pleasant environment.

As one travels from west to east and north to south, the severity of the temperature rises, the month of May has highest maximum temperature and at Malegaon it is recorded as 46.7°C in 1929, while at Nashik 42.4°C in 1960. The lowest minimum temperature recorded at Malegaon was 0.1°C in 1929 and at Nashik 0.6°C in 1945. The normal minimum temperature average in the district in the month of December, which is the coldest month is 8.9°C, whereas at Malegaon it is 6.6°C. The Maximum average temperature in the month of May at Malegaon is 38.5°C and at Nashik is also 38.5°C.

A.8 Land use pattern

To have a brief idea about the mode of agriculture in the district, the land use pattern in respect of Nashik district for the year 1999-2000 is explained. The information regarding the land use pattern is depicted in the Table 1.

Table1. Land use pattern of Nashik district

Sr. No.	Particulars	Area in ha	Percentage of the total
1.	Total geographical area	1563400	100.00
2.	Area under forests	317600	20.31
3.	Barren and uncultivable land	41600	2.66
4.	Land under non-agricultural use	120800	7.73
5.	Cultivable waste	30700	1.96
6.	Permanent pastures and other grazing land	22400	1.43
7.	Land under miscellaneaus trees, crops and grooves	23000	1.47
8.	Current fallow	66500	4.25
9.	Other fallow	44400	2.84
10.	Net area sown	780139	49.90
a.	Irrigated area	237625	15.20
b.	Dry area	542514	34.70
11.	Area sown more than once	61603	3.94
12.	Gross cropped area	841742	53.84

A.9 Cropping pattern

The details of cropping pattern of Nashik district for the year 1999-2000 is given in Table 2.

Table 2. Cropping pattern of Nashik district

Sr. No.	Particulars	Area in ha.	Percentage to the total
I.	**Cereals**		
1.	Rice	46536	5.53
2.	Kharif jowar	16069	1.91
3.	Bajra	329109	39.10
4.	Vari	9575	1.14
5.	Nachani	40220	4.78
6.	Rala	102	0.012
7.	Sava	2601	0.30
8.	Badali	229	0.02
9.	Rabi jowar	14791	1.76
10.	Maize	20159	2.39
11.	Wheat	38945	4.63
12.	Other cereals	6116	0.73
	Total cereals	524452	62.31
II.	**Pulses**		
1.	Gram	15555	1.85
2.	Tur	3477	0.41
3.	Mug	1840	0.22
4.	Udid	7126	0.85
5.	Kulthi	23243	2.76

6.	Matki (math)	1404	0.17
7.	Chavali	893	0.11
8.	Vatana	48	0.005
9.	Other pulses	10548	1.25
	Total pulses	64134	7.62
	Total food grains	588586	69.92
III.	**Oilseeds**		
1.	Kharif groundnut	34704	4.12
2.	Sesamum	252	0.02
3.	Safflower	616	0.07
4.	Sunflower	90	0.010
5.	Niger	5714	0.68
6.	Other oilseeds	9147	1.09
	Total oilseeds	50523	6.00
1.	Vegetables crops	64347	7.64
2.	Fruit crops	26897	3.43
3.	Sugarcane crops	28967	3.44
4.	Cotton	9025	1.07
	Gross cropped area	841742	100.00

A.10. Irrigation facilities

Only about 17 per cent of the cultivable land is irrigated from wells and canals

A.11. Livestock

Livestock production forms an important activity next to crop production in rural areas of the district. The

livestock population of the district according to the census of 1992 was 2335000. Out of the total livestock population the percentage of cow and bulloks was 42.52 per cent, while the percentage of female buffaloe and male buffaloe was 10.02 per cent and the percentage of goat and sheeps was41.75 per cent. AS compare to 1987 census there has been increase of 11.76 per cent in the total livestock during 1992 census.

According to 1992 census the poultry population was 19.00 lakhs, which is 14 per cent more as compared with 1987 census.

A.12. Livestock products

The major livestock products in Nahsik district are milk, meat, eggs and milk products. In the year 2000-01 in all 19363 thousand litres of milk was collected through Government dairy.

A.13. Veterinary aids

In the year 2000-01 there were one veterinary hospital, 74 veterinary dispensaries, 106 first aid veterinary units and 212 artificial insemination centers in the district.

A.14. Fishery

The fish production was 2135 MT bearing the price of Rs. 320.25 lakhs during 2000-01.

There are 7 fish seed production centres in which during 2000-01 total 52.25 lakhs fish seed was produced.

A.15. Electricity consumption

In the year 2000-01, total 17,117 lakhs KW electricity energy has been consumed. Of this 50.10 per cent was used for industrial purpose, 11.86 per cent for household purpose and 35.71 per cent for agriculture purpose.

A.16. Banks

Banks play a vital role in the credit disbursement operation to the farmers. During 2000-01 there were 233 branches of nationalized and scheduled banks. Out of these there were 67 branches of Maharashtra Bank, 36 branches of state Bank of India, 8 branches of Central Bank of India, 11 branches of Union Bank, 6 branches of Indian and Punjab National Bank and 6 branches of Syndicate Bank. During 2000-01 there were 266 branches of Co-operative Banks.

A.17. Infrastructure facilities

The district has 9353 co-operative societies. Out of these there are 2040 credit societies and out of these credit societies 49.95 per cent were agricultural credit societies which remaining 51.05 per cent were other credit societies.

There are 60 hospitals, 3339 primary schools, 653 secondary schools, 123 higher secondary schools and 57 colleges comprising of different facilities providing education.

3.2. B. Salient features of Ahmednagar district

B.1. Location

Ahmednagar district was purposively selected for the study purpose. The Ahmednagar district lies between 18°2' and 19°9' north latitude and 73°9' and 75°5 east longitude.

The Ahmednagar district is bounded an the north by Nashik district, on the North-East by Aurangabad district, on the east by Beed and Osmanabad district, on the south by Solapur district and on the west by Thane and Pune districts.

B.2. Area and population

Ahmednagar district has total geographical area of 1702100 hectares comprising of 14 tahsils. As per 2001 census, the total population of Ahmednagar district was 4088077 and that of urban population was 803597. The rural population was 3284480. The literacy percentage for male was 86.21 per cent and that of female was 64.88 per cent.

B.3. Topography

The main Sahyadri range touches Akole tahsil in the western areas of Ahmednagar district. From this range three spurs viz., Kalsubai, Babhleshwar and Harishcandragad spurt out. Kalsubai is the highest peak of Sahyadri (1946 mts). Harischandragad serves as the watershed between Pravara and Mula rivers.

B.4. Soil

The entire district is occupied by lava flows which are popularly known as "Deccan trap" and its soils are generally responsive and fertile except in hilly tract and some portion of plains. The chief kinds of soils found in the district are black, red and grayish. In Kopargaon, Shrirampur, Newasa and Rahuri tahsils, soil are deep and fertile. The southern portion covering Ahmednagar, Parner, Shrigonda and Karjat tahsils where land is mostly plain with poor and shallow soils. In the south-east of the district the soils are light and poor in fertility.

B.5. Rivers

Godavari and Bhima are the major rivers of the district. Pravara river is the tributary of Godavari. Mula, Adhala and Mahalungi are also the important tributaries of Pravara. The southern part of Ahmednagar district, comprise

of Parner, Ahmednagar, Pathardi, Shrigonda and Karjat tahsils constitute the Bhima basin with its tributaries viz., Sina, Kukadi and Ghod rivers. Godavari river flows through the tahsils of Kopargaon, Shrirampur, Newasa and part of the Rahuri tahsil. The Kukadi river flows through the Parner tahsil. Pravara, Mula and Godavari rivers are boons to the district.

B.6. Rainfall

South-West monsoon is the major source of precipitation for the district. The rainy season starts from June and lasts upto the end of September. The distribution of rainfall is almost uneven. The district receives on an average 500-700 mm of rainfall with intermittent long dry spells.

B.7. Climate

The climate of the district is characterized by hot summer and general dryness during major period of the year excepting south-west monsoon season in which the relative humidity ranges between 60 to 80 per cent.

The average annual temperature of Ahmednagar centre ranged from 18.03°C. the temperature is highest in the month of May and the lowest in the month of December. The maximum temperature goes upto 40°C and minimum temperature is 9-10°C.

B.8. Land use pattern

The information on the land use pattern for the year 2001-2002 is given in Table 3.

Table 3. Land use pattern of Ahmednagar district

Sr. No.	Particulars	Area in ha	Percentage of the total
1.	Total geographical area	1741271	100.00
2.	Area under forests	151571	8.70
3.	Barren and uncultivable land	112764	6.47
4.	Land under non-agricultural use	20572	1.18
5.	Cultivable waste	446459	25.64
6.	Permanent pastures and other grazing land	45211	2.60
7.	Land under miscellaneaus trees, crops and grooves	9869	0.56
8.	Current fallow	40658	2.33
9.	Other fallow	97589	5.60
10.	Net area sown	1214542	100.00
a.	Irrigated area	425100	35.00
b.	Dry area	789442	65.00
11.	Area sown more than once	102357	5.87
12.	Gross cropped area	1316899	75.62

B.9. Cropping pattern

The details of cropping pattern of Ahmednagar district for the year 2001-2002 is given in Table 4.

Table 4. Cropping pattern of Ahmednagar district.

Sr. No.	Particulars	Area in ha.	Percentage to the total
I.	**Cereals**		
1.	Rice	9770	0.74
2.	Kharif jowar	5177	0.39
3.	Bajra	373404	28.35
4.	Vari	1291	0.098
5.	Nachani	3367	0.26
6.	Rabi jowar	472109	35.85
7.	Maize	11045	0.84
8.	Wheat	83955	6.37
9.	Other cereals	10107	0.77
	Total cereals	970225	73.67
II.	**Pulses**		
1.	Gram	27898	2.12
2.	Tur	19189	1.46

3.	Mug	12711	0.97
4.	Udid	860	0.07
5.	Wal	213	0.016
6.	Kulthi	14422	1.10
7.	Matki	11477	0.87
8.	Other pulses	2294	0.17
	Total pulses	89064	6.76
	Total food grains	1059289	80.44
III.	**Oilseeds**		
1.	Kharif groundnut	16989	1.29
2.	Sesamum	887	0.067
3.	Safflower	29560	2.24
4.	Linseed	226	0.02
6.	Other oilseeds	13689	1.04
	Total oilseeds	56918	4.32
1.	Fruit and vegetable crops	35614	2.70
2.	Sugarcane crops	86975	6.60
3.	Cotton	7202	0.55
4.	Gross cropped area	1316899	100.00

B.10. Irrigation facilities

Only about 10 per cent of the cultivable land is irrigated from canals and wells and the irrigated area are concentrated only in few talukas.

B.11. Livestock

Livestock production forms an important activity next to crop production in rural areas of the district. The livestock population of the district in the year 2003 is 2809603. Out of the total livestock population 44.75 per cent were cattle, 6.84 per cent were buffaloes, 12.95 per cent were sheeps and 34.19 per cent were goats. The livestock density was 161 per sq.km.

According to 2003 livestock census, the poultry birds population was 2054586.

B.12. Livestock products

The major livestock products in Ahmednagar district are milk, meat, eggs and milk products. In the year 2002-03 in all 342038 thousand litres milk was collected

B.13. Veterinary aids

In the year 2002-03, there were one veterinary hospital, 80 veterinary dispensaries, 149 first aid veterinary

units, one veterinary mobile dispensary and 230 artificial insemination centres in the district.

B.14. Fishery

The fish production was 1806 MT bearing the price of Rs. 451 lakhs during 2002-2003.

As compare to 2001-02 there was 1.50 per cent increase of fish production during 2002-03.

B.15. Electricity consumption

In the year 2002-03, total 2320125 thousand KW electricity energy has been consumed. Of this 19.20 per cent was used for industrial purpose, 7.57 per cent for household purpose and 46.69 per cent for agriculture purpose.

B.16. Banks

Banks play a vital role in the credit disbursement operation. During 2002-03 there were 209 branches of 94 nationalised and scheduled banks. During 2002-2003 there were 435 branches of co-operative banks in the district.

Central Bank of India is a lead bank through which most of the loan of Rural Development Programmes is being disbursed.

B.17. Infrastructure facilities

During the year 2002-03 the district has 9199 co-operative societies. Out of these there were 1314 primary agriculture co-operative societies, 1343 non-agriculture credit societies, 53 marketing societies, 19 co-operative sugar factories, 15 milk federations and 3003 milk co-operative societies.

During this year there were 3148 primary schools, 594 secondary, 137 Higher secondary schools, 48 colleges, 19 hospitals, 16 dispensaries and 88 primary health centres.

3.3 The terms and concepts used in the study

This part has been devoted to explain the terms and concepts used in the study. It is assumed that the explanation of the terms and concepts used in the study would be of great value in identifying and interpreting the findings.

Impact

This refers to the overall change or profound effect on the beneficiaries in terms of changes occurred pertaining to their social and economic status due to the implementation of Swarnajayanti Gram Swarozgar Yojana (SGSY).

Impact on socio-economic status

This refers to the profound effect on the socio-economic life i.e. change in socio-economic status aspects or parameters such as children's education, annual income, social participation, occupation, land holding, material possession, housing condition (Type of house, electricity and provision of drinking water facilities), indebtedness and livestock possession of the respondent beneficiaries of SGSY.

SGSY

The scheme i.e. Swarnajayanti Gram Swarozgar Yojana which was started and in operation in the sampled areas since 1999-2000.

Beneficiaries

Persons who are taking benefits of SGSY and who are the members of Self Help Groups (SHGs) under SGSY

BPL

Below Poverty Line (Annual income below Rs. 20,000).

APL

Above Poverty Line (Annual income above Rs. 20,000).

Government employees

It refers to the Government employee for carrying out SGSY activities.

Gramsevak

He is appointed as Government Servant who acts as Secretary of the Gram Panchayat at the village level to carry out various government programmes in the village.

Age

Chronological age of the beneficiaries who are taking the benefits of SGSY and who are the members of Self Help Groups under SGSY at the time of interview.

Education

It is number of school grades completed by beneficiaries of SGSY.

Social participation

It means participation of beneficiaries as an ordinary member / office bearer in the various formal and informal organizations in the village.

Knowledge about SGSY

In this study, the term knowledge was operationalised as the knowledge about the functioning of

SGSY and the knowledge about the respective trade adopted by the beneficiaries of SGSY in this study.

Experience in trade

In this study, the experience in trade was operationalized as the experience of respective trades in years.

Information sources used

It is an index which refers to degree of individual's exposure to different communication medias or sources of information.

Consmopoliteness

It refers to the degree of contact of an individual with outside world, social system or place.

Size of land holding

It has been operationally defined as the total area of agricultural land owned by the respondent beneficiaries.

Annual income

It refers to the total gross annual income from all the sources of the family members in a year.

Indebtedness

The concept indebtedness was operationalized in the present study as the loan borrowed by the respondent beneficiaries from the money lenders of their locality on certain terms and conditions or otherwise.

Risk orientation

In the present study the risk orientation was operationlized as the readiness of risk bearing about the selected trade.

Achievement motivation

In this study, it refers to the motivation of the respondent beneficiaries by the inspiring sources.

Economic motivation

In the present study, it is referred to as the relative value placed by the respondent beneficiaries towards the achievement of economic ends / means.

Attitude

Attitude is the predisposition to perform, perceive, think and feel in relation to something.

The concept attitude was operationalized in the present study as deemed predisposition by the beneficiaries (subject) to react positively or negatively towards the SGSY.

Pre-condition

The period which is before the establishment and implementation of the SGSY in the sampled areas.

Post condition

The period which is after the establishment and implementation of the SGSY in the sampled areas.

3.4 Sampling procedure

3.4.1 Locale

Nashik and Ahmednagar districts were purposively selected for the study as these are having dominating population of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana. Therefore, it represent the Western Maharashtra region. The two districts are also adjoining to each other.

3.4.2 Selection of sample

The beneficiaries of the Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme were the respondents of the present study. Two tahsils i.e. Chandwad and Malegaon from

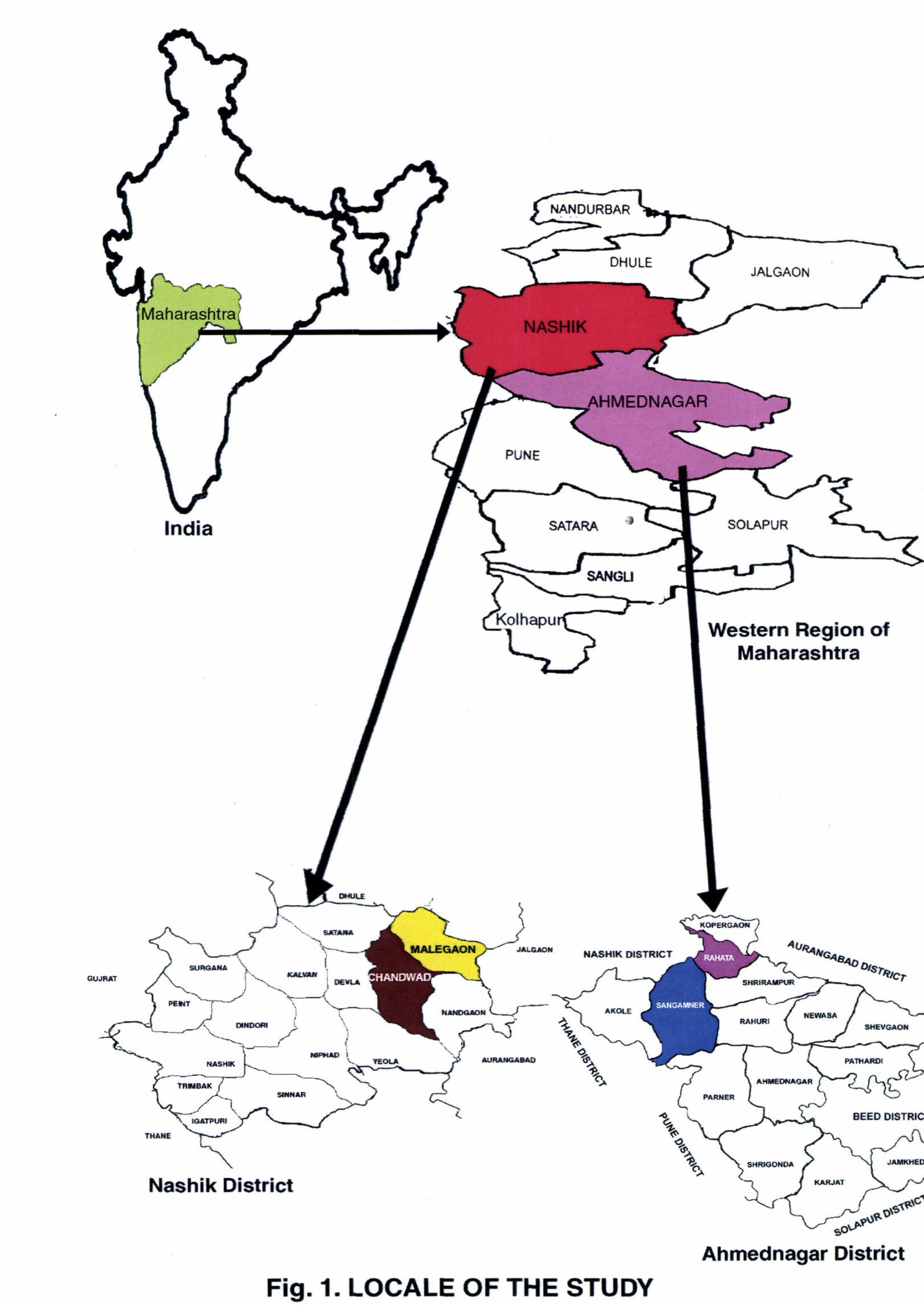


Fig. 1. LOCALE OF THE STUDY

Nashik district and two tahsils i.e. Sangamner and Rahat from Ahmednagar district were selected purposely. From eac tahsil five villages and from each village ten respondent under each trade were selected on random basis. Thus, in a two districts, four tahsils, forty villages and four hundre respondents were selected for the study purpose. Of thes four hundred respondents, 200 were under goat rearing trad and 200 were under dairy enterprise. The prerequisit information on selection of villages and sample respondent is given in the Table 5.

Table 5. The list of selected villages and respondents unde study

Trade	**District**	**Tahsil**	**Villages**	**No. of respondent**
Goat rearing	1. Nashik	2. Chandwad	1. Bahaduri	10
			2. Vadner bhairav	10
			3. Khadak ozar	10
			4.Waghdari (Saptushrungi)	10
			5. Talwade	10
		2. Malegaon	1. Saundane	10
			2. Devarpada	10
			3. Ravalgaon	10
			4. Ravalgaon (B)	10
			5. Dabhadi	10
	2. Ahmednagar	1.Sangamner	1. Nannaj Dumala	10
			2. Chandanpuri	10
			3. Nimun	10
			4. Varvandi	10
			5. Chincholi gurav	10

		2. Rahata	1. Savali vihir	10
			2. Shirdi	10
			3. Kelvad	10
			4. Pimpalas	10
			5. Chitali	10
Total			20	200 (A)
Dairy enterprise	1. Nashik	1.Chandwad	1. Vadali bhoi	10
			2. Dahivad	10
			3. Urdhul	10
			4. Khadakjamb	10
			5. Parsul	10
		2.Malegon	1. Sakuri (Biroba)	10
			2. Savandgaon	10
			3. Jalgaon-Galane	10
			4.Vadner Khakurdi	10
			5. Soyagaon	10
	2.Ahmednagar	1.Sangamner	1. Kanoli	10
			2. Chorkavathe	10
			3. Rayatewadi	10
			4. Talegaon	10
			5. Nimgaon (khurd)	10
		2. Rahata	1. Dad (Budruk)	10
			2. Pimpalas	10
			3. Astagaon	10
			4. Babhaleshwar	10
			5. Loni	10
Total			20	200 (B)
Total A + B	2	4	40	400

3.5 Tools used in the data collection

The basic instrument used for collection of required data was interview schedule. The information was collected through personal interview so as to get the required data. Personal interview technique was used for data collection by the researcher and responses were marked in the schedule. Before finalizing the interview schedule it was pre-tested on for about 40 (i.e. 10 per cent) number of respondent beneficiaries and based on the observations, necessary modifications were made in the schedule.

3.6 Analysis of data

The data were analyzed on the basis of specific objectives of the study and on the hypotheses formulated for the study. In the beginning, the qualitative data were converted into quantitative form and both qualitative and quantitative data were tabulated in primary tables. Further, these primary tables were converted into secondary tables and then used for recording responses according to the categorized aspects in the study. The application of appropriate statistical tools viz., Frequency, Percentages Mean, SD, Pearson's Correlation Co-efficient, Multiple regression tests and Paired 't' test were used for the analysis of data and inferences were drawn in sequential order.

3.7 Variables selected

At the first instance appropriate variables were selected by consulting earlier research studies and experts in the Department of Extension Education. Fifteen independent variables and one dependent variable were finally selected which were later clearly conceptualized and defined. The variables were scored, measured and categorized. The variables of the present study were broadly classified as :

I. Independent variables

1. Age
2. Education
3. Social participation
4. Knowledge about SGSY
5. Experience in trade
6. Information sources used
7. Cosmopoliteness
8. Size of land holding
9. Occupation
10. Annual income
11. Indebtedness

12. Risk orientation
13. Achievement motivation
14. Economic motivation
15. Attitude

II. Dependent variable

Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on socio-economic status of the respondent beneficiaries.

3.8 Measurement of independent variables

As stated earlier the related independent variables viz., age, education, social participation, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, size of land holding, occupation, annual income, indebtedness, risk orientation, achievement motivation, economic motivation and attitude were selected for the present investigation. The criteria followed for their measurements are as under:

3.8.1 Age

It is operationally defined as the chronological age of the respondent in completed years at the time of interview.

Score one was assigned to each year of age f quantification and analysis. Further, the categorization respondents on the basis of mean ± SD was also worked ou The mean was 39.66 and SD was 10.65 for age. On the bas of the score obtained by them, they were grouped into thr categories as given below.

i. Young : Upto 29 years

ii. Middle : 30 to 50 years

iii. Old : 51 and above years

3.8.2 Education

It refers to the formal education completed by t respondent beneficiaries at the time of interview. On frequency and percentage were studied. The followi categories were formed for classifying the respond beneficiaries on the basis of their educational level.

i. Illiterate (No formal education)

ii. Primary (Up to 7th standard)

iii. Secondary (8th and 10th standard)

iv. Higher secondary (11th to 12th standard)

3.8.3 Social participation

It is defined as the respondent's involvement in th activities of formal and non-formal organizations.

Each of the respondent was assigned 1 score if th respondent was a member of one organization and wa assigned 2 score for office bearer in the organization. Th score 0 was assigned for neither member nor office bearer Secondly, each of the respondents was assigned score 1 i respondent beneficiary was a former member of an organization or office bearer. Thus, the total score on such items was taken as indicator of social participation. In this way on the basis of total score obtained by the responden beneficiaries, they were grouped into following three categories.

i. No social participation : 0 Score

ii. Low social participation : Up to 3 scores

iii. Medium social participation : 4 to 5 scores

iv. High social participation : 5 and above scores

3.8.4 Knowledge about SGSY

In the present study knowledge has been definec as the information possessed by an individual responden beneficiary about the SGSY.

Teacher made knowledge test was used by listing the different questions about the rules, subsidy, functioning of SGSY and SHGs. The questions on the trades of SGSY in this study were also listed. These questions were asked to the respondent beneficiaries. One score to the each answer of each question was assigned. The answer score of goat rearing trade was added to the total answer score of knowledge about SGSY of goat rearing respondent beneficiaries. The answer score of dairy enterprise was added to the total answer score of knowledge about SGSY of dairy enterprise respondent beneficiaries. Their responses were collected. Thus, the total score of each respondent beneficiary was recorded and the all respondent beneficiaries were grouped into following three categories.

i. Low knowledge : Up to 11 scores

ii. Medium knowledge : 12 to 17 scores

iii. High knowledge : 18 and above scores

3.8.5 Experience in trade

Experience in trade in this study refers to the experience of an individual respondent in his respective trade in years. Thus, the experience in years of all respondents were collected and the all respondent beneficiaries were grouped into the following three categories.

i. No experience : 0 years

ii. Low experience : Up to 5 years

iii. Medium experience : 6 to 10 years

iv. High experience : 11 and above years

3.8.6 Information sources used

It is an index, which refers to degree of an individual's exposure to different sources of information.

One score to each source of information was assigned. Thus, the total score of each individual respondent beneficiary was collected and the all respondent beneficiaries were grouped into the following three categories.

i. Information sources not used : [redacted] 0 scores

ii. Low number of information sources used : Upto 8 scores

iii. Medium number of information sources used : 9 to 15 scores

iv. High number of information sources used : 16 and above scores

3.8.7 Cosmopliteness

The term consmopoliteness indicates the nature and extent of contacts of the respondents with the place and or persons outside their own villages.

Knowing their exposure to the places and or persons, cosmopoliteness of the respondent beneficiaries was tested.

One score was assigned to each contacting place or person for getting the information of SGSY scheme and it's trades. Thus, the total score was worked out and as per scores obtained, these all respondent beneficiaries were grouped as below.

i. No cosmopoliteness : 0 scores

ii. Low cosmopoliteness : Up to 2 scores

iii. Medium cosmopoliteness : 3 to 4 scores

iv. High cosmopoliteness : 5 and above scores

3.8.8 Size of land holding

It has been operationally defined as the total area of agricultural land owned by the respondent's family. The standard classification as used by the Government of Maharashtra was used as follows.

i. Landless : No land holding

ii. Marginal : Up to 1.00 ha

iii. Small : 1.01 to 2.00 ha

3.8.9 Occupation

This gives information about the profession to which an individual belongs for earning livehood. The respondents are presented with the help of frequency and percentages as shown in the following format :

i. Farming

ii. Cast based business

iii. Labour

iv. Service

3.8.10 Annual income

It refers to gross earnings in rupees of family from all sources in a year. The annual income of the respondent beneficiaries was then categorized into 3 groups as shown below based on mean ± SD. Mean of the annual income was 37132.25 and SD was 7405.81.

i. Low : Up to Rs. 30000

ii. Medium : Rs. 30001 to 44000

iii. High : Rs. 44001 and above

3.8.11 Indebtedness

In this study, indebtedness refers to the payment to be paid by the respondents to the money lenders other than the loan of SGSY. Following score was assigned to the indebtedness.

Sr. No.	Indebtedness	Score
1.	Above Rs. 100000	1
2.	Rs. 90001 to Rs. 100000	2
3.	Rs. 80001 to 90000	3
4.	Rs. 70001 to 80000	4
5.	Rs. 60001 to 70000	5
6.	Rs. 50001 to 60000	6
7.	Rs. 40001 to 50000	7
8.	Rs. 30001 to 40000	8
9.	Rs. 20001 to 30000	9
10.	Rs. 10001 to 20000	10
11.	Up to Rs. 10000	11

Thus, low score to the high indebtedness and high score to the low indebtedness was assigned and the all respondent beneficiaries were grouped into following three categories as below.

i. High indebtedness : Up to 4 scores

ii. Medium indebtedness : 5 to 8 scores

iii. Low indebtedness : 9 and above scores

3.8.12 Risk orientation

In this study, risk orientation refers to the readiness of risk bearing of the selected trades.

The measurement of risk orientation of the respondent beneficiaries towards their trades in general and its personnel in particular, was done through the opinion about the some positive and negative selected statements (Total 5) which were related with their trades. Opinions were agree, undecided and not agree. 1 score was assigned to not agree, 2 scores were assigned to undecided and 3 scores were assigned to agree for the positive statements. Three scores were assigned to not agree, 2 scores were assigned to undecided and 1 score was assigned to agree for the negative statements. Thus, the maximum score of 15 was obtained. The data of score of each respondent was collected, analyzed

and all the respondents were grouped into three categories as below.

i. Low risk orientation : Up to 9 scores

ii. Medium risk orientation : 10 to 13 scores

iii. High risk orientation : 14 and above scores

3.8.13 Achievement motivation

Achievement motivation in this study refers to the motivation of the respondent beneficiaries by the inspiring sources.

Selected inspiring sources were listed in the interview schedule. 1 score to each inspiring source for the achievement as a beneficiary and for the achievement of taking the benefits of the scheme was assigned. Thus, the total score of each respondent was collected and all the respondents were grouped into the following 3 categories.

i. Low : Upto 3 scores

ii. Medium : 4 to 5 scores

iii. High : 6 and above scores

3.8.14 Economic motivation

In this study it refers to as the relative value placed by the respondent beneficiaries towards the achievement of economic ends.

Total eight statements about the economic motivation were listed. Thus, the maximum score of 8 was obtained. The data about total score of each respondent was collected and analyzed. All the respondent beneficiaries were grouped into the following 3 categories as below.

i. Low : Upto 3 scores

ii. Medium : 4 to 5 scores

iii. High : 6 and above scores

3.8.15 Attitude

Attitude is the predisposition to perform, perceive, think and feel in relation to something.

The scale developed by R.S. Palande (1985) for the attitude was used for the attitude statements in this study. The concept attitude was operationalized in the present study as deemed pre-desposition by the respondent beneficiaries or react positively or negatively towards the Swarnajayanti Gram Swarozgar Yojana (SGSY). Five positive and three negative statements about the SGSY are selected for this study. About

the opinion, five points i.e. strongly favourable, favourable, undecided, unfavourable and strongly unfavourable were considered.

Following scores were assigned to the positive and negative statements.

Statements	Score				
	Strongly favourable	Favourable	Undecided	Unfavourable	Strongly unfavourabl
Positive	5	4	3	2	1
Negative	1	2	3	4	5

Thus, the maximum score was 40 on the basis of mean (36.54) and ± SD (2.64) the respondent beneficiaries were grouped into the following three categories.

i. Less favourable : Upto 34 scores

ii. Moderately favourable : 35 to 37 scores

iii. More favourable : 38 and above scores

3.9 Measurement of dependent variable (Impact) of SGSY on socio-economic status of the respondent beneficiaries

Measurement of impact on socio-economic status (Score)

Σ Score of socio-economic status aspects or parameters of post condition	-	Σ Score of socio-economic status aspects or parameters of pre condition	=	Score of Children's education + Annual income + Social participation + Occupation + Land holding + Material possession + House, Electricity and Drinking water + Indebtedness + Livestock possession of post condition	-	Score of children's education + Annual income + Social participation + Occupation + Land holding + Material possession + House, Electricity and Drinking water + Indebtedness + livestock possession of pre condition	=	Score of impact on the socio-economic status of the respondent beneficiaries



Following scores were assigned to three levels of impact of SGSY on socio-economic status of the respondent beneficiaries.

i. Low : Upto 38 scores

ii. Medium : 39 to 47 scores

iii. High : 48 and above scores

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3.10 Measurement of socio-economic status aspects or parameters

Nine socio-economic status aspects or parameters are selected for this study as follows

i. Children's education
ii. Annual income
iii. Social participation
iv. Occupation
v. Land holding
vi. Material possession
vii. House, Electricity and Drinking water
viii. Indebtedness
ix. Livestock possession

For the measurement of these parameters or aspects of socio-economic status, following score was assigned. The scale of socio-economic status developed by Chorge (1985) with some modifications was used for some parameters.

i.	**Children's education**	**Score**
1.	Illiterate	0
2.	Adult education	1
3.	Primary	2
4.	Secondary	3
5.	Diploma	4
6.	Graduate and above	5
7.	Number of children who completed graduation and above	
1.	One	1
2.	Two	2
3.	Three and above	3

ii.	**Annual income**	**Score**
1.	Upto Rs. 1500/-	1
2.	Rs. 1500 to Rs. 3000	2
3.	Rs. 3001 to Rs. 6000	3
4.	Rs. 6001 to Rs. 12000	4
5.	Rs. 12001 to Rs. 18000	5
6.	Rs. 18001 to Rs. 24000	6
7.	Rs. 24001 to Rs. 36000	7
8.	Rs. 36001 to Rs. 48000	8
9.	Rs. 48001 to Rs. 60000	9
10.	Rs. Above 60000/-	10
iii.	**Social participation**	**Score**
1.	Neither member nor officer bearer	0
2.	Member of one organization	1
3.	Former member of any organization or office bearer	1
4.	Office bearer	2
iv.	**Occupation**	**Score**
1.	Labour	1
2.	Dairy or Goat keeping as a subsidiary occupation	1
3.	Caste occupation	2
4.	Service class 3 and 4	3
5.	Service-Class- 1 and 2	4
6.	Farming	5

v.	**Land holding**	**Score**
1.	landless	0
2.	Conversion of unirrigated land into irrigated land in post condition	1
3.	Upto 1.00 ha	1
4.	Upto 2.00 ha	2
5.	Increase in unirrigated land holding in post condition	2
6.	Increase in irrigated land holding in post condition	3

vi. Material possession

A. Furniture	**Score**	**B. Vehicle**	**Score**
Chair	1	Bicycle	1
Table	1	Bullock cart	2
Cot	1	Motor cycle	3

c. Recreational material	**Score**	**d. Communication material**	**Score**
Radio	1	Landed phone	1
Tape recorder	1	Mobile phone	2
Television (Black & white)	3	**e. Farm power**	
Television (Coloured)	5	Oil engine	1
		Electric motor	2

e.	**Farm tools and implements**	**Score**
1.	Each tool and implement	1

vii. House, Electricity and Drinking water

a.	**House**	**Score**
1.	Hut	1
2.	Kuccha	2
3.	Kuccha-cum-Pucca	3
4.	Pucca	4

b.	**Electricity**	**Score**
1.	No electricity	0
2.	With electricity	1

c.	**Drinking water**	**Score**
1.	Hapsa / well	1
2.	Water supply by tap	2

viii.	**Indebtedness**	**Score**
1.	Above Rs. 100000	1
2.	Rs. 90001 to 100000	2
3.	Rs. 80001 to 90000	3
4.	Rs. 70001 to 80000	4
5.	Rs. 60001 to 70000	5
6.	Rs. 50001 to 60000	6
7.	Rs. 40001 to 50000	7

8.	Rs. 30001 to 40000	8
9.	Rs. 20001 to 30000	9
10.	Rs. 10001 to 20000	10
11.	Up to Rs. 10000	11
ix.	**Livestock**	**Score**
1.	Possession of each livestock	1

3.11 Constraints faced and suggestions made by the respondents

3.11.1 Constraints faced

Constraints were taken as circumstances or causes which prohibited the respondent beneficiaries to get the benefits of SGSY especially designed for them. It was ascertained by asking open-end questions to the respondent beneficiaries as which factors were responsible in getting the benefits of SGSY scheme. Open-end question technique was especially used for eliciting real cause in getting the benefits. This technique helped to secure spontaneous response of the respondents. Further, the statements as responded by the respondents were recorded. While compiling statement of similar nature, responses were grouped together and presented with frequencies and percentage in the form of table and inferences are drawn.

3.11.2 Suggestions made

By using open-end question technique, suggestions were secured from the respondents to overcome the constraints faced by them in getting benefits of SGSY. The collected responses were presented with the help of frequency and percentage and inferences are drawn.

3.12 Statistical tests used

The statistical tests used in the present study for analysis of data were as under.

3.12.1 Frequency and percentage

Frequencies and percentages were used for making simple comparisions. The frequency of the particular category was converted into percentage.

3.12.2 Mean

Mean of the sample was calculated by the following formula.

$$\text{Mean} = \frac{\sum x}{n}$$

Where,

x = Variables

n = Total of variables

Standard deviation

It was calculated by using following formula.

$$SD = \sqrt{\frac{1}{n} \sum (x_1 - \bar{x})^2}$$

where,

x = Variables

n = Total number of respondents

3.12.3 Pearson's correlation coefficient

To test the relationship between independent and dependent variables following formula was used for **'r'** value

$$r = \frac{\sum (xy) - \frac{(\sum x)(\sum y)}{N}}{\sqrt{\left(\sum x^2 - \frac{(\sum x)^2}{n}\right)\left(\sum y^2 - \frac{(\sum y)^2}{n}\right)}}$$

where,

x = One variable

y = Another variable

n = Number of observations

3.12.4 Multiple regression

This technique was used to know the influence of independent variables on dependent variables. For the present study linear model of regression equation was used as follows.

$Y_1 = a + b_1 x_1 + b_2 x_2 + \text{----------} b_n x_n$

Where

Y_1 = dependent variables

x_1----x_n = independent variables

b_1----b_n = regression coefficient for respective independent variables

a = Constant value

3.12.5 Paired 't' test

The paired 't' test having two tailed distribution was used to ascertain the significance of difference in the scores of the pre socio-economic status condition (Before enrollment in SGSY) and post socio-economic status condition (After enrollment in SGSY) of the respondent beneficiaries

$$t = \frac{\bar{d}}{\sqrt{\frac{s^2}{n}}}$$

where $$\bar{d} = \frac{\sum di}{n}$$

$$S^2 = \frac{1}{n-1}\left(\sum di^2 - \frac{(\sum di)^2}{n}\right)$$

4. RESULTS AND DISCUSSION

The present investigation entitled **Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on the socio-economic status of the beneficiaries from Nashik and Ahmednagar district** was conducted in Chandwad and Malegaon tahsils of Nashik district and Sangamner and Rahata tahsils of Ahmednagar district. The data collected during the investigation have been analysed and the results are presented under the following major heads as per the objectives formulated for the study.

4.1 Personal, socio-economic and psychological characteristics of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY)

4.2 Impact of SGSY on socio-economic status

4.3 Benefits of SGSY availed by the respondent beneficiaries

4.4 Benefits of SGSY availed by the respondent beneficiaries through purchasing of livestock in the sanctioned loan.

4.5 Difference in the pre and post socio-economic status aspects or parameters of the beneficiaries

4.6 Relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them.

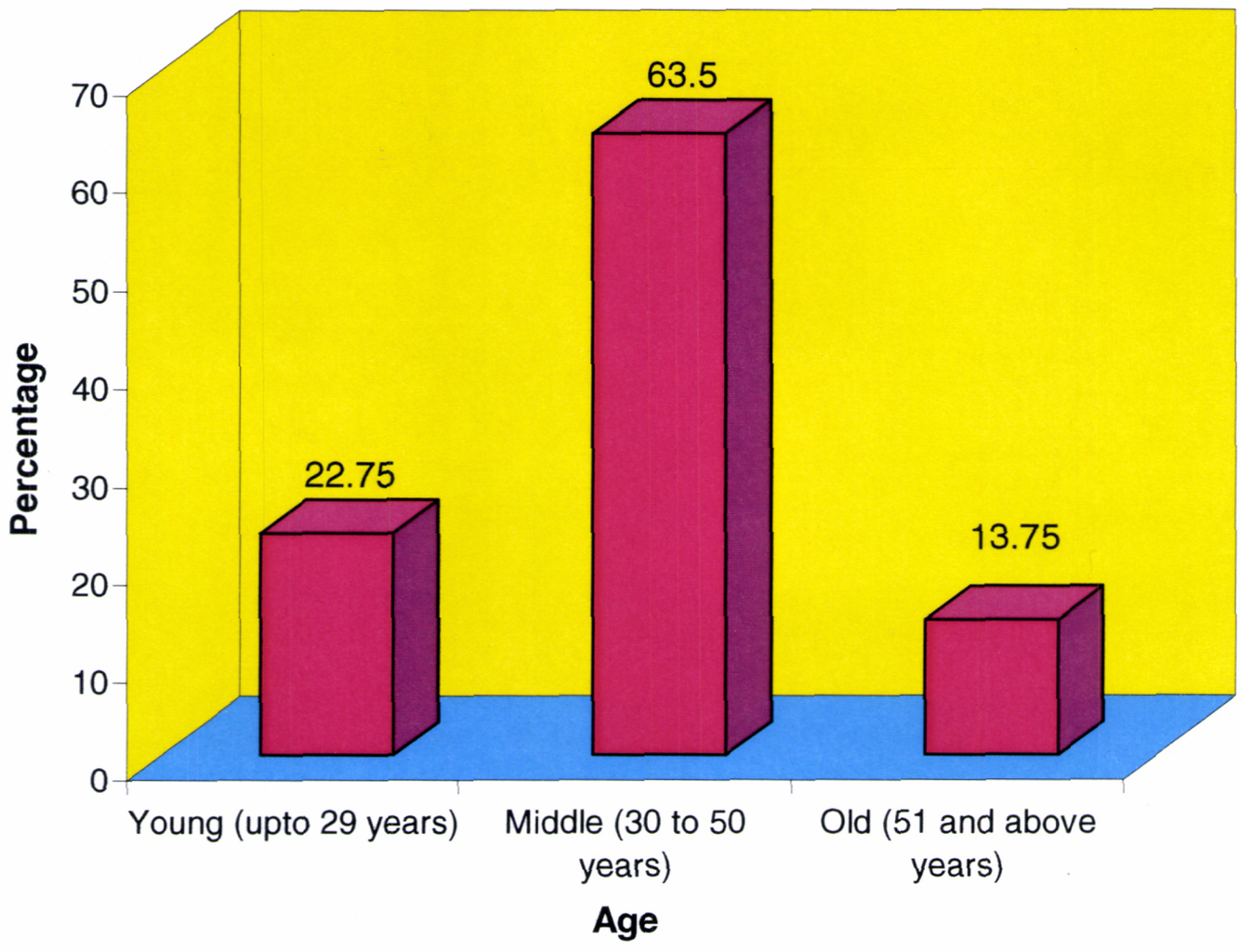


Fig. 2.Distribution of the respondent beneficiaries by their age

4.7 Constraint faced by the respondent beneficiaries of SGSY

4.8 Suggestions made by the respondent beneficiaries of SGSY to overcome their constraints.

4.1 Personal, socio-economic and psychological characteristics of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY).

4.1.1 Age

Age denotes the chronologically completed calendar years by the beneficiaries. Age influences behaviour of an individual by exposing to varied situations for number of times. Therefore, the age of the beneficiaries was considered as essential aspect in this study. The data pertaining to this were collected and analyzed. The findings are presented in Table 6 and Figure 2.

Table 6. Distribution of the respondent beneficiaries by their age.

Sr. No.	Age group	Respondents (N=400)	
		Number	Per cent
1.	Young (upto 29 years)	91	22.75
2.	Middle (30 to 50 years)	254	63.50
3.	Old (51 and above years)	55	13.75
	Total	**400**	**100.00**

Mean = 38.66 SD = 10.65

It can be seen from the Table 6 and Fig. 2 total there was the highest proportion of respondent beneficiaries (63.50 per cent) belonged to middle age group of 30 to 50 years, whereas 22.75 per cent beneficiaries were young upto 29 years by their age. The respondent beneficiaries 51 and above years i.e. older were less in number (13.75 per cent).

This finding is similar with the findings of Satyanarayana *et al.* (2002), Saudariya and Ratul (2001).

4.1.2 Education

Formal education enhances comprehensive abilities and skills of an individual. The data in this respect were collected and analysed. The results are presented in the Table 7 and Figure 3.

Table 7. Distribution of the respondent beneficiaries by their educational level

Sr. No.	**Educational level**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Illiterate (No formal education)	57	14.25
2.	Primary (upto 7th standard)	274	68.50
3.	Secondary (8th to 10th Std.)	68	17.00
4.	Higher secondary (11th to 12th Std.	1	0.25
	Total	**400**	**100.00**

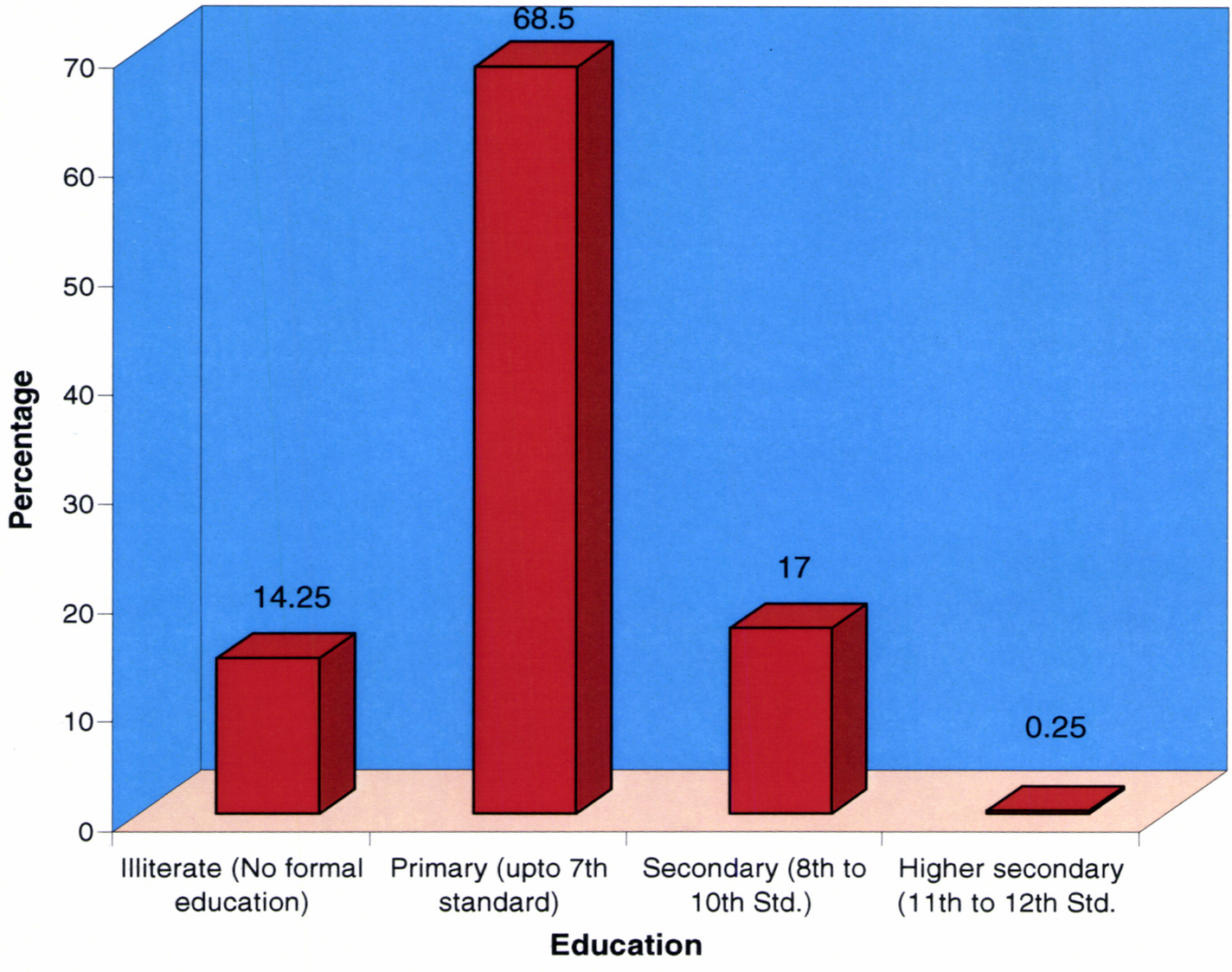


Fig. 3. Distribution of the respondent beneficiaries by their educational level

The data from Table 7 and Fig. 3 reveals that most (68.50 per cent) of the respondent beneficiaries had primary level of education. The 17.00 per cent of the respondent beneficiaries had upto secondary level of education while, 14.25 per cent respondents were illiterate. Only 0.25 per cent of them had higher secondary level of education.

This finding is similar with the findings of Sundari and Karnalambal (1991).

4.1.3 Social participation

Participation in the social institutions and organizations influences an individual by having more opportunities to come in contact with different kinds of people. This helps in securing more information through various sources. It was, therefore, thought that social participation of the respondent beneficiaries might influence the impact of SGSY on their socio-economic status. In view of this the, information on this aspect was collected and analysed. The results are presented in Table 8 and Figure 4.

Table 8. Distribution of the respondent beneficiaries by their social participation

Sr. No.	Social participation	Respondents (N=400)	
		Number	Per cent
1.	No social participation (0 score)	10	2.50
2.	Low social participation (upto 3 scores)	76	19.00
3.	Medium social participation (4 to 5 scores)	180	45.00
4.	High social participation (6 and above scores)	134	33.50
	Total	**400**	**100.00**

Mean = 4.26 SD = 0.93

The data from Table 8 and Fig. 4 reveals that 19.00 per cent of the respondent beneficiaries had low social participation (upto 3 scores), while one third (33.50 per cent) of them had high social participation (5 and above scores). Near about fifty (45.00 per cent) of them had medium social participation (4 to 5 scores). Only 2.50 per cent of them had no social participation.

4.1.4 Knowledge about the SGSY

Knowledge is one of the component of human behaviour. It plays an important role in the covert as well as overt behaviour of an individual. For the present study, the

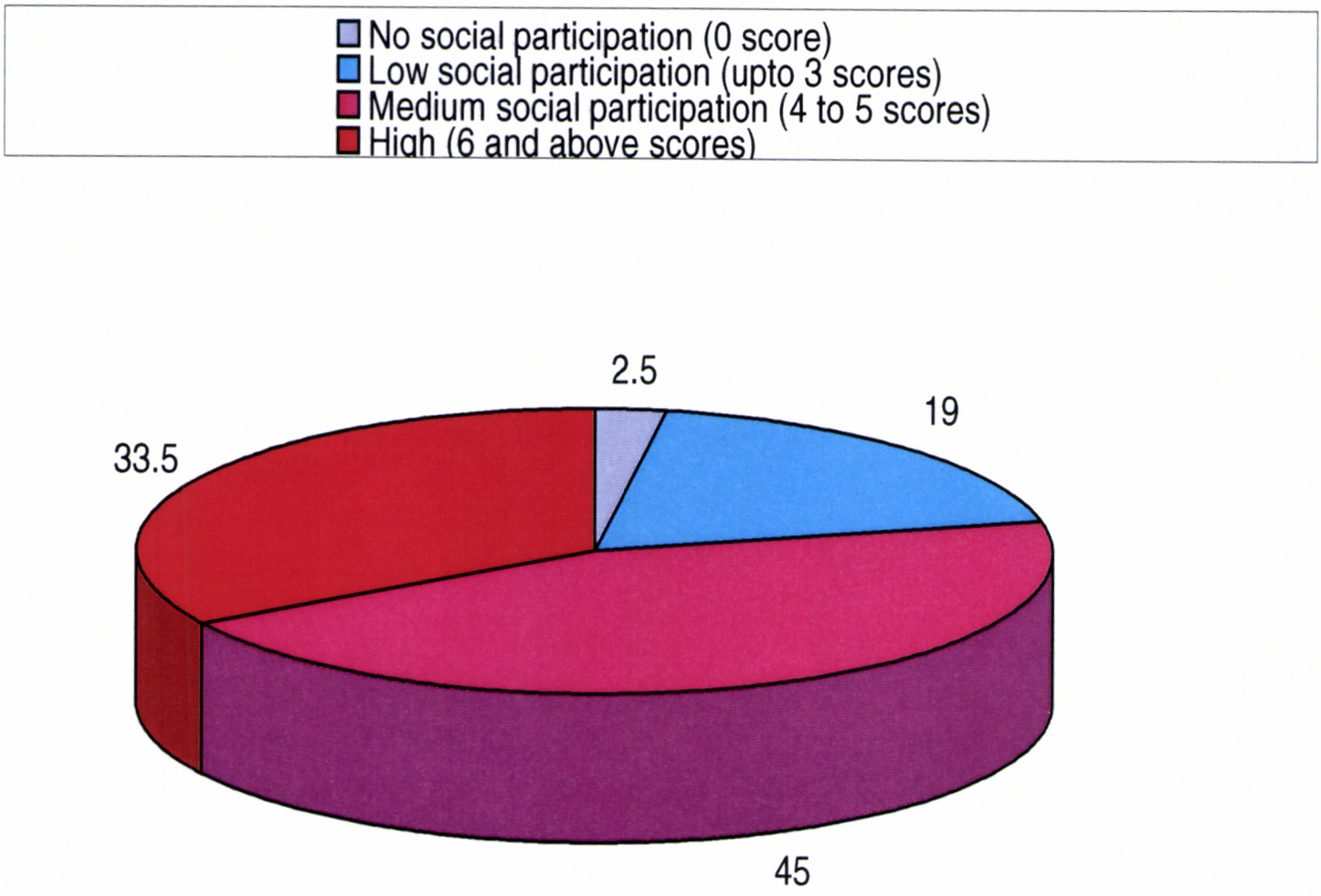


Fig. 4. Distribution of the respondent beneficiaries by their social participation

term knowledge was operationalised as the knowledge about the respective trade of the SGSY in this study.

The data regarding knowledge about SGSY of the respondents are presented in Table 9 and Fig. 5.

Table 9. Distribution of the respondent beneficiaries by their level of knowledge about the SGSY.

Sr. No.	Level of knowledge about the SGSY	Respondents (N=400)	
		Number	Per cent
1.	Low (Upto 11 scores)	251	62.75
2.	Medium (12 to 17 scores)	137	34.25
3.	High (18 and above scroes)	12	3.00
	Total	**400**	**100.00**

Mean = 14.43 SD = 3.01

It can be observed from the Table 9 and Figure 5 that the highest proportion of respondent beneficiaries (62.75 per cent) had low knowledge (up to 11 scores), whereas 34.25 per cent of them had medium knowledge. Only 3.00 per cent of them had high knowledge about the SGSY.

4.1.5 Experience in trade

It refers to the experience in years of respective trades in this study.

Experience in trade may influence the impact of SGSY on socio-economic status of the respondent beneficiaries. The information pertaining to the trade adopted by the respondents was collected. The results are presented in the Table 10 and Figure 6.

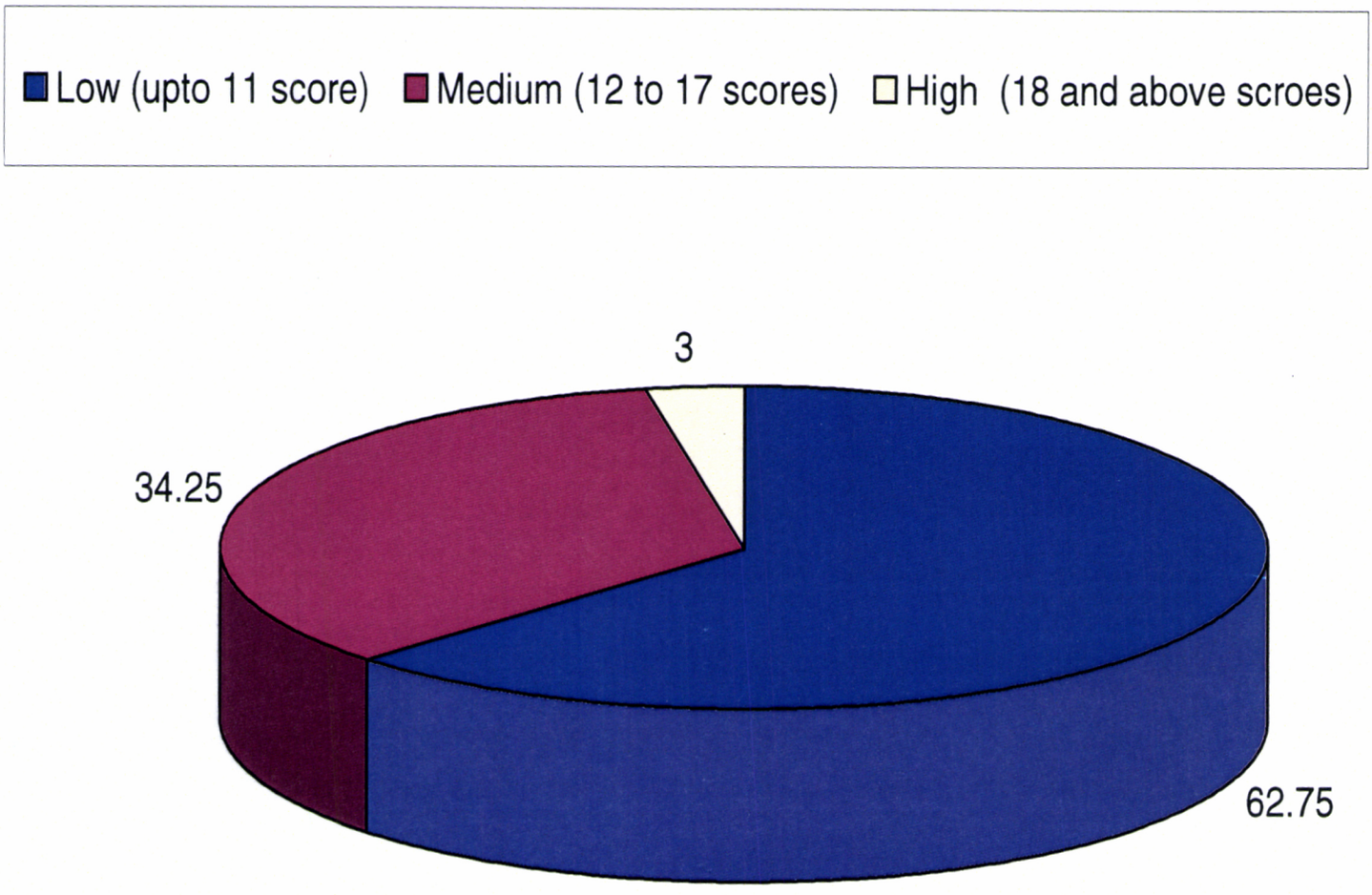


Fig. 5. Distribution of the respondent beneficiaries by their level of knowledge about the SGSY

Table 10. Distribution of the respondent beneficiaries by their experience in trade

Sr. No.	Experience in trade	Respondents (N=400)					
		Goat rearing		Dairy enterprise		Total	
		Number	Per cent	Number	Per cent	Number	Per cent
1.	No experience (0 years)	4	1.00	3	0.75	7	1.75
2.	Low experience (upto 5 years)	132	33.00	124	31.00	256	64.00
3.	Medium experience (6 to 10 years)	47	11.75	51	12.75	98	24.50
4.	High experience (11 and above years)	17	4.25	22	5.50	39	9.75
	Total	200	50.00	200	50.00	400	100.0

Mean = 39.66 SD = 10.65

It can be seen from the Table 10 and Figure 6 that most of the respondent beneficiaries (64.00 per cent) had low experience in trade (up to 5 years), whereas, 24.50 per cent of them had medium experience in trade (6 to 10 years). A very low per cent (9.75 per cent) of the respondent beneficiaries had high experience in trade. A very meagre proportion (1.75 per cent) of the respondent beneficiaries had no experience in trade.

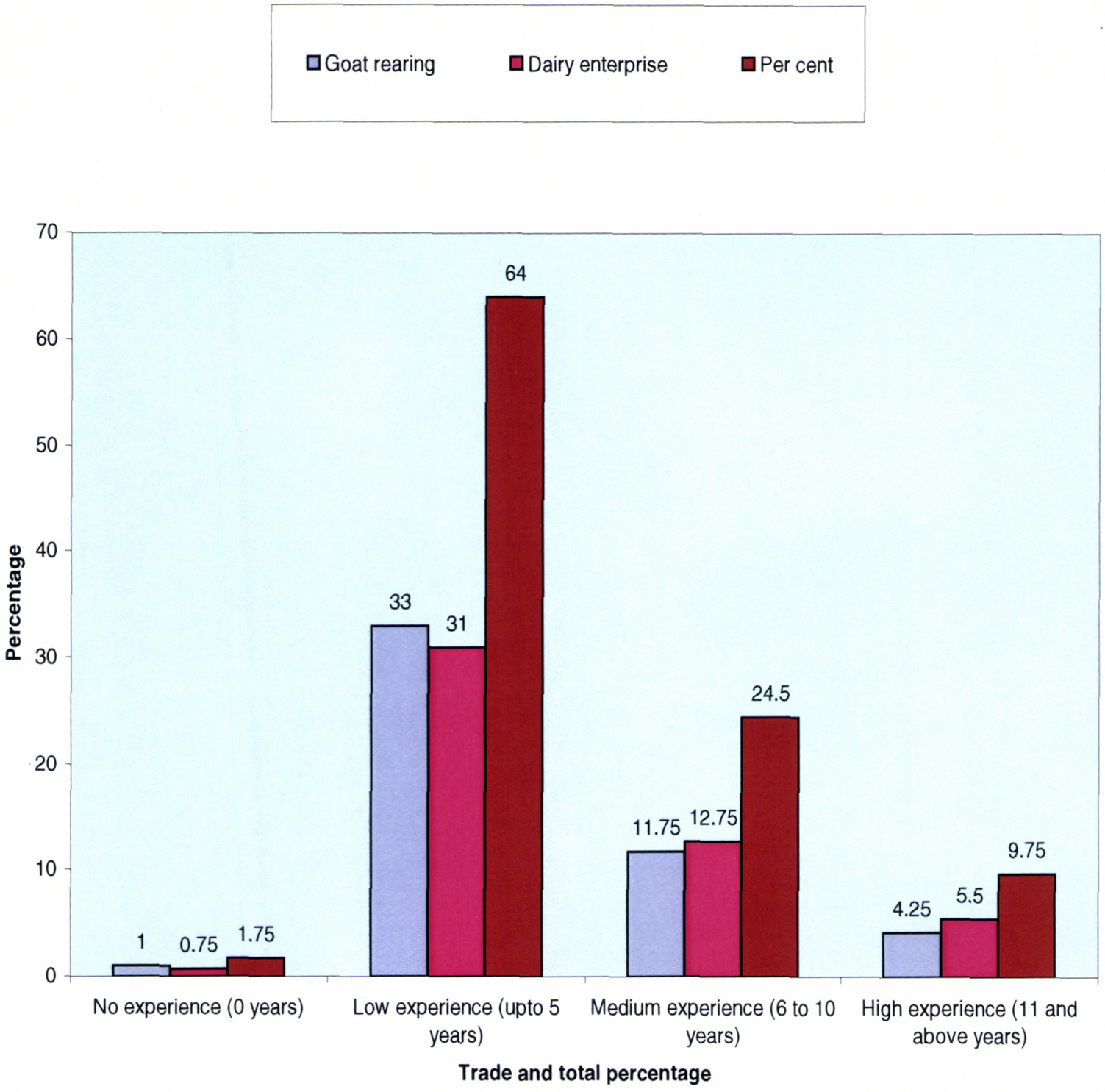


Fig. 6. Distribution of the respondent beneficiaries by their experience in trade

4.1.6 Information sources used

Attempts were made to know the use of sources for receiving information abut Swarnajayanti Gram Swarozgar Yojana. As respondents have more sources of information, more impact on their socio-economic status, it becomes an important factor of one's personality also. Considering this, the data about sources of information used by the respondent beneficiaries were collected and analysed. The results are presented in the Table 11.

Table 11 reveals that three-fourth (75.00 per cent) of the respondents had used neighbourers as a source of information. Whereas, most of the respondents (67.75 and 67.50 per cent had used the Extension Officer (Trade), of Panchayat Samiti and Gramsevak respectively as the source of information. However, printed material and personnel of District Rural Development Agency as a source of information was used by 62.50 and 57.50 per cent respondent beneficiaries, respectively.

Table 11. Distribution of the respondent beneficiaries by their information sources used about the SGSY programme.

Sr. No.	**Information sources used**	**Respondents (N=400)**	
		No.	**Percentage**
1.	Neighbourers	300	75.00
2.	Extension Officer (Trade), Panchayat Samiti	271	67.75
3.	Gramsevak	270	67.50
4.	Printed materials	250	62.50
5.	Personnel of District Rural Development Agency	230	57.50
6.	T.V.	108	27.00
7.	Exhibitions	91	22.75
8.	Friends	80	20.00
9.	Group discussions	60	15.00
10.	Radio	50	12.50
11.	Asstt. Project Director (Trade), DRDA	50	12.50
12.	Meetings	50	12.50
13.	Local leaders	32	8.00
14.	Relatives	30	7.50
15.	Asstt. Project Director (Livestock), DRDA	30	7.50
16.	Contact farmers	28	7.00
17.	Beneficiaries' Rallies	25	6.25
18.	Krishi Sevek (Agril. Deptt.)	15	3.75
19.	Agril. Extension Officer (Panchayat Samiti)	10	2.50
20.	Village Development Officer	9	2.25

While T.V. and Exhibitions were used as th sources of information by 27.00 and 22.75 per cent of th respondent beneficiaries, respectively.

One-fifth (20.00 per cent) of the respondents ha used friends as a source of information of SGSY. While 15.0 per cent of the respondent beneficiaries had used grou discussion as a source of information. The equal percentag (12.50 per cent each) was observed for using Radio, Assistan Project Director (Trade, D.R.D.A.) and meetings as th sources of information.

Local leaders as a source of information was used by only 8.00 per cent of the respondents.

Low but equal percentage (7.50 per cent each) of the respondent beneficiaries was observed in case of using relatives and Assistant Project Director (Livestock, DRDA) as the source of information.

Contact farmers, beneficiaries' rallies, Krishi Sevak (Agril. Deptt.) and Agril. Extension Officer (Panchayat Samiti) these sources of information were used by 7.00, 6.25, 3.75 and 2.50 per cent of the respondent beneficiaries.

Only 2.25 per cent of the respondent beneficiaries had used the Village Development Officer as a source of information.

Further, the information pertaining to the information sources used by the respondent beneficiaries was

collected and analysed on the basis of its level. The results are presented in Table 12 and Figure 7.

Table 12. Distribution of the respondent beneficiaries by their level of information sources used.

Sr. No.	**Level of information sources used**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Information sources not used	29	7.25
2.	Low (upto 8 scores)	217	54.25
3.	Medium (9 to 15 scores)	101	25.25
4.	High (16 and above scores)	53	13.25
	Total	**400**	**100.00**

Mean = 11.97 SD = 3.46

Table 12 and Figure 7 reveals that more than fifty per cent of the respondents (54.25 per cent) had used low number of information sources. While 25.25 per cent of them had used medium number of information sources. However, 13.25 per cent of them had used high number of information sources. Only 7.25 per cent of the respondents had not used information sources. It is observed from the above table that more than three-fourth (79.50 per cent) of the respondent beneficiaries had used the low and medium number of information sources. This finding is similar in some extent with the findings of Bhosale (2000).

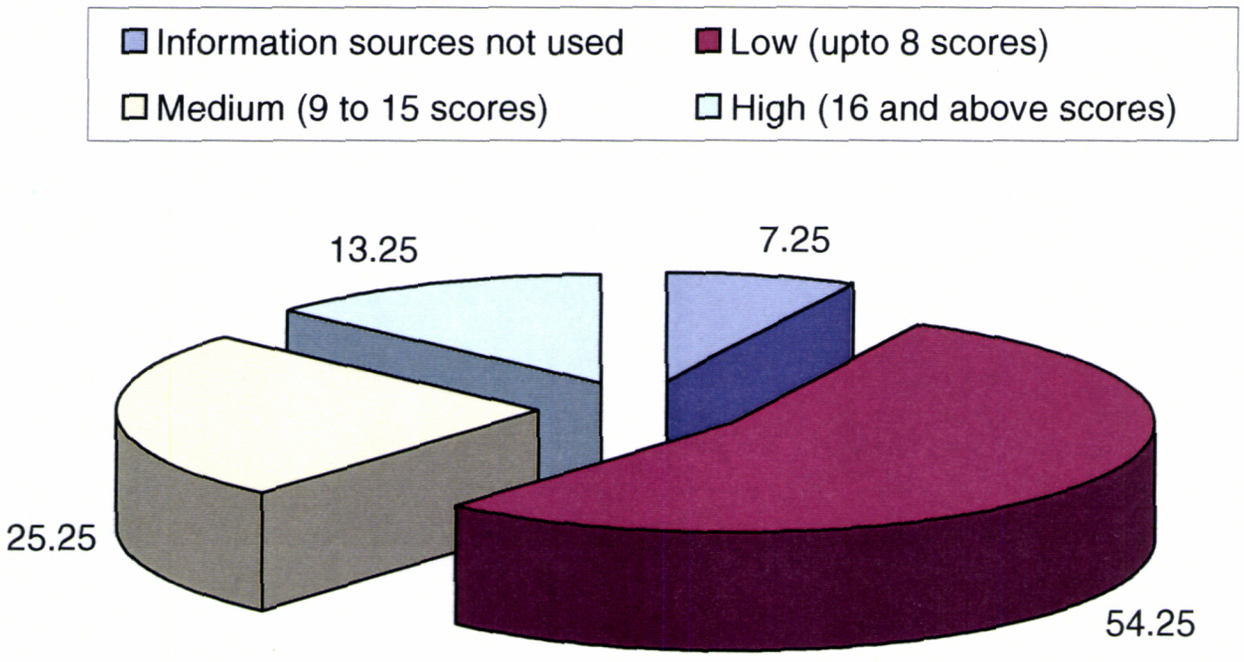


Fig. 7. Distribution of the respondent beneficiaries by their level of information sources used

4.1.7 Cosmopoliteness

The term cosmopoliteness indicates the nature and extent of contact of the respondents with the places and or persons outside their own village. It is one of the element to know about outside world. The person having more cosmopoliteness gets more knowledge and understanding about the activities that are going around their environment that will help them to get some opportunities to improve themselves. Considering this, the information on the extent of cosmopoliteness of the respondents was collected and analysed. The data are presented in Table 13.

Table 13. Distribution of the respondent beneficiaries by their cosmopoliteness

Sr. No.	Place of contact	Respondents (N=400)	
		Number	Per cent
1.	Visited the Extension Officer of respective Panchayat Samiti for the information of trade or enterprise	391	97.75
2.	Visited the successful beneficiaries of other village	201	50.25
3.	Visited the exhibition of different trades and trade products of other beneficiaries	181	45.25
4.	District Rural Development Agency	164	41.00
5.	Visited the Scheme Executing Officer at tahsil level (B.D.O.) for understanding the trade or enterprise	61	15.25

Table 13 reveals that most (97.75 per cent) of the respondent beneficiaries had visited the Extension Officer (trade or enterprise) of respective Panchayat Samiti for the information of trade or enterprise. While 50.25 per cent of the respondents had visited the successful beneficiaries of other village. Near about fifty per cent (45.25 per cent) of the respondents had visited the exhibitions of different trades and trade products of beneficiaries.

Total 41.00 per cent of the respondents had contacted the District Rural Development Agency at respective districts. Only 15.25 per cent of the respondent beneficiaries had contacted the scheme executing officer at tahsil level (B.D.O.) for understanding the trade or enterprise.

Further the information pertaining to the consmopoltensess was analysed on the basis of score they obtained and the results are presented in the Table 14 and Figure 8.

Table 14. Distribution of the respondent beneficiaries by their level of cosmopoliteness

Sr. No.	**Level of cosmopoliteness**	**Respondents (N=400)**	
		Number	**Per cent**
1.	No cosmopoliteness (0 score)	9	2.25
2.	Low (upto 2 scores)	251	62.75
3.	Medium (3 to 4 scores)	121	30.25
4.	High 5 and above scores)	19	4.75
	Total	**400**	**100.00**

Mean = 2.43 SD = 0.998

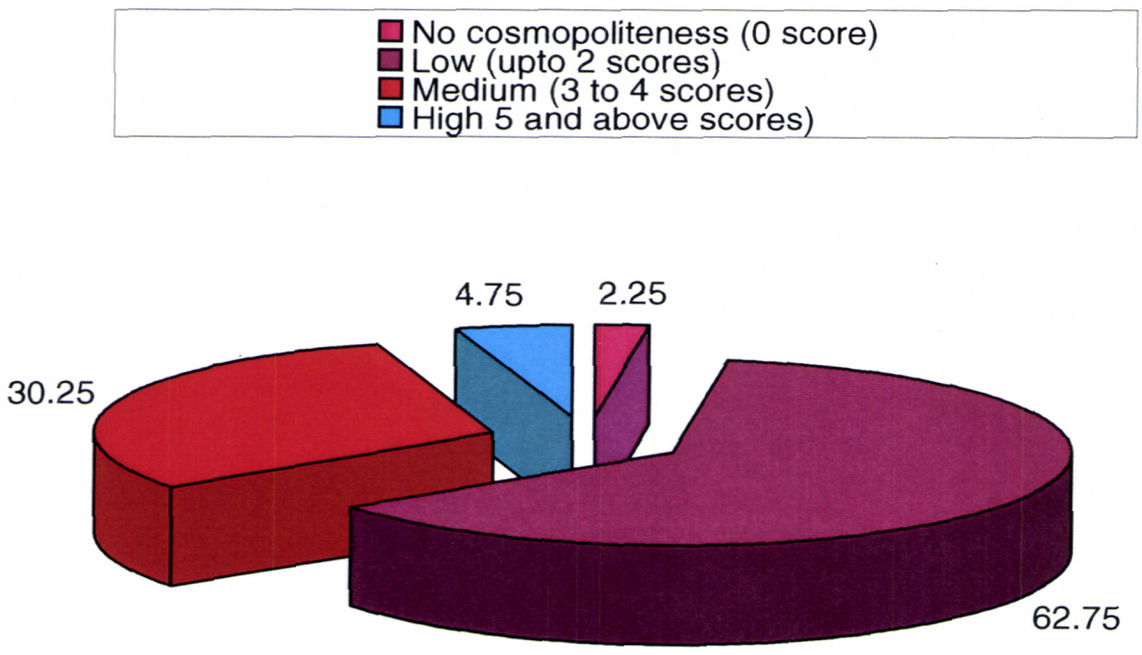


Fig. 8. Distribution of the respondent beneficiaries by their level of cosmopoliteness.

It is observed from the Table 14 and Figure 8 that most (62.75 per cent) of the respondent beneficiaries had low (up to 2 scores) level of cosmopoliteness, while near about one-third (30.25 per cent) of them had medium (3 to 4 scores) level of cosmopoliteness. Only 4.75 per cent of them had high (5 and above scores) level of cosmopoliteness. Very meagre per cent (2.25 per cent) of them had no cosmopoliteness.

4.1.8 Size of land holding

The size of land holding refers to the number of hectares of land owned and operated by the family. It determines the social and economic status of family and source of livehood. The size of land holding is the major factor, which influences the impact of SGSY scheme on the socio-economic status of the respondent beneficiaries. With this view in mind, the information pertaining to the size of land possessed by the respondent beneficiaries was collected and analysed. The results are presented in Table 15 and Figure 9.

Table 15. Distribution of the respondent beneficiaries by their size of land holding

Sr. No.	Size of land holding	Respondents (N=400)	
		Number	Per cent
1.	Landless	236	59.00
2.	Marginal (upto 1.0 ha.)	158	39.50
3.	Small (1.01 to 2.0 ha.)	6	1.50

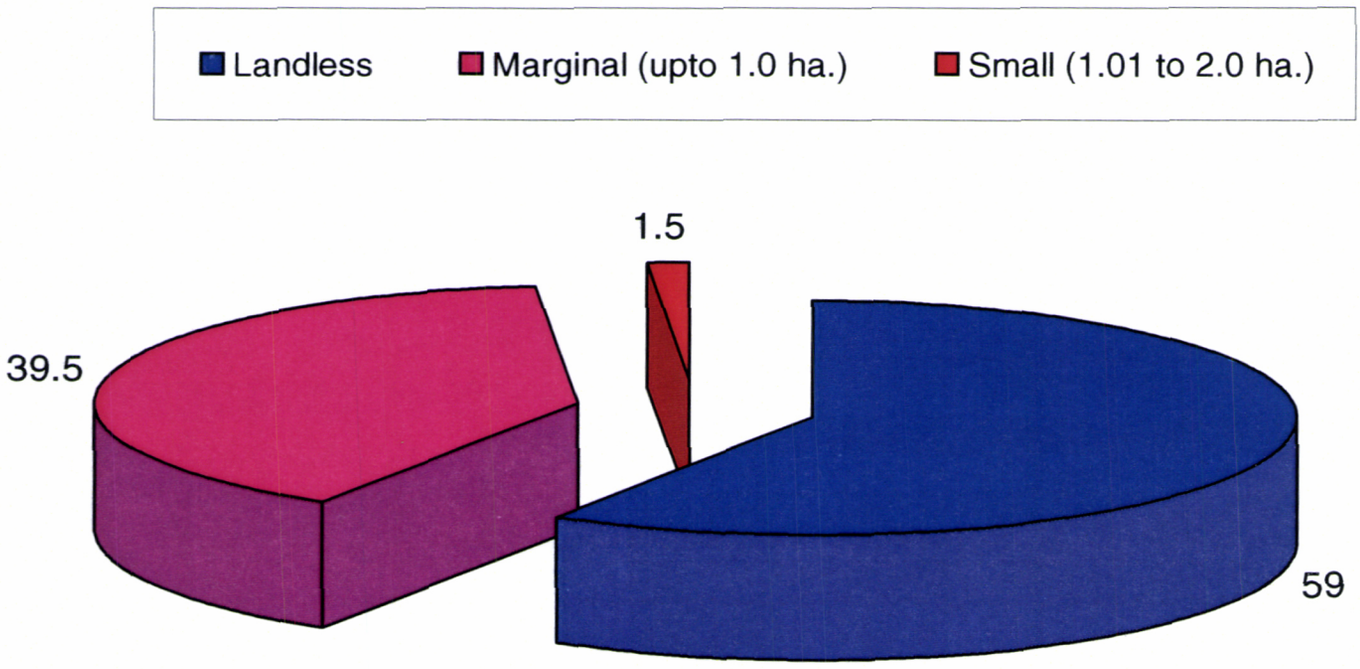


Fig. 9. Distribution of the respondent beneficiaries by their size of land holding

Table 15 and Figure 9 reveals that more than half (59.00 per cent) of the respondents were landless, while, 39.50 per cent of the respondents were having marginal (upto 1.0 ha) size of land holding. Only 1.50 per cent of them had small (upto 1.01 to 2.00 ha.) size of land holding.

This finding is similar in some extent with the findings of Kaushik (1993), Mane (1990), Chaudhari *et al.* (2002).

4.1.9 Occupation

This gives information about the profession to which an individual belongs for earning livehood. It is one of the determinants because occupation directly relates to annual income, more social participation and obviously more contact with outside world. Keeping in view of this, data about the occupation of the respondent beneficiaries were collected and analysed. The results are presented in Table 16 and Figure 10.

Table 16. Distribution of the respondent beneficiaries by their occupation

Sr. No.	**Experience in trade**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Farming	164	41.00
2.	Cast based business	13	3.25
3.	Labour	221	55.25
4.	Service	2	0.50
	Total	**400**	**100.00**

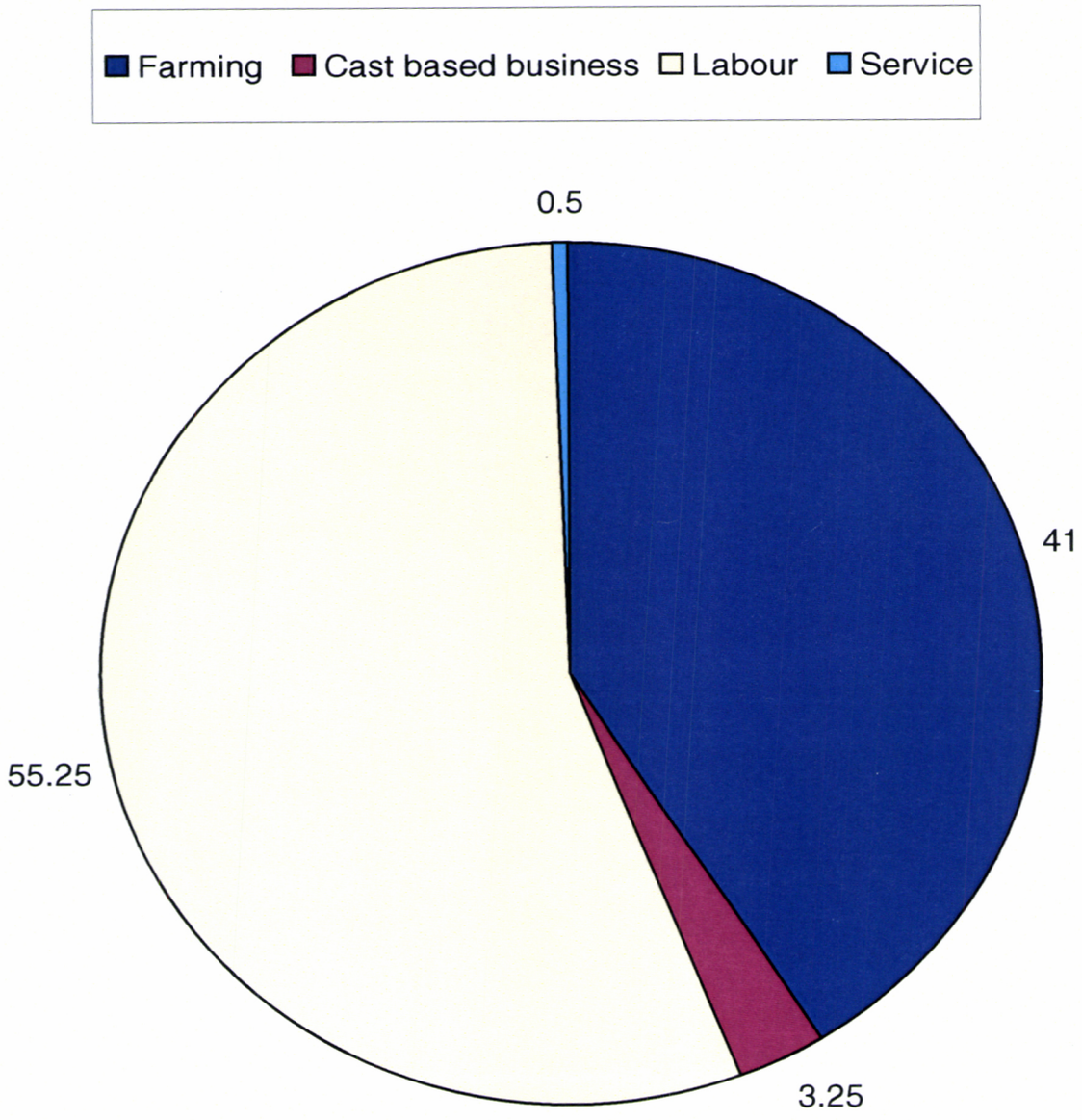


Fig. 10 Distribution of the respondent beneficiaries by their occupation

Table 16 and Figure 10 revealed that more than half (55.25 per cent) of the respondents were having labour as a occupation, while, 41.00 per cent of them had farming as a occupation. Only 0.50 per cent of them had service as a occupation. More percentage of labour may be due to the maximum landless respondent beneficiaries as the labour occupation is the second alternative after farming as a source of income.

This finding is similar in some extent with the findings of Pradhan (1994) and Ghosh (1991).

4.1.10 Annual Income

It refers to gross earning in rupees of family from all sources in a year of family members of the respondents taking together from all earning sources. Every individual's style is decided to a great extent by his level of gross income. When the respondent beneficiaries get economic stability though they are under BPL in pre-condition they strive for the better impact of SGSY on socio-economic status which increases the annual income directly in post-condition. The data regarding annual income of the respondent beneficiaries were collected, analysed and presented in the Table 17 and Figure 11.

Table 17. Distribution of the respondent beneficiaries by their level of annual income

Sr. No.	Annual income level	Respondents (N=400)	
		Number	Per cent
1.	Low (upto Rs. 30000)	90	22.50
2.	Medium (Rs. 30001 to 44000)	212	53.00
3.	High (Rs 44001 and above)	98	24.50
	Total	**400**	**100.00**

Mean = 37132.25 SD = 7405.81

It is observed from Table 17 and Fig 11 that more than half (53.00 per cent) of the respondent beneficiaries had medium annual income followed by near about one-fourth (24.50 per cent) of the respondents who had high annual income and 22.50 per cent of the respondents had low annual income.

It is observed in the present study that most of the respondent beneficiaries belonged to medium and high annual income categories.

This finding is similar in some extent with the findings of Kulkarni (2003).

4.1.11 Indebtedness

It refers to the payment of loan to be paid by the respondents to the owners of money other than the loan of SGSY.

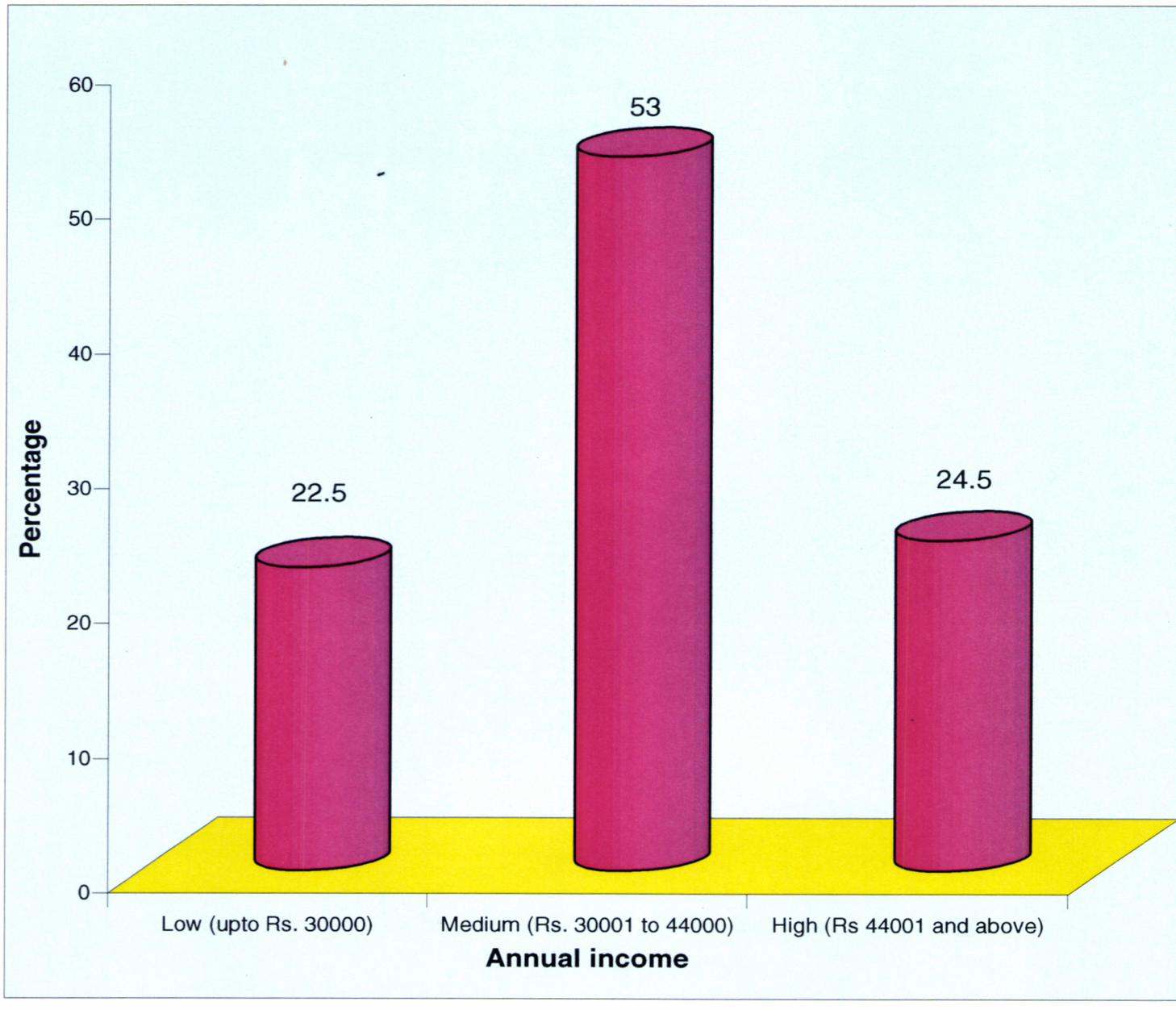


Fig. 11. Distribution of the respondent beneficiaries by their annual income

It is assumed that low indebtedness increases the impact of SGSY on socio-economic status.

The information regarding indebtedness of the respondent beneficiaries was collected and analysed. The findings are presented in Table 18.

Table 18. Distribution of the respondent beneficiaries by their extent of indebtedness

Sr. No.	**Indebtedness range**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Above Rs 100000	5	1.25
2.	Rs. 90001 to 100000	6	1.50
3.	Rs. 80001 to 90000	5	1.25
4.	Rs. 70001 to 80000	9	2.25
5.	Rs. 60001 to 70000	36	9.00
6.	Rs. 50001 to 60000	30	7.50
7.	Rs. 40001 to 50000	40	10.00
8.	Rs. 30001 to 40000	39	9.75
9.	Rs. 20001 to 30000	115	28.75
10.	Rs. 10001 to 20000	60	15.00
11.	Upto Rs. 10000	55	13.75
	Total	**400**	**100.00**

Table 18 reveals that very low i.e. 1.25, 1.50, 1.25 and 2.25 percentages of the respondent beneficiaries were observed for the indebtedness of Rs. Above 100000, 90001 to 100000, 80001 to 90000 and 70001 to 80000, respectively.

While, 9.00, 7.50, 10.00 and 9.75 per cent of the respondents had the indebtedness of Rs. 60001 to 70000, 50001 to 60000, 40001 to 50000 and 30001 to 40000, respectively.

Large i.e. 28.75, 15.00 and 13.75 percentages of the respondent beneficiaries were observed for the indebtedness of Rs. 20001 to 30000, 10001 to 20000 and upto Rs. 10000, respectively.

Further, the information pertaining to the indebtedness was analysed on the basis of its level. The results are presented in Table 19 and Figure 12.

Table 19. Distribution of the respondent beneficiaries by their level of indebtedness.

Sr. No.	**Level of indebtedness**	**Respondents (N=400)**	
		Number	**Per cent**
1.	High (upto 4 scores)	25	6.25
2.	Medium (5 to 8 scores)	145	36.25
3.	Low (9 and above scores)	230	57.50
	Total	**400**	**100.00**

Mean = 6.37 SD = 2.34

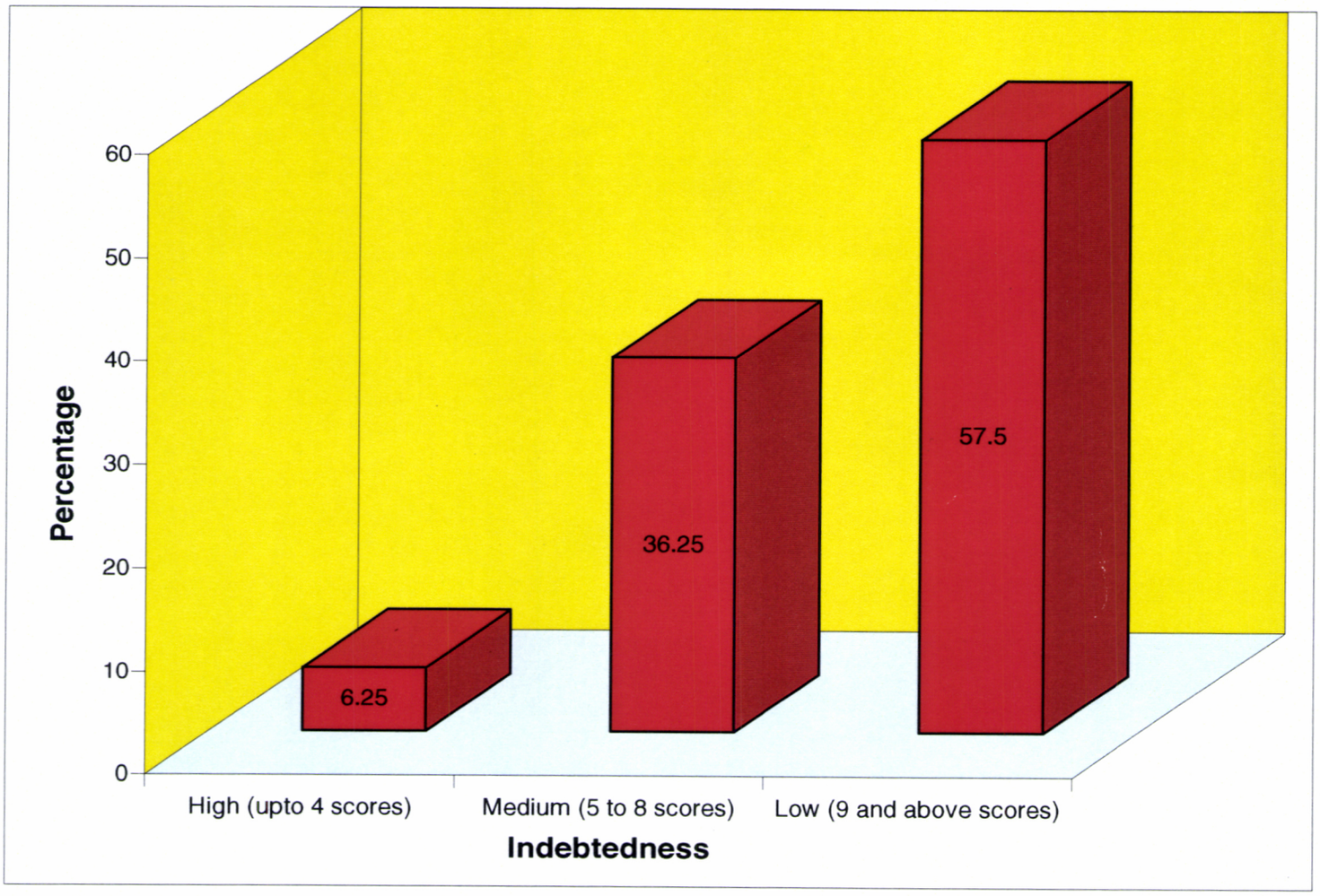


Fig. 12 Distribution of the respondent beneficiaries by their level of indebtedness

Table 19 and Figure 12 reveals that more than half (57.50 per cent) of the respondents had low indebtedness. While 36.25 per cent of them had medium indebtedness. Only 6.25 per cent of them had high indebtedness.

It is observed from the above table that most of the respondent beneficiaries were having low to medium level of indebtedness.

4.1.12 Risk orientation

It refers to the readiness of risk bearing of the selected trade.

It is supposed that the respondents having more risk bearing are always allert about making the trade successful. So more risk orientation may effect as a high impact of SGSY on their socio-economic status. Keeping in view of this, the data were collected and analysed. The data are presented in Table 20.

The Table 20 revels that the statement i.e. **Beneficiary should have to take more risk for getting more benefit rather than being satisfied in less risk having less benefit** was agreed by 96.75 per cent, undecided by 0.75 per cent and disagreed by 2.50 per cent respondent beneficiaries. This statement was treated as the positive (+ve) statement.

The positive (+ve) statement of risk orientation i.e. **Beneficiaries who are taking more risk, are mostly**

economically strong was reported by the respondent beneficiaries as agree (97.75 per cent) and disagree (2.25 per cent). None of them had reported this statement as undecided means all had opined about this statement.

The negative (-ve) statement i.e. **I feel that when there is a possibility of more benefit from the present trade in the hand of beneficiary at that time more risk taking is beneficial** was opined by one fourth (25.00 per cent) of the respondents as agree. Only 3.00 per cent of them had opined this statement as undecided means they could not give their opinion about this statement. Near about three-fourth (72.00 per cent) of the respondent beneficiaries had opined this statement as disagree.

Near about one-fourth (24.50 per cent), 3.50 per cent and near about three-fourth (72.00 per cent) of the respondent beneficiaries had opined as agree, undecided and disagree respectively about the negative (-ve) statement of risk orientation i.e. **To avoid the high risk, beneficiary should have to select more number of trades at one time rather than to select only one trade at one time**.

The negative (-ve) statement of risk orientation in this study i.e. **It is better to select the trade which is experienced as beneficial by others than to select the trade by self initiation** was opined by near abut one third (32.50 per cent) and near about two third (65.25 per cent) of

the respondent beneficiaries as agree and disagree respectively. Only 2.25 per cent of the respondent beneficiaries could not express their opinion means they were undecided about this statement.

Table 20. Distribution of the respondent beneficiaries by their risk orientation

Sr. No.	Statement	Level of risk orientation (N=400)					
		Agree		Undecided		Disagree	
		No.	Percentage	No	Percentage	No	Percentage
1.	Beneficiary should have to take more risk for getting more benefit rather than being satisfied in less risk having less benefit	387	96.75	3	0.75	10	02.50
2.	Beneficiaries who are taking more risk, are mostly economically strong.	391	97.75	--	--	09	02.25
3.	I feel that when there is a possibility of more benefit from the present trade in the hand of beneficiary at that time more risk taking is beneficial	100	25.00	12	03.00	288	72.00
4.	To avoid the high risk, beneficiary should have to select more number of trades at one time rather than to select only one trade at one time.	98	24.50	14	03.50	288	72.00
5.	It is better to select the trade which is experienced as beneficial by others than to select the trade by self initiation.	130	32.50	9	02.25	261	65.25

Further, the information pertaining to the risk orientation was analysed on the basis of the score obtained by the respondents. The results are presented in Table 21 and Figure 13.

Table 21. Distribution of the respondent beneficiaries by their level of risk orientation.

Sr. No.	**Level of risk orientation**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Low (upto 9 scores)	25	6.25
2.	Medium (10 to 13 scores)	102	25.50
3.	High (14 and above scores)	273	68.25
	Total	**400**	**100.00**

Mean = 11.30 SD = 1.61

Table 21 and Fig 13 reveals that most (68.25 per cent) of the respondent beneficiaries had high risk orientation. While 25.50 per cent of them had medium risk orientation. Only 6.25 per cent of them had low level of risk orientation.

It is observed from the above table that most of the respondent beneficiaries had medium to high level of risk orientation.

This finding is similar in some extent with the findings of Patil (1980), Deokar (1976).

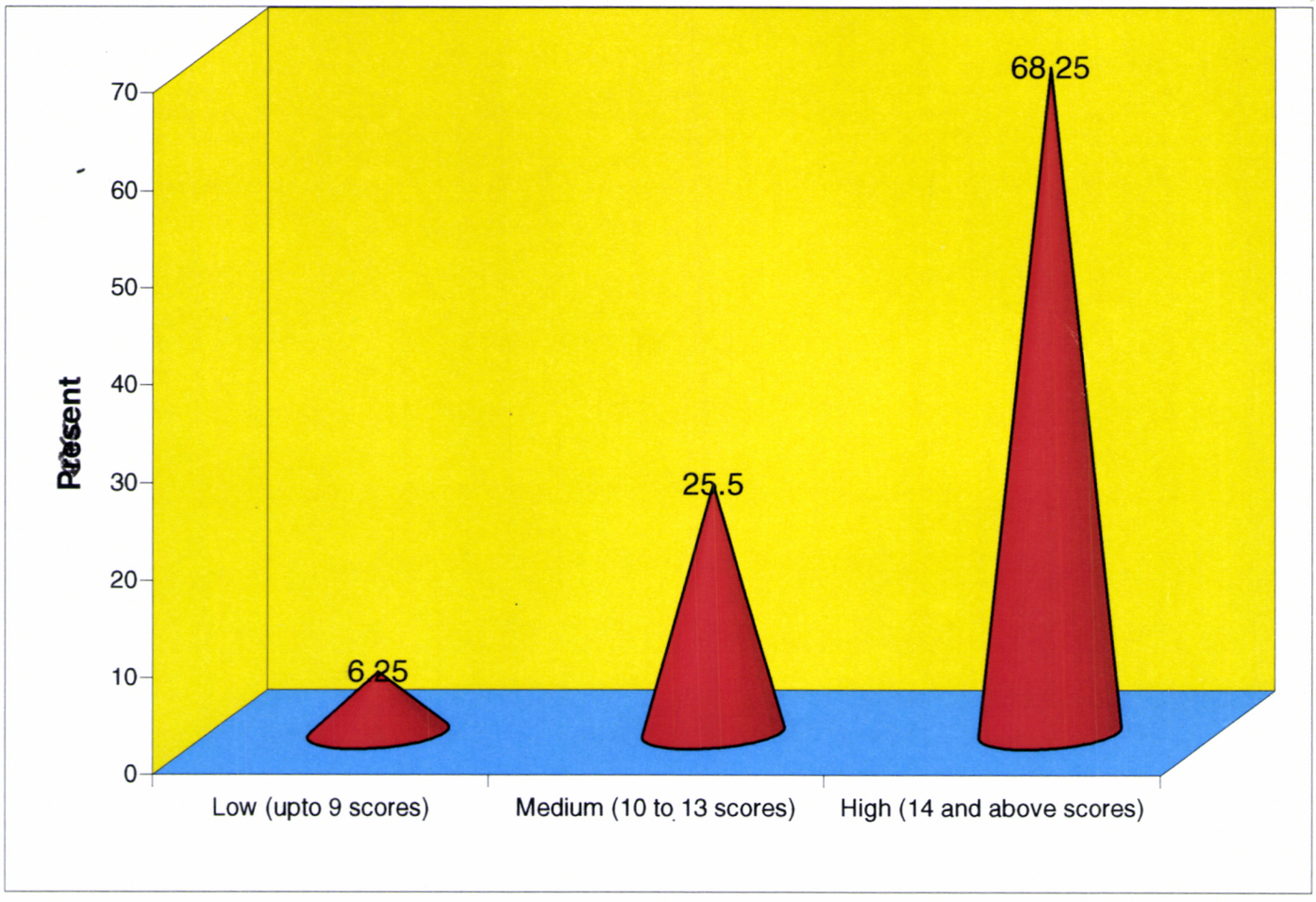


Fig. 13. Distribution of the respondent beneficiaries by their level of risk orientation

4.1.13 Achievement motivation

In this study, it refers to the motivation of the respondent beneficiaries by their inspiring sources.

Mostly, the respondents having high motivation may motivate for large action ultimately the respondents having high achievement motivation may have better impact of SGSY on their socio-economic status. Keeping in view of this, the data about the achievement motivation of the respondent beneficiaries were collected and analysed. The results are presented in Table 22.

Table 22. Distribution of the respondent beneficiaries by their inspiring sources of achievement motivation for undertaking trade

Sr. No.	Inspiring source of achievement motivation for undertaking trade	Respondents (N=400)	
		No.	Percentage
1.	Extension Officer, Panchayat Samiti	350	87.50
2.	Chairman of Self Help Group	300	75.00
3.	Gramsevak	279	69.75
4.	Own	052	13.00
5.	Family member	025	06.25
6.	Sarpancha	25	06.25
7.	School Teacher	005	01.25
8.	Krishi Sevak	003	00.75

Table 22 shows that more than three-fourth (87.50 per cent) of the respondent beneficiaries had opined that Extension Officer of their respective Panchayat Samiti was the inspiring source for their achievement motivation for undertaking the trade of SGSY.

Three-fourth (75.00 per cent) respondents had achieved their trade of SGSY by the Chairman of Self Help Group who acted as the inspiring source for achievement motivation of them to undertake the trade of SGSY.

More than two-third (69.75 percent) of the respondents were inspired by Gramsevak who was supposed to be the inspiring source of achievement motivation for them to undertake the trade or to involve in the SGSY.

However, 13.00 per cent of the respondents had the inspiring source i.e. 'own' means they had inspired by themselves for their achievement motivation to undertake the trade in SGSY.

However, 6.25 per cent of the respondents had the achievement motivation by the inspiring source i.e. family member for involving in SGSY or to undertake the trade in SGSY.

The same percentage (6.25 per cent) of the respondent beneficiaries was observed in case of their achievement motivation by their inspiring source i.e. Sarpancha.

Very meagre (1.25 per cent) of the respondents were motivated to achieve their goal of involving in SGSY and to undertake the trade in SGSY by School Teacher who was acted as a inspiring source of their achievement motivation.

Only 3 respondent beneficiaries (0.75 per cent) had their achievement motivation by the inspiring source i.e. Krishi Sevak to involve in SGSY and to undertake the trade in the said scheme.

These findings about inspiring sources of achievement motivation are similar in some extent with the findings of Adsul (2004) and Kulkarni (2003).

Further the respondents were grouped into three categories on the basis of their level of achievement motivation by inspiring sources. The pre-requisite information on this aspect was collected and analysed. The results are presented in the Table 23 and Figure 14.

Table 23. Distribution of the respondent beneficiaries by their level of inspiring sources of achievement motivation.

Sr. No.	**Level of achievement motivation by inspiring sources**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Low (upto 3 scores)	248	62.00
2.	Medium (4 to 5 scores)	100	25.00
3.	High (6 and above scores)	52	13.00
	Total	**400**	**100.00**

Mean = 4.1 SD = 1.15

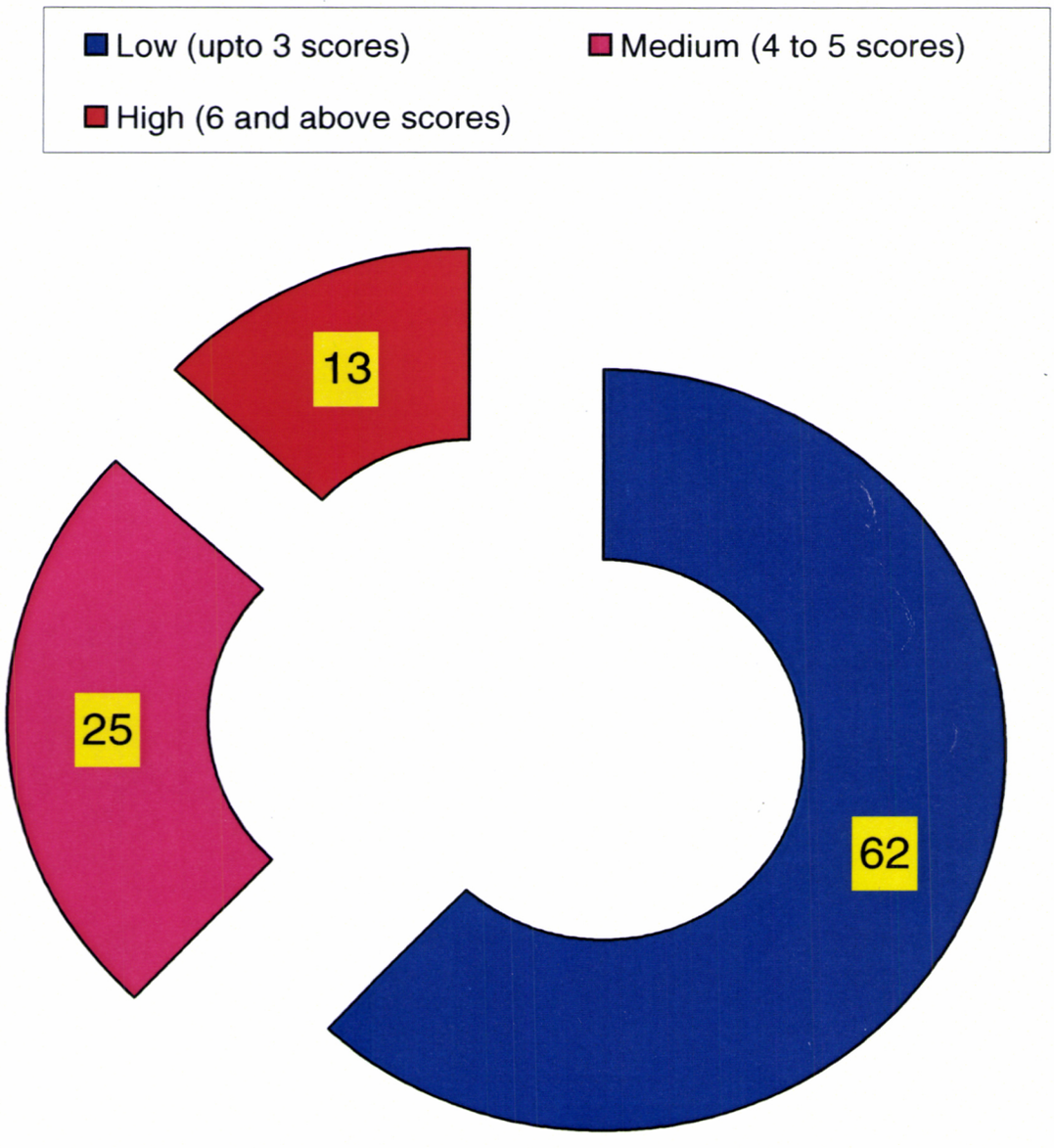


Fig. 14. Distribution of the respondent beneficiaries by their level of inspiring sources of achievement motivation

Table 23 and Fig 14 denotes that most (62.00 pe cent) of the respondent beneficiaries had low achievemen motivation, while, one fourth (25.00 per cent) of them hac medium achievement motivation. Only 13.00 per cent of thc respondent beneficiaries had high level of achievemen motivation.

It is observed that most of the respondent beneficiaries had low to medium achievement motivation as they might have less number of inspiring sources of achievement motivation.

4.1.14 Economic motivation

It referred to as the relative value placed by the respondent beneficiaries towards the achievement of economic ends.

Generally it is assumed that those individuals' having high economic motivation have high impact of SGSY on their socio-economic status.

Keeping in view of this, the data were collected and grouped according to their level of economic motivation. The results are presented in Table 24 and Figure 15.

Table 24. Distribution of the respondent beneficiaries by their level of economic motivation.

Sr. No.	Level of economic motivation	Respondents (N=400)	
		Number	Per cent
1.	Low (upto 3 scores)	113	28.25
2.	Medium (4 to 5 scores)	98	24.50
3.	High (6 and above scores)	189	47.25
	Total	**400**	**100.00**

Mean = 4.15 SD = 1.31

The data from Table 24 and Fig 15 reveal that nearly half (47.25 per cent) of the respondent beneficiaries had high economic motivation. While, 28.25 per cent of the respondent beneficiaries had low level of economic motivation which is followed by 24.50 per cent of the respondent beneficiaries who have medium level of the economic motivation.

It is observed that near about three-fourth (71.75 per cent) of the respondent beneficiaries had medium to high economic motivation.

4.1.15 Attitude

Attitude is the predisposition to perform, perceive, think and feel in relation to something. The concept attitude was opeartionalized in the present study as deemed pre-disposition by the respondent beneficiaries to react positively

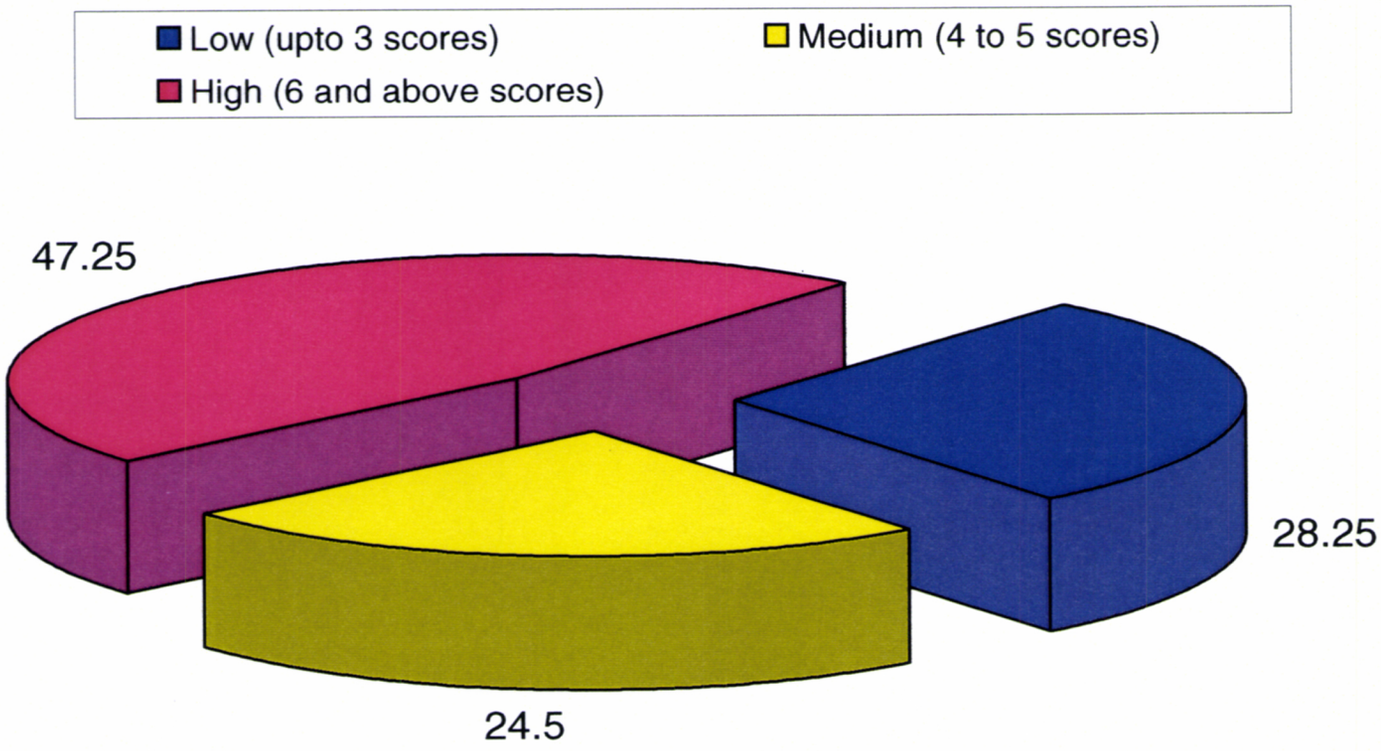


Fig. 15. Distribution of the respondent beneficiaries by their level of economic motivation

or negatively towards the Swarnajayanti Gram Swarozgar Yojana (SGSY). An individual who have more favourable attitude towards the SGSY is likely to use modern techniques, ideas, innovations for their trades. So it is assumed that the respondent beneficiaries having more favourable attitude towards SGSY might have more impact of SGSY on their socio-economic status.

Keeping in view of this, the data were collected and analysed. The findings are presented in Table 25.

Table 25 reveals that the positive (+ve) attitude i.e. **SGSY programme is beneficial to the landless agricultural labourers, small farmers and labourers who are under Below Poverty Line**. This statement was opined by 52.25 and 47.75 per cent of the respondent beneficiaries as Strongly agree and Agree respectively.

Only 5.00 per cent and almost all (95.00 per cent) of the respondent beneficiaries had opined as disagree and strongly disagree respectively for the negative (-ve) statement i.e. **SGSY programme is for landless agril. labourers, small farmers and labourers who are under BPL, but in fact it is seen that big farmers and APL people are taking the benefit of SGSY programme**.

More than one-fourth (27.25 per cent) and near about three-fourth (72.75 per cent) of the respondent beneficiaries had disagreed and strongly disagreed

respectively about the negative (-ve) statement i.e. **Those people who are not under BPL but due to the recommendations of government servents they are being selected for taking the benefit of this scheme**.

Government servents of this scheme are hard workers and they are doing hard work for the welfare of rural poors this positive (+ve) statement was opined by near about half (45.50 per cent) and more than half (52.00 per cent) of the respondent beneficiaries as strongly agree and agree respectively. Only 2.50 per cent of them could not present their opinion or they were undecided about this statement of attitude.

More than three-fourth (75.50 per cent) of the respondent agreed, near about one-fourth (21.75 per cent) of the respondent strongly agreed and only 2.75 per cent of the respondents had undecided about the positive (+ve) statement of attitude i.e **Due to this scheme rural people got maximum self employment and specially unemployed young people got self employment in rural areas**.

Almost all (98.00 per cent) of the respondents had strongly disagreed about the negative (-ve) statement i.e. **For the benefit of subsidy, people are taking loan through this scheme and generally they are misutilising the loan**. Only 2.00 per cent of the respondents had disagreed this statement.

Table 25. Distribution of the respondent beneficiaries by their extent of attitude towards the SGSY

N=400

Sr. No.	Statement	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
		No.	No.	No.	No.	No.
1.	SGSY programme is beneficial to the landless agricultural labourers, small farmers and labourers who are under Below Poverty Line (BPL)	209 (52.25)	191 (47.75)	--	--	--
2.	SGSY programme is for landless agril. labourers, small farmers, labourers who are under BPL, but in fact it is seen that big farmers and APL people are taking the benefit of SGSY programme.	--	--	--	20 (05.00)	380 (95.00)
3.	Those people who are not under BPL but due to the recommendations of government servents they are being selected for taking the benefit of this scheme	--	--	--	109 (27.25)	291 (72.75)
4.	Government servents of this scheme are hard workers and they are doing hard work for the welfare of rural poors.	182 (45.50)	208 (52.00)	10 (02.50)	--	
5.	Due to this scheme rural people got maximum self employment and specially unemployed young people got self employment in rural areas	087 (21.75)	302 (75.50)	11 (02.75)	--	
6.	For the benefit of subsidy, people are taking loan through this scheme and generally they are misutilising the loan	--	--	--	8 (2.00)	392 (98.00)
7.	The people from economically weaker section are benefitted by this scheme means they are able to educate their children and their family members could get guaranted self employment.	190 (47.50)	210 (52.50)	--	--	--
8.	Like the other rural development programme, SGSY scheme is supporting to fill the gap between rural poor and rich	117 (29.25)	280 (70.00)	3 (0.75)	--	--

(Figures in parentheses indicate percentages)

The people from economically weaker section are benefitted by this scheme means they are able to educate their children and their family members could get granted self employment this positive (+ve) statement was opined by near about fifty (47.50 per cent) of the respondents as strongly agree, however more than fifty (52.50 per cent) of the respondents had opined as agree about this statement.

Like the other rural development programme, SGSY scheme is supporting to fill the gap between rural poor and rich, this positive (+ve) statement was treated as agree by more than two-third (70.00 per cent) of the respondents, however, more than one-fourth (29.25 per cent) had treated this statement as strongly agree but a very meagre (0.75 per cent) of them could not give their opinion or they had undecided about this statement.

Further, the information pertaining to the attitudes was analysed on the basis of at the score achieved by the respondents. The results are presented in Table 26 and Figure 16.

Table 26. Distribution of the respondent beneficiaries by their level of attitude towards the SGSY.

Sr. No.	**Level of attitude**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Less favourable (upto 34 scores)	64	16.00
2.	Moderate favourable (35 to 37 scores)	160	40.00
3.	More favourable (38 and above scores)	176	44.00
	Total	**400**	**100.00**

Mean = 36.54 SD = 2.64

The data from Table 26 and Fig. 16 reveals that 44.00 per cent of the respondent beneficiaries had more favourable attitudes. While, 40.00 per cent of them had moderate favourable attitudes. Only 16.00 per cent of them had less favourable attitudes towards SGSY.

It is observed from the above table that most (84.00 per cent) of the respondents had moderate favourable to more favourable attitudes towards SGSY.

This finding is similar in some extent with the finding of Tripathi (1979).

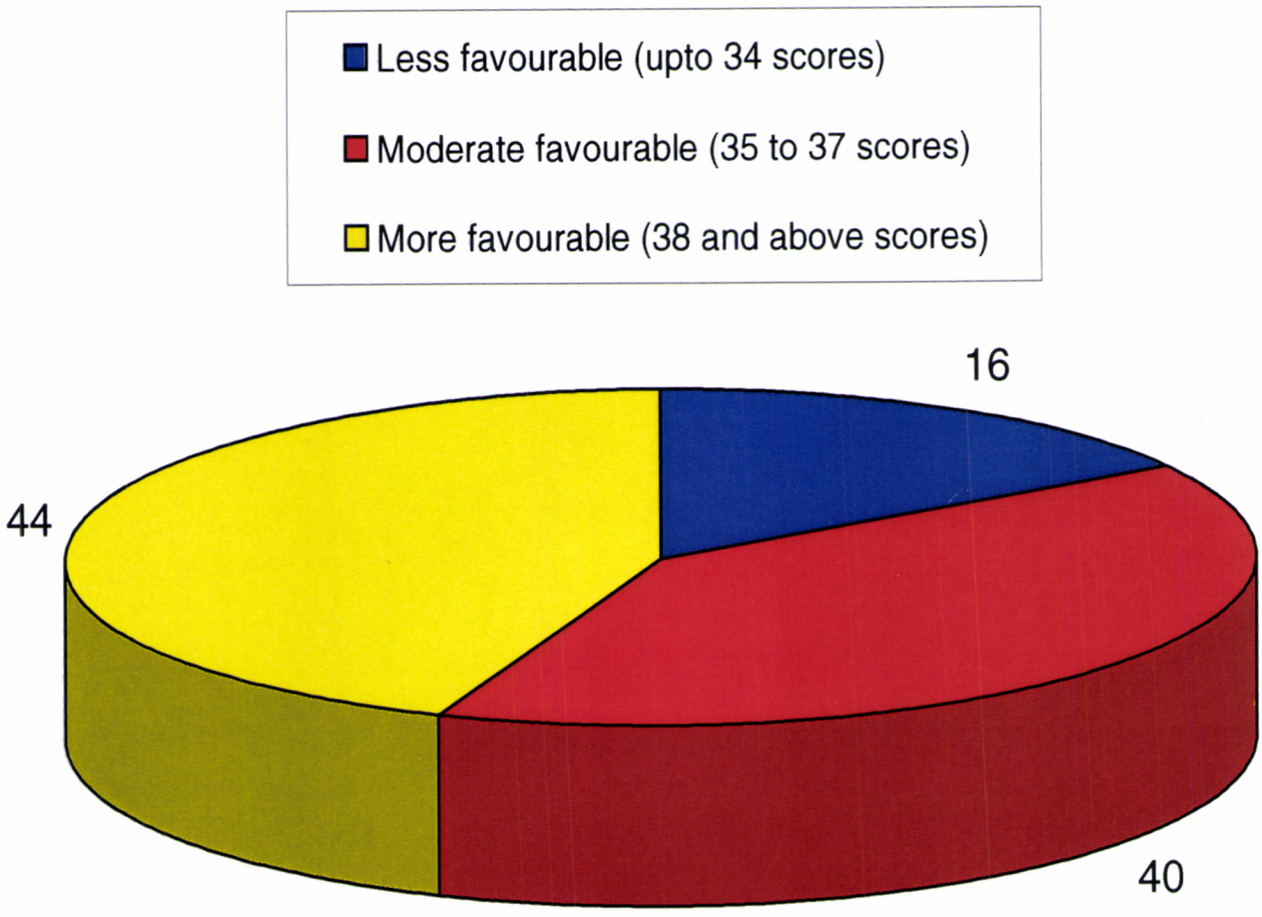


Fig. 16. Distribution of the respondent beneficiaries by their level of attitude towards the SGSY

4.2 Impact of SGSY on socio-economic status

It was expected that there should be the impact of SGSY on socio-economic status of the respondent beneficiaries.

Nine socio-economic status aspects or parameters such as children's education, annual income, social participation, occupation, land holding, material possession, house /electricity / drinking water, indebtedness and livestock possession were selected.

The data about pre condition (Before enrollment in SGSY scheme) and post condition (After enrollment in the SGSY scheme) were collected. Score to each socio-economic status aspect or parameter was assigned. Thus, the value of score of Impact on socio-economic status was obtained by deducting the total score of pre condition (Before enrollment in the SGSY scheme from the post condition (After enrollment in the SGSY scheme).

Thus, the value of score of Impact on socio-economic status of each respondent beneficiary was obtained.

The beneficiaries were then grouped as per the level of impact on socio-economic status into three categories which are presented in Table 27 and Figure 17.

Table 27. Distribution of the respondent beneficiaries by their level of impact of SGSY on their socio-economic status.

Sr. No.	**Level of impact of SGSY on socio-economic status**	**Respondents (N=400)**	
		Number	**Per cent**
1.	Low (upto 38 scores)	42	10.50
2.	Medium (39 to 47 scores)	178	44.50
3.	High (48 and above scores)	180	45.00
	Total	**400**	**100.00**

Mean = 44.32 SD = 5.85

Table 27 and Figure 17 reveals that 10.50 per cent of the respondent beneficiaries had low level of impact of SGSY on their socio-economic status.

Medium level of impact of SGSY on the socio-economic status was observed in case of 44.50 per cent of the respondent beneficiaries.

Near about half (45.00 per cent) of the respondent beneficiaries had high level of impact of SGSY on their socio-economic status.

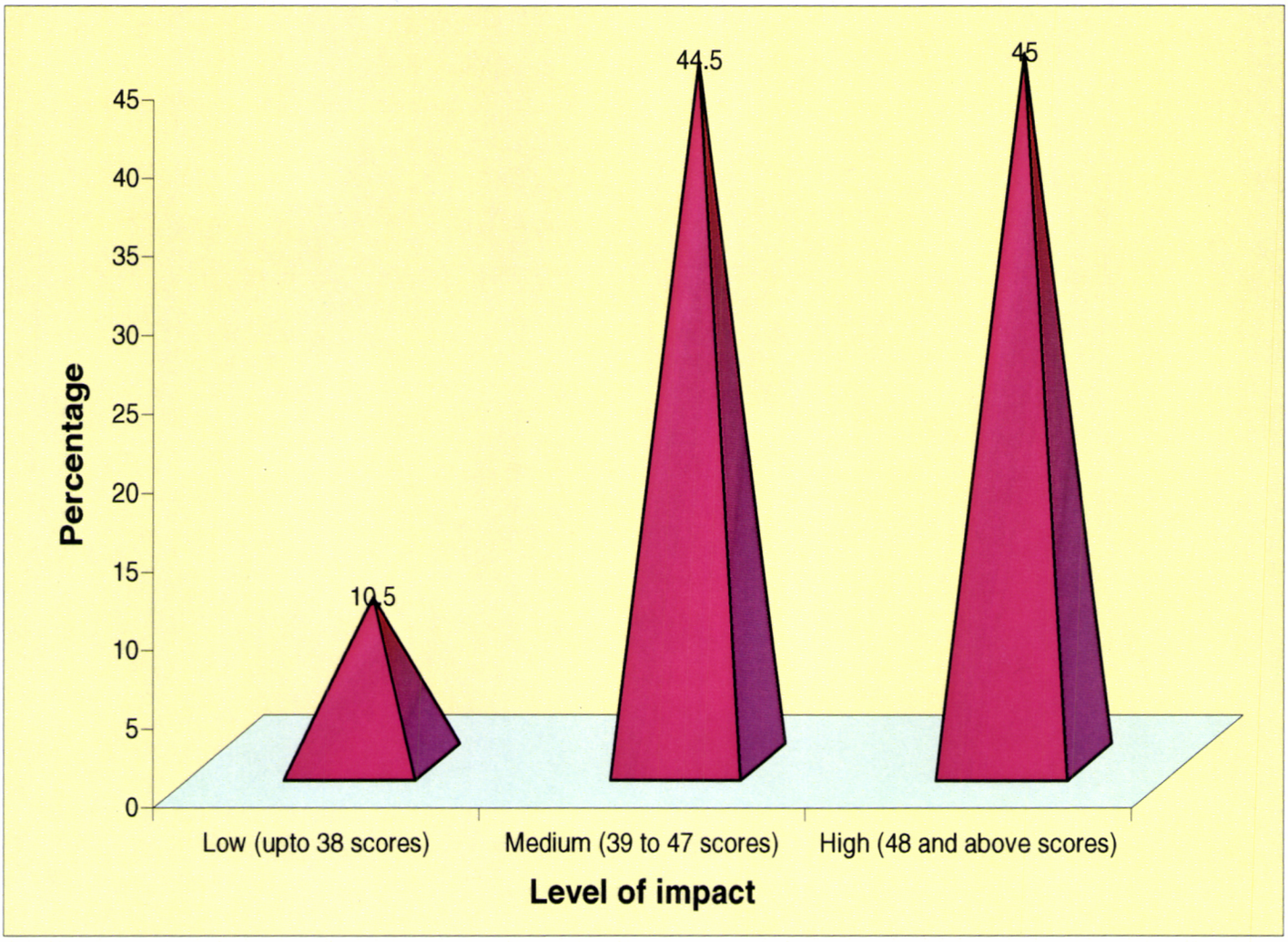


Fig. 17. Distribution of the respondent beneficiaries by their level of impact of SGSY on their socio-economic status

It is observed from the above table that most (89.00 per cent) of the respondents had medium to high level of impact of SGSY on socio-economic status.

From the above result it is concluded that there exists impact of SGSY on socio-economic status of the respondent beneficiaries.

Hence, the hypothesis that there exists impact of SGSY on the socio-economic status of the respondent beneficiaries is accepted.

This finding about the impact by comparing pre and post condition is similar with the finding of Nale (1983). It was also concluded by Saner (1987) that in the impact of study of Aner Irrigation Project that there was increase in socio-economic status of beneficiaries due to increase in production.

The finding about the impact is also similar in some extent with the findings of Palande (1985).

The finding about the level of impact is similar in some extent with the findings of Randive (1989).

4.3 Benefits of SGSY availed by the respondent beneficiaries

Benefits such as loan, training and exhibition were availed by the respondent beneficiaries. The data about the same was collected and analysed. The results are presented in the Table 28.

Table 28 shows that more than one-third of the respondent beneficiaries (35.00 per cent) had availed the loan benefit of Rs. 13400 per beneficiary for the goat rearing trade and 15.00 per cent of the respondent beneficiaries had availed the loan facility of Rs. 15000 per beneficiary for the goat rearing trade.

It is also seen that two-fifth (40.00 per cent) of the respondent beneficiaries had availed the loan benefits of Rs. 18000 per beneficiary for the goat rearing trade.

Only one-tenth (10.00 per cent) of the respondent beneficiaries had taken the loan facility upto Rs. 20000 per beneficiary for goat rearing.

About the dairy enterprise, one-fifth (20.00 per cent) of the respondent beneficiaries had taken the loan of Rs. 23400 per beneficiary from the respective Bank through the SGSY scheme for dairy enterprise.

However, 30.00 per cent of the beneficiaries had taken the loan of Rs. 25000 per head from the Bank through SGSY scheme for dairy enterprise.

More than one third of the respondent beneficiaries (35.00 per cent) had taken the loan benefit of Rs. 28000 for dairy enterprise.

Only 15.00 per cent of the respondent beneficiaries had availed the loan benefit of SGSY of Rs. 30000 from the respective Bank for opening the dairy enterprise.

The cent percent of the respondent beneficiaries (100.00 per cent) had availed the benefit of subsidy in the form of grants. Rs. 10000 per beneficiary subsidy was received by SC/ST and Rs. 7500 per beneficiary subsidy was received by other members or respondent beneficiaries.

All of the respondent beneficiaries (100.00 per cent) had availed the benefit of training and exhibition.

The above findings about the benefits availed by the respondents are similar in some extent with the findings of Gaikwad (2000) and Messar *et al.* (1999).

Table 28. Benefits of SGSY availed by the respondent beneficiaries

Sr. No.	Particulars of the benefits of SGSY		Respondents	
			No.	Percentage
1.	**Loan**	**Range of loan per beneficiary respondent**		
A.	**Goat keeping (N=200)**			
		i. Rs. 13400/-	70	35.00
		ii. Rs. 15000/-	30	15.00
		iii. Rs. 18000/-	80	40.00
		iv. Rs. 20000/-	20	10.00
B.	**Dairy enterprise (N=200)**			
		i. Rs. 23400/-	40	20.00
		ii. Rs. 25000/-	60	30.00
		iii. Rs. 28000/-	70	35.00
		iv. Rs. 30000/-	30	15.00
2.	Subsidy (in the form of grants)	i. For SC/ST- Rs. 10,000 ii. For others – Rs. 7,500	400	100.00
3.	Trainings and exhibitions	⟶	**400**	**100.00**

4.4 Benefit of SGSY availed by the respondent beneficiaries through purchasing of livestock from the sanctioned loan.

In the sanctioned loan the benefit of purchasing of livestock with the help of Extension Officer (Animal husbandry) and Extension Officer (Trade) of respective Panchayat Samiti was availed by the respondent beneficiaries. The data about this were collected and analysed. The results are presented in Table 29.

Table 29 denotes that ten female goats and one male goat / respondent were purchased by the cent percent (100.00 per cent) of the respondent beneficiaries in the sanctioned loan for starting the goat rearing trade.

About the dairy enterprise, the Table 29 shows that more than fifty per cent (60.00 per cent) each of the respondent beneficiaries had purchased one cross bred cow and two-fifth (40.00 per cent) each of the respondent beneficiaries had purchased one improved buffalo in the sanctioned loan for starting the dairy enterprise.

Table 29. Benefits of SGSY availed by the respondent beneficiaries through purchasing of livestock from the sanctioned loan

Sr. No.	Particular	Respondents	
		No.	Percentage
1.	**Goat rearing (N=200)**		
i.	Ten female goats and one male goat	200	100.00
	Total	200	100.00
2.	**Dairy enterprise (N=200)**		
i.	One cross bred cow	120	60.00
ii.	One improved buffalo	80	40.00
	Total	200	100.00

4.5 Difference in the pre and post socio-economic status of the beneficiaries of SGSY

To identify the remarkable difference in the pre and post socio-economic status of the beneficiaries, the information was collected and analysed by using the paired 't' test method. The results are presented as follows under the subsequent heads.

4.5.1 Paired 't' test

The paired 't' test was used to assess the significance of difference in the mean scores of the pre and post socio-economic status aspects or parameters of the beneficiaries of the SGSY. The same has been explained accordingly as per the socio-economic status aspects or parameters as follows.

4.5.1.1 Children's education

The mean score value (1.36) of difference in pre and post condition of the children's education was found significant at 0.01 level by Paired 't' test, which indicates that there is a significant difference between pre and post condition of children's education which is the aspect or parameter of socio-economic status means SGSY had impact on children's education in post condition.

4.5.1.2 Annual income

The difference in pre and post condition [(Difference of mean score value (2.095)] was found significant at 0.01 level of probability by Paired 't' test. Which shows that there is a significant difference between pre and post condition of annual income which is the main aspect or parameter of socio-economic status. This means that beneficiaries had income Below Poverty Line in pre condition

and the annual income of the beneficiaries increased and thereby they came into the category of Above Poverty Line in post condition than previous one.

4.5.1.3 Social participation

About the social participation the paired 't' test shows that the mean score value (3.86) which is the difference of the mean score value of post and pre condition was found significant at 0.01 level which denotes that there was the significant difference between pre and post condition of social participation. This means SGSY had impact on social participation in post condition.

4.5.1.4 Occupation

The effect of pre and post condition of SGSY about the parameter of socio-economic status i.e. occupation which has been tested by the paired 't' test and the value of difference in mean score (0.9775) was found significant at 0.01 level of probability which indicates that there was a significant difference between pre and post condition of occupation means there is increase of occupations in the form of subsidiary occupations in post condition.

4.5.1.5 Land holding

Different scores were alloted for (i.) Conversion of unirrigated land into irrigated land in post condition (ii.) Increase in unirrigated land holding in post condition (iii.) Increase in irrigated land holding in post condition. (iv.) Conversion of unirrigated land into irrigated land + Increase in irrigated land holding in post condtion.

Hence, the mean score value (1.0525) of difference in pre and post condition of land holding was found significant at 0.01 level of probability means SGSY had impact in post condition on the land holding which is the parameter of socio-economic status of the respondents.

4.5.1.6 Material possesion

The mean score value (14.565) of difference in pre and post condition of material possession was found significant at 0.01 level of probability by Paired 't' test which exhibits that there is a significant difference between pre and post condition of material possession as the material possession was increased in the post condition due to the impact of SGSY.

4.5.1.7 House, electricity and drinking water

The mean score value (4.038) which is the difference in pre and post condition of the house, electricity and drinking water as a parameter of socio-economic status was found significant at 0.01 level of probability which shows

that due to the impact of SGSY there was increase in the type, purchase and renovation of house, electrical facilities and drinking water facilities were increased in the post condition of the respondent beneficiaries.

4.5.1.8 Indebtedness

The mean score value (3.97) which is the difference in pre and post condition of the indebtedness was found significant at 0.01 level of probablity. Low indebtedness had possessed high score and high indebtedness had possessed low score hence, the above significant result at 0.01 level of probability indicates that due to the impact of SGSY there was increase in low indebtedness in the post condition of the respondent beneficiaries.

4.5.1.9 Livestock possession

The mean score value (13.235) of difference in pre and post condition of livestock possession was found significant at 0.01 level of probability by Paired 't' test. This significant result denotes that due to the impact of SGSY, livestock possession was increased in the post condition of the respondent beneficiaries. The livestock possession was the parameter or aspect of socio-economic status.

With considering the above results of Paired 't' test, the hypothesis i.e. there exist remarkable difference in the

pre and post socio-economic status of the beneficiaries of SGSY is accepted.

4.6 Relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them

An attempt was made to know whether the characteristics of the respondent beneficiaries had any relationship with the impact of SGSY on socio-economic status of the respondents. It was felt necessary to understand about the influence of significant independent variables on the impact of SGSY on socio-economic status. Considering this, the collected data were analyzed by adopting the relational analysis. The findings are presented under the following heads.

4.6.1 Overall relational analysis

Overall relational analysis includes the total sample of 200 goat rearing and 200 dairy enterprise respondent beneficiaries from Nashik and Ahmednagar district.

4.6.1.1 Relationship of independent variables with the impact of SGSY on socio-economic status of the goat rearing respondent beneficiaries

To check the relative significance of independent variables with the impact of SGSY on socio-economic status by goat rearing was ascertained. Accordingly, the collected

information was further analysed and the results are shown in the Table 30.

Table 30. Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing.

N = 200

Sr. No.	**Characteristics (Independent variables)**	**Coefficient of correlation (r)**
1.	Age	0.138*
2.	Education	0.006
3.	Social participation	0.217**
4.	Knowledge about SGSY	0.249**
5.	Experience in trade	0.117
6.	Information sources used	0.191**
7.	Cosmopoliteness	-0.078
8.	Size of land holding	0.253**
9.	Occupation	0.207**
10.	Annual income	0.309**
11.	Indebtedness	0.089
12.	Risk orientation	0.118
13.	Achievement motivation	0.023
14.	Economic motivation	0.022
15.	Attitude	0.060

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

It is observed from Table 30 that the correlation between age and impact of SGSY was found significant at 5 per cent level indicating that the impact of scheme has been more on the younger because they can utilize properly for upliftment of their family and themselves.

The increasing level of social participation increases the impact of SGSY on socio-economic status, this was supported in this study by the positive significant relation of social participation with the impact of SGSY on the socio-economic status by goat rearing at 1 per cent level of significance.

The increasing level of knowledge about SGSY increase the impact of SGSY on socio-economic status, this was supported in this study by the positive significant relation of knowledge about SGSY with the impact of SGSY on socio-economic status.

Source of information used is the most important determinant to gain knowledge. The positive significant relation of the information sources with the increase in impact shows that the respondents had used the sources of

information. Large sized land holding helps in gaining economic stability and increases the impact of SGSY on socio-economic status. This was supported in this study by the positive significant relation at 1 per cent level of significance. Likewise the occupation had shown the positive significant relation at 1 per cent level. This might be due to the increase in economic condition because of increase in occupation by the goat rearing occupation. The increase in economic condition forces the increase of impact of SGSY on socio-economic status.

Annual income was found to be significalty and positively related at 1 per cent level (0.309) with the impact of SGSY on socio-economic status. Once a person gets economic stability, person strives for the better impact of SGSY on socio-economic status and so as annual income increases and relates significantly positive.

But the variables i.e. Education, experience in trade, cosmopolitenes, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any relationship with the impact of SGSY on socio-economic status.

Thus, the hypothesis of the existence of relationship between the characteristics (independent variables) i.e. age, social participation, knowledge about SGSY, information sources used, size of land holding, occupation and annual income of the respondent beneficiaries and the impact of SGSY on their socio-economic status is accepted and the hypotheses about the remaining variables which had not shown any relationship with the impact of SGSY is rejected.

4.6.1.2 Multiple regression analysis of independent variables with the impact of SGSY on socio-economic status of the goat rearing respondent beneficiaries by goat rearing

To study the relative contribution of independent variables in the impact of SGSY on socio-economic status by goat rearing, this study was undertaken. Accordingly the information was collected and was further analysed. The findings are presented in the Table 31.

Table 31. Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing

N=200

Sr. No.	**Characteristics (Independent variables)**	**'bi' value (Regression coefficient)**	**'t' value**
1.	Age	0.039	0.952
2.	Education	0.006	0.036
3.	Social participation	1.316**	2.592
4.	Knowledge about SGSY	0.318*	2.212
5.	Experience in trade	0.069	0.380
6.	Information sources used	0.397*	2.519
7.	Cosmopoliteness	0.872	-1.592
8.	Size of land holding	2.517	1.019
9.	Occupation	0.226	0.718
10.	Annual income	0.0004**	3.578
11.	Indebtedness	0.216	1.190
12.	Risk orientation	0.353	1.200
13.	Achievement motivation	0.113	0.294
14.	Economic motivation	0.248	0.734
15.	Attitude	0.051	0.324

Intercept = 17.690

R^2 = 0.2695

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

It is evident from Table 31 that the coefficient of determination of the impact of SGSY by goat rearing was 0.2695 meaning that 26.95 per cent variation in the impact of SGSY on socio-economic status by goat rearing was explained by the set of 15 independent variables.

Further, it is revealed that out of 15 independent variables, only social participation, knowledge about SGSY, information sources used and annual income had significant positive contribution to the impact of SGSY on socio-economic status by goat rearing. It was observed that those who had somewhat large social participation more knowledge about SGSY, more information sources used and high annual income comparatively had desired level of impact by goat rearing.

4.6.1.3 Relationship of independent variables with the impact of SGSY on socio-economic status of the dairy enterprise respondent beneficiaries.

To check the relative significance of independent variables with the impact of SGSY on socio-economic status by dairy enterprise an objective was formed in the present study. Accordingly the information collected on this aspect was further analysed. The findings are presented in the Table 32.

Table 32. Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise.

N = 200

Sr. No.	**Characteristics (Independent variables)**	**Coefficient of correlation (r)**
1.	Age	-0.096
2.	Education	0.0007
3.	Social participation	0.201**
4.	Knowledge about SGSY	0.084
5.	Experience in trade	-0.016
6.	Information sources used	0.059
7.	Cosmopoliteness	0.067
8.	Size of land holding	0.453**
9.	Occupation	0.444**
10.	Annual income	0.433**
11.	Indebtedness	0.153*
12.	Risk orientation	-0.055
13.	Achievement motivation	-0.064
14.	Economic motivation	0.052
15.	Attitude	-0.044

* **Significant at 0.05 level of probability**
** **Significant at 0.01 level of probability**

It is observed from Table 32 that with the increase in social participation knowledge also increases which effects on an individual to make their impact by dairy enterprise positive. So the relation found was significant at 1 per cent level. Size of land holding, occupation, annual income and indebtedness (low indebtedness) are the determinants which help to increase the economic status of the respondent beneficiaries to make the impact positive. So the relation of these variables with the impact of socio-economic status was positively significant at 1 per cent level of significance except the indebtedness variable which had positive significant relation at 5 per cent level of significance. So the hypothesis about the relationship of these characteristics or independent variables with the impact of SGSY on socio-economic status is accepted.

But the variables such as age, education, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, risk orientation, achievement motivation, economic motivation and attitude had not shown any relationship with the impact of SGSY on socio-economic status by dairy enterprise. So the hypothesis i.e. the

existence of relationship between these characteristics or independent variables and impact of SGSY by dairy enterprise is rejected.

4.6.1.4 Multiple regression analysis of the independent variables with the impact of SGSY on socio-economic status of the dairy enterprise respondent beneficiaries.

To study the relative contribution of independent variables in the impact of SGSY on socio-economic status by dairy enterprise, this study was undertaken. Accordingly, the information was collected and was further analysed. The findings are presented in the Table 33

It is evident from Table 33 that the coefficient of determination was 0.3060 meaning that 30.60 per cent variation in the impact of SGSY on socio-economic status by dairy enterprise was explained by the set of 15 independent variables.

Further, it is revealed that out of 15 independent variables, only size of land holding had significant positive contribution to the impact of SGSY at 5 per cent level of significance and indebtedness had significant positive contribution to the impact of SGSY at 1 per cent. Remaining variables had not shown any significant contribution to the impact of SGSY.

Table 33. Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise.

N=200

Sr. No.	**Characteristics (Independent variables)**	**b 'i' value (Regression coefficient)**	**'t' value**
1.	Age	-0.050	-1.341
2.	Education	-0.166	-1.206
3.	Social participation	0.461	1.451
4.	Knowledge about SGSY	0.093	0.746
5.	Experience in trade	0.110	0.927
6.	Information sources used	0.154	1.296
7.	Cosmopoliteness	0.225	0.675
8.	Size of land holding	3.743*	2.461
9.	Occupation	0.157	0.473
10.	Annual income	0.0001	1.253
11.	Indebtedness	0.430**	2.776
12.	Risk orientation	0.032	0.181
13.	Achievement motivation	-0.242	-0.957
14.	Economic motivation	0.065	0.281
15.	Attitude	0.133	-1.078

Intercept = 39.047

R_2 = 0.3060

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

4.6.2 Relational analysis of Nashik district

The relational analysis of Nashik district has been studied separately. So that in the following table, relational analysis were studied and analysed.

4.6.2.1 Relationship of independent variables with the impact of SGSY on socio-economic status of the goat rearing respondent beneficiaries from Nashik district

To check the relative significance of independent variables with the impact of SGSY on socio-economic status by goat rearing from the sampled areas of Nashik district, the present study was taken up. For the fulfilment of this, the data on this aspect were collected and further analysed. The results are presented in the Table 34.

It is seen from the Table 34 that age, social participation, knowledge about SGSY, size of land holding, occupation and annual income were found to be positively and significantly related to the impact of SGSY on socio-economic status by goat rearing at 1 per cent of level of significance in the sampled area of Nashik district. However, the information sources used, indebtedness and risk orientation were found to be positively and significantly related to the impact of SGSY on socio-economic status by

goat rearing at 5 per cent of level of significance in the sampled area of Nashik district.

Table 34. Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Nashik district

N=100

Sr. No.	**Characteristics (Independent variables)**	**Coefficient of correlation (r)**
1.	Age	0.295**
2.	Education	-0.084
3.	Social participation	0.259**
4.	Knowledge about SGSY	0.391**
5.	Experience in trade	0.135
6.	Information sources used	0.246*
7.	Cosmopoliteness	-0.094
8.	Size of land holding	0.323**
9.	Occupation	0.293**
10.	Annual income	0.434**
11.	Indebtedness	0.215*
12.	Risk orientation	0.241*
13.	Achievement motivation	0.022
14.	Economic motivation	-0.170
15.	Attitude	0.153

* **Significant at 0.05 level of probability**
** **Significant at 0.01 level of probability**

This means with the increase in age, social participation, knowledge about SGSY, information sources used, size of land holding, occupation, annual income, indebtedness and risk orientation the impact level increased.

Thus, the hypothesis of relationship between the above characteristics or independent variables (showing relationship) and the impact of SGSY on the socio-economic status of the respondent beneficiaries is accepted.

The variables i.e. education, experience in trade, cosmopolitenes, achievement motivation, economic motivation and attitude had shown no relation. Hence, the hypothesis of relationship between these characteristics or independent variables and the impact of SGSY on the socio-economic status of the respondent beneficiaries is rejected.

4.6.2.2 Multiple regression analysis of the independent variables with the impact of SGSY on the socio-economic status of the goat rearing respondent beneficiaries from Nashik district.

To study the relative contribution of independent variables in the impact of SGSY by goat rearing on the socio-economic status of the respondent beneficiaries from Nashik district, the present study was framed on scientific basis. To

fulfill this object, the collected data were further analysed. The findings are presented in the Table 35 and inferences are drawn.

Table 35 Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Nashik district.

N=100

Sr. No.	**Characteristics (Independent variables)**	**b 'i' value (Regression coefficient)**	**'t' value**
1.	Age	0.064	1.147
2.	Education	-0.204	-1.043
3.	Social participation	1.643*	2.355
4.	Knowledge about SGSY	0.379	1.876
5.	Experience in trade	-0.031	-0.134
6.	Information sources used	0.474*	2.105
7.	Cosmopoliteness	-1.047	-1.432
8.	Size of land holding	0.389	0.148
9.	Occupation	0.677	1.662
10.	Annual income	0.0005**	3.280
11.	Indebtedness	0.199	0.809
12.	Risk orientation	0.148	0.372
13.	Achievement motivation	-0.076	-0.152
14.	Economic motivation	-0.941*	-1.988
15.	Attitude	0.152	0.749

Intercept = 18.985

R^2 = 0.4833

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

Table 35 shows that annual income had positive significant effect at 1 per cent and the social participation had positive significant effect at 5 per cent level of significance on the socio-economic status of the SGSY beneficiaries. Only economic motivation had shown negative significant effect at 5 per cent level of significance on socio-economic status of SGSY beneficiaries in the sampled areas of Nashik district. While all the remaining variables had not shown any effect on the socio-economic status of SGSY beneficiaries. The R^2 was 0.4833 meaning that 48.33 per cent variation in the impact of SGSY could be explained by the selected independent variables.

4.6.2.3 Relationship of independent variables with the impact of SGSY on socio-economic status of the dairy enterprise respondent beneficiaries from Nashik district.

To check the relative significance of independent variables with the impact of SGSY on socio-economic status by dairy enterprise from the sampled areas of Nashik district, this study was designed. On accounts of this, the data collected were further analysed and the findings are presented in the Table 36.

Table 36. Relationship of personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Nashik district.

N=100

Sr. No.	**Characteristics (Independent variables)**	**Coefficient of correlation (r)**
1.	Age	-0.078
2.	Education	0.006
3.	Social participation	0.244*
4.	Knowledge about SGSY	0.009
5.	Experience in trade	-0.219*
6.	Information sources used	0.188
7.	Cosmopoliteness	0.153
8.	Size of land holding	0.426**
9.	Occupation	0.384**
10.	Annual income	0.265**
11.	Indebtedness	0.085
12.	Risk orientation	-0.179
13.	Achievement motivation	0.101
14.	Economic motivation	-0.026
15.	Attitude	-0.003

* **Significant at 0.05 level of probability**
** **Significant at 0.01 level of probability**

About the impact of SGSY by dairy enterprise of Nashik district (Table 36), the social participation had shown positive significant relation at 5 per cent level while, size of land holding, occupation and annual income had shown the positive significant relation at 1 per cent level with the impact of SGSY on socio-economic status by dairy enterprise. This means with the increase in above respective variables the level of impact of SGSY was increased. Only the variable experience in trade had shown negative significant relation at 5 per cent level meaning thereby that the level of impact was increased though the respondent beneficiaries had no experience in trade and or had low experience in trade. Thus, the hypothesis of existence of relationship between above characteristics or independent variables (which had shown positive or negative relationship) and impact of SGSY on the socio-economic status of the beneficiaries is accepted.

It is revealed from Table 36 that the age, education, knowledge about SGSY, information sources used, cosmopoliteness, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any significant relationship with the impact of SGSY by dairy

enterprise in Nashik district. Hence, the hypothesis of existence of relationship between these characteristics or independent variables and the impact of SGSY on the socio-economic status of the respondent beneficiaries is rejected.

4.6.2.4 Multiple regression analysis of the independent variables with the impact of SGSY on the socio-economic status of the dairy enterprise respondent beneficiaries from Nashik district

To study the relative contribution of independent variables in the impact of SGSY by dairy enterprise on the socio-economic status of the respondent beneficiaries from Nashik district this study was formed. To meet the requirements of this object, the prerequisite information on dairy enterprise of the respondents collected on this aspect was further analysed. The findings are presented in the Table 37.

It is revealed from Table 37 that the coefficient of determination was 0.2878 meaning that the 28.78 per cent variation in the impact of SGSY by dairy enterprise from the sampled area of Nashik district was explained by the set of selected 15 independent variables. Only size of land holding had shown positive significant contribution at 5 per cent level of significance but remaining all variables had not shown any

contribution to the impact of SGSY on socio-economic status of the respondent beneficiaries.

Table 37. Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Nashik district

N=100

Sr. No.	**Characteristics (Independent variables)**	**b 'i' value (Regression coefficient)**	**'t' value**
1.	Age	-0.019	-0.326
2.	Education	0.001	0.007
3.	Social participation	0.220	0.472
4.	Knowledge about SGSY	0.018	0.114
5.	Experience in trade	-0.096	-0.589
6.	Information sources used	0.316	1.736
7.	Cosmopoliteness	0.192	0.418
8.	Size of land holding	3.962*	2.263
9.	Occupation	0.172	0.448
10.	Annual income	-0.00001	-0.138
11.	Indebtedness	0.330	1.152
12.	Risk orientation	-0.221	-0.904
13.	Achievement motivation	0.190	0.425
14.	Economic motivation	0.236	0.683
15.	Attitude	-0.036	-0.202

Intercept = 41.289

R^2 = 0.2878

* **Significant at 0.05 level of probability**

4.6.3 Relational analysis of Ahmednagar district

The relational analysis of Ahmednagar district were studied because the selected tahsils i.e. Sangamner and Rahata are comparatively rainfed and irrigated respectively to Ahmednagar district. The necessary analyses are given in the following tables under subheads.

4.6.3.1 Relationship of independent variables with the impact of SGSY on socio-economic status of the goat rearing respondent beneficiaries from Ahmednagar district.

To check the relative significance of independent variables with the impact of SGSY on socio-economic status at the respondent beneficiaries under the goat rearing sampled areas of Ahmednagar district this study was conducted. Accordingly, the data collected on this aspects and were further analysed. The findings are presented in the Table 38 and inferences are drawn.

Table 38 shows that only social participation had significant positive relation with the impact of SGSY on their socio-economic status by goat rearing under the sampled areas of Ahmednagar district. Remaining all variables did not show any relation with the impact of SGSY by goat rearing of the respondent beneficiaries from Ahmednagar district.

Table 38. Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Ahmednagar district.

N=100

Sr. No.	**Characteristics (Independent variables)**	**Coefficient of correlation (r)**
1.	Age	-0.021
2.	Education	0.122
3.	Social participation	0.208*
4.	Knowledge about SGSY	0.173
5.	Experience in trade	0.142
6.	Information sources used	0.183
7.	Cosmopoliteness	-0.041
8.	Size of land holding	0.155
9.	Occupation	0.147
10.	Annual income	0.122
11.	Indebtedness	-0.002
12.	Risk orientation	-0.037
13.	Achievement motivation	0.010
14.	Economic motivation	0.150
15.	Attitude	-0.064

* **Significant at 0.05 level of probability**

Thus, the hypothesis of existence of relationship between social participation and the impact of SGSY on socio-economic status is accepted.

Therefore, the hypothesis of existence of relationship between remaining all variables and the impact of SGSY on socio-economic status is rejected.

4.6.3.2 Multiple regression analysis of the independent variables with the impact of SGSY on the socio-economic status of the goat rearing respondent beneficiaries from Ahmednagar district

To study the relative contribution of independent variables in the impact of SGSY by goat-rearing on the socio-economic status of the respondent beneficiaries from the sampled areas of Ahmednagar district this study was conducted. To meet this object, the prerequisite information was collected, the data were further analysed and the results are presented in the Table 39.

Table 39 shows that the coefficient of determination was 0.1791 meaning that 17.91 per cent variation in the impact of SGSY by goat rearing was explained by the set of 15 independent variables under the sample areas of Ahmednagar district.

Further, it is revealed that out of 15 independent variables only social participation had significant positive contribution at 5 per cent level of significance to the impact of SGSY on socio-economic status by goat rearing from Ahmednagar district. Remaining all variables had not shown any effect.

Table 39. Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Ahmednagar district

N=100

Sr. No.	**Characteristics (Independent variables)**	**b 'i' value (Regression coefficient)**	**'t' value**
1.	Age	0.024	0.359
2.	Education	0.201	0.621
3.	Social participation	1.441*	1.988
4.	Knowledge about SGSY	0.300	1.296
5.	Experience in trade	0.221	0.680
6.	Information sources used	0.311	1.175
7.	Cosmopoliteness	-0.586	-0.664
8.	Size of land holding	1.372	0.236
9.	Occupation	0.232	0.373
10.	Annual income	0.0002	1.058
11.	Indebtedness	0.287	0.982
12.	Risk orientation	0.350	0.747
13.	Achievement motivation	0.227	0.357
14.	Economic motivation	0.779	1.477
15.	Attitude	-0.180	-0.715

Intercept = 26.668

R^2 = 0.1791

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

4.6.3.3 Relationship of independent variables with the impact of SGSY on socio-economic status of the dairy enterprise respondent beneficiaries from Ahmednagar district

To check the relative significance of independent variables with the impact of SGSY on socio-economic status of the dairy enterprise respondent beneficiaries from the sampled areas of Ahmednagar district, this study was undertaken. Accordingly, the collected data were further analysed. The findings are presented in the Table 40.

Table 40 shows that the size of land holding, occupation and annual income had significant positive relation at 5 per cent level of significance, while knowledge about SGSY and experience in trade had significant positive relation at 1 per cent level of significance with the impact of SGSY on their socio-economic status under the sampled areas of Ahmednagar district. Rest of the variables did not show any relationship with the impact of SGSY on the socio-economic status of the respondent beneficiaries having dairy enterprise under the present investigation.

Table 40. Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Ahmednagar district.

N=100

Sr. No.	Characteristics (Independent variables)	Coefficient of correlation (r)
1.	Age	-0.102
2.	Education	0.004
3.	Social participation	0.154
4.	Knowledge about SGSY	0.226*
5.	Experience in trade	0.233*
6.	Information sources used	-0.072
7.	Cosmopoliteness	-0.180
8.	Size of land holding	0.513**
9.	Occupation	0.521**
10.	Annual income	0.541**
11.	Indebtedness	0.167
12.	Risk orientation	0.071
13.	Achievement motivation	-0.178
14.	Economic motivation	0.115
15.	Attitude	-0.089

* **Significant at 0.05 level of probability**
** **Significant at 0.01 level of probability**

Thus, the hypothesis of existence of relationship between characteristics i.e. knowledge about SGSY, experience in trade, size of land holding, occupation and annual income with the impact of SGSY on socio-economic status is accepted.

The hypothesis of relationship between impact of SGSY on socio-economic status and remaining non-significant variables is rejected.

4.6.3.4 Multiple regression analysis of independent variables with the impact of SGSY on the socio-economic status of the dairy enterprise respondent beneficiaries from Ahmednagar district

To study the relative contribution of independent variables in the impact of SGSY by dairy enterprise on the socio-economic status of the respondent beneficiaries under the sampled areas of Ahmednagar district, this study was undertaken. Hence, to fulfill the requirements of this object, the collected data were analysed and the results are presented in the Table 41.

It is evident from Table 41 that the R^2 was 0.4394 meaning that 43.94 per cent variation in the impact of SGSY by dairy enterprise could be explained by the selected independent variables under the sampled areas of Ahmednagar district.

Table 41. Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Ahmednagar district.

N=100

Sr. No.	**Characteristics (Independent variables)**	**b 'i' value (Regression coefficient)**	**'t' value**
1.	Age	-0.057	-1.101
2.	Education	-0.273	-1.206
3.	Social participation	0.611	1.301
4.	Knowledge about SGSY	0.312	1.365
5.	Experience in trade	0.348	1.621
6.	Information sources used	0.007	0.044
7.	Cosmopoliteness	-0.827	-1.127
8.	Size of land holding	-1.892	-0.451
9.	Occupation	0.007	0.009
10.	Annual income	0.0003*	2.093
11.	Indebtedness	0.498*	2.403
12.	Risk orientation	0.279	1.027
13.	Achievement motivation	-0.408	-1.240
14.	Economic motivation	0.089	0.270
15.	Attitude	-0.143	-0.793

Intercept = 27.822

R^2 = 0.4394

* **Significant at 0.05 level of probability**

** **Significant at 0.01 level of probability**

It also shows that only annual income and indebtedness had shown the significant positive contribution at 5 per cent level of significance to the impact of SGSY on socio-economic status of the respondent beneficiaries.

4.7 Constraints faced by the respondent beneficiaries of SGSY

To study the impact of SGSY on the socio-economic status of the respondent beneficiaries is not sufficient what constraints do they face while availing the benefits of SGSY is also having the equal importance. In view of this, the data were also collected on the constraints faced by the respondent beneficiaries while availing the benefits of SGSY and analysed. The results are presented in the Table 42 and inferences are drawn.

Table 42 reveals that almost all (94.50 per cent) goat rearing and (99.00 per cent) dairy enterprise respondent beneficiaries said the constraint i.e. the 5 years period for refund of SGSY loan amount is less.

Similarly almost all (93.50 per cent) goat rearing and (95.50 per cent) dairy enterprise, (92.50 per cent) goat rearing and (94.50 per cent) dairy enterprise and (92.00 per cent) goat rearing and (93.50 per cent) dairy enterprise respondent beneficiaries had recorded the constraints respectively i.e. more period is required to get the loan

amount, interest rate on loan amount is more and training is arranged at the longer distance.

Non availability of services of veterinary doctors on important day, this constraint was communicated by goat rearing (59.00 per cent) and dairy enterprise (84.50 per cent) respondent beneficiaries.

Total 58.50 per cent goat rearing and 78.50 per cent dairy enterprise respondent beneficiaries narrated the constraint i.e. lack of knowledge about SGSY.

Lack of marketing knowledge this constraint was communicated to the researcher by goat rearing (57.50 per cent) and dairy enterprise (77.00 per cent) respondent beneficiaries.

High cost of green fodder in summer and high cost of commercial concentrate feed these two constraints denoted by only dairy enterprise respondent beneficiaries (75.50 per cent) and (74.50 per cent) respectively.

More than half (55.00 per cent) of the goat rearing respondent beneficiaries recorded the constraint i.e. lack of availability of services of veterinary doctors. The same constraint was communicated by near about three-fourth (71.50 per cent) of the dairy respondents.

More than half (54.00 per cent) of goat rearing and more than two-third (70.50 per cent) of dairy enterprise respondent beneficiaries said the constraint about the

difficulties in fulfilling the required documents to get the benefits of SGSY.

Table 42 Distribution of the respondent beneficiaries by their constraints faced in availing the benefits of SGSY

Sr. No.	Name of the constraints	Respondents			
		Goat rearing (N=100)		Dairy enterprise (N=100)	
		Number	Percentage	Number	Percentage
1.	The 5 years period for refund of SGSY loan amount is less	189	94.50	198	99.00
2.	More period is required to get the loan amount	187	93.50	191	95.50
3.	Interest rate on loan amount is more	185	92.50	189	94.50
4.	Training is arranged at the longer distance	184	92.00	187	93.50
5.	Non availability of services of veterinary doctors on important day	18	59.00	169	84.50
6.	Lack of knowledge about SGSY	117	58.50	157	78.50
7.	Lack of marketing knowledge	115	57.50	154	77.00
8.	High cost of green fodder in summer	--	--	151	75.50
9.	High cost of commercial concentrate feed	--	--	149	74.50
10.	Lack of availability of veterinary doctors services	110	55.00	143	71.50
11.	Difficulties in fulfilling the required documents to get the benefits of SGSY.	108	54.00	141	70.50

4.8 Suggestions made by the respondent beneficiaries of SGSY

Considering the constraints faced by the respondent beneficiaries of SGSY in availing the benefits of the scheme they were asked to suggest solutions to overcome the constraints and for effective working of the SGSY so that in future the other beneficiaries should not face the same constraints. These suggestions were collected and analysed. The significant suggestions are presented in the Table 43 and inferences are drawn.

It is seen from the Table 43 that the cent per cent respondent beneficiaries of goat rearing and dairy enterprise suggested that the subsidy amount may be increased.

Almost all (94.50 per cent) goat rearing and (96.50 per cent) dairy enterprise and (90.50 per cent) goat rearing and (95.50 per cent) dairy enterprise respondent beneficiaries suggested respectively i.e. the loan amount may be increased to prepare the trade or enterprise on large scale and to attend the trainings and exhibition at different places beneficiaries may be provided the transport facilities.

Group insurance facilities on large scale may be given to the SHG members of SGSY, this suggestions was made by most of the goat rearing (89.50 per cent) and dairy enterprise (93.50 per cent) respondent beneficiaries.

Most of the goat rearing (89.00 per cent) and dairy enterprise (92.50 per cent) respondent beneficiaries had suggested that the emergency loan provisions may be made available to the beneficiaries.

Training may be practical oriented this suggestion was made by most of the goat rearing (82.50 per cent) and dairy enterprise (88.50 per cent) respondent beneficiaries.

More than three-fourth of the goat rearing respondents (78.50 per cent) and most of the dairy enterprise respondents (82.00 per cent) had suggested that the agro-processed enterprises possible for the beneficiaries may be developed.

Produce of the trade or enterprise should fetch remunerative prices, this suggestion was made by more than three-fourth of the goat rearing respondents (77.00 per cent)

and most of the dairy enterprise respondents (80.50 per cent).

Three-fourth (75.00 per cent) of the goat rearing respondents and more than three-fourth (79.50 per cent) of the dairy enterprise respondents had suggested that there should be sure market facilities.

The closed SHGs may be started by their rehabilitations, this suggestion was communicated to the researcher by near about three-fourth (74.00 per cent) of the goat rearing respondents and more than three-fourth (75.50 per cent) of the dairy enterprise respondents.

More than two-third (69.00 per cent) of the goat rearing respondent beneficiaries and near-about three-fourth (71.00 per cent) of the dairy enterprise respondent beneficiaries suggested that the SGSY scheme may be planned as the permanent scheme.

Table 43. Distribution of the respondent beneficiaries by their suggestions made

Sr. No.	Name of the constraints	Respondents			
		Goat rearing (N=200)		Dairy enterprise (N=200)	
		Number	Percentage	Number	Percentage
1.	Subsidy amount may be increased	200	100.00	200	100.00
2.	The loan amount may be increased to prepare the trade or enterprise on large scale	189	94.50	193	96.50
3.	To attend the training and exhibitions at different place beneficiaries may be provided the transport facilities.	181	90.50	191	95.50
4.	Group insurance facilities on large scale may be given to the SHG members of SGSY	179	89.50	187	93.50
5.	The emergency loan provisions may be made available to the beneficiaries	178	89.00	185	92.50
6.	Training may be practical oriented	165	82.50	177	88.50
7.	The agro-processed enterprises possible for the beneficiaries may be developed	157	78.50	164	82.00
8.	Produce of the trade or enterprise should fetch remunerative prices	154	77.00	161	80.50
9.	There should be sure market facilities	150	75.00	159	79.50
10.	The closed SHGs may be started by their rehabilitations	148	74.00	151	75.50
11.	The SGSY scheme may be planned as the permanent scheme	138	69.00	142	71.00

5. SUMMARY, CONCLUSIONS AND IMPLICATIONS

With the realization of increasing imbalance between the poor and rich sections in rural community, the different target group approach were initiated in different years by the Government with a view to help small and marginal farmers in disbursement of credit facilities and the landless labourers who were Below Poverty Line for economic development.

In order to overcome the difficulties in financing, the Swarnajayanti Gram Swarojgar Yojana (SGSY) was superceded over different schemes of target groups. Thus, the SGSY scheme was started from April 1999 by replacing the previous schemes. The SGSY scheme was started as a multi-pronged strategy through creation of mass awarness in the target groups (SHGs).

For the evidence of Impact of SGSY scheme on the socio-economic status of the beneficiaries, the present investigation entitled **Impact of Swarnajayanti Gram Swarozgar yojana (SGSY) on the socio-economic status of the beneficiaries from Nashik and Ahmednagar district** was undertaken with the following specific objectives.

1. To study the organizational and working pattern of Swarnajayanti Gram Swarozgar Yojana (SGSY).
2. To study the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY.
3. To assess the impact of SGSY on the socio-economic status of the beneficiaries.
4. To ascertain the relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them and;
5. To understand the constraints faced by the beneficiaries of SGSY in availing the benefits of the scheme and to seek their suggestions for effective working of the SGSY.

Keeping these objectives in mind, the study was conducted in Chandwad and Malegaon tahsils of Nashik district and Sangamner and Rahata tashsils of Ahmednagar district. In all 50 respondent beneficiaries of goat rearing and 50 respondent beneficiaries of dairy enterprise from each tahsil were selected. Thus, the total sample consists of 400 respondent beneficiaries.

The respondent beneficiaries were personally interviewed with the help of especially constructed and presented interview schedule.

The data were analysed by using frequency, percentages, pearson's correlation coefficient and multiple regression analysis. The major findings of the study are given below in conclusive form.

5.1 Personal, socio-economic and psychological characteristics of the beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY)

It is observed from the data that a majority of the respondent beneficiaries were from middle age group (63.50 per cent), primary educated (68.50 per cent), having medium social participation (45.00 per cent), had low level of knowledge abut SGSY (62.75 per cent), low experience in trade (64.00 per cent), low level of information sources used (54.25 per cent) and had low cosmopoliteness (62.75 per cent). Most of the respondent beneficiaries (59.00 per cent) were landless, having labour as a occupation (55.25 per cent). A Majority (53.00 per cent) of them had medium annual income and low indebtedness (57.50 per cent). Most (68.25 per cent) of them had high risk orientation and had low (62.00 per cent) achievement motivation. Near about half (47.25 per cent) of them had high economic motivation and had more favourable attitude (44.00 per cent).

5.2 Impact of SGSY on socio-economic status

Near about half (45.00 per cent) of the respondents had high level of impact, 44.50 per cent had medium and 10.50 per cent had low level of impact on socio-economic status.

5.3 Benefits availed by the respondent beneficiaries

For goat rearing trade the benefits of SGSY loans of Rs. 13400, 15000, 18000 and 20000 are availed by the 35.00, 15.00, 40.00 and 10.00 per cent of the respondent beneficiaries respectively.

For dairy enterprise the benefits of SGSY loans of Rs. 23400, 25000, 28000 and 30000 are availed by the 20.00, 30.00, 35.00 and 15.00 per cent of the respondent beneficiaries respectively.

The benefit of subsidy of Rs. 10000 were availed by SC/ST each respondent and subsidy of Rs. 7500 by other each respondent.

The benefits of trainings and exhibitions were availed by the cent per cent (100.00 per cent) of the respondent beneficiaries.

5.4 Benefits of SGSY availed by the respondent beneficiaries through purchasing of livestock from the sanctioned loan

For goat rearing trade the cent percent (100.00 per cent) of the each goat rearing respondent had purchased ten female goats and one male goat.

For dairy enterprise 60.00 per cent of the each respondent beneficiary had purchased one cross bred cow and 40.00 per cent of the each respondent beneficiary had purchased one improved buffalo.

5.5 Difference in the pre and post socio-economic status of the beneficiaries of SGSY

In the Paired 't' test the mean score values of differences in pre and post conditions of the socio-economic status aspects or parameters i.e. Children's education, Annual income, Social participation, Occupation, Land holding, Material possession, House / Electricity / Drinking water, Indebtedness and Livestock possession were found significant at 1 per cent level.

5.6 Relationship between the personal, socio-economic and psychological characteristics of the beneficiaries of SGSY and its impact on them

5.6.1 Overall relational analysis

5.6.1.1 Relationship of personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing

Age was found to be significantly and positively related with the impact of SGSY on socio-economic status at 5 per cent level of significance. While variables like social participation, knowledge about SGSY, information sources used, size of land holding, occupation and annual income had positive significant relationship with the impact of SGSY at 1 per cent level of significance. But the variables like education, experience in trade, cosmopoliteness, indebtedness, risk orientation, achievement motivation, economic motivation and attitude could not show any relationship with the impact of SGSY.

5.6.1.2 Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing

It is seen from the data that social participation and annual income were found to be significantly and positively contributed with the impact of SGSY on socio-

economic status at 1 per cent level of significance. While, knowledge about SGSY and information sources used had positive significant contribution with the impact of SGSY on socio-economic status at 5 per cent level of significance. All the remaining variables viz., age, education, experience in trade, cosmopoliteness, size of land holding, occupation, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any effect on the impact of SGSY on socio-economic status.

5.6.1.3 Relationship of personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise.

It is seen from the data that social participation, size of land holding, occupation and annual income were found to be significantly and positively related with the impact of SGSY on socio-economic status at 1 per cent level of significance. While, indebtedness had positive significant relation with the impact of SGSY on socio-economic status at 5 per cent level of significance. While remaining all variables like age, education, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, risk orientation, achievement motivation, economic motivation and attitude could not show any relationship with the impact of SGSY on socio-economic status.

5.6.1.4 Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise

It is revealed that indebtedness had positive significant effect with the impact of SGSY on socio-economic status at 1 per cent level of significance. While, size of land holding had positive significant contribution with the impact of SGSY on socio-economic status at 5 per cent level of significance. Remaining variables viz., age, education, social participation, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, occupation, annual income, risk orientation, achievement motivation, economic motivation and attitude had not shown any effect on the impact of SGSY on socio-economic status.

5.6.2 Relational analysis of Nashik district

5.6.2.1 Relationship of personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Nahsik district.

From the data it is revealed that age, social participation, knowledge about SGSY, size of land holding, occupation and annual income were found to be positively and significantly related with the impact of SGSY on socio-economic status of the respondent beneficiaries at 1 per cent

level of significance. Information sources used, indebtedness and risk orientation had positive significant relation at 5 per cent level of significance with the impact of SGSY on socio-economic status.

But the variables like education, experience in trade, cosmopoliteness, achievement motivation, economic motivation and attitude had not shown any relation.

5.6.2.2 Multiple regression analysis of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Nashik district.

It is seen that only economic motivation had negative significant effect on the impact of SGSY on socio-economic status at 5 per cent level of significance. While, annual income had shown positive significant effect at 1 per cent level of significance on the impact of SGSY on their socio-economic status. The variables like social participation and information sources used had significant positive contribution at 5 per cent level of significance on the impact of SGSY on their socio-economic status. While remaining all the variables viz., age, education, knowledge about SGSY, experience in trade, cosmopoliteness, size of land holding, occupation, indebtedness, risk orientation, achievement motivation and attitude had not shown any significant effect.

5.6.2.3 Relationship of personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Nashik district.

It is seen from the data that size of land holding, occupation and annual income had shown positive significant relationship at 1 per cent level of significance with the impact of SGSY on the socio-economic status. While social participation was found to be significantly and positively related at 5 per cent level of significance with the impact of SGSY on their socio-economic status. Only the variable experience in trade had shown negative significant relation at 5 per cent level. Remaining all variables viz., age, education, knowledge about SGSY, information sources used, cosmopoliteness, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any relationship with the impact of SGSY on socio-economic status.

5.6.2.4 Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Nashik district

It is seen that out of 15 independent variables, only size of land holding had significant positive contribution to the impact of SGSY on socio-economic status of the

respondent beneficiaries at 5 per cent level of significance. While, remaining all variables viz., age, education, social participation, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, occupation, annual income, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any significant effect.

5.6.3 Relational analysis of Ahmednagar district

5.6.3.1 Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Ahmednagar district

It is observed that only social participation was found to be significantly and positively related with the impact of SGSY on socio-economic status of the respondent beneficiaries at 5 per cent level of significance. Remaining all variables viz., age, education, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, size of land holding, occupation, annual income, indeptedness, risk orientation, achievement motivation, economic motivation and attitude did not show any relation with the impact of SGSY on socio-economic status.

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5.6.3.2 Multiple regression of the personal socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by goat rearing of Ahmednagar district.

It is revealed that out of 15 independent variables only social participation had significant positive contribution to the impact of SGSY on socio-economic status at 5 per cent level of significance. Remaining all variables viz., age, education, knowledge abut SGSY, experience in trade, information sources used, consmopoliteness, size of land holding, occupation, annual income, indebtedness, risk orientation, achievement motivation, economic motivation and attitude had not shown any effect.

5.6.3.3 Relationship of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Ahmednagar district

Data shows that size of land holding, occupation and annual income had significant positive relation at 1 per cent level of significance with the impact of SGSY on socio-economic status. While, knowledge about SGSY and experience in trade had significant positive relation at 5 per cent level of significance with the impact of SGSY on socio-economic status. Rest of the variables viz., age, education, social participation, information sources used,

cosmopoliteness, indebtedness, risk orientation, achievement motivation, economic motivation and attitude did not show any relationship with the impact of SGSY on socio-economic status of the respondent beneficiaries.

5.6.3.4 Multiple regression of the personal, socio-economic and psychological characteristics of the respondent beneficiaries with the impact of SGSY on their socio-economic status by dairy enterprise of Ahmednagar district

It is seen that only annual income and indebtedness had positive significant effect on the impact of SGSY on socio-economic status of the respondent beneficiaries at 5 per cent level of significance. While, remaining all variables viz., age, education, social participation, knowledge about SGSY, experience in trade, information sources used, cosmopoliteness, size of land holding, occupation, risk orientation, achievement motivation, economic motivation and attitude had not shown any significant effect.

5.7 Constraints faced by the respondent beneficiaries of SGSY

Data revealed that most of the respondents were facing the constraints viz., the 5 years period for refund of SGSY loan amount is less (94.50 per cent goat rearing and 99.00 per cent dairy enterprise respondents), more period is

required to get the loan amount (93.50 per cent goat rearing and 95.50 per cent dairy enterprise respondents), interest rate on loan amount is more (92.50 per cent goat rearing and 94.50 per cent dairy enterprise respondents), training is arranged at longer distance (92.00 per cent goat rearing and 93.50 per cent dairy enterprise respondents, non-availability of services of veterinary doctors on important day (59.00 per cent goat rearing and 84.50 per cent dairy enterprise respondents), lack of knowledge about SGSY (58.50 per cent goat rearing and 78.50 per cent dairy enterprise respondents), lack of marketing knowledge (57.50 per cent goat rearing and 77.00 per cent dairy enterprise respondents), high cost of green fodder in summer (75.50 per cent dairy enterprise respondents), high cost of commercial concentrate feed (74.50 per cent dairy enterprise respondents), lack of availability of veterinary doctor's services (55.00 per cent goat rearing and 71.50 per cent dairy enterprise respondents) and difficulties in fulfilling the required documents to get the benefits of SGSY (54.00 per cent goat rearing and 70.50 per cent dairy enterprise respondents).

5.8 Suggestions made by the respondent beneficiaries of SGSY

The major suggestions made by the respondent beneficiaries were viz., subsidy amount may be increased (100.00 per cent goat rearing and 100.00 per cent dairy enterprise respondents), the loan amount may be increased to prepare the trade or enterprise on large scale (94.50 per cent goat rearing and 96.50 per cent dairy enterprise respondents), to attend the training and exhibitions at different places beneficiaries may be provided the transport facilities (90.50 per cent goat rearing and 95.50 per cent dairy enterprise respondents), group insurance facilities on large scale may be given to the SHG members of SGSY (89.50 per cent goat rearing and 93.50 per cent dairy enterprise respondents), the emergency loan provisions may be made available to the beneficiaries (89.00 per cent goat rearing and 92.50 per cent dairy enterprise respondents), training may be practical oriented (82.50 per cent goat rearing and 88.50 per cent dairy enterprise respondents), the agro-processed enterprises possible for the beneficiaries may be developed (78.50 per cent goat rearing and 82.00 per cent dairy enterprise respondents), produce of the trade or enterprise should fetch remunerative prices (77.00 per cent goat rearing and 80.50 per cent dairy enterprise respondents), there

should be regulated facilities (75.00 per cent goat rearing and 79.50 per cent dairy enterprise respondents), the closed SHGs may be started by their rehabilitations (74.00 per cent goat rearing and 75.50 per cent dairy enterprise respondents) and the SGSY scheme may be planned as the permanent scheme (69.00 per cent goat rearing and 71.00 per cent dairy enterprise respondents).

5.9 IMPLICATIONS

A. Action Implications

1. To promote the dairy enterprise among the members of SGSY, the limit of loan amount may be increased. So also the present interest rate on assigned loan amount may be minimized.

2. The positive significant relation in 'r' test with the size of land holding denotes to increase the beneficiaries having land holding for the impact on socio-economic status in a greater extent by relaxing the level of income for BPL.

3. The positive significant relation of annual income in 'r' test in overall and districtwise insist that the increased annual income in post condition may be considered for reselecting the beneficiaries under APL for SGSY means the APL people may not be neglected to avail the benefits of SGSY.

4. The illiteracy percentage (14.25 per cent) within the beneficiaries under study may be decreased by running the adult education classes by the member themselves of respective Self Help Groups.

5. Extension agencies and NGOs should make arrangements to impart necessary knowledge and skills and advanced technologies in respect of goat rearing and diary enterprise.

6. Financial agencies viz., nationalized banks and other government agencies should arrange to provide loan to the beneficiaries on priority basis so that they can be economically empowered to work for their welfare. Government agencies should provide adequate subsidies in order to encourage them to undertake their trade.

7. Due to the SGSY scheme the engagement in job of the beneficiaries have increased. It is therefore, necessary on the part of the planners and programme executors to provide the better infrastructural facilities and continuous monitoring would further help to generate more income and employment opportunities.

8. For the successful implementation of SGSY scheme, the process of monitoring should be streamlined and strengthened.

9. The DRDA should make more effective arrangements for purchase and marketing of the products of the beneficiaries. No doubt that there are few cooperatives that were mainly engaged in the sale of milk, but more effective multi-purpose cooperatives need to be established which would take care of the input needs of the beneficiaries as well as the disposal of the end-products.

10. The Block Development Officers and Agricultural Extension Officers are under the administrative control of Panchayat Samiti and different development departments, they should immediately be transferred under the control of DRDA. This will help in getting better coordination.

11. In a democratic society, the success of the rural development programmes primarily depend upon active participation of local people and the voluntary organizations. Therefore, efforts should be made to involve more and more people and local institutions in such activities.

12. The Government supervision is essential to see whether the SGSY scheme is giving benefit only to the beneficiaries who are under Below Poverty Line.

13. The Government supervision is essential to see whether the beneficiaries are utilizing the loan for the assigned purpose.

B. Research Implications

1. More number of studies on the similar line may be conducted for generalizing the findings.

2. The comparative studies in other states, districts and tahsils should be conducted by selecting the number of beneficiaries to know the effectiveness of the scheme at tahsil, district and state level.

3. The future researchers may undertake the study on individual irrigation beneficiaries of SGSY.

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7. APPENDIX-1

Impact of Swarnajayanti Gram Swarozgar Yojana (SGSY) on the socio-economic status of the beneficiaries from Nashik and Ahmednagar district

Interview Schedule

1. Name of the beneficiary : ----------

   Village ---------- Taluka ---------- Dist -------

   Age ---------- (years) Education ----------

2. Year of selection as a beneficiary of this scheme :
3. On which criteria have you been selected as a beneficiary

   (1) SC/ST (2) Other------- (3)Women (4) Handicapped
4. Family type : Joint / Nuclear
5. Family size (No) :

   i. Women above 14 years : ----------

   ii. Girls below 14 years : ----------

   iii. Men above 14 years : ----------

   iv. Boys below 14 years : ----------
6. Details of family members :

Sr. No.	Name	Relation with respondent beneficiary	Age (years)	Education		Occu-pation	Annual income (Rs)
				Before benefic-iary	After benefic-iary		

7. Occupation

Sr. No.	Occupation	Received Annual income (Rs.)	
		Before beneficiary	After beneficiary
1.	Only farming		
2.	Only dairy		
3.	Dairy + farming		
4.	Only goat rearing		
5.	Goat rearing + farming		
6.	Only shop		
7.	Shop + farming		
8.	Only tailoring		
9.	Tailoring + farming		
10.	Only labour		
11.	Labour + farming		
12.	Only service		
13.	Service + farming		
14.	Only poultry		
15.	Poultry + farming		
16.	Merchant (.....)		
17.	Merchant + farming		
18.	Other (please specify)		

8. How many years have you the experience of selected trade of this scheme ? ------ years

9. Social participation

Sr. No.	Name of institute	Social participation							
		Before beneficiary				After beneficiary			
		Member		Office bearer		Member		Office bearer	
		At present yes	Former	At present yes	Former	At present yes	Former	At present yes	Former
1.	Zilla Parishad								
2.	Panchayat Samiti								
3.	Grampancha yat								
4.	Co-operative Sugar Factory								
5.	School Committee								
6.	Development Co-operative Service Society								
7.	Co-operative Dairy Society								
8.	Water Supply Society								
9.	Nagari Co-operative Credit Society								
10.	District Co-operative Bank								
11.	Self Help Group								
12.	Agriculture Produce Market Committee								
13.	Youth Club								
14.	Bhajani Mandal								
15.	Mahila Mandal								
16.	Farmers Club								
17.	Other (Pl. specify)								

10. Knowledge about SGSY

1.	Which are the objectives of establishing Self Help Groups (SHGs) Saving from the member / Paying the SHG loan amount to the members / Recovery of Bank loan regularly / to keep the details and transparent account	
2.	Whether the SHG has to keep the records and accounts	Yes / No
3.	In this scheme, how many per cent target of bringing BPL families in Above Poverty Line ?	---------
4.	How many years of the duration have the beneficiary in the scheme	---------
5.	In how many years it is assumed that swarozgar family should have to get the net income permanently ?	---------
6.	In this scheme how much amount of permanent net income is to be earned is expected ?	---------
7.	How many per cent shares have the Central Government in the receiving grant to this scheme ?	---------
8.	How many per cent share have the State Government in the grant alloted to this scheme ?	----------
9.	In this scheme, how many per cent grant of the total project cost is sanctioned for SC and ST ?	----------
10.	In this scheme, how much maximum amount of grant (subsidy) for project cost is being paid to SC or ST member ?	---------

11. How many per cent of the grant of the total project cost is being paid to other swarozgaries or beneficiaries ? ---------

12. How much maximum grant amount is being paid to other swarozgaries or beneficiaries ? ----------

13. How many per cent of total project cost is being paid as the grant in the form of subsidy to Self Help Group (SHG) ? ---------

14. How much maximum amount for project cost is being paid as the grant to SHG ? ----------

15. In each tahsil which criteria are being fixed for selecting the trade of the member of SHG or the trade of SHG ? Assets / Market / Skill of trade

16. For establishing the SHG, how many swarozgari members are essential ? ---------

17. If swarozgaries are handicapped, how many swarozgari members are expected for establishing SHG ? ----------

18. How many minimum months regular saving is essential to SHG ? ---------

19. How many years of duration is fixed by the scheme for the loan repayment to the Bank by the SHG.

20. Which condition is fixed for getting the grant or subsidy on the loan of SGSY ? ---------

21. For the entitleness of getting grants or subsidy how many per cent recovery of village and Panchayat Samiti should be essential ? ---------

22. On which things emphasis is given about the availability of market for the products produced by swarozgaries or beneficiaries ?

23. Which people are mainly included in the class of BPL ?

24. What is the limit of BPL annual income ? ---------

25. By which agency this scheme is being authorized ?

26. Which government servent is looking after the work of this scheme at the village level ? ---------

27. Whether the SHG is registered or unregistered? ---------

28. Which is the another name to the beneficiary of this scheme ? ---------

Goat rearing

1. At present for your district which breed of goat is sanctioned under SGSY by the Central Government ?

---

2. Tell the other improved breeds of goats ?

---

3. Tell the names of forage crops which are required for goats ? (Lucern ghas / Dashrath ghas, Shevri, Subabhul)

4. Tell about the improved technology of goat rearing ?

i. Use of improved breed for cross breeding.

ii. Identification of doe in heat and doe in kid born

iii. To increase the quantity of twins and triplets with the help of "Flushing of doe in pregnancy" technique.

iv. Syncronization of heat in doe.

v. Continuous selection for breeding.

5. Which important things are to be kept in mind for the success of goat rearing trade ?

i. Well planned byres

ii. Availability of large quantity of dry and green fodder

iii. Good animals

iv. Excellent management

Dairy

1. At present for your district which project of Mahatma Phule Krishi Vidyapeeth is sanctioned under SGSY by the Central Government ? ----------

2. What is the name of Mahatma Phule Krishi Vidyapeeth, Rahuri cross bred cow which is included in this scheme ?

3. Which improved variety of buffalo is suggested for the beneficiaries of this scheme? ----------

4. Tell the names of other improved varieties of cow

----------/----------/----------/----------/----------

5. Tell the names of other improved varieties of buffalo

----------/----------/----------/----------/----------

11. Size of land holding (ha)

Sr. No.	Particulars of land	Unirrigated (ha)	Irrigated (ha.)	Source of irrigation			Source of pumping the water		Method of irrigation		
				Well	Lift	Canal	Oil engine	Electric motor	Sprinkler	Drip	Irrigation to beds
Before beneficiary											
1.	Under crops										
2.	Under fruit crops										
After beneficiary											
1.	Under crops										
2.	Under fruit crops										

12 Material possession

Sr. No.	Material possessed	Number	
		Before beneficiary	After beneficiary
1.	T.V. a. Black and White b. Coloured		
2.	Phone a. Landed b. Mobile		
3.	Taperecord		
4.	Radio		
5.	Computer		
6.	Bullock cart		
7.	Tractor		
8.	Bicycle		
9.	Scooter		
10.	Motor cycle		
11.	Tempo		
12.	Bullock pair		
13.	Table		
14.	Chairs		
15.	Cot		
16.	House a. Hut b. Kachha c. Kachha-cum-pacca d. Pacca		

17.	Electricity Yes / No		
18.	Drinking water a. Hapsa b. Tap water		
19.	Agricultural implements		

13. Livestock possession

Sr. No.	Particular	Before beneficiary		After beneficiary	
		Improved (No.)	Local (No.)	Improved (No.)	Local (No.)
1.	Cow				
2.	Buffaloes				
3.	Bullock				
4.	Goats (Female)				
5.	Goats (Male)				
6.	Sheeps				
7.	Poultry birds				

14. Details of crops during last season

Sr. No.	Crops	Variety	Yield		Market rate		Total yield (Rs)
			Grain (qtls)	Fodder (qtls)	Grain (qtls)	Fodder (qtls)	

15. Details of dairy and goat rearing

Sr. No.	Particular	Yield		Market rate		Yield (Rs.)		Total yield (Rs.)
		Milk (Lit.)	Sale of animals (No.)	Milk (Rs. per lit.)	Sale of animals Rs per animal	Milk	Sale of animals	Milk (Rs.) + Sale of animals (Rs.)
1.A.	Dairy							
i.	Cows							
ii.	Buffaloes							
iii.	Cow heifers							
iv.	Buffaloe heifers							
1.B.	Goat rearing							
i.	Female goats							
ii.	Male goats							
iii.	Kids							

16. Achievement motivation

Which inspiring personnel have motivated you for achieving the goal of being a beneficiary of this scheme ?

Sr. No.	Inspiring personnel	Tick (√) on suitable personnel	Sr. No.	Inspiring personnel	Tick (√) on suitable personnel
1.	Block Development Officer		2.	Sarpancha	
3.	Extension Officer (Trade) Panchayat Samiti		4.	Gramsevak	
5.	Krishisevak		6.	Teacher	
7.	Chairman, Self Help Group		8.	Member of family	
9.	Self		10.	Others	

17. Economic motivation

1. Which is your object of participation in this scheme ?

---

2. How much amount have you invested till today in this scheme ?

---

3. Which is the aim of investment in this scheme ?

---

4. Are you satisfied in the loan of this scheme ?
(Yes / No)
If Yes, how ? ----------
If No, give the reason :
---

5. Which trade have you begun in the loan of this scheme?
---

6. How much amount have you invested at the beginning time of your trade ?
---

7. How much net profit have you received from this trade ?
---

8. Are you satisfied with this net profit ? (Yes / No)

8a. If Yes, give the reasons of satisfaction

8b. If No, give the reasons of unsatisfaction
---

18. Risk orientation

Sr. No	Statement	Agree	Undecided	Disagree
1.	Beneficiary should have to take more risk for getting more benefit rather than being satisfied in less risk having less benefit			
2.	Beneficiaries who are taking more risk, are mostly economically strong.			

3.	I feel that when there is the possibility of more benefit from the present trade in the hand of beneficiary at that time more risk taking is beneficial			
4.	To avoid the high risk, beneficiary should have to select more number of trades at one time rather than to select only one trade at one time.			
5.	It is better to select the trade which is experienced as beneficial by others than to select the trade by self initiation.			

19. Cosmopoliteness

To get the information of this scheme if you have visited outside place or officers, give the details about that as below.

Sr. No.	Question	Yes/ No	If yes where ?	What have you seen?	If No give the reason
1.	Have you taken the actual experience of trade by visiting the trade of successful beneficiary of outside of your village				
2.	Have you got the information of trades by visiting no. of times in the office of DRDA?				
3.	Have you got the additional information by visiting the exhibition of the product produced by the trader beneficiaries				
4.	Have you understood the trade or enterprise by visiting the Scheme Executing Officer at tahsil level (B.D.O.)				

5.	Have you taken the detail information of the project by visiting the Extension Officer (Trade) of Panchayat Samiti				
6.	Have you taken the information of goat rearing and dairy trades by visiting the goat / dairy projects of Maharashtra Government?				
7.	Have you taken the information by visiting the Animal husbandry and Goat Projects of M.P.K.V., Rahuri?				
8.	Have you taken the information by visiting other DRDA offices which are outside the Maharashtra State?				
9.	Have you visited any other places ?				

20. Information sources used

From whom have you received the information of SGSY scheme ?

Sr. No.	Sources of information	Sufficient	Limited	Not available
1.	Extension Officer (Trade) Panchayat Samiti			
2.	Gramsevak			
3.	Village Development Officer			
4.	Agril. Extension Officer			
5.	Krishi Sevak (Agril. Deptt.)			
6.	Contact farmers			

7.	Local leaders			
8.	Friends			
9.	Neighbourer			
10.	Relatives			
11	Meeting			
12.	Group discussion			
13.	Printed material			
14.	Radio			
15.	T.V.			
16.	Exhibition			
17.	Beneficiaries' Rallies			
18.	District Rural Development agency			
19.	Asstt. Project Director (Livestock) D.R.D.A.			
20.	Asstt. Project Director (Trade), D.R.D.A.			

21. Benefits received from the scheme

Sr. No.	Particulars of benefit	Loan		Subsidy in the form of grants (Rs)	Refunded amount of loan	Amount of loan to be refunded
		Amount and sanction from whom?	Year of sanction			
1.	**Loan for dairy**					
a.	For purchasing cow					
b.	For purchasing buffalo					
2.	**Loan for goat rearing**					

a.	For purchasing goats					
3.	**Loan for constructing Byre / Shed**					
a.	For dairy animals Byre / Shed / Open byre					
b.	For goats Byre/Shed/ Open byre					

22. Benefits of SGSY through purchasing of livestock from the sanctioned loan

Sr. No.	Particular	Yes / No	Number	Approximate cost (Rs.)
1.	**Dairy**			
a.	Purchasing of cross bred cow			
b.	Purchasing of improved buffaloes			
2.	**Goat rearing**			
a.	Purchasing of new goats			
3.	**Corstruction of byres**			
a.	For dairy animals			
b.	For goats			

23. Details of Indebtedness

For economic transaction have you taken the loan other than SGSY loan?

Yes / No

If yes, please fill the information in the following Table

Sr. No.	Reason of loan	In which year the loan was lifted	Amount of loan (Rs.)	Rate of interest	Period of loan	From whom the loan is taken	Amount refunded till today	Amount to be refunded	If you are a defaulter, then give the reason for that
	Before beneficiary								
	After beneficiary								

24. Attitudes

Please mention your attitudes towards the SGSY

N=400

Sr. No.	Statement	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1.	SGSY programme is beneficial to the landless agricultural labourers, small farmers and labourers who are under Below Poverty Line (BPL)					
2.	SGSY programme is for landless agril. labourers, small farmers, labourers who are under BPL, but in fact it is seen that big farmers and APL people are taking the benefit of SGSY programme.					
3.	Those people who are not under BPL but due to the recommendations of government servents they are being selected for taking the benefit of this scheme					
4.	Government servents of this scheme are hard workers and they are doing hard work for the welfare of rural poors.					
5.	Due to this scheme rural people got maximum self employment and specially unemployed young people got self employment in rural areas					
6.	For the benefit of subsidy, people are taking loan through this scheme and generally they are misutilising the loan					
7.	The people from economically weaker section are benefitted by this scheme means they are able to educate their children and their family members could get guaranted self employment.					
8.	Like the other rural development programme, SGSY scheme is supporting to fill the gap between rural poor and rich.					

25 Please specify the constraints in getting the benefits of this scheme

25a Constraints for the selection as a beneficiary

a. ----------

b. ----------

c. ----------

25b. Constraints for getting the loan to the beneficiary

a. ----------

b. ----------

c. ----------

25c. Constraints for the management of dairy animals through the loan

a. ----------

b. ----------

c. ----------

25d. Constraints for the management of goats

a. ----------

b. ----------

c. ----------

25e. Other constraints

a. ----------

b. ----------

c. ----------

26 Please give your suggestions for effective working of the SGSY.

a. ----------

b. ----------

c. ----------

8. VITA

BALU RAJARAM WAGH

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of

DOCTOR OF PHILOSOPHY (AGRICULTURE)

in

AGRICULTURAL EXTENSION

2006

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