



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

### CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY OF RETURN, LIQUIDITY OF SECTORAL INDICES, MARKET INDEX RETURN OF INDIAN FINANCIAL MARKET (BSE) PASUPULETI VENKATA VIJAY KUMAR & PIYUSH KUMAR SINGH	1
2.	CROSS CULTURAL DIFFERENCES IN MULTINATIONAL COMPANIES AND IT'S AFFECT ON INTERNATIONAL BUSINESS ROSINA ABDULLAH & SALMA UMER	9
3.	BALANCE OF PAYMENT ADJUSTMENT: AN ECONOMETRIC ANALYSIS OF NIGERIA'S EXPERIENCE ALEX EHIMARE OMANKHANLEN & DICK OLUKU MUKORO	16
4.	REVIEW OF PERFORMANCE ASSESSMENT TOOLS USED BY HEALTH CARE ORGANIZATIONS IN LOW RESOURCE SETTING COUNTRIES OM PRAKASH SINGH & SANTOSH KUMAR	24
5.	FOREIGN EXCHANGE MARKET AND THE NIGERIA ECONOMY DR. OFURUM CLIFFORD OBIYO & LEZAASI LENE TORBIRA	29
6.	GROWTH IMPLEMENTATION STRATEGIES IN APPAREL RETAILING – A CASE STUDY DR. GIBSON G VEDAMANI	33
7.	TOURISM IN INDIA: VISION 2020 VISHWANATH V SIDDHANTI & DR. RAMESH AGADI	39
8.	A STUDY OF THE VARIOUS PERFORMANCE MANAGEMENT SYSTEMS ADOPTED BY SELECT INDIAN PRIVATE SECTOR ORGANISATIONS BINDU NAIR & DR. ASHISH PAREEK	43
9.	FACTORS INFLUENCING MOBILE USERS IN SELECTING CELLULAR SERVICE PROVIDERS IN INDIA: AN EMPIRICAL STUDY BASED ON STRUCTURED EQUATION MODEL G. N. SATISH KUMAR	47
10.	TRAINING AS A TOOL FOR HUMAN RESOURCE DEVELOPMENT: A CASE STUDY OF TATA TELESERVICES LTD., JAMMU (INDIA) DR. JAYA BHASIN & VINOD KUMAR	53
11.	WOMEN EMPOWERMENT AND COOPERATIVES- A COMPARATIVE STUDY OF GENERAL COOPERATIVES AND FISHERIES COOPERATIVES DR. PRAMEELA S. SHETTY & DR. T. N. SREEDHARA	62
12.	LIQUIDITY MANAGEMENT IN MAA FRUITS PVT. LTD. DR. G. RAMANAIAH	68
13.	SELF EMPLOYMENT PROGRAMME IN ORISSA: A CASE STUDY W.R.T. KHURDA DISTRICT PRAVASH RANJAN MOHAPATRA	72
14.	TURNAROUND STRATEGIES: A CASE STUDY OF NTC DR. HIMA GUPTA & J. R. DIKSHIT	75
15.	PATIENTS' PERCEPTIONS OF OUTPATIENT SERVICE QUALITY - A CASE STUDY OF A PRIVATE HOSPITAL IN SOUTH INDIA RAMAIAH ITUMALLA & DR. G. V. R. K ACHARYULU	80
16.	REDRESSAL OF CUSTOMERS' GRIEVANCES IN BANKS: A STUDY OF BANK OMBUDSMAN'S PERFORMANCE IN INDIA DR. TEJINDERPAL SINGH	84
17.	EXCELLENT PRACTICES AMONG BANKS FOR INCLUSIVE GROWTH – EMPIRICAL EVIDENCES FROM RECENT LITERATURE SURVEY ASHA ANTONY. P	91
18.	PERFORMANCE EVALUATION OF PUBLIC SECTOR BANKS IN INDIA: AN APPLICATION OF CAMEL MODEL K. V. N. PRASAD, DR. D. MAHESHWARA REDDY & DR. A. A. CHARI	96
19.	ESOP DESIGN PRACTICES IN INDIAN IT & ITES AND PHARMACEUTICAL INDUSTRIES DR. G. SRIDHARAN & AMARAVATHI. M	103
20.	AN ANALYSIS OF THE FACTORS OF ACADEMIC STRESS AMONG MANAGEMENT STUDENTS DR. N. P. PRABHAKAR & MRS. CH. GOWTHAMI	109
21.	LIQUIDITY, PROFITABILITY ANALYSIS OF INDIAN AIRWAYS SECTOR - AN EMPIRICAL STUDY SUVARUN GOSWAMI & ANIRUDDHA SARKAR	116
22.	UNDERSTANDING POSITION OF COMMERCIAL GINGER CULTIVATION IN LOWER DIBANG VALLEY DISTRICT OF ARUNACHAL PRADESH SRI. PHILIP MODY	123
23.	FINANCIAL INCLUSION THROUGH MOBILE WAY: A CASE STUDY OF M – PESA BHAVIK M. PANCHASARA & HEENA S. BHARADIYA	126
24.	FOREIGN INSTITUTIONAL INVESTORS (FIIS) INVESTMENT IN INDIA: A TREND ANALYSIS OF MONTHLY FLOWS DURING JANUARY 2004 - AUGUST 2010 DR. VINOD K. BHATNAGAR	131
25.	MAKING FINANCE ACCESSIBLE THROUGH FINANCIAL INCLUSION: EVIDENCES FROM ASSAM RESHMA KUMARI TIWARI & DR. DEBABRATA DAS	138
	REQUEST FOR FEEDBACK	151

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at: [Ulrich's Periodicals Directory](#) ©, [ProQuest, U.S.A.](#), [The American Economic Association's electronic bibliography, EconLit, U.S.A.](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than sixty-six countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

[www.ijrcm.org.in](http://www.ijrcm.org.in)

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi  
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## PATRON

**SH. RAM BHAJAN AGGARWAL**

Ex. State Minister for Home & Tourism, Government of Haryana  
Vice-President, Dadri Education Society, Charkhi Dadri  
President, Chinara Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

## ADVISORS

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

## EDITORIAL ADVISORY BOARD

**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

**DR. VIVEK NATRAJAN**

Faculty, Loma University, U.S.A.

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ROSHAN LAL**

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. KULBHUSHAN CHANDEL**

Reader, Himachal Pradesh University, Shimla

**DR. TEJINDER SHARMA**

Reader, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

**ASSOCIATE EDITORS**

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**DR. V. SELVAM**

Divisional Leader – Commerce SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**S. TABASSUM SULTANA**

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**TECHNICAL ADVISOR**

**AMITA**

Faculty, E.C.C., Safidon, Jind

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

**FINANCIAL ADVISORS**

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS**

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

**SUPERINTENDENT**

**SURENDER KUMAR POONIA**

# CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, **info@ijrcm.org.in** or **infoijrcm@gmail.com**.

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

Dated: \_\_\_\_\_

The Editor

IJRCM

Subject: Submission of Manuscript in the Area of \_\_\_\_\_  
(e.g. Computer/Finance/Marketing/HRM/General Management/other, please specify).

Dear Sir/Madam,

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

**Name of Corresponding Author:**

Designation:

Affiliation:

Mailing address:

Mobile & Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**Books**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

**Contributions to books**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**Journal and other articles**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**Conference papers**

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

**Unpublished dissertations and theses**

- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**Online resources**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**Website**

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>



## SELF EMPLOYMENT PROGRAMME IN ORISSA: A CASE STUDY W.R.T. KHURDA DISTRICT

PRAVASH RANJAN MOHAPATRA

ASSOCIATE PROFESSOR

P. J. COLLEGE OF MANAGEMENT &amp; TECHNOLOGY

BHUBANESWAR

## ABSTRACT

The concept of development cover not only growth but sustainability. The need of "sustainability" is, in fact, a particular reflection of universality of claims applied to the future generations vis-à-vis us. Although Govt. of India along with the state Governments have been trying various developmental programmes to take care of the people living at the rock bottom of the pyramid. Many of those programmes are not only aiming at development but also take care of sustainability. Five major PTPs of Gol as consumes a lion chunk of the budget on developmental issue. The key major area of target intervention are through Self-employment scheme (Swarnajayanti Grameen Swarozgar Yojana (SGSY). Khurda district, home to the capital of Orissa is taken for analysis. The scheme aim at creating micro level entrepreneurs at the rural area, targeting those people, essentially in the bracket of BPL. Analysis are done by using statistical tools like least square methode, and representation are done in tabular form. Answer lies in a change process, a revolutionary process, not an evolutionary one. Going by the current trend of converting only 1.88% of the rural poor to APL status and making the development sustainable, it will take more than half a century for the conversion of the entire population, by the time the BPL population might have grown many fold. It required urgent attention of all the stake holders and intensive target intervention. Things need to accelerate faster enough to out run the speed at the rate people are getting into the bracket of BPL. This is the case study of the district, nearest to state capital and about the flagship scheme for sustainable development.

## KEYWORDS

Poverty, Orissa, Khurda, Self-employment.

## INTRODUCTION

The issue of inequality and poverty are still haunting us after more than six decades of independence. Govt of India and all the state Govt. have been trying to answer these by the planning and implementation of various developmental programmes. In spite of the efforts made in the rural developmental strategy to accelerate the economic up gradation of the rural poor, the outcome has been far from sizable and eye catching. Orissa state sitting right at the bottom of the economic pyramid is analyzed, taking Khurda district as sample. Among all the thirty districts of Orissa, Khurda district should be under the microscope, since it is the home to the capital of the state. This may act as a precursor to the hypothesis of "if such a thing can happen to Khurda district, then what could have actually happened to the rest of the districts and especially to the KBK districts, which ranked amongst the poorest districts in the country".

Growth is a natural process but development requires deliberate intervention. "The concept of development should cover not only growth but sustainability. The growing concern with "sustainable development"<sup>1</sup> "In terms of development each country faces a unique set of problems, and a unique set of opportunities, hence required to frame a unique set of feasible policies. There is more than one path to human development, and hence the need to consider alternative strategies, but any successful strategy will have to pay careful attention to the structure of incentives that guides economic activity, the allocation of public expenditure and the institutional arrangements that determine the distribution of wealth and income and the vulnerability of various sections of the population to events which can threaten their livelihood and perhaps even their life."<sup>2</sup> The strategy seems suitable should be "a people centered strategy of development has implications for the role of the state. Often the discussion is couched in terms of the degree of centralization of the public administration, with most analysts favoring a highly decentralized system of governance. The appropriate degree of administrative decentralization is a secondary issue. What really matters is the empowerment of local people to identify their own priorities and to implement programmes and projects of direct benefit to them. That is, development should be seen as a process that is not just for people but a process organized, guided and undertaken by people. This in turn implies the active participation of people in the development process and the consequent need to construct institutions that permit and indeed encourage that participation. A vigorous civil society, in other words, is an essential component of a successful human development strategy."<sup>3</sup> "There are of course several ways these objectives can be achieved and the specific programmes intended to be illustrative: to show what has been tried, what works and what problems have been encountered. There are purely redistributive measures intended to reduce inequality, such as progressive income taxation or means tested benefits. Instead the focus is a reforms that promote human development, that is, structural reforms that increase the capabilities of people directly or that increase the pace of human capital formation and hence the capabilities of people in future. Old policies and programmes may look rather different when seen in this new light."<sup>4</sup> "Financing human development should not be used by the state as a justification for adding more to an existing framework, that is, for spending more and taxing more. Rather human development should be interpreted as requiring the state to do something different. Thus a well designed human development strategy should result in rates of growth of average income that are at least as high as could be achieved under a different strategy, and it should also result in a lower incidence of poverty and a greater degree of equality"<sup>5</sup>. Although the concept of development revolve around the human (Man) factor more than the other inputs required for management- Machine, Money, and Material. The value addition as of prime importance for the success. There should be synergy in sharing the value. Since the success of any strategy pertaining to development should be based on Shared value."<sup>6</sup>

## SHORT PROFILE OF ORISSA &amp; KHURDA DISTRICT

Orissa state is having 30 districts, with 39.9% people living below the line of poverty (2001-Census). Khurda is the Capital District of Orissa, 2813 sq. K.M in area, is having two subdivisions, 10 number of blocks, 7 numbers of Tahasil, 168 number of Gram Panchyats and 1567 number of villages, is a home to 1874000 number of people as per 2001 census. Out of which 1069000 people live in the rural area, which is 57.04% of total population..

Targeting measures used in anti-poverty programs(PTP). There exist a large number of small and big PTPs in India, channeled through different ministries of the central government, and with different modalities of implementation. First, however, a brief discussion of targeting mechanism in the Indian context is useful. A widely used categorization of targeting mechanisms that can be used to classify PTPs is as listed below.

## SELF-TARGETING

Such schemes rely on differential incentives of agents in tackling the problem of asymmetric information between the principal (the government providing poverty relief) and the agents (households or individuals affected by the government schemes). The design of the schemes has the objective of making the scheme worth participating in only for those who are poor, not for others. **Activity targeting:** Relies on "broad" targeting, primarily through subsidized provision of goods and services whose benefit incidence will be progressive, i.e., falling largely on those poor rather than better-off. **Location targeting:** Based on geographical distribution of poverty, seeking to target interventions in geographic areas with high concentration of the poor. **Indicator targeting:** Relies on non-income indicators that are meant to be correlated with poverty. These can include lack of or size of ownership of land, form of dwelling, social status, gender of head of household, etc."<sup>7</sup>.

Keeping this as a backdrop, "the underlying rationale of these targeting mechanisms is that administrative and other costs of identifying those who are poor are high, potentially reducing the resources that would be transferred to the poor under the scheme. Targeting mechanisms are a contractual/program-design

innovation in response to the information asymmetry and the high costs of overcoming the information barrier. However, this framework is implicitly less than comprehensive in approach, in the sense of focusing only on one scheme at a time. In a context where the principal (in a principal-agent context) has several schemes in operation, the administrative costs *per scheme* (of overcoming information asymmetry) can get diluted substantially, thereby vitiating the need for indirect targeting mechanisms for any specific scheme. Put alternatively, the issue of whether or not the administrative costs of identifying the poor are undertaken by the government usually does not depend on any specific scheme. In an inter-temporal context, where the government does not know what specific schemes it may want to implement in near future, "tagging the poor" – Administrative Identification – may provide externalities in terms of greater choices of schemes and their designs."<sup>8</sup>

#### SCHEMES FOR PTPs

Government of India as listed implement five PTPs, which consume a lion chunk of the development budget. 1. **Rural employment program** (Sampoorna Grameen Rozgar Yojana, or Comprehensive Rural Employment Scheme). 2. **Self-employment scheme** (Swarnajayanti Grameen Swarozgar Yojana (SGSY), or Golden Jubilee Rural Self Employment Scheme). 3. **Rural Housing Scheme** (Indira Awas Yojana (IAY)). 4. **National Old Age Pension Scheme** (NOAPS). 5. **Drought Prone Areas Program** (DPAP).

#### SWARNAJAYANTI GRAMYA SWAROJAGAR YOJANA (SGSY)

Self employment programme has been launched by Government of India w.e.f. 1.4.1999 with a holistic approach by replacing schemes like IRDP, TRYSEM, DWCR, SITRA, MWS and GKY etc. Among these five major poverty alleviation programmes, self employment programme (SGSY) seems complete and fully integrated one. The same year it is implemented in Orissa as well as in Khurda District. It is truly an umbrella scheme, addressing the issue of sustainability. Swarnajayanti Gram Swarozgar Yojana aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. A significant aspect of SGSY is that every family assisted under this programme will be brought above the poverty line in three years and therefore the programme aims at creating substantial additional incomes for the rural poor. It will target the most vulnerable among them. At least 50% of the Swarozgaris (Self Employed) will be SC/STs, 40% women and 3% disabled. The objective of restructuring was to make the programme more effective in providing sustainable incomes through micro enterprises while providing for flexibility of design to suit local needs. Funds under the SGSY are shared by the Centre and the States in the ratio of 75:25. In the case of UTs, the scheme is fully funded by the Centre. SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self employment and establishing effective linkages between the components viz; organization of the rural poor into self help groups (SHGs) and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Micro enterprises in the rural areas are sought to be established by building on the potential of the rural poor. The main aim of the scheme was i) Upliftment of BPL (Below Poverty Line) families in rural areas. ii) To assist under bank credit and Government Subsidy. iii) Each Swarozgari would get Rs.2000/- PM. After repayment of Bank loan.

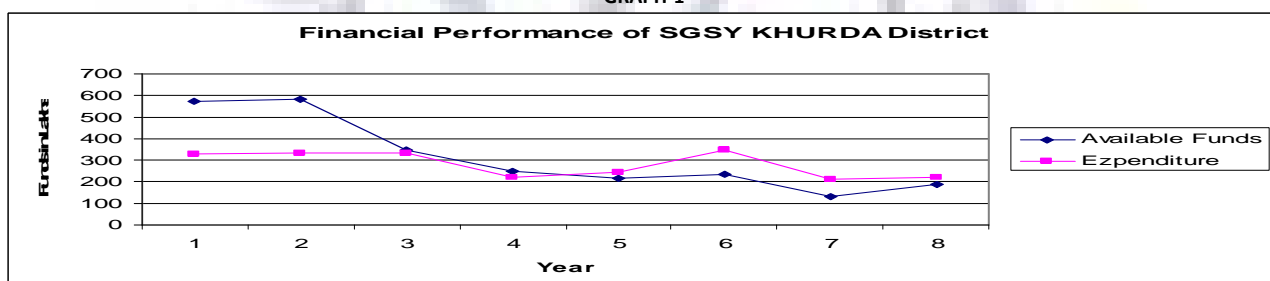
TABLE-1: THE SGSY KHURDA AT-A-GLANCE

Year	The SGSY performance in Khurda District						
	Sl No	Funds Available	Expenditure	% of Exp	Target	Achievement	% of Achievement
1	2	3	4	5	6	7	8
99-00	1	572.18	326.99	57	3654	2997	82
00-01	2	583.27	332.37	57	4531	2685	59
01-02	3	349.24	333.9	96	3765	3713	99
02-03	4	249.02	218.75	88	1843	2212	120
03-04	5	216.3	245.36	113.43	2211	2433	110
04-05	6	236.2	346.18	147	1735	2343	135
05-06	7	130.51	209.35	160	1735	1869	108
06-07	8	188.54	219.69	117	1974	1994	101
Total		2525.26	2232.59	88.41	21448	20246	105
Mean		315.65	279.07	88.41	2681	2530.75	105

Source: DRDA Khurda

Mean value being 2530 means the same number of beneficiaries are crossing the line of poverty every year in Khurda District, having a BPL population of 134192, which is only 1.88 per cent of the BPL population in rural areas of Khurda. With the kind of insignificant achievement the upliftment of rural poor will not be possible, neither do the scheme achieve its goal of converting 30 percent of the rural poor within a period of 5 years. In the second year the achievement against target was significantly lower. Resulting in lowering the target for the subsequent years to the minimum level, instead of taking corrective action to amplify the performance. This is justifying the sense of having a great scope of improvement. All the schemes go through a stage of introduction and growth, but not in the case of SGSY in khurda. It move the other way round. SGSY is the umbrella scheme for creating self employment. Although the provision of being a Swarozgari is either an individual or a group, yet in practice DRDA encourage SHG to avail the facilities to over an individual. Among SGSY, IAY and SGRY the implementation process of SGSY is difficult because it takes care of group interest. It is also most effective, since a group is getting the benefit instead of an individual. Which if planned and implemented properly is likely to give the benefit to a group of people and their family in one go.

GRAPH-1



In the graph-1, X-axis is the funds in Lakhs of Rupees and Y-axis is the number of Years. Blue line is the Funds availability and Pink line is the expenditure over the years. First two years (1999-2000 & 2000-2001) to a large part of the third year the expenditure is at a lower level, showing a gap between planning and implementation. Similarly year sixth and seventh (2004-2005 & 2005-2006) and a large part of 2006-2007 the expenditure is more than the availability of funds, which leads to many adversity of rearranging the funds from some other over heads.

#### TREND ANALYSIS

The trend analysis of the expenditure of SGRY Scheme of Khurda District from the year 1999-2000 to 2006-2007 (for eight years) are shown below, to scrutinize the growth pattern on the expenditure over the years. Since the series is a even one, the mid value of X is calculated and the Value of  $X^2$  is taken in the table below. The trend of the expenditure of SGSY, Y value is calculated as  $Y = A + BX$ . A is the value of  $\sum Y / n$ . "n" is the number of years, n=8.  $A = 279.07$ ,  $B = \frac{\sum XY}{\sum X^2}$ .  $B = 47.16$

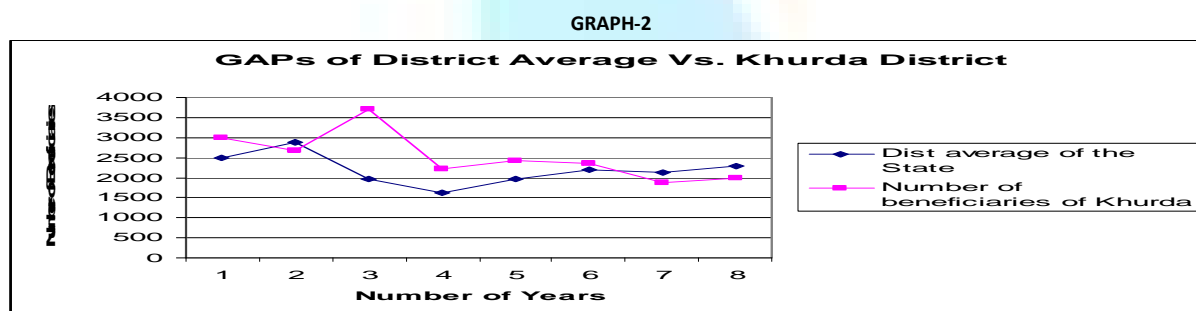
TABLE-2: TREND ANALYSIS OF KHURDA SGSY EXPENDITURE				
Year	X	X <sup>2</sup>	XY	Trend
1	2	3	4	5
1999-00	-7	49	-2288.93	-51.05
2000-01	-5	25	-1661.85	43.27
2001-02	-3	9	-1001.7	137.59
2002-03	-1	1	-218.75	231.91
2003-04	1	1	245.36	326.23
2004-05	3	9	1038.54	420.55
2005-06	5	25	1046.75	514.87
2006-07	7	49	10764.81	609.19

It is clear that the trend of Y in the table -2 is on a growth mode. Yet it is too little, looking at the very high BPL population in the rural area of Khurda District. In eight years only 20246 number of Swrozagaries are created (Table-2) over the BPL population of 134192 numbers in the district. Which is only 15.08 percent.

TABLE -3: GAPS IN PHYSICAL PERFORMANCE OF SGSY OF KHURDA VS. STATE AVERAGE					
SL.NO	YEAR	Number of Beneficiaries in ORISSA	Average per district	Number of beneficiaries of KHURDA	GAP KHURDA Vs. State Average
1	99-00	74633	2487.76	2997	509.23
2	00-01	86171	2872.36	2685	-187.36
3	01-02	59233	1974.43	3713	1738.56
4	02-03	48925	1630.83	2212	581.16
5	03-04	59289	1976.3	2433	456.7
6	04-05	65712	2190.4	2343	152.6
7	05-06	63904	2130.13	1869	-261.13
8	06-07	68687	2289.56	1994	-295.56

Source: P.R.Department. Government of Orissa

In the physical achievement the gap is clearly visible between Orissa average and the performance of Khurda district. in the col.3 which is calculated by dividing the total state achievement by 30 (Number of Districts). Speaks volumes regarding the inconsistency. As shown in the graph-2, the achievement in the number of beneficiaries, a huge gap is there in the 3<sup>rd</sup> year's performance of Khurda as against the 4<sup>th</sup> years' performance in the district's average.



The our come of the implementation is also not as per the objective and guideline of the scheme SGSY. As shown in the table below.

TABLE-4: SOCIAL GROUP-WISE BENEFICIARIES COVERED IN SGSY IN KHURDA DISTRICT					
Year	S.C	S.T	General	Total	Women
1999-2000 to 2004-2005	3962	1447	10895	16304	5155

Source: DRDA Khurda

From the table-4, the Non SC & ST categories are only 33%, from the six years (1999-2000 to 2004-2005) data of Beneficiaries of Khurda District, under SGSY scheme. On the other hand the General categories have dominated by a very high percentage. Where as it should have been at least 50% (As per the norm). Ideally the women Swrozagaries should be 40 per cent ( as per the guide line) of the total beneficiaries, but in Khurda it is lower and only 24%.

## CONCLUSION

A proactive measure is required with, overhauling of the implementation machineries. In order to make it more effective, a change process should be initiated, a revolutionary process, not an evolutionary one. Going by the current trend only 1.88% people are taking the help of the scheme per annum (As per 2001 census). Going at this rate, it will take more than half a century for the conversion of the entire BPL population to bring them above the line of poverty. By the time the BPL population might have been multiplied manifolds. It required urgent attention of all the stake holders. Intensive target intervention is the need of the hour. Things need to accelerate faster enough to out run the speed of people getting into the bracket of BPL. This is the case study of the district, nearest to state capital and about the flagship scheme for sustainable development, which is almost like watching the grass grow.

## REFERENCES

1. Sen, Amartya and Annand Sudhir in "Sustainable Human Development: Concepts and Priorities" in (1994) NIRD Journal.
- 2-UNDP, Human Development Report 1990, New York: Oxford University Press, 1990, chapter 2
3. Chowdhry, D.P. (1987). "Critical Appraisal of Voluntary Effort in Social Welfare and Development Since Independence." *The Indian Journal of Public Administration*, 33/3, 492-500.
4. Maheshwari, S. (1987). "Voluntary Action in Rural Development in India." *The Indian Journal of Public Administration*, 33/3, 559-566.
5. Roy, S. (1987). "Voluntary Agencies in Development: Their Role, Policy and Programmes," *The Indian Journal of Public Administration*, 33/3, 454-464.
- 6- Sen, Amartya and Annand Sudhir in "Sustainable Human Development: Concepts and Priorities" in (1994) NIRD Journal.
- 7-Rural Development" Vol-3, by Vasant Desai "The Framework of an Organisation".
- 8-Source: R.C.Panda "Perception of poverty and Development" *Journal of Rural Development*. Vol-9, no.-1, Jan-90 Page-79
- 9-Bavadam, L., "Undermining a scheme", *Frontline*, vol. 20, no. 16, August 2003.
- 10-CAG, Report of the Controller and Auditor General for the Year ended March 2002 (Civil), Office of the Controller and Auditor General, Government of India, 2003 accessed October 22,
- 11-CAG, Report of the Controller and Auditor General for the Year ended March 1996 (Civil), Office of the Controller and Auditor General, Government of India, 1997.
12. Singh, K. (1986). *Rural Development*, Sage Publications: New Delhi.



## **REQUEST FOR FEEDBACK**

**Esteemed & Most Respected Reader,**

At the very outset, International Journal of Research in Commerce and Management (IJRCM) appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**