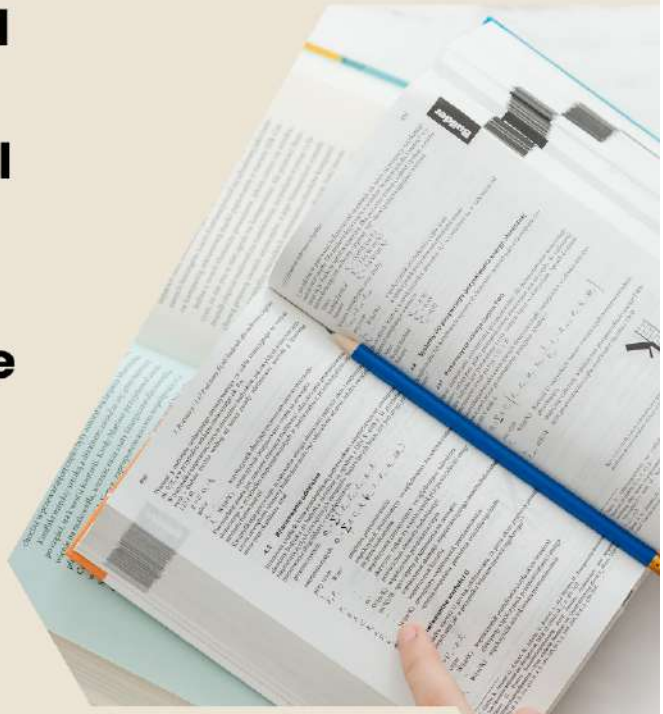
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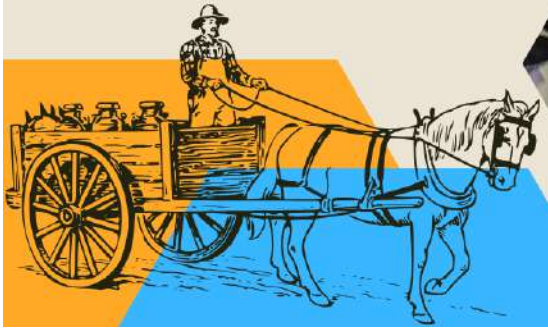
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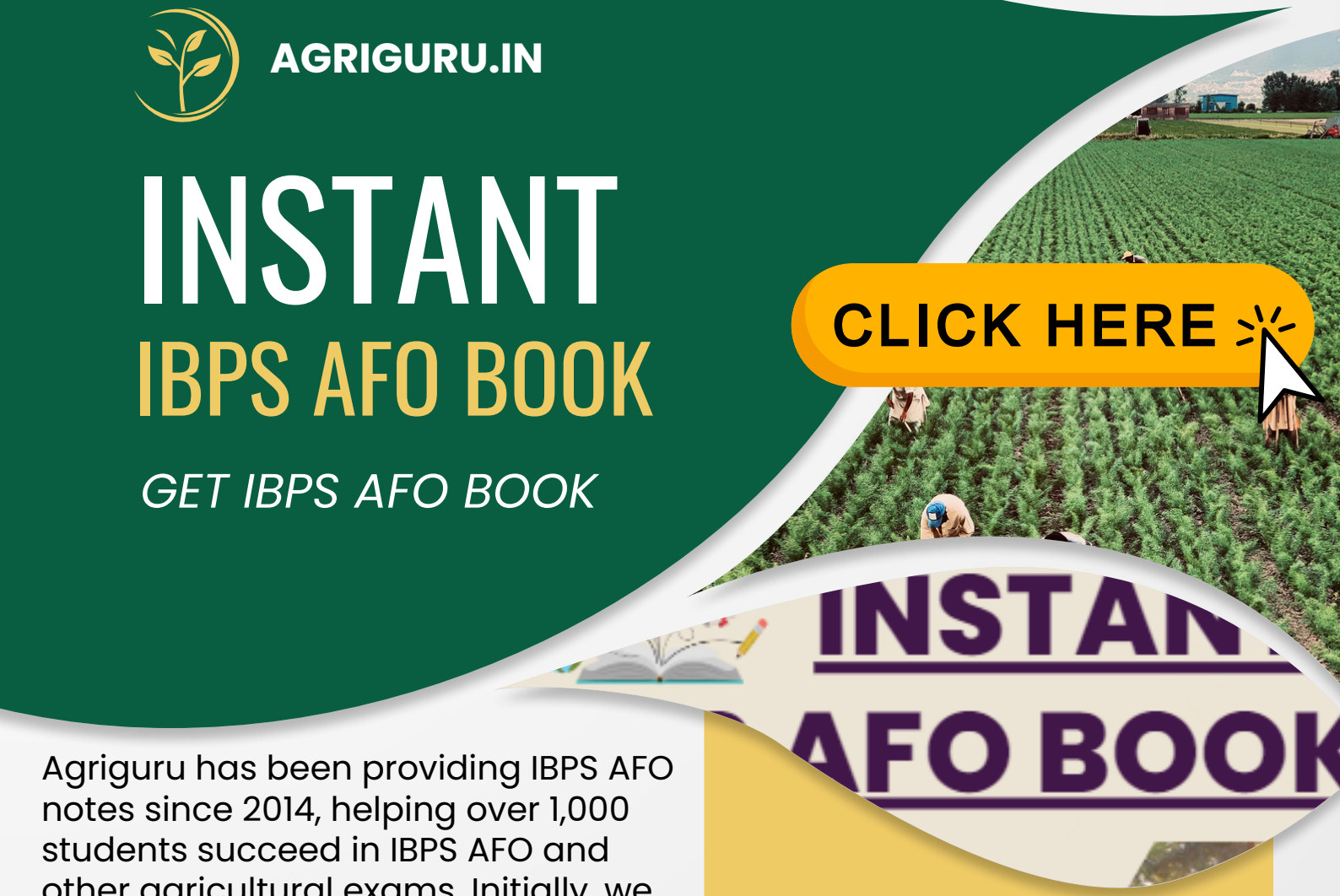


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Swarnjayanti Gram Swarozgar Yojana (SGSY)

- ✓ **The initial scheme Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched in 1999.**
- ✓ **It was renamed as National Rural Livelihood Mission in 2011. Finally, they were merged into DDU-AY (Deen Dayal Antyodaya Yojana). (IBPS AFO 2019-20)**
- ✓ **The objective of Swarnjayanti Gram Swarozgar Yojana (SGSY) is to provide sustainable income to the rural poor.**
- ✓ **The program aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor.**
- ✓ **It is envisaged that every family assisted under SGSY will be brought above the poverty line in a period of three years.**
- ✓ **Scope Launched on 1st April 1999, the program replaces the earlier self-employment and allied program.**

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Employment Oriented Programmes

Training of Rural Youth for Self-Employment (TRYSEM-1979)

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- ✓ **With a view to provide technical skills to rural youth to equip them to take up self-employment in the fields of agriculture and allied activities, industries, services and trade the scheme TRYSEM was launched by GOI in August 15, 1979.**

- ✓ **It now operates as a component of IRDP.**

- ✓ **It provides need-based technical skills to rural youth aged 18-35 years who belong to the category of the poor, to enable them to take up self-employment and to some extent even wage employment.**

Swarnjayanti Gram Swarozgar Yojana (SGSY)

- ✓ **Atleast 30 % of the trainees should belong to SCs/STs and atleast 33 % should be women.**

Jawahar Rozgar Yojana (JRY-1989)

- ✓ **Jawahar Rozgar Yojana, introduced from 1st April 1989, as an integration of National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP).**

- ✓ **It is stated to be a nationwide programme implemented through village panchayats, basically aimed at providing supplementary gainful employment to atleast one member of about 44 million rural poor families who seek unskilled employment for a minimum period of 50 to 100 days in a year.**

Swarnjayanti Gram Swarozgar Yojana (SGSY)

- ✓ **The financial resources to be shared by centre and the state in the ratio of 80:20.**

Indra Awash Yojana

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- ✓ **Indira Awash Yojana was started in May 1985 as a sub-scheme of Jawahar Rozgar Yojana.**

- ✓ **From 1st January 1996 it is being implemented as an independent scheme.**

WOMEN DEVELOPMENT PROGRAMMES

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Development of Women and Children in Rural Areas (DWCRA) (1982)

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- ✓ **Many programmes were launched for the development of poor women, one such programme formulated and launched since September 1982 in DWCRA.**

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Integrated Child Development Services (ICDS) Scheme

- ✓ **Launched on 2nd October 1975, today, ICDS Scheme represents one of the world's largest and most unique programmes for early childhood development.**

Rashtriya Mahila Kosh (RMK)

- ✓ **The National Credit Fund for Women or the Rashtriya Mahila Kosh (RMK) was established by the Government of India in March 1993 as an independent registered society by the Department of Women & Child Development in Government of India's Ministry of Human Resource Development.**

- ✓ **It was registered under the Societies Registration Act 1860.**

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Mahila Samridhi Yojana (MSY)

- ✓ It is also a Micro Finance Scheme for women with rebate in interest.
- ✓ For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities.

Eligibility

a. Women belonging to Backward Classes, as notified by Central Government/State Governments from time to time.
b. Applicant's annual family income should be less than Rs. 3.00 Lakh.
c. In a SHG 60% of members can be from Backward Classes and remaining 40% members may be from other weaker section like SC/Handicapped/ Minorities etc.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Salient Features

1. Maximum loan limit per SHG - Rs.15.00 Lakh
2. Maximum loan limit per beneficiary - Rs.1,25,000/-
3. Maximum number of women in one SHG - 20

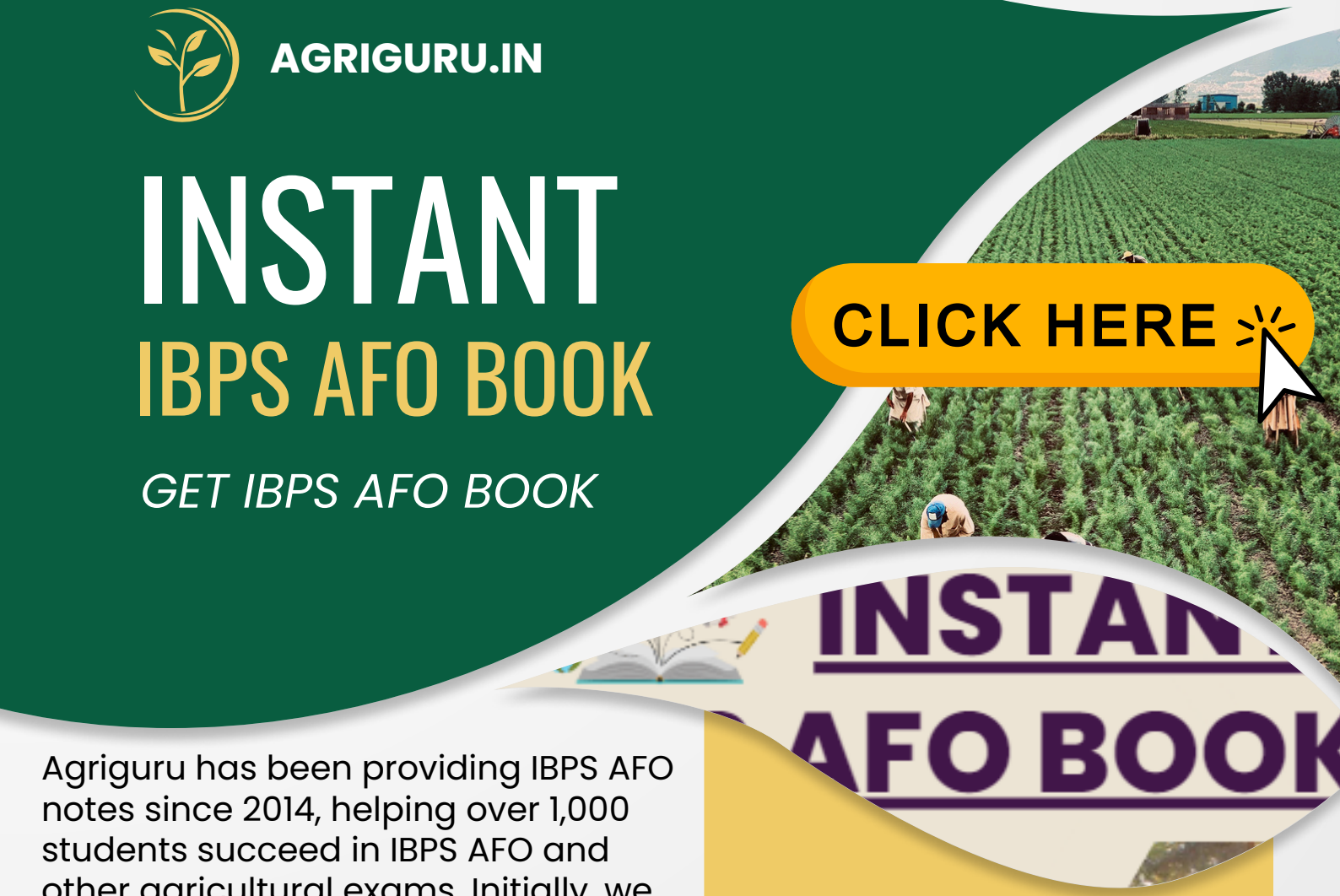
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DIFFUSION OF INNOVATIONS

- ✓ **Diffusion is the process by which an innovation is communicated through certain channels over time among the members of a social system.**
- ✓ **It is a special type of communication, in that the messages are concerned with new ideas.**

4 main elements in the diffusion of innovations:

1. Innovation
2. Communication channels
3. Time
4. Social system.

INNOVATION - DECISION PROCESS

- ✓ **The "Innovation - Decision Process" is the process through which an individual (or other decision - making unit) passes from first knowledge of an innovation, to forming an attitude towards the**

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DIFFUSION OF INNOVATIONS

innovation to a decision to adopt or reject, to implementation of the new idea, and to confirmation of this decision.

- ✓ **This process consists of a series of actions and choices over time through which an individual or an organisation evaluates a new idea and decides whether or not to incorporate the new idea into on-going practice.**

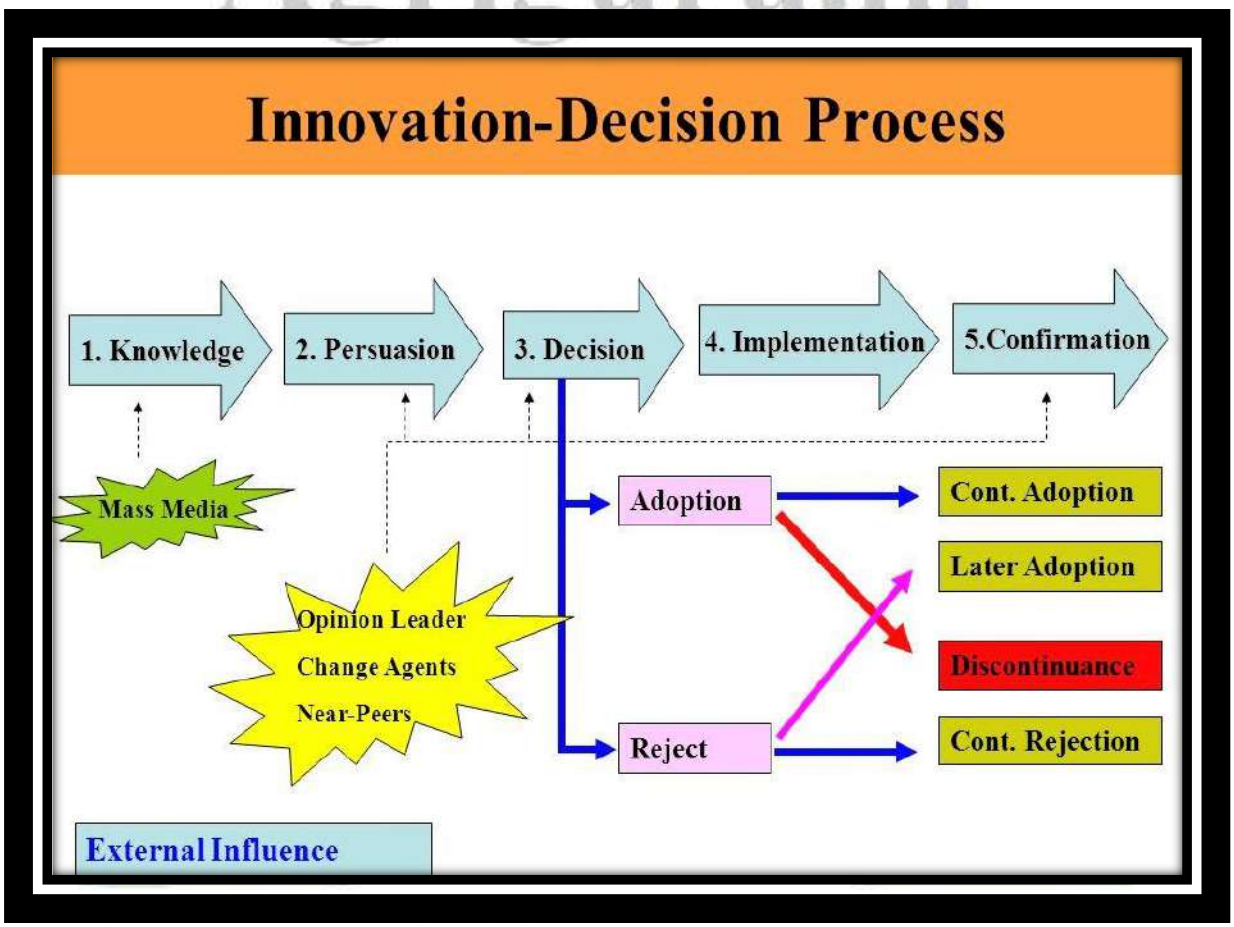
The conceptualization of the model of the innovation decision process consist of the following 5 stages-

1.	Knowledge stage
2.	Persuasion stage
3.	Decision stage
4.	Implementation stage
5.	Confirmation stage

DIFFUSION OF INNOVATIONS

Paradigm on Stages in the Innovation-Decision Process

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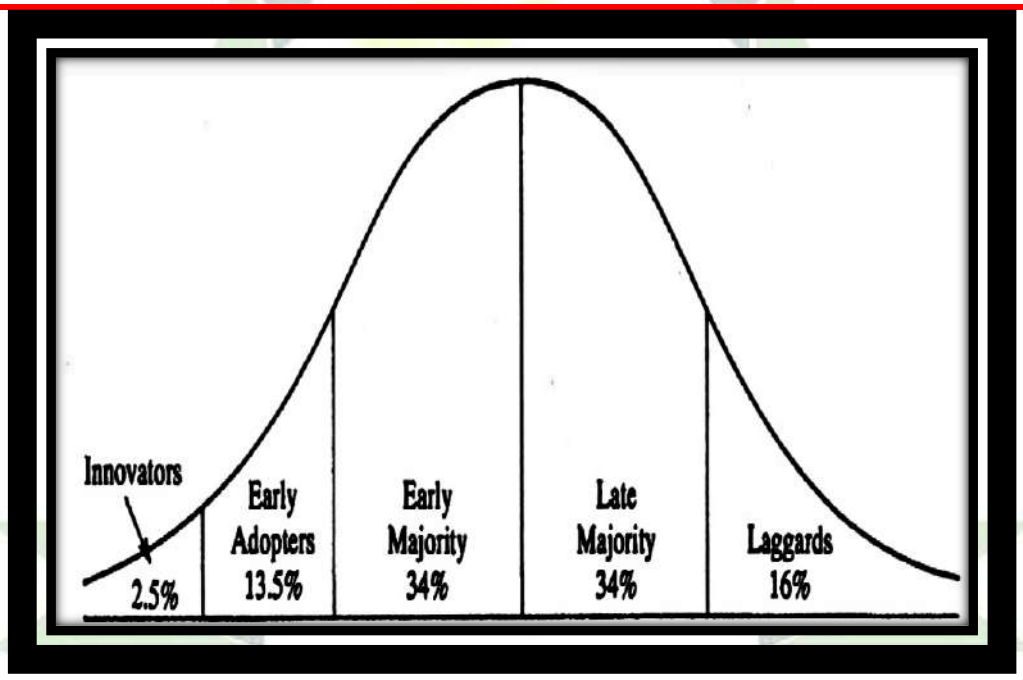


ADOPTER CATEGORIES

According to Rogers (1971), there are different categories of farmers based on their innovativeness which can be classified as-

DIFFUSION OF INNOVATIONS

1.	Innovators (Venturesome) = 2.5 %
2.	Early Adopters (Respectable) = 13.5 %
3.	Late Majority (Sceptical) = 34 %
4.	Laggards (Traditional) = 16 %
5.	Laggards (Traditional) = 16 %



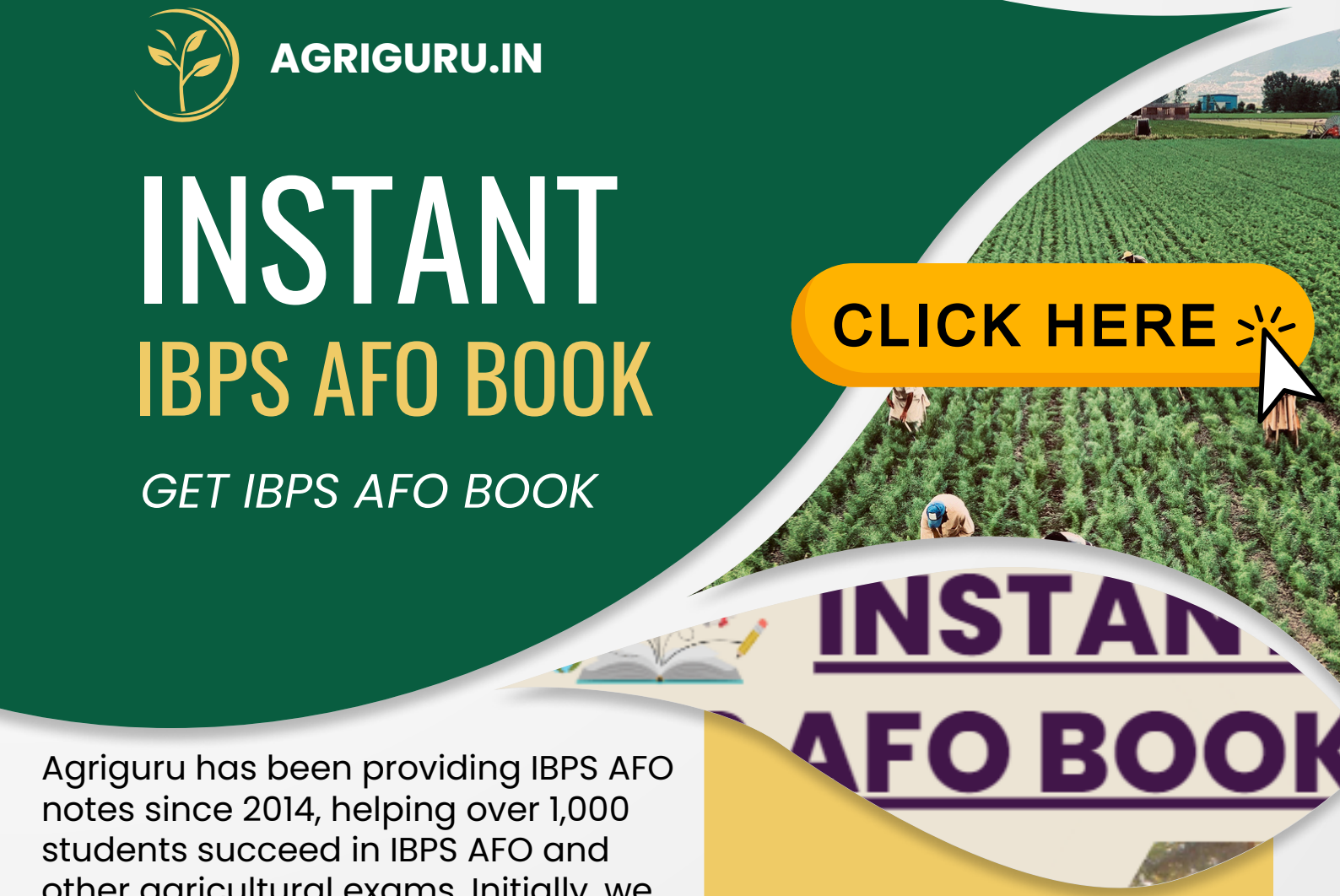
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