**SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY):-**

Swaranjayanti Gram Swarozgar Yojana was launched during the year 1999-2000. This Yojana is a holistic package covering all aspects of self employment such as organization of poor into self help groups, training, credit, technology, infrastructure and marketing. The beneficiaries under this scheme are called as “Swarozgaries”. This scheme is a credit-cum-subsidy programme. Subsidy under SGSY is uniform at 30 percent of the project cost subject to a maximum limit of Rs. 7,500/-. In respect of SCs/STs and disabled persons, subsidy has been fixed 50 percent or maximum ceiling of Rs.10000/- respectively. For groups of Swarozgaries (SHGs), the subsidy is 50 per cent of the project cost, subject to per capita subsidy of Rs.10,000 or Rs. 1.25 lakh whichever is less. SGSY will particularly focus on the vulnerable groups among the rural poor. This scheme is being implemented by Central and State Governments on 75:25 cost sharing basis.

Parameters for coverage of target and achievement of groups are as under:-

**(A) PHYSICAL Parameters**

- **Total Target**
  - SC/ST  50%
  - Women  40%
  - Minorities 15%
  - Amongst SC/ST and others
  - Disabled  3%
  - Amongst SC/ST and others

**Parameters for Expenditure to be incurred**

- **Total Expenditure Incurred**
  - On Training  10%
  - On Infrastructure 20%
  - On Revolving Funds 10%
  - Subsidy 60%
Skill Development for Rural Youth- Grameen Labs (State Specific)

Govt. of India has approved this project with a cost of Rs. 250.00 lakh (this project is 100% centrally sponsored) against which Rs. 100.00 lacs have been received. This Project is being implemented through Dr. Reddy’s Foundation, Hyderabad. Out of which Rs. 100.00 lacs have been spent and total 2896 BPL youths have been trained and 2096 youths have given placement.

Skill Development Projects

The Department has got approved two Skill Development Projects from Government of India under SGSY Special Project Component. Under both these Projects, Rs. 343.68 lacs will be spent for imparting market demand driven training to 3700 rural BPL rural youth.

Rural Self Employment Training Institutes (RSETI’s)

Rural Self Employment Training Institutes (RSETI's) are being established in all the districts (except Kinnaur & L & Spiti) of the State for imparting the training to Rural BPL youth in collaboration with lead District Banks.

The State Government will provide the land free of cost for these institutions to the concerned lead Banks. The land has been identified in the ten districts. Land has already been transferred in the name of Rural Development Department in 3 Districts viz Hamirpur, Kangra and Solan. The Cabinet has approved to lease out the land to the concerned banks in respect of these three districts viz Hamirpur, Kangra and Solan. The Deputy Commissioner, Hamirpur, Kangra and Solan have been requested to complete the lease deed with the concerned Lead Bank. The Districts-
Bilaspur, Chamba, Hamirpur, Shimla and Sirmour have started RSETI'S in rental buildings and the process of setting up of RSETIs in other districts in rental building is in progress. 522 BPL youths have been trained in Hamirpur district under Mobile Repair, Beauty Parler and Soft Toys and 89 BPL youths have been trained in Shimla district under Beauty Parler, Diary and Photography upto the month of February, 2010.

**Indira Awas Yojana :-**

Indira Awas Yojana is a centrally sponsored scheme. Under this scheme, assistance of Rs. 38,500/- per beneficiary was being provided to BPL families for the construction of new houses upto 31-3-2010. Now w.e.f. 1-4-2010, the assistance has been enhanced to Rs. 48,500/- per unit. The selection of beneficiaries is being done by Gram Sabha. The Central and State Governments are financing this scheme in the ratio 75:25 cost sharing basis.

**PHYSICAL ACHIEMENT**

Parameters

- Total Target
- SC/ST  60%
- Others  40%
- Minorities 15%
- Amongst SC/ST and others
- Disabled 3%
- Amongst SC/ST and others

**ATAL AWAS YOJANA**

This scheme is a State sponsored scheme and is being implemented on the pattern of Indira Awas Yojana. With a view to provide housing facility to Rural BPL houseless families the State Government has launched a Rural Housing scheme named “Atal Awas Yojana” w.e.f. 01.04.08. Under this scheme, assistance of Rs. 38,500/- per beneficiary was being provided to BPL families for the construction of new houses upto 31-3-
2010. Now w.e.f. 1-4-2010, the assistance has been enhanced to Rs. 48,500/- per unit. The selection of beneficiaries is being done by Gram Sabha.

**MATRI SHAKTI BIMA YOJNA**

The State Government has launched “Matri Shakti Bima Yojana” scheme on 25-09-2000. The scheme covers all rural women living below the poverty line within the age group of 10-75 years. The policy provides relief to family members/insured women in case of their death or disablement arising due to any kind of accident, surgical operations like sterilization, mishap at time of child birth/delivery drowning washing away in floods, landslide, insect bite & snakebite etc. The scheme also gives benefit to a married woman in case of accidental death of her husband.

From 1st April, 2008, the compensation amount under the scheme has been doubled from Rs. 25,000/- to Rs. 50,000/- in case of death of her husband. Similarly, the compensation amount in case of disability arising out of extent as also been doubled from Rs. 12500/- to Rs. 25,000/-.

From 1st February, 2009 the compensation amount under the scheme has been increased by the State Government. The enhanced benefit is as under:-

i) Death Rs. 1,00,000/-

ii) Permanent total disability Rs. 1,00,000/-

iii) Loss of one limb and one eyes or both eyes or both limbs Rs. 1,00,000/-

iv) Loss of one limb/one ear Rs. 50,000/-

v) In case of death of husband Rs. 1,00,000/-

**Guru Ravi Dass Civic Amenities Scheme**

Under Guru Ravi Dass Civic Amenities scheme earlier number of wards per constituency which were being provided assistance to the tune of Rs. 3.00 lacs per ward was five. Which has now been enhanced from 5 to 7. To meet out the critical gaps, the SC dominated societies, who have neither been assisted under this scheme nor any under other schemes, are now being assisted under Guru Ravi Dass Civic Amenities scheme.