

UPA Section

Prototype Interactive Public Questions & Answers

I. Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

Question: 1. When was the SJSRY Scheme launched?

Answer: The Swarna Jayanti Shahari Rojgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three Urban Poverty Alleviation Schemes, namely Urban Basic Services for the Poor (UBSP), Nehru Rojgar Yojana (NRY) and Prime Ministers Integrated Urban Poverty Eradication Programme (PMI UPEP).

Question: 2. What is the objective of the SJSRY Scheme?

Answer: The scheme strives to provide gainful employment to the urban unemployed and under employed poor, through encouraging the setting up of self employment ventures by the urban poor living below the poverty line, and also through providing wage employment by utilizing their labour for construction of socially and economically useful public assets.

Question: 3. How many components does the SJSRY Scheme have?

Answer: The Swarna Jayanti Shahari Rojgar Yojana (SJSRY) has of two major components, namely- (i) The Urban Self Employment Programme (USEP) (ii) The Urban Wage Employment Programme (UWEP)

Question: 4. How is the scheme being funded?

Answer: The SJSRY Scheme is being implemented through State/UT Governments and it is funded on a 75:25 basis between the Centre and the States.

Question: 5. What are the details of Urban Self Employment Programme (USEP) component?

Answer: Urban Self Employment Programme (USEP) Component of SJSRY has three distinct parts: (i) Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures. (ii) Assistance to groups of urban poor women for setting up gainful self-employment ventures. This sub-scheme has been titled as "The Scheme for Development of Women and Children in the Urban Areas (DWCUA)". (iii) Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for upgradation and acquisition of vocational and entrepreneurial skills. The scheme is not applicable to the persons educated beyond the IXth standard.

Question: 6. What are the details of Development of Women and Children in the Urban Areas (DWCUA) sub component?

Answer:- DWCUA aims at helping groups of urban poor women in taking up self -employment ventures. The group may consist of at least 10 women. The ceiling of subsidy under the scheme is Rs. 1.25 lakh or 50% of the cost of the project whichever is less.

Question: 7. What are the details of Urban Wage Employment Programme (UWEP) component?

Answer: This component seeks to provide wage employment to prospective beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labour for construction of socially and economically useful public assets. Under this component, there are no restrictions on educational qualifications. This programme is implemented only in the urban local bodies having population less than 5 lakh as per the 1991 Census. The material labour ratio for construction works under this component is to be maintained at 60:40. The prevailing minimum wage rate, as notified from time to time for each area, has to be paid to beneficiaries under this component.

Question: 8. What is the role of Community organizations under the scheme?

Answer: The successful implementation of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) relies on establishing and promoting community organizations and structures to provide supporting and facilitating mechanism for local development. Towards this end community organizations like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs) and Community Development Societies (CDSs) will be set up in the target areas. Financial assistance will be provided to these community structures for effective implementation of the programme and also for their social activities of community empowerment.

Question:9. Is there any provisions for Information, Education and Communication component under the scheme ?

Answer: With a view to playing an effective role in coordination and in organizing training, monitoring, evaluation, dissemination of information etc. the component of IEC has been evolved under SJSRY. It seeks to provide a coordinated and uniform level of training across the country for training of trainers, elected representatives, functionaries of Urban Local Bodies and field functionaries like Project Officers, Community Organizers etc. through National Training Institutes and selected State Training/Field Training Institutes.

Question: 10. What is the eligibility for setting up Micro-Enterprises (individual)?

Answer: Annual family income should be less than Rs. 11850/- at the 1991-92 prices, must be residing in the town for at

least three years and should not be a defaulter to any Nationalized Bank/Cooperative Bank.

Question: 11. Is there any provision for setting up Thrift & Credit Society (T&CS)?

Answer: Where the DWCUA group sets itself up as a Thrift & Credit Society, in addition to its self employment ventures, it will be eligible for an additional grant of Rs. 25,000 as revolving fund at the rate of Rs. 1,000 maximum per member. The fund is meant for purposes like purchases of raw materials and marketing, infrastructure support, one time expense on child care activity, expenses upto Rs. 500 on travel cost of group members to bank, payment of insurance premium for self/spouse/child by maintaining savings for different periods by a member and any other expense allowed by the State in Group's interest. The revolving fund can be availed by a Group only after one year of its formation.

Question: 12. What are the details of Skill Training?

Answer: Appropriate training to the urban poor is a variety of services and manufacturing trades as well as in local skills and local crafts is provided under the scheme. Training estimations by Govt., private or voluntary organizations may be utilized for this. Training cost of Rs. 2000/- per person excluding material cost, trainer's fees and misc. expenses would be provided. Training period would be two to six months subject to a minimum of 300 hours. Tool Kit worth of Rs.600/- may also provided to the trainee who satisfactory completed the training.

Question: 13. What is the maximum limit of cost stipulated for setting up Micro Enterprises (individual)?

Answer: The maximum unit cost will be Rs.50,000/- and the maximum allowable subsidy will be 15% of the project cost, subject to a limit of Rs.7,500/-.

Question: 14. What are the details of Infrastructure Support?

Answer: Special assistance may be provided for setting up of community seva kendras which could be used for multifarious activities such as work places/marketing centres etc. for beneficiaries under this programme.

Question: 15. What is the role of Banks in implementing the Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

Answer: 95% of the Project Cost would be sanctioned as composite loan (inclusive of subsidy) by bank at the rates of interest applicable to such priority sector loans fixed by Reserve Bank of India, from time to time. The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated/mortgaged/pledged to the bank advancing the loans. Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by bank. The Community Development Society (CDS)/Town Urban Poverty Eradication (UPE) Cells

will extend help to bank for ensuring repayment of loans as per rules.

Question:16. What are the achievements of the scheme so far?

Answer: Right from inception (1997-98) till now (As on 30.6.2008) a total of Rs.163978.31 lakh has been released as central share. A total of 350.97 lakh persons benefited under Community Structure (CS). A total of 887020 persons beneficiaries under Urban Self Employment Programme (USEP). A total of 298423 women benefited under DWCUA. 1270637 persons has been imported Skill Training so far.

Question:17. Is there any evaluation of the scheme made?

Answer: The scheme was recently evaluated by an independent agency namely M/s Access Development Services, New Delhi in 9 representative States/UTs (Tamil Nadu, Himachal Pradesh, Orissa, Gujarat, Assam, Kerala, Goa, Haryana and Delhi). On the basis of the recommendations of the evaluation study as well as feedback from other stakeholders, revamped of the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) is under way.

Question:18. What are major recommendation of evaluating agency?

Answer: Major recommendation of the evaluating agency are as follow:-

1. The scheme be counted is mission mode approach.
2. Greater involvement of civil society/NGO.
3. Qualitative aspects like increase in income, creation of social and economic assets should also be focused.
4. UWEP component scrapped or implemented as a separate scheme.
5. Focus should be given on Urban Self Employment.
6. Creation of micro-enterprises be emphasis.

A part from above sensitization of Government official, capacity building, rigorous identification of beneficiaries should also be considered.

