

EFFECT OF SKILL TRAINING ON THE SELF EMPLOYED

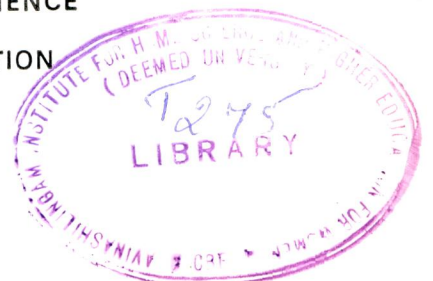
BY

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INTERVIEW SCHEDULE TO ELICIT INFORMATION
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Introduction

INTRODUCTION

India has a population of 843,930,861 according to the census taken in 1991 with 437,597,929 males and 406,332,932 females (Manorama, 1992). Proportion of rural population to total population was 76.69 percent and that of urban population, 23.31 percent. Proportion of main workers, who had worked for the major part of the year was 33.45 percent. Male workers account for 51.62 percent while female participation was 13.95 percent (India, 1990).

Working population of India in 1985 stood at 26.98 crore with annual increase of 2.55 percent and was expected to be 30.61 crore by 1990. Organised sector of India's economy employs the largest number of workers in factories (Manorama, 1991).

Employment developing countries with vast number of unemployed cannot be left as a residue of development or by product of growth. Deliberate efforts have to be made to plan individual projects and programmes in such a way that growth possibilities and employment opportunities are optimised (Government of India, 1986).

The employment problems necessitate careful planning in the matter of selection and execution of works/jobs which are preferably of permanent benefit giving nature. There should be provision for gainful employment of all able bodied persons within rural areas so as to absorb surplus labour and to check incessant flow to problem ridden urban centres (Bhatia, 1987).

Progressive reduction of unemployment has been one of the principal objectives of economic planning in India. It has been envisaged that the growth of the economy would not only increase production, but also provide the capacity for absorbing the backlog of unemployment and under employment and a substantial proportion of the additions to the labour force (Seventh five year plan, 1990).

The solution to the problem of unemployment and the poverty that goes with it has to be found ultimately through a highrate of overall economic growth, for employment creation, income generation and poverty alleviation (Ray, 1988).

Out of 473.4 lakh agricultural labourers, 454.2 lakhs were in the rural sector; out of these 60.2 percent only were cultivators, where as 36.5 percent were landless agricultural labourers. By 1985, 47.2 percent of this agricultural labour was estimated to have become landless (Beri, 1988).

Unemployment in the labour force, mostly without any technical skill, is very high and rising rapidly, and the 201 lakh people registered as job - seekers in the employment exchanges are not even a fraction of the total job - seekers, making compiled statistics practically useless (Datta, 1985).

The problem of unemployment of educated youth has assumed serious dimensions in India. The number of educated unemployed is increasing at a faster rate in the country due to higher population growth rate on one hand and substantial expansion of technical and non-technical education opportunities on the other hand in the post independence period (Srivastava, 1986)

Employment in the public sector which stood at 70.50 lakhs in 1961 increased to 154.84 lakhs in 1981. Thus, our public sector had contributed on an average, employment to 4.22 lakh annually during the above period. Similarly, employment avenues in the private sector increased from 60.40 lakhs in 1961 to 73.95 lakhs in 1981. The private sector had contributed 1.18 lakhs jobs annually during the period. (Maheswari, 1985).

The problem of educated unemployed has to be tackled through proper educational planning and training, skill formation and entrepreneurial development (Seventh five year, 1985).

The current growth scenario is that employment in organised sector is rising much slower than income and output in this sector. Employment in the public sector has increased by about 19.2 percent between 1980 and 1987, or by about 2.6 percent per annum. During the same period employment in organised private sector has increased by only 2 percent, or by about 0.25 percent per annum. The aggregate employment in the organised sector has increased by about 14 percent or by about 1.8 percent per annum, which is well below the growth rate of labour force in organised sector (Bhattacharya, 1988).

The organised sector accounts for approximately 10 percent of the female labour force. Employment opportunities in the governmental and public sector and private corporate sector are limited in view of the general constraints on resources for major expansion and dependence on the dictates of market mechanisms which are prejudicial to women (National Perspective plan, 1988).

According to the 38th round of the NSSO (National Sample Survey Organisation) 1988 over 164.7 million workers constituting 57.3 percent of the total work force, were absorbed in this sector. Out of the total of 98.4 million female workers, as many as 59.1 million were engaged as self-employed workers.

The main need of the rural labour force, in general, and agricultural labour, in particular, is additional productive employment opportunities to eliminate poverty. The problem has assumed urgency as our planning and development process have, over a long period, failed to generate adequate employment and income for the rural poor reflected in the widespread incidence of malnutrition and other indices like infant mortality. While Government alone cannot provide jobs for all, it is necessary to ensure that employment generation and appropriate levels of nutrition become central to the planning process (Department of Rural Development, 1990).

The poverty line is defined as the level corresponding to a consumer expenditure of Rs.76 percapita per month in rural areas and Rs.88 in urban areas (Thimmaiah, 1985).

According to estimates, in the year 1979-80, the number of people below the poverty line in India was 259.5 million in rural areas and 57.3 million in urban areas. About 50.7 percent of the rural population and 40.3 percent of the urban population in India live below the poverty line (Desai, 1988).

Employment generation will have to be augmented by the progressive introduction of an employment guarantee scheme to ensure a minimum standard of living to the poor. The rapid increase in unemployment has recently led to emphasis on the need to promote self-employment and government is providing assistance through training and credit facilities. Self-employment is successful only where they are in a position to market their own products and programme for generating self-employment among women has to be based on an integral network of training. Production and marketing should be designed in relation to local resources and marketing potential (Savara, 1980).

A self-employment refers to any gainful activity other than wage employment, which gives full time or substantially full time employment and enables a person to sustain a normal family above the poverty line (Desai, 1988).

Self-employment generates economic activity and can be viewed as providing unlimited opportunities for participation by males and females such that participation by one does not result in deprivation of opportunities to the other, except in the sense that total organised financial and other supporting services are limited. Various programmes have been undertaken by government to promote self-employment through training and credit assistance (Government of India, 1988).

Among rural female workers self-employment is the predominant activity. Regular wage/salaried employment is almost negligible. It may, therefore, be inferred that rural women prefer jobs which facilitate either home based employment or frequent with draws from labour force. Urban female workers apparently have an explicit preference for wage employment more than the self-employment (Chetanakalbagh, 1991).

According to NSS, based on usual status approach a person will be regarded as self-employed in an occupation if he has been working as an employer or own-account worker in that occupation (Ramanujam, 1990).

The self-employed can be sub divided into three distinct categories: The vendors and small trades people, the home based workers, and those who sell their services and labour. The vendors and the labourers sell wares or services in the open market and atleast physically, are visible to the public eye. The home based workers are invisible to society, literally, in that they work within their homes, and officially that they practically do not appear in census or other official statistics (Jhabvala, 1983).

Self-employment, therefore, generates economic activity and can be viewed as providing unlimited opportunities for participation of men and women so that increased participation of one does not result in the deprivation of opportunity to the other (Gupta, 1990).

Training is the initial input which assists in facilitating the self-employment of a person. The other inputs like credit, project formulation, tools and equipment, raw materials, marketing support and technology are to be provided to enable the youth to make the best use of their training for self employment (Desai, 1988).

The term 'training' generally used in different forms in different contexts, like direction, guidance, is a paramount important element to learn new knowledge, new procedures, new tools to meet the new challenges of the day to improve motivation and their attitude and also to meet the organisation objectives (Ashok kumar, 1987).

Entrepreneurship therefore relates to creation of a business enterprise which in addition to providing self employment to the entrepreneur would, atleast in the long run generate wage employment for others (Oza, 1988).

Training of employees has been defined by Milton Hall (1989). as "the process of aiding employees to gain effectiveness in their present or future work through the development of appropriate habits of thought and action, skills, knowledge, and attitudes".

Productivity is greatly dependent upon the quality of training and absorption of trained craftsmen is related to the quality of training. Training has to suit the requirements of industry and has to be of the best quality. There is urgent need for modernisation of the Industrial Training Institute (Ray, 1991).

Quality of Training would depend on the capability of the trainers. Stress has, therefore, been laid on the training of trainers. Earnest efforts are being made to make the training programme relevant to their training needs, by paying greater attention to their contents (Government of India, 1991).

Important dimensions of the entrepreneurial characteristics chosen for women entrepreneurs were based on the available tools, techniques to test these traits, supported by continuous observations of the behaviour of women entrepreneurs during various stages of their entrepreneurial activity. Entrepreneurial characteristics chosen were, need for achievement, self awareness, initiative taking, problem solving and risk taking (SISI, 1987).

There is an urgent need to employ 63.23 percent of unemployed, 47.35 percent men, 80.23 percent women either in organised, unorganised or self employment sectors. The organised sectors pose lot of conditions and already there are 26.97 percent educated youth unemployed. The main unorganised industry namely agriculture where we have 80 percent of unemployed poses lot of problem like wage discrimination and seasonal unemployment.

So the only indisputable, challenging non competitive independent sector is self -employment. Self employment ventures need enterprising nature, qualitative skills, risk-taking ability dynamism and leadership. Skill training towards self employment has become need of the hour. Understanding the present demands in the society, equipping with required skills, preparing for entrepreneurship development and striving for achievement and self reliance, have become gospel of the technical training institutions, educational institutions industrial training centres, rural and urban training centre, development programmes of the government and voluntary agencies. This would pave way in meeting the demands satisfactorily with skilled and trained trainees from various recognised institutions. The investigator, realising the need of the hour made a survey of the skilled training institutions namely District Industries Centre, Small Industries Service Institute, Coimbatore District Small Scale Industries Association, Sri Avinashilingam Shramik Vidya Peeth and

Ambedkar Self Employment Training Institute (Canara Bank), who have linkages for self employment. The study on profile of the various training institutes was followed by meeting the trainees in real action, self-employment. Hence, the study has the following objectives;

- 1) Studying the profile of the training institutions selected for the study.
- 2) Identifying the self - employed with training skills and
- 3) Assessing the effect of the self employment on the beneficiaries.

Review of Literature

II. REVIEW OF LITERATURE

The literature pertaining to the study is discussed under the following headings :-

- A. Employment Scenaria in India
- B. Training Schemes for Self-employment
- C. Agencies offering Skill Training for Self-Employment
- D. Studies related to Skill Training on the Self-employed.

A. Employment scenaria in India :-

It is dealt under the following headings.

1. Concept and structure of employment
2. Organised sector
3. Unorganised sector
4. Employment opportunities
5. Employment exchange
6. Self-employment

1. Concept and structure of employment :-

The employment structure of the organised segment of the Indian economy in March 1987 reflected that of the aggregate labour-absorption-71 percent was in the public sector, with a mere 29 percent being in the sprawling private sector. (Figure.I).

The employment structure in the Indian economy:-

1. Public sector accounts for 71 percent of organised employment. Its labour and personnel policies are, therefore, of great importance in the economy.

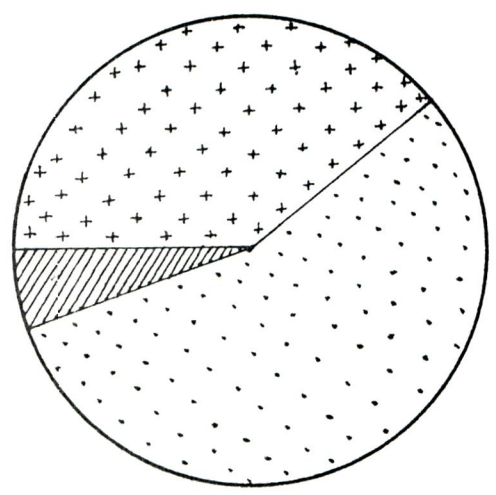
2. During the last decade (1977-78), the growth rate of organised sector employment has been 2.1 percent per annum; the private sector employment growth rate is lower than the public sector.

3. The unorganised sector covering large parts of agriculture, small and household industry, trade, professional services etc. accounts for the remaining 90 percent of our labour force (Ray, 1990).

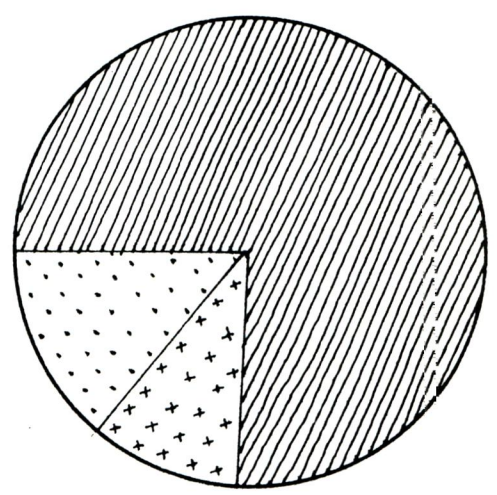
THE INDIAN PROFILE

Pattern of Employment 1981

Organised



Un Organised



Employment structure of the Organised Segment (1987)

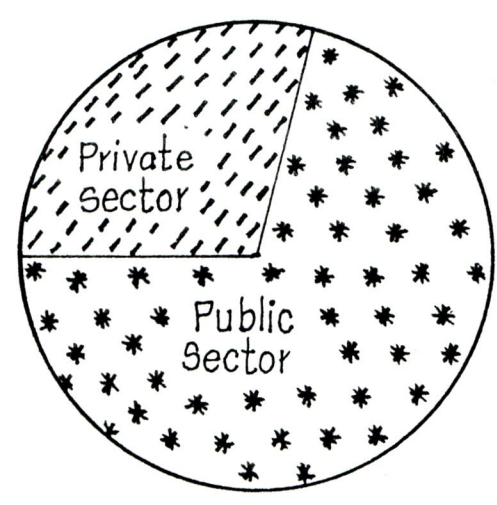


FIGURE - 1

The total working population was 139.5 million in 1951, 188.4 million in 1961 ; 212 million in 1971 ; and is expected to have reached 280 million in 1980. In the 1971 census only 32.92 percent of the total population was found employed. In 1981 it was only marginally higher. (Year Book, 1990).

In the 1971 census 72 percent of the working population was engaged in primary sector, 11.1 percent in secondary and 16.7 percent tertiary. 1981 census indicates no major change in the pattern. 84.8 percent of the rural working population were dependent on agronomy, 6.6 percent on mining and industry, and only 8.5 percent on trade, commerce and services. In the urban sector 54.9 percent were engaged in the tertiary sector, and only 32.3 percent in the secondary.

Nearly 80 percent of population, and 83 percent work force live in the rural sector. The estimated work force in the rural areas in 1978 was 216.16 million, against an urban work force of 44.76 million. The work

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force in agriculture was 192.43 million. The rural work force is expected to rise to 382.19 million by 1984. 82.6 percent of the total work force were male and 17.4 percent female (Times of India Directory, 1983).

Employment constitutes the principal method of resettlement of ex-servicemen. The corresponding percentage in central public undertakings and nationalised banks in these categories is 14½ percent and 24 percent respectively. During the year 1938, a total of 21,562 ex-servicemen were given employment in central, state, public sector undertakings, banks and private sector (India, 1990).

Indebtedness is frequently inherited, but also substantially increased because of unemployment. The bulk of the rural labour is landless, who work on daily wages on others lands or in tertiary occupations, or are plainly jobless, dependents and parasites (Jather, 1990).

34.3 million should get employment, while 31.3 million were added to the 11.3 million unemployed when sixth plan commenced. The seventh plan will have an opening balance of 42.6 million employable persons seeking jobs (Bhabatosh, 1985).

Efforts are also on to provide employment to such trained students in public and private sectors and plan strategies for their self-employment. There are over 1,700 schools in the country offering about 8,000 courses relevant to local employment opportunities (India, 1990).

2. Organised sector :-

The organised sector includes all establishments in the public sector and non-agricultural establishments employing ten or more workers in the private sector. The organised sector accounts for only 10 percent of the labour force, though in a certain sense, it is the hub of the Indian economy and is the focus of all policy formulation within the organised sector. The public sector accounts for two-third of the

employment, and the private sector for the remaining one-third. The government administration accounts for more than half of the public sector employment. It may be noted that sharp increase in the employment in agriculture is due to the inclusive of workers employed under various government schemes like Employment Guarantee Scheme.

In the organised sector it has been contended that due to necessity of providing social legislation and welfare measures many of the employers do not employ women. The planning commission remarks, "the labour market is not neutral as between men and women". As far as the middle class educated women are concerned they are in a some what better situation.

During the period 1961-82, employment in the public sector grew at an average rate of 4.0 percent per annum. As against it, employment in the private sector grew barely by 2% per annum during the period. But a disturbing feature was the slow growth rate of employment

recorded in manufacturing in the private sector, which accounted for about 60% of the total employment of the private sector. There has been a rapid expansion of employment in the service sector where as it was of the order of 3.4 percent in the public sector, in the private service sector employment expanded at an annual growth rate of 6.1 percent.

Employment growth rate in the non-agricultural sector was of the order of 3.23 percent during 1961-82. To meet the target of full employment, this rate of growth is highly unsatisfactory. It calls forth a reorientation of national policies so that the objective of higher growth rate of output is reconciled with a higher growth rate of employment. The growth process will not become meaningful to the masses steeped in poverty (Mehta, 1985).

In the organised sector, the employment figures are based on regular official record and are therefore, fairly accurate. Manufacturing central public sector enterprises registered a growth of 13.1 percent during

1985-86. The public sector enterprises under the department of public enterprises registered a growth of 15 percent, 16 percent, 19 percent and 20 percent during 1983-84, 1984-85, 1985-86 and 1986-87, (Ganguly, 1988).

3. Unorganised sector :-

The concept of unorganised sector may be defined negatively to include all occupations outside the perview of the regular official system of recording economic activity.

The unorganised sector, constitutes 90 percent of the general work force and 91 percent of the female work force. Defining the unorganised sector has been a contentious issue with no possibility of a consensus insight. This has inturn impeded the formulation of any definite policy towards this sector, leading not only to a paucity of data on the subject but to several difficulties for the entrepreneurs, most notably in finding suitable finance. The activity in this sector is more in the nature of self-employment. A vast proporation of employment is in the unorganised sector,

which is growing through, expected to decline with the increasing modernisation of the economy. A large majority of them work on a self-employed basis showing a trend of turning into casual piece rate wage labour rather than strengthening their self-employment activities (Rasool, 1991).

The unorganised sector consists of productive activities with loosely formed groups bound by diverse types of informal working contracts. It includes a section of the self employed, wage earners, family producers as also the household workers.

The unorganised sector present two knotty problems of social justice to policy makers. First an increasingly large segment of the working population is being forced to live at the margin of survival second, given the availability of such cheap labour in the unorganised sector, employers are likely to divert more and more activities to such organisation.

The unorganised labour is characterised by low pay, low productivity, long hours of work, lack of skills and opportunities, job insecurity and lack of organisation amongst labourers (Government of India, 1988).

Labour policy should provide for the welfare and working and living conditions of unorganised labour in both rural and urban sectors. In the unorganised urban sector, incomes are not protected, legal regulations of employment and wages are almost non-existent.

The rural unorganised labour includes the landless labourers and small and marginal farmers. Apart from unemployment rural labour faces problems of under employment, low wages, lack of education and organisation. Emphasis should continue on the special target group programmes for employment creation and income generation for training and upgradation of skills, and to generate awareness of the programmatic and legislative provisions (Ray, 1989).

The pattern of employment in 1981 works out to the following pattern :-

TABLE I
PATTERN OF EMPLOYMENT

S.No	Pattern	Percentage	
		Unorganised Sector	Organised Sector
1.	Agronomic sector	76.0	5.7
2.	Mining and Manufacturing	10.6	38.9
3.	Services	13.4	55.4

The very large uneconomic deployment of work force in the unorganised sector of the agronomy actually reflects that the vast spectrum of the agronomy is infact unorganised. (Agarwal, 1987).

The aim of the labour movement and labour policy should be to promote co-operation between workers and employers in order to improve production and working conditions and to promote the interests of the community at large. (Giri, 1986).

4. Employment opportunities :-

The pace of generation of employment opportunities seems to have lagged behind the growth of the labour force. The number of people unemployed and under employed has risen significantly over the last decade (Ray, 1990).

The employment in the organised sector registered a 43 percent growth rate in 1979-80 as against 4.2 in 1978-79. The public sector recorded an increase in employment during 1979-80. The highest growth rate was attained by the Central Government establishments, being 7.7 percent followed by quasi-government organisation with 2.0 percent State Government establishments with 1.2 percent and by local bodies with 0.5 percent (Times of India, 1983).

Employment in the organised sector during the decade 1972 to 1982 increased nominally by 55 lakhs. Community and social services which include educational and health institutions provided substantial employment. The manufacturing activity in the public and private sector combined, absorbed only 14 lakh additional persons during the decade despite substantial investment during the successive plans.

5. Employment Exchanges:-

The employment exchange machinery has to play an effective role for wage employment and self-employment. The pilot scheme of the sixth plan for strengthening the employment exchanges and information and guidance bureaus will have to be evaluated, sustained and promoted.

The total size of the live register figure for both men and women has been increasing steadily from 9.3 million at the end of 1975 to 22.0 million at the end

of 1983. The educated component has also increased from 4.8 million to above 10 million during the same period. Around six million people of whom nearly half are educated, register with employment exchanges each year. Regarding work preference of women engaged in household and marginally allied activities, a sample survey indicated that 23.1 and 19.8 percent were willing to accept certain specified activities like dairy, weaving and tailoring, (Ray, 1991). A majority reported possession of the necessary skill but little finance to carry out the activities; while those lack in skill asked for training facilities and access to finance.

6. Self-employment :-

Proportion of females engaged as self-employed workers in the rural areas is much higher, 61.9 percent, than in urban areas, 45.8 percent. The percentage of female self-employed workers 63.5 percent in agriculture is higher than that of the non-agriculture workers 46.17 percent. The unemployment rate is much higher than that

of the males. Over 4/5 of self-employed workers earn less than Rs.500 per month. About 1/10th of workers earn Rs.100 per month. Women in weaving, making agarbathi, selling and others earn less than Rs.500 per month.

Self-employment is gainful employment on a full time basis not in the nature of wage employment which results in income sufficient for the family of the youth to cross the poverty line. Employment in which the means of production are either owned or taken on lease or hire can be taken as self-employment. Even if the means of production are owned by a co-operative society of which the youth is a member shareholder, it would be treated as self-employment, (Vidyalata, 1990).

Analysis of present self-employment opportunities availed of by women at the national level indicate the following broad classification :-

a) Traditional occupations open to women generally on the basis of their castes and which could be described as self-employment.

b) The self-employment occupation recently adopted by women.

c) The self-employment opportunities that are now being sponsored and encouraged and in which women's participation should be encouraged.

The problems and constraints that such self-employment activities in general face and consequently. The nature of support they require, are being and continue to be investigated and dealt with over and above the constraints which operate generally on all self-employment ventures, the significant constraint deterring women from self employment are as follows :-

1. Women's illiteracy
2. Attitude of women, men or society at large regarding women entrepreneurs resulting in inadequate motivation.
3. The inadequacy of facilities extended by credit institutions to business ventures organised by women.

4. Lack of training opportunities for women whether for skill training or for different aspects of production, marketing and entrepreneur skills.
5. Inadequate knowledge of opportunities and market conditions as also how to go about setting up self-employment ventures.
6. Inadequate marketing arrangements (Gupta, 1991).

The agencies, which are involved in promoting self-employment, will be the best judges for identifying the occupations whether traditional or those recently adopted by women or the new occupations, which are to be sponsored/encouraged. The idea is not an indiscriminatory encouragement of all occupations but a studied policy. For instances, self-employment as tailors and dress makers, dairy and poultry farmers etc.

Self employment constitutes the dominant sector of employment in our economy. The capital requirement, either of fixed or working capital is almost entirely met from family and informal source. This sector thus generates its own capital. This sector is also characterised by almost unrestricted working hours, (Sharam Shakthi, 1988).

The majority of the working population in our country is self-employed. Self employment implies working individually within the precincts of one's own facilities and resources, either at home or in the market place to produce goods and/or services. It implies being scattered over millions of work places with each individual trying to carve out a niche for himself in the economic web of producer-consumer and buyer-seller relationships (Jumani, 1984).

B. Training schemes for self employment

1. Training Programme
2. Training Policy
3. Training
4. Types of training
 - a. Craftsmen training
 - b. Crafts instructors training
 - c. Advanced vocational Training scheme
 - d. Foreman Training/Supervisory Training
 - e. Apprenticeship Training Scheme
 - f. Part time Training to industrial workers
 - g. Vocational Training and Research
 - h. Vocational Training for Women
5. Development of Women and Children in Rural Areas
6. Training Rural Youth for Self-employment
7. Self Employment Scheme for Educated Unemployed youth

1. Training Programme

The objectives of the manpower development and training as stated by Natarajan (1992) are as follows :

- a. Impart to the local people basic skills, knowledge and attitudes required to practice any occupational activity leading to gainful employment in their own villages.

- b. Upgrade the skills in their own fields or for adoption of modern technologies.
- c. Prepare for effective maintenance of farm equipment.
- d. Develop supervisory and managerial personnel required for making development activities in villages.
- e. Create entrepreneurs for setting up cottage or village or small scale industries for self employment and also for making villages self-sufficient.

2. Training Policy :

For more realistic training programmes an effective national training policy is required. The training policy need to take care of the following aspects :

- a. Training must be treated as a continuing education through out a career with a provision of 5 per cent, 10 percent leave reserve for each employee.

- b. Training should cover both lower, middle and higher levels of employees, ie., employee-management levels.
- c. At present considerable training and retraining are given to employees, but much less to the non-officials. There is need to cover the non-officials too in order to build up leadership.
- d. Regulation of increasing number of training institutions in order to check the institutions with merely 'money' motive.
- e. A considerable amount is to be allocated on job training.
- f. Establishment of training cell in each department must be made compulsory.
- g. A full-fledged training division need to be created at the state level to co-ordinate the training activities of training cell in each department so as to eliminate duplication of conducting the similar training programmes by more than one training institution.
- h. Sectoral imbalance need to be eliminated. Equal importance must be given to both the organised and unorganised groups.

- i. Training the trainers should be encouraged in order to make them professionally fit in the field of training.
- j. Government can provide incentives to the employees in the form of increment or considering training as an added qualification for promotion. Similarly, incentives may also be given to the organisations which do have in house training wings. (Asok Kumar, 1987).

3. Training :

Thrust given to rural development particularly poverty alleviation programmes in successive five year plans calls for cadres of capable, skilled and trained personnel for effective implementation of these programmes. Twenty two state centres were esestablished/strengthened in seventh plan to meet training needs of functionaires at regional level. Besides 77 existing training centres 13 new centres were set up/strengthened to cater to the training needs of the functionaires at sub-regional level (India, 1990).

The government will continue to support first generation entrepreneurs through training and will support their efforts. Large number of Entrepreneur Development Programme trainers and motivators will be trained to significantly expand the entrepreneurship development programme. Industry associations would also be encouraged to participate in this venture effectively. Employment opportunities would be generated through training of multidisciplinary bare foot managers to suit the special requirements of the small scale sector. (Shashi, 1991).

Training is an important tool in human resource development. The need for capable, skilled and trained personnel has great significance in view of the huge resources invested in the programmes to improve the life-style of the rural poor (Government of India, 1991).

Proper guidance, training and consultancy services should be made available to the entrepreneurs, Government can think of tackling this problem by

establishing specialised agency or through existing agencies like DIC's to conduct Entrepreneurial Development Programmes for imparting management skills and make them aware of management techniques.

Government should provide financial assistance for setting up more training institutions in every district and recruit the skilled and qualified trainers and give preference to the candidates who hail from rural areas. The Government should hold short term training courses for the trainers. (Dwivedi, 1985).

Subramaniam (1985) is of the view that entrepreneurs are catalyst of social and economic change as they are critical factors in economic development. They are crucial in determining the speed and direction of economic development. The problems of rural poverty and unemployment can be met by a spread of growth-induced economic activities clustered around the small entrepreneurs. One could even locate skilled artisans who, with the application of appropriate technology, could better the production process and get established as a unit generating goods, services and employment.

The need is to look for those with certain entrepreneurial imperatives like ambition, drive, initiative, innovativeness, energy and motivation.

Resettlement training courses are organised for the retraining/retired service personnel in various disciplines in government and private institutions to assist them to find gainfull employment or self-employment after superannuation. Approximately 50 training courses for officers and 350 for personnel below officer rank are conducted every year. On the job training is imparted by various public sector undertakings in 10 vocational trades for 9 months to 1000 personnel every year. Training is also imparted by, ITI's to 1000 retiring personnel every year. Under the pre-cum-post release training scheme's under the scheme preparing Ex-servicemen for self-employment, training guidance and financial assistance is given to ex-servicemen in their respective districts to set-up self-employment ventures. The scheme is presently operative in 40 districts and 2000 personnel are trained every year (India, 1990).

4. Types of Training

If an endeavour to build up the career of young persons in their adolescence, directorate General of Employment and Training has evolved various training programmes. These are formulated within the national framework as far as possible and also in collaboration with foreign countries.

a. Craftsmen Training:

Industrial training institutes were set up all over the country to impart skills in 40 engineering and 26 engineering trades to youngmen and women in the age group of 15-25. By 1989, 2070 such institutes with a total capacity of about 342 lakh, were providing training to craftsmen in the country. The duration of the courses varied from six months to 2 years for engineering trades (India, 1990).

Industrial development not only calls for considerable increase in the numbers of skilled workers or craftsmen needed but also for a steady rise in the quality of their workmanship (Government of India, 1981).

Craftsmen training scheme is to ensure a steady flow of skilled workers for industry, raise the quality and quantity of production by systematic training of workers and reduce unemployment among educated youths by imparting them training for suitable employment in industry (Mehrotra, 1985).

b. Crafts Instructors Training :

It trains crafts instructor required by industrial training institutes. The six institutes with an admission capacity of 1444 impart training in a number of trades. Out of these six institutes, except the one located in Madras, other five had been upgraded as advanced Training Institutes during 1982. Facilities for training of instructors have been provided in chemical group of trades at ATI, Bombay, in printing group of trades at ATI, Kanpur and in farm mechanic trades at ATI. Ludhiana, a model training institute is attached to each of these institutes which provides practice teaching to trainee instructors.

c. Advanced vocational training scheme :

Advanced vocational training scheme was launched in October 1977 for training of highly skilled workers and technicians in a variety of advanced and sophisticated skills not available from other vocational training

programmes. There are sixteen selected industrial training institutes under 15 state governments. These institutes were modernised to conduct various advanced courses under the scheme. About 10,000 workers/technicians are trained every year.

d . Foreman Training/Supervisory Training

An Institute to train foremen was established in Bangalore in 1971. It trains existing the potential shop foremen and supervisors in technical and managerial skills and technicians from industry in advanced technical skills. To meet the increasing demand for trained foremen government established the second Foreman Training Institute at Jamshedpur in 1982.

e. Apprenticeship Training Scheme:

The Apprenticeship Act, 1961 makes it obligatory for employers in specified industries. To engage apprentices training consists of basic training followed by on the job or shop floor training in accordance with standards prescribed by Government in consultation with

central apprenticeship council. About 15.866 establishments are implementing the Act under which nearly 1.86 lakh trade apprentices were under training in various trades by the end of September , 1989.

f) Part time training to industrial workers

The scheme for imparting part time training was introduced in 1958 with the objective to improve knowledge and skill of industrial workers who did not have benefit of systematic training in institutes. Under the scheme, industrial workers irrespective of their age, but possessing two years workshop experience are sponsored by their respective employers. After successful completion of courses, industrial workers are permitted to appear in all India Trade test conducted by National Council for vocational training for award of national trade certificate as issued under the craftsmen training scheme..

g) Vocational Training and Research

Central Staff Training and Research Institute was set up in Calcutta in 1968 for training, research and development of training aids. The institute conducts training programmes for officers and staff of central

and state governments as well as from industry who control regulate and direct training programmes. It also carries out research in vocational training aspects, prepares training aids and advises the industry and institutes on training and development problems.

h) Vocational Training for Women

Central Training Institute for Women in New Delhi is national vocational training institute for women. The institute provides instructors training and advanced training in selected trades particularly suitable for women. Government has also set up regional vocational training institutes for women in Bombay, Calcutta, Bangalore, Tura, Hisar and Trivandrum (India, 1990).

5. Development of Women and Children in Rural Areas

DWCRA was introduced in September 1982 in 50 selected blocks with a view to increasing their income and also to provide support services needed to enable them to take up income generating activities.

Districts to be covered are selected keeping in view literacy rate and high infant mortality rate. It envisages formation of groups of 15-20 rural women, each group is sanctioned a revolving fund of Rs.15,000. In case of states, the amount is shared equally by the centre, state government and UNICEF, while in Union territories, the central government bears Rs.10,000 per group and balance is borne by UNICEF (India, 1990).

Objects of DWCRA

1. To ensure the healthy growth and development of children, especially those in the age group of 0-6 years a scheme of Integrated childcare services, with emphasis on supplementary nutrition, immunization, health check up, referral services and nutrition education.
2. The scheme covered pregnant and nursing mothers, particularly those belonging to the weaker sections of society with a view to reducing infant and maternal mortality rates.
3. A programme of functional literacy, which would endow women with the necessary knowledge and skills to perform such functions of a house wife as childcare, nutrition, health care and home economics (Desai, 1988).

For the year 1988-89 a target of 7,500 groups has been fixed 3,478 groups have been formed up to December, 1988 with 50,810 community members. The implementation of the programme is in the 29 new districts (Kurukshetra, 1991).

6. TRYSEM: Training Rural Youth for Self-employment

It was launched as a centrally sponsored scheme on 15 August 1979. Its main thrust is an equipping rural youth in the age group of 18-35 years with necessary skills and technology to take up vocations of self-employment in agriculture and allied activities, industry services and business.

The principal object of the TRYSEM is to provide employment to the rural youth who are particularly belonging to the families living below the poverty line. The rural youths who have been selected for training are eligible for the stipend at Rs.150 to 200 per month. In case of the training, institution is in native village and the stipend per month will be Rs.75. The master craftsman and institutions which impart training are eligible for Rs.50 per month per candidate towards training expenses. The package of assistance includes for raw material cost at the rate of Rs.25 per month subject to a maximum of Rs.200 per course per candidate.

It aims to provide all sorts of educational and developmental skills in order to generate self employment avenues for the beneficiaries. It aims to persuade and motivate the participants for learning and practising chosen skills (Vidyalata, 1990).

The scheme is for both men and women one third of the identified beneficiaries for each course are to be women. The programme offers training in a variety of traditional and industrial areas (UNICEF, 1982).

Liberalisation of norms for expenditure under recurring assistance, greater emphasis on systematic marketing and exploring possibility of setting up groups the manufacturing assembly of non traditional items for which there is good demand in the market, are some of the steps taken to improve the implementation of the scheme about 17.94 lakh rural youth have already been trained (India, 1990).

1989 till September about 67,000 rural youths were trained under scheme for training rural youth for self employment of this 26,816 belonged to SC and ST and trained youth get employment, mostly self-employment (Indian Express, 1989).

7. Self-employed scheme for educated unemployed youth

This scheme was introduced in 1983-84 to create self-employment opportunities and to motivate educated young men and women to take up self-employment ventures. The scheme for the educated unemployed aims at providing self-employment each year to about two to two and a half lakhs youth in the 18-35 age group (Desai, 1988).

Recognising the important role of District Industries Centre (DIC) as a nodal agency for implementation of industrial development programme, a new scheme announced by Government for providing self-employment opportunities to educated unemployed youth has been entrusted to DICs for implementation. Under this scheme DICs assist educated unemployed youth, falling in the age group 18-35 and having passed matriculation and above including ITI passed to get self-employment through industry service and small business routes. A task force has been constituted in SISI, DIC, two leading banks and district employment officer to identify the beneficiaries. (India, 1985).

The scheme was extended to all areas of the country except cities with more than 10 lakh population as per 1981 census. Under the scheme, composite loans not exceeding Rs.35,000 for industrial ventures, Rs.25,000 for

services ventures and Rs.15,000 for business ventures at an interest rate of 10 per cent per annum in backward areas and 12 per cent per annum in other areas, are granted. Banks are not to ask for any margin money or seek collateral security of third party guarantee for loan.

In 1986-87, 2.17 lakh beneficiaries were assisted involving an amount of Rs.469.91 crore. In 1987-88, 1.20 lakh beneficiaries were assisted involving Rs.259.76 crore. As per provisional data during 1988-89, 1.91 lakh beneficiaries were assisted to the extent of Rs.403.45 crore. (India 1990).

C. Agencies offering skill Training for Self-employment

1. Industrial Development Bank of India
2. Khadi and Village Industries Commission
3. Small Industries Development Organisation
4. Tamil Nadu Adi Dravidar Housing and Development Corporation.
5. Krishi Vigyan Kendra

1. Industrial Development Bank of India

The Industrial Development Bank of India established under the Industrial Development Bank of India Act, 1964

is the principal financial institution, for providing credit and other facilities for the development of industry, for co-ordinating the working of institutions engaged in financing, promoting or developing industries and assisting development of such institutions (India, 1988).

Industrial Development Bank of India has been providing direct financial assistance to large and medium large industrial concerns and also helping small and medium industrial concerns through banks and the state level financial institutions. Paid up capital of IDBI wholly subscribed by Government as at the end of March 1989 stood at Rs.540 crore, cumulatively by June 1988, IDBI had sanctioned and disbursed assistance aggregating Rs.35,525,93 crore and Rs.25, 812.49 crore. Total outstanding as on 31st March, net of repayment by borrowers was Rs.15,644 crore, Net profit of IDBI from July 1988 to March 1989 was Rs.173 crore (India 1990).

2. Khadi and Village Industries Commission: (KVIC)

The Khadi and Village Industries Commission has since its establishment in 1957 indeed done commendable work in organising the village artisans and providing technical and financial assistance to them (Harichandran, 1982).

The Financial assistance would also be extended to those individual artisans, small individual entrepreneurs who were financed earlier on industry, but repaid the loans and interest in full, for a new industry under the purview of the Khadi and Village Industries Commission (KVIC) other than the one for which they have been assisted earlier as per the existing patterns of assistance that are available for individual/ small entrepreneurs in the industry concerned (Gramodaya, 1988).

KVIC under takes a wide range of activities such as procurement of raw materials and their distribution to the producers, disposal of the finished goods, training of artisans, supervisors, technical and managerial personnel, manufacturing and distributing improved tools, equipment and machinery to the producers on easy terms, providing facilities for research and assistance for setting up suitable organisations for Khadi and Village Industries (Kamaraju, 1991).

Government should confine itself as far as possible to developing or facilitating development of infrastructure to providing training facilities, to laying down the standards and to help promoting machinery in marketing

the products of rural industries. In all these activities, it would be better if it acts merely as a catalytic agency, providing incentives to private entrepreneur to undertake the job, or promoting a cooperative for the purpose (Prasad 1991).

3. Small Industries Development Organisation: (SIDO)

Small Industries Development Organisation acts as a policy formulating, co-ordinating and monitoring agency for the development of small scale industries at national level.

It provides a comprehensive range of consultancy services and technical, managerial, economic statistical, and marketing assistance to small scale units through its network of 27 small Industries services institutes, 31 branch SISIs, 37 extension centres, four regional testing centres and three process cum product development centres (India, 1990).

SIDO offers consultancy services in the field of techno-managerial, marketing, quality control, production, finance and labour laws; imparts training for improving skills in tool-designing and tool making workers and supervisory staff and small scale units (SSI, 1986).

4. Tamil Nadu Adi Dravidar Housing and Development Corporation : (TAHDCO)

The Tamil Nadu Adi Dravidar Housing and Development Corporation was constituted in 1974 to undertake the work connected with the removal of the hurdles against the betterment of the Adi Dravida for their upliftment (TAHDCO, 1991).

For economic development individual interest and technique must be developed. Then only an industry must be started and the earnings could be multiplied. For this purpose training is a must. A Hindu Adi Dravida is getting a stipend of Rs.250/- during the period of training. Training is given for repairing two wheelers, motor mechanism, T.V and radio mechanism, printing technology, refrigeration etc., Training is also given for enrolment in police, banking service and for appearing the All India Service competitive examinations (Tamil Arasu, 1984).

After the training, self employment schemes are provided by granting loans and subsidies. Bank loans are also made available; 50 percent subsidy is allowed for the bank subject to a maximum limit of Rs.3000/- Bank loans and subsidies are also provided to the women folk of Adi dravida for starting self -employment such as cut piece

cloth business, wiring of nylon bags, petty shop etc. For starting small scale business subsidy of 25 percent subject to a maximum of Rs.1000/- is allowed (Indian Express, 1991).

5. Krishi Vigyan Kendra : (KVK)

It is an innovative grass root training centre started by the Indian Council of Agricultural Research to accelerate the process of transferring agricultural technology to the rural peasants. The basic concept of the KVK as given by Mohan Sinha Mehta committee is as follows,

The Kendra will impart training to only those extension workers who are already employed or to the practising farmers and fisherman. In other words, the kendra will cater to the needs of those who wish to be self-employed.

The important feature of the KVK,

1. Need based training
2. Skill-oriented training
3. Prime method of imparted training is based on learning by doing and teaching by doing
4. Follow up action

Skill training occupies major portion of time and only 20 percent time is devoted to lecture work. The trainees are provided opportunities to practice and re-practice the skills until they gain confidence in operating the same in their own farms. The training starts from the instructional farms and workshop and ends at the discussion assembly.

Gill and Singh (1985) exhort that the Prime method of imparting skill training to the practising farmers, rural youths, farm women is through learning by doing which facilitates the trainees to go to depth for practical training and better understanding. The Indian Council of Agricultural Research (ICAR) has also established a trainers training centre (TTC). At Trainers Training Centre, main emphasis is given in imparting training to the scientific staff of the KVK and other extension workers on technology transfer in different fields as per their requirement.

D. Studies related to skill training on the self-employed

A study conducted by Fisheries Department, Haryana (1983), has drawn up ambitious plans to provide means of self-employment through fish rearing to over 200 persons in the state at a cost of Rs.50.82 lakh during the year

1981-82. Already 30 fish farmers have been imparted training in fish rearing technology and another 89 have been provided with financial assistance.

Manik Kher (1984) conducted a study on the Mana Transit Camp, situated about 16 kilometres from Rajpur, Madhya Pradesh, Mrs. Dipika Nandhi, a leading social worker and wife of the chief commandant, Mana Transit Camp, set up a non-official organisation at Mana for providing free of charge training in tailoring to the below poverty line families, so as to provide them with a permanent source of livelihood. The training centre of this un-official organisation was given recognition by the Usha Sewing Machine company which awarded certificates to about 200 women trainees. Today the 'training centre' has emerged as a big 'work centre' for providing training to nearly 200 women in its different sections. It also employs 350 women who are given a daily wage of two to five rupees. Meanwhile a new non-official training centre has been started which train about 100 women in specialised training, nursing and various handicrafts.

A study was conducted by District Rural Development Agency of Silchar had sponsored (1985), a six month rural self-employment training at Nayagram under Lakhipur

development block. Twenty four rural girls of poor families were imparted training for six months in knitting and sewing. They were also given stipends of rupees one hundred each per month and the cost of raw materials used by trainees during training period.

A study was conducted by self-confidence and strong will to work of Ayyadurai (1985), a young Harijan unemployed graduate from Karuvepplilankurchi in Pondichery district. The scheme of self-employment was suggested to him by the state bank of India in his villages. He took a month's training at the NTC show room. He was then advanced a loan of Rs.1500 by the bank with which he purchased a bicycle and textiles. On this bicycle, he went round the villages and sold textiles to villagers at fixed rates. His initial monthly income was Rs.150/- which is now steadily increasing.

Wool knitting and candle making training centre, has been started in Athani town during January 1987 under TRYSEM scheme of District Rural Development Society, Belgaum. There are 22 devadasi women undergoing training, belonging to six villages. Three knitting machines, worth Rs.30,000/- and a qualified teacher and other

equipments are provided. Moral education is also given here. Adult literacy classes are run and health care is taken. An amount of Rs.4000/- is spent each month for the trainees. A stipend of Rs.200/- per head per month is given here also. Devadasi women of Athani are under training to learn tailoring in centre started by scheduled castes and scheduled tribes welfare department.

Velayudham (1988) generated employment opportunity to 225 women of the villages by engaging them in the production of handloom clothes on a regular basis. The scheme envisaged construction of a working shed to accomodate 150 looms and 15 warping drums. A total number of 150 women were engaged as weavers and 75 others as helpers making a total 225 women who would be regularly employed. The women already knew the traditional skill of weaving and would therefore, be imparted a month's training to enable them to handle semi-automatic type of looms where they would produce a minimum of 20 spare metres of cloth working eight hours a day.

A study was conducted by the Asian Institute of Rural Development, Bangalore (AIRD) Manila (1990), which has taken up for implementation a project for

self employment of women through papad-making. Rural women in Ramanagaram, Bangalore district are given training and other support services. The aim is to provide sustained work to the trained persons for manufacture of papads and arrange for marketing of the products so as enable them to earn an income of at least Rs.500/- per month. The 42,300 rupee project with a monthly production of 1,50,000 papads earning a monthly net income of Rs.4,230 for a period of one year is expected to become self - supporting and viable. Rural women belonging to the weaker sections are the beneficiaries of the project.

Mush room cultivation training programme was conducted at Andhra Bank Institute of Rural Development (ABIRD) Rajahmundry in December 1990. Dr. Vijaya made special studies on mush room cultivation at Michigan, U.S.A. She is a pioneer in mushroom cultivation in Andhra Pradesh and has popularised the industry by establishing spawn production units. The trainees were exposed to practical demonstrations of mush room cultivation.

Andhra Bank Institute of Rural Development organised a workshop in 'practice of lathe machine,

drilling, tapping and grinding (1990) at Rajahmundry Andhra Pradesh. Eight participants were selected for his workshop from Dowleswaram, Ravulupalem and Amalapuram. The programme was designed in such a way that every participant got an opportunity to undergo practical training for at least one hour on each day and then assist others in the remaining period in addition to undertaking works involving grinding, sawing and polishing.

A study was conducted by Andhra Bank Institute of Rural Development (ABIRD) 1991 Rajahmundry, in co-ordination with the department of sericulture, Government of Andhra Pradesh. Forty Seven participants from Kanupuru, Mallampudi Kanavaram, Balabhadrapuram, Koppavaram and Rangapuram villages of East Godavari District, were imparted training. In addition to the culture of rearing silk worms from mulberry plants, the economics of the project per unit, under Integrated Rural Development Programme (IRDP) the advantages and profitability of sericulture, essentials of simultaneous growth of silk and silk industries in Karnataka were also familiarised.

A three day training programme on stall fed goat rearing was recently organised by Andhra Bank Institute

of Rural Development (1991) in coordination with Andhra Pradesh Agricultural University for 28 farmers at Rajahmundry in Andhra Pradesh. Andhra Bank is pioneer in encouraging stall fed goat rearing in East Godavari district under National Bank for Agricultural and Rural Development (NABARD) schemes. As most of the entrepreneurs were new to the line it was felt that this training would help them.

Methodology

III METHODOLOGY

Methodology consists of the following steps:

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method
- D. Collection of the Data and
- E.. Analysis and Intrepretation of the Data

A. Selection of the Area:

The area selected for the study was Coimbatore District in Tamil Nadu. The Coimbatore District which is known as Industrial city is renowned for its skilled Training, self-employment and export marketing. It has reputed institutions for skill training, employment and finance. They include Tamilnadu Industrial Investment Corporation (TIIC), Industrial Development Bank of India (IDBI), District Industries Centre (DIC), Small Industries Service Institute (SISI), Coimbatore District Small Scale Industries Association (CODISSIA), Sri Avinashilingam Shramik Vidya Peeth (SVP), Small Industries Development Corporation (SIDCO), Khadi and Village Industries Commission (KVIC), Ambedkar Self Employment Training In-

stitute, Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) Chamber of Commerce, Krishi Vigyan Kendra (KVK), Educational Institute, Polytechnics, Industrial Institutes and Nationalised Banks. Among these, the investigator had chosen infrastructure like District Industries Centre (DIC), Small Industries Service Institute (SISI), Sri Avinashilingam Shramik Vidya Peeth, Coimbatore District Small Scale Industries Association (CODISSIA), Ambedkar Self-employment, training Institute due to the earlier rapport, approachability and pattern of assistance to families below poverty line. These were providing opportunities for skilled training and followup. The complete profile of the institutes was also elicited.

As informed by Prime Minister in Loksabha in March 1990 the share of the population below the poverty line, which is set at \$370 (approx Rs.6660) annual income, is expected to come down from 55 percent in 1985 to 25.4 percent by 2000. Meanwhile an estimated 29.2 percent of India's population lived below the poverty line in 1987-88. (Manorama, 1991).

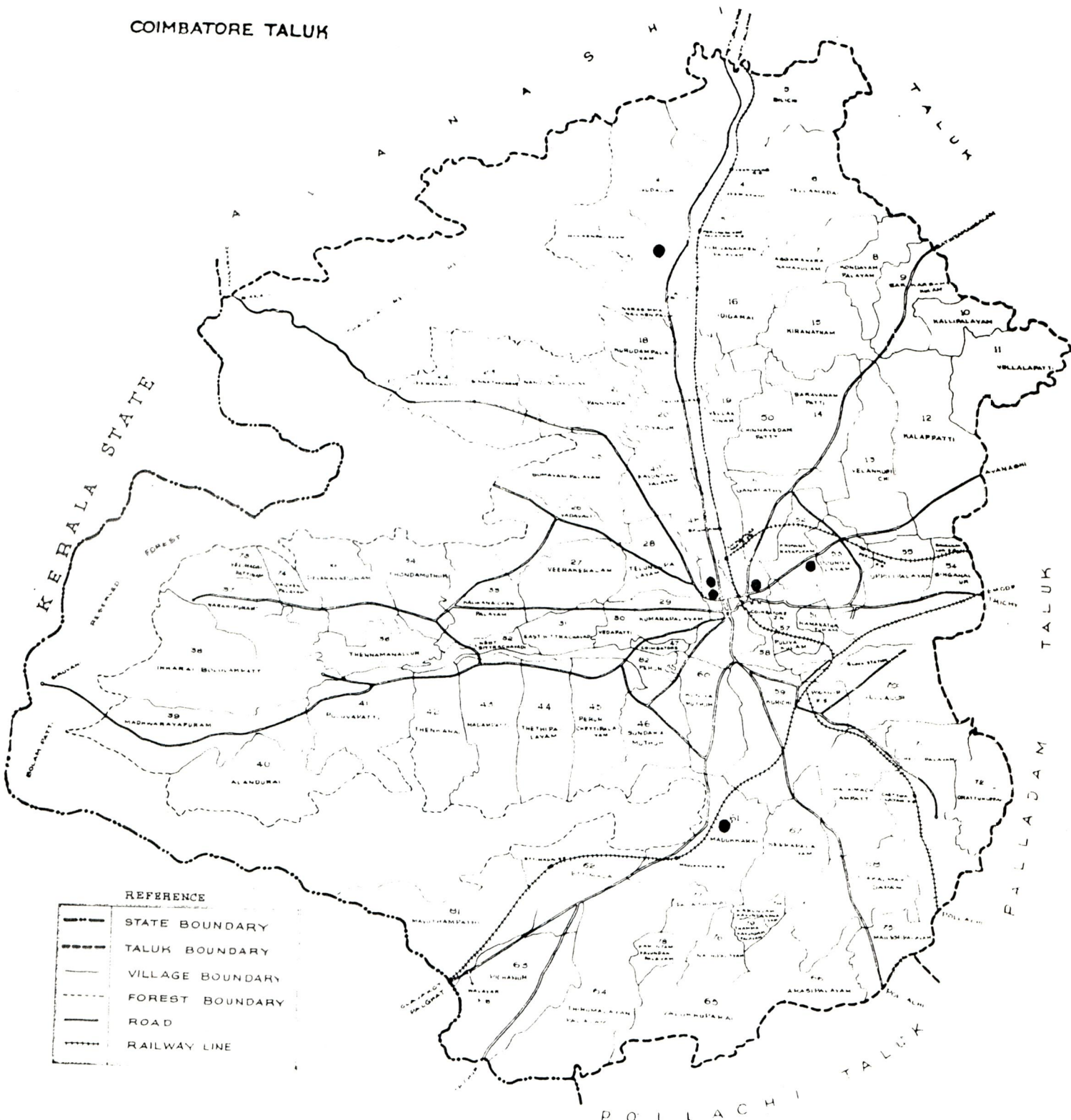
B. Selection of the sample

Since the study aimed at comprehensive appraisal of the Effect of Skill Training on the Self Employed in

places like Perianaickenpalayam, Papanickenpalayam, Saibaba Colony, Peelamedu, R.S.Puram and , Madukkarai in Coimbatore District, the beneficiaries included only those samples who were already benefitted by the various training programmes conducted by the selected infrastructure in Coimbatore District, during 1987-91, providing adequate allowance for the application of skills. (Fig II).

The heads of institutions were personally contacted to obtain the names of 100 trainees who had undergone skilled training during 1987-91, She randomly selected the names of 100 trainees from the secondary source, namely the records of the training institutes out of which 50 were identified with self-employment and hence they served as beneficiaries, residing within a radius of 10-25 kms.

COIMBATORE TALUK



REFERENCE

--- ---	STATE BOUNDARY
-----	TALUK BOUNDARY
-----	VILLAGE BOUNDARY
-----	FOREST BOUNDARY
— —	ROAD
-----	RAILWAY LINE

LOCALE OF THE AREA

FIGURE - 2

TABLE - II

DETAILS OF SAMPLE SELECTION

S.No	Scheme	Enumerated Samples	Selected and contacted samples
1.	Ambedkar Self + Employment Training Institute (Canara Bank) Jallimettu Pudur, S.R.K.V(Po) Perianaickenpalayam Coimbatore - 20.		
	Sheep and Goat rearing	15	10
	Mushroom Cultivation	5	3
2.	Coimbatore District Small Scale Industries Association, 733, Avinashi Road, Coimbatore. EDP Training	20	11
3.	District Industries Centre, 2, Raja Street, Town Hall, Coimbatore. EDP Training	25	11
4.	Small Industries Service Institute, 52, Patel Road, Coimbatore. EDP Training	15	5
5.	Sri Avinashilingam Shramik Vidya Peeth, Alagesan Road, Coimbatore - 43 Tailoring	10	5
	Motor winding	10	5
	Total	100	50

C. Selection of the Method

The investigator realised that the Interview Schedule would be appropriate for the selected samples and hence it was prepared (Appendix I).

The term interview stands for a generic concept which includes a variety of procedure used in collecting data through a person to person contact between an interviewer and a respondent (Brown and Ghiselli, 1984). Schedule is the name usually applied to a set of questions which are asked and filled in by an interviewer in a face to face relationship (Goode and Hatt, 1983).

In addition, she personally met the respondents in their own units and collected the information. It was a valuable and rewarding experience. Interview schedule obtained information on family background, source of information, period of training, choice of the trade, place of training, financial help, marketing feasibility, popularity of the product, details of the self-employment and effect of self - employment on awareness, knowledge, skills and practices was also studied.

D. Collection of the Data

With the help of the interview schedule the beneficiaries were interviewed for relevant information. During the interview the interviewer involved herself in non-participatory observation to assess the economic status of the beneficiaries.

E. Analysis and Intrepretation of the Data

The results of the study are discussed under the following headings:-

1. Profile of the training Institutes chosen
2. Background information of the skilled trainees.
3. Analysis of self-employment
4. Prospects and retrospects of skill training on self-employed...
5. Observations of the Investigator.

Results and Discussion

IV RESULTS AND DISCUSSION

The results of the study are discussed under the following headings :

- A. Profile of the Training Institutes chosen
- B. Background Information of the skilled Trainees
- C. Analysis of Self Employment
- D. Prospects and Retrospects of Skill Training on Self Employed.
- E. Observations of the Investigator

A. Profile of the Training Institutes chosen :-

The following were the training institutions chosen by the investigator to collect the addresses of the skilled trainees. Hence a complete profile of the institute was studied to enable us to know the various types of training duration, terms and conditions and follow up action which would through light to the readers to seek their assistance in future.

1. Ambedkar Self Employment Training Institute
2. Coimbatore District Small Scale Industries Association (CODISSIA).

3. District Industries Centre (DIC).
4. Small Industries Service Institute (SISI).
5. Sri Avinashilingam Shramik Vidya Peeth

1. **Ambedkar Self Employment Training Institute:**

The details of Training conducted by the Ambedkar Self Employment Training Institute during the year 1991-92, are indicated below.

TABLE III
TRAINING SCHEME OF AMBEDKAR SELF EMPLOYMENT TRAINING
INSTITUTE

S. No.	Years	Training Course	Duration	No. of beneficiaries
1.	1991	Sheep and goat rearing	1 week	30
2.	"	Poultry farming	1 week	25
3.	"	Mush room cultivation	3 days	15
4.	"	Cow rearing	1 week	30
5.	"	Sericulture	1 week	20
6.	"	Food Preservation	1 week	25
7.	1992	Tailoring	6 week	30
8.	"	Wirebag making	4 week	20

Ambedkar Self Employment Training Institute was established in February 1991. The institute's main objective is to train scheduled caste/scheduled tribe youths; to take up self employment ventures and improve their standard of living. The trainings are offered free of cost including boarding and lodging and recommended to banks for financial assistance. The programmes are offered on various subjects covering agriculture, industries and the like where there is more scope for self employment. Each batch will consist of 30 people and the duration of the programme will vary from one week to six weeks. Seperate batches will be conducted for male and females.

During the year 1991 it had conducted training course in sheep and goat rearing, poultry farming, mushroom cultivation, cow rearing, sericulture and food preservation. In 1992 it had conducted training course in tailoring and wire-bag making. It is clear that the duration of training ranged from 3 days to 6 week depending upon the types of skill to be imparted.

2. Coimbatore District Small Scale Industries Association

The details of training conducted by the Coimbatore District Small Scale Industries Association during the years 1987-92 are presented in Table IV.

TABLE IV
TRAINING SCHEME OF CODISSIA

S. No.	Years	Training Course	Duration	No. of beneficiaries
1.	1987	Entrepreneurship Development Programme (EDP TRAINING)	3 months	32
2.	1988	Export marketing	4 days	185
3.	1989	Export marketing seminars	2 months	50
4.	1990	EDP training for women	2 months	38
5.	1991	EDP training for boys	2 months	28
6.	1992	EDP training for girls	2 months	38

Coimbatore District Small Scale Industries Association was established in 1969. It is single largest District Association of small industries in India with a membership of more than 3500 with 22 years dedicated service to the small sector. CODISSIA activities are Entrepreneurial Development, assisting for self employment opportunity, promotion of labour intensive industries, ancillary development, help to solve individual and collective problems and preparation of project reports. During the year 1987 it had conducted training course in entrepreneurship development programme (EDP), training for science and technology graduate and diploma holders and at the end of the training all facilities to start unit were provided. In 1988 it had conducted training course in export marketing. In 1989 it had conducted training course in export marketing seminars and the scope for export marketing. In 1990 it had conducted training course in entrepreneurship development programme training only for women and EDP training in readymade garments and food processing. In 1991 it had conducted training in entrepreneurship development programme, training for boys and Training in lathe, automobile, mechanic motor widening etc. In 1992 it had conducted training course in entrepreneurship development programme, training for women

in self employment scheme, training in synthetic jem, readymade garments and food processing. It is clear that the duration of training ranged from 4 days to 3 months depending upon the types of skill to be imparted.

3. District Industries Centre :-

District Industries Centre has to its credit the following training programmes (1987-91).

TABLE V
TRAINING SCHEME OF DIC

S. No.	Years	Training Course	Duration	No. of beneficiaries
1.	1987	Rural artisan training	6 months	50
2.	1988	TRYSEM training (DRDA coordination)	3 months	40
3.	1989	Entrepreneurship Development Programme	2 months	45
4.	1990	Auto driving training	3 months	6
5.	1991	EDP training	2 months	38
6.	1992	EDP training	2 months	35

The District Industries Centre was initiated on 1st May, 1978. The small entrepreneur requires various types of assistance right from the selection of an item for manufacture, inputs like credit, raw materials, power, land and building. Under the new scheme of DIC, the entrepreneur can get all such assistance through an agency. The DIC has been pursuing the basic objectives by assisting for optimum utilisation in existing industries, foster promotion of new small scale industries and village industries with the rural bias and by increasing the employment opportunities in industrial sector.

During the year 1987 it had conducted training course in rural artisan training. In 1988 it had conducted training course in TRYSEM scheme DRDA coordinating the programme TRYSEM training in tailoring spinning, weaving, carpentry, agriculture and allied activities. In 1989 it had conducted training in entrepreneurship development programme training for men and women. In 1990 it had conducted training in Auto driving for women. In 1991 and 1992 it had conducted entrepreneurship development programme training in food processing, readymade garments, lathe, mechanic, motor

repairing, manufacture product and computer and offset printing. Duration of the training course ranged from 2 months to 6 months depending upon the types of skill imparted. During the period of training the selected candidates are offered stipend of Rs. 100/- per trainee per month.

4. Small Industries Service Institute :

The details of training conducted by the Small Industries service Institute during the years 1988-91 are shown below.

TABLE VI
TRAINING SCHEME OF SISI

S. No.	Years	Training course	Duration	No. of beneficiaries
1.	1988	Entrepreneurship Development programme	1 week	92
2.	1989	Candle making	1 month	70
3.	1990	Leather and rexin products	2 months	65
4.	1991	EDP training	2 months	50

Small Industries Service Institute was started in 1976 - 77. The objective of the entrepreneurial development training course is to make them aware of the various opportunities of self employment to motivate them to take up self employment, to impart needed skills/training, and to promote achievement motivation amongst them. The training programme is designed to help and provide assistance in developing certain traits and qualities which are so necessary to select, start and run small industries of their own. During the year 1988 it had conducted training course in entrepreneurship development programme. Training unemployed educated youth, in paper conversion industries in file cover and book binding, handmade paper, paper plates, cups, printing press, and wax paper. In 1989 it had conducted training course in candle making. In 1990 it had conducted training course in leather and rexine products leather toys, leather belts and holdalls. In 1991 it had conducted training in entrepreneurship development programme, training in food processing, Masala grinding, potato chips, jam and jelly, ice candy, custard powder, cornflour, baking powder, and packing of food grains. Duration of the training course ranged from 1 week to 2 months depending upon the types of

skill imparted. During the period of training, the selected candidates are offered stipend of Rs. 100/- per trainee per month. The objective in offering stipend is not to lure an entrepreneur, However, it is expected that the stipend may meet some of the expenditure of an entrepreneur in connection with training.

5. Sri Avinashilingam Shramik Vidya Peeth :

The remarkable achievements of the Sri Avinashilingam Shramik Vidya Peeth during the years 1984 - 90 had been as follows.

TABLE VII
TRAINING SCHEME OF SRI AVINASHILINGAM SHRAMIK VIDYA
PEETH

S. No.	Years	Training Course	Duration	No. of beneficiaries
(1)	(2)	(3)	(4)	(5)
1.	1989	Four wheeler repairing	6 months	16
2.		Electrician	"	28

(1)	(2)	(3)	(4)	(5)
3.	1989	Motor winding	6 months	25
4.		Two wheeler repairing	"	22
5.		Turner	"	18
6.		Plumber	"	23
7.		Spoken English	"	21
8.		Spoken Hindi	"	4
9.		Radio and Television repairing	"	20
10.		Tailoring	"	16
11.		Electrician	"	25
12.		Two wheeler repairing	"	14
13..		Carpentry	"	6
14.		Turner	"	15
15.		Computer concepts and applications	"	39
16.		Tailoring	"	15
17.		Four wheeler repairing	"	12
18.		Electrician	"	21
19.		Two wheeler repairing	"	20
20		Tailoring	"	13

21.	1989	Motor winding	6 months	23
22.		Spoken Hindi	"	6
23.		Spoken English	"	9
24.		Plumbing	"	17
25.		Mechinist	"	19
26.		Refrigerators and air conditioners repairing	"	17
27.		Tailoring	"	17
28.		"	"	13
29..		Motor winding	"	21
30		"	"	20
31.		Composing and Book binding	"	19
32.		Spinning and cone winding	"	10
33.		Tailoring	"	17
34.		"	"	20
35.		Motor winding	"	10
36.		Industrial electronics	"	11
37.		Tailoring	"	12
38.		Radio and Television repairing	"	17
39.		Spoken Hindi	"	6
40.		Refrigerator and Air - Conditioners repairing	"	14

41. 1989	Motor winding	6 months	23
42.	Plumbing	"	10
43.	Turner training for workers	"	11
44.	"	"	6
45.	Four wheeler repairing	"	19
46.	Computer and concepts	"	24
47.	Electrician	"	25
48.	Motor winding	"	15
49.	Mechinist	"	10
50.	Electrician	"	18
51.	Radio and Television repairing	"	17
52.	Industrial electronics	"	18

S. No.	Years	Training course	Duration	No. of beneficiaries
1.	1990	Devotional songs demonstration of washing powder	3 days	30
2.	"	Bakery	"	17
3.	"	Fabric painting	"	15
4.	"	SVP Orientation and community organisation	"	20
5.	"	Orientation to NSS programme officers of Higher secondary schools about SVP	"	15
6.	"	Demonstration of low cost wheat receipts	"	26
7.	"	" "	"	103
8.	"	Demonstration of wheat receipts	"	18
9.	"	Demonstration of washing powder	"	8
10.	"	Bakery	"	22
11.	"	Bakery course	15 days	18
12.	"	Vegetable curving, Boquette making and wealth from waste	"	5

Sri Avinashilingam Shramik Vidya Peeth is sponsored by the Ministry of Human Resource Development, Department of Education, Government of India

Sri Avinashilingam Shramik Vidya Peeth was inaugurated on Gandhi Jayanthi day in 1984 ie. 2.10.1984 by the founder President of Sri Avinashilingam Shramik Vidya Peeth Late Sri. T.S. AVINASHILINGAM, under the Presidentship of Mrs. LAKSHMI N.MENON, Former Minister of State for EXternal Affairs, Government of India. Dr. RAJAMMAL P.DEVADAS, Vice President of Sri Avinashilingam Shramik Vidya Peeth spoke on the occasion, on the aims and objectives and programme content of shramik Vidya Peeth. The Institute's main objective is to organise programmes of vocational and technical training with a view to facilitate their horizontal and vertical vocational mobility and employability.

As the programme was started towards the end of 1984 i.e. in the month of October 1984, many of the

courses and activities were of polyvalent in nature and aimed to establish contact and rapport with workers, communities and others. Courses were conducted between the month of October 1984 and March 1985. Among these a few were mass programmes in nature with exhibitions, film shows and public addresses. Above 5565 workers, their family members their neighbourhood members were able to participate in these activities. Of these 3265 were men and 2303 were women.

During the year 1985 - 86 the Vidyapeeth offered nearly 182 training programmes in which 6625 workers and their family members were benefitted. Of whom 2442 were males and 4184 were females.

During the year 1986 - 87 the Vidya Peeth offered 224 courses, through which 7176 workers and their family members were benefitted of whom 1415 were males and 5,781 were females.

During the year 1987 - 88, 148 training programmes were organised for the benefit of 3,668 beneficiaries who came from different working class in the organised and unorganised sector. Among the beneficiaries 861 were males and 2807 were females.

The Shramik Vidya Peeth conducted training programmes in two sessions, each consisting of six months duration. The first session was held from 1st May 88 to October 88 and second session from November 88 to April 89. A few courses like computer concepts and applications, electrician, two wheeler repairs, four wheeler repair, motor winding, turner, fitter, spoken English, and Spoken Hindi, were conducted in both the sessions. Mechanist, carpentry, plumber courses were conducted in only one session. The radio and television repair course was started for first time in the second session.

In 1988 - 89 out of the 64 training programmes offered 1808 utilised the training in learning various skills and other polyvalent components. Of whom 410 were males and 1398 were females.

Sri Avinashilingam Shramik Vidya Peeth completed sixth year of its service for the cause of down trodden and unemployed youths. Sri Avinashilingam Shramik Vidya Peeth conducted 64 courses in 1989 - 90 in which 1,164 candidates underwent training comprised of two sessions.

Out of the 64 training programmes offered 1164 utilised the training in different trades of whom 657 were males and 507 were females; In 52 courses of six months duration 12 were of short - term duration ranging from 3 days to 15 days.

B. Background Information of the Skilled Trainees

1. Sexwise distribution
2. Agewise distribution
3. Castewise distribution
4. Educational Status
5. Type of family
6. Income
7. Type of Encouragement
8. Details of Training
9. Duration of the Training
10. Sources of information on training
11. Methods of teaching adopted in the Training programme
12. Reasons for choice of trade and
13. Loan amount

1. Sexwise distribution of the respondents

Table VIII shows the sexwise distribution of the Sample

TABLE VIII
SEXWISE DISTRIBUTION OF THE SAMPLE

S.NO.	Sex	Number of sample 50 Percentage
1.	Male	40
2.	Female	60

It is encouraging to see a higher proportion of women samples who were trained and self employed.

2. Agewise distribution of the sample

Table IX shows the Agewise distribution of the sample.

TABLE IX
AGEWISE DISTRIBUTION OF THE SAMPLE

S.No.	Age	Percentage
1	20 - 30	66
2	31 - 40	28
3	41 - 50	6

Majority of the respondents (94%) were in the age group of 20 - 40 years which is a welcoming sign.

3. Castewise Distribution of the Sample

Castewise distribution of the selected sample is shown in the Table X.

TABLE X
CASTEWISE DISTRIBUTION OF THE SAMPLE

S.No.	Caste	Percentage	
		Male	Female
1	Brahmin	4	4
2	Gounder	6	10
3	Harijan	4	22
4	Mudaliar	4	8
5	Naidu	18	16
6	Nair	4	-
Total		40	60

Majority of the sample chosen were from backward classes namely Gounder, Nair, Mudaliar and Naidu.

4. Educational Status of the Respondents

Table XI gives the educational status of the respondents

TABLE XI
EDUCATIONAL STATUS OF THE RESPONDENTS

S.No.	Education	Percentage
1	Upto 5th	18
2	High School	20
3	Higher Secondary	20
4	Undergraduate	36
5	Post graduate	6

It is heartening to see that all the samples chosen were literates indicating a positive trend of development. The organisations which provided skills also insisted on certain educational levels.

5. Type of Family

Table XII indicates the type of family the respondents belonged to

TABLE XII
TYPE OF FAMILY

S.No.	Type of family	Percentage
1	Nuclear	80
2	Joint family	20

Majority of the samples (80%) hailed from the nuclear families indicating the declining trend of joint family system. (Figure - 3.)

6. Income

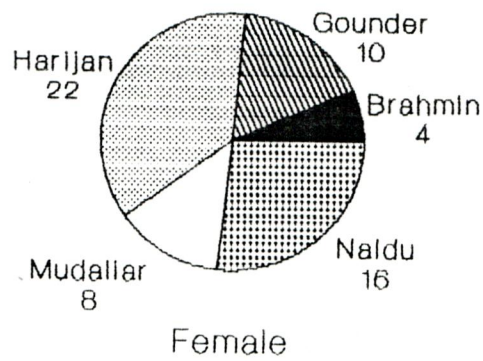
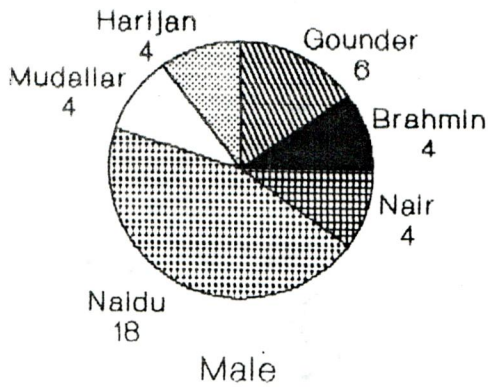
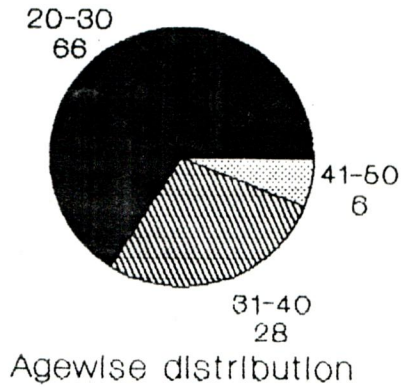
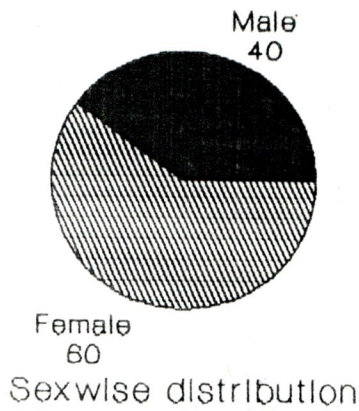
All the samples (50) selected were unemployed at the time of training. The income of the family ranged from Rs.300 Rs.800 managed by other members of the family.

7. Type of Encouragement

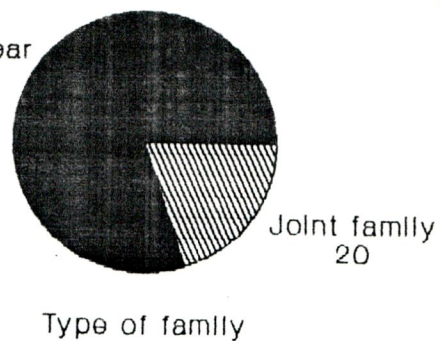
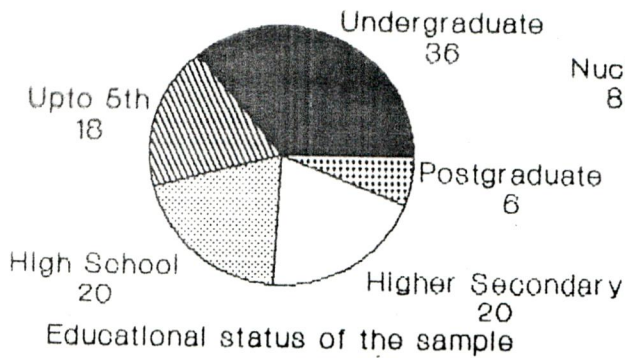
The trainees were amply encouraged by their family members to undergo training and they were later assisted through cash, kind and physical help.

8. Details of Training

Seventy six per cent of the respondents had undergone interview and written test and the rest 24 per cent had not undergone any interview. Among the respondents 70 per cent had undergone training in the local city; namely Peelamedu, R.S.Puram, Saibaba colony, Gandhipuram, Pappanaickenpalayam and Ganapathy (6-10 km) and 30 per cent had undergone training in suburbs like Sivagiri, Madukkarai, Kovaipudur, Pollachi and Karamadai (15-25 km) in the city.



Castewise distribution



BACKGROUND INFORMATION OF THE SKILLED TRAINEES

FIGURE - 3

Among the sample interviewed 54 per cent of the respondents had been given incentives or stipend for their training from District Industries Centre, small Industries Service Institute and Coimbatore District Small Scale Industries Asssocation. The Ambedkar Self Employment Training Institute at Perianaickenpalayam gave incentives in the form of boarding and lodging facilities for the trainees. Nearly 26 per cent had benefitted during the year 1991-92. The rest 20 per cent of the respondents stated that they were not given any incentives but they had undergone training at their own cost in Sri Avinashilingam Shramik Vidya Peeth.

9. Duration of the Training

Table XIII gives the duration of the training of the respondents.

TABLE -XIII
DURATION OF THE TRAINING

S.No	Training Institutions	Skill Training	Duration	Percentage
1.	Ambedkar Self Employment Training Institute	Mushroom Cultivation	3 day	6
	"	Sheep and Goat rearing	1 week	20
2.	Coimbatore District Small Scale Industries Association	EDP training	3 month	22
3.	District Industries Centre	EDP training	1 week	22
4.	Small Industries Service Institute	EDP training	1 week	10
5.	Sri Avinashilingam Shramik Vidya Peeth	Tailoring	6 month	10
	"	Motor winding	3 month	10

Out of the selected 50 samples, Ambedkar Self Employment Training Institute had provided training to 26 per cent of the sample on trades such as mushroom cultivation and sheep and goat rearing. Twenty per cent of the selected sample had undergone skill training from Sri Avinashilingam Shramik Vidya Peeth in Tailoring and motor winding. It is clear that the duration of the training ranged from 3 days to 6 months depending upon the types of skill to be imparted. The three institutes namely District Industries, Centre, Coimbatore District Small Scale Industries Association and Small Industries Service Institute were offering general entrepreneurship development programme training to prepare them to become skillful entrepreneurs but the other two namely Ambedkar Self Employment Training Institute and Sri Avinashilingam Shramik Vidya Peeth had been offering training in special activities namely mushroom cultivation, sheep and goat rearing, tailoring and motor winding.

10. Sources of information on Training

Table XIV gives the sources of information on training of the selected samples.

TABLE - XIV

SOURCE OF INFORMATION ON TRAINING

S.No.	Sources of information	Percentage
1.	Advertisement	64
2.	Friends	26
3.	Family members	18
4.	Neighbours	6
5.	Relatives	4

The respondents have heard about the training institutes from varied sources like Advertisement, friends, family members, neighbours and relatives. Majority (90%) of the sample expressed that advertisement and friends were the main sources of information.

11. Methods of Teaching Adopted in the Training Programme

Table XV give the methods of teaching adopted in the training programme.

TABLE - XV

METHODS OF TEACHING ADOPTED IN THE TRAINING PROGRAMME

S.No.	Methods	Percentage
1.	Lectures	94
2.	Demonstrations	36
3.	Field visits to the Industries	34

Multiple Response

Majority of the respondents (94%) were exposed to lectures and demonstrations, and few of them visited the industries. Lectures were integral part of all the training programmes accompanied by demonstrations, field trips, exhibitions and filmshow, which would enrich their experience.

12. Reasons for choosing the Trade/ Business

Table XVI indicates the reasons for choosing the trade and business.

TABLE - XVI
REASONS FOR CHOICE OF TRADE

S.No	Reasons	Percentage
1.	Future prospects and liking towards the trade	68
2.	Personal interest	54
3.	Earlier experience and training in the field	34
4.	Motivation by friends	18
5.	Encouragement by the family	18
6.	Official support	6

Multiple Response:

The respondents were very clear to state the reasons for choosing the particular trade because the training that had been imparted enabled them to know where to go, what to buy, how to market and prosper in the undertaken ventures. The respondents seemed to have

more liking towards trades such as tailoring, sheep and goat rearing, lathe, wet grinder, motor winding and automobiles and very few (20%) had chosen a vacations such as mushroom cultivation, computer data centre, typewriting institute and ready made garments unit.

13. Loan Amount

Table XVII gives the loan amount received by the selected sample

TABLE - XVII
LOAN AMOUNT OF THE SELECTED SAMPLE

S. No	Amount	Percentage
1.	1000 - 2000	10
2.	2000 - 3000	26
3.	3001 - 5000	8
4.	5001 - 10000	16
5.	10001 - 20000	14
6.	20001 - 30000	18
7.	30001 - 40000	8

For sheep and goat rearing, mushroom cultivation and tailoring the respondents got Rs.1001-5000 as loan amount, for automobile, lathe, and motor winding the respondents obtained Rs.5001-Rs.10,000 as loan amount; for typewriting institute and wet grinder the respondents received Rs.10,001 - Rs.20,000 as loan amount; for ready

made garments and computer data centre the respondents were assisted with Rs.20,000 - Rs.40,000 as loan amount.

C. Analysis of Self Employment

1. Reasons for going for Self Employment
2. Trade Chosen by the Respondent
3. Years of Establishment of Unit
4. Location of the Unit
5. Monitoring and Assistance
6. Financial help rendered
7. Insurance
8. Raw materials and marketing
9. Popularisation of the products and
10. Mode of repayment

1. Reasons for going for Self Employment

Table XVIII gives the reasons for going for self employment

TABLE - XVIII
REASONS FOR CHOOSING SELF EMPLOYMENT

S.No.	Reasons	Percentage
1.	Lack of job opportunities	54
2.	Increase the income level	44
3.	Gain Self respect in the society	28
4.	Satisfy the basic needs	20
5.	Become masters	18
6.	Provide employment to others	15

Multiple Response:

The reasons revealed their self confidence and involvement in the job and the personal contact of the investigator revealed that 60 percent of them were frustrated in seeking a job. and hence switched over to self employment but 40 per cent of the sample had started the unit only after one year of training.

2. Trade Chosen by the Respondents

Table XIX indicates the trade chosen by the respondents

TABLE - XIX
TRADE CHOSEN BY THE RESPONDENTS

S.No	Trade	Percentage
1.	Sheep and goat rearing	20
2.	Lathe	16
3.	Tailoring	16
4.	Motor winding	10
5.	Wet grinder	8
6.	Automobile	8
7.	Mushroom cultivation	6
8.	Computer data centre	6
9.	Typewriting institute	6
10.	Readymade garments	4

The various trades chosen revealed the current trend for which skill training is indispensable. It is interesting to see that even the activities like lathe, sheep and goat rearing, tailoring, wet grinder business and readymade garments making had inputs of skill training to make them more systematic, comprehensive and profit making entrepreneurs. (Figures 4-12)



WE EVEN GIVE OUR LIVES SERVING FOR MANKIND

FIGURE - 4



HARD WORKING HANDS REWARDING BENEFITS

FIGURE - 5



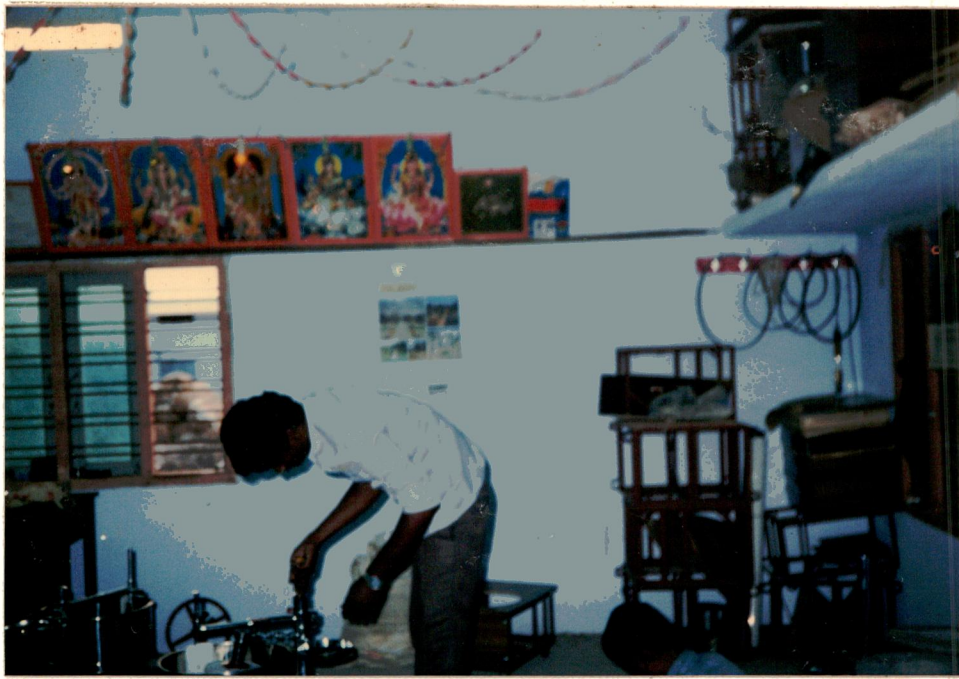
WE TAILOR OUR OWN LIVES

FIGURE - 6



SKILL TRAINING MADE ME A FULL MAN

FIGURE - 7



NO DEMARCATION IN OCCUPATION

FIGURE - 8



OUR HANDS BECAME BLACK BUT OUR HEARTS BEAMED WITH JOY

FIGURE - 9



THERE IS NO DEARTH FOR NEW VENTURES

FIGURE - 10



MARCHING TOWARDS 21st CENTURY

FIGURE - 11



GREATER SCOPE IN MODERN COMMUNICATION

FIGURE - 12

3. Years of Establishment of Units

Table XX indicates the years of establishment of unit

TABLE - XX
YEARS OF ESTABLISHMENT OF UNIT

S.No	Years	Percentage
1.	1 year	26
2.	2 years	12
3.	3 years	22
4.	4 years	12
5.	5 years	28

Majority of the selected units (62%) had completed 3-5 years of functioning and few selected units, had completed 1-2 years duration of functioning, since they had completed the training only in 1990-91.

4. Location of the Unit

Forty per cent units were run in rented buildings whereas 10 per cent of the sample had their own units located in the centre of the city and 20 per cent of the units situated in the suburbs of the city which were rented and 30 per cent of the respondents had their own units in villages.

5. Monitoring and Assistance

Table XXI gives the assistance rendered in monitoring the units.

TABLE - XXI
MONITORING AND ASSISTANCE

S.No	Monitoring	Percentage
1.	Officials	36
2.	Family members	34
3.	Friends	22
4.	Neighbours	4
5.	Relatives	4

Thirty six per cent of the sample who got the assistance for mushroom cultivation and sheep and goat rearing got the monitoring help from officials and the rest got monitoring help from family members, friends, neighbours and relatives.

6. Financial Help Rendered

Table XXII gives the financial help rendered by the institutions.

TABLE - XXII
FINANCIAL HELP RENDERED

S.No.	Finance	Percentage
1.	Canara Bank	46
2.	State Bank of India	38
3.	Private Agency	24
4.	Tamilnadu Industrial Investment Corporation	20
5.	Family members	20

Multiple Response:

It is appreciative that majority of the sample obtained financial help for investment from nationalised banks namely State Bank of India and Canara Bank which is the lead Bank of Coimbatore District. In addition considerable number (24%) received assistance from Private Agency namely Deepika Finance, Nandhini Finance and Sakthi Finance because the loan amount given by the bank was not sufficient for starting the unit and 20 per

cent of the sample got financial help from Tamilnadu Industrial Investment Corporation and from their family members. Hence it could be understood that the samples sought the help of more than one source for finance.. Since they had entrepreneurial trained skills, The financial institution had confidence in them and hence they financed the projects within a period 3-6 months mediating through the training institutes. It could be inferred that the financial institution relied on the guarantee of the training institutions.

7. Insurance

Twenty six per cent of the sample had insured their self employment units and the rest had not insured their units in the General Insurance as the assistance was low and the income was also not appreciable. But efforts are to be taken to motivate the entrepreneurs to insure and safeguard their units.

8. Raw Materials and Marketing

Nearly 40 per cent of the respondents had stated that there is demand for their raw materials and hence purchased the raw materials from wholesalers which facilitated them to manage competitors in their field.

9. Popularisation of the Products

Table XXIII gives the publicity techniques utilised by the sample

TABLE - XXIII
POPULARISATION OF THE PRODUCTS

S.No	Mode of publicity	Percentage
1.	Friends	50
2.	Posters	28
3.	Relatives	28
4.	Advertisement	22
5.	Neighbours	10


It is very interesting to note that even self employment ventures were being publicised though they were on a small scale in remote areas which shows the attraction for mass media. The computer data centre having the trade mark "Suntronics", Typewriting Institutes and Automobile units with "Dyna Tech Trade" and Readymade Garments and wet grinder were publicised advertisement (Fig13)



Phone 30102

SUNTRONICS
430 Karuppa Gounder Street
COIMBATORE - 641 001

Computer Services : Software Development,
Job Works, Training and Mailing Work



Phone :

dyna
TECH

V. R. SENTHILKUMAR D. M. E.
DYNA TECH INDUSTRIES

All Kinds of Job Work and Fabrication Undertaken

Works :	Resi :
32-A, V. N. Industrial Estate	18, Sarvodaya Colony,
bharathi Colony-Peelamedu	P. S. G. Tech-Peelamedu
Coimbatore-641 004.	Coimbatore-641 004.

ADVERTISEMENT SLIP

FIGURE - 13

10. Mode of Repayment

It is noteworthy to mention that all the respondents had been regular in their repayment of loan; 30 per cent of the sample had fully repaid their loan and 70 per cent of the sample had to repay 20 to 50 per cent of their loan. The positive trend could be attributed to the training they had obtained and also the idea of mediating the loan through the training institutes. The banks had been facing the problem of dues in the cases of self employment loanees whereas in the selected samples it had been a soothing sign.

D. Prospects and Retrospects of skill training on self
Employed

It is discussed under the following headings:

1. Profits from the units
2. Duration of the unit Vs Assets
3. Trade Vs Increased income
4. Entrepreneurial capacity of beneficiaries
5. Increased income in 'women managed units'
- 6.. Increased income in 'men managed units'
7. Qualitative changes among the respondents
8. Problems faced by the beneficiaries
9. Suggestions given by the sample and
10. Future plans of the respondents

1. Profits from the units

Table XXIV gives the profits gained from the units by the respondents.

TABLE - XXIV
PROFITS FROM THE UNITS

S.No	Percentage of profits	Years of establishment	Percentage
1.	0 - 5	1 year	10
2.	5 - 10	2 years	20
3.	10 - 20	3 years	44
4.	20 - 30	4 years	16
5.	30 - 40	5 years	10

The profits depended upon the years of experience of the respondents in the units. The respondents who got the loan for computer data centre, typewriting Institute and tailoring, who had 4 - 5 years of experience earned 20 - 40 per cent profit per month. The units like wet grinder, lathe, automobile and readymade garments which were being run for 2 - 3 years were giving 10 - 20 per cent profits. It is revealing that the years of experience had a bearing on the profits. They also felt that the training imparted for the trades like computer data centre, lathe and ready made garments had helped them to establish well.

Table XXV shows the regression analysis for profit Vs Income and financial assistance.

TABLE - XXV
REGRESSION ANALYSIS FOR PROFIT VS INCOME
AND FINANCIAL ASSISTANCE

Variable	Mean	Partial regression co efficient	Standard error
Income	2535.000	.0042	5.55972E - 04

$$T (D. F= 48) = 7.564$$

Dependent variable = Profit

Mean of dependent
variable = 12.7000

Constant term a = 2.0401

Y = a + b X

= 2.0401 + 0.0042 X 1

r^2 = 0.5438^{XX}

The income X_1 had significant influence on profit and unit increase in income increased the profit.

2. Duration of the unit Vs Assets

Table XXVI indicates the duration of the unit Vs Assets.

TABLE - XXVI
DURATION OF THE UNIT Vs ASSETS

S.No	Duration of the unit	Assets	Percentage
1.	1 year	Savings and basic needs	52
2.	2 years	Two wheeler	18
3.	3 Years	Jewels	30
4.	4 years	Refrigerator	10
5.	5 years	Fridge, Television and better food	30

It is heartening to see that the self employment through skill training had enhanced the amenities in the individual families towards better family living. They had added assets as the years advanced and it is appreciative that all realised the better family status with nutritious food for family members. (Figure.14)

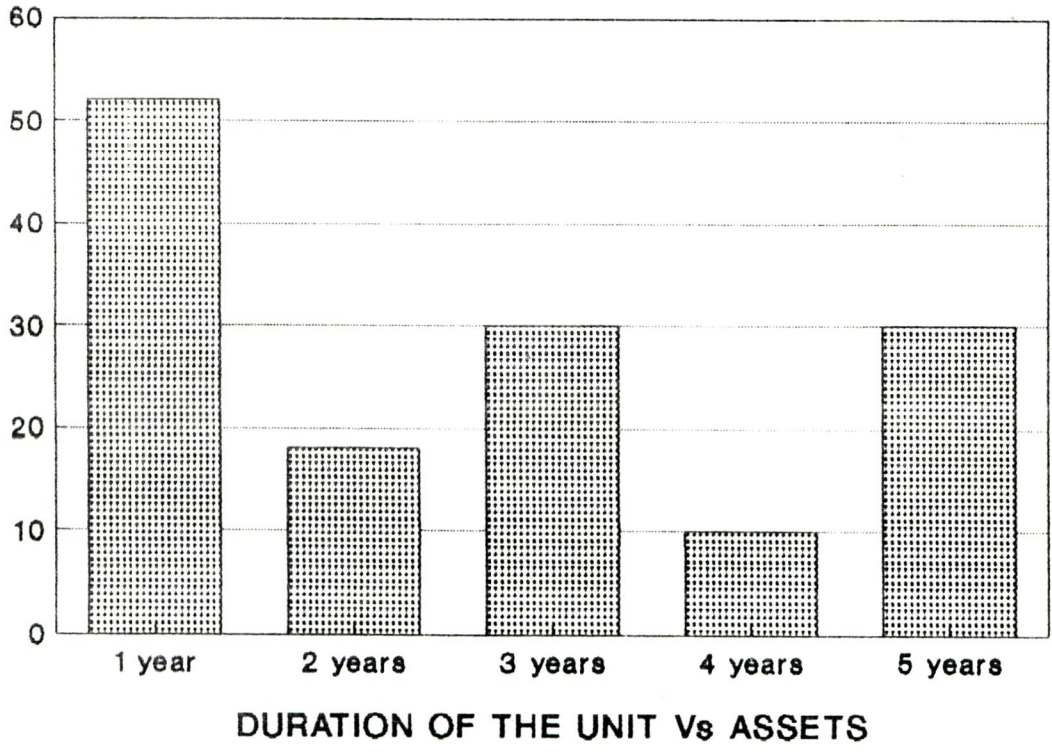


FIGURE - 14

The comparison of income between the initial and final period revealed that their income increased in the range of Rs.501 to Rs.2000 per month. So the income depended on the type of trade and years of experience. The respondents in sheep and goat rearing, mushroom cultivation and motor winding who were earning an income of Rs.300 - 1000 were shifted to an income range of Rs.501-2000 thus the profit being Rs.201 to Rs.1000 per month. Tailoring wet grinder and lathe unit owners who were earning an income Rs.501 - 2000 increased income to Rs.1001 Rs.3000, Automobile, computer data centre, typewriting Institute and ready made garments owners were earning an income of Rs.1001 - Rs.3000 were getting an increase in income of Rs.3001-Rs.5000. It is encouraging to see that all had profits from these trades.

4. Entrepreneurial capacity of beneficiaries

Table XXVIII indicates the entrepreneurial capacity of beneficiaries.

TABLE - XXVIII
ENTREPRENEURIAL CAPACITY OF BENEFICIARIES

S.No	Trade/Business	Number employed
1.	Lathe	16
2.	Automobile	10
3.	Wet grinder	8
4.	Computer data centre	6
5.	Typewriting institute	4
6.	Readymade garments	4
7.	Tailoring	2

As the production was more, the beneficiaries had employed employees to manage their trade or business which is a positive sign of improvement. It ranged from 2-16 and trainers who were prepared by CODISSIA, DIC, Sri Avinashilingam Shramik Vidya Peeth and Small Industries Service Institute were managing the employees well than the others. Thus it can be inferred that the self employed provide employment opportunities to the unemployed too.

5. Increased income in women managed units

Table XXIX gives the increased income among the women managed units.

TABLE - XXIX
INCREASED INCOME IN WOMEN MANAGED UNITS

S.No	Trade	Percentage of women In- creased income/ month				
		100 200	201 300	301 500	501 700	701 1000
1.	Sheep and goat rearing	10	8	2		
2.	Mushroom cultivation		2	4		
3.	Computer data centre					6
4.	Typewriting Institute				2	2
5.	Readymade garments				2	
6.	Motor winding		2	4		
7.	Tailoring	4	6	6		
Total		14	18	16	4	3

In the women managed units (60 per cent) the increased income ranged from Rs.100 - Rs.1000 and the maximum being in computer data centre, typewriting institute and readymade garments units and the minimum being in sheep and goat rearing, mushroom cultivation, motor winding and tailoring. It can be observed that only units like computer data centre, typewriting Institutes and readymade garment units had employed persons from outside for assistance.

6. Increased Income in 'Men managed units'

Table XXX gives the Increased income in men managed units

TABLE - XXX
INCREASED INCOME IN MEN MANAGED UNITS

S.No	Trade	Increased Income/ Month			
		500 700	701 1000	1001 1500	1500 2000
1.	Lathe	2	2	6	6
2.	Wetgrinder		2	4	2
3.	Motor winding		2	2	
4.	Automobile			4	4
5.	Typewriting Institute			2	
6.	Readymade garments				2
Total		2	6	18	14

It is interesting to note that men were earning more income than women which could be attributed to their managerial skills, entrepreneurial ability, love for challenge and personal demands.

But concerted efforts are to be made to make the women also raise to the higher status. It can be observed that other than motor winding unit all the others were providing employment to others too, as real entrepreneurs.

7. Qualitative changes among the respondents

While analysing the improvement interms of qualitative factors it was found that 70 per cent of the respondents admitted that self employment had enabled them to give proper education to children, 60 per cent stated that they were able to talk with confidence with others, and 76 per cent had stated that they were able to know the business tricks and 50 per cent had stated that they were able to mingle with others better than before. They also realised that their image in the society had improved and hence participating in Development Activities in the capacity of a leader in the society and partaking in trade fairs held in Coimbatore.

8. Problems faced by the beneficiaries

Table XXXI gives the problems faced by the beneficiaries

TABLE - XXXI
PROBLEMS FACED BY THE BENEFICIARIES

S.No	Problems	Percentage
1.	Inadequate orders	38
2.	Marketing problems	34
3.	Delayed payment	18
4.	Inadequate finance	16
5.	Non availability of place	14
6.	Labour	10
7.	Machinery	8
8.	Raw material	6
9.	Power supply	4
10.	Selling on credit basis only	4

Inadequate orders and marketing were the major problems faced by the respondents.

9. Suggestions given by the sample

Table XXXII gives the suggestions given by the respondents

TABLE - XXXII
SUGGESTIONS GIVEN BY THE SAMPLE

S.No	Suggestion	Percentage
1.	Self dependency	46
2.	More continuous efforts	44
3.	Good working relation with labourers	40
4.	Higher goals for achievement	30
5.	Production of Quality products	26
6.	Punctuality	16
7.	Support by industrialists	14
8.	Value Building	10
9.	Awareness about the current price of the commodity	10
10.	Build work culture	10

The suggestions forth coming are very valuable and goal setting which revealed that their training had moulded them in the right perspective. But the environmental infrastructure has to be more strengthened to make them successful entrepreneurs.

10. Future plans given by the respondents

Table XXXIII indicates the future plans given by the respondents.

TABLE - XXXIII
FUTURE PLANS GIVEN BY THE RESPONDENTS

S.No	Future plans	Percentage
1.	Expanding the unit	50
2.	Increasing the production	38
3.	Providing employment opportunities	32
4.	Publicity	30
5.	Having own houses	22
6.	Having comfortable living	20
7.	Manufacturing innovative products	16
8.	Initiating agency business	10

The aspirations of the sample are to be deeply appreciated because they are reasonable and prospective in nature. The idea of manufacturing innovative product is to be deeply applauded.

E. Observations of the Investigator:

It was revealed that the skillfully trained self employed persons were gaining qualities like initiative, orderliness, knowledge about marketing, public relation and systematic approach in their ventures. They were all satisfied with the background of training institutes, their syllabus, techniques of teaching and test and evaluation. Hence they could confidently take up employment venture and do them well. They were maintaining their units neatly and attractively and special mention could be made about the computer data centre, Typewriting Institute and mushroom cultivation centre.

The units like lathe, automobile, wet grinder and motor winding which were being managed by men had more entrepreneurs employed for assisting due to the nature of trade. The units like tailoring, sheep and goat rearing, computer data centre and mushroom cultivation which were being managed by women were smaller and hence they monitored on their own.

It has to be remarkably acknowledged that scheduled caste and scheduled tribes trainees who underwent training at Ambedkar Self-employment Training Institute were having sheep and goat rearing (20) and mushroom cultivation (6) units realised an increased income of Rs.200 - Rs.500. The training

was offered free of cost including boarding and lodging and they were recommended to the banks for financial assistance.

The trainees of Coimbatore District Small Scale Industries Association organised an Entrepreneurship Development Programme Training for science and technology graduates and diploma holders and at the end of the training all facilities to start the unit were provided. To motivate them to take up self employment CODISSIA arranges periodical follow up meetings on export marketing, prospects of the project, benefits of exports and telex and agency facilities. CODISSIA helps in technical assistance through study tours, training course, seminars, conferences, vendor, vendee meet, exhibition for products and selection of viable project. They extend their help in solving the problems in subsidy, sales tax, income tax, licensing and other industrial problem and approvals from various agencies.

The CODISSIA trained entrepreneurs who were managing units like computer data centre, lathe, motor winding, and automobile and were enjoying an increased income of Rs.1000-2700.

The trainees who underwent entrepreneurship development programme (22) at District Industries Centre had increased

income of Rs.1000 - Rs.2500 in ready made garments, lathe, motor winding, computer data centre and automobile. The DIC conducted periodical monthly meeting for the self employed members. The issues for discussion had been raw materials and marketing and helped to solve the individual and collective problems.

The trainees who underwent training at Small Industries Service Institute (10) were earning an increased income of Rs.1000-Rs.2000 by working in units like, lathe, wet grinders, and typewriting Institute. SISI conducted periodical meetings to impart needed skills and to promote achievement motivation amongst them.

The trainees who underwent training at Sri Avinashilingam Shramik Vidya Peeth (20) were earning an increased income of Rs.1000 - Rs.1500 working in units like tailoring and motor winding. The services of the institute are to be deeply appreciated because the training courses are being offered only based on the demands of various industrial institutes and commercial enterprises. They had effective interface meetings with all the concerns in the Coimbatore District. It is quite popular as an urban training centre and the All India Radio gives daily announcements on the various training programmes being imparted by the institute.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study on 'Effect of skill training on the self employed included 50 sample randomly selected from Coimbatore District. The investigator had chosen five popular skill training institutes namely Ambedkar Self Employment Training Institute, Coimbatore District Small Scale Industries Association (CODISSIA) District Industries Centre (DIC), Sri Avinashilingam Shramik Vidya Peeth and Small Industries Service Institute due to the earlier rapport, approachability, popularity in offering skilled training to families living poverty line. The complete profile of the institutes was also elicited.

The study aimed at a comprehensive appraisal of the effect of skill training on the self employed located in areas like Perianaickenpalayam (8), Papanacken palayam (22), Saibaba Colony (18), Peelamedu (20), R.S. Puram (12) and Madukkarai (20) in Coimbatore District. The beneficiaries included only those samples who were already benefitted by the various training programmes conducted by the selected infrastructure in Coimbatore District, during 1987-91, providing adequate allowance for the application of skills.

The heads of institutions were personally contacted to obtain the names of 100 trainees who had undergone skilled training during 1987-91. She prepared to list 100 trainees from the secondary source, namely the records of the training institutes out of which 50 were identified with self employment and hence they constituted the beneficiaries residing within a radius of 10-25 kms. The 50 sample were involved in trades business/self employment such as lathe, (16), sheep and goat rearing (20), tailoring (16) wet grinder business (8), motor winding (10), Automobile (8), mushroom cultivation (6), Computer data centre (6), typewriting institute (6), and readymade garments (4). It was assumed that the skilled training had a positive impact on the self employed trainees.

The summary of the findings of the study is discussed under the following headings:

A. Background information of the skilled trainees:

1. It was encouraging to see a higher proportion of women samples (60%) who were trained and self employed. Majority of the respondents (94%) were in the age group of 20-40 years, which is a welcoming sign. Majority (66%) of the sample chosen were from backward classes namely gounder, Mudaliar, Nair, and Naidu. It was heartening to see that all the samples chosen were literates indicating a positive trend of development. The

organisations which provided skills also insisted on the certain educational levels. Majority of the samples (80%) hailed from the nuclear families indicating the declining trend of joint family system.

2. All the samples (50%) selected were unemployed at the time of training, the income of the family, ranged from Rs.300 to Rs.800 managed by other members of the family. The trainees were amply encouraged by their family members to undergo training and they were later assisted through cash, kind and physical help. Seventy six percent of the respondents had undergone interview and written test and the rest 24 percent had not undergone any interview. Among the respondents, 70 percent had their training in local city areas namely Peelamedu, R.S. Puram, Saibaba Colony, Gandhipuram, Papanaickenpalayam and Ganapathy (6-10 kms) and 30 percent had undergone training in suburbs, namely Sivagiri, Madukkarai, Kovaipudur, Pollachi and Karamadai (15 to 25 kms) from the city.

3. Among the sample interviewed 54 percent of the respondents had been given incentives or stipend for their training from District Industries Centre, Small Industries Service Institute and Coimbatore District Small Industries Association. The Ambedkar self employment training Institute at Perianaicken palayam gives incentives in the form of boarding and lodging facilities for the trainees. Nearly 26 percent of the respondents stated that they were not given any

incentives but they had undergone training at their own cost in Sri Avinashilingam Shramik Vidya Peeth. The three institutes namely District Industries Centre, Coimbatore District Small Scale Industries Association and Small Industries Service Institute were offering general Entrepreneurship Development Programme training to prepare them to become skillful entrepreneurs but the other two namely Ambedkar Self Employment Training Institute and Sri Avinashilingam Shramik Vidya Peeth had been offering training in special activities namely mushroom cultivation, sheep and goat rearing, tailoring and motor winding.

4. The respondents have heard about the training institutes from varied sources like advertisement, friends family members, neighbours and relatives, Majority (90%) of the sample expressed that advertisement and friends were the main sources information. Majority of the respondents (94%) expressed that lectures were integral part of all the training programmes accompanied by demonstrations, field trips, exhibitions and filmshow which would enrich their experiences.

5. The respondents were very clear to state the reasons for choosing the particular trade because the training that had been imparted enabled them to know where to go, what to buy, how to market and prosper in the undertaken ventures. The respondents seemed to have more liking towards trades such

as tailoring, sheep and goat rearing, lathe, wet grinder, motor winding and automobiles and very few. (20%) had chosen avocations such as mushroom cultivation, computer data centre, typewriting institute and readymade garments units.

6. For sheep and goat rearing, mushroom cultivation and tailoring the respondents got Rs.1001 - 5000 as loan amount; for automobile, lathe and motor winding the respondents obtained Rs.5001 - 10,000 as loan amount; for typewriting institute and wet grinder the respondents received Rs.10,001 - 20,000 as loan amount; for ready made garments and computer data centre the respondents were assisted with Rs.20,001 - 40,000 as loan amount.

B. Analysis of self employment:

1. The personal contact of the investigator revealed that 60 percent of them were frustrated in seeking a job and switched over to self employment. But 40 percent of the sample had started the unit only after one year of training. The various trades chosen revealed the current trend for which skill training is indispensable. It is interesting to see that even the activities like lathe, sheep and goat rearing, tailoring, wetgrinder business and readymade garments making had inputs of skill training to make them more systematic, comprehensive and profit making entrepreneurs.

2. Majority of the selected units (62%) had completed 3-5 years of functioning and few selected units had completed 1-2 years duration of functioning, since they had completed the training only in 1990-91.

3. Forty percent of the units were run in rented buildings where as 10 percent of the sample had their own units located in the centre of the city and 20 percent of the units were situated in the suburbs of the city which were rented and 30 percent of the respondents had their own units in villages. Thirty six percent of the sample who got the assistance for mushroom cultivation and sheep and goat rearing got the monitoring help from officials and the rest got monitoring help from family members, friends, neighbours and relatives.

4. It is appreciative that majority of the sample obtained financial help for investment from nationalised banks namely State Bank of India and Canara Bank which is the lead bank of Coimbatore District. In addition considerable number (24%) received assistance from private agency namely Depika Finance, Nandhini Finance and Sakthi Finance because the loan amount given by the bank was not sufficient for starting the unit and 20 percent of the sample got financial help from Tamil Nadu Industrial Investment Corporation and from their family members. Hence it could be understood that the sample sought the help of more than one source for finance. Since they had entrepreneurial trained skills, the financial institution had confidence in them and hence they financed

the project within a period of 3 - 6 months mediating through the training institutes. It could be inferred that the financial institutions relied on the guarantee of the training institutions.

5. Twenty six percent of the sample had insured their self employment units and the rest had not insured their units in the general Insurance as the assistance was low and the income was also not appreciable. But efforts are to be taken to motivate the entrepreneurs to insure and safeguard their units. Nearly 40 percent of the respondents had stated that there is demand for their raw materials and hence purchased the raw materials from whole salers which facilitated them to manage the competitors in their field.

6. It is very interesting to note that even self employment ventures were being publicised though they were on a small scale in remote areas which symbolises the attraction for mass media. The computer data centre having the trade mark 'Suntronics', typewriting institutes and automobile units with 'Dyna tech', trade mark and ready made garments and wet grinders were publicised through advertisements.

7. It is noteworthy to mention that all the respondents had been regular in their repayment of loan; 30 percent of the sample had fully repaid their loan and 70 percent of the sample had to repay 20 - 50 percent of their loan amount.

of experience. Sheep and goat rearing, mushroom cultivation and motor winding who were earning an income of Rs.300 - 1000 were shifted to an income range of Rs.501-2000, thus the profit being Rs.201-1000 per month. The respondents in tailoring, wet grinder and lathe, who were earning an income Rs.501-2000, had an increased income of Rs.1001-3000. Automobile, computer data centre, typewriting institutes and readymade garments units were earning an income of Rs.1001-3000 were rewarded with an increase in income of Rs.3001-5000. It is encouraging to see that all had profits in their trades.

4. As the production was more, the beneficiaries had engaged employees to manage their trade or business which is a positive sign of improvement. It ranged from 2-16 and trainees who were prepared by CODISSIA, DIC, Sri Avinashilingam Shramik Vidya Peeth and Small Industries Service Institute were managing the employees well than the others. Thus it can be inferred the self employed provide employment opportunities to the unemployed too.

5. In the women managed units (60 percent) the increased income ranged from Rs.100-1000 and the maximum being in computer data centre, typewriting institute and readymade garments units and the minimum being in sheep and goat rearing, mushroom cultivation, motor winding and tailoring.

It can be observed that only units like computer data centre, typewriting institute and readymade garments units had employed persons from outside for assistance. It is interesting to note that men were earning more income than women which could be attributed to their managerial skills, entrepreneurial ability, love for challenge and personal demands. But concerted efforts are to be made to make the women also raise to the higher status. It can be observed all the respondents except motor winding were providing employment to others too, as real entrepreneurs.

6. While analysing the improvement interms of qualitative factors it was found that 70 percent of the respondents admitted that self employment had enabled them to give proper education to children; 60 percent stated that they were able to talk with confidence with others; 76 percent had stated that they were able to know the business tricks and 50 percent had stated they they were able to mingle with others, better than before. They also realised that their image in the society had improved and hence participating in development activities in the capacity of a leader in the society and partaking in trade fairs held in Coimbatore.

7. The problem faced were Inadequate orders, marketing problems, delayed payment, Inadequate finance, Non availability of place, labour machinery, raw material, power supply and selling on credit basis only. The suggestions

forthcoming are very valuable and goal setting which revealed that their training had moulded them in the right perspective, but the environmental infrastructure had to be more strengthened to make them successful entrepreneurs.

8. The aspirations of the sample are to be deeply appreciated because they are reasonable and prospective in nature. They had future plans like expanding the unit, increasing the production, providing employment opportunities, giving publicity, having own houses and having comfortable living. The idea of manufacturing innovative product is to be deeply applauded. CODISSIA, DIC and SISI, are organising periodical monthly meetings to equip with export order, modern trends in marketing, licensing, other industrial problem and approvals from various agencies and so on. This approach enabled them to have continuous linkage with the training institutes.

D. Recommendations emerging from the study:

1. Resource inventories in the district are to be made by the training institutes and training programmes are to be so formulated to utilise those resources.
2. More training institutes should emerge and there should be a separate one for women.
3. Training institutes should have the tie up with marketing agencies to know the current trends and demands to

formulate courses and syllabus and also to help the self employed to market the products.

4. EDP should become integral part of all the degree course and +2 and to build in dignity of labour among students. Adequate publicity through print and Doordarshan could be made to reach the needy and

5. Teaching, training, research and extension.. should become integral parts of the training institutes by which they could have effective follow up of self employed. Successful entrepreneurs emerged through training institutes are to be adequately acknowledged and brought to light to be emulated.

E. Thrust areas of research:

1. An analysis of all skilled training institutes could be made to enlighten the public about its purposeful tasks.

2. Study on entrepreneurs in individual trade over the years could be made to assess the progress.

3. Comparative studies on skillfully trained self employed and untrained self employed would give authentic data on need for training, types of training and course content in training.

4. Periodical evaluation of the trainees who are self employed and entrepreneur would give adequate feed back and

5. Collaborative work with educational institutions and research institutes would help in assigning research and preparation of video programme on training institutes to be telecast in Doordarshan to enlighten the public.

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Appendix

APPENDIX - I

AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND

HIGHER EDUCATION FOR WOMEN

[DEEMED UNIVERSITY]

COIMBATORE - 641 043.

Interview Schedule to Elicit Information on the Effect
of Skill Training on the Self Employed

I. General Information:-

1. Name of the Interviewer
2. Name of the Interviewee
3. Address
4. Age
5. Sex
6. Caste
7. Religion

II Details of the Family Background:-

8. Type of family

Nuclear

Joint Family

12. If 'yes' what type of encouragement they gave you?

(i) Physical help

(ii) Mental help

(iii) Monitoring help

(iv) To face the problem

13. Have you undergone any interview or written test?

Yes..... No.....

14. Where was your training place located?

Local..... Outside.....

15. Were you given incentives or stipend for your training?

Yes..... No.....

16. If 'yes' how much?

50 - 100

100 - 200

200 - 300

17. What type of training programme you have attended?

(i) Lectures

(ii) Demonstrations

(iii) Field visits to the

Industries

18. Duration of the training?

Weeks

Months

Years

19. Why were you interested to start this unit?

(i) Future prospects and liking towards
the trade

(ii) Personal Interest

(iii) Earlier experience and training
in the field

(iv) Motivation by friends

(v) Encouragement from the family

(vi) Official support

Iv Details of self employment:-

20. What is the reason for your choosing self employment?

(i) Lack of job opportunities

(ii) Increase the income level

(iii) Gain self respect in the society

(iv) Satisfy the basic needs

(v) Become masters

(vi) Provide employment for others

21. What was the trade chosen by you?

22. How long are you doing self employment?

(i) 1 to 2 years

(ii) 2 to 3 years

(iii) 3 to 4 years

(iv) 4 to 5 years

23. What is the profit of the trade?
- 0 - 5%
 - 5 - 10%
 - 10 - 20%
 - 20 - 30%
 - 30 - 40%
24. Do you have any employees?
- Yes..... No.....
25. Where is your unit located?
- Centre of the city
 - Nearby city
 - In village
26. Is it in rented place or your own place?
- Rented Own

V Details of assistance:-

27. What were the sources of finance?
- Own money
 - Bank loan
 - Private financing agency
 - Others
28. From where did you get the monitoring help?
- Officials
 - Family members
 - Friends
 - Neighbours
 - Relatives

29. Which were the banks or financial institutions helped you?

Canara Bank

State Bank of India

Tamil Nadu Industrial-

Investment Corporation

Family members

Private Agency

30. What are all the problems you faced in getting loan?

VI Details of Repayment:-

31. Duration of the repayment?

Monthly

Quarterly

Half yearly

Yearly one

32. Had you been regular in your repayment?

Yes..... No..... If no ,reason?

33. How many times have you repaid the amount?

1 time instalment

2 time instalment

3 time instalment

VII Security Insurance Details:-

34. Direct

Payment

Cash given

35. Have you Insured your self employment Unit?

Yes..... No.....

VIII Problems faced:-

36. What were the problems faced in the initial period?

37. Problems in your unit? Sources of raw materials do you purchase the raw materials on cash or credit?

Cash Credit

38. Is there any demand for raw materials ?

Yes..... No.....

If yes, How did you manage the situation?

IX Marketing for the product:-

39. Is there any competition for marketing your product?

Yes..... No.....

If yes, How do you manage?

40. How do you publish? What were method adopted?

Friends

Posters

Relatives

Advertisement

Neighbours

X Details about supporting Agency:-

41. What is the agency supporting you to do your job?

42. In what way?
Financial support
Technical assistance
Managerial help

XI Improvement in Quantitative factors:-

43. Economical improvement after the initiation of unit?
Television
Fridge
Two Wheeler
Jewells
Refrigerator
Saving and basic needs
Better food
44. Monthly income before the initiation of your unit?
At present?
45. Suggestions for new self employment?
46. Future plans?

XII Improvement in Qualitative factors:-

47. Improvement of children's education?
More food to children
Better placement in schools

48. Participation in Development Activities Before initiation of your unit?
Yes..... No.....
49. Do you able to talk confidence with others?
Yes..... No.....
50. Do you know the business tricks?
Yes..... No.....
51. Are you able to mingle with others?
Yes..... No.....
52. What are you constructive suggestion for future entrepreneurs?
a Training _____
b Finance _____
c Raw material _____
d Evaluation _____
e Business Expansion _____