

**A Study of the Self Employment Scheme
Undertaken by the Rural Youth
in Karamadai Panchayat Union**

By

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Introduction

INTRODUCTION

The cardinal aim of rural development is balanced social and economic development including generation of new employment, equitable distribution of incomes, widespread improvement in health, nutrition and housing, greatly broadened opportunities for all individuals to realise their full potentials through education and a strong voice for the rural people in influencing the decisions and actions that affect their lives (Hope, 1980). Thus conceived, rural development means the far reaching transformation of the human factor, men and women, in the rural areas, through their economic institutions, relationships and processes. The major objectives of development, accepted by the Government of India are: (1) growth (2) employment (3) Social justice (4) spatial coordination and (5) quality of life (Rao, 1980). Integrated development means development that takes into consideration all these objectives and tries to integrate and link them together through the plans, programmes and policies that are followed for the promotion of development.

Integrated Rural Development (IRD) has its objective as development, the method as integration, and the focus as rural (Sharma and Malhotra, 1977).

The present form of IRD has an unified field instead of the multipurpose approach of the Community Development Programme. As a plan of detailed action, it stresses four important efforts (a) accent on increased production both in agriculture and allied sectors such as animal husbandry, fishery, forestry and horticulture (b) emphasis on village, cottage, handicrafts and tiny industries (c) coverage of the tertiary sector namely artisans and the skilled workers and (d) labour mobilisation through training in skills and organised mobility of labour where opportunities for employment exist (Rao, 1980).

It is encouraging to find that in the new programme of Integrated Rural Development due consideration is given to the role of youth in the total national effort. Youth are the architects of our destiny and no scheme of national regeneration can make much head way without their participation. Youth is a dominant factor in social change and in shaping tomorrow's democracy (Ansari, 1975 and Chambers, 1978).

If youth are to contribute their mite to development, specially rural development, they have to develop a love for their own rural areas, stay there and participate effectively in all developmental programmes. But the situation today is that rural youth specially the educated ones, move away from their places mainly for want of employment and merge in the urban floating population. If rural youth are to reside in the rural areas and offer leadership to their fellow beings, there must be attraction to hold them back. This could be done by augmenting the employment opportunities in the rural areas.

The dual objectives of rural development which have been underlined by the planning commission are (i) increasing the production in agriculture and allied sectors and (ii) generating employment. The nation wide Integrated Rural Development Programme (IRDP) launched in 1976, lays emphasis on tackling problems of unemployment and under employment and rural poverty by mobilisation and optimum utilisation of man power and other resources available in the rural areas (India, 1978).

Providing employment through organised efforts by government and private bodies can offer only limited opportunities for the educated unemployed youth. It is, therefore, considered necessary to take measures on a priority basis to provide avenues for self-employment to enterprising unemployed young men and women through industry service and business routes.

With this objective in view a new scheme for "Providing Self-Employment of Educated Unemployed Youth" was launched in the year 1983 by the late Prime Minister Srinathi Indira Gandhi. The objective of this scheme is to encourage the educated unemployed youth to undertake self-employment through Industry, Service and Business through the provision of a package of assistance. The scheme was expected to reach 2 to 2.5 lak in each year. The scheme would extend to all areas of the country with more than one million population as per 1981 census (Publication Division, 1983).

While there are plans to expand the 'Scheme for Providing Self-Employment of Educated Unemployed Youth' in quantitative dimensions in terms of coverage, the outcomes of the scheme are yet to be made known, specially on the extent of 'self employment' potentials created.

The present micro level study is therefore an attempt to understand the implementation of "Schemes for Providing Self-Employment to Educated Unemployed Youth", operating in Karamadai Panchayat Union of Coimbatore District and the impact of the scheme on the development of beneficiaries.

Review of Literature

II REVIEW OF LITERATURE

The literature relating to the study is discussed under the following headings:

- A. Need for tapping youth power.
- B. Employment programmes by the Government and the other Agencies.
- C. Role of Commercial Banks in promoting self employment.

A. Need for tapping youth power:

Youth means 'action' said Swami Vivekananda, Youth is the supreme symbol of strength. Youth is always synonymous with vigour, action and change. The young men and women possess great power and have been in the forefront of all revolutionary movements in the world. (Sharma, 1975).

Youth, whether rural or urban who constitute the country's most abundant and energetic human resource are partners in development. They are the future leaders and vanguards of the nation. They are the community's assets. Their role in various spheres of national development must be defined and their energies and actions channelized towards realising it. The vast potentials in

them are to be thoroughly explored, systematically examined and understood in order to achieve the ends of the nation Siddaramiah and Dudhamini (1972) Munshi, (1973) Devadas, (1978) and Hague, (1978).

Youth can play an important role in creating the proper climate for the success of various social and economic progress (Shinde, 1974).

According to Devadas, (1979), rural and urban Development should originate in the minds of youth, who have immense responsibilities in shaping a new society. National policies should aim at providing opportunities to young people to enable them make constructive contributions to society and fulfil their aspirations through active and fruitful involvement in national efforts towards reconstruction (Munshi, 1973).

The future of Indian villages will be determined in large measure by their boys and girls. Born in a village, reared in a village, they will continue in predominant numbers to live their lives in a village. They can be led to become the most potent factors in village reconstruction (Alliband, 1980).

Youth constitute more than one fifth of India's total population. The energy and enthusiasm of this vast youth population if channelised for constructive work, India can become one of the most happy and prosperous nations in the world (Singh and Kumar, 1977).

As exhorted by Devadas and Kulandaivel (1975), youth must be organised towards, 'Learning by doing' and 'earning while learning',

Training and employment opportunities for youth are necessary in order to:

- i) Increase their employability
- ii) Prevent their crowding into low paid, unskilled employment in limited occupation and
- iii) Promote upward mobility and improvement in the status of the youth workers (Kaw, 1978).

The emphasis in the IRD and in the special programme is on developing human resources in the targeted group of small farmers, marginal farmers, landless labourers, rural artisans and other rural poor and equip them to find self employment in agricultural and allied activities. This necessarily involved concerted efforts by way of training and

equipping the targetted group with the necessary knowledge, skill and technology. With this end in view, the Government of India have approved comprehensive training programmes known as the National Scheme of Training of Rural Youth for Self-employment (TRYSEM) in the plan period, 1979-83.

The training would be imparted by the existing training institutions, such as Gram Sevak Training centres, Gram Sevika Training Centres, Farmers Training centres, Krishi Vigyan Kendras, Agricultural and other universities, ITI's and other existing state and central organisations.

Ramanujan et al (1977) did a study on "Artisan Training Programmes" to findout the impact of training programme. The information collected from the trainees shows that only 38 per cent were engaged in activities related to the training they have received of the remaining 18 trained artisans, 16 were engaged in activities unrelated to their training, while 2 persons were found unemployed.

The Krishi Vigyan Kendra at Pondichery has so far trained 328 farm youths including ITI trained youths upto October, 1977. Under the programme for youth,

training was given in the proper use of chemical fertilisers, kitchen gardening, plant protection of major crops and vegetables handling, the care of plant protections, preparation to cementchannels, safe storage of food grains, artificial insemination for increasing milk production etc. One of the main activities of the Kendra is one day training camps (ICAR Bulletin, 1977).

The Krishi-Vigyan Kendra and Trainer's Training centre in dairying were established at the National Dairy Institute, Kernal in July 1976. It has conducted a large variety of training programmes. A few of the courses are:

- i) Self-employment of Educated Rural Youth.
- ii) Training in Milk and Milk Products for ladies
- iii) Youth leaders Training programme for channelling youth interest and energies to productive activities, etc. (ICAR Bulletin, 1977).

Late Prime Minister Indira Gandhi said that there are only two majorities in the country the young and the poor. The young people constitute more than

62 per cent of the population. They have the energy, idealism, dynamism and integrity which may be rare in other group of people. We should try to make the utmost use of this potential in our country. For this we need to train and develop the youth in a manner that they might contribute their best to the national development.

B. Employment programmes by the Government and other Agencies:

The unemployed in India number about 26 million (12 per cent of the total labour force). In addition to unemployment the Bhagavathi Committee on Unemployment (1973) made the estimate of underemployment, disguised unemployment thus.

Estimate of disguised unemployment (in millions):

<u>Hours of work/week</u>	<u>Males</u>	<u>Females</u>
Rural 1 - 14	4.44	4.02
14 - 25	12.18	11.38
Urban 1 - 14	0.78	0.51
14 - 28	1.83	1.54

Unemployed persons in 1971 were 18.7 million with 9 million as unemployed and 9.7 million underemployed (less than 14hrs/week) (Joshi, 1980).

Mathur (1980) outlines the various attempts at employment generation in rural India as stated below:

- i) Rural Works Programme: was initiated in 1961 with an initial investment of Rs. 19 crores. This programme had draw-backs such as curtailment in funds from the original budgets, shortage of technical and expert staff, delays in administration and lack of proper co-ordination and active technical collaboration.
- ii) Crash Scheme for Rural Employment (1971-74): With an outlay of Rs. 12.7 lakhs generated employment to the tune of 3.150 lakh mandays. The achievements were in the form of minor irrigation works, land development and reclamation, soil and water conservation, ground water recharging, drainage and water logging and flood protection development of pisciculture and extension of roads and culverts. This programme also suffered from want of adequate funds in time technical support and lack of proper co-ordination.

iii) Pilot Intensive Rural Employment Projects:

was operated as part of the area development plans for three years from 1972 in selected 15 blocks one each from the major states of the country. Road laying and minor irrigation were the major activities undertaken. The Projects had an expenditure of Rs. 9.58 lakhs and provided employment for 1.81 lakh man days. This project also experienced difficulties as that of the earlier projects.

iv) Employment Guarantee Scheme of Maharashtra:

was launched in 1970-71. The main focus was on relief works in the drought affected areas. The project had an expenditure of Rs. 233 crores and generated an employment of 75.9 million man days. Employment was provided to the rural folk within 5 km of their residence and facilities in the form of huts, sanitation, drinking water, medical facilities and fair prices shops were also arranged. The scheme was implemented through the departments and not through contractors.

v) Food for Work Programme of the National Rural

Employment Programme Was initiated in 77-78 for achieving the twin objectives of employment generation and development of a sound economic and social development in rural areas.

The programme has financial assistance in the ratio of 50:50 from central and state government, the centre providing its share in the form of food grains through the Food Corporation of India. The outlay for NREP includes provision both for the material component as well as wage in the ratio 40:60. The overall limit for material component should not exceed 33 per cent in any district. The quantity of food grains (if available) as part of the wages would be two kilograms per head per day, distribution of which should as far possible be through fair price shops.

Programmes of direct benefit to scheduled castes and scheduled tribes are given priority. The works include major, medium and minor irrigation, flood protection drainage and anti water logging, soil and water conservation and reclamation, afforestation and social forestry, road formation and construction of school buildings, drinking water wells, panchayat ghars and community halls. The programme had utilised 10,82,025 million tonnes of wheat and 43.595 million tonnes of rice and generated employment worth 438 lakh man days in 1977-78 and 1,304 lakh man days in 1978-79.

vi) Employment Generation under IRD. The main

objective of the new IRD Programme is full employment and growth with distributive justice, through area specific plans within a period of ten years eliciting people's active participation, utilising voluntary agencies, organising training of target groups and field staff various levels and giving a research base to the programme.

Agricultural development including animal husbandry, fisheries, forestry and horticulture, village, cottage and small industries, tertiary sector employment for various services and labour mobilisation and training in skills are the major activities contemplated.

vii) Employment Generation under Rural Industrialisation:

During the sixth plan, about 20 million are expected to be absorbed in agriculture and allied sectors while construction, mining, large scale industries etc., should provide for another 9 million leaving a balance of 17 million to be tackled by the small scale industry sector including village industries. Of this the Khadi and Village Industries would take care of 4 million, silk industry 4.5 million, Handloom weaving 3.5 million,

Handicrafts 1.5 million and Coir 0.5 million.

The balance of 3 million would be the target of employment generation in the modern small scale industry sector during the sixth plan period.

In order to give more impetus to the work a number of central and state level institutions have also sprung up (Mehanty, 1980). The chief among them include Small Industries Development Corporation (SIDCO), National Small Industries Corporation (NSIC), Small Industries Corporation set up by the states and All India Handloom Board, Khadi and Village Industries Commission (KVIC) All India Handi-Crafts Board and Central Silk Board and Central Coir Board.

Reviewing the various programmes created for employment generation over the years, Nathar, (1980) points out that there is need to link the employment generation programmes, adult education and development of skills for production and entrepreneur capabilities through a national training system with support from different departments and institutions. Adequate provisions of health services would also require to be considered as an integral part of employment generation programmes to promote productivity.

There is an urgent need to have the employment generation as part of national policy frame in which incomes and wages, price stabilisation, fiscal and monetary policies and reservation for protected sectors have to be viewed as total integral complex.

In 1957, the Government of India, constituted a statutory body the All India Khadi and Village Industries Commission (KVIC) as an agency for the development of Khadi and Village Industries with suitable powers and adequate funds. The KVIC is trying to solve the problem of unemployment through various village industries categorised under 1. Food and beverages 2. Textiles 3. Leather and Leather goods. 4. Carpentry 5. Sericulture and 6. Metal and metalware.

The KVIC has played a creditable part in promoting improved technology in Khadi and Village Industries by introducing wide range of modern tools, equipment and power for the production of coarse cotton cloth, the village leather industry, gohar gas plant, extraction of oil from non edible seeds, bee-keeping and vegetable fibre industries offering enormous employment opportunities (Subramanian, 1978).

At present, the KVIG has a net work of 20 statutory boards, 700 registered institutions and 27,000 co-operatives; its marketing outlets consist of 12 emporia, 3500 Khadi Bhavans and Bhanders and about 10,000 sales points (Gramodyog Sales Depots). It has 24 village industries (Mathur, 1980). Table I gives the details of progress in the Khadi and Village Industries over the period 1968-78 (KVIG, 1979).

TABLE I

PROGRESS OF KHADI AND VILLAGE INDUSTRIES

S.No.	Induces	Khadi & Village Industries		Total			
		68-69	77-78	68-69	77-78	68-69	77-78
1.	Production (in Rs. crores)	23.38	64.89	75.12	192.54	98.50	257.43
2.	Employment (in lakhs persons)						
	Part time	12.03	6.83	7.38	11.79	19.41	18.62
	Full time	1.32	2.39	0.79	3.15	2.11	5.54
3.	Earnings (in Rs. crores)	13.27	31.06	12.19	50.10	25.46	81.16

There had been a tremendous growth in both Khadi and Village Industries in terms of production potentials, employment generation and earnings.

The Khadi and Village Industries has the unique feature of generating employment suitable for women owing to the characteristics of light operation, feasibility of being piled during hours convenient to women after or while attending to domestic chores in the homes and the artistic nature of the jobs. Apart from Khadi, feed grain processing has a tremendous potential for employing rural women.

Most of the village industries have the nature of household pattern of work. The children, women folk and elderly persons of the family can also participate in the work, and hence the family becomes the unit of operation. If the various women's organisations can come forward to promote these activities the benefits will be larger. The women's organisations can help the development programme in popularising the products, methods of manufacture and other allied matters. (Venkateswaran, 1978).

Sarojadevi and Narayanasamy (1981) studied the economic programmes sponsored by the Khadi and Village Industries in Coimbatore and Madurai Districts.

Nearly 65 per cent respondents in each of the areas selected had a monthly earning of Rs. 200-500. Almost all had followed their traditional occupations. The loans obtained ranged from Rs. 150 to 5000 depending on the nature of the industries. Potters received the lowest amount and those who has set up soap industry or the Printing press received the highest amount.

The working group on Khadi and Village Industries has proposed certain measures to enlarge the activities during the Sixth Five Year Plan (1978-79 to 1983 - 84).

From the present level of employment of 10.25 lakhs in 1976-77 in Khadi they proposed to increase employment to 19.89 lakhs (95 per cent increase) in 1983-84. Employment in village industries would increase from the level of 11.81 lakhs (1976-77) to 57-69 lakhs in 1983 (394 per cent increase). As for production in Khadi, it would increase from Rs. 55 crores in 1976-77 to Rs. 189.54 crores in 1983-84 (345 per cent). In village industries there would be a manifold increase from the present level of production of Rs. 181 crores in 1976-77 to Rs. 6,206.78 crores in 1983-84 (3,329 per cent). The net additional outlay over six years for Khadi would be of Rs. 550.21 crores. In village industries

it would be Rs. 998.33 crores. The total outlay for six years thus would be the order of Rs. 1,937.76 crores which would provide employment to 77.58 lakh persons and their production would be of the order of Rs. 6,396.32 crores in the terminal years of the six year plan (Mathur, 1980).

Realising the need for providing economic programmes, the Central Social Welfare Board initiated the socio-economic programmes as early as in 1954. The socio economic programmes had so far (Upto 1978) helped 11,502 women through 525 units set up with an outlay of Rs. 115.60 lakhs.

The Dairy scheme by CSWB is essentially an agrobased scheme started in 1973-74, providing self employment to the needy women, assisting them with interest free loans, so far the CSWB has set up 699 agrobased units of dairy, pigery, poultry and sheep rearing and spent Rs. 131.35 lakhs thereby benefitting 6,314 needy women (CSWB Annual Report, 1979).

Since the cooperatives are the institutions of the people and by the people, they are used for the upliftment of the poor sections of the society. In 1975, a women's cooperative Finance Corporation Ltd, was

started in Andhra Pradesh as a step in the direction of improving the economic background of women folk. Out of the 20,000 women beneficiaries who received assistance from the corporation, as many as 8,900 had taken up dairying, while 6,301 and 4,312 had adopted to take vegetable and fruits vending and provision stores, and tailoring centres (Rao, 1978).

SEWA (Self Employment Women's Association) organised by Khaban Bhat in Gujarat, is a Trade union of unorganised women working for the economic development of rural as well as urban poor. Vendors, quilt makers, garment workers, road construction workers, handcraft pullers, jink smiths, wastage pickers, and others were organised, trained and motivated to work for their rights.

In a similar way in Tamil Nadu, with the initiative of Jaya Arunachalam, a working Women's Forum has been formed whereby, the very poor and illiterate women are moving on to leadership from absolute destitute conditions. They have now learnt to deal with banks, visit government officers and serve as examples of self initiation. A proposal is with the Government of Tamil Nadu to start a credit and service society to offer a credit to poor women and organise

day-care centres, leadership training schemes and production units to help women. The rural landless women are also helped to organise dairy and poultry farming, through animal husbandry cooperatives (Aranachalam, 1981).

C. Role of Commercial Banks in promoting self-employment:

The present Government aims to bringing about revolutionary changes in the rural areas, so as to end rural poverty and unemployment. Banks have become important catalytic agents for promoting employment and income in the rural areas. The first and foremost step that banks took was to make, their presence felt in the rural areas by taking steps, to reach banking to the door steps of the rural masses. As a result, there was a spectacular increase in the number of rural branches of commercial banks. This phenomenal branchexpansion helped in the rapid rise in priority sector advances, especially in the matter of advance to agriculture because the branches do not generally have much scope for giving any type of advances other than priority sector advance.

Today there are over 24,000 bank branches as compared with only about 8,000 in 1969 of these 8000 are located in rural area. (Rele, 1979).

Banks have great potentialities for creating more employment which is one of the central objectives of our development plans. In the course of 1973-82 the banks are likely to employ about 2,50,000 persons direct and create additional employment for about 15 million through their lending operations (Gupta, 1979).

Since nationalisation the public sector banks in India, have been following a policy in conformity with the national objectives and priorities. Commercial banks have been adopting villages for development with multi-dimensional approach (Bose, 1978). They try to bring the benefit of development to the rural areas, especially to those who have been passed by, in the growth process.

In self employment programme the need for extension and support both in the pre and post finance phases is very high. Now banks have been asked to raise the shares of advance to the priority sector from 33.5 per cent to 40 per cent by 1985 along which actively promoting the implementation of the 20 point programmes. Employment generation must become the kingpin of its credit activity meant for any type of programme (Ammanya, 1981).

Sundaram (1982) explains about the banks loan to weaker sections. Institutions like banks, co-operatives and farmer's service societies are rightly considered to be the main instruments of socio economic change particularly in rural India. The weaker sections are helped to improve their incomes through bank assistance. The Differential Interest Rate (DIR) scheme was introduced in 1972 for conferring special benefits on the weaker sections. Under this scheme individuals with income not exceeding Rs. 2,000/- in rural areas and Rs. 3,000/- in urban areas are eligible to obtain limited finance at 4 per cent rate of interest. It was further stipulated that eligible borrowers belonging to scheduled castes and scheduled tribes should be given at least 40 per cent of the credit allotted to this scheme.

Banks in the rural abandoned areas are now reaching with field staff, new technical competence, new systems, procedures and methods, re-oriented policies, and above all friendly and sympathetic attitude to assist the small and marginal farmers, local artisans, landless labourers and unemployed tribal people. (Rao, 1978).

Commercial banks give special attention to women's programme Vasantha and Sithalakshmi (1979) conducted a study with 25 banks on the income generating projects undertaken by rural women with the aid of commercial banks. All the banks had given loans for agriculture and animal husbandry. Eighty per cent loans were given for small scale and cottage industries. Out of 25,11 banks had adopted villages under their direct concern. The maximum number of rural women benefited from an individual bank was reported to be 394.

The amounts of loan given commensurated with the need and repaying capacities of the parties. The loans were utilised to initiated new socio-economic projects or expand the existing ones. The loans were expected to be repaid in 15 - 30 instalments. The banks not only functioned as commercial organisations but wished to maintain good interpersonal relationship with their parties. The study in short pointed out the potentialities of commercial banks in augmenting family income in the rural areas.

Soundaranayagam and Sithalakshmi (1980) point out that the awareness of rural women with regard to commercial banks is high the major sources of information being neighbours, relatives and personal enquires. However, the utilisation of this infrastructure was rather poor, 24 per cent utilising them as a means of saving and only 12 per cent for obtaining loans for promoting self employment. The reasons for the poor utilisation were, ignorance about bank procedures and location of the banks outside their own villages. The women interviewed gave worthwhile suggestions for better utilisation of the services of commercial banks such as education of women on the procedures for obtaining loans, introduction of bank officials and giving priority to women while offering loans. They felt that the rural community organisations such as mahila mandals and youth clubs should take a lead in this direction. The bank officials contacted held high opinion about rural women since they repaid the loans promptly.

Methodology

III METHODOLOGY

The methodology adopted for this study is given under the following headings:

- A. Selection of the Area
- B. Selection of the Sample
- C. Collection of the Data
- D. Analysis of the Data Collected.

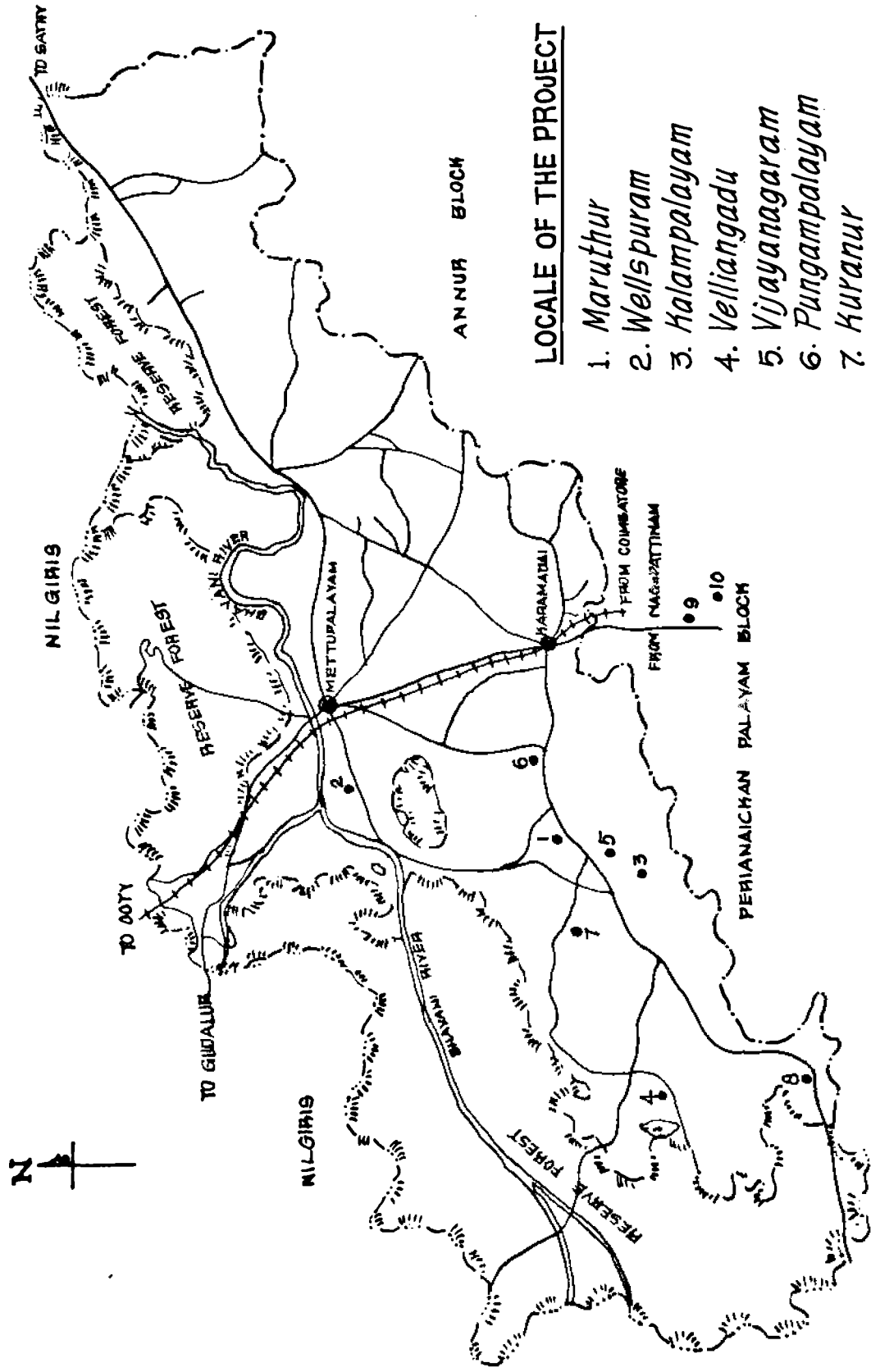
A. Selection of the Area:

Twenty five villages belonging to Karamadai panchayat Union were the areas selected for the study. (Figure I) Since these villages were adopted for integrated development by the college under the auspices of their Silver Jubilee Celebrations.

B. Selection of the Sample:

The addresses of self employed youth with the assistance of bank, were collected from Indian Overseas Bank Vivekanandapuram, Indian Bank and Indian Overseas Bank Karamadai, Indian Bank, Canara Bank, State Bank, Corporation Bank, and Syndicate Bank, Mettupalayam. Fifty seven addresses were available from 13 of the 25 villages out of this, 50 beneficiaries were selected giving adequate representatives for different self employment ventures.

MAP OF KARAMADAI PANCHAYAT UNION COIMBATORE DISTRICT



LOCALE OF THE PROJECT

1. Maruthur
2. Wellspuram
3. Halampalayam
4. Velliangadu
5. Vijayanagaram
6. Pungampalayam
7. Kuranur
8. Tholampalayam
9. Jothipuram
10. Kalipalayam

Figure: 1

G. Collection of Data:

The method used for collection of data was interview schedule. The interview schedule (Appendix I) has the following aspects:

1. Source of information about the bank loan for the self employment activities.
2. Reason for choosing the particular occupation.
3. Mode of getting loan from the bank.
4. Mode of repayment of the loan.
5. Details about operation of the self employment venture.
6. Details about benefits of the self employment and
7. Suggestions to improve the self employment

The schedule was pretested, finalised and administered on the samples selected.

D. Analysis of the Data Collected:

The data collected was processed and the interpretations are given in the next chapter.

Results and Discussion

IV RESULTS AND DISCUSSION

The results of the study on "Scheme for providing self employment to Educated unemployed youth in Karamadal Panchayat Union" are discussed under the following headings:

- A. Background information of the Beneficiaries
- B. Details about the beneficiaries of the scheme categorywise.
- C. Sources of information about the scheme
- D. Details about the loans and repayment
- E. Details of monthly turnover and repayments
- F. Location of the self employment schemes
- G. Benefits from the scheme as viewed by the respondents.
- H. Problems experienced and suggestions given by the beneficiaries.

A. Background information of the beneficiaries:

The background information of the beneficiaries is discussed under the following headings.

- a. Age and sex wise distribution of the beneficiaries
- b. Occupation of the families
- c. Educational status
- and d. Annual income of the family .

a. Age and sexwise distribution of the beneficiaries:

Table II gives the age wise distribution of the beneficiaries.

TABLE II

AGEWISE DISTRIBUTION OF THE BENEFICIARIES

S.No.	Age in years	Percentage (N:50)
1.	15 - 20	6
2.	21 - 25 (Male + female)	60
3.	26 - 30	30
4.	31 - & above	4

Among the respondents only four were women, pointing out that educated women from the rural areas did not avail this scheme. A large majority of the beneficiaries (60 per cent) were within 21 - 25 years.

b. Occupation of the family:

Table III points out the categories of main occupation followed by the families of the respondents.

TABLE III
OCCUPATION OF THE FAMILIES

S.No.	Occupation	Percentage (N: 50)
1.	Agriculture	36
2.	Coolies	16
3.	Business	48

It was interesting to note that 48 per cent belonged to the business category followed by agriculture. The scheme has not reached the labour category initially.

c. Educational status:

Among the 50 beneficiaries, 58 per cent were graduates while the rest had education upto the secondary school level.

d. Annual income of the family:

Table IV reveals the annual income of the families studied.

TABLE IV
ANNUAL INCOME

S.No.	Income in (Rs)	Percentage (N: 50).
1.	Upto 2000	28
2.	2001 3600	52
3.	above 3600	20

A large majority of 80 per cent of the sample were having an annual income below Rs. 3600/- indicating that the programme is reaching the poorest in the socio economic strata.

B. Details about the Beneficiaries category wise:

Table V reveals the categories of beneficiaries of the self employment scheme.

TABLE V
CATEGORYWISE BENEFICIARIES

S.No.	Category	No of Beneficiaries
I	<u>Rural artisans:</u>	
1.	Brick work	6
2.	Tailoring	4
3.	Carpentary	2
4.	Cobbler	1
	Total	13 (26%)
II	<u>Industry Oriented:</u>	
5.	Lathe work	6
6.	Grill Fabrication work	3
7.	Wetgrinder manufacture	3
8.	Plastic moulding	2
9.	Ice manufacture	2
10.	Drilling and welding	2
11.	Tooth powder making	1
12.	Motor rewinding	1
	Total	20 (40%)

III	<u>Service Oriented:</u>		
13.	Printing Press	4	
14.	Job typing	2	
15.	Xerox centre	2	
16.	Photo studio	2	
17.	Refrigerator and Radio service unit	2	
18.	Flour mill	2	
19.	Coffee roasting	2	
20.	Music service centre	1	

	Total	17	(34%)
	Grand Total	50	

It was noted that 40 per cent of the self employed youth had set up industries and 54 per cent service units in their own villages or in the nearby towns. The percentage of youth taking to the traditional rural artisan work was found to be meagre, pointing out the limited scope of these jobs. A large majority of the schemes undertaken was meant to meet the demands of the urban population only. It was disheartening to find that no rural youth interviewed had thought of cottage industries such as soap making, oil crushing etc or preparation of useful articles from the enormously wasted agricultural

waste and by products in their own villages. This situation warrants that the youth need, proper vocational guidance and also should be shown the possibilities of utilising the indigenous raw materials.

C. Sources of Information about the scheme:

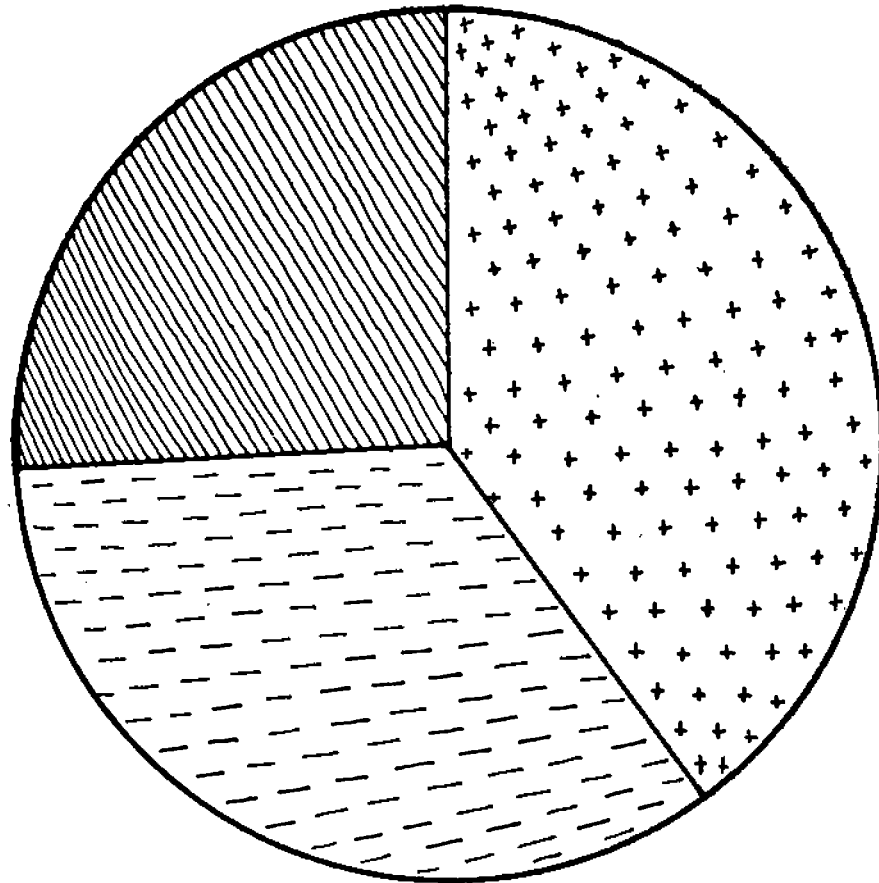
Table VI gives the sources of information about the scheme as pointed out by the beneficiaries.

TABLE VI
SOURCES OF INFORMATION

S.No.	Sources of Information	Percentage (N: 50)
1.	New paper	56
2.	Bank Officials	24
3.	Friends and Neighbours	20

For a majority of 56 per cent, Newspaper was the major source of information. Bank Officials also served as sources of Communication besides friends and neighbours.

CATAGORIES OF BENEFICIARIES OF THE SELF EMPLOYMENT






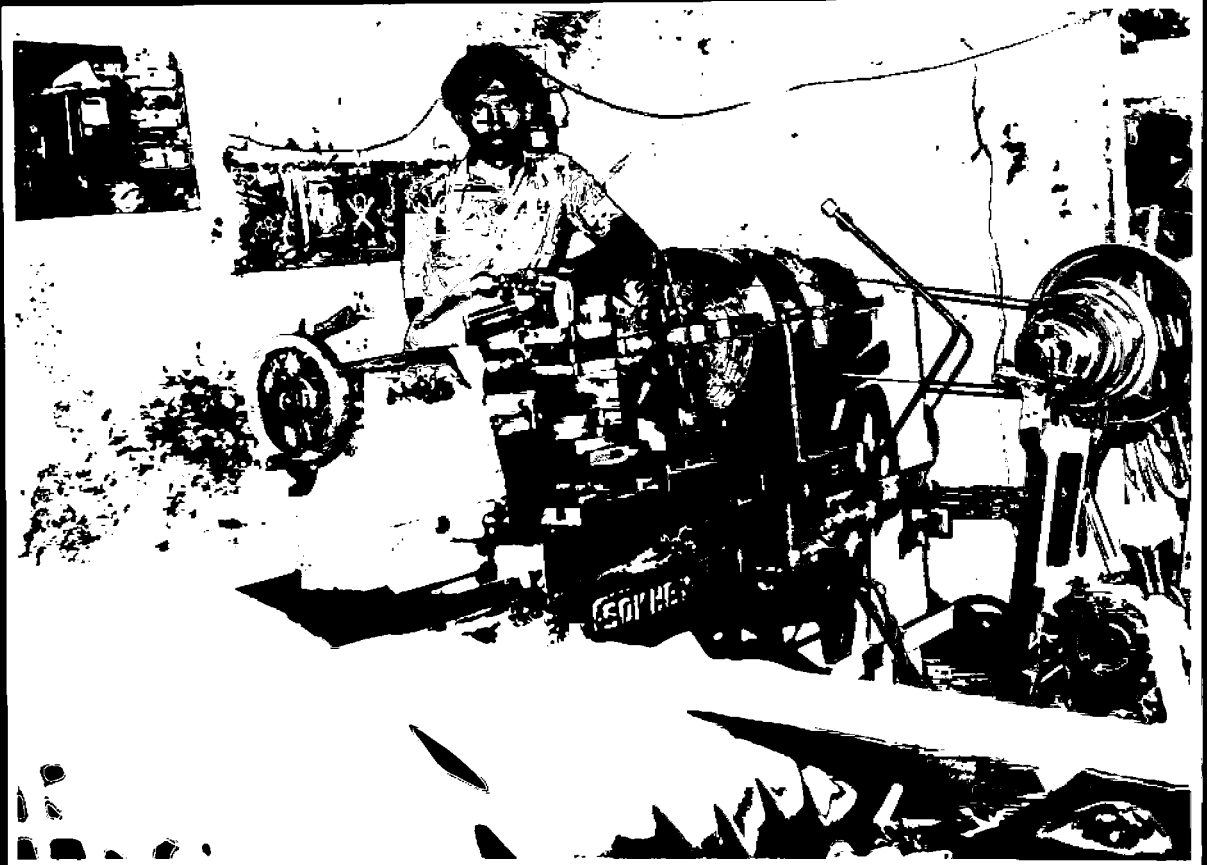
-  Rural artisans
-  Industry oriented
-  Service oriented

Figure. 2



Tailoring

Figure 3



Workshop (Lathe work)

Figure. 4

D. Details about the loans and repayment:

Table VII points out the details of loan and repayment.

TABLE VII

LOAN RECEIVED

S.No.	Category	Loan amount in Rs. (Range)	Repayment Period	Repayment schedule Per month in Rs.	Start up Period
1.	Brick work	20000-25000	5 years	600 - 900	6 months
2.	Tailoring	2000- 4000	5 years	50 - 150	3 months
3.	Carpentary	4000- 8000	3 years	100- 300	3 months
4.	Cobbler	2000- 4000	3 years	50 - 150	3 months
5.	Lathe work	20000-25000	5 years	600 - 900	6 months
6.	Grill Fabrication	16000-20000	5 years	300 - 600	6 months
7.	Wet grinder manufa- cture	20000-25000	5 years	600 - 900	6 months
8.	Plastic moulding	20000-25000	"	600 - 900	6 months
9.	Ice manufacture	16000-20000	"	300 - 600	6 months
10.	Drilling and welding	16000-20000	"	300 - 600	6 months
11.	Tooth powder making	16000-20000	"	300 - 600	6 months
12.	Motor rewinding	16000-20000	"	300 - 600	6 months
13.	Printing press	20000-25000	"	600 - 900	6 months
14.	Job typing	16000-20000	"	300 - 600	6 months
15.	Xerox centre	20000-25000	"	600 - 900	6 months

16.	Photo studio	16000-20000	5 Years	300 - 600	6 months
17.	Refrigerator and Radio service unit	8000-12000	3 years	200 - 300	3 months
18.	Flour Mill	16000-20000	5 years	300 - 600	6 months
19.	Coffee Roasting	8000-12000	3 years	200 - 300	3 months
20.	Music service centre	20000-25000	5 years	600 - 900	6 months

Except for carpentary, tailoring, Cobbler, radio service unit and coffee roasting for all other schemes the loan amount was between Rs. 16,000 and Rs.25,000 depending on the initial investment needed for purchases of equipment and for the working capital. The repayment period ranged from 3 to 5 years.

As a corollary, the repayment schedule also varied from Rs. 50 to Rs. 900 per month. With a start up period ranging from three to six months depending on the type of job and the production potentials.

Eleven out of the 50 beneficiaries (10 who got loans in 84-85 and one in 83-84), have not yet started repayment at all, the reasons being difficulties in marketing and limited scope for the projects initiated and inadequate capital. Among the others, the loanees of the year 82-83 had repaid 50 to 90 per cent of the dues which ought to have been paid up by them. Those who obtained loan in 83-84, had paid up 33 to 94 per cent of their dues. Those who received loan in 84-85, had already paid 33 to 50 per cent of their dues for the period till date. None had paid up the arrears fully. When a comparison was made, of the repayment of loans by the beneficiaries of the three major categories of self employment schemes, it was observed that the candidates who got loans for industries fared better, than the other two categories. While fared better, than the other two categories. While the picture of repayment by the rural artisan category was fair with repayment from 22 to 80 per cent of their dues, that of the service oriented vocations was poor, owing to limited scope for such jobs in around their.

In general, the proportion of repayment was found to have direct relationship with the income from each category of the scheme.

F. Location of the self employment schemes

The location of the self employment schemes as discussed in table IX.

**TABLE IX
LOCATION OF THE SELF EMPLOYMENT SCHEME.**

S.No.	Category	S.No.of benefi- ciaries	Native area	Place where the project was located
1.	Brick work	1.	Mettupalayam	Mettupalayam
		2.	Mettupalayam	Willapuram
		3.	Kuranur	Kuranur
		4.	Nadoor	Mettupalayam
		5.	Maruthur	Maruthur
		6.	Mettupalayam	Mettupalayam
2.	Tailoring	7.	Karamadai	Karamadai
		8.	Mettupalayam	Mettupalayam
		9.	Edayarpalayam	Mettupalayam
		10.	Karamadai	Karamadai
3.	Capentary	11.	Mettupalayam	Mettupalayam
		12.	Kannarpalayam	Karamadai
4.	Cobbler	13.	A.K. Pungan palayam	Karamadai

5.	Lathe work	14.	Karamadai	Karamadai
		15.	Tholampalayan	Kanuvaipalayan (Near village)
		16.	Kalampalayan	Kalampalayan
		17.	Karamadai	Karamadai
		18.	Mullaipalayan	Karamadai
		19.	Mettupalayan	Mettupalayan
6.	Grill Fabrica tion	20.	Kalampalayan	Karamadai
		21.	Karamadai	Karamadai
		22.	Mettupalayan	Mettupalayan
7.	Net grinder manufacture	23.	Mettupalayan	Mettupalayan
		24.	L. S Kuram	Mettupalayan
		25.	Karamadai	Karamadai
8.	Plastic moulding	26.	Mettupalayan	Mettupalayan
		27.	Mettupalayan	Mettupalayan
9.	Ice manufact- uring	28.	Mettupalayan	Mettupalayan
		29.	Mettupalayan	Mettupalayan
10.	Drilling & welding	30.	Alangombu	Mettupalayan
		31.	Karamadai	Wellsipuram
11.	Tooth powder making	32.	Mettupalayan	Mettupalayan
12.	Motor rewinding	33.	Tholampalayan	Karamadai
13.	Printing press	34.	Mettupalayan	Mettupalayan
		35.	Mettupalayan	Mettupalayan

	36. Mettupalayan	Mettupalayan
	37. Mettupalayan	Mettupalayan
14. Job typing	38. Mettupalayan	Mettupalayan
	39. Mettupalayan	Mettupalayan
15. Xerox	40. Mettupalayan	Mettupalayan
	41. Karamadai	Karamadai
16. Photo studio	42. Karamadai	Karamadai
	43. Mettupalayan	Mettupalayan
17. Refrigerator & Radio Service unit	44. Mettupalayan	Mettupalayan
	45. Muttukalur	Karamadai
18. Flour mill	46. Betatha puram	Karamadai
	47. Kaliappalayan	Kalipalayam
19. Coffee Roasting	48. Vijayanagaram	Vijayanagaram
	49. Karamadai	Karamadai
20. Music service centre	50. Mettupalayan	Mettupalayan

As observed from Table IX except in eight cases all the other schemes were located in the nearby towns namely Karamadai and Mettupalayan. It was also noted that the same schemes were started by the different persons in the same area. This might have led to competitions between been involved in the same jobs. This may perhaps been the reasons for the low repayment levels with the regard to the loans taken.

G. Benefits from the scheme as viewed by the beneficiaries:

The benefits derived from the scheme are discussed under the following headings:

1. Benefits from the scheme as expressed by the beneficiaries.
2. Utilisation of additional income by the beneficiaries.

1. Benefits from the scheme expressed by the beneficiaries:

Table X gives the major benefits from the self employment scheme as realised by the beneficiaries of the scheme.

TABLE X
BENEFITS RECEIVED BY THE RESPONDENTS

S.No.	Benefits	Percentage (N:50).
1.	Increase in Income	48
2.	Giving employment to the family	40
3.	Economic Independence	8
4.	Saving money	4

The returns from the scheme were obvious in terms of employment and income in cash. Provision of self employment leading to economic independence and ability to save were also mentioned by the respondents.

2. Utilisation of additional income by the beneficiaries:

When questioned as to how the increase in income was utilised, the responses as given in Table XI were obtained.

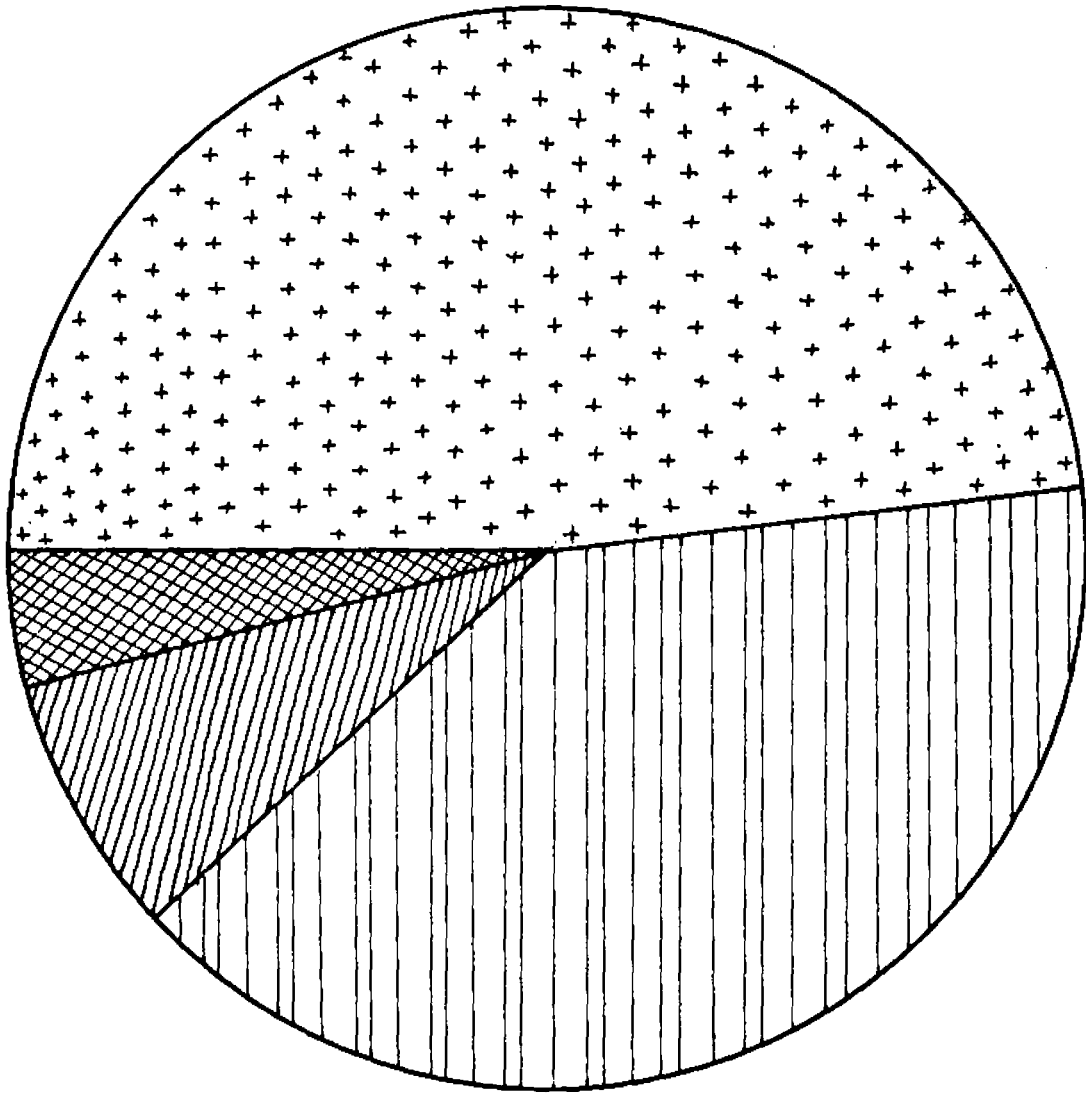
TABLE XI

UTILISATION OF ADDITIONAL INCOME BY THE BENEFICIARIES

S.No.	Items	Percentage N (50
1.	Buying inputs for the units and equipments for the household	66
2.	Purchase of jewels	21
3.	Constructing building	13

Investment of additional income in capital goods and permanent assets was noted. Purchase of inputs and equipment for greater production in workshop and other units was also a positive trend.

BENEFITS RECEIVED BY THE RESPONDENTS



- ▲ Increase in Income
- ▲ Giving Employment to the family
- ▲ Economic Independence
- ▲ Saving Money

Figure. 9

H. Problems experienced and suggestions given by the Beneficiaries:

1. Problems experienced by the beneficiaries
2. Suggestions given by the beneficiaries.

1. Problems experienced by the beneficiaries,

Among the selected beneficiaries 18 expressed a few problems experienced (Table XII).

TABLE XII
PROBLEMS EXPERIENCED BY THE BENEFICIARIES

S.No.	Drawbacks	Percentage (N:18)
1.	Inadequate power supply leading to low production	39
2.	Delay in getting loan	28
3.	Insufficient amount of loan	22
4.	Non availability of raw materials	11

The drawbacks though mentioned only by a few are worthy of consideration by the bankers and the the policy makers.

2. Suggestions given by the beneficiaries:

The suggestions offered by the beneficiaries are as follows.

TABLE XIII
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S.No.	Suggestions	Percentage (N: 50)
1.	Arranging for sufficient amount of power supply	14
2.	Supplying loan on time	6
3.	Increasing loan amounts	24
4.	Extending the duration for repayment	56

The suggestions such as sufficient amount of power supply, supplying loan on time, increasing loan amount and extending the duration for repayment were given by the respondents which need to be looked into by the concerned officials.

Summary and Conclusion

V SUMMARY AND CONCLUSION

The newly initiated "Self Employment scheme for Educated Unemployed Youth", was studied in Karamadai Panchayat Union in Coimbatore District.

The main objectives of this scheme is to encourage the educated unemployed youth to undertake self employment ventures in Industry, service and business through the provision of a package of assistance.

Findings:

1. Among the respondents only four were women, pointing out that educated Women from the rural areas did not avail this scheme. A large majority of the beneficiaries (60 per cent) were within 21 - 25 years.
2. It was interesting to note that 48 per cent belonged to the business category followed by agriculture. The scheme has not reached the labour category initially.
3. Among the 50 beneficiaries, 58 per cent were graduates while the rest had education upto the secondary school level.

4. A large majority of 80 per cent of the sample were having an annual income below Rs. 3600/- indicating that the programme is reaching the poorest in the socio economic strata.
5. It was noted that 40 per cent of the self-employed youth had set up industry oriented schemes and 54 per cent service oriented units in their own villages or in the nearby towns. The percentage of youth taking to the traditional rural artisan work was found to be meagre, pointing out the limited scope for these jobs.
6. A large majority of the schemes undertaken was meant to meet the demands of the urban population only.
7. For a majority of 56 per cent, Newspaper was the major source of information. Bank officials also served as sources of communication besides friends and neighbours.
8. Except for carpentry, tailoring, cobbler, radio service unit and coffee roasting for all other schemes the loan amount was between Rs. 16000

and Rs. 25,000 depending on the initial investment needed for purchase of equipment and for the working capital. The repayment period ranged from 3 to 5 years.

9. The repayment schedule also varied from Rs. 50 to 900 per month. With a start up period ranging from three to six months depending on the type of job and the production potentials.
10. Eleven out of the 50 beneficiaries (10 who got loans in 1984- 85 and one in 1983 - 84), have not yet started repayment at all the reasons being difficulties in marketing and limited scope for the projects initiated and inadequate capital.
11. Among the others, the loanees of the year 1982 - 83 had repaid 50 to 90 per cent of the dues which ought to have been paid up by them. Those who obtained loan in 1983-84, had paid up 33 to 94 per cent of their dues. Those who received loan in 1984 - 85, had already paid 33 to 50 per cent of their dues for the period till date. None had paid up the arrears fully.

12. It was observed that the candidates who get loans for industries fared better, than the other two categories, while the picture of repayment by the rural artisan category was fair with repayment from 33 to 80 per cent of their dues, that of service oriented vocations was poor, owing to limited scope for such jobs in around their village.
13. In general, the proportion of repayment was found to have direct relationship with the income from each category of the scheme.
14. Out of 50 beneficiaries, 42 beneficiaries were located the schemes in the nearby towns namely Karamadai and Mettupalayan, It was also noted that the same schemes were started by the different persons in the same area, The reasons for the low repayment levels were the competitions between the beneficiaries and also with those who had already been involved in the same jobs.
15. The returns from the scheme were obvious in terms of employment and income in cash. Provision of self employment leading to economic independence and ability to save were also mentioned by the respondents.

16. Investment of additional income in capital goods and permanent assets was noted, purchase of inputs and equipment for greater production in workshop and other units was also a positive trend.
17. The draw backs mentioned by the beneficiaries are inadequate power supply leading to low production, delay in getting loan, insufficient amount of loan, nonavailability of raw materials,. The drawbacks though mentioned only by a few, are worthy of consideration by the banks and the policy makers, given by the beneficiaries.
18. The suggestions given such as sufficient amount of power supply, supplying loan on time, increasing loan amount and extending the duration for repayment were need to be looked into by the concerned officials.

Suggestions:

It was discouraging to find that no rural youth interviewed had thought of cottage industries such as soap making, oil crushing etc or preparation of useful articles from the enormously wasted agricultural waste and by products in their own villages. This situation warrants that the youth need, proper vocational guidance and also should be shown the possibilities of utilising the indigenous raw materials.

Care should be taken by the bankers and the District Industries Centre authorities to scrutinize the project applications with special reference to location of the projects and duplication of the same by different beneficiaries. This would enhance the scope of the projects and reduce competitions.

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Appendices

APPENDIX I

SRI AVINASHILINGAM HOME SCIENCE COLLEGE FOR WOMEN:
COIMBATORE -43.

Questionnaire to elicit the Information from the
Beneficiaries of Self Employment Scheme.

I. General Information:

Name of the Interviewee:

Name of the Interviewer:

Address:

Panchayat:

Block :

Type of Family: Joint / / Nuclear / /

II. Family Background:

.....

Name	Relation to the Head of the family	Age	Sex	Education	Occupation	Income (Monthly) Rs.
				Studied up to	stud- illi- pation	
				ing	terate	

.....

3. Subsidiary Occupation of the family:

4. Before starting this activity have you engaged in any type of job?.

Yes / / No / /

5. If yes, What type of job/ work?.

6. At present are you continuing it or not?.

7. How you have got information about self employment programme?.

Newspaper = / /

Neighbours = / /

Local Leaders = / /

Others = / /

8. When did you apply for the scheme?.

9. Have you got the loan within stipulated time?.

Yes / / No / /

10. If No, How long you waited for getting it?

11. Did you have any problem in getting the loan?

Yes / / No / /

12. If yes, what are the problems?

13. From which Bank you got the loan?

14. For what activity you got the loan?

(a) Reasons for choosing this particular activity.

15. Amount received from the bank?

16. Was amount enough to start your activity?

Yes / / No / /

17. If No, why? How much?

18. How you managed to invest the shortage of money?

19. When did you start the Business?.

20. How much profit you are getting per month?.

21. Mode of repaying the money to the Bank:

	Amount Rs.
(1) Once in month	*
(2) Once in 3 month	*
(3) Once in 6 month	*
(4) Once in a year	*

22. What are the problems you face in repaying the loan?.

1.

2.

3.

23. Have you undergone any training?.

Yes / /

No / /

23. (a) If yes, type of training you undergone?

.....

Type of Training	Duration	Place	Year	Agency
------------------	----------	-------	------	--------

.....

Tailoring

Type Writing

Bakery

Radio Repairing

Motor Cycle
Repairing

Simple wiring

Carpentry

Black smithy

Sprayer
Mechanics

Printing

Others
(Mention)

.....

24. Did you have any problem in purchasing the equipments or goods?

Yes / / No / /

25. If yes, mention the problem How you have solved?

26. Condition of the equipment purchased?

Satisfactory / Not satisfactory /

Pair /

27. Are you able to marketing the finished products?

Yes/ / No /

If yes, to whom you are marketing the finished products?

If No, the reasons

28. What help you are in need for marketing?

29. What are the problems you have faced in running the activity?.

.....
Problems solved Unsolved
.....

30. How many hours you are working in a day?.

31. Are there any one is helping?.

Yes / / No / /

32. If yes, are you paying salary?.

Yes / / No / /

If yes, how much?.

33. Did you have any record to maintain the accounts?.

Yes / / No / /

34. If yes, who is maintaining?

35. Did you have the habit saving?

Yes / / No / /

36. If yes, type of saving?

Amount in Rs.

- | | |
|---------------------|---|
| 1. Handi | = |
| 2. Post Officer | = |
| 3. Bank | = |
| 4. Chit Fund | = |
| 5. Others (Specify) | = |

37. Did you receive any benefit by this scheme?

Yes / / No / /

38. If yes, How?

1. Increase in Income
2. Provided employment
3. Improvement in standard of living
4. Able to save money

39. Do you think that you are in need of help or expert advise from other sources?

Yes / / No / /

If No, reasons:

40. Give your suggestions regarding the scheme.