1.4 LITERATURE REVIEW :-

Kashi Prasad (Jan, 9, 2003) observed that, “The PMRY beneficiaries threaten suicide if we do not get loans from banks. We have crossed the criteria for getting loans due to government’s apathy and are left with no options”, say some youths on condition of anonymity. These youths were selected as genuine candidates for center schemes by a task force committee set up by the district administration. The centre’s ambitions self-employment scheme, Prime Minister’s Rozgar Yojana, received a severe jolt in the district in the financial year 2002-2003.

Munger D. M. and Gautam Goswani (2003) found that the producer of loan financing by banks takes time, the achievement in the PMRY scheme is not encouraging for the administration. I have asked managers of nationalized banks to expedite the disbursement of loans among the beneficiaries with a view to achieve. Nationalised banks; The administration must extend full help in the recovery of bank loans and if it is practical no bank manager will hesitate in financing.” Sahay added normally referred to the concerned banks for corrective action. The centre has also asked banks to endorse copies of loan-sanction letters to the district industries centers and to dispose of loans within a prescribed time frame.

PTI Nov.9, 2001, 08.55 P.M.IST Noted that the recovery of loans under PMRY 34%, Government is considering direct disbursement of the subsidies under the scheme to a state level agency for speeding up the employment process, it will also be setting a marketing company and six nodal agencies to promote sales of the Khadi and village industries products and encourage automisation of coir factories for increasing coconut consumption and benefit growers, during the ninth plan of Rs.815 crore earmarked for the subsidy component under the scheme, Rs.757 crore had
already been disbursed as part of total loans of Rs.11,000 crore to 13 lakh people, in Khadi and village industries nodal agencies would be setup in each of the six zones to provide training for production, management, quality control marketing technology and packing, a separate marketing company would be established to find markets and ensure sales of products like Khadi forest produc, herbal items and honey at a good price without going through the intermediaries he added.

Posted by COWE at 5 November at 16.56 PM print (2007) Noted that the objective of the scheme is to provide self employment to educated unemployment youth. Gol has modified the guideline under PMRY from the year 2007-08. Eligibility is to the qualification VIII standard passed, Age: 18 to 35 years, Annual family income upto Rs.1,00,000/- permanent resident of a place: minimum of 3 years reservation: 22.5% for SC/STs, 27% for OBCs, 30% preference to women, project cost : up to Rs.5.00 lakhs for Industry and upto Rs.10.00 Lakhs for partnership firms; subsidy: 15% of the project cost subject to ceiling of Rs.12,500/- per borrower, For SHGs 15,000/- per beneficiary limited to Rs.1.25 lakhs per group Andhra Pradesh produces over 9.57 milion tones of fruits vegetables and spice and has set a target to produce 22.90 million tones by the year 2020. Andhra Pradesh is the second largest producer of horticulture produce with 1.24 million hectors area under cultivation.

Mala (23 Nov. 2007) observed that the Prime Minister Rozgar Yojana for providing self-employment to educated unemployed youth was announced by the Prime Minister on 15th August, 1993 to provide self-employed opportunities to one million educated unemployed youth in the country. The scheme has been formally launched on 2nd October, 1993 which is being in force till today.
The PMRY has been designed to provide employment to more than a million person by setting up of 7 lakhs micro enterprises by the educated unemployed youth. It relates to the setting up of the self-employment ventures through industry, service and business routes. The scheme also seeks to associate reputed non-governmental organizations in implementation PMRY scheme especially in the selection training of entrepreneurs and preparation of project profiles. The scheme intends to cover urban areas only during 1993-94 and whole of the country from 1994-95 onwards, the existing self-employment scheme for the educational unemployed youth (SEEUY) will be subsumed in PMRY.

Any unemployed educated person living in any part of the country rural or urban fulfilling the following conditions will be eligible for assistance. However, during 1993-94, the scheme would be operated only in urban areas.

a) Age : Between 18 to 40 years (SC/ST- 45 Years)

b) Qualification: Matric (passed or failed) or ITI passd or having undergone government sponsored technical course for a minimum duration of 6 months.

c) Residency : Permanent resident of the area for at least 3 years document like Ration Card would constitute enough proof for this purpose. In its absence any other document to the satisfaction of the Task Force should be produced.

d) Family Income:- Upto Rs.40,000/- per annum. Family for this purpose would mean spouse and parents of the beneficiary and family income would include income from all sources, whether wages, salary, pension, agriculture business, rent etc.
e) Defaulter: Should not be a defaulter to any nationalized bank/financial institution/co-operative bank.

Preference should be given to weaker section including women. The scheme envisages 22.5% reservation for SC/ST and 27% for other backward classes (OBCs).

Project up to Rs. 1 lakhs are covered under the scheme in case of individuals. If two or more eligible persons join together in a partnership, the project with higher costs would also be covered provided share of each person in the project cost is Rs.1 lakhs or less. Margin money, Bank Loans and Rate of Interest, Entrepreneur is required to contribute 5% of project cost as margin money in cash: Balance 95% would be sanctioned as composite loan by Bank at the rates of interest applicable to such loans under guidelines of Reserve Bank of India issued from time to time.

Collateral guarantee on bank loans: The loans would not require any collateral guarantee only assets created under the scheme would be hypothecated/mortgaged/pledged to the Bank.

**Subsidy:** Government of India would provide subsidy at the rate of 15% of the project cost subject to a ceiling of Rs.7,500/- per entrepreneur. In case more than one entrepreneur join together and set up a project under partnership, subsidy would be calculated for each partner separately cost, limited to Rs.7,500 (per partner).

**Repayment Schedule:** Repayment schedule would range from 3 to 7 years after an initial moratorium of 6 to 18 months as decided by the Bank scheme envisages compulsory training for entrepreneurs after the loan is sanctioned.

**Other Inputs:**
a) State / U.T. Governments have been requested to provide necessary infrastructure supports like provision of Industrial sites, sheds, shops, water on preferential basis to these entrepreneurs. Provision of sites and sheds at concessional rate to service ventures in urban area will be essential for their success. Many state / U.T. Governments are providing various tax concessions and incentives under their industrial policy. Such con-cessions should also be extended to the beneficiaries under the scheme.

b) As load requirement will be small, state/U.T. Governments have also been requested to give priority to the person getting the loan sanctioned under the PMRY for electric connection and not deposit should be asked for and small infrastructure e.g. erecting a few poles and extension of wire line should be done expeditiously.

These schemes are scheduled to be implemented by the Government every year so that more and more number of people are benefited; the announcement of these scheme will be intimated in the daily newspapers to avail the benefit. Every year lots of people are being helped by this scheme.

Chinna Ashappa, H. V. Kunta and Hanamanthappa B. Seclamkar (june 2011) observed that the, In general, the paper described rural development, self-employment and women empowerment programmes initiated by the central and the state government of course, these schemes, policies and programmes are executed effectively, as the statistics revealed. But it is noted that still major portion of the rural population, especially women are unaware about these policies and programmes. Hence the present study was conducted to look into the awareness and knowledge of rural woman on these women empowerment, employment and rural development policies. The voluntary organizations and non-government organization have
to increase awareness among the rural women about the government policies.