CHAPTER III

SELF-EMPLOYMENT
The present study aims at making an in-depth evaluation of respondents of auto-rickshaw drivers in Bangalore. Before examining the respondents, self-sponsored self-employment and government-sponsored self-employment schemes, and its impact, it is desirable to analyse the problem which attempts to solve. It is explicitly stated that the respondents' self-sponsored and self-employment scheme intends to alleviate the unemployment among both educated and uneducated youth. However, one could take note of the fact that the 'educated and uneducated unemployment' is a part of the complex problem of 'overall unemployment' or 'general unemployment'. For a useful discussion of educated and uneducated unemployment, one has to take study of the problem of 'overall unemployment.' Hence, attempt is made to have glimpse of self-employment in this chapter.

Of late in India, greater thrust is given to self-employment as a strategy to mitigate unemployment and underemployment among both educated and uneducated youths. As a part of such strategy, many a novel schemes for educated unemployed and uneducated unemployed has been installed. For the educated unemployed, the latest being SEEUY (Self Employment Schemes to Educated Unemployed youths) has been launched. The schemes of wage employment were initiated aiming at removal of unemployment against uneducated employees. The Crash Scheme for Rural Employment (CSRE), Food for Works Programme (FWP), National Rural Landless Employment Guarantee (EGS), Right to work Programme and Employment Affirmation Scheme (EAS) are some of the important wage employment programmes implemented during the last two decades. The uneducated unemployed in
1970's and educated around 1980's have taken up self sponsored and self-employment job in the field of urban transport.

The state of public services in Bangalore is a disturbing conclusion. The low level of public satisfaction with the performance of public services, the preference of government run urban transport agency with high cost of operation and the unreliability of their services signal an urgent need to think about the schemes that are involved in rendering valuable services. Besides, the number of beneficiaries under many schemes varies between the target and the achievement. So far, the self-employment schemes aimed at target of 18,700 persons to be trained under PMRY (Prime Minister Rojgar Yojana) but achieved only 7,737 which reveals a wide gap between the two. Similarly in Viswa Karma Programmes of self-employment which is a productive employment and achieved 1,400 against a target of 9,000. Thus, there exists a wide gap between the target and achievement in the field self-employment programmes for both educated and uneducated.

**UNEMPLOYMENT - A GLOBAL ISSUE**

Thirty per cent of labour force in the world is either out of work or underemployed. The job crisis is gripping both developed and developing countries. "It is a crisis that in some countries could really explode and undermine the social fabric very badly" proclaims Mr. TaQi Ali, Chief of Staff of International Labour Organisation (ILO). The ILO estimates more than 820 million people world wide are either unemployed or working at a job that does not pay even a subsistence wage.
The burning problem of unemployment is frustrating the intellectuals, the cream of the society. The spreading sphere of this problem of unemployment has turned the political and economic structure of India restless. It is not only awesome and painful at personal level but it is also a source of tension, which often threatens the whole fabric of the society. The job cuts in the organised sector on account of liberalisation all over the world and other factors state that the problem of unemployment cannot be solved only through creating job opportunities in wage paid and salaried employment due to sharp deterioration trend in employment market in both the private and public sectors. At the present level of economic crisis, it can not be ignored that there is no other alternative way than self-dependent. Due to declining economic trend, the ray of hope of providing jobs to millions is, therefore, seen with only self-dependent jobs. Further, the agriculture and industrial front have not been contributing to the economy as estimated; and, on the other, the service sector has attained much significance. Now-a-days, the Central and State Governments have launched many self employment schemes to arrest the rate of increasing unemployment. Auto-rickshaw driving is one of the self employment schemes aiming at providing jobs to plenty of the unemployed youths.

The September 11, 2001 incident of bombing World Trade Centre has further damaged the economies attempts to provide jobs to many. Instead, one can see job cuts and encouragement of voluntary retirement scheme. A lot of change and unemployment has become a cause of deep concern in many industrially advanced countries like Western Europe, North America and Japan as well.
Unemployment is not a problem faced by India alone. It has become almost an international phenomenon. It is threatening the Less Developed Countries (LDC's) and causing a serious of concern on some of the industrially developed countries like North America and Japan. A sample survey by Turnham gives a vivid account of magnitude and different dimensions of this vexed problem. Unemployment is causing distorted generation of income and reducing living standards. Therefore, it is a menacing problem to the developed and less developed countries; and casts shadow in all economics in the globe.

One of the major doctrines of the development literature is that successful economic development could be realized only through the two forces viz., capital accumulation and rapid industrial growth. It is hoped that by developing the modern industrial sector through which needs of domestic market and absorption of rural labour would be achieved. Infact, the failure of modern industrial units to generate a significant number of employment opportunities is one of the most obvious failures of the development process over the past decades. The unemployment rate for selected countries is given in Table 3.1
<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>2.1</td>
</tr>
<tr>
<td>Australia</td>
<td>8.6</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>2.5</td>
</tr>
<tr>
<td>China</td>
<td>3.0</td>
</tr>
<tr>
<td>Korea</td>
<td>2.0</td>
</tr>
<tr>
<td>Malaysia</td>
<td>2.6</td>
</tr>
<tr>
<td>Philippines</td>
<td>7.4</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>11.3</td>
</tr>
</tbody>
</table>


The maladies, which are affecting economy of a nation, are 4 'M's mass unemployment, mass poverty and mass illiteracy and mass malnutrition. Of these four maladies, the key to the other three is that of mass unemployment and under-employment. Unemployment and underemployment regularly and chronically affect much larger proportion of labour forces in less developed countries than unemployment did in the industrial countries. In the third world countries, Unemployment problem has much more complex than employment problem in the developed countries. They, therefore, require a variety of policy approaches that go far beyond simple Keynesian type of policy to expand aggregate demand. In the developing countries and third world nations, unemployment is concerned with human circumstances of poverty and low level of living.

The pattern of employment in the developed and developing countries shows a greater difference. Majority of the people are employed in the self
employment and services sectors but in the developing countries and less
developed countries, majority of the people work in the subsistence agriculture
or urban informal sector.

**TABLE 3.2**

<table>
<thead>
<tr>
<th>Year</th>
<th>Public Sector</th>
<th>Private sector</th>
<th>Total Seekers</th>
<th>Registered Job</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990-91</td>
<td>19.1</td>
<td>7.7</td>
<td>26.8</td>
<td>34.6</td>
</tr>
<tr>
<td>1991-92</td>
<td>19.2</td>
<td>7.8</td>
<td>27.0</td>
<td>36.6</td>
</tr>
<tr>
<td>1992-93</td>
<td>19.3</td>
<td>7.9</td>
<td>27.2</td>
<td>36.3</td>
</tr>
<tr>
<td>1993-94</td>
<td>19.4</td>
<td>7.9</td>
<td>27.3</td>
<td>36.3</td>
</tr>
<tr>
<td>1994-95</td>
<td>19.5</td>
<td>8.1</td>
<td>27.6</td>
<td>36.6</td>
</tr>
<tr>
<td>1995-96</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>36.8</td>
</tr>
<tr>
<td>1996-97</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>37.8</td>
</tr>
</tbody>
</table>


According to Union Labour Ministry Study by its Employment Market
Information, there was a sharp decline in average annual growth rate of
organized sector employment in the public sector from 1.68 per cent annually
during the 1980's to 0.62 per cent annually. During eighties, there is an
addition of 3.7 million jobs in the public sector, nineties saw net reduction of
public sector employment by 6 lakh of people. Actually, the organizing sector is
accumulating surplus labour. The deterioration in quality of employment is a
direct consequence of the slow growth of organized sector employment. On the
whole, India's experience suggested that employment conditions are hard to
improve if the modern sector fails to generate at a rate higher than the rate of
labour force growth (Table 3.2).
In the Indian context, uncertainty arises about success of economic reforms towards stable and sustained growth. According to Economic Survey, 1997-98, growth of G.D.P decelerated significantly to 5 per cent in 1997-98 from 7.5 per cent in 1996-97. The decrease is mainly attributed to fall in the growth rate in agriculture which again due to deceleration in growth of industry and continued sluggishness in export growth. The future industrial growth will depend on the performance of private sector; and the policies must, therefore, provide an environment conducive to the growth. Unless redefining the process of role of the private sector in the changed circumstances, it is nothing can be done even though expected as per the Tenth Plan.

At present, India is facing a severe problem of unemployment and under-employment of larger proportion of labour force. The problem is further aggravated due to seasonal agricultural operations carried by the majority in India. Added to this is that of prevailing drought situation in some States which is posing severe threat to the economic development. Hence, agricultural surplus labour migrate to the nearby cities searching new jobs creating further strain on urban transportation, housing, health and education. The different dimensions of unemployment among educated reveals the fact that there exist more conspicuous among them. Nearly 60 per cent of the total unemployed are "educated" and almost same proportion among them is matriculates.

The slogan of poverty removal which rented the political and economic horizon of the country since 1969 has now become a wild cry of a bygone era since 35 per cent of the population amounting to 350 million people still living below poverty line. The recent experience of growth has not been
UNEMPLOYMENT IN KARNATAKA

The number of jobs seekers as per employment exchange live register was 20.21 lakh in November 2001 compared to 19.52 lakh at the end of March 2001, recording an increase of 3.53 per cent. During the corresponding previous year, the number of job seekers had increased by 2.97 per cent. Registrants among Industrial Training Institutes and other certificate holders increased by 7 per cent followed by post-graduates; and matriculates and stenographers about 4 per cent each and diploma holders 3 per cent. Details of number of job seekers as per live registers of employment exchange are given in Table 3.3. Table 3.4 reveals the details of registrants on the live registers of employment exchanges in Karnataka in 1980-81, 1990-91 and 2001-2002. Table 3.5 gives details of registrants on the live registers of employment exchange in Karnataka year wise and degree wise.
TABLE 3.3
REGISTRANTS IN EMPLOYMENT EXCHANGES IN KARNATAKA

<table>
<thead>
<tr>
<th>Registrants</th>
<th>At the end of March-00</th>
<th>March-2001</th>
<th>Net registrants as at the end of Nov-01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post-Graduates</td>
<td>14894</td>
<td>14730</td>
<td>15350</td>
</tr>
<tr>
<td>Graduates</td>
<td>161201</td>
<td>164110</td>
<td>165480</td>
</tr>
<tr>
<td>Diploma Holders</td>
<td>38813</td>
<td>42670</td>
<td>44090</td>
</tr>
<tr>
<td>ITI Apprenticeship, other certificate holders</td>
<td>74462</td>
<td>78940</td>
<td>84320</td>
</tr>
<tr>
<td>Matriculates &amp; Stenographers</td>
<td>1288820</td>
<td>1311350</td>
<td>1363010</td>
</tr>
<tr>
<td>Matriculates</td>
<td>85</td>
<td>312228</td>
<td>340620</td>
</tr>
<tr>
<td>Stenographers</td>
<td>1288820</td>
<td>1311350</td>
<td>1363010</td>
</tr>
<tr>
<td>Total</td>
<td>890418</td>
<td>1952420</td>
<td>2021280</td>
</tr>
</tbody>
</table>

Source: Department of Employment and Training.

TABLE 3.4
REGISTRANTS IN EMPLOYMENT EXCHANGES KARNATAKA YEAR-WISE ('000s)

<table>
<thead>
<tr>
<th>Year</th>
<th>Post Graduates</th>
<th>Diploma Holders</th>
<th>ITI Matriculates</th>
<th>Non-Matriculates</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>80-81</td>
<td>5.51</td>
<td>69.10</td>
<td>8.40</td>
<td>290.78</td>
<td>607.40</td>
</tr>
<tr>
<td>90-91</td>
<td>10.35</td>
<td>112.71</td>
<td>38.53</td>
<td>773.49</td>
<td>1327.40</td>
</tr>
<tr>
<td>91-92</td>
<td>11.96</td>
<td>119.61</td>
<td>41.95</td>
<td>867.77</td>
<td>1443.60</td>
</tr>
<tr>
<td>92-93</td>
<td>13.02</td>
<td>129.38</td>
<td>45.94</td>
<td>941.61</td>
<td>1511.40</td>
</tr>
<tr>
<td>93-94</td>
<td>14.11</td>
<td>156.07</td>
<td>45.92</td>
<td>1007.87</td>
<td>1580.60</td>
</tr>
<tr>
<td>94-95</td>
<td>14.85</td>
<td>160.85</td>
<td>49.08</td>
<td>1055.15</td>
<td>1651.10</td>
</tr>
<tr>
<td>95-96</td>
<td>14.82</td>
<td>163.59</td>
<td>51.58</td>
<td>1126.76</td>
<td>1739.00</td>
</tr>
<tr>
<td>96-97</td>
<td>14.24</td>
<td>166.04</td>
<td>58.32</td>
<td>1164.15</td>
<td>1780.20</td>
</tr>
<tr>
<td>97-98</td>
<td>13.81</td>
<td>171.70</td>
<td>61.17</td>
<td>1187.67</td>
<td>1806.95</td>
</tr>
<tr>
<td>98-99</td>
<td>14.49</td>
<td>159.34</td>
<td>65.02</td>
<td>1235.65</td>
<td>1818.05</td>
</tr>
<tr>
<td>99-00</td>
<td>14.89</td>
<td>161.20</td>
<td>74.46</td>
<td>1288.82</td>
<td>1890.41</td>
</tr>
<tr>
<td>00-01</td>
<td>14.73</td>
<td>164.11</td>
<td>78.94</td>
<td>1311.35</td>
<td>1952.42</td>
</tr>
<tr>
<td>01-02</td>
<td>15.35</td>
<td>165.48</td>
<td>84.32</td>
<td>1363.01</td>
<td>2021.28</td>
</tr>
</tbody>
</table>

(Upto Nov.01)

Source: Directorate of Employment and Training, Govt. of Karnataka
Table 3.5 reveals that placements upto November 2002. The number of vacancies notified for the year 2001-2002 stood at 11560 and placements made to the extent of 2.58 thousands. The vacancy notification during the year 2002-2003 stood at 82.50 thousands and placements made only to the extent of 4.10 thousands. Between 2001-2002 and 2002-2003 the number of vacancies notified reduced by 3,310 i.e, a reduction by 51 per cent, a shocking news as per the position of employment rates in the Karnataka State is concerned. It could be seen that there exists a wide gap between the vacancies notified and placements made.

### TABLE 3.5
NUMBER OF VACANCIES NOTIFIED AND PLACEMENTS MADE

<table>
<thead>
<tr>
<th>Year</th>
<th>Vacancies notified</th>
<th>Placement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970-71</td>
<td>27.80</td>
<td>15.70</td>
</tr>
<tr>
<td>1980-81</td>
<td>33.80</td>
<td>20.00</td>
</tr>
<tr>
<td>1990-91</td>
<td>18.00</td>
<td>5.80</td>
</tr>
<tr>
<td>1991-92</td>
<td>18.90</td>
<td>14.40</td>
</tr>
<tr>
<td>1992-93</td>
<td>24.00</td>
<td>12.40</td>
</tr>
<tr>
<td>1993-94</td>
<td>30.00</td>
<td>17.00</td>
</tr>
<tr>
<td>1994-95</td>
<td>24.00</td>
<td>25.50</td>
</tr>
<tr>
<td>1995-96</td>
<td>29.50</td>
<td>14.30</td>
</tr>
<tr>
<td>1996-97</td>
<td>28.60</td>
<td>21.60</td>
</tr>
<tr>
<td>1997-98</td>
<td>29.90</td>
<td>22.20</td>
</tr>
<tr>
<td>1998-99</td>
<td>31.60</td>
<td>25.40</td>
</tr>
<tr>
<td>1999-2000</td>
<td>24.86</td>
<td>19.11</td>
</tr>
<tr>
<td>2000-01</td>
<td>13.69</td>
<td>6.78</td>
</tr>
<tr>
<td>2001-02</td>
<td>11.56</td>
<td>2.58</td>
</tr>
<tr>
<td>(upto Nov.01)</td>
<td>8.25</td>
<td>4.10</td>
</tr>
</tbody>
</table>

Source: Directorate of Employment and Training, Govt. of Karnataka
EMPLOYMENT IN ORGANISED SECTOR

The organised sector employment in Karnataka State decreased from 18.64 lakh at the end of March 2000 to 18.80 lakh at the end of September 2001, a decrease of 1.22 per cent (Table 3.6). The public sector employment accounted for 11.13 lakhs (i.e., 59.3 per cent) and 7.56 lakh (i.e., 49.91 per cent) in the private sector employment. While the public sector employment has decreased by 0.09 per cent and in the private sector employment has increased by 2.67 per cent.

<table>
<thead>
<tr>
<th>Branch</th>
<th>Employment as on</th>
<th>Percentage variation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1999-00</td>
<td>2000-01</td>
</tr>
<tr>
<td>Public sector</td>
<td>11.14</td>
<td>11.13</td>
</tr>
<tr>
<td>Private sector</td>
<td>7.50</td>
<td>7.67</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18.64</td>
<td>18.80</td>
</tr>
</tbody>
</table>

Source: Directorate of Employment and Training, Govt. of Karnataka.

POVERTY

India is the home of 22 per cent of the world's poor. Reduction in poverty in India is, therefore, critical for the attainment of national and international goals. Since poverty entails multiple deprivations, the development programme need to effectively address such debilitating deprivation.

Poverty and inequality are more visible and more widespread in India than in many other Asia and Latin countries. There exists an increasing awareness that the goal of development to be social justice and not the economic justice
alone.* Poverty anywhere constitutes a danger to prosperity everywhere. Economic growth is worthwhile only when it leads to the social justice in the form of equitable distribution, reduction in poverty and reasonable income. It makes the basic security such as health and education; and provides political, cultural, and economic freedom. Poverty and unemployment generally go together reflecting the failure of Government, civil services and the elected representatives of the people and the people themselves, to work together in a rational effective manner to device the minimum economic benefit.\cite{10} Thedre W Schwitz in his Nobel Lecture in December 1979, said that “In India, many people live under the Ricardian shawdow” suggesting thereby the plight of Indian poor in 1970’s was not different to that of an English poor during the economists time. No technical exercise on the poverty measurement can conceal the stark reality at the gross roots of an extensive under-nourishment and starvation which, in fact, borders on famine condition.

Poverty is a multi-dimensional phenomenon encompassing inability to satisfy basic needs, lack of control over resources, lack of education and skills, poor health, malnutrition, lack of shelter, poor access to water and sanitation, vulnerability to shocks, violence and crime, lack of political freedom and even voice. The World Bank before preparing World Development Report 2,000-01, “Attacking Poverty” recorded the voices of the poor, their experience, priorities, and recommendations. The count indicated little progress in reducing poverty.

Even in India the same trend exists.\cite{11} This holds too in Karnataka State.
The strategy followed in India to tackle rural poverty followed during the first two decades was more on production than welfare orientation. The strategy took a shift in 1970's in the form of public investment emphasizing more investment in rural areas through various developmental programmes.

The 1980's and 1990's witnessed the launching of wide varieties of developmental programs in order to reduce rural poverty with Target Sector Approach, Area Development Approach, Multilevel District Planning Approach, Spatial Planning Approach and Integrated Rural Development Approach. The success, however, has been limited, as doubts have raised about the sustainability of income level because the borrowers generally get only a single dose under the scheme. Hence, there has been hardly any effort to builds lasting client-bank relationship.

An elaborate study on poverty has been made by prominent scholars. Dandekar and Rath\textsuperscript{13}, Ojha\textsuperscript{13}, Minhas\textsuperscript{14}, Bardan\textsuperscript{15}, Docost \textsuperscript{16} and Ahluwalia\textsuperscript{17} are some of the pioneers in this area who have drawn the attention of many. They have studied the magnitude of poverty in India and the challenges it poses to the progress.

**MIGRATION AND URBANISATION**

Migration is the root cause for urbanisation. Bangalore by virtue of better climate is attracting people for settlement.\textsuperscript{18} People not only from other States of Indian union, but also from other countries are making Bangalore as their place of settlement.\textsuperscript{19} It is shocking to learn that City of Bangalore periphery grew 97 per cent and the main city by 38 per cent which, naturally, put pressure on
The continuous drought situation in Karnataka for the years 2001-02, 2002-03 and 2003-04 made the rural agricultural unemployed labour force to migrate to the city, a trend it seems cannot be stopped. City is becoming co-existence center of affluence and power.

The term, urbanization implies the movement of people to urban areas. In other words, urbanization is characterized by the movement of people by small community concerned with mainly agriculture to other communities generally larger. Hauser and Duncan characterize urbanization as a change in the pattern distribution. It involves an increase in the relative size of urban population, a growth in number and size of urban settlements or places and increasing concentration of the population in such places. One may conclude that:

1. Urbanisation means an increase in the number of points of population concentration.
2. A growth in the size.
3. Transfer of people from agricultural to non-agricultural occupations.

Growing urbanisation is a natural phenomenon. Migration of the people from poor country to the rich has been a boon to the developing world bringing in remittances that now exceed the total amount of foreign aid it receives. Lynn states that population shifts usually accompany rapid population growth. Increasing population combined with continued urbanization are likely to rise India's urban population to around 540 million over next two decades resulting in the emergence of 60-70 cities into population of more than a million.
India and China, the two agrarian economies are now boast of the heaviest concentration of urban dwellers upon the face of the earth. Bangalore is one of the 24 rising urban stars of the world. Jones Lang Lasalee said that Bangalore is top in the techno count. Notable success is seen in the attracting of multi national corporations to establish or to avail software services. An emerging interest is that there exist rapid urbanization. The consequences of rising urbanization are many which will take new social, economic and political changes. The service sector has to be strengthened in order to meet the requirements of people. Here arises the valuable service offered by the auto-rickshaws.

**RATIONAL OF SELF-EMPLOYMENT SCHEMES**

The rate of growth in the economy is dependent largely on the development of infrastructure in the country. Much attention is not paid in India to remove the shortcomings in infrastructure development. For the successful implementation of any schemes, one needs the support of infrastructure development. Economic infrastructure activities refer to public utilities including transport facilities, energy, telecom facilities, irrigation and finance while social infrastructure includes community development, roads, drinking water, educational and health facilities. Among various infrastructure indicators, the study of transport, energy and communications are critical for development of any country.

Transport facilities as per the Center for Monitoring Indian Economy (C.M.I.E) requirement in the form of weightage account for more than one fourth. This definitely shapes the growth of Indian country (Table 3.7). Indeed,
it is aptly said that the road-makers carry the torch of light, and civilization follows it. The transport service at present is dominated by private sector with ample future for employment.

**TABLE 3.7**

<table>
<thead>
<tr>
<th>Sector</th>
<th>per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transport facilities</td>
<td>26</td>
</tr>
<tr>
<td>Energy</td>
<td>24</td>
</tr>
<tr>
<td>Irrigation facilities</td>
<td>20</td>
</tr>
<tr>
<td>Banking facilities</td>
<td>12</td>
</tr>
<tr>
<td>Communication Infrastructure</td>
<td>6</td>
</tr>
<tr>
<td>Educational Institutes</td>
<td>6</td>
</tr>
<tr>
<td>Health facilities</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>


The self-employment instills confidence and enables individuals to self-sufficient. In the present days where the Government prefers to cut jobs and prefers to declare voluntary retirement schemes, self-employment is ideal for gainful employment. The recent experience reveals that growth is not employment-friendly. Reforms are worsening unemployment situation. The growth in the organized sector is not absorbing growing labour. At this hour of going for ambitious economic development programmes, an alternative policy of preferring service sector may show some hope of ray of economic expansion. The Central and State Governments have launched various self-employment schemes. Auto-rickshaw driving is one of the ways of self-employment.
A good society is characterized by good labour market, better policies and institutions that enhance self control and basic security. Distributive requires that every one in society should have both security and self control. In a developing country like India where there exists informal; and large informal component of labour force existing, the notion of social justice requires a social and special protection measures to cover basic needs and economic security.

The organized sector is dominated by the public sector contributing 70 per cent of employment. The major areas in it are electricity, water and community development and social service employing 60 per cent of total employment of organized. All the 3 areas showed a negative employment elasticity. The public sector contributes at present 5.8 per cent of the total jobs but in the present ruling rage for disinvestment and privatization it is more likely to the retrenchment than recruitment. Besides in the light of labour reforms, if the private sector given the freedom, it shall carry on more firing than hiring. Therefore, potentiality lies only in the organized and informal sector.

Planners in India have realized the failure of GNP centered growth strategy and its percolation effects. Consequently, they felt to reorient the development strategy. A definite clue was found in the Third Five Year plan itself. Indian economy registered an appreciable rate of growth over a period of two decades since 1950, but employment did not increase simultaneously. During IV Five Year Plan, an employment development oriented development strategy has evolved and few ‘special’ employment schemes has conceived and implemented.
The need for special employment programmes is clearly highlighted by the Bhagavati committee.²⁸ The Fifth Five Year Plan (1974-79) though not an income generation programmes, but certainly had a content of benefits towards the poor and lower middle class by way of dissemination of the growth impulses.²⁹

The various poverty alleviation programmes either suffer from short of resources or suffer from many weakness right from misuse of funds, non payment of stipend for women, and wage payment programmes suffer inadequate employment, thin spread of resources, violation of material labour (60:40) and contractors hiring labour outside at low wages.³⁰ Further, the growth of organized sector is not absorbing growing labour. Agriculture on the other side is a failure on the whole.

Nearly 70 to 80 per cent of workers are engaged in service sector. There is a construction boom and the service sector is expanding.³¹ Further it is to be noted that the small and unorganized sectors which are growing.³² The organized sector or informal sector in India constitutes a major part in the total labour force and yet social security laws are applicable only to organized sector who are constituting 10 per cent of the total work force. At present, unorganized sector constitutes 92 per cent of the country’s employment and enjoys more than seven times labour intensity per unit of productive as compared to the organized sector.³³

There are no laws to cover nearly 80 per cent of work force in the unorganized sector. No one has bothered about them as they have no clout
or any voice as a united force. On account of new and current economic policy of liberalization, a lot of freedom has given to capital instead of labour. Already 7 lakh small units of the 20 lakhs small units has been closed down which further aggravated to situation of unemployment and simultaneously reduced the collective bargaining power of the labour as a whole.

**SPECIAL EMPLOYMENT SCHEMES**

There are two types of employment schemes. They are 'wage employment scheme' and 'self-employment scheme'. The wage employment scheme is public works programme in nature. The Crash Scheme for Rural Development (CSRE), Food for Works Programme (FWP), National Rural Employment Programme (NREP), Rural Landless Labourers Employment Guarantee Programme (RLEG) and Employment Guarantee Schemes (EGS), Right to Work Programme (RWP), and Employment Affirmation Scheme (EAS) are the important wage employment programmes undertaken during the last 20 years.

The self-employment schemes implemented during the Fourth and Fifth Five Year Plan includes, Small Farmers Development Agency (SFDA), Marginal Farmers and Agricultural Labour Development Agency (MFAL) and Rural Artisan Programme and Entrepreneurial Development Programme (EDP). The most important self employment schemes, with different target groups, implemented during the Sixth and Seventh Five Year Plans are Integrated Rural Development Programme (IRDP), Training Rural Youth for Self-employment (TRYCEM), Self-Employment for Educated unemployed Youth (SEEUY), Self-Employment Programme for Urban Poor (SEPUP), Programme of Self-
The main objective of introducing self-employment scheme is to provide some kind of self-employment since the organized sector cannot absorb all the labour force. The portion of labour which is not absorbed organized sector can be encouraged to pursue and take up self-employment. The important question that arises is that will the self-employment activities able to absorb the balance of labour uncovered by the organized sector. It is rather difficult to answer this question partly because of the dearth of information about the activities and partly because of inaccuracy of information where it does exist.  

Hart who uses the concept of 'informal sector' as similar to 'self-employment' activities, observed that whole area is neglected and a serious investigation of their economic behaviour is long over due. The International Labour Organisation mission to Kenya made a strong case for such activities as they seems to be dynamic and capable of generating jobs with reasonable profit.

The study made by Beena and Sushma revealed that women from unorganized sector is enormous and includes activities in the common man's life like food, laundry, disposal of junk and paper. They found that the organized sector is unable to absorb the increasing population. The pull and push factors are the main reasons to take up self-employment jobs.

The Harris-Todaro, growth model asserts that self-employment or informal activities in urban area are 'dead-end jobs' providing a bare
subsistence. This model considers the self-employment as inevitable but transitory phase in the development process as a 'buffer zone' provides some income and employment to the poor for their subsistence. Similarly, the labour market models developed by Mazumdar and Fields show the informal sector activities as a 'cushion' against unemployment by providing employment to individuals who might otherwise have failed to secure jobs in the formal sector.

The findings of Chiswick, Bertrand and Squire, Waldorf and Waldorf, Blau on House and Sumner on reveal an empirical finding that self-employment worker appear to have higher earnings than their wage employee counterparts in urban areas. These studies recommended policy support for self-employment and best use of potentiality of self-employment schemes to increase output.

The findings of Merrick, Colin Leys, Breman, and Gregory reject the role played by the informal sector. They view that such activities represent 'employment of last resort' and 'harbores of the disguised unemployment', and increase in self-employment and unfed family workers in secondary and tertiary sectors might create cause for concern. However, the findings cannot be used in policy making in India and cannot be generalized since they are carried out in metropolitan cities or their slums. Some studies also concentrated on self-employed agriculturists.

The study of Jayalatha reveals the change in the world about self-employment and they said that many men and women have come forward to take up employment. Many of the developed and developing economies are
planning to develop entrepreneurship in order to have increased national production and employment.

From the above it can conclude that the theoretical and empirical discussion stands incomplete and throws no light on self-employment activities. In India, there is a dearth of information about non-agricultural self-employment activity. A study by Agarwal reveals that the areas like wholesale and retail-trade, hotels and restaurants, and education and health sub-sector seems to have a better scope for self-employment. Moore and Buttner, reveals that their study of women entrepreneurs as "the female head of a business, who have taken initiative of launching a new venture and accepted the associated risks and the financial, administrative and social responsibilities and who is effectively in-charge of its day to day management".

Female petty-entrepreneurs are reported by Metrax for the Merbial valley, Heiti, where there are a large number of young girls or women who take up their stand along roads or paths, in a hut or at the foot of a tree, to sell thread, matches, candles, fruit, vegetables, cereals, spices and tobacco.

The study by NSSO reveals that self-employed households in non-agricultural enterprises are at pitiable condition in rural areas than urban areas. It also states that enterprises suffer from poor asset position, inadequate investment, less turnover, low employment and high indebtedness.

A study by the Institute of Applied Manpower Research (IAMR) reveals that in non-agricultural unorganized sector the working conditions of those
persons, if employed self or wage-employed, are not good except that of professionals, their earnings are low and generally below poverty line.

Alain and Subbarao distinguished the urban self-employed between marginal category (82 per cent) and capitalistic category (18 per cent). The estimated per capita income on the basis of their general equilibrium model for marginal income category is Rs. 811, which is lower than that of the category of medium farmers in rural areas.

A recent study made by the Self-employed Women's Association (SEWA) brought to light the plight of self-employed women and strongly recommended several policy measures for their support.

"Sthree Shakti" a self-employment popular programme in Karnataka is doing a commendable job both in the rural and urban areas. The special feature of this programme is that savings are deposited in a bank and incentives to the better performed group are declared. Generally women will be allowed to take up self-employment in the areas of bakery, fast-food, spices, soft drink powder, tapestry screen, textiles, toys, papads, bangles and TV covering clothes.

The study made by Eraiah reveals that self-targeting schemes like rural public works score over income based targeting. Further, the study highlights that to make government run self-employment schemes more successful, the target group lending is more effective than lending for individuals.

From the above analysis it is learnt that still much is to be known about the economies of self-employment. The observations are listed as follows:
1) Self-employment is the best form of employment.

2) There is still some 'potential' for additional employment and generation of income in some 'areas' and 'sub-sector', provided the government supportive measures are made available.

3) Government could help the unemployed by promoting self-employment to them, to earn their most honorable if not legitimate share in the national cake.

4) Government self-employment schemes be properly planned.

   Indian government is resorting to a policy of fostering self-employment to ameliorate unemployment and under employment. Many of the voluntary, Government and non-governmental organizations are engaged in motivating and training the unemployed youth and skill development and to settle in self-employment. The National Alliance for promotion of self-employment of young Entrepreneurs (NAIE) in fact in striving for promotion of self-employment as 'people's movement'.

   Under the forced circumstances where the Government Policy on employment in organized sector has changed resorting to the policy of job cut, the only alternative can be self-employment programmes sponsored by any Governmental non-Governmental and social service organizations. Self-employment in the informal sector seems to be only the ray of hope of reducing the increasing rate of unemployment schemes has been launched. Auto-rickshaws carry from one point to another tourist, advocates, and businessmen, sick to the nearest hospitals and carry all purchasers of textiles, gold jewellery
silver items, and valuable antiques. But due to absence of an excellent policy the auto-drivers are deprived of facilities of a self-employment scheme. Now a time has come to impose a great confidence in this area so that the unemployment among the educated and uneducated may be reduced in rural and urban areas.

It is obviously noticed from the above literature on self-employment schemes the following. They are:

1) Lack of institutional and technological capabilities.
2) Illiterate and unskilled beneficiaries.
3) Indifferent delivery of credit by the banks.
4) Inadequate employment,
5) Thin spread of resources,
6) Violation of material labour (60:40) norms
7) Hiring the outside labourers by the contractors.

SELF-EMPLOYMENT SCHEMES TO EDUCATED UNEMPLOYED

In the past greater portion of educated unemployed absorbed as employees and an insignificant portion of them were settled in self-employment. Various studies made by State Governments on the issue of utilization of educated persons bear this fact. Educated unemployed in the past preferred particularly 'white-collar jobs', and they are generally reluctant to opt for self-employment. Many of the unemployees wanted to be employees rather than self-employed.
A recent study in Punjab reveals that only 28.5 per cent of the totally unemployed registrants were ready to go in for self-employment. Further, it reveals that a little less than three-fourth self-employment registrants were willing to go in for self-employment because they had no other alternatives or hopes of getting a better salaried job. In simple, self-employment was not their first choice and they are ready to take up the same under forced circumstances.

The success of self-employment programme is depending upon the fact that people and the planners should operate at same wave length. The needs of people and expectations of people must synchronise. Therefore, it is felt necessary that certain package inputs like skill training, motivation, guidance and counseling, cheap credit on liberal terms and conditions must be provided.

Self-employment through Government help and self- help is not new in India. The Government's attempts to encourage self-employment of educated persons began during the second Five Year Plan itself (1956-61). The mathematical structure of second Five Year Plan attached adequate importance to labour-intensive techniques of production and production of wage goods so that the benefit trickles down to large section of the population. In the late 1960's, two programmes namely, Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Farmers (MFAL), were incorporated into agricultural planning. The main objectives of these two programmes were special incentive to the poorest of the poor in agriculture, for raising their incomes, and can be termed as the first step towards formation of direct anti-poverty programmes. The pilot scheme for agro-service centre, scheme for young engineers and the scheme for dealership of petroleum products have
come into being in 1970. In addition to these schemes, various Departments in State and Central Government's started their own schemes of self-employment to the educated unemployed.

The striking feature of self-employment strategy is the induction of three mainly sponsored schemes. They are:

1) Programme for the Educated Unemployed (PEU 1971-74)
2) Special Employment Programme (SEP 1972-74)
3) Half a Million Job Programme (HMJP 1973-74)

The Planning Commission made documented evaluation of the experiences of these schemes in the name of programme evaluation of planning commission. The study brought into light several deficiencies. Some of them are mentioned below:

1) These schemes were operated at macro level, neither the capabilities of the beneficiaries nor the resources endowments of the locality were considered.
2) Some of the schemes were hybrid nature of mixing self-employment and wage employment.
3) Some states utilize the funds earmarked for self-employment schemes to stipendiary employment schemes.
4) There exists lack of interest among the educated in self-employment.

EXPERIENCE IN KARNATAKA

The educated unemployment of women is 40 per cent of total unemployment, representing tremendous waste of talent and resources. Again
the accommodation of women in the organized sector is very difficult. Therefore, there is greater awareness among them but they can only be accommodated in the self-employment opportunities. But unfortunately, no conclusive steps were taken to lead women towards self-employment and entrepreneurship. But in changed economic scenario, women who account for 50 per cent of population should play their rightful role as equal partners with men and guide the future of nation towards the social development and economic development.

The study conducted by Tulsimala and Premaleela on three districts in Karnataka selected on the basis of degree of industrial development, Bangalore urban industrially developed, Shimoga as industrially developing and Hassan as industrially backward. Different entrepreneurship like manufacturing, processing, service units and other activities were taken into consideration for the period of 1970-1994. Entrepreneurs belonging to the age group of 25 years with better education and sound economic background have proved to be more employment potential.

Chandrasekharaiyah in his study states that “the impact of all such schemes is marginal and that core of unemployment remained greatly unaffected”. There are some scattered evidences to show the success of such schemes. I.L.O after making a thorough examination of performance of self-employment schemes for the educated unemployed in the past concluded that “there is every conceivable shade of experience good, bad and indifferent”. Table 3.8 discloses the persons trained for self-employment in 1999-00 to 2001-04.
### TABLE 3.8

**PERSONS TRAINED FOR SELF-EMPLOYMENT**

<table>
<thead>
<tr>
<th>Programme/Scheme</th>
<th>Achievement 1999-00</th>
<th>Achievement 2003-04</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SCs and STs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Assistance to Law Graduates</td>
<td>495</td>
<td>496</td>
</tr>
<tr>
<td>b) Training centre for Self Employment</td>
<td>358</td>
<td>598</td>
</tr>
<tr>
<td>2. Entrepreneurship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development Programmes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sponsored by CEDOK</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Persons Trained</td>
<td>15869</td>
<td>16004</td>
</tr>
<tr>
<td>b) Programmes</td>
<td>316</td>
<td>339</td>
</tr>
<tr>
<td>3. Entrepreneurship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development Programme (SISI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Persons Trained</td>
<td>232</td>
<td>267</td>
</tr>
<tr>
<td>b) Programmes conducted</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>4. Vishwa Programme</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons Trained</td>
<td>20008</td>
<td>16534</td>
</tr>
</tbody>
</table>

**Source:** Economic Survey 2004-2005

### SELF-EMPLOYMENT SCHEMES - AN EVALUATION

Integrated Rural Development Programme was reconstructed in 1999 as the Swarna Jayanti Gram Swarjgar Yojana (SGSY), a composite wage employment programme to provide additional wage employment in rural areas besides food security and creation of durable community social and economic infrastructure development in rural areas. Since the inception of Prime Minister Rozgar Yojana in 1993-94 against the target of 1.8 million (1993-94 to 2000-01) 1.87 million beneficiaries were sanctioned loan and Rs 8402 crore was distributed to 1433 million beneficiaries. For the 10TH Five year plan period the target of number of beneficiaries from 0.22 million per year to 0.26 million per
year to cover the backlog. Average lending by banks under Prime Minister Rozgar Yojana beneficiaries Rs 53,632 per project/venture. It has been observed that the number of beneficiaries to whom loans have disbursed was around 34 per cent of the number of applicants. There is a huge gap and requires corrective measures. The evaluation of Integrated Rural Development Programme reveals that the various programmes undertaken under the programme suffer from various defects such as:

(1) Sub-critical investment levels

(2) Unviable projects

(3) Lack of technological and institutional capabilities in designing and executing projects utilizing local resources and experience

(4) Indifferent delivery of credit by the bank

(5) Illiterates and unskilled beneficiaries with no experience

(6) Overcrowding of lending in certain projects

(7) Poor targeting and selection of non-poor

(8) Absence of linkage between different components of IRDP

(9) Raising indebtedness.

A dangerous feature of Integrated Rural Development Programme in several states has been raising indebtedness of the beneficiaries. The disturbing feature of IRDP in some areas seems to be non-existence of training centres and non payment of stipend in some areas. The wage employment programmes that are implemented reveal series weakness. They are:
(1) Inadequate employment and thin spread of resources.

(2) Violation of material labour norms.

(3) Fudging of muster rolls

(4) Concentrates employing hired out-side labour at lower wages


Development of Women And Children in Rural Areas is basically a sub-scheme of Integrated Rural Development Programme and aims at increasing the income levels of women living below poverty line. It was noticed that in the 94 per cent of the members felt that their economic independence had increased the income spent on nutritious food, clothing, children’s health and education.

The Government, research scholars and international organizations have extensively evaluated the programmes like Integrated Rural Development Programme, SwarnaJayanthi Grama Swarozgar Yojana and other programmes like Training For Rural Youth For self-employment (TRYSEM), Development of Women And Children in Rural Areas (DWCRA), Million Welfare scheme (MWG), Supply of Improved Toolkits And Rural Artisans (SITR). The main criticism is the lack of linkages between different programmes and lack of co-ordination between departments.

Integrated Rural Development Programme and similar activities are not sufficiently enmeshed in the overall strategy of sustainable agricultural development or rural industrialization or with the old source base of the area. Very a few loans have been given for buying land. The absence integration,
together with lack of technological and institutional capabilities, places doubts on the very strategy and design of the programmes.  

**FUTURE SCENARIO**

Planners in India felt similar to that of doctrine of development literature that success in economic front can be achieved through the objectives of capital formation and rapid industrialization. They felt that by doing so the rural labour can also be absorbed. Unfortunately the ability of modern industrial sector to absorb the rural migrants has not been achieved. In fact the modern sector failed to produce employment opportunities which made the entire economic process a failure. The growth in the modern sector in India is not absorbing growing labour. Even the reform process has shown negative impact on employment, in the country. The Lewisian modern sector concept is failing and, at present, it is seen that labour force growing than modern sector’s absorbing of labour. Three main reasons can be given for such a tendency, which are:

1] Increasing gap between employment and growth of labour force,

2] Firm closures and


In developing economies with a huge informal employment in the labour force, the notion of social justice requires social protection measures to cover basic needs and economic security. The existing poor quality of unemployment on a large; and failure of government sponsored self-employment schemes, entrepreneur development or wage employment does not cater to the needs of a large segment of the work force that are lying unemployed since many years.
The slogan of removal of poverty has proved futile and like a sweet dream for Indians, which is going to be not realized anyway. The dragon of dire poverty instead of being cowed down went on taking a colossal shape from the beginning of planning. India accounts for roughly one third of the total poor in the developing world.

The Indian economy has experienced both the policies of economic development i.e., socialistic pattern in the one hand and liberal form of economic policies on the other hand. Economic reforms have only benefited the middle class and not the common. Economic emphasis on technology, mechanization and capital formation, it seems to be no consideration for the rural poor who are remained neglected for centuries.

An asset distribution gradually has taken place on account of alleviation of poverty which is a part of total process. But the task of such transformation for sustained and rapid reduction is not easy unless the poor gaining control over rural economic development and social situation. Sadly enough, all the strategies followed during the five decades by the Government failed to yield significant results to the extent expected of them, as the strategies were ad-hoc and implemented in piecemeal fashion and importantly failed to change the existing agrarian and social structure of the country.

It is very important to note that as many as 9 out of 16 Articles of IV of the Indian Constitution refers directly to the aspects of social development. So far no welfare programme is successful and thereby the dream of Mahatma Gandhi that “wiping every tear from every eye” remain as a myth and to bring to
reality the vision of Sri Jawaharlal Nehru who said thus: “the services of India mean, the ending to poverty, ignorance, disease inequality of opportunity” can only be realizable by designing realistic policy in order to end poverty and ignorance. The need of the hour is to assess all the welfare programmes success rate and redefine them and include some more new programme like assisting all auto drivers in order to take up self employment. In all the cities, the profession of auto-rickshaw is successful and this can be tested by analyzing the number of auto drivers who are directly depending on this job. It is high time on the part of the Government to assess the existing situation and frame auto-centered policy which is going to be realistic in solving unemployment problem, and thereby we find in better standard of living of auto drivers.

As a consequence of inadequacy of governmental provided poverty abatement programmes in most of the transition economies, poor families and individuals have borne the brunt of the struggle with poverty. People in the transition economies are not well positioned to handle this task and their knowledge of the rates of market economy was minimal. Further with unemployment and falling wages millions of people in transitional economies turned to self-employment. Many of them formed unregistered one-person business in activities such as the resale of consumer goods, the “shuttle trade” and in-home-based business, such as sewing, repairing, cleaning, providing day care and tutoring, wood carving, catering etc.,. In addition to the above we also see the cultivation of family plots to satisfy food needs, intra family transfers, internal migration, and emigration to other countries. Each of the above strategies has its own benefits, and some proved to be more efficient than government transfers in alleviating poverty.
So far no self-employment scheme of auto centered has been launched. Here and there, every year some politicians give assurances to look the matter seriously. Nearly 1,50,000 auto-rickshaws first is its kind in India, plying on the roads of Bangalore meeting the requirement of tourists, advocates, businessmen, casual purchasers of daily requirement, textiles, gold jewellery, silver items, and more valuable the hospitalization of sick persons. They get the bank loans on the security and guarantee. Some nationalized banks and scheduled banks have shown some interest in some schemes of auto rickshaws loans. But due to the absence of an excellent policy the auto drivers are deprived of self-employment scheme. Self-employment in the form of auto rickshaw driving is only the best alternative to the educated unemployed persons. In fact service sector now-a-days is proving better and much reliance may be given on this form of employment. Bank lending becomes easy since the vehicle is given as guarantee and in case of nonpayment the vehicle can be seized and recovery may be made easy.

The State Government and Central Government have to come out with a clear policy on auto rickshaw. No longer, it is good on the planners to continue in allowing the increased rates of unemployment. Hence it is high time to think moderately and to prepare auto centered policy in order to help the unemployed who have taken up job of auto-rickshaw drivers under self-employment.
REFERENCES


(5) The word educated here in the study is mean to mean person with education of secondary level or matriculation and above.


(26) It is observed that in the III rd Plan document that "even if the full employment potential of the plan is achieved, it will be necessary to think of special employed programmes to cover the residual employment gap". Planning Commission: The III rd Five Year Plan, Government Of India, Delhi, 1961 p. 155.


(28) The committee reported that -"It is therefore, necessary that as an adjunct to the normal plan programmes designed to achieve specified target of production and of extension of services, there should be a provision for taking up special employment programmes". See for more details Government of India, Report of the Committee on Unemployment DHE and T, Ministry of Labour and Rehabilitation Vol I, New Delhi, 1973, pp 61-62.


(32) Dinesh Ashwathi: Director of the Entrepreneurship Institute of India. Not known.


(37) B. Sushma, Women Entrepreneurs, p.5.


(49) Bremom T.C., The Informal Sector in Research: Theory and Practice, Erasmus University, Rotterdam, 1980.


(59) The New Indian Express, June 18 2003, late ed.


(62) Several Organizations are rendering excellent services in this field. For example SETWIN in Hyderabad, N.A.Y.E in New Delhi, Lokyan, Delhi, CYSEC in Calcutta, Sri Kshetra Dharmastala and Canara Bank in Karnataka.


(64) Planning Commission's recommendations and study by various State Governments on utilization of educated persons. The survey covered graduates, post graduates and diploma holders. The finding revealed that the percentage of self-employed in the total employed persons was in the range of 1.60 per cent in Orissa; 11.12 per cent in Maharastra. For more details also see, Educated Unemployment in India: Problems and Suggestions, Commercial Publications Bureau, New Delhi, 1972, Appendix I, pp.141-143.


(66) For example, a study of J.P.Saxena revealed that only 11.50 per cent of the educated unemployed prefer to work on their own account. Quoted in Saxena J.P, Op.Cit. A study by Dhar and Others shows that 16.10 per cent of the students preferred self-employment as their first choice, another 10.10 per cent as their second choice. For further details see Dhar T.N, Education and Employment in India - The policy, Minerva Associated Calcutta, 1976, p.
Government of Punjab: Unemployment Among the Graduates and Post Graduates. The economic Adviser to Govt. of Punjab, Chandigarh, 1983, p. 68

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The initiation of Governments efforts to encourage the educated unemployed to self-employment was made, as per the recommendation of the study Group during Second Five Year Plan with the introduction of two schemes:

a] Small Scale Industry Scheme and

b] Co-operative Goods Transport Scheme.

The Rural Industrial Project initiated in 1960 was a continuous earliest programme for self-employment.

For more details of such schemes, see: Government of India: Report of the Committee on Unemployment, Annexure to chapter V, 1973, pp.252-281.


Tulasimala: Employment in women.


(77) Planning commission: pp 137-140.

