CHAPTER 5

ROLE OF INSTITUTIONS INVOLVED IN THE IMPLEMENTATION OF THE SCHEME
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In Coimbatore district many institutions are involved in the implementation of Prime Minister Rozghar Yojana (PMRY) scheme. They are:

5.1 District Industries Centre (DIC)

5.2 Institutions giving training to selected PMRY candidates

5.2.1 Sri Avinashilingam Jan Shikshan Sansthan (AJSS) Coimbatore-43

5.2.2 Dr. Ambedkar Self-Employment Training Institute (ASETI) Coimbatore – 20

5.2.3 Coimbatore District Small Scale Industries Association (CODISSIA), Coimbatore – 18

5.2.4 Nachimuthu Polytechnic (NPT), Pollachi

5.2.5 PSG College of Technology, (Entrepreneurship Development Cell - Nodal Centre) Coimbatore – 4

5.2.6 Centre for Research in Social Sciences Technology and Culture, (CRSTC), Coimbatore – 18

5.2.7 New Media Institute, Coimbatore.

5.3 Lead bank - Canara Bank

5.4 Commercial Banks
5.1 DISTRICT INDUSTRIES CENTRE (DIC)

The Industrial policy statement of 1998 proposed the setting up of a district level institution called DIC to provide under one roof all the services and support required by small and village entrepreneurs. Accordingly a number of DICs have been set up. At present in India there are more than 500 DICs.

The DIC undertakes economic investigations of the potential for development of the district including its raw materials and the resources, supply of machinery and equipment, effective arrangements for credit facilities, marketing assistance, quality control, research extension and entrepreneurial training.

DIC, Coimbatore

It is situated in Raja Street, Coimbatore. The DIC, Coimbatore has been pursuing the basic objectives, by assisting industries in

a. Optimum utilisation of resource
b. Faster promotion of new small-scale industries and village industries with a rural base and increasing the employment opportunities.

The small entrepreneur requires various types of assistance right from the selection of an item for manufacture, inputs like credit, raw materials, power, land and building etc. Under the new single window concept of getting all assistance under one roof, the entrepreneur can get all such assistance through DIC.

Identification ofEntrepreneurs and Motivation Campaigns

Entrepreneur development programmes are arranged in co-operation with other agencies like CODISSIA, AJSS, Small Industries Service Institute (SISI), Banks, etc. for prospective entrepreneurs and guidance is given for
selection of projects and setting up of industries. Motivation campaigns are being held at block headquarters to explain the various schemes of governments, Small Industries Development Corporation, Banks, National Small Industries Corporation, etc. to the rural people and to motivate small industries and self-employment ventures.

The DIC helps in surveying of existing traditional and new industries, raw materials and human resources available in the district. It identifies schemes for different items, prepares simple techno-economic feasibility reports and offers investment advice to entrepreneurs in the preparation of project profiles. The DIC prepares project profiles and also collects project profiles from various specialised agencies like Small Industries Development Corporation and SISI and advises prospective entrepreneurs in selection of suitable projects. The industries department has also specialised wings like electronics and chemicals to assist entrepreneurs in setting up industries in these disciplines. There is one Technical Information section with library attached to the DIC functioning in the office premises. This library has many technical books and provide a variety of technical magazines and journals very useful for existing as well as prospective entrepreneurs. Put all the facilities together with experience and knowledge of the officers of this DIC, entrepreneurs are provided with all assistance and help to prepare the project reports. The DIC helps them to obtain all the required plan approvals from local bodies and clearances from various departments like, Health Department, Pollution Control Board etc., without delay through the single window concept.

**Other Assistance and Help provided by DIC**

DIC provides first to new entrepreneurs provisional SSI Registration Certificate. It helps these units to get permanent Registration Certificate.
Upto 31.3.2001 DIC has brought 42,897\(^1\) number of units under permanent SSI Registration. In the three backward districts Pongalur, Sultanpet and Thondamuthur the newly started SSI units get special capital subsidy. For eligible industrial units using low tension power, DIC sanctions subsidy.

**Role of DIC in Implementing PMRY Loan Scheme**

In co-ordination with the Lead Bank Scheme, DIC takes up the responsibility of running the government sponsored schemes like, PMRY, Swarna Jayanthi Shakari Rozghar Yojana (SJSRY), Swarna Jayanthi Gram Swarozghar Yojana (SGSY), Tamil Nadu Adhi Dravidhar Housing Developing Corporation (TAHDCO) successfully. It allots the targets fixed for the district by the government, to various banks in the district. It monitors and conducts review meetings with bankers. It takes necessary steps to see that banks achieve the target by sanctioning the target loans to the recommended applications or bank sponsored applications.

After receiving the applications under PRMY scheme from the prospective entrepreneurs, DIC scrutinizes the applications in the screening committee. After selection, it is sent to Task Force Committee which consists of concerned bankers, representatives form training institutions like CODISSIA, Lead Bank, and DIC. Task force committee selects the suitable candidates for loan. The selected candidates' applications are sent to the concerned banks for sanctioning of the loan.

Then the selected candidates are sent to various training institutes for training. DIC helps banks in conducting loan recovery camps with its infrastructure and manpower whenever it is required by banks. DIC helps in maintaining all round, regional development of the district. DIC monitors that the benefits of the poverty alleviation programme and government sponsored

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schemes reach properly the target group. DIC, Coimbatore stands second best in Tamil Nadu next to Chennai in its performance. It has done commendable job in the district. DIC’s role in the development of industries in Coimbatore district is worth appreciation.

5.2 INSTITUTIONS GIVING TRAINING TO SELECTED PMRY CANDIDATES

5.2.1 Sri Avinashilingam Jan Shikshan Sansthan (AJSS), Coimbatore
(Sponsored by Ministry of Human Resource Development Department of Education – Government of India)

AJSS was started on 2nd October 1984 in the Coimbatore. The original name Sri Avinashilingam Shramik Vidyapeeth was changed to Sri AJSS from 1st April 2000 onwards.

AJSS is a branch of Avinashilingam Educational Trust Institutions which runs many Educational Institutions starting from Nursery schools to institutes offering Ph.D. Ayya Sri.T.S.Avinashilingam was the founder of Avinashilingam Education Trust Institutions and Sri Ramakrishna Mission Vidyalaya.

The Government of India started the scheme of Shramik Vidyapeeth to meet the needs of educationally, socially, economically backward sections in the organized and unorganized sectors in urban and semi urban areas. The distinct features of these institutions for informal education are

1. Flexibility
2. Special target group
3. Polyvalent education, skill development and training

A network of 58 Shramik Vidyapeeths are in India now.

National Open School

The AJSS has been recognized as centre for National Open School, Vocational course. A few courses have been started from November 1992 for National Open School.

Indira Mahila Yojana

In collaboration with Indira Mahila Yojana scheme of Avinashilingam University, the AJSS offers training to the poor slum women.

The following is the list of courses conducted by the AJSS from 1995 - 1996 to 2001 - 2002.
### TYPE OF COURSES CONDUCTED BY AJSS (1995-96 TO 2001-2002)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of course</th>
<th>Days</th>
<th>S.No.</th>
<th>Name of course</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Fitter</td>
<td>180</td>
<td>29.</td>
<td>Toy making</td>
<td>30</td>
</tr>
<tr>
<td>2.</td>
<td>Turner</td>
<td>180</td>
<td>30.</td>
<td>Masala Powder making</td>
<td>15</td>
</tr>
<tr>
<td>3.</td>
<td>Refrigeration and A/C repair</td>
<td>180</td>
<td>31.</td>
<td>Domestic appliances repairing</td>
<td>90</td>
</tr>
<tr>
<td>4.</td>
<td>Four wheeler service</td>
<td>360</td>
<td>32.</td>
<td>Snack and Soups</td>
<td>15</td>
</tr>
<tr>
<td>5.</td>
<td>Tool and die making</td>
<td>360</td>
<td>33.</td>
<td>Intensive critical care assistant</td>
<td>360</td>
</tr>
<tr>
<td>6.</td>
<td>Radio and TV repair</td>
<td>240</td>
<td>34.</td>
<td>Ophthalmology technician</td>
<td>360</td>
</tr>
<tr>
<td>7.</td>
<td>Motor winding</td>
<td>180</td>
<td>35.</td>
<td>Medical instrumentation technology</td>
<td>360</td>
</tr>
<tr>
<td>8.</td>
<td>Electrician</td>
<td>180</td>
<td>36.</td>
<td>Lab technician</td>
<td>360</td>
</tr>
<tr>
<td>9.</td>
<td>Two wheeler service</td>
<td>180</td>
<td>37.</td>
<td>Dress designing and making</td>
<td>180</td>
</tr>
<tr>
<td>10.</td>
<td>CNC lathe operator</td>
<td>180</td>
<td>38.</td>
<td>Computer concepts and application</td>
<td>180</td>
</tr>
<tr>
<td>12.</td>
<td>Plumber</td>
<td>180</td>
<td>40.</td>
<td>PMRY</td>
<td>30</td>
</tr>
<tr>
<td>13.</td>
<td>Machinist</td>
<td>180</td>
<td>41.</td>
<td>Oil painting</td>
<td>15</td>
</tr>
<tr>
<td>14.</td>
<td>Welder</td>
<td>180</td>
<td>42.</td>
<td>Drawing and painting</td>
<td>30</td>
</tr>
<tr>
<td>15.</td>
<td>Off set printing</td>
<td>180</td>
<td>43.</td>
<td>PCB Assembling</td>
<td>180</td>
</tr>
<tr>
<td>16.</td>
<td>Plastic processing operator</td>
<td>180</td>
<td>44.</td>
<td>Fabric painting</td>
<td>15</td>
</tr>
<tr>
<td>17.</td>
<td>Automatic press tool operator</td>
<td>180</td>
<td>45.</td>
<td>DTP</td>
<td>120</td>
</tr>
<tr>
<td>18.</td>
<td>Moulder</td>
<td>180</td>
<td>46.</td>
<td>Industrial Electronics</td>
<td>180</td>
</tr>
<tr>
<td>19.</td>
<td>Synthetic dye making</td>
<td>180</td>
<td>47.</td>
<td>Screen Printing</td>
<td>90</td>
</tr>
<tr>
<td>20.</td>
<td>Embroidery</td>
<td>180</td>
<td>48.</td>
<td>Computer application &amp;</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Database management</td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>Operation theatre assistant</td>
<td>360</td>
<td>49.</td>
<td>Handicrafts</td>
<td>15</td>
</tr>
<tr>
<td>22.</td>
<td>Maternity and child health</td>
<td>360</td>
<td>50.</td>
<td>Flower making</td>
<td>15</td>
</tr>
<tr>
<td>23.</td>
<td>Tailoring</td>
<td>180</td>
<td>51.</td>
<td>Advanced soft toy making</td>
<td>15</td>
</tr>
<tr>
<td>24.</td>
<td>Beauty culture</td>
<td>180</td>
<td>52.</td>
<td>Fabric painting for</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>tailoring and embroidery</td>
<td></td>
</tr>
<tr>
<td>25.</td>
<td>Spoken English</td>
<td>180</td>
<td>53.</td>
<td>Amirtham Preparation</td>
<td>3</td>
</tr>
<tr>
<td>26.</td>
<td>Women EDP</td>
<td>90</td>
<td>54.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>27.</td>
<td>Food Preservation</td>
<td>15</td>
<td>55.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>28.</td>
<td>Bakery</td>
<td>15</td>
<td>56.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The annual report of AJSS 1995 -1996 to 1998 -1999 gives the details of courses conducted, duration in days, number of participants (Male / Female) and the number of courses, in each variety conducted. It also gives the number of trainees employed (Male / Female), self-employed (Male / Female) and the prospective workers.

Type of courses - 53
Duration varies - 15 days, 6 months or one year etc.

**BENEFICIARIES AJSS – TRAINING**


<table>
<thead>
<tr>
<th>Number of participant</th>
<th>Employed</th>
<th>Self-employed</th>
<th>Prospective workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Male</td>
<td>2932</td>
<td>2777</td>
<td>1954</td>
</tr>
<tr>
<td>Female</td>
<td>5709</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


The number of courses conducted both in AJSS and other rural and semi-urban areas were 322 (1995 -1996 to 1998 -1999).

This data indicates the magnitude of training work done by AJSS.

**SOCIAL STATUS OF BENEFICIARIES**

<table>
<thead>
<tr>
<th>Number of courses</th>
<th>Social status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Scheduled Caste</td>
</tr>
<tr>
<td>322</td>
<td>797</td>
</tr>
</tbody>
</table>


This information clearly indicates that around 15 per cent of the beneficiaries are scheduled caste / scheduled tribe.

**PMRY Training in AJSS from 1993 - 1994 to March 2002**

Total number of batches - 40

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Number of batches</th>
<th>Number of trainees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1993-1994</td>
<td>Nil</td>
<td>-</td>
</tr>
<tr>
<td>2.</td>
<td>1994-1995</td>
<td>11</td>
<td>463</td>
</tr>
<tr>
<td>3.</td>
<td>1995-1996</td>
<td>8</td>
<td>402</td>
</tr>
<tr>
<td>4.</td>
<td>1996-1997</td>
<td>4</td>
<td>171</td>
</tr>
<tr>
<td>5.</td>
<td>1997-1998</td>
<td>6</td>
<td>268</td>
</tr>
<tr>
<td>6.</td>
<td>1998-1999</td>
<td>3</td>
<td>148</td>
</tr>
<tr>
<td>7.</td>
<td>1999-2000</td>
<td>4</td>
<td>181</td>
</tr>
<tr>
<td>8.</td>
<td>2000-2001</td>
<td>2</td>
<td>93</td>
</tr>
<tr>
<td>9.</td>
<td>2001-2002</td>
<td>2</td>
<td>32</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td></td>
<td><strong>1758</strong></td>
</tr>
</tbody>
</table>


This data shows that more than 80 per cent (55 per cent self-employed and 25 per cent employed) of the trainees trained under PMRY scheme in AJSS had some self-employment and settled. Field work training is given to PMRY trainees in their chosen field of industry or business. Suppose the PMRY trainee proposed to start Uninterrupted Power Supply equipment (UPS) manufacturing in his project proposal then training will be given to him in UPS manufacturing industry. For this research purpose an evaluation meeting of PMRY entrepreneurs was held on 25.06.2000 and many entrepreneurs attended. They have completed PMRY beneficiaries questionnaire and shared their experiences in business.

AJSS has good infrastructure facilities, manpower and very good industry, hospital and vocational unit linkages. It has done a commendable work in the field of innovative, non-formal, skill oriented education to educationally, socially, economically backward sections in the district for the past 18 years. It had received Best Shramik Vidhya Peeth Award from the government of India in 2001.

It co-operated well with DIC, Coimbatore and conducted many effective PMRY training batches successfully. The feedback in the evaluation meeting
of ex-trainees (now entrepreneurs) showed that many of them are self-employed due to the meaningful training given by AJSS. They quoted some entrepreneurial qualities which made them successful entrepreneurs.

5.2.2 Dr. Ambedkar Self-Employment Training Institute (ASETI)

This training institute is sponsored by Canara Bank Platinum Jubilee Rural Development Trust. It is situated at Pudupudur, Perianaickenpalayam (via), S.R.K.V. Post, Coimbatore-641020.

These Canara Bank Trust runs 26^4 institutes all over India. The institute in Coimbatore is called ASETI started in 1991. It trains scheduled caste / scheduled tribe and other poor youth on various trades to go for self-employment. All the facilities, viz. training, stay and boarding are offered freely to help the unemployed poor to select a suitable trade and get trained to start his own business or service unit.

During 2001-2002, ASETI has conducted 31 self-employment training programmes benefiting 854 poor youth and women on various trades and general Entrepreneurship Development Programme.

Nationalised banks in the district and DIC sponsored 219 PMRY candidates, District Rural Development Agency (DRDA) and Tamil Nadu Child Welfare Department (TNCWD) sponsored 426 women from Self Help Groups (SHGs) for Rural Entrepreneurship Development Programmes (REDPS). Canara Bank sponsored 69 candidates for training and settlement.

During 2001-2002, 496 trainees started their activities. Cumulative settlement since inception is 3,870 out of 6,056^5 totally trained with a startup rate of 64 per cent due to institute’s escort services and other supports.


Specialities

All youth (irrespective of caste, creed) in the age group of 18-35 years with educational background of eighth standard and above are eligible. To promote effective learning within a short span of time, the training programmes are made residential. Training boarding and lodging facilities are free of cost to all trainees. Trainees can become skilled people with entrepreneurial abilities taught over here and are motivated to take up self-employment ventures confidently.

For this PMRY research purpose, a meeting of PMRY ex-trainees who had already started their own ventures was conducted in June 2002. Many PMRY entrepreneurs attended the meeting, filled the questionnaire and shared their experiences. All of them listed out some entrepreneurial qualities which made them to become successful entrepreneurs.

Facilities

The institutes area is 1 hectare. It has 2.5 acres of farm land, office block, 3 class rooms and 2 dormitories. Other facilities for training needs like audio visuals and other teaching aids and study materials, library, computer lab, two wheeler, four wheelers auto workshop etc. are available.

Training Programmes Offered

1. General Entrepreneurship Development Programme
2. Skill on Entrepreneurship Development Programmes on various Trades

4. Radio and TV Repair and Maintenance – Male – 30 days
5. Four Wheelers/ Tractor/ Power Fitter Repair and Maintenance – Male – 30 days.
6. Two Wheelers Repair and Maintenance – Male – 30 days.
7. Screen Printing and Book Binding – Male – 30 days.
8. Food Processing and Presentation – Male – 10 days.
10. Carpentry – Male – 20 days.
12. Computer Enabled Services / Typing Skills / Accountancy – Male / Female – 30 days.
13. Refrigerator / Air Conditioner Repairs – Male – 15 days.
14. Agriculture / Sericulture / Mushroom Cultivation – Male / Female – 10 days.
15. Emergency Lamp, UPS, Stabilizers Manufacturing – Male – 10 days.
17. Dairy / Sheep / Poultry Rearing – Male / Female – 5 days.
18. Capacity Building for SHGs – Female – 2-3 days.
19. Handicrafts / Cottage Industries – Male / Female – 10 days.

The above courses can be grouped as

1) Agriculture based Entrepreneurship Development Programmes
2) General Entrepreneurship Development Programmes
3) Product based Entrepreneurship Development Programmes
4) Service based Entrepreneurship Development Programmes


<table>
<thead>
<tr>
<th>S.No.</th>
<th>Number of batches</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>1.</td>
<td>18</td>
<td>226</td>
</tr>
</tbody>
</table>

Source: Office Records of Dr. Ambedkar Self Employment Training Institute (ASETI), Coimbatore.

Around 50 per cent of the trainees 203 / 470 are settled with some self-employment and they got altogether a bank loan of Rs. 1,08,30,946/-.  

5.2.3 The Coimbatore District Small Scale Industries Association (CODISSIA), Coimbatore – 641 018

CODISSIA was established in the year 1969 with 40 members. It is now the single largest District Association of Small Scale Industries in India with a membership of more than 43008. It is the first one to start an Export Consortium of Small Scale Industries, CODISSIA represents in all Advisory and Consultative Committees at District, State and National levels and plays a leading role in policy formulation and grievance redressal for the Small Scale Industries (SSI). CODISSIA Bulletin is published from 1973.

CODISSIA reaches all over the globe through bilateral arrangement. It conveys valuable information relating to industries to the members and officers of various departments connected with Small Scale Industries Associations in Tamil Nadu. All important amendments and vital modifications made in business tax laws (Excise Duty, Sales Tax (ST) – Central Sales Tax (CST), Tamil Nadu General Sales Tax (TNGST), Income Tax (IT), Customs duty), Labour laws (Employee State Insurance (ESI), Provident Fund (PF)) Factories Act etc., affecting the small industries is highlighted immediately in CODISSIA bulletin.

Workings of CODISSIA

1. It arranges for technical assistance to SSIs.
2. It conducts study tours and industrial visits in India and abroad.
3. It conducts training courses like training to PMRY beneficiaries, Entrepreneurship Development Programmes (EDP) etc.
4. It conducts seminars, conferences and workshops on essential matters, vital to economic and industrial development.
5. It renders consultancy services and consultancy on modernisation.
6. It does liaison work between members and government bodies and other industrial units.
7. It arranges for vendor vendee meets.
8. It helps in the selection of suitable projects for final year technical students of technical courses.
9. It arranges for industry institutional (academic, technical and professional institutes) interaction.
10. It conducts industrial trade fairs and exhibitions for products and catalogues of foreign products.
11. It helps entrepreneurs in preparation and selection of viable projects.
12. It helps in the promotion of labour-intensive industries, ancillary industries and assists them for increasing self-employment opportunities.
13. It helps members to solve individual and collective problems.

The association renders guidance and help to the new entrepreneurs in the identification of products, preparation of project reports and getting financial assistance from banks etc. and licences form various departments.

With a view to install quality as the basic requirement of SSI, CODISSIA and Southern India Engineering Manufacturer's Association (SIEMA) have established in 1986 a testing centre called Small Industries Testing and Research Centre (SiTARC)\(^{10}\) with financial assistance of Industrial Development Bank of India etc. It has been recognised as one of the best testing centres in our country.

CODISSIA has been organising INTEC-Industrial Trade Fair once in three years for a duration of 10 days each, right from 1988, (viz. 1988, 1991, 1994 and 1997) in the PSG grounds and the last two fairs in January 2000 and in January 2002 in its own CODISSIA Trade Fair Complex.\(^{11}\)

CODISSIA decided to set up a permanent Trade Fair complex at Coimbatore. It secured a land 40 acres mobilised funds from CODISSIA, got loan from Small Industries Development Bank of India and has constructed a palatial building in a plinth area of 1,60,000 sq.ft. at a total cost of Rs.11 crores.\(^{12}\)

This complex building is a standing example and is a sign for the team work done by members of CODISSIA. The sixth international level trade fair INTEC (Textile Industry Fair) 2002 was conducted in this trade fair complex in January 2002. AGRI INTEC 2000, 2001, 2002 and 2003 were also conducted. CODISSIA.\(^{13}\) Trade Fair complex is the first Trade Fair complex in South India having all infrastructural facilities for conducting international level trade fair and it is like Government of India Trade Fair Complex in Pragathi Maidan at New Delhi.

CODISSIA has signed Memorandum of Understanding with Technical Institutions like PSG College of Technology, Kumaraguru College of

\(^{10}\) P.No. 2, 'About CODISSIA', A CODISSIA Publication.
\(^{11}\) P.No. 3, 'About CODISSIA', A CODISSIA Publication.
\(^{12}\) 'About CODISSIA', A CODISSIA Publication, P.No. 3.
\(^{13}\) 'About CODISSIA', A CODISSIA Publication, P.No. 3.
Technology, Government Polytechnic for Women, Amirta Institute of Technology and Science for the purpose of having close interaction among the technical institutions and industries. CODISSIA has signed a Memorandum of Understanding with Plant and Machinery Manufacturers Association\textsuperscript{14}, Bavarian section of West Germany to work jointly, to assist members, to promote joint ventures, technology transfers and to send trade delegation etc. to foreign countries like Germany.

CODISSIA has started a Business Information Centre in the office and helps members to get information required. A subcontracting exchange is started now in the Association for getting job orders to the member industries from various organisations, government undertakings etc. CODISSIA has been conformed with ISO 9001-2000 quality certification by Bureau Veritas Quality International, London (BVQI) from January 2002.\textsuperscript{15}

The Association serves for the growth and prosperity of industries and it has made a significant contribution towards building Coimbatore as a strong industrial city.

**PMRY Training - CODISSIA**

After Task Force Committee's selection of PMRY applicants, they are sent to CODISSIA for 10/20 days training.

Mostly Task Force Committee\textsuperscript{16} meetings and review meetings of PMRY entrepreneurs are conducted in CODISSIA.

\textsuperscript{14} ‘About CODISSIA’, A CODISSIA Publication, P. No. 4.

\textsuperscript{15} ‘About CODISSIA’, A CODISSIA Publication, P. No. 4.


<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Number of batches</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1994-1995</td>
<td>6</td>
<td>290</td>
</tr>
<tr>
<td>2.</td>
<td>1995-1996</td>
<td>8</td>
<td>372</td>
</tr>
<tr>
<td>3.</td>
<td>1996-1997</td>
<td>5</td>
<td>231</td>
</tr>
<tr>
<td>4.</td>
<td>1997-1998</td>
<td>7</td>
<td>284</td>
</tr>
<tr>
<td>5.</td>
<td>1998-1999</td>
<td>8</td>
<td>317</td>
</tr>
<tr>
<td>6.</td>
<td>1999-2000</td>
<td>8</td>
<td>303</td>
</tr>
<tr>
<td>7.</td>
<td>2000-2001</td>
<td>6</td>
<td>135</td>
</tr>
<tr>
<td>8.</td>
<td>2001-2002</td>
<td>6</td>
<td>196</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>54</strong></td>
<td><strong>2128</strong></td>
<td></td>
</tr>
</tbody>
</table>


CODISSIA conducted so far 54 batches of training to PMRY beneficiaries of 2,128. Out of 54 batches, for 34 batches they offered training for business and services (10 days) and 20 batches got training in industry (20 days). Experts from various fields are called and effective training is given.

The evaluation study conducted in 2002 stated that around 50 per cent of these industries are working well now, and others are in developing condition.

For this PMRY research purpose, a meeting was held in CODISSIA with PMRY entrepreneurs. Many participated and shared their experiences. They filled the questionnaire and gave a number of entrepreneurial qualities which made them successful entrepreneurs. CODISSIA co-operates very well with DIC, Coimbatore in conducting PMRY training successfully.

### 5.2.4 Nachimuthu Polytechnic, Pollachi, Tamil Nadu

This institute is situated in Pollachi and it is an autonomous institution affiliated to State Board of Technical Education and Training, TamilNadu. It is carrying out the community polytechnic scheme sponsored by the Ministry of Human Resources Development, Government of India.
Nachimuthu Polytechnic has been recognized by Government of Tamil Nadu as the Authorised Training Centre for PMRY in this region from the year 1999. The government issues certificates of training. This centre has been recognized as the best training centre by the State Government for the year 1999-2000 and also by DIC, Coimbatore.

NACHIMUTHU POLYTECHNIC, POLLACHI – PMRY – TRAINING UPTO 2002

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Number of batches</th>
<th>Number of beneficiaries</th>
<th>Backward Community</th>
<th>Scheduled Caste</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>32</td>
<td>893</td>
<td>38</td>
<td>75</td>
<td>1006</td>
<td></td>
</tr>
</tbody>
</table>

Source: Office Records of Nachimuthu Polytechnic, 1999 to 2002.

Number of candidates who got the loan and settled are nearly 750\(^{17}\)

Repayment details - 60 per cent

For this PMRY research work a meeting was conducted in Nachimuthu Polytechnic in 2002. The PMRY entrepreneurs met and shared their experiences. They have filled the questionnaires prepared in our regional language Tamil (In Pollachi, entrepreneurs are mostly from rural area).

5.2.5 PSG Polytechnic College

Nodal Centre for Entrepreneurship and Management Development

Industrial development is necessary for the country's prosperity. To facilitate this, nationalized banks helped many people to start SSIs with their savings. In 1982 the government introduced 'Self Employment to Educated Unemployed Youth' (SEEUY) to increase Self-employment ventures among youth. In 1993 October PMRY Scheme was implemented and Self-Employment for Educated Unemployed Youth scheme was merged with PMRY scheme.

17. Office Records of Nachimuthu Polytechnic, Pollachi, Tamil Nadu.
The PSG Polytechnic College one of the oldest polytechnics in the country, has been in the vanguard of innovation in technical education ever since the institution was established in 1939. The polytechnic had designed and implemented curriculum for various programmes in tune with the manpower requirement for rapid industrialisation of the country. The Polytechnic offers Diploma Courses in Mechanical, Electrical, Textile, Mechatronics, Foundry, Computer Networking, Computer Technology and Apparel Technology. The Community Polytechnic offers many skill development, job oriented self-employment oriented courses for different types of people.

Nodal Centre for Entrepreneurship and Management Development

Nodal Centre for Entrepreneurship and Management Development of PSG Polytechnic College, established in the year 1995, is sponsored by All India Council for Technical Education, New Delhi. The centre promotes Entrepreneurship and Management Education through various programmes.

Programmes Conducted

1. Entrepreneurship Development
2. Continuing Education for Engineers
3. Skill Development Training
4. Training in Quality Assurance
5. Curriculum Development and Training for Management
6. Education for Polytechnic Students and Diploma Holders
7. Faculty Education – Training the Trainees
8. Product Development
9. Industry Institute Interaction Programmes

PMRY Training

Nodal Centre conducts the PMRY training programmes sponsored by Department of Industries and Commerce. The training programme supports the budding entrepreneurs, giving them exposure to various areas such as
production, planning, marketing, finance, accounting, banking, insurance and labour laws etc.

The syllabus covers the following aspects:

a. Characteristics of entrepreneur
b. Experimental exercise on individual goal setting
c. Conceptual inputs on opportunity search attitude
d. Experimental exercise in communicating, convincing and negotiating
e. Empathy – the key to successful personal selling
f. Creativity and problem solving
g. The basic knowledge of book keeping and proper accounting and inventory management
h. Accounts, taxation and financial management for small units
i. Forms of organization
j. Projects, feasibility and growth prospects, facilities from banks and repayment aspect
k. Formalities in setting up new SSI unit, production, planning and control
l. Detailed project report preparation and total quality management
m. Market survey of customers, sellers, dealers and retailers etc.
n. Time management and labour laws
o. Personality development and body language
p. Effective communication and leadership skills
q. Costing, pricing and brand image
r. Import, export and how to deal with customer attitude.

The important aspects in the syllabus is almost covered by all the training institutions giving training to PMRY beneficiaries in Coimbatore district.

18. Office Records of PSG Polytechnic College, Nodal Centre for EMD, Coimbatore.
From the inception, 1995, Nodal Centre for EMD organized the following PMRY programmes.

### PSG POLYTECHNIC – NODAL CETNRE FOR EMD – PMRY TRAINING

<table>
<thead>
<tr>
<th>Period</th>
<th>Number of batches</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995-2002</td>
<td>21</td>
<td>702</td>
</tr>
</tbody>
</table>


Around 500 PMRY trainees had setup own ventures in the following areas: a) textile; b) desk top publishing and xerox; c) dairy farm; d) fancy store; e) bakery; f) hosiery manufacturing; g) garment manufacturing and sale; h) rexin bags; i) tailoring; j) cell phone sales and service and k) fabrication work. Some even export items like hosiery, garments, engineering goods etc. Some of them have now become successful entrepreneurs and employed more than 100 people in each of their firms, increasing productivity.

The continuous utility of this scheme has brought awareness among experts, engineers, workers and student community and motivated them to become entrepreneurs.

### 5.2.6 Centre for Research in Social Sciences Technology and Culture (CRSTC), GRD Trust, Coimbatore

The CRSTC is a unit of the GRD Trust. The motto of the CRSTC “in quest of service”, combines all services, providing scope for challenging and creative educational and research activity and for the transfer of appropriate technology to the poor. The GRD Trust, (Dr.Prof.G.R.Damodaran is founder of GRD Trust and PSG Educational Institution) the parent institution of CRSTC is also recognised by the National Open School, Ministry of Human

19. GRD Profile and Project Outlines, Centre for Research in Social Sciences Technology and Culture (CRSTC), GRD Trust, Coimbatore, P.No. 1.
Resource Development, Government of India as an Accredited Vocational Institution for offering job oriented and need-based courses.

**Training Programmes and Awareness Programmes**

1) **Training Programmes on**
   
a) Two Wheeler Mechanism  
b) Refrigeration Mechanism  
c) Food Processing  
d) Motor Rewinding, Domestic Wiring, Hand Pump Repairing, Maintenance of Water Supply Systems, Garment Making, Bio-fertiliser Production, Computer Hardware for men and women, Mushroom Cultivation, Screen Printing, Tissue Culture, Medicinal Plant Cultivation etc., were conducted.

2) **Awareness programmes on 'AIDS', Adult Education and Bio-gas Usage, Neem Products, Tissue Culture, Modern Agricultural Appliances** was conducted.

All these programmes covered many villages in Coimbatore, Salem Namakkal and Theni districts. Schedule caste and Schedule tribes in Kolli Hills, Mettupalayam Reserve Forest, Anaikatti Hills, Yercaud Hills were covered in certain programmes.

Orientation and motivation training for the young educated entrepreneurs is being imparted under PMRY Scheme. It is sponsored by the DIC of Coimbatore, Namakkal and Salem Districts of Tamil Nadu.

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20. GRD Profile and Project Outlines, Centre for Research in Social Sciences Technology and Culture (CRSTC), GRD Trust, Coimbatore, P. No. 1 and 2, 2002.
CRSTC has conducted training for totally 24 batches of PMRY trainees. 280 benefitted by industrial training and to 431 beneficiaries training in business and services is being imparted.

CRSTC had co-operated well with DIC of Coimbatore, Namakkal and Salem District in conducting successfully PMRY training programme all these years.

A follow up study showed that more than 50 per cent of the trainees started small self-employment ventures. Benefits of the PMRY scheme reached the target group (weaker sections of the society, scheduled caste / scheduled tribe, women in rural areas, especially in all these four districts – Coimbatore, Salem, Namakkal and Theni).

### 5.2.7 New Media Institute

This institute is situated in Tatabad, Coimbatore and functions with limited infrastructural facilities.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Number of Batches</th>
<th>Industry</th>
<th>Business</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1998-1999</td>
<td>7</td>
<td>189</td>
<td>65</td>
<td>254</td>
</tr>
<tr>
<td>2</td>
<td>1999-2000</td>
<td>7</td>
<td>30</td>
<td>161</td>
<td>191</td>
</tr>
<tr>
<td>3</td>
<td>2000-2001</td>
<td>5</td>
<td>36</td>
<td>105</td>
<td>141</td>
</tr>
<tr>
<td>4</td>
<td>2001-2002</td>
<td>5</td>
<td>25</td>
<td>100</td>
<td>125</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>24</strong></td>
<td><strong>280</strong></td>
<td><strong>431</strong></td>
<td><strong>711</strong></td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Year</th>
<th>Number of batches</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.04.2001</td>
<td>7</td>
<td>208</td>
</tr>
<tr>
<td>01.04.2002</td>
<td>6</td>
<td>240</td>
</tr>
<tr>
<td>TOTAL</td>
<td>13</td>
<td>520</td>
</tr>
</tbody>
</table>

Source: District Industries Centre, Coimbatore Records – P. No.12 Training Batches Register – 2002.

So far they gave training in 13 batches to 520 PMRY beneficiaries according to the directions of DIC, Coimbatore. Nearly 50 per cent of the trainees started their own self-employment ventures.

5.3 Lead Bank – Canara Bank

For Coimbatore district, Canara Bank is designated as Lead Bank. It coordinates many activities of all the 44321 commercial banks in the district.

Main functions are (1) preparation and implementation of credit plan (2) implementation of government sponsored schemes like PMRY etc., (3) collection of banking statistics.

5.4. Commercial Banks

There are 443 commercial bank branches in Coimbatore district. The performance of commercial banks in the implementation of PMRY scheme is studied in detail in analysis chapter VI.