CHAPTER III

PRIME MINISTER’s ROZGAR YOJANA SCHEME – AN OVERVIEW

This Chapter gives a snapshot of various self-employment schemes in general and a detailed account about the PMRY Scheme, Genesis of the scheme, implementation strategies and modified PMRY scheme, PMRY linkage chair mechanism etc.

Self - Employment and various schemes

Creation of gainful employment through self-employment schemes is sought to be achieved by providing a package of financial assistance in the form of bank credit and subsidy provided by the Government. These schemes are basically meant for weaker sections of the community who as a result of low level of education and lack of skill could not favorably compete for jobs with others. Numerous Government schemes envisage provision of appropriate entrepreneurial training inputs depends on the activity sought to be undertaken by the prospective beneficiary. These schemes seek to provide an outlet to the unemployed youth belonging to poor families for undertaking self employment ventures in the competitive environment. A large number of persons are expected to avail the benefit of self-employment schemes for them to generate gainful income. In order to eradicate the problem of chronic poverty and unemployment, the Central Government has initiated specific programmes in order to improve the standard of living of rural community and urban poor. Thus, this research study has brought out, the most
important programmes namely a) Integrated Rural Development Programme, b) Training Rural Youth for Self-employment, c) Jawahar Rozgar Yojana, d) Self-employment Scheme for Urban Poor, e) Employment Assurance Scheme, f) Scheme of Urban Micro Enterprises, g) Self-employment Scheme for Educated Unemployed Youth, and h) Prime Minister’s Rozgar Yojana (PMRY). A brief description of the above schemes are given below:
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| 1.    | Integrated Rural Development Programme (IRDP) | October 2, 1980 | ✣ To enable identified rural poor families to augment their income and cross the poverty line through acquisition of credit based productive assets which would provide self-employment on sustained basis.  
✣ To improve the economic and social conditions of the poorest section of rural society.  
✣ To improve the means of livelihood  
✣ Equal distribution of the fruits of development  
✣ Raising the standard of living of rural population  
✣ Increasing production and productivity and creating employment opportunities. | ✣ The target group consists of the poorest among the poor in rural areas, namely, small and marginal farmers, agricultural labourers and rural artisans having annual income below Rs. 11,000.  
✣ At least 50% of scheduled castes, scheduled tribes with corresponding flow of resources to them.  
✣ At least 40% of those assisted should be women. | ✣ The subsidy is 25% for small farmers, 33 1/3% for marginal farmers, agricultural labourers, artisans and 50% for tribal families.  
✣ At least 30% of the assisted families should belong to scheduled castes and scheduled tribes.  
✣ To purchase quality assets and to minimize the misutilization and leakage, a scheme of cash disbursement was introduced in 50 blocks in 1987. | ✣ It was proposed to cover 15 million rural families during sixth plan period. It was financed by the Gov’t of India and the State Government on a ratio of 50:50.  
✣ Lot of political interference in the identification of the beneficiaries, money does not reach the hands of the really deserving poor and not utilized for the purpose for which it was sanctioned.  
✣ It is implemented through District Rural Development agencies (DRDA) |
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<td>2.</td>
<td>Training Rural Youth for Self-employment (TRYSEM)</td>
<td>15th August 1979</td>
<td>❖ To provide rural youth (18-35) from families below the poverty line with training and technical skills to enable them to take up self-employment in agriculture, industry, service and business activities. &lt;br&gt;❖ It aims at providing technical and entrepreneurial skills to rural youth and to enable them to take up income generating activities. &lt;br&gt;❖ It aimed at training about 2 lakh rural youths every year to enable them to become self-employed. &lt;br&gt;❖ Developing the human resource potential in the rural area &lt;br&gt;❖ Training is to be need-based &lt;br&gt;❖ The duration of training is normally for six months.</td>
<td>❖ 40 youths were to be selected from each block. &lt;br&gt;❖ Those people are having an income less than 3, 500/- p.a. &lt;br&gt;❖ The coverage of women among the rural youth trained should be at least 40 per cent. &lt;br&gt;❖ The coverage of youth from schedule caste and schedule tribes communities should be at least 50 per cent of the youth trained. &lt;br&gt;❖ At least 3 per cent of the benefits should be earmarked for physically handicapped persons.</td>
<td>❖ Trainees receive stipends of Rs.250/- was provided during their training &lt;br&gt;❖ Allowance for tool-kits &lt;br&gt;❖ Beneficiaries are eligible for getting subsidy of 33.33 per cent of the cost of the project &lt;br&gt;❖ Financial assistance is provided to training institutions for augmenting training infrastructure &lt;br&gt;❖ Upper age limit of 35 years is relaxable to up 40 years in case of widows, freed bonded labourers, convicts, persons displaced due to large development projects.</td>
<td>❖ Loans to the beneficiaries are normally given at an interest rate of 10 per cent. &lt;br&gt;❖ The progress and proper utilization of funds is monitored by DRDAs, respective State Government and this Ministry. The Ministry reviews the progress pertaining to the number of youths trained, percentage of SC/ST women amongst trained youth and their employment.</td>
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| 3.    | Jawahar Rozgar Yojana (JRY) | 28<sup>th</sup> April, 1989 | ✤ Generation of additional employment opportunities for the unemployed and the underemployed in the rural areas  
✠ Creation of productive community based assets and improvement in the overall quality of life in the villages.  
✠ Creation of sustained employment by strengthening the rural economic infrastructure  
✠ Creating assets in favour of the poor for their direct and continuing benefit  
✠ To produce positive impact on wage levels and  
✠ To bring about overall improvement in quality of life in rural areas. | ✤ People below the poverty line constitute the target groups under JRY.  
✠ Preference is given to be the scheduled castes, the scheduled tribes, and freed bonded labourers. | ✤ There are 440 lakhs families benefited.  
✠ 30 per cent of the employment generated will be reserved for women  
✠ Providing wage employment to at least one member of each poor family for 50 – 100 days a year, at a work place near his residence. | ✤ It is a centrally sponsored scheme and implemented by the state government. The expenditure is to be shared between the centre and states on 80:20 basis.  
✠ It has been implemented in 2,20,000 villages in all over the country  
✠ All the existing Rural Wage Employment Programmes i.e National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGPR) were merged with JRY. |
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<td>4.</td>
<td>Self-employment scheme for urban poor (SESUP)</td>
<td>September 1, 1986</td>
<td>❖ To encourage the identified families living below the subsistence level in urban areas, with population exceeding 10000.&lt;br&gt;❖ To undertake self employment ventures with the help of subsidy and bank credit.</td>
<td>❖ To avail loan under the scheme the beneficiaries family income should not exceed Rs.7,200/- per annum.&lt;br&gt;❖ The beneficiary should be a permanent resident of the city or town at least for 3 years.&lt;br&gt;❖ The applicant’s name should appear in the family card.&lt;br&gt;❖ The applicant should not be borrower in respect of any loan from any bank, credit institution for the purpose of undertaking a vocation under any scheme.</td>
<td>❖ Poor people belonging to urban areas were benefited.&lt;br&gt;❖ Of the total beneficiaries, 30% was earmarked to scheduled caste and scheduled tribes.</td>
<td>❖ A maximum loan of Rs.5000/- was given to the beneficiary and the subsidy component was fixed at 25%. Later on the SEPUP Scheme was merged with SUME scheme.&lt;br&gt;❖ The scheme covers all metropolitan, urban and semi urban centre with a population exceeding 1000. The physical target under the programme is one beneficiary for every 300 people of the eligible centre to be assisted during the financial year.</td>
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| 5.    | Employment Assurance Scheme (EAS) | October 2, 1993 | ✤ Aims at providing 100 days of unskilled manual work to the rural poor who were seeking employment.  
      ✤ The assistance of 100 days extends to all men and women over 18 years and below 60 years of age.  
      ✤ A maximum of two adults per family are to be provided employment under the scheme.  
      ✤ To provide gainful employment during agricultural season in manual work to all adults in the rural areas.  
      ✤ Creation of economic infrastructure and community assets for sustained employment and development | ✤ It is open to all rural poor residing in the areas covered under the scheme but targeted to the poor who are needy and want work.  
      ✤ Works identified on the basis of the treatment plans prepared for water conservation, land protection, agro-horticulture under watershed development.  
      ✤ Building for anganwadis  
      ✤ Minor irrigation tanks, tanks, village tanks, canal works etc | ✤ It targeted at the poor, especially during the lean agricultural seasons in rural areas.  
      ✤ It is demand driven programme; no physical targets are fixed under it. However, the states generated 49.47 million man days during 1993-94, 273.96 million man days during 1994-95 and 333.87 million man days during 1995-96 | ✤ On the model of the employment guarantee scheme of Maharashtra, the government introduced EAS in 1778 blocks of 261 districts.  
      ✤ The expenditure under EAS is shared between the centre and the state on 80:20 basis.  
      ✤ The centre had released Rs.439.10 crores, Rs.1128.52 crores & 1705.69 crores during 93-94, 94-95 and 95-96 with achievement of 33.48, 69.59 and 62.17 per cent respectively. |
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| 6.    | Scheme of Urban Micro Enterprises (SUME) | June 1990 | ❖ To assist the urban poor for small enterprises  
❖ To provide subsidies and loans to urban underemployed and unemployed youth in order to train and upgrade technical and commercial skills and  
❖ To provide infrastructural support for promoting self-employment among the youth with a focus or reservation for women and SC / ST youth. | ❖ Family income should not exceed Rs. 11,850 per annum.  
❖ The beneficiaries should reside in a particular place at least three years in the past. | ❖ The maximum amount provided for scheduled caste up to Rs. 20,000 and for other type Rs. 15,000.  
❖ The subsidy provided to Rs. 5000 or 25% of the total amount required whichever is lower. The scheme was administered by municipalities. | ❖ The weaker sections living in urban areas were provided financial assistance for starting self-employment ventures.  
❖ The government earmarked 45 types of self-employment ventures and 9 unit has been classified as non-skill, 19 unit as skill oriented, and 17 ventures as manufacturing ventures.  
❖ District Industries Centre, Lead Bank, and local bodies, scrutinizes and selects the beneficiaries. |
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<td>7.</td>
<td>Self-employment Scheme for Educated Unemployed Youth (SEEUY)</td>
<td>15th August 1983</td>
<td>❖ It aimed at providing self-employment to about 2 to 2.5 lakhs educated unemployed youth every year.  ❖ To encourage the educated unemployed youth to undertake self-employment ventures in industry, service and business.</td>
<td>❖ Both technical and non-technical unemployed youth should have minimum matriculation or SSLC qualification, in the age group of 18-35 years.  ❖ Family income of Rs.10,000 p.a. from all sources to become eligible to avail of loan  ❖ Preference will be given to women and technically trained personnel</td>
<td>❖ The financial assistance is not more than Rs.35,000/- that was provided for industries, Rs.25,000/- for service units and Rs.15,000/- for business ventures.  ❖ The period of repayment has between 3 to 4 years with a moratorium of 6 to 18 months.  ❖ 25% of the sanctioned loan amount was granted as subsidy.</td>
<td>❖ This scheme is applicable to the entire country except cities with more than one million population  ❖ This scheme is not in operation are Culcutta, Bambay, New Delhi, Madras, Ahmadabad, Kanpur, Pune, Nagpur and Lucknow.  ❖ This scheme was popularly known as Gramodaya scheme.  ❖ An allocation of Rs.25 Crores was made for the programme during 1984-85.</td>
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Prime Minister’s Rozgar Yojana (PMRY)

Numerous survey reports have been repeatedly pointing out that the job generating capacity of the economy has either been static or has declined during the past decades. The National Sample Survey data shows that the annual compound growth rate of employment in jobs has declined from 2.06 per cent during 1983-1994 to 1.02 per cent during 1994-2000. Keeping this scenario in view, the rising problems of unemployment in the country, the Government’s desire to lay special emphasis on creation of self-employment opportunities at the micro level has grown stronger day in – day out. In this backdrop, micro enterprises and other business enterprises in the non-farm sector has emerged as a very important source of self-employment component for the millions of employment seeking educated rural and urban youths. Realizing that there would be growing gap between the availability of job opportunities and demand for jobs, the Government has initiated several programmes and schemes for providing self-employment opportunities in the micro enterprises and non-farm sector.

Keeping the above state of affairs in view, the Prime Minister’s Rozgar Yojana (PMRY) scheme was launched on the auspicious day of 2nd October 1993 during the birth Anniversary of Mahatma Gandhi all over the country by the then Honorable Prime Minister Narasimma Rao. The main objective of PMRY scheme was to provide easy subsidized financial assistance to educated unemployed youth for starting their own enterprises in manufacturing, business and service sectors. The scheme mainly targeted by setting up of
nearly 7 lakhs micro enterprises and consequent employment generation to more than one million educated unemployed youth in the last four years of the 8th Five Year Plan. Initially, the scheme was implemented only in the urban areas of the country. Since 1994-95, it has been operating in both urban and rural areas. However, during 1993-94, the scheme was operated mainly in the urban areas. The scheme continued in the 9th Five Year Plan with the plan target of 11.00 lakhs beneficiaries with annual target of 2.20 lakhs beneficiaries. The PMRY continued in the 10th Five Year Plan and even now with the plan target of 11.00 lakhs beneficiaries. The scheme attained a stupendous success and caught the imagination of the youth. Overwhelmed with the response and ever increasing need, the government has decided to make it as a permanent scheme and framed operational modalities and administrative guidelines for its successful implementation and to fulfill the purpose for which it was designed.

Implementing Agency

The District Industry Centers (DICs) and the Directorate of Industries are mainly responsible for Implementation of the Scheme along with the respective banks.

Eligibility Norms and criteria

An unemployed educated person living in any part of the country either in the rural or urban areas fulfilling the following conditions as eligibility norms for borrower under this scheme namely:
1. **Age**: Between 18-35 years for all educated unemployed in the country except for North Eastern States, Uttarakhand, Himachal Pradesh and Jammu & Kashmir.

2. **Educational Qualification**: Matric (passed or failed) or ITI passed or pass in Government sponsored technical course for a minimum duration of 6 months.

3. **Residential requirements**: Permanent resident of the area for at least 3 years.

4. **Family Income**: They must possess’ family income of up to Rs.24,000/- per annum. Family for this purpose would mean spouse and parents of the beneficiary and family income would include income from all sources, whether wages, salary, pensions, agriculture, business, rent and income.

5. **No Default in payment**: should not be a defaulter to any nationalized bank / financial institution/ cooperative bank.

**Scheme Details**

Prime Minister’s Rozgar Yojana scheme has been implemented by the Central Government, which is operating through District Industries Centre of concerned districts. It aims at providing continuous gainful employment opportunities for business, service and manufacturing sector. The target group is the educated unemployed youth between the age group of 18 to 35. The project is being selected on the basis of proposal submitted by the beneficiaries. After that, the beneficiaries have to pursue necessary training programme organized by the recognized institutions like University, College and Non-Governmental organizations.
i) Project Cost

Projects up to Rs. 1.00 lakh are covered under the scheme in case of individuals. If two or more eligible persons join together in a form of partnership, the project with higher costs would also be covered, provided share of each person in the total project cost is Rs. 1.00 lakh or less. In such projects, the total project cost may exceed Rs. 1.00 lakh and there is no upper ceiling on the same.

The beneficiaries should avail Rs. 1.00 lakh for business sector and Rs. 2.00 lakhs for other activities. Moreover, the Loan shall be of composite in nature. If two or more eligible persons join together in a partnership, project up to Rs.10.00 lakhs are covered. However, Assistance shall be limited to individual admissibility.

Self Help Groups can be considered for assistance under the Scheme provided they meet the following parameters.

- All the members of the Self Help Group individually satisfy the eligibility criteria laid down under the scheme.
- Membership of the group would not exceed 10 persons.
- Maximum loan limit for a Self Help Group shall be Rs.10.00 lakhs.
- Assistance will be limited to individual eligibility under the Scheme.

ii) Margin Money, Bank Loan and Rate of Interest

An entrepreneur is required to contribute 5 percent of project cost as margin money in cash. The remaining balance 95 percent would be
sanctioned as loan by bank at the rate of interest applicable to such loans under Reserve Bank of India Guidelines from time to time.

Banks will be allowed to take margin money from the entrepreneur varying from 5% to 16.25% of the project cost so as to make the total of the subsidy and the margin money equal to 20% of the project cost.

iii) Subsidy Component

Government of India would provide subsidy at the rate of 15% of the project cost subject to a ceiling of Rs.7500/- per entrepreneur. In case more than one entrepreneur join together and set up a project under partnership, subsidy would be calculated for each partner separately, at the rate of 15 percent of his share in the project cost, limited to Rs.7500/- (per partner).

For North-Eastern States, Himachal Pradesh, Uttaranchal and Jammu & Kashmir

They are entitled for the Subsidy @ of 15% of the project cost subject to ceiling of Rs. 15,000/- per entrepreneur for North-Eastern States, Himachal Pradesh, Uttaranchal and Jammu and Kashmir. Margin money contribution from the entrepreneur may vary from 5% to 12.5% of the project cost so as to make the total of the subsidy and the margin money equal to 20% of the project cost.

Target Group

The scheme focused on the beneficiaries of PMRY between the ages of 18 to 35.
Training input

The scheme envisages compulsory training programme for a period of four weeks after the loan is sanctioned. Subsequently, an amount of Rs.2000/- per beneficiary has been earmarked for training and other entrepreneurial development assistance like preparation of project profiles, market surveys, concurrent evaluation monitoring of the scheme. However, Funds at the rate of Rs.1500/- per beneficiary can be released to the states towards training, conducting market surveys, preparation of project profiles and Rs.500 can be retained by Government of India for concurrent evaluation and monitoring.

After five years, certain parameters of the PMRY Scheme needed modification. For example conditions of eligibility such as age, educational qualifications were obstructing expanding the coverage of the scheme in some beneficiaries. Similarly the total financial assistance per beneficiaries found to be insufficient in case of certain viable activities. Government, therefore, has decided to modify some of the parameters of the scheme. The upper age limit has been relaxed beyond 35 years by 10 years for Schedule Castes / Schedule Tribes and women and the educational qualifications for eligibility under the scheme has been relaxed from matriculation to VIII standard passed. Similarly, the upper limit of project cost has been increased from Rs. 1.00 lakh to Rs.2.00 lakhs (Rs.1.00 lakhs for business sector and Rs.2.00 lakhs for other activities) with effect from 1.04.1999.
The motto of this scheme is to impart self-employment to the beneficiary in the areas of Business, Service, and Manufacturing sector. The selection of beneficiary will be done by Task Force Committee constituted by District Industries Centre. After selection of beneficiaries by the Task Force Committee, they are recommended to undergo the necessary training programme conducted by a university/colleges/non-governmental organizations. All these institutions are rendering Entrepreneurship Development Training on the basis of project submitted by the beneficiary. Training is essential for them to start their business effectively and efficiently.

As per the Development Commissioner (Small-Scale Industries) guidelines all the selected candidates under PMRY have to undergo the necessary training programme conducted by recognized institutions like College/Universities or Non-governmental organizations. The period of training is 15 to 20 working days for candidates setting up industry sectors and 7 to 10 working days for business and service sectors.

Salient features of PMRY scheme

The following are the major salient features of the scheme under study.

I. This is a centrally sponsored scheme

II. The Development Commissioner (Small-Scale Industries) under Ministry of Small Scale, Rural and Agro Industries, Government of India is the apex body for this scheme. Now the office of DC(SSI) is renamed as DC(micro, small and medium enterprises)
III. The respective commissioner or Director of Industries implement the scheme at the State level except the four metropolitan cities, with an overall monitoring by the concerned secretaries of industries.

IV. The implementation agency at the grass root level is the District Industries Centre (DIC) that would be instrumental for the grounding of the unit.

V. Small Industries Service Institute (SISI) located in the four metropolitan cities of Delhi, Kolkata, Mumbai and Chennai are the implementing agencies of this scheme at the metros.

VI. The Development Commissioner of Small Scale Industries DC (SSI) has setup a special PMRY division in the headquarters under the able guidance of an IAS officer. DCSSI formulates the rules, regulations and guideline instructions and provides clarifications on all the matters pertaining to PMRY scheme. It has also devised complete feedback information by the means of getting monthly, quarterly and annual progress reports from all the states to closely monitor the implementation and progress of the scheme.

VII. Similarly at the state level, state PMRY committee meetings monitor the progress of the scheme every quarter.

VIII. The yearly targets of number of beneficiaries for each state are fixed by DCSSI.

Besides providing financial assistance, it compulsorily incorporates short-term Entrepreneurship Development Programme (EDP) training module for comprehensively guiding the beneficiaries in launching and managing their
micro enterprises. The purpose of training is not only passing of information, but also to instill a sense of confidence among the trainees, change their attitude of dependence, and inculcate the habit of building concrete entrepreneurship culture. This short-term training enables the beneficiaries to set up and manage their own enterprises successfully. The Scheme has been modified to enhance its coverage and scope.

**Modified Parameter of PMRY Scheme**

The modified parameters are as under:

**Age**

For all educated unemployed between the age group of 18-40 years in general with a 10 years relaxation for SC / STs, ex-servicemen, physically handicapped and women are eligible to access the scheme.

**Educational Qualification**

The beneficiaries should have completed the minimum VIII standard pass. However, preference will be given to those who have been trained for any trade in Government recognized / approved institutions for duration of at least six months.

**Family Income**

The income of the beneficiary along with the spouse or the income of parents of the beneficiaries shall not exceed Rs. 40,000/- per annum.

**Collateral security**

The project scheme stipulated that, no collateral security for units in industry sector with project cost upto Rs. 2.00 lakhs (the loan ceiling under
the PMRY). For partnership projects under Industry Sector, the exemption limit for obtaining of collateral security will be Rs.5.00 lakhs per borrower account. For units in service and business sector no collateral security for project up to Rs.1.00 lakhs. Exemption from collateral security in case of partnership project will also be limited to an amount of Rs. 1.00 lakh per person participating in the project.

**Rate of Interest and Repayment**

The normal rate of interest shall be charged. However, repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed.

**Fulfillment of Reservation policy**

Preference would be given to the weaker sections including women. The scheme envisages 22.5% reservation for SC/ST and 27% for Other Backward Class (OBC). In case SC/ST/OBC candidates are not available, States / UTs Govt. will be competent to consider other categories of candidates under PMRY scheme.

**Guidance and Monitoring of PMRY at district level**

The Prime Minister’s Rozgar Yojana is being guided and monitored at the district level by the district PMRY committee under the chairmanship of District Collector / Deputy Commissioner / Joint Director of District Industries Centre and Lead Bank, Representatives from two leading banks, District Employment Officer, Small Industries Service Institute and representatives from Zilla Parizhad are other members of the committee. One or more
members sourced from NGOs shall be selected / nominated as members by the chairman. The committee is supposed to meet once in a month and monthly progress report in the prescribed proforma shall be sent to the Directorate of Industries of the state / UT concerned.

The implementation process of plan action involves selection of candidates, identification of economic activities, identification of necessary infrastructures, follow-up service and liaison with banks, local agencies, industry, business and service related organizations.

The Task Force Committee is mainly responsible for motivating and selection of appropriate candidates, identifying industry, service and business activities and prepare action plan, selecting subsidiary activities, recommending loans, obtaining necessary permissions from related authorities quickly.

The Task Force Committee set up at district level or the task force constituted at sub-divisional level / block level are entrusted with the work of scrutinizing the applications and interviewing the candidates. The names of approved candidates by Task Force Committee are sponsored and direct them to the respective bank branches for sanction and release of loans.

In addition to sponsoring of applications by Task Forces, bank branches themselves may also receive applications directly from the eligible persons under the scheme. However, such applications should be sent to the sponsoring agencies with their observations on the viability and bank ability of
the projects. Sponsoring agencies would formally sponsor such applications back to the bank branches for sanction of loan.

**Monitoring and Guidance for PMRY at state / UT level**

By and large, the monitoring and guidance for the Prime Minister’s Rozgar Yojana at state / UT level is undertaken by the State / UT PMRY Committee under the chairmanship of the Chief Secretary. The committee is supposed to meet once in a quarter to review the progress and send the report along with remarks to the Ministry of Agro & Rural Industries, Government of India, New Delhi

**Monitoring and Guidance for PMRY at National level**

Prime Minister’s Rozgar Yojana is monitored at Central Government level by the High Powered Committee on PMRY under the chairmanship of Secretary (SSI & ARI)

**Procedures for Preparation of Project Report / Proposal**

It is expected that each entrepreneur should have a complete knowledge about the project proposed and to be set up by the entrepreneur. The project idea is the most important step for availing PMRY loan. Based on the project idea, the entrepreneur has to prepare a project report. A project report is a statement which contains the details of the proposed project like fixed assets, raw materials required, other contingencies like rent, wages / salaries, other expenditure and total cost of production, sales, profit, break-even analysis, profitability ratios and repayments schedule. The project report would reflect at a glance the details of capital required, cost of production,
profit and various detailed parameters of viability of the proposed project. As the PMRY facilitates for the provision of loans under manufacturing, service and business ventures, a prospective entrepreneur has to first prepare a project proposal. While deciding the ventures, the following factors should be carefully taken in to consideration from time to time viz:

- The actual marketability of the product by undertaking market survey
- The demand and supply position of raw materials required if any
- The availability of infrastructure facilities like power, water and other government clearances.
- Technology and know how of manufacturing / business / service procedures to be adopted and where the unit shall be set up and established in consonant with viability and sustainability norms.

**Phase of PMRY scheme**

The beneficiaries should have completed different phases of work carried out by the District Industries Centre for obtaining the credit facilities from the banking institutions. The District Industries Centres are the prime agency responsible for proper identification of beneficiaries to the economic empowerment of respondents of the concerned district. The following diagram indicates the various stages and phases of the scheme.
**PMRY Linkage Chain Mechanism**

The District Industries Centre, the financial institution such as Bank, recognized training institution, and the beneficiaries are the stakeholders of the scheme. The linkages among these stakeholders are essential for successfully implementing this programme. These stakeholders are linked or associated with each other in order to identify the potential entrepreneurs, lending credit assistance on the basis of viable projects submitted by the beneficiaries. The following chart indicates the integrated Model linkages mechanism among various institutions and their overall objectives and goals.
Levels of Training

Today, unemployment is considered as a chronic problem in the country. To eradicate this unemployment problem, the government of India has been implementing scheme such as Prime Minister’s Rozgar Yojana for promoting entrepreneurial culture among unemployed youth. Under this scheme, employment opportunities are continuously being generated among the educated unemployed youth. Consequently, it is estimated that, around 39.40 lakhs persons have got gainful employment opportunities during the period of 1993-94 to 2002 to 2003 (refer to table 4.7).

To conclude, the programmes mainly concentrated and dwelt on Socio-economic growth and development of the beneficiary. As a whole, it paved way towards achieving the desired results, including the empowerment of the beneficiaries.