CHAPTER VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter gives the summary of major findings of the study and suggestions for policy makers, implementing bodies and also to the beneficiaries. Today unemployment rate in the country is getting worse as there has been very little growth of employment in the public sector in recent years. There would be significant improvement in employment generation in the organized sector and also in industrial as well as agriculture. In the services sector in the last four years, the growth was 7 to 9 per cent a year but the overall job growth in organized sector was zero and indeed negative by 0.38 per cent in 2001.

During the Tenth plan period, it is envisaged that there will be untapped opportunities for self-employment. Promotion of self-employment and reorientation of skills to suit labour market conditions of demand have been incorporated by the government in its strategy for obtaining a higher rate of employment growth leading to the goal of full employment.¹

In this direction, the government of India has implemented various self-employment schemes to educated unemployed youth, Self-Help Group Women, Agricultural laborers, Artisans, Small and medium entrepreneurs. It includes Integrated Rural Development Programme (IRDP), Training Rural Youth for Self-employment (TRYSEM), Nehru Rozgar Yojana (NRY), Jawahar

Rozgar Yojana (JRY), Self-employment scheme for urban poor (SESUP), Employment Assurance Scheme (EAS), Scheme of Urban Micro Enterprises (SUME), Self-employment Scheme for Educated Unemployed Youth (SEEUY), and Prime Minister's Rozgar Yojana (PMRY). Most of the Government schemes are implemented only for a certain period but PMRY is one of the best self-employment schemes which continuously carryout and generate employment opportunities among the youth since 1993. By examining and evaluating the PMRY scheme in the selected districts of Tamilnadu namely Sivaganga, Pudukottai and Dindigul districts are could bring out the intricacies in this programme and modify it accordingly.

**MAJOR FINDINGS**

**The major findings of the study are highlighted below:**

- The data analysis reveals that nearly 2.41 lakhs, 2.09 lakhs, and 2.73 lakhs beneficiaries have received the credit and the highest disbursement during 8th, 9th and 10th plan period respectively. It was understood that the overall picture of disbursement of credit to individual beneficiaries have not been increasing steadily over a period of time.

- The study reveals that the performance of credit availed by the individuals indicated an increasing trend in the study period. Due to poor recovery performance under PMRY scheme the bankers are not interested for lending credit to the new entrepreneurs rather than existing entrepreneurs.
The average target allocated in Tamilnadu registered 19575 beneficiaries, the average sanctioned beneficiaries recommended by Task Force Committee registered 18828 beneficiaries and the average disbursed beneficiaries were 15920 beneficiaries over a period of 14 years. The study reveals that nearly 81.32 per cent of the beneficiaries have been sanctioned and recommended to the concerned bank against the target and 84.55 per cent of the beneficiaries have availed the benefit against the sanctioned beneficiaries.

A further analysis was done over the average loan sanctioned and average loan distributed to the beneficiaries during 8th plan, 9th and 10th plan periods also. It was found that the maximum loan of Rs.68000/- was sanctioned and Rs.59000/- was distributed to the individuals during 8th plan period. An amount of Rs.54000/- was sanctioned and distributed to Rs.53000/- in the 9th plan period. And an amount of Rs.43000/- released and disbursed Rs. 41000/- to the beneficiaries in the 10th plan period. Hence, the difference between the amount sanctioned and disbursement was in declining trend. This is mainly attributed to submission of non-viable project by the beneficiaries.

It was further understood that the average amount of credit sanctioned to the beneficiaries had decreased from 0.68 lakhs to 0.41 lakhs during 1993-94 to 2006-07 and the average amount of credit distributed to the beneficiaries from 0.59 lakhs to 0.38 lakhs during the same period which means bankers were not willing to lend more
amount of credit to the individuals due to the fact that beneficiaries have not come forward to repay the outstanding loan regularly.

- The study reveals that around 49.29 per cent of the beneficiaries received the credit assistance against the sanctioned beneficiaries from bank with an amount of 841.10 lakhs and distributed to the beneficiaries during the same period. One could notice that there is a wide gap existing between the sanctioned and disbursement of loans and also between the target and sanctioned beneficiaries during the period of 14 years. Therefore, District Administration, Implementing Agency jointly can initiate suitable measures and take concerted effort for distributing more number of beneficiaries.

- It was understood that among the three districts the target fixed by the state for Dindigul district is much higher than Sivaganga and Pudukottai districts.

  In Dindigul district, around 102.57 per cent of the beneficiaries were provisionally sanctioned against the fixed target and registered the highest sanctioned beneficiaries as compared to Sivaganga (92.67 per cent), Pudukottai (94.04 per cent).

  In the same district, nearly 68.72 per cent of the beneficiaries got benefited against the sanctioned beneficiaries and more than 70 per cent of the beneficiaries were benefited against the target allocated by the state. It can be understood that it registered the highest disbursement over a period of time compared to the other two
districts. This is mainly attributed to the beneficiaries having rich experience in the field of entrepreneurship and they are motivated by peer groups in order to involve self employment activities compared to government jobs.

- The study reveals that the credit distributed to beneficiaries (6.52 lakhs) were higher than the trained (6.19 lakhs) during 8th plan period and the beneficiaries trained (11.31 lakhs) were higher than loans distributed (9.64 lakhs) during 9th plan period.

- It was further observed that the employment opportunities provided to the educated unemployed youth has been increased plan wise in the entire country. It was noted that nearly 9.78 lakhs beneficiaries have benefited during 8th plan, 14.46 lakhs beneficiaries during 9th plan and 17.88 lakhs persons during 10th plan. Hence, educated unemployed youth should come forward to utilize this opportunities towards for eradicating unemployment problem in our country.

- An application of Pearman’s Rank Correlation test was injected in order to find out whether the bank officials have equally sanctioned and disbursed the credit to individual based on the line of activities selected by beneficiaries. The rank correlation on the response was (-) 0.63 which means that the number of beneficiaries to whom the loan was sanctioned and the amount of credit was not equally disbursed between the activities of industry and service. Hence, it can be understood from the analysis that the Task Force Committee had recommended more emphasis on the Industrial unit rather than
Service unit. Subsequently, the beneficiaries had no proclivity and utilization to take up Industrial unit instead of Service ventures.

The rank correlation on the response between Industry and Business units was (-) 0.89. It was found that a negative correlation between Industry and Business sector. Therefore, the beneficiaries have to be motivated by District authorities, bankers and successful entrepreneurs to emphasis more on manufacturing activities rather than business or service sectors.

It was found out that the value of Pearson’s rank correlation was 0.53. It is a positive and medium level correlation which means the authorities have equally sanctioned and disbursed the credit to both service and business sectors.

- The study emphatically revealed that 51 per cent of beneficiaries were females and 49 per cent were males. Hence, it is inferred that women are more keen in availing benefits under this scheme and ready to involve themselves in the Entrepreneurial Development activities.

- The study reveals that the average age of respondents in the selected district i.e. Pudukottai and Dindigul district was 31, but in Sivaganga district, it was found to be 32. Moreover, the respondents of Dindigul district had a very high attitude towards entrepreneurship among the educated unemployed youth compared to Sivaganga and Pudukottai districts. This is mainly attributed to the higher growth of literacy rate as compared to the other two districts.
The minimum educational requirements of PMRY scheme is SSLC pass/fail at the time of inception of the programme. Majority of respondents in Sivaganga district possess higher secondary education and under-graduation level. But most of the beneficiaries in the remaining two districts have completed their SSLC only.

The study reveals that the average annual income of the respondents in Dindigul and Sivaganga district was found to be Rs.36,725/- and Rs.36,043/- respectively. However, the average annual income of the respondents in Pudukottai district was as low as at Rs.26,266 compared to the other two districts. It was understood that a large number of respondents earned over Rs.40000/- in Dindigul district. Hence, their social status had improved as compared to the beneficiaries of other districts.

The study reveals that 89 per cent of the respondents opined that, of the total family members less than two persons have engaged themselves in business and 11 per cent had more than two persons involved in the business activity in all the three districts.

The study further reveals that the respondents in Pudukottai district got reliable information on PMRY scheme through their friends. And bankers were voluntarily purveyed information to the beneficiaries regarding matters such as obtaining credit facilities under PMRY scheme. Respondents in Sivaganga and Dindigul districts have availed
necessary information through friends, self-help groups’ members and non-governmental organizations.

- The study reveals that majority of the beneficiaries (71.63 per cent) have selected their business venture on the basis of experience they had previously gained.

- Majority of the respondents (66 per cent) opined that training was very much useful for getting an exposure of the business. However, around 22 per cent of the beneficiaries expressed that it was an opportunity for sharing their experience with seasonal entrepreneurs; about 12 per cent of the beneficiaries viewed that it was a chance to know about other entrepreneurs. Hence, Training has proved to be extremely helpful to the beneficiaries of PMRY scheme in order to achieve the desired results in their business operations.

- The study revealed that respondents have got financial assistance through various other sources due to inadequate credit assistance to the beneficiaries, and violation of rules and norms prescribed by the Government of India.

- Out of 349 beneficiaries, nearly 12 beneficiaries (4 per cent) have got bank loan even before undergoing the Entrepreneurship Development Programme conducted by the Recognized Training Institutions by using some influence.
A significant portion of respondents have undergone the training programme offered by the Non-Governmental organizations; 86.02 per cent of the respondents in Sivaganga have undergone the training programme offered by the academic institution like University; 65.29 per cent of them in Pudukottai district have received the training through Government institution like Centre for Entrepreneurship; 67.41 per cent of them in Dindigul district have availed necessary training through non-governmental organizations like WIDE Trust, Entrepreneurship Development Institute (Guindy) and Centre for Entrepreneurship (Madurai). Hence, non-governmental organizations play a significant role towards for providing necessary training to the beneficiaries of the scheme.

The study revealed that majority of the respondents in Sivaganga and Pudukottai districts opined that Entrepreneurship Development training provided by resource persons were useful to the existing as well as to new entrepreneurs. The Dindigul district participants felt that the training was very easy and they were capable of understanding the matters delivered to them during the training sessions.

District wise results reveal that, 98 per cent of the respondents in Sivaganga, 89 per cent of the respondents in Pudukottai and 93 per cent of the respondents in Dindigul district got their expectations fulfilled through training programmes. Hence, it is an important tool to disseminate the most essential information, which will be useful to the change their attitude.
The average training period of the respondents in Sivaganga district was found to be 13 days; 11 days for Pudukottai and 12 days for Dindigul district. It was understood that majority of the respondents in Sivaganga district participated in the training programme for establishing industries, whereas respondents belonging to Pudukottai and Dindigul district have availed loan for doing business / service.

The study reveals that out of 349 beneficiaries, nearly 50 beneficiaries used the funds not only for business but also for other business purposes. A significant portion of respondents in Dindigul district have utilized the credit for other business purposes compared with other districts.

The study brought to limelight that there is a significant difference existing between the proposed and sanctioned amount of loan to the respondents in the study area. The study reveals that out of the total of 93 respondents in Sivaganga district 30 respondents (32.25 per cent) have received the proposed planned amount which was mentioned in their project proposal. Only 2 respondents (2.15 per cent) did not get the credit facility because of the transfer of branch manager of the banks.

The study reveals that only 24.93 per cent of the beneficiaries have received the actual amount proposed in their project proposal. It indicates that the bank do not sufficiently lend credit to PMRY borrowers, even though their proposal meets the credit limits requirement.
The study reveals that a significant portion of the respondents (262 persons) have not received the proposed amount in the proposal in the selected districts due to various reasons. For about 25 per cent of the respondents were not willing to provide collateral security. About 19 per cent of them did not submit project report and some others did not maintain good relationship with bank officials in Sivaganga district because of which they did not get sufficient credit.

It was noted that in Pudukottai district, 38 per cent of the beneficiaries, were not recommended to Task Force Committee by bankers. About 24 per cent of the beneficiaries did not have cordial relationship with bankers; and 19 per cent of the respondents did not submit a viable project report. This is mainly attributed to the beneficiaries who were not having adequate knowledge pertaining to the scheme. Hence, the authorities should take necessary action in this regard.

Further, the study revealed that nearly 26 per cent of the respondents in Dindigul district did not maintain cordial relationship with bankers, therefore the proposed amount was not sanctioned to the prospective beneficiaries. The major reason is that the beneficiaries have to change their attitude and fulfill the expectations of bankers’ requirements.

The bankers are lending credit assistance under PMRY scheme to business, service and manufacturing sectors. The study reveals that nearly 43 per cent of the respondents of Sivaganga, Dindigul districts have expressed that the bankers do lend credit facility by giving
importance to the service / business ventures selected. Whereas 48.76 per cent of the respondents have opined that the bankers do also provide credit facility to the manufacturing sector according to the opinion offered by the respondents in Pudukottai district. This is mainly due to the project proposal submitted by the beneficiaries were different in the sample districts. It was found that there is a significant difference on the opinion about bankers' priority of financing among the respondents of the three districts.

- A significant portion of the respondents (38.70 per cent) in Sivaganga district opined that the bankers’ objective was lending credit facilities to create new entrepreneurs rather than financing of the existing entrepreneurs. However, nearly 58.67 per cent of the respondents in Pudukottai district and 62.22 per cent of beneficiaries in Dindigul have expressed that the main objective of the bankers was only to achieve the target fixed by the state government. Hence, it can be concluded that there is marked difference of opinion regarding the factors that influenced banker to finance according to the opinion of the respondents.

- The study reveals that majority of the respondents (207 persons) stated that the bankers have readily come forward to provide credit facility to the individual entrepreneurs. Most of the respondents in Pudukottai (65 per cent) and Dindigul district (61 per cent) have opined that bankers were ready to extend loan facilities to the
individual beneficiaries faster. However, they were provided with a sum less than that of the proposed amount.

- Out of 349 respondents, nearly 47 respondents (33.09 per cent) in Sivaganga district, 42 respondents (29.57 per cent) in Pudukottai district and 53 respondents (37.32 per cent) in Dindigul district opined that the bankers were not ready to disburse loan in speedy manner due to strict rules and regulation.

- The opinion of the respondents on the time taken for sanction and disbursement of credit to the beneficiaries was elicited. The study reveals that the average time taken by the bankers for lending loan facilities to the concerned individuals was 2.92 months in Sivaganga and 3.12 months in Pudukottai district, whereas it were about 3.25 months in Dindigul district. Approximately around 3 months were taken by banks in all the three sample districts for lending credit to the beneficiaries. Hence, it can be inferred that the average time taken by banks to disburse credit under PMRY was over 3 months.

- A significant portion of the respondents in Sivaganga district (25 per cent) have expressed that the entrepreneurs can continuously be motivated and monitored by the bankers on the line of activities chosen by the beneficiaries in order to develop their business venture. Further, 26 per cent of the respondents in Pudukottai and 22 per cent in Dindigul district stated that bankers should come forward for ensuring complete monitoring of the business activities carried out by the beneficiaries.
The study reveals that majority of the respondents (315 persons - 90 per cent) had expressed that the loan amount is repaid to the bank regularly.

Out of 349 respondents in all the three districts only 30 respondents (9 per cent) have not repaid the loan. The reason being that 13 beneficiaries have incurred unexpected expenses leading to face some other problems namely they are unable to pay the loan amount regularly. 12 persons were not able to receive sufficient profit from their trade; 4 persons have chosen unsuitable trade and only 1 person stated that due to inadequate knowledge about the business activities he couldn’t repay the loan.

A considerable portion of the respondents (30.10 per cent) in Sivaganga district had opined that financial institutions should provide additional loans to the entrepreneurs who are regular in the repayment of loan. The study reveals that about 45.45 per cent of the respondents in Pudukottai district and 55.26 per cent of the respondents in Dindigul district opined that the Government of India can delegate the legal powers to seize property from the defaulting individual beneficiaries in order to solve the problem of over-dues.

The study reveals that majority of the beneficiaries accounting for 59 per cent in Pudukottai, 58 per cent in Dindigul and about 40 per cent in Sivaganga district participated and involved themselves in organizing seminars, workshops and conferences relating to District Industries Centre activities. It is heartening that these types of activities are
extremely useful to the beneficiaries. It can eventually be helpful for promoting entrepreneurial aspirations among educated unemployed youth.

- Nearly 18 per cent of the respondents in Sivaganga district have expressed that by creating awareness about incentives and privileges through various modes, such as by advertisements through television, radio and newspapers would be extremely helpful to the new and aspiring entrepreneurs.

It was also observed that 14 per cent respondents in Pudukottai district stated that DICs staff had maintained cordial relationship with new and existing entrepreneurs and 11 per cent expressed that by issuing notices, prospectus and pamphlets constitute kinds of tools for communicating the necessary information to individuals. It gives details on how, what to look for, whom to ask and how to approach District Industries Centre for obtaining credit facilities.

- The study reveals that out of 349 respondents, nearly 211 (60 per cent) respondents had the knowledge of the overall functioning of District Industries Centre before participating in the training programme under PMRY scheme. A significant portion of the respondents (52.68 per cent) in Sivaganga district did not have the requisite knowledge about the working of DIC as compared to other districts. This is mainly attributed to lack of disseminating information about roles, responsibilities and functions of District Industries Centre through seminar / workshop, issuing notice, pamphlets.
Only 131 respondents (37.53 per cent) did not possess the required knowledge pertaining to the process of registration of their unit and the privileges available for manufacturing units through DIC.

As a whole, nearly 228 respondents (65.32 per cent) in all the three districts felt that the DIC has not monitored the production units regularly and 224 respondents (64.18 per cent) have expressed that the beneficiaries did not know the details entailed in the entrepreneurship award issued to the most successful entrepreneurs in the district which is done through the District Industries Centre.

- The study reveals that out of 349 respondents a great majority of 286 respondents (81.94 per cent opined that, they were economically empowered through the self-employment scheme, namely Self employment Scheme for Educated Unemployed Youth, Prime Minister's Rozgar Yojana scheme.

- The growth of per capita income of the EDP beneficiaries has been considered an indicator of economic empowerment of the beneficiaries. The study reveals that out of 349 respondents, 45 respondents (12.89 per cent) had a per capita income of Rs.25000 to Rs.50000 before availing of loan. After that, the number raised to 108 beneficiaries (30.94 per cent) which means that the Per capita income of the respondents had improved due to this self-employment programme and the number of respondents in Pudukottai district had four fold increases as compared to the other two districts.
The growth of family income of the respondents in the selected district has improved gradually and it is an indicator of success of this self-employment scheme. The family income of the respondent had risen significantly in Pudukottai district and 18 respondents (14.87 per cent) had earned a family income between Rs.25000 to Rs.50000 in the pre-loan period. However, the number rose to 33 (27.27 per cent) in the post-loan period which means, the individual beneficiary has contributed significantly to the family income from the income generated out of their business.

It was further observed that only 24 respondents (6.87 per cent) have contributed between Rs.50000 to Rs.75000 to their annual family income and rose to 63 beneficiaries (18.05 per cent) in the post loan period in Pudukottai district and the number of respondents (14.04 per cent) had three fold (17 person) increases during the post loan period.

From the analysis, it is observed that there is a development of entrepreneurship and personal growth after receiving the loan from the banks. In all the districts the opinion on this aspect was almost similar. Hence, it is very clear that the PMRY loan scheme has brought notable changes in the lives of the beneficiaries.
SUGGESTIONS

The following suggestions are prescribed for policy makers to enrich the effective implementation of PMRY scheme.

- The Government of India may consider that eligibility age limit may be increased from 18 to 35 to 18 to 40 under PMRY scheme.

- Bankers should change their attitude and have to develop an entrepreneurial atmosphere in order to promote the entrepreneurial culture among educated unemployed youth rather than working for achieving target only.

- The orientation programme about the scheme should be given to all bank officials and the matters should be discussed at the District and State level bankers’ committee meeting for lending credit to the beneficiaries in a speedy manner. This will enable them to achieve the desired results of the scheme in the long-run.

- Government should monitor this and take some preventive and curative measures to curtail the practice of kick-backs.

- It is expected that the beneficiaries of PMRY scheme should undergo through the necessary entrepreneurship development training programme conducted by the recognized institutions. But the state authorities have advised bank officials not to provide credit to the individual beneficiaries before completion of EDT programme. Therefore, the beneficiaries should be aware of knowledge about the business norms through DIC personnel, Bank officials, and Government websites.
Training is imparted by recognized institutions such as university, colleges, and non-governmental organizations with the help of potential resource persons. It has been considered an important input for the growth and development of individual beneficiaries, leading to inculcate necessary soft skills to the aspiring entrepreneur. Therefore, the district authorities must properly monitor once in a year the intricacies, efficacy, mode, training modules and infrastructural facilities on the basis of performance of the training inputs offered by these institutions.

The authorities reported to the PMRY scheme have to clearly discuss at the State Level Bankers’ Committee meeting regarding the utilization of credit by the beneficiaries because of misutilization of credit by the beneficiaries. They can consider giving some sort of incentives if they had promptly repaid their loans and made precise utilization of the funds. In this direction, the beneficiaries come forward to repay the loan amount and get the privileges offered by the district authorities, which will be helpful to decrease the over due amount.

All orientation programmes and the components pertaining to the schemes should be given to all bank officials and even all the issues related to the financial aspects of the schemes should be discussed in detail at the District level and State Level Bankers’ Committee. This would ultimately facilitate proper coordination, cooperation, communication and ensure proper lending of credit to the right beneficiary groups in a speedy manner paving way to achieve the desired results objectives and goals of the schemes.
The PMRY authorities should frequently advise all stakeholders namely bank officials, DIC’s staff, and middle man to abstain from undesired practices such as receiving bribe, in competency and discrimination of high caste people and low caste people.

Larger banks should open a separate counter for PMRY loan schemes in various places and regions and enable the beneficiaries to repay their dues or installments within the stipulated period.

The authorities should delegate adequate legal powers to the bank officials to seize property from the individuals if the beneficiaries do not repay the loan amount within the stipulated time such as overdue for over 3 months.

The Government of India may organize awareness programmes on PMRY scheme for disseminating accurate information to the new entrepreneurs. The aspiring entrepreneur, who wishes to apply for getting financial assistance under this self-employment programme, needs adequate information pertaining to age, educational qualification, training period, individual contribution, government subsidy and training institutions. Therefore, once in three months such programme is to be conducted through District Industries Centre.

As per Reserve Bank of India guidelines, banks should not insist on collateral security upto 2 lakhs for industrial unit, upto 1 lakhs for Business and service unit from PMRY beneficiaries. In this direction the purpose of the scheme / programme has been violated by the district authorities.
The government may appoint Deputy Tashildar for the recovery of PMRY loans. This is mainly because of mobilizing the funds from the beneficiaries.

Banks and District Industries Centre must identify viable industrial activities and include all of them under PMRY scheme. Hence, the beneficiaries can earn higher income which will be useful to achieve the desired results.

Reserve Bank of India has advised that Self-Help Groups (SHGs) can be considered for financial assistance under PMRY scheme subject to the satisfaction of the members of SHGs. However, the eligibility criteria laid down under the PMRY scheme must be complied with all the time.

Also, the banks have to adopt group approach in respect of PMRY loans and loans can be considered to SHG if all members are eligible. Depending upon the activity and investment required, Joint Liability Groups/Self-Help Groups may also be formed so that not only group approach is adopted but also industrial activity approach which is financed under the scheme.

Marketing promotion measures and techniques have to be undertaken from time to time by an appropriate organization such as Tamilnadu Corporation for Development of Women Limited (TNCDW - External) to help all SHGs and PMRY beneficiaries' in the entire products marketing operations particularly in the highly competitive environment.
CONCLUSION

To sum up all Government schemes are implemented for improving social status, increasing standard of living and economic empowerment of the poor sections of the community. This programme has been implemented for the growth and development of educated unemployed youth between the age group of 18 to 35 years towards generating employment opportunities, which leads to eradicate the unemployment problem in our country.

The target group of PMRY scheme was educated unemployed youth, Self-Help Groups, Agricultural labourers, Artisans, Scheduled caste, scheduled tribes, physically challenged persons, and Ex-service men. They can establish small and medium enterprises with maximum financial assistance of Rs.2 lakhs for industrial sectors.

The study found that the majority of the government schemes are mainly implemented for the development of individual’s ability, skills and knowledge but not generating employment opportunities for others. Yet other self-employment scheme such as PMRY is keen in ensuring a novel scheme. It generates gainful employment opportunities among educated unemployed youth as well as group of individuals and promotes their economic livelihood system.
Today, Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister’s Employment Generation programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister’s Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas.

To conclude PMRY scheme is a viable scheme to uplift the life style, socio-economic status, families’ recognition and standard of living of unemployed youth by imparting entrepreneurial activities among them. The coordinated efforts of the bankers, DIC officials and the training institutions will pave the way for yielding better results and achieving the purpose of the scheme.