EVALUATION OF PRIME MINISTER'S ROZGAR YOJANA (PMRY) SCHEME IN PROMOTING ENTREPRENEURSHIP IN TAMILNADU

Interview Schedule

I. PERSONAL INFORMATION

1.1. Name :

1.2. Sex : Male / Female

1.3. Age :

1.4. Native Place :

1.5. Occupation :

1.6. Educational Qualification

   a. VIII Standard  
   b. S.S.L.C.  
   c. H. Sc.  
   d. U.G.  
   e. P.G.  
   f. Others (Specify) 

1.7. No. of Members in the family

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Children</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

1.8. Family Income :

1.9. No. of persons involved in Business / employed in the family

<table>
<thead>
<tr>
<th>Employed</th>
<th>Business Man</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>
II. ABSTRACT OF PMRY SCHEME

2.1. How known the PMRY Scheme

a. Friends  
   b. Neighbours  
   c. Bankers  

d. Relatives  
   f. Others (Specify)  

2.2 Reasons for selection of business venture

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Nature of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior Experience</td>
<td>Business</td>
</tr>
<tr>
<td>Family Business</td>
<td></td>
</tr>
<tr>
<td>Profitable venture</td>
<td></td>
</tr>
<tr>
<td>Creation of Employment Opportunities for others</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
</tr>
</tbody>
</table>

2.3 Is entrepreneurship development training necessary for entrepreneur?

1. Yes  
2. No  

If yes, what is the reason?

a. Exposure to the business  

b. Sharing of experienced entrepreneurs  

c. Knowing about other entrepreneurs  

d. Other reasons (specify)  

2.4 Before PMRY scheme, did you get any financial assistance from various sources?

1. Yes  
2. No  

If yes, what are the sources?

<table>
<thead>
<tr>
<th>Sources</th>
<th>Before PMRY</th>
<th>After PMRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money lenders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other sources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.5 When did you receive the loan from bank?

1. Before training  
2. After training
2.6 Before training, what was the basis?
   a. Close relationship with Bankers
   b. Assurance by government officials
   c. Recommendations of politicians
   d. Other reasons (specify)

III. INFORMATION ABOUT THE TRAINING PROGRAMME

3.1. Where did you have the entrepreneurship development training programme?
   a. University / Colleges
   b. Non-governmental organization
   c. Others (specify)

3.2. Which class do you like among the various topics

<table>
<thead>
<tr>
<th>Name of Classes</th>
<th>Please (✓) tick the reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skills of Entrepreneurs</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Establishment of industry</td>
<td></td>
</tr>
<tr>
<td>Business management</td>
<td></td>
</tr>
<tr>
<td>Financial Assistance</td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td></td>
</tr>
<tr>
<td>Rules and Regulations</td>
<td></td>
</tr>
<tr>
<td>Enduring in business and development</td>
<td></td>
</tr>
</tbody>
</table>

4. Useful 5. Others (specify)

3.3. Did you get expected things from Entrepreneurship Development Training?
   1. Yes 2. No

If no, what is your expectation?

3.4. How long period Entrepreneurship Development Training was provided to you?
   1. 10 days 2. 15 days 3. 20 days
3.5. How to utilize the credit?

<table>
<thead>
<tr>
<th>Utilization</th>
<th>Business</th>
<th>Other purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.6. What are the reasons to utilize for other purpose?

a. Family expenditure [ ]
b. Utilized for other business [ ]
c. Repayment of other loans [ ]
f. Others (Specify) [ ]

3.7. What is your opinion about Entrepreneurship Development Training?

<table>
<thead>
<tr>
<th>S. No</th>
<th>Opinions</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Training is compulsory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Instructions to Entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Opportunity to Know about other entrepreneur</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Training impart skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Attitudinal change</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Opportunity to Share other entrepreneurs experiences</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>7</td>
<td>Inculcate the habit of entrepreneurship</td>
<td></td>
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</tr>
</tbody>
</table>

SA – Strongly Agree  A – Agree  N – Neutral  D – Disagree  SD – Strongly Disagree

IV. DETAILS REGARDING BANK LOANS

4.1. How much amount you will expect as loan from bank?

<table>
<thead>
<tr>
<th>Proposed Amount (in Rs.)</th>
<th>Received Amount (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2. Reasons why the amount proposed were not received?

a. Not submission of project report [ ]
b. Not provided for collateral security [ ]
c. Absence of cordial relationship with bankers [ ]
d. Bankers is not ready to recommend to TFC [ ]
e. Other reasons [ ]
4.3. Priority of financing by bankers
   a. Business venture  □  b. Service unit  □
   c. Manufacturing unit  □  d. Other activities  □

4.4. Main objectives of bankers while extending financial assistance
   a. Achieving the target  □
   b. Creation of new Entrepreneur  □
   c. Political influence  □
   d. developing existing Entrepreneur  □
   e. other objectives  □

4.5 Are bankers providing loan immediately?
   Yes  □  No  □
   If No, What are the reasons?
   a. Absence of Banker’s support  □
   b. Strict Rules and Regulations  □
   c. Banker’s Negative attitude  □
   d. Other reasons  □

4.6 How long period have you taken for getting loan?
   a. 1 to 2 months  □  b. 3 to 4 months  □  c. 4 to 5 months  □
   d. 5 to 6 months  □  e. 6 to 12 months  □  f. not availed  □

4.7 To develop entrepreneurship, what are the actions to be taken by bankers?
   a. Avoiding bribery  □  b. discouraging middle man  □
   c. Avoiding recommendation  □  d. Monitoring entrepreneurs  □
   e. Requiring minimum collateral security  □
   f. Motivate entrepreneur continuously  □  g. reduce formalities  □
4.8 Are you repaying the loan amount regularly?

Yes ☐    No ☐

If No, What are the reasons?

a. Choosing unsuitable trade ☐ b. inadequate knowledge ☐
c. Unexpected expenses ☐ d. Low profitability ☐
e. Not much interested in repayment ☐ f. Others ☐

4.9 What are the actions taken by the bankers for the recovery of loan?

a. Power to seize for collection of dues ☐
b. Extending the deadline for repayment ☐
c. Encouraging good entrepreneurs through reduction of interest and providing incentives ☐
d. Supporting good entrepreneur through additional loan ☐
e. Reduction of interest for sick units ☐

4.10 What is your business development and personal growth after receiving the loan?

<table>
<thead>
<tr>
<th>S. No</th>
<th>Opinion</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Life style has Improved</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Social status increased</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>3.</td>
<td>Recognition by family members</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4.</td>
<td>Gained experience</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Satisfaction on providing employment opportunities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Guide and counseling to the friends and relatives</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD- Strongly Disagree
V. INFORMATION ABOUT DISTRICT INDUSTRIES CENTRE

5.1 How to approach District Industries Centre for availing loan under PMRY scheme?
   a. Bankers  
   b. Friends  
   c. Relatives 
   d. Middle man  
   e. Entrepreneurs  
   f. others  

5.2 What is your Expectation from the District Industries Centre?
   a. Organizing seminars in connection with functions of DICs  
   b. Issuing prospectus, notice and pamphlets  
   c. Advertisement in mass media  
   d. Create awareness on incentives through various ways  
   e. Staff should maintain good relationship with entrepreneur  

5.3 Knowledge on the working of District Industries Centre?
   a. Awareness on DIC before training  
   b. Registration of manufacturing unit in DIC is a must  
   c. Privileges for registration of manufacturing unit through DIC  
   d. Monitoring of production unit by DIC  
   e. Awards instituted by DIC  
   f. Counseling by DIC  
   g. Bribing among the DIC personnel  
   h. Recommendation of the application by DIC  

5.4 Opinion of the respondents on the role of DIC as an agent of Change
   a. Facilitates Economic empowerment  
   b. Ensures competition  
   c. Effective utilization of loan  
   d. Able to attain socialization  
   e. Dependency syndrome is nullified  
   f. Government subsidy is suitable remedy for betterment  
   g. Government through DIC plays a role facilitator  

5.5 What is your economic conditions

<table>
<thead>
<tr>
<th></th>
<th>Before PMRY</th>
<th>After PMRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per capita income of beneficiaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family income of respondents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in holding of immovable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>properties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in holding of movable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>properties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job opportunities provided to others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.5. What Is Your Business Improvement

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>2 Year</th>
<th>3 Year</th>
<th>4 Year</th>
<th>5 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit (Approximately)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laborers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Branches</td>
<td></td>
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</tbody>
</table>