CHAPTER I

INTRODUCTION AND DESIGN OF THE STUDY

Self-employment plays a significant and potential role in career development of unemployed youth. India’s population has been increasing day by day but employment opportunities are not increasing proportionately. At present, the Tamilnadu population is recorded at 62.4 million (Rural 34.9 & Urban 27.5) as per 2001 census, out of all India population of 1029 million (Rural 742.8 & Urban 286.2)\(^1\). The Government of India has been implementing various employment and self-employment schemes / programmes to improve their skills, personality, thinking capacity and entrepreneurial ability of the educated unemployed youth.

These schemes aim at providing self-employment in the rural areas as well as in urban areas. The pioneering scheme in this line is Self-Employment Scheme for Educated Unemployment Youth (SEEUY). The erstwhile Self-Employment Scheme for Educated Unemployment Youth (SEEUY) which was implemented on August 15, 1983 and subsequently renamed as Prime Minister’s Rozgar Yojana (PMRY) scheme by adding some special salient features, on October 2, 1993 by the then Prime Minister Narasimma Rao. The unique salient features of the scheme is training based lending towards aspiring unemployed youth by imparting entrepreneurial spirit.

\(^1\) Tamil nadu Statistics at a Glance – 2005, Department of Economics and Statistics
Entrepreneurship is directly linked to the character, practice and skill of an entrepreneur. An entrepreneur is a person who organizes, manages and assumes the risk of a business. Accordingly, entrepreneurship refers to identifying or innovating ideas, product and services; mobilizing resources; organizing production or service and finally marketing them covering the risk with constant strive for growth and excellence.

The main objective of any self-employment venture is to promote economic activity. Income generating and self-employment activities undertaken by an entrepreneur not only create employment for him but also for others. He constantly looks for the opportunities; takes risk and grow in the business. He constantly looks for the opportunities; takes risk and enhances growth in the business in the long run.

**Imperative Need for Entrepreneurship Development Programme**

Training and skill development are essential components of Business, Service and Manufacturing unit. The ultimate aim of Entrepreneurship Development Programme (EDP) is to motivate unemployed youth to become more successful entrepreneur. The word ‘entrepreneur’ originates from the French word, ‘entreprendre’ which means, ‘to undertake’. In this regard, it connotes starting a business.

Entrepreneurship is a continuous process and it can be developed through modes such as counselling and guidance of academic personnel, consultation with bankers, interaction with successful entrepreneurs and visit to other organization. Moreover adequate Management and skill based
training scheme can be provided to the unemployed youth to make them understand the basic knowledge about the scheme itself. The concept and ideas of income generating activities to find out and overcome problems emanating in future, imbibe suitable methods adopted for marketing their products, capacity building and build up their capacities and abilities in decision making power.

Entrepreneurial development is an organized and systematic development of individual’s ability and provides awareness pertaining to various managerial and operation functions like finance, production, marketing, enterprise management, banking formalities, and book keeping. It is now regarded as a tool of industrialization and can provide solution to unemployment problem in the economy. The objective of entrepreneurial development is to motivate a person for entrepreneurial career and to make him capable of perceiving and exploiting successful opportunities for enterprises.

The Government of India has followed three approaches to enhance and fulfill the entrepreneurial development oriented programmes, namely through project oriented approach, policy oriented approach, and person oriented approach in order to develop the tiny and cottage scale industries.

**Status of Entrepreneurship Development Programme (EDP)**

Entrepreneurship Development Programmes are also carried out by various Universities, Colleges and Non - Governmental Organization with the

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2 Gupta C.B & Srinivasan N.P., “Entrepreneurship Development in India”, Sulthan Chand and Sons, New Delhi, P.No.1.16
support of State and Central Government. It is a regular training activity to cultivate the latent talent qualities in the youth by enlightening them on various aspects that are necessary for setting up small scale industries. Entrepreneurship Development Programmes (EDPs) have attracted the attention of the educated unemployed youth. Over the years, these programmes have created confidence in the minds of the youth, which has favourably led into self-employment and creation of further gainful employment. The goal of the EDP is to develop adequate skills, knowledge and attitudinal change of educated unemployed youth. The Entrepreneurship Development Programme has been implemented through various recognized agencies in the state of Tamilnadu viz., District Industries Centre (DIC), District Rural Development Agency (DRDA), Tamilnadu Adi Dravidar and Tribal Welfare Department (TAHDCO) and Tamilnadu Corporation for Development of Women Limited. Among these government organizations, District Industries Centre has undertaken the job of promoting the entrepreneurship at the grass root level through Prime Ministers Rozgar Yojana Scheme which is brought under the direction of Government of India.

Initially, the objective of the scheme was to provide continuous employment opportunities to about 10 lakhs educated unemployed youth in the area of micro enterprises. Presently, it has gained steady momentum in almost all Districts of the Country and successfully serves the purpose for which it was established. All sorts of enterprises such as cover Business, Service and Manufacturing Units are covered under this particular scheme.
Statement of the Problem

The Government of India has implemented various employment-oriented schemes to remove poverty, unemployment and underemployment. The most important programmes are; Integrated Rural Development Programme, Jawahar Rozgar Yojana, Nehru Rozgar Yojana, Self-employment scheme for Urban Poor, Employment Assurance Scheme, Scheme of Urban Micro Enterprises, Integrated Urban Poverty Eradication Programme and Employment Guarantee Scheme. Among the various schemes, Prime Minister's Rozgar Yojana (PMRY) is very popular and continuously carried out with the help of District Industries Centres for generating employment opportunities among educated unemployed youth. The speciality of the scheme is that the beneficiaries could obtain financial assistance for setting up of micro enterprises apart from the need based training programme. This scheme facilitates the weaker sections of the community to establish micro enterprise and improve their standard of living and obtained the growth and development as a whole. A significant portion of beneficiaries were not able to receive the necessary training programme, funding agencies (bank officials) were not lending adequate credit assistance to the beneficiaries and concentrated more on business service sector rather than industrial activity. Besides poor repayment, slow disbursement of credit to the beneficiaries, inadequate credit against the proposed amount is some of the persisting problems under this scheme. It is essential to study and evaluate the success or failure of any governmental programme. This evaluation helps the government to review the scheme and incorporate necessary changes
towards its betterment. On this line, the Researcher wanted to evaluate the effectiveness of the PMRY scheme. Hence, the present study has been undertaken.

Among thirty two districts in Tamilnadu, the Sivaganga, Pudukottai and Dindigul districts were alone chosen for the present study. The State of Tamilnadu was divided into three strata, namely Developed, backward, and most backward and one district from each category was chosen to be the sample district representing the category on the basis of judgement.

Hence, the study has made an attempt to evaluate the self-employment scheme especially PMRY scheme and offer valuable findings and suggestions to Government, Bankers, and Policy makers in order to work out the modus operandi of this self-employment scheme in future.

OBJECTIVES OF THE STUDY

The specific objectives of the study are:

- To study the progress of Entrepreneurship Development Programme (EDP) on PMRY scheme.
- To examine the contributions of District Industries Centre and Banks in promoting entrepreneurship development scheme of PMRY.
- To evaluate the impact of Entrepreneurship Development Programme on Business, Service and Industrial units.
- To assess the perception of beneficiaries about the Entrepreneurship Development Programme (EDP) under PMRY scheme.
- To offer suggestions for strengthening Entrepreneurship Development Programme (EDP).
Hypotheses of the study

The following hypotheses were formulated and tested so as to substantiate the objectives of the present study:

- There is a significant difference in the type of occupation of the PMRY Beneficiaries in the three districts.
- There is a difference on the reasons for selection of business venture among the PMRY beneficiaries.
- There is a significant difference between the EDP training provided by the various institutions of the three districts.
- There is a difference on opinion about bankers’ priority of financing among the beneficiaries of three districts.
- There is a difference in the associated factors that influenced bankers to finance under PMRY scheme in the three districts.
- There is a significant difference on reasons attributed by PMRY beneficiaries of the three districts regarding the belated disbursal of loan by the bankers.
- There is a difference in the opinion of the beneficiaries in the three districts in consonance with repayment of loan.
- There is a significant difference on the actions attributed by beneficiaries of the three districts that can be adopted by bankers for regular repayment of loan.
- There is a significant association in the performance (Target allocated) by state among three districts.
- There is a significant difference in the line of activities sanctioned by the government.
Methodology

The present study is an empirical research based on both primary and secondary data, facts, figures and information. The primary data were collected from the selected beneficiaries of PMRY scheme through a well-structured Interview schedule in the selected districts of Tamilnadu namely Sivaganga, Pudukottai and Dindigul. Being the link agents under the scheme, opinion from the officials of Banks and District Industries Centre were also obtained and utilized in the present study.

The secondary information were collected from state level banker's committee report, annual credit plan prepared by the concerned district lead bank, Annual Reports of Ministry of Agro and Rural Industries, records maintained by the District Industries Centre and Banks and also from various Journals, Magazines, news papers and related websites.

Sampling Method

For collecting reliable primary data from the PMRY beneficiaries, the present study has adapted multi stage non-probability sampling method viz., Judgement sampling. Respondents were selected representing both the Gender categories. In this direction, the banks have disbursed loan to 6,988 beneficiaries during the period 1993-94 to 2002-2003. From this, researcher has chosen 5 per cent of the total population as sample respondents which comes to 349. They were identified by judgement basis from the selected districts in Tamilnadu.
Table 1.1
Sampling Structure

<table>
<thead>
<tr>
<th>S. No</th>
<th>Name of the District</th>
<th>Total No. of Respondents (Beneficiaries)</th>
<th>Sample Respondents (Beneficiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sivaganga</td>
<td>874</td>
<td>93</td>
</tr>
<tr>
<td>2.</td>
<td>Pudukottai</td>
<td>2058</td>
<td>121</td>
</tr>
<tr>
<td>3.</td>
<td>Dindigul</td>
<td>4056</td>
<td>135</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6988</strong></td>
<td><strong>349</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Primary data*

Data Analysis

It is an evaluatory type of research based on both primary and secondary data. Beneficiaries under PMRY scheme were approached through personal interview and their perceptions were taken in to account for eliciting meaningful attributions and statistical inferences. Comparison may be made among commercial Banks and District Industries Centres and among the gender classification of beneficiaries and also among various ‘trades’. The study also applied cross sectional analysis in addition to the measure of central tendency (Mean, Median and Mode) and dispersion apart from descriptive statistics. Besides, relevant hypothesis tests viz., Chi-square test, Annual and common growth rate, ANOVA, Rank correlation and Kendalls Correlation test were also applied for analysis and to elicit meaningful inferences.

Period of the study

The secondary data pertaining to this research has been collected from the inception of the Prime Minister’s Rozgar Yojana Scheme i.e., from 1993-94 to 2006-2007. For the purpose of collecting primary data, the beneficiaries
who have launched and operated their business ventures under this scheme and who have minimum of 3 years post training experience were contacted, interviewed and their perception about the training programme, utilization of credit, banker’s view on PMRY scheme was elicited.

**Limitations of the Study**

The study entails certain limitations encountered in the present research work. One of the important limitations is that though there are large numbers of self-employment programme operated in Tamilnadu, the present study is confined only to the Prime Minister’s Rozgar Yojana which was launched on October 2, 1993. Yet another limitation is that the study is confined to geographical area of Sivaganga, Pudukkottai and Dindigul Districts alone. Based on evaluation the study has specifically identified beneficiaries who have completed a minimum of three years of post training experience and successful their business people. The analysis shows that majority of the respondents were not ready to show their property details, fearing tax and other consequences so as to assess the economic empowerment.

**SOCIO – ECONOMIC PROFILE OF SELECTED DISTRICTS IN TAMILNADU**

This chapter describes the Socio-economic profile of selected districts in Tamilnadu. Out of 32 districts, the researcher has selected three districts of southern Tamilnadu, namely, Sivaganga, Dindigul and Pudukkottai Districts for this research purpose. Based upon the socio-economic status of the districts as declared by the government, three districts each one emanating and considered as economically developed district, backward district, most
backward district respectively in their socio-economic indicators such as population, literacy rate, per capita income of the family, educational status and industrial contribution and industries were selected. In Tamilnadu 70 out of 218 Taluks and 216 out of 385 Blocks had been declared industrially backward. Hence, Industries established in these areas become eligible for availing various incentives offered by the Government. A brief description about the districts chosen for the present study is given below:

### Table – 1.2
**Classification on Socio-Economic Backwardness**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Developed</th>
<th>Backward</th>
<th>Most Backward</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Districts</td>
<td>8</td>
<td>14</td>
<td>10</td>
<td>32</td>
</tr>
<tr>
<td>Taluks</td>
<td>47</td>
<td>70</td>
<td>101</td>
<td>218</td>
</tr>
<tr>
<td>Blocks</td>
<td>98</td>
<td>216</td>
<td>71</td>
<td>385</td>
</tr>
</tbody>
</table>

*Source: Government of Tamilnadu website*

Among the thirty two districts, eight districts are identified as developed districts, fourteen districts and ten districts belonged to the backward and most backward status respectively.

**A. SOCIO – ECONOMIC PROFILE OF SIVAGANGA DISTRICT**

**Pasumpon Muthuramalinga Thevar** District was formed on 15th March, 1985 after the trifurcation of the composite Ramanathapuram District into Ramanathapuram, Kamarajar and Pasumpon Muthuramalinga Thevan Districts. The headquarters of the district is Sivaganga. The Sivaganga District has been declared by the Government as one of the backward districts in Tamilnadu.

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Geographical Location

The district has total geographical area of 4045.26 sq.km. It is bound by Pudukottai District on the North, Pudukottai and Ramanathapuram districts on North-East, Virudhunagar on the South-West and Madurai district on the west composed of a total population of 11.51 lakhs as per 2001 census. The population has recorded an increase over the 1991 census registering 10.73 lakhs. It is estimated that approximately 85% of populations live in the rural areas and about 15% in the urban areas.

Administrative Structure

The entire district is bifurcated into two Revenue divisions namely, Devakottai and Sivaganga. It comprises of six Taluks namely Thiruppathur, Karaikudi, Devakottai, Sivaganga, Manamadurai and Ilayangudi. Further, it is divided into 12 Community Development Blocks namely Devakottai, Kannankudi, Sakkottai, S.Pudur, Singampunari, Thiruppathur, Kallal, Kalayarkoil, Ilayankudi, Manamadurai, Thiruppuvanam and Sivaganga for facilitating administrative convenience and provision of effective and efficient services to the communities.

Occupational Pattern

The district has an active work force participation rate of 35% with the total persons classified as workers numbering 3.99 lakhs as per the available district statistics. It was 75% of the active work force is mainly engaged in pursuing Agricultural Activity. The details of the occupational distribution pattern in the district are furnished below:
### Table 1.3
Categorization of Occupational Status

<table>
<thead>
<tr>
<th>S. No</th>
<th>Category</th>
<th>Nos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Cultivators</td>
<td>1,85,828</td>
</tr>
<tr>
<td>2.</td>
<td>Small and Marginal Farmers</td>
<td>1,64,417</td>
</tr>
<tr>
<td>3.</td>
<td>Agricultural Labourers</td>
<td>1,22,894</td>
</tr>
<tr>
<td>4.</td>
<td>Artisans</td>
<td>2,734</td>
</tr>
<tr>
<td>5.</td>
<td>Household Cottage Industries</td>
<td>3,354</td>
</tr>
<tr>
<td>6.</td>
<td>Allied Agro-Activities</td>
<td>3,250</td>
</tr>
<tr>
<td>7.</td>
<td>Other Workers</td>
<td>1,03,197</td>
</tr>
<tr>
<td></td>
<td><strong>Total Population</strong></td>
<td><strong>5,85,674</strong></td>
</tr>
</tbody>
</table>

*Source: Annual Credit Plan, 2005-06*

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**Industrial Development**

Pasumpon Muthuramalinga Thevar District is treated as an industrially backward district for the purpose of extending concessional finance to the establishment of manufacturing sector. The important factors hindering the growth and development of industries in the district are lack of adequate water supply, absence of proper transport facilities, lack of mineral resources and inadequate industrial raw materials. The major industries situated in the area include spinning textile mills. There are about 1032 small scale / tiny units in the district, mainly engaged in food products, paper products, chemical products, metallic and non-metallic minerals products, electrical and electronics, leather, rexin etc.

**Marketing Activities**

There are 22 weekly markets in the district. The most important commodities marketed are groceries and Vegetables besides poultry, Goat, Sheep and Cattle. There are 7 Market Centres namely Sivaganga, Singampunari, Karaikudi, Thiruppuvanam, Manamadurai, Devakottai and Ilayangudi. The commonly marketed commodities and business transacted in
the centres is paddy Groundnut, Chilies, Cotton and Ginger. Some of the market centres have storage facility. All the market centres are connected by Rail network and also have Telephone and Telegraph facilities.

**Education**

Educationally, Sivaganga is considered well developed. Alagappa University, Karaikudi is one among the 3 Universities in Tamilnadu accredited with “A” Grade by National Assessment Accreditation Council (NAAC), Bangalore out of the 20 Universities in the country. Moreover, 6 Engineering Colleges, 4 Polytechnics, 47 Higher Secondary Schools, 73 High Schools, 148 Middle schools, 967 Primary Schools, and 1 Nursery are the major educational credit of Sivaganga District.

**B. SOCIO – ECONOMIC PROFILE OF PUDUKKOTTAI DISTRICT**

Pudukkottai District was carved out of Tiruchirappalli and Thanjavur districts on 14th January 1974. The total area of the district is 4663.2 sq.km with a coastal line of 39 kms. There are no large mountains or hills except Narthamalai hillock located in Annavaasal block and Piranmalai foot hills in Ponnamaravathy block. It is also a place of historical importance. It has several places for promoting tourism development and buildings for accommodating tourists and has scope to promote of archaeological interests. Similarly, the famous temples are situated in the following places namely, Sittannavasal, Kodumbalur, Kodumianmalai, Narthamalai, Viralimalai, Thirumayam, and Avudaiyarkoil.
Geographical Location

By and large, the District is bound on the North and North West by Tiruchirapalli District, West and South West by Sivaganga District, on the East and North East by Thanjavaur District and on the South East by Bay of Bengal. Pudukkottai District is situated in between latitude 9°50 and 10°40 and longitude 78°25 and 79°15. It is almost a Coastal District. The western portion is 600 feet above M.S.L tapers towards the East and reaches the sea level.

Administrative Structure

Pudukkottai district is largely composed of two revenue divisions, namely, Pudukkottai and Aranthangi and comprises of nine Taluks, namely, Kulathur, Illuppur, Alangudi, Pudukkottai, Gandarvakottai, Thirumayam, Aranthangi, Avudaiyarkoil and Manamelkudi. There are 13 blocks in the district namely, Annavasal, Arimalam, Kunnandarkoil, Ponnamaravathi, Pudukkottai, Thirumayam, Viralimalai, Aranthangi, Avudaiyarkoil, Gandarvakottai, Karambakudi, Manamelkudi, and Thiruvarankulam. There are 765 revenue villages. As per 2001 census, the population of the district recorded 14, 52,269 out of which 7, 20,847 persons are men and 7, 31,442 persons are women.

Workforce status and Industrial growth

Pudukottai district, traditionally a neglected area attained its industrial growth momentum to some extent only after the formation of the district. The number of SSI units increased from 233 to 2198 in 1988 (9 fold increase). The district is industrially backward even though it possesses substantial number of SSI. The state government on 14.05.90 identified one Taluk namely Avudayarkoil as the most backward taluk in the District.
<table>
<thead>
<tr>
<th>S. No</th>
<th>Status of Industries</th>
<th>Nos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Medium &amp; Large Industries</td>
<td>32</td>
</tr>
<tr>
<td>2</td>
<td>Small Scale Industries (SSI)</td>
<td>2198</td>
</tr>
<tr>
<td>3</td>
<td>Handcraft Units</td>
<td>330</td>
</tr>
<tr>
<td>4</td>
<td>Industrial Cooperatives societies</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: Annual credit plan 2005-06

There is one SIPCOT industrial complex still existing in the district which is located 6 Kms away from the Headquarters. It has an area of 412 acres and 76 plots.

The labour force predominantly working in the agricultural sector is underemployed and poorly paid. The study reveals that the average daily wages for an agricultural labourer is Rs.15/- whereas for unskilled, skilled labourers earn up to Rs.20 and Rs.25/- per day respectively. According to the minimum wages Act 1948, the average minimum wages was raised from Rs.40/- to Rs.45/- per day with effect from 30th November 1999. Hence, the labourers can enhance their earning capacity, improve their purchasing power and eventually increase their standard of living.

The total number of workers is 4.63 lakhs, which is 35% of the total population, 24% of the workers are females, with the average family size of 7. Promotion of Education of the population is aided by three arts Colleges, three polytechnics, two professional colleges, one Industrial Training Institute. At the lower level, there are 35 higher secondary schools, 79 high schools, 189 middle schools and 1089 primary schools. Health services are taken care of through 9 hospitals, 55 Primary Health Centres, 241 Sub-Centres and 10
rural dispensaries. Hence, majority of the workforce is engaged in agricultural and allied activities in this district.

C. SOCIO-ECONOMIC PROFILE OF DINDIGUL DISTRICT

Dindigul Town serves as the District Head quarters of this District. It was carved out of the composite Madurai District on 15.9.1985. Dindigul, which was under the rule of the famous Muslim Monarch Tippusultan has a glorious past. The historical Rock Fort of this district was constructed by the famous Naik King Muthukrishnappa Naicker. Since the shape of the rock resembles cushion, this city is called ‘DINDIGUL’. It is located between 10°05” and 10° 9” North Latitude and 77°30” and 78°20” East Longitude.

Geographical Location

This district is bound by Erode, Coimbatore, Karur and Trichy districts on the North, by Sivaganga and Tiruchi District on the East, by Madurai district on the South and by Theni and Coimbatore Districts and Kerala State on the West. It is spread over on area of 6266.64 Sq. Km. According to 2001 Census, its population registered 19, 23,014. Out of the total population (19.23 lacks) 9, 68,137 persons belongs to Male Segments and 9, 54,877 persons belong to female population. The literacy rate of Dindigul District is 69.35%. By and large, the populations of Dindigul district are tilted towards entrepreneurial activities as opposed to Sivaganga and Pudukkottai district because of accessibility to 1) required raw materials 2) Suitable geographical location 3) Literacy rate is high.
Administrative Setup

Dindigul District comprises of 3 Revenue Divisions namely Dindigul, Palani and Kodaikanal, and further composed of 7 Taluks namely, Dindigul, Kodaikanal, Natham, Nilakottai, Oddanchatram, Palani, and Vedasandur. It is also made up of 14 Panchayat Unions namely Athoor, Batalagundu, Dindigul, Guzilamparai, Kodaikanal, Natham, Nilakottai, Oddanchatram, Palani, Reddiyarcharam, Shanarpatti, Thoppampatti, Vadamadurai, and Vedasandur.

Occupational Pattern

Out of the total population (19.23 lacks) in the district, half of the workforce belongs to the Non-workers group and one sixth is engaged in Agricultural activity. The details of the occupational distribution in the district are furnished below:

Table 1.5

<table>
<thead>
<tr>
<th>S. No</th>
<th>Category</th>
<th>Nos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Cultivators</td>
<td>1,83,218</td>
</tr>
<tr>
<td>2.</td>
<td>Agricultural Labourers</td>
<td>3,13,195</td>
</tr>
<tr>
<td>3.</td>
<td>Household Industry</td>
<td>25,180</td>
</tr>
<tr>
<td>4.</td>
<td>Other workers</td>
<td>3,20,300</td>
</tr>
<tr>
<td>5.</td>
<td>Marginal workers</td>
<td>1,31,439</td>
</tr>
<tr>
<td>6.</td>
<td>Non-workers</td>
<td>9,49,682</td>
</tr>
<tr>
<td></td>
<td><strong>Total Population</strong></td>
<td><strong>19,23,014</strong></td>
</tr>
</tbody>
</table>

*Source: Annual Credit Plan 2005-06*
Manufacturing Activities

Next to farming activities, substantial number of communities depends largely on industries and manufacturing units. Dindigul is the most important industrial centre. A number of spinning Mills are mushrooming in Vedasandur and Vadamadurai blocks, besides a few paper mills located in Swaminathapuram. Further, a steel industry has been established in the region.

Accurate view indicates that Tobacco and Cigar manufacturing, metal industry, dyeing, iron industry and cotton spinning, weaving are the most promising industries in the District in the long-run. For a long time, Dindigul town has been associated with Iron locks, Iron safe of good quality and durability caliber. Similarly, a lock manufacturing unit under co-operative sector is functioning in the town. Another industry for which Dindigul is noted is Leather Tanning.

This district is having a flourishing handloom industry located at Chinnalapatti, a distance of 11 Kms away from Dindigul town on the Madurai-Dindigul road. Art-Silk saris and Sungudi saris are produced in Chinnalapatti that are famous through out India and abroad. More than 1000 families are gainfully engaged in this Industry.
Marketing Activities

Marketing facilities and networks are inadequate. Madurai Market Committee has gained momentum in this direction. An export item of the district includes skin, leather, dyes, tans, cotton, silk fabrics, tea, cardamom etc.

By and large Dindigul city remains an important wholesale market Centre for Onions and Groundnuts has the network of inter-district roads connecting far off places as Coimbatore, Erode, Tiruchi, Karur, Madurai and Sivaganga District.

It is worth mentioning of Nilakottai Taluk which is famous for the growing and marketing of Flowers (Floriculture) and Grapes. Oddanchatram is yet a noted market Centre for bountiful vegetables. Moreover, Fresh and leafy palatable vegetables are being sent across the State border to Kerala. It is also famous for the export of Butter, manufactured in the nearby villages by using cream separators. In fact, Batlagundu is an important market Centre for Tomato. Pattiveeranpatti in Batlagundu Block is famous for Cardamom and Coffee curing enterprises.

Education Status

Educationally, Dindigul is a well developed and popular city in academic endeavors. It has got many High and Higher Secondary Schools to its credit. St. Marry’s Higher Secondary School, a well disciplined dispensing Institution is one of the oldest institutions in this town. This district has the credit of having two Universities, namely Mother Theresa University for
Women at Kodaikanal and Gandhigram Rural Deemed University at Gandhigram. This District is having 4 Engineering Colleges, 8 Arts & Science Colleges, 97 Higher Secondary Schools, 96 High Schools, 459 Middle Schools, 1267 Primary Schools and 10 Teacher Training Institutes.

A brief outline of Gandhigram Rural University is essential because it was founded to propagate Gandhian principles and to impart education to the rural masses. This rural university is engaged in creating social awareness in the field of untouchablity, Hygiene, Literacy and fight against social discrimination against women. The University also gives thrust to the use of non-conventional energy like bio-gas, generating electricity with solar power for energy sustenance. Rural folks are being trained in preparing hand made soap candles, herbal medicines, perfumes, hand made matches and manufacturing Khadi products to invigorate the rural economy.

Chapter Scheme

The present study “Evaluation of Prime Minister's Rozgar Yojana (PMRY) Scheme in Promoting Entrepreneurship in Tamilnadu”: is divided into Seven Chapters.

Chapter I deals with Introduction and Design of the Study consisting of goals of Entrepreneurship Development Programme, Statement of the Problem, Objectives of the Study, Methodology, Limitations, Profile of Selected Districts and Chapter scheme.
Chapter II describes the review of related literature on Entrepreneurship Development Programme.

Chapter III deals with an overview of various employment oriented programmes implemented by the Government of India.

Chapter IV describes the role of District Industries Centre in promoting Self-employment.

Chapter V deals with contributions of commercial banks assistance under PMRY scheme in the study area.

Chapter VI describes the perceptions of Entrepreneurship Development Programme beneficiaries under PMRY Scheme.

Chapter VII will encompass summary of findings, suggestions and conclusion of the study.