CHAPTER – I

INTRODUCTION
INTRODUCTION

Employment is a major objective of Indian Government right from the inception of planning in India to the latest plan. In the first five-year plan, the development of irrigation, infrastructure etc., were undertaken expecting that they would generate additional employment opportunities. The employment policy during the third plan was the same. This policy was obviously adequate and the number of employed people rose to 22million in 1969.

The fourth five year plan accepted the necessity of pursuing comprehensive programmes of Rural development, intensive labour technology in industries and promotion of labour intensive products for domestic and foreign markets.

Under fifth five year plan, a high priority was given to the removal of unemployment. This plan stressed the importance of labour & intensive techniques in promoting employment. In this plan some special schemes of rural development with high employment potentials were given importance viz., Small Farmers Development Agency (SFDA), the Marginal Farmers and Agricultural Labour Development Agencies (MFAL) and Drought Prone Area Programme (DPAP).
The employment policy under the Sixth five-year plan aims at the two major goals of reducing under employment of the majority of labour force and cutting down on the long term unemployment. Thus greater emphasis has been given to self-employment ventures in agriculture, cottages, and small industries and allied activities as well as non-farm operations. The major plan programmes having considerable employment potential are (1) Integrated Rural development Programme (IRDP) which would benefited 15 million families during 1980-85. (2) the Operation flood with 55 dairy projects and other dairy development schemes. (3) national rural Employment Programme (NREP) which will generally cover those persons who may not get any benefit from any other programme. (This is expected to create approximately three hundred to four hundred million man-days of employment actually). (4) employment to the Urban Poor in the various works for the plantation, slum improvement, environmental sanitation, construction of houses etc., (5) the National Scheme of Training of Rural Youth for Self employment (TRYSEM). Under this scheme two lakhs rural youth will be trained annually under employment scheme.

Further the five-year plans provided for considering employment as a derivative of output growth. As a result, planning for output increase did not correspond to increase in employment opportunities.
Hence several strategies were being adopted to alleviate poverty, emphasizing on the employment generation schemes for the poorer sections in the rural and urban areas as target groups.

National Poverty alleviation schemes can be bifurcated into two types viz:- 1.1 Wage employment and Infrastructure development and 1.2 Self employment and entrepreneurship development programmes which are being explained here along with Andhra Pradesh State schemes.

**1.1 WAGE EMPLOYMENT AND INFRASTRUCTURE DEVELOPMENT SCHEMES**

**Sampoorna Grameena Rojagar Yojana (SGRY):**

Creation of employment opportunities with food security has been an important objective of developmental planning in India. The relatively higher growth of population and labour force has led to an increase in the volume of underemployment and unemployment from the one plan period to another. The Government of India aim at bringing employment through wage and self employment on a larger focus with the goal of reducing unemployment and underemployment to a negligible level and also providing food security against hunger. Such an approach is necessary because it is realized that larger and efficient use of available human and other resources is the most effective way of alleviating poverty, reducing inequalities, improving nutritional levels and sustaining a reasonably high pace of economic growth.

To make a dent on the prevailing poverty, unemployment and slow growth in the rural economy and to provide food security, it is necessary
Employment Generation of Women - through PMRY

to provide a demand driven infrastructure at the village level to facilitate faster growth in the rural areas and to increase opportunities of employment through access to the market oriented economy.

To make a greater thrust on additional wage employment, infrastructural development and food security in the rural areas, an ambitious New scheme with an annual outlay of Rs.10.00 crores (in terms of cash and food grains) was launched. The ministry of rural development reviewed the hitherto on-going schemes of the Employment Assurance Scheme (EAS), (the only additional wage employment scheme for rural areas), the Jawahar Gram Samrudhi Yojana (JGSY) (a rural infrastructure development scheme) and by merging them into one scheme, launched the New Scheme as the Sampoorna Grameena Rojgar Yojana (SGRY) w.e.f. 25th September, 2001.

OBJECTIVES
The Sampoorna Grameena ROJGAR Yojana (SGRY) will have the following objectives:

❖ Primary objective
The primary objective of this scheme is to provide additional and supplementary wage employment and thereby provide food security and improve nutritional levels in all rural areas.
Secondary objective

The secondary objective is the creation of durable community, social and economic assets and infrastructural development in rural areas.

STATUS

The programme will be implemented as a centrally sponsored scheme on the cost sharing basis between the Centre and the states in the ratio of 75:25 of the cash component of the programme. In the case of UTs the Centre would provide entire (100%) funds under this scheme. Food grains will be provided to the States / UTs free of cost.

Target Group

The SGRY will be open to all rural poor, who are in need of wage employment and desire to do manual and unskilled work in hand around his village / habitat. The programme is self-targeting in nature.

While providing wage employment, preference shall be given to agricultural wage-earners, non-agricultural unskilled wage earners, marginal farmers, the persons affected by calamities, women, members of scheduled castes/scheduled tribes and parents of child labour withdrawn from hazardous Occupations, parents of handicapped children or adult children of handicapped parents who are desirous of working for wage employment.
Table 1.1
SGRY Actual receipts & Expenditure
(Rs. in lakh) for the financial years

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year</th>
<th>Receipts</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2000-01</td>
<td>525.25</td>
<td>525.25</td>
</tr>
<tr>
<td>2</td>
<td>2001-02</td>
<td>1268.09</td>
<td>1261.55</td>
</tr>
</tbody>
</table>

Source: Zilla Parishad, Kurnool.

SELF – EMPLOYMENT AND ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:-

(A) National Schemes

A.1 Integrated Rural Development Programme (IRDP)

The strategy and policy of direct attack on poverty by way of target approach for rural poor came into force in the fourth five – year plan. The programmes of Marginal Farmers Agricultural Labourers Agency (MFAL) and small Farmers view to helping specific target groups of beneficiaries through creations of assets, skill development and creation of infrastructure and by taking up works in backward areas.

In the year 1978 – 79, the principal contents of Community Area Development (CAD) Drought Prone Areas Programme (DPAP), SFDA and MFAL were integrated into a new programme called "Integrated Rural Development Programme" (IRDP) which was taken up initially in 2300 blocks and had been extended to all the blocks in the country since 2nd October, 1980.
Programme Implementation

IRDP aims at providing income generation assets and self-employment opportunities for the rural poor. Assistance under IRDP is given to a target group of rural poor belonging to families “Below Poverty Line” (BPL) in the form of subsidy by Government and Term Credit Financial Institutions.

TARGET GROUP

The target group consists of small and marginal farmers, agricultural labourers & rural artisans etc., whose annual family income does not exceed the poverty line of Rs.1,000 at 1991 – 92 prices. Currently, the Below Poverty Line (BPL) census is being carried out in all the states and the revised poverty line will accordingly be used to categorize BPL families. Within the target group, special safe guards have been provided by reservation of 50% benefits for SCs / STs; 40% for women; and 3% for physically handicapped persons; Priority is also to be given to women-headed households, assignees of surplus land, freed bonded labourers and acceptors of small family norm. However, this should not in any way adversely affect the safe guards provided for SCs / STs, Women, and Physically Handicapped persons.

The flow of financial assistance (Subsidy + Credit) to the categories described above should be commensurate with the percentage of the physical coverage.
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The pattern of subsidy is -----

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>For small farmers</td>
</tr>
<tr>
<td>33 1/3%</td>
<td>For marginal farmers, agricultural laborers and rural artisans</td>
</tr>
<tr>
<td>50%</td>
<td>For SCs / STs beneficiaries and physically handicapped persons</td>
</tr>
</tbody>
</table>

The ceiling on subsidy in respect of individuals is

- Rs.40,000/- in rural areas.
- Rs.5,000/- in DPAP/DDP areas; and
- Rs.6,000/- for SC/ST families and physically Handicapped persons.
- Rs.7,500/- or 50% of the Project cost, whichever is less for Unemployed educated youth.

In respect of activities involving at least 5 persons, the ceiling has been fixed at Rs.1.25 lakh for 50% of the project cost, whichever is less.

A.2 DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

The flow of benefits to poor women, despite reservation, under various poverty alleviation programmes viz., IRDP and Training Rural Youth for Self – Employment (TRYSEM) were not found to be making much impact. Therefore, with a view to overcome this situation and to involve the rural women engaged more intensely in economic activities and matters that concern the rural community, one of the initiatives taken by the Ministry of Rural Areas and Employment is introduction of an exclusive programme for women groups viz., Development of Women
and Children in Rural Areas (DWCRA) Since the economic empowerment involves provision for additional collection of funds in the form of working capital and credit, training, employment, management skills etc., DWCRA with exclusive focus on economic empowerment of women provides all these inputs by considering women as critical to development. This intervention aims at not only raising the incomes of rural women of poor households, but also enables the organized participation of groups in the programmes of credit, skill training and infrastructure support for self-employment in groups who cannot take up economic activities individually on their own.

DWCRA was launched as a sub-scheme of IRDP during the year 1982-83 in 50 districts. Subsequently it was expanded to all the districts in the country by 1994-95. Initially as part of its Master Plan of Operations (MOP), UNICEF had assisted DWCRA by way of reimbursement of staff support component at district and block levels provision of vehicles, training of staff, and reimbursement of part of revolving fund until 31stDec, 95. Other activities of this Ministry Complement the DWCRA groups viz., subsidy and credit needs of the beneficiaries are covered under IRD programme. In the course of time, two components have been added for benefit of group members of DWCRA viz., Community Based Convergent Services (CBCS) in June, 1991 and child care activities.
Funding Pattern

Each DWCRA group of 10-15 women gets Rs.25,000 to meet capital expenditure requirement on economic activities suited to their skill, aptitude and local conditions. Expenditure on revolving fund was being shared equally by the Central Government, State Government and UNICEF till 1994-95. From 1995-96, the revolving fund has been increased from Rs.15,000/- to Rs.25,000/- per group to be shared by the Central Government, State Governments and UNICEF in the ratio 40:20. Presently, the expenditure on account of revolving fund is being shared equally by central and state governments.

Marketing of Products

Since the focal point of the scheme is income–generating activities for women, it is necessary that their activities must be economically viable. Marketing of products of the women’s group is, therefore, very important. Interest of women in the programme can be sustained only when a proper market outlet becomes available for their products. Some state governments like Haryana & Andhra Pradesh have issued orders declaring the DWCRA groups as approved sources for the supply of bulk articles required by the Government Departments. The Gram Shree Melas organized by Council for advancement of People’s Action and rural Technology (CAPART) are also used as outlets for the sale of DWCRA products.
A.3 Training of Rural Youth for Self-Employment (TRYSEM)

Stated as Centrally Sponsored scheme on 15th August 1979, Training of Rural youth for self-Employment (TRYSEM) aims at providing basic technical and managerial skills to the rural youth from families below the poverty line to enable them to take up self-employment and wage employment in the broad fields of agriculture and allied sectors, industries, services and business activities. This objective was subsequently enlarged to include trained youth in the year 1983. TRYSEM plays a vital role in facilitating diversification of activities taken up under IRDP. Diversification taken away from the primary sector to secondary and territory sector requires acquisition or upgradation of skills relevant to industries and business enterprises. TRYSEM aims at imparting new skills and upgrade existing skills of beneficiaries who are by and large accustomed only to stagment levels of agriculture or artisan skills.

Pattern of assistance

Recurring Expenses:- The expenses shared by centre and state are at 50:50 basis. In case of union territories, the funding is cent percent by the centre. The assistance is released to the DRDA in two instalments.

Nonrecurring expenses for TRYSEM training infrastructure assistance to the state governments is on 50:50 basis and the actual share is limited to Rs.20.00lakh per exclusive TRYSEM Training centre
Employment Generation of Women - through PAARY (ETTC) or 50% of the total cost whichever is less. The funds are released directly to state governments.

Table 1.2 District Rural Development Agency:: Kurnool

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Training</th>
<th>Place of Training</th>
<th>Duration of Training</th>
<th>No. of candidates trained</th>
<th>Expenditure incurred (Rs. In lakhs)</th>
<th>Year of Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Leaf Plate Cup making &amp; Phenol Making</td>
<td>Shree Madhava Swamy Mahila Mandal, Kolimigundla</td>
<td>1 Month</td>
<td>30</td>
<td>0.13</td>
<td>2002-03</td>
</tr>
<tr>
<td>2</td>
<td>Tailoring &amp; Modern Readymade Garments</td>
<td>-do-</td>
<td>6 Months</td>
<td>40</td>
<td>0.97</td>
<td>2002-03</td>
</tr>
<tr>
<td>3</td>
<td>Pre-Army Recruitment Trg to youth during 11/02</td>
<td>TTDC</td>
<td>1 Month</td>
<td>150</td>
<td>0.93</td>
<td>2002-03</td>
</tr>
<tr>
<td>4</td>
<td>-do-</td>
<td>TTDC</td>
<td>1 Month</td>
<td>132</td>
<td>0.55</td>
<td>2002-03</td>
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<tr>
<td>5</td>
<td>Silk &amp; Cotton Dyeing to the Weavers of Yemmiganur</td>
<td>ETTC</td>
<td>3 Days</td>
<td>50</td>
<td>0.12</td>
<td>2002-03</td>
</tr>
<tr>
<td>6</td>
<td>Manufacturing of Artificial Flowers, Birds etc.,</td>
<td>ETTC</td>
<td>3 Days</td>
<td>70</td>
<td>0.82</td>
<td>2002-03</td>
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<tr>
<td>7</td>
<td>Driving (4 wheeler)</td>
<td>Private Institutes</td>
<td>1 Month</td>
<td>25</td>
<td>0.40</td>
<td>2003-04</td>
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<td>8</td>
<td>Manufacturing of Artificial Flowers, Birds etc.,</td>
<td>Srisailam</td>
<td>1 Month</td>
<td>6</td>
<td>0.12</td>
<td>2003-04</td>
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<td>9</td>
<td>Silk &amp; Cotton Dyeing to the Weavers of Yemmiganur</td>
<td>ETTC</td>
<td>3 Days</td>
<td>50</td>
<td>0.11</td>
<td>2003-04</td>
</tr>
<tr>
<td>10</td>
<td>Training of Rural Youth of vaidiramapuram vlg of Atmakur (m) proposed by S.P., Kurnool (MS Office trg)</td>
<td>Swamy Ramanandatheertha Rural Institute: Pochampalli</td>
<td>1 month</td>
<td>20</td>
<td>1.20</td>
<td>2003-04</td>
</tr>
<tr>
<td>11</td>
<td>Training of Rural Youth of Pamulapadu &amp; Atmakur Mandal proposed by S.P., Knl</td>
<td>Swamy Ramanandatheertha Rural Institute: Pochampalli</td>
<td>10 weeks</td>
<td>4</td>
<td>0.20</td>
<td>2003-04</td>
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<tr>
<td>12</td>
<td>Computer Course</td>
<td>Mahila Pranganam</td>
<td>9 months</td>
<td>30</td>
<td>1.99</td>
<td>2003-04</td>
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<tr>
<td>13</td>
<td>Designing &amp; Garments Making</td>
<td>Mahila Pranganam</td>
<td>6 Months</td>
<td>30</td>
<td></td>
<td>2003-04</td>
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<tr>
<td>14</td>
<td>Exposure Visit to study Coir Rope Activity in Kakinada</td>
<td>Kakinada</td>
<td></td>
<td>12</td>
<td>0.12</td>
<td>2003-04</td>
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<td>15</td>
<td>Pre-Recruitment trg programme to the post of BSF Constables</td>
<td>TTDC</td>
<td>14 days</td>
<td>72</td>
<td>0.54</td>
<td>2003-04</td>
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<tr>
<td>16</td>
<td>Silk &amp; Cotton Dyeing to the Weavers of Ymgr</td>
<td>ETTC</td>
<td>3 Days</td>
<td>50</td>
<td>0.10</td>
<td>2003-04</td>
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<tbody>
<tr>
<td>17</td>
<td>Trg in new designs to the Cotton Weavers of YWCS Yemmiganur &amp; Cumbali weavers of Parla</td>
<td>NIFT., Hyderabad</td>
<td>1 Day</td>
<td>35</td>
<td>0.07</td>
<td>2003-04</td>
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<tr>
<td>18</td>
<td>Amount sanctioned to SE (RWS) Pt. Raj, Kurnool towards stipend to Engineering / Diploma students</td>
<td>RWS (PR)</td>
<td>1 year</td>
<td>3</td>
<td>0.36</td>
<td>2003-04</td>
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<tr>
<td>19</td>
<td>Orientation training programme to youth of extremist affected villages organised by S.P., Kurnool</td>
<td></td>
<td></td>
<td></td>
<td>0.36</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>20</td>
<td>Automobile 2 wheeler mechanism</td>
<td>JVC Motors, Nandyal</td>
<td>6 Months</td>
<td>3</td>
<td>0.11</td>
<td>2003-04</td>
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<tr>
<td>21</td>
<td>Advance to ED., SC Corporation for organising trg programme to SC leather artisans under MALUPU Scheme</td>
<td>LIDCAP</td>
<td>1 Month</td>
<td>292</td>
<td>5.22</td>
<td>2003-04</td>
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<tr>
<td>22</td>
<td>LMV Driving training</td>
<td>Private Driving Schools in Kurnool, Nandyal &amp; Adoni</td>
<td>1 month</td>
<td>73</td>
<td>1.42</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>23</td>
<td>Leaf Plate, Phenol &amp; Wax candle Making</td>
<td>Shree Madhava Swamy Mahila Mandal, Kolimigundla</td>
<td>2 months</td>
<td>9</td>
<td>0.08</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>24</td>
<td>Tailoring -do-</td>
<td>ITI., Srisailam</td>
<td>6 months</td>
<td>40</td>
<td>1.08</td>
<td>2003-04</td>
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<td>25</td>
<td>LMV Driving training</td>
<td>ITI., Srisailam</td>
<td>1 month</td>
<td>6</td>
<td>0.08</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>26</td>
<td>Training of Rural youth from Extremist affected villages proposed by S.P., Kurnool (Electrician, TV &amp; Radio &amp; Home appliances)</td>
<td>Swamy Ramanandatetheertha Rural Institute: Pochampalli</td>
<td>10 weeks</td>
<td>32</td>
<td>4.48</td>
<td>2003-04</td>
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<td>27</td>
<td>Woollen knitting training</td>
<td>ITI., Srisailam</td>
<td>3 months</td>
<td>60</td>
<td>1.34</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>28</td>
<td>Electronic system</td>
<td>ITI., Srisailam</td>
<td>3 months</td>
<td>40</td>
<td>0.88</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>29</td>
<td>Leaf plate making</td>
<td>Shree Madhava Swamy Mahila Mandal, Kolimigundla</td>
<td>2 months</td>
<td>20</td>
<td>0.18</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>30</td>
<td>Computer Accounting Trg organised by S.P., Kurnool</td>
<td>M/s Srinivasa Technovision, Kurnool</td>
<td>1 month</td>
<td>4</td>
<td>0.14</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>31</td>
<td>2 wheeler Automobile mechanism</td>
<td>Tarun Motors, Adoni</td>
<td>6 months</td>
<td>1</td>
<td></td>
<td>2003-04</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Leaf plate making etc.,</td>
<td>Mahila Abyudaya Samithi, Vikas Office, Kolimigundla</td>
<td>2 months</td>
<td>20</td>
<td>0.09</td>
<td>2003-04</td>
<td></td>
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<tr>
<td>33</td>
<td>Light Motor Vehicle (4 wheeler) Driving for 102 candidates</td>
<td>Zonal Staff Trg College, APSRTC., Kurnool</td>
<td>1 Month</td>
<td>109</td>
<td>4.33</td>
<td>2004-05</td>
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V.V.L.Leela Kumari
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<tr>
<td>34</td>
<td>Fabric painting / Designing</td>
<td>M/s Sai Computers, Nandikotkur</td>
<td>3 months</td>
<td>9</td>
<td>0.20</td>
<td>2004-05</td>
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<tr>
<td>35</td>
<td>Pre-Recruitment Training for the post of BSF Constables (GD) organised by Employment Officer</td>
<td>T.T.D.C.</td>
<td>10 days</td>
<td>114</td>
<td>1.00</td>
<td>2004-05</td>
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<tr>
<td>36</td>
<td>Pre Army Recruitment Training organised by CEO SETKUR, Kurnool</td>
<td>T.T.D.C.</td>
<td>42 days</td>
<td>176</td>
<td>2.87</td>
<td>2004-05</td>
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<td>37</td>
<td>Pre Army Recruitment Training organised by Employment Officer, Kurnool</td>
<td>2nd Bn. APSP., Kurnool</td>
<td>147</td>
<td>0.72</td>
<td>2004-05</td>
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<tr>
<td>38</td>
<td>Tailoring &amp; Fashion making</td>
<td>M.P.D.O., Office, Kolimigundla &amp; Mahila Abyudaya Samithi, Thummalapenta</td>
<td>6 months</td>
<td>50</td>
<td>1.12</td>
<td>2004-05</td>
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<tr>
<td>39</td>
<td>Leaf plate, phenyal &amp; Wax Candle making</td>
<td>Mahila Abyudaya Samithi, Vikas Office, Kolimigundla</td>
<td>2 months</td>
<td>20</td>
<td>0.16</td>
<td>2004-05</td>
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<td>40</td>
<td>Physical Training to unemployed youth under YES scheme organised by S.P., Kurnool (150 No. proposed)</td>
<td>District Training Centre: S.P’s Office, Kurnool</td>
<td>132</td>
<td>1.23</td>
<td>2004-05</td>
<td></td>
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<tr>
<td>41</td>
<td>Pre Army Recruitment Training in Nizamabad</td>
<td></td>
<td></td>
<td>0.06</td>
<td>2004-05</td>
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<td>42</td>
<td>LMV Driving training to 30 candidates under YES.</td>
<td>Zonal Staff Trg College, APSRTC., Kurnool</td>
<td>1 month</td>
<td>25</td>
<td>0.99</td>
<td>2004-05</td>
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<td>43</td>
<td>Tailoring Training</td>
<td>M.P.D.O., Office, Kolimigundla &amp; Mahila Abyudaya Samithi, Thummalapenta</td>
<td>6 Months</td>
<td>54</td>
<td>1.23</td>
<td>2004-05</td>
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<td>44</td>
<td>Self Employment trgs organised by TULASI - LABS, Hyderabad</td>
<td>TTDC</td>
<td>3 months</td>
<td>140</td>
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<td>Pre Recruitment Trg. for the post of Airmen</td>
<td>SETKUR</td>
<td></td>
<td>41</td>
<td>0.78</td>
<td>2004-05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>2426</strong></td>
<td><strong>41.23</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: DRDA, Kurnool.

**A.4 Supply of improved tool-kits to Rural Artisans (SITRA)**

The scheme was launched as a sub-scheme of IRDP in July, 1992, with the objective of enabling the rural artisans below poverty line to enhance the quality of their products, increase their production and income and thereby ensure a better quality of life with the use of improved tools. It was also envisaged to help to reduce migration to urban areas.

V.V.L.Leela Kumari
Salient Features

Artisans from a variety of crafts, except weaving, tailoring, needle workers and beedi workers are to be supplied with suitable improved hand tools or set tools. The average cost of a tool-kit was estimated at Rs.2000/-. While 90% of the cost of the tool-kit is a subsidy from government of India, 10% is to be contributed by the beneficiary and there is no state share. The unit cost is to be fixed by the District Rural Development Agency (DRDA) concerned. DRDA is the implementing agency.

Prototypes of improved tools in pottery, carpentry, blacksmithy, leather work, woodcraft, metal craft and lacquer ware have been developed by the National Small Industries Development Corporation, Regional Design and Technical Development Centres under the Development Commissioner (Handicrafts) and similar other organizations. The State Government has been authorized to choose model/tools, which suit the needs of their artisans.

Target Group

There is 50% reservation for SC and ST. Wherever SC/ST persons are not available, the DRDA Governing body can decide to allocate the percentages meant for SCs/STs to other categories of artisans. There is no provision of reservation for women and physically handicapped persons. However, if eligible, preference will be given to such persons over other persons.
A.5 Prime Minister's Rozgar Yojana (PMRY) for Educated Unemployed Youth

Introduction

The PMRY aimed to provide employment to more than million persons by setting of 7 lakhs micro enterprises by the educated unemployed youth during the last four years of VIII five-year plan i.e., 1993-94 to 1996-97. The scheme is continuing in the IX five-year plan. It relates to the setting up of the self employment ventures in all economically viable projects (except direct agricultural operations). The scheme also seeks to associate reputed non-governmental organizations in implementation of PMRY scheme, especially in the selection, training of entrepreneurs and preparation of project profiles.

Target group/Eligibility

Age

- 18 to 35 years for all educated unemployed in the country except for north eastern states.
- 18 to 40 years for all educated unemployed in northeastern states,
- 18 to 45 years for scheduled caste/scheduled tribes, ex-servicemen, physically handicapped and women educated unemployed in the country.
Educational qualifications

VIII passed. Preference will be given to those trained in any trade in Govt. Recognized / Approved institutions for atleast six months.

Family Income

Neither the income of the beneficiary along with spouse nor the income of the beneficiaries should exceed RS.24000/-per annum in the northeastern states.

Defaulter

Should not be a defaulter of any nationalised bank / financial institution/cooperative bank. Further a person already assisted under other subsidy, linked with Govt. Schemes will not be eligible under this scheme.

Residency

Beneficiary should be the permanent resident of the area at least three years.

Reservation

Preference will be given to weaker sections including women. The scheme envisages 22.5% reservation to SC/ST and 27% for other backward classes (OBCs). In case ST/SC/OBC candidates are not available, State/UT Govt. will be competent to consider other categories of candidates under PMRY.
Coverage

The Scheme was covered in urban areas only during 1993-94 and whole of the country from 1994-95 onwards. Thereafter, the erstwhile self-employment scheme for the Educated Unemployed Youth (SEEUY) has been submerged in PMRY.

Activities

All economically viable activities including agriculture and allied activities are covered but excluding direct agricultural operations like raising crops, purchase of manure etc.,

Project Cost

Project upto Rs.1lakh is covered under the scheme in case of individual for business sector, Rs.2lakhs for other activities. Loan to be of composite nature. If two or more eligible persons join together in a partnership, project upto 10lakhs is covered. Assistance shall be limited up to individual admissibility. After identification of beneficiaries and subject to the project found feasible/viable by the task force, bank would consider to provide the loan.

Subsidy and Margin Money

(i) Subsidy will be limited to 15%of project cost subject to ceiling of Rs.7500per entrepreneur, margin money contribution from the entrepreneur may vary from 5%to12.5%of the project cost as to make total of the subsidy and margin money equal to 20%of project cost.
(ii) For northeastern states subsidy will be of 15% of the project cost subject to ceiling cost of Rs.15000 per entrepreneur. Margin money contribution from entrepreneur may vary from 5% to 12.5% of the project cost so as to make the total subsidy and the margin money equal to 20% of the project cost.

Collateral

No collateral security for project up to Rs.1.00 lakh. 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 & Repayment schedule

Normal bank rate of interest shall be charged. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed by the banks at the time of sanctioning of the loan.

Training and Entrepreneurial Development

Each entrepreneur to whom loan is sanctioned is provided training as per details given below:

The training expenses Rs.500 per beneficiary for service and business sector (including Rs.150 as stipend and Rs.350 for training expenditure). The training duration is between 7 to 10 working days.
State/UT Governments should involve reputed Non-Governmental Organizations, Chambers of Commerce and Industry, Trade and Industry Associations etc., in selecting and referring the Task Force, in training of entrepreneurs etc., The training programme should take care of the special need of the educated unemployed. The training modules should be prepared by the District/State Agency, keeping in view the demand for different types of activities at the local level. It will be basically towards entrepreneurship development.

The syllabus should also include:

1) Elements of book-keeping

2) Simple knowledge of marketing

3) Acquaintance with product costing

4) Familiarization with project financing by banks

5) Maximum emphasis on learning, State/UT Government should identify the training institutions and draw up the module for training.

Training is an internal component of the scheme.

Implementation

The district being well-established geographical unit for many programmes, the coordinated implementation of the programme is undertaken at the district level. The educated unemployed youth are expected to apply to District Industries Centre/Directorate of Industries, Office of the Deputy Committee/Block Level Task Force Committee/Mandal Level Task Force Committee. At district level, Task Force comprises of a Chairman who is a senior officer of the
implementing agency preferably head of the agency eg., General Manager of District Industries Centre, Director in case of SISI, additional Director of Industries in case of Directorate of Industries of 1. Lead Bank 2. Two leading Banks 3. District Employment Officer 4. One member each from DIC/SISI (other than the implementing agency) 5. One Officer as a Member Secretary to be nominated by the Chairman of the Task Force 6. Chairman may co-opt one or more members from reputed non-governmental organizations.

To ensure that the welfare of the women being taken care of, State and Union Territories have been instructed to invite one woman associated with the welfare of women in meeting of the District Task Force Committee. Besides the lead bank and the leading banks, other implementing banks should be invited to attend the District Task Force Committee meetings on rotational basis.

Implementation of the scheme involved identification of beneficiary selection of specific avocations, identification of the support system required by the beneficiary, escort service and close liaison with the banks and other local agencies concerned with industry trade and service sectors. The task force is responsible for (i) motivating and selecting the entrepreneurs (ii) identifying and preparing schemes in industry, service and business sectors (iii) determining the avocations/activities (iv) recommending loan by getting speedy clearance, as necessary from the authorities concerned.
Monitoring

The scheme will be monitored at district level by District PMRY Committee, at State / UT level by State / UT PMRY Committee and at Central level by High Powered Committee under the Chairmanship of the Secretary (SSI & ARI)

Involvement of Non-Governmental Organisations

State / UT Governments may involve reputed Non-Governmental Organizations, Chambers of Commerce and Industry, Trade and Industry Associations etc., right from the identification, motivation and selection of beneficiaries by nominating them in the Task Force, preparation of project profiles. They can also help the borrowers in proper management of the assets, marketing of the products, repayment of loan instalments etc., Training of beneficiaries is another area where they can play a very useful role. State/UT Governments should work out the methodologies to associate the reputed NGOs in a manner, which will bring the scheme to the doorstep of the potential beneficiaries. Industry Associations should also be requested to urge their members to adopt at least one unit and act as mentor.

Operational Guidelines

Immediately on receipt of targets from the Central Government, State/UT Governments would convey district-wise targets to each district. During the year 1993-94 it was proposed to cover 40,000 beneficiaries under PMRY in urban areas only. Since 1994-95, the scheme has been continuing with annual plan target of 2.20 lakhs persons.
Basic targets are distributed by giving 50% weightage to population and 50% weightage to the educated unemployed youth registered in Employment Exchanges of the State/UT. Additional targets are also allocated to states / UTs depending upon the (a) part performance of the State / UT (b) special need of the State / UT (c) Assurance to loan recovery (d) other issue like furnishing of utilization certificates etc., The Task Force would invite applications in the prescribed form from eligible persons through advertisements in local newspapers. Bank branches have also been authorized to receive applications directly under the scheme. Publicity would also be given by display on notice boards in the Banks and BDOs Offices (Prescribed application form is an indicative one and can be suitably modified if need be in the District Level Banks Committee).

The applicant is required to submit application forms duly filled in along with an “Affidavit” on plain paper in the prescribed form.

These applications will be approved by the District Task Force Committee and would be recommended to the concerned Bank branches. The schemes of the beneficiaries approved by the task force would be displayed on the Notice Board in the Office of the Chairman of the Task Force immediately after the meeting. All the cases received by the Bank Managers after recommendation by the Task Force Committee would be disposed of expeditiously.
The successful applicants are required to submit the ‘Affidavit’ on the relevant non-judicial stamp papers (value being determined as may be applicable to the concerned State). The affidavit should be duly attested by a Notary and not by the Oath Commissioner.

Training institutions should be identified and modules for training should be kept ready by the time the loan is sanctioned by banks.

As soon as the loans are sanctioned, intimation will be sent to DICs etc., (ie., implementing agency) by the banks so that training activity can start.

In order to ensure that the desired results are achieved, all activities should be completed in a time bound manner and difficulties experienced should be sorted out in the District PMRY committee.

State/UT Govt. may provide necessary infrastructure support like provision of industry at sites, shops water on preferential basis to the entrepreneurs. Provisions of sites and sheds at concessional rate to service ventures in urban areas will be essential for the success of service ventures. Many State/ UT Govt., providing various tax concessions should also be extend them to the beneficiaries under the scheme.

As load requirement will be small, State / UT Governments should give priority to the persons getting the loan sanctioned under the PMRY for electric connection. No deposit should be asked for and small infrastructure eg: creating few poles and extensions of wire lines should be done expeditiously.
Constitution of District PMRY Committee

1) District Collector / Dy.Commissioner --- Chairman
2) CEO, DRDA --- Member
3) District Employment Officer --- Member
4) Lead Bank Manager --- Member
5) Chairman, Task Force Committee --- Secretary

Besides these Officers/Representatives, Chairman can co-opt any one or more of the following. One or more prominent citizens from the fields of Social Services, Industry/Business, District Welfare Officer, District Statistical Officer, District Educational Officer, Principal of local Engineering colleges/polytechnics/Industrial Training Institutes or Representatives of the Directorate of Technical Education/Vocational Training/Industrial Training, Representatives of banks.

Functions disseminate

❖ To keep various agencies informed of the basic parameters and the requirements of the scheme and the tasks to be performed by these agencies.

❖ To review progress of training and keeping over all expenditure within sanctioned limits.

❖ To monitor and evaluate the scheme to ensure its effectiveness.

❖ To secure inter-departmental coordination and cooperation.

❖ To monitor and helps the banks in recovery of the loans.

❖ To give publicity to the achievements made and disseminate knowledge and build up awareness about the scheme.

❖ To dent periodical statements to the State/UT Governments in the prescribed formats.
Constitution of State/UT PMRY Committee

Chief Secretary
Chairman
Members:

1. Secretary, Department of Industries
2. Secretary, Department of Finance
3. Secretary, Department of Planning
4. Secretary, Department of Rural Development
5. Secretary, Department of Labour
6. Representatives of State/UT level Banking institutions including RBI
7. Commissioner/Director of Industries and commerce - Member Secretary
8. Director, SISI Incharge, Branch SISI of States/UTs.
9. Officials concerned with the welfare of the SCs/STs

Other officials and non-officials may be invited if their presence is felt necessary in the meetings.

Functions

# To provide leadership and guidance to the District PMRY Committees in the planning, implementation and monitoring of the scheme.

# To secure inter-departmental coordination between various implementing agencies and to ensure development of strong backward and forward linkages.

# To review expenditure to ensure that it remains within the sanctioned limit.

# To review the physical targets and achievements.

# To monitor and evaluate the implementation of the scheme.

# To monitor and help the banks in recovery of the loans.

# To provide the forum for a meaningful dialogue at the State/UT level between various implementing agencies.
Constitution of High-Powered Committee

Secretary (SSI & ARJ) .. Chairman

Members:

1. Addl. Secretary & Development Commissioner (SSI)
4. Joint Secretary, Ministry of Rural Development
5. Joint Secretary, Department of Banking Division, Ministry of Finance.
6. Joint Secretary, Ministry of Labour.
7. Joint Secretary, Ministry of Urban Development and poverty Alleviation.
9. Executive Director, RBI.
10. CMD, SBI
11. CMD, Canara Bank
12. CMD, Central Bank of India
13. CMD, United Bank of India
14. Secretary, Govt. of Maharashtra.
15. Secretary, Govt. of West Bengal
16. Secretary, Govt. of Uttar Pradesh
17. Secretary, Govt. of Andhra Pradesh
18. Secretary, Govt. of Tamilnadu.
19. Secretary, Govt. of Karnataka
20. Joint Development Commissioner / Director (PMRY), Office of the DC (SSI) member secretary. The Chairman of the Committee may also co-opt other members/invitees to participate in the meeting.

**Functions**

- To ensure effective implementation of the scheme.
- To review the progress of the scheme in physical, financial and quantitative terms.
- To consider concurrent evaluation reports.
- To serve as a standing forum for interaction among the state Governments and different departments, banks and agencies involved in the implementation of the scheme.
- To consider proposal for providing entrepreneurial development assistance and strengthening institutions and infrastructure relating to entrepreneurship development.
- Revision or modifications of operational guidelines.

The committee will meet periodically to carry out its functions.
## Table 1.4 PMRY YEAR-WISE DETAILS OF TARGET AND ACHIEVEMENT

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
<th>Sanctions</th>
<th>Grounded</th>
<th>Amount (Rs. in lakhs)</th>
<th>Industry</th>
<th>Service</th>
<th>Business</th>
<th>SC</th>
<th>ST</th>
<th>OBC</th>
<th>Women</th>
<th>Minority</th>
<th>Trained</th>
<th>% of Grounded</th>
</tr>
</thead>
<tbody>
<tr>
<td>93-94</td>
<td>194</td>
<td>164</td>
<td>149</td>
<td>94.89</td>
<td>30</td>
<td>45</td>
<td>74</td>
<td>21</td>
<td>1</td>
<td>85</td>
<td>16</td>
<td>18</td>
<td>146</td>
<td>76</td>
</tr>
<tr>
<td>94-95</td>
<td>800</td>
<td>760</td>
<td>575</td>
<td>333.09</td>
<td>75</td>
<td>182</td>
<td>318</td>
<td>87</td>
<td>5</td>
<td>511</td>
<td>56</td>
<td>28</td>
<td>604</td>
<td>72</td>
</tr>
<tr>
<td>95-96</td>
<td>1160</td>
<td>1188</td>
<td>920</td>
<td>540.06</td>
<td>92</td>
<td>280</td>
<td>548</td>
<td>137</td>
<td>18</td>
<td>654</td>
<td>101</td>
<td>149</td>
<td>1080</td>
<td>79</td>
</tr>
<tr>
<td>96-97</td>
<td>1160</td>
<td>1210</td>
<td>900</td>
<td>541.75</td>
<td>60</td>
<td>155</td>
<td>685</td>
<td>144</td>
<td>11</td>
<td>636</td>
<td>79</td>
<td>102</td>
<td>1066</td>
<td>78</td>
</tr>
<tr>
<td>97-98</td>
<td>1210</td>
<td>1107</td>
<td>832</td>
<td>470.49</td>
<td>93</td>
<td>205</td>
<td>522</td>
<td>63</td>
<td>8</td>
<td>606</td>
<td>67</td>
<td>155</td>
<td>1003</td>
<td>69</td>
</tr>
<tr>
<td>98-99</td>
<td>1210</td>
<td>1188</td>
<td>768</td>
<td>419.32</td>
<td>53</td>
<td>249</td>
<td>466</td>
<td>37</td>
<td>7</td>
<td>378</td>
<td>72</td>
<td>86</td>
<td>1080</td>
<td>63</td>
</tr>
<tr>
<td>99-00</td>
<td>1210</td>
<td>1117</td>
<td>692</td>
<td>242.91</td>
<td>68</td>
<td>181</td>
<td>443</td>
<td>47</td>
<td>4</td>
<td>551</td>
<td>84</td>
<td>109</td>
<td>1052</td>
<td>57</td>
</tr>
<tr>
<td>00-01</td>
<td>1200</td>
<td>1047</td>
<td>762</td>
<td>256.7</td>
<td>13</td>
<td>148</td>
<td>601</td>
<td>28</td>
<td>2</td>
<td>205</td>
<td>42</td>
<td>385</td>
<td>831</td>
<td>64</td>
</tr>
</tbody>
</table>

Source: DIC, Kurnool.
A.6 SWARNAJAYANTHI GRAM SWAROZGARI YOJAN (SGSY)

Government of India have launched SGSY Scheme with effect from 1-4-99 replacing the IRDP Scheme for the eradication of poverty.

Poverty reduction in rural areas remains high on the policy agenda of the Government of India. Inspite of series of efforts made over the past decades, rural poverty in India continues to be significant. The adverse effect of such a large population of poor on the development of the country is quite obvious.

Considering the gap between the resources spent under the achievements, Government of India felt that holistic programme with the participation of poor households and the local communities as central theme is essential for making a real dent in improving the living standards of the poor by creating Self Employment opportunities on a larger and sustainable basis.

The objective of SGSY is to bring the Swarozgaris (poor families) above the poverty line by providing them with Income Generating Assets through a mix of bank credit and government subsidy by ensuring appreciable sustained level of income over a period of time.

The funds of Government of India and State Government will be @ 75%:25%.
Total SGSY funds have to be spent on 4 sub divided schemes as follows.

A) Subsidy to Swarozgaris = 60%
B) Training to Swarozgaris & SHG Women = 10%
C) Infrastructure = 20%
D) Revolving Fund = 10%

SGSY subsidy for individual swarozgaris:

i) 50% for SCs/STs/Disabled persons subsidy not exceeding Rs.10000/-

ii) 30% for OCs/BCs-subsidy not exceeding Rs.7500/-

SGSY subsidy for group swarozgaris:

The subsidy will be 50% of the project cost subject to per capita subsidy of Rs.10,000/- or Rs.1.25 lakhs which ever is less.

SC/STs will account for 50%, Women for 40%, and the disabled for 3%.

Table 1.5 Statement showing Year wise sanctions of SGSY

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Groups</th>
<th>Members</th>
<th>Sub.</th>
<th>Loan</th>
<th>Phy.</th>
<th>Sub</th>
<th>Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999-2000</td>
<td>19</td>
<td>173</td>
<td>11.25</td>
<td>26.63</td>
<td>484</td>
<td>27.51</td>
<td>72.74</td>
</tr>
<tr>
<td>2000-2001</td>
<td>176</td>
<td>2356</td>
<td>194.51</td>
<td>361.78</td>
<td>444</td>
<td>36.88</td>
<td>108.03</td>
</tr>
<tr>
<td>2001-2002</td>
<td>145</td>
<td>2020</td>
<td>158.55</td>
<td>241.56</td>
<td>507</td>
<td>42.36</td>
<td>127.62</td>
</tr>
<tr>
<td>2002-2003</td>
<td>123</td>
<td>1696</td>
<td>135.47</td>
<td>198.48</td>
<td>559</td>
<td>45.81</td>
<td>123.61</td>
</tr>
<tr>
<td>2003-2004</td>
<td>122</td>
<td>1616</td>
<td>124.57</td>
<td>166.14</td>
<td>381</td>
<td>29.91</td>
<td>81.95</td>
</tr>
<tr>
<td>2004-2005</td>
<td>178</td>
<td>2374</td>
<td>189.35</td>
<td>259.19</td>
<td>25</td>
<td>2.50</td>
<td>5.00</td>
</tr>
<tr>
<td>Total</td>
<td>763</td>
<td>10235</td>
<td>813.7</td>
<td>1253.78</td>
<td>2400</td>
<td>184.97</td>
<td>518.95</td>
</tr>
</tbody>
</table>

Source: DRDA, Kurnool.
Revolving Fund (SGSY 10%) State Matching Grant:

There are 21,926 Self Help Groups functioning in Kurnool District. To give financial support to all the Six Months Old SHGs in addition to their savings an amount of Rs.10000/- will be given as Revolving Fund either from SGSY 10% funds or from State Matching Grant.

SHG Linkage:

Under SHG Linkage programme, the groups will be directly financed by the financial institutions according to their savings in the ratio of 1 to 4 times. This does not include any subsidy and the entire amount will be treated as loan.

Table 1.6 Showing Target & Achievements by SHG

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
<th>Achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>physical</td>
<td>Financial</td>
</tr>
<tr>
<td>2003 – 2004</td>
<td>12000</td>
<td>5200.59</td>
</tr>
<tr>
<td>2004 – 2005</td>
<td>12000</td>
<td>5208</td>
</tr>
<tr>
<td>TOTAL:</td>
<td>24000</td>
<td>10408.59</td>
</tr>
</tbody>
</table>

Source: DRDA, Kurnool.

Details of Self Help Groups:

Total Self Help Goups in the District as on 31.03.2004 --- 21,936
Total Members in the above Groups --- 2,85,038
Total Savings of the above Groups (Rs. In lakhs) --- 4690.26
Total Corpus of the above Groups (Rs. In lakhs) --- 22677.06
A.7 National Old Age Pension

Under this scheme the assistance is available as per the following criteria.

Age of the applicant (Male/Female) is 65 years or more.

The applicant is a destitute in the sense of having little or no regular means of subsistence from his/her own source of income or through financial support from the family members or other sources.

The amount of Old Age Pension is Rs.75.00 per month.

During 2004 – 2005 under NOAP is 59,246 beneficiaries and the amount sanctioned in Rs.528.72 lakhs.

A.8 NATIONAL FAMILY BENEFIT SCHEME (NFBS):

Under this programme assistance is available in the form of lumpsum family benefit for the house-holds below the poverty line on the death of the Primary Bread Winner:

The primary breadwinner is the member of the house-hold, male/female whose earnings contribute substantially to the total household income.

The death of such a primary breadwinner occurs while he or she is more than 18 years and less than 65 years of age.
The bereaved household qualifies as one below the poverty line according to the criteria prescribed by the Government of India.

The amount of benefit is Rs.5,000 irrespective of the cause of death of the primary breadwinner due to natural or accidental causes. The family benefits are paid to such a surviving member of the household of the deceased who, after local enquiry, is determined to be the head of the households.

During 2004-2005 under NFBS Scheme 1,368 members were benefitted with an amount of Rs.68.42 lakhs.

**Deepam**

1. Allotment of Gas connections to District  ----  99270
2. Grounded upto Election code  ----  89743
3. Balance  ----  9527

Some of the cylinders were not supplied due to shortage in Oil Company.

**Gruhini**

It is a Bank financed back-ended subsidy scheme which provides pucca houses to Rural SHG women who have developed financially. The Government is releasing subsidy of Rs.10,000/- to each house constructed by SHG women through AP state Housing Corporation Ltd.

Table 1.7 showing the details of gruhini

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Year</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>2003-2004</td>
<td>1657</td>
</tr>
<tr>
<td>2.</td>
<td>2004-2005</td>
<td>872</td>
</tr>
</tbody>
</table>

Source: DRDA, Kurnool
(B) ANDHRA PRADESH STATE SCHEMES

B.1 ADARANA

ADARANA or benevolence is a project pioneered by Government of Andhra Pradesh to empower B.C. Artisans in the State by providing improved hand tools, power tools and small technological equipment.

Objectives

1.1 ADARANA aims at providing modern and improved hand-held tools to the artisans with a view to improving their productivity, minimizing human drudgery, improving product/service quality and help modernise process operations. The ultimate goal is to contribute to increased income levels and improved standards of living artisans.

1.2 It is proposed to cover 10.00 lakhs Artisans as a part of the project during 1998-99 and 1999-2000. Roughly 1,10,000 Artisans are to be covered per month, or around 5,000 units per district per month. However the number varies from district to district depending upon the district allocation.

Funding Pattern Under The Programme :-

i) The assistance will be provided in the form of tools to the Artisans and the funding pattern is dependent on the category. There are three categories formulated, based on the unit cost i.e. cost of the activity for individuals as well as groups separately.
Employment Generation of Women - through PAARY

The three categories are as follows:

a) Category - I will have unit cost upto a maximum of Rs.25,000/-

b) Category - II will have unit cost from Rs.25,001/- and upto maximum of Rs.50,000/-

c) Category - III will have unit cost from Rs.50,001/- and upto maximum of Rs.1,00,000/-

ii) The subsidy in all three categories will be at the rate of 35% of the unit cost. However, under category III, for providing subsidy to individuals only, the subsidy will be 35% subject to a maximum of Rs.25,000/- i.e.35% of unit cost or Rs.25,000/- whichever is less.

iii) The loan component in all three categories would be 55% of the unit cost. The beneficiary component in all the three categories would be 10%. However in the case of individuals under category III, if the subsidy component falls short of 35% (due to the 25,000/- ceiling) the loan component will be higher than 55% of the unit cost to cover the gap difference.

SELECTION OF BENEFICIARIES:

i) The assistance under the programme shall be extended to both individuals and group of artisans. For this purpose maximum of 50% of the subsidy amount allocated under the programme will be spent on assistance to individual artisans and minimum of 50% of the subsidy amount allocated under the programme will be spent on assistance to groups of artisans.
ii) A group of Artisans will consist of a minimum of three practicing Artisans.

iii) A group of artisans who are members of the self-help groups as well as those who are not part of self help groups but are linked together as a group by their profession are eligible. In other words, for assistance to group of artisans, the membership in a self-help group is not a necessity. The linkage among the different members of the group will be the professional activity alone and not the sub-caste. However, thrift as a habit should be developed among all the members of the group.

iv) The sanction of assistance tools shall not be linked to community but it should be linked to the professional activity of the individual members of the group. In other words any B.C. who is a practicing artisan shall be eligible for assistance under the programme.

v) Professionals among the artisans may be preferred while extending assistance.

vi) The persons who have availed assistance under ADARNA during 1998-1999 will not be eligible till full repayment of loan portion. Also the beneficiaries who have availed subsidy linked economic assistance from any department (except Housing) during the last five years i.e. from 1999-2000 onwards till date
will not be eligible for assistance under the programme. This period will be calculated ipso-facto for subsequent years.

a. Under category-I, the loan component for both individuals and groups would be provided by the B.C. Corporation & will provide only the subsidy component.

b. Under Category-II, the loan component for individuals will be provided by Commercial/Scheduled Banks including Cooperative and Regional Rural Banks. For groups also, the loan component will be provided by Commercial /Scheduled Banks including Cooperative and Regional Rural Banks and in case the loan component is not being made by banks, then it will be provided by the B.C. Corporation through District B.C. Cooperative Society.

c. Under category-III, the loan component for both individuals and groups would be provided by Commercial Scheduled Banks including Cooperative and Regional Rural Banks only.

Table 1.8 showing the Beneficiaries under ADARNA Programme

<table>
<thead>
<tr>
<th>Year</th>
<th>No.of Beneficiaries</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999 – 2000</td>
<td>34,509</td>
<td>Rs.98,63,740.00</td>
</tr>
<tr>
<td>2000 – 2003</td>
<td>398</td>
<td>Rs.41,88,886.00</td>
</tr>
<tr>
<td>2003 – 2004</td>
<td>2,349</td>
<td>Rs.32,29,875.00</td>
</tr>
</tbody>
</table>

Source: Office of BC corporation, Kurnool.
B.2 ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT (VELUGU)

Andhra Pradesh Rural poverty Reduction Project is commonly known as VELUGU. Velugu is a supporting Organisation for the organized poor’s institutions. The project motivates and organizes the poorest of the poor in the villages into Self-Help Groups through a process of Social Mobilisation and federates them at village and Mandal Levels. These poor institutions will address the issues of their concerns with the support of the Project.

The District Project is headed by the Project Director and supported by District Project Management Unit (DPMU) consisting of functional specialists. The District Collector chairs the District Advisory Committee. The Project has Mandal Community Support Cell consisting of a Social Organizer as team leader and to 2-3 Community coordinators to implement the project activities at Mandal level. The MCSC will organize the poor into Self Help Groups and federate at village level and Mandal level in to village Organizations and Mandal Samakhyas respectively. As soon as the Mandal Samakhyas form, the MCSC will cease to function independently and start functioning as employees of the Samakhya.

Village Organisation:-

At village level, the formation of Village Organization which consists of all the members of sustained SHGs of that village is crucial. The problems of member SHGs are solved with the collective efforts of the V.O.
All the V.Os in a Mandal will form into a Mandal Mahila Samakhya (MMS). The General Body of the MMS consists of all the members of the SHGs in the Mandal. The MMS looks into the problems of SHG members through the V.O.s, ultimately enhancing the standard of lives of "members" by their empowerment.

Finally the District Mahila Samakhyas are formed with all the MMS's and stands as the symbol of women empowerment in the districts.

The SHGs, V.Os, MMSs and the DMSs are called the Rural Community Organisations.

Livelihood Enhancement Plan (LEAP)

The process of LEAP is one of the most important and major tools for the successful implementation of CIF – Sub Projects. The intervention of LEAP will be by plugging the loop holes of the existing Livelihoods process, increasing income levels of the poor, properly utilizing the existing resources and enhancing the work days of the poor.

Common Interest Group (CIG)

The members of SHGs with commonalities like problems, necessities and interests come together to form CIG. As individuals have their own interests, strengths and weaknesses, the necessities and interests of certain groups of persons remain same. All the individuals can form as a separate balanced group (CIG) to achieve their common interested goals. However uncompromisingly all the members of the CIG should only be the women.
**CIF- Sub Projects:** The implementation of the CIF- Sub Project is the process of preparation of economically viable projects by the poor for regular income generation and implementing the same initially by utilising the existing resources and subsequently for acquiring other necessary resources by the collective efforts and finally implementing the project successfully for the benefit of the members of CIG.

**CIF – Sub Projects – Bank Linkage:**

The financial assistance by the Banks in the form of bank loans to the extent of 50% of total sub project (unit) cost is a major part of credit flow outlay throughout the period of CIF-Sub Project implementation. The co-operation and involvement of all the Bankers in the District especially of the Rural Branch Managers is crucial for successful implementation of CIF – Sub Projects.

**Recovery:**

The Project envisages some of the following recovery measures which form as an in-built recovery mechanism of project implementation programme.

Bringing awareness in the beneficiaries about the importance of recovery and recycling of funds at all the stages of capacity/Institution Building Process of the POP groups.

Monitoring of the group dynamics/activities and payment of regular loan instalments by V.O.s
Regular monitoring of ground level progress of the unit (Sub Project) and recovery aspects of the sub project at all stages by “Project” staff – Community Coordinators, Village Activists and Animators etc.,

Periodical joint recovery camps by Bankers and field level project staff wherever necessary.

Table 1.9 showing APRPRP, CIF Sanctions :-
(Rs. In lakhs)

<table>
<thead>
<tr>
<th>Year</th>
<th>No.of Beneficiaries</th>
<th>CIF Sanctioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003 – 2004</td>
<td>14,165</td>
<td>Rs.824.28</td>
</tr>
<tr>
<td>2004 – 2005</td>
<td>24,959</td>
<td>Rs.808.40</td>
</tr>
</tbody>
</table>

Source: D.R.D.A. Kurnool

B.3 CHIEF MINISTER’S EMPLOYMENT YOJANA CMEY)

Objectives

While the objective of the movement is to empower the youth to participate effectively in the development of rural areas, by providing them opportunities of employment and creating a sense of accomplishment, the entire movement is based on the principals of diligence, self help, cooperation and sense of patriotism. This programme emphasizes the promotion of the sound moral, self-sacrifice and the establishment of the social order through healthy discipline. This ultimately should result in improving the quality of life of youth.
**Youth Association**

This programme is based upon “Group Strategy”. A group of 5-10 members of youth of 18-35 years of age may form a “Youth Association” to take up economic activities suited to them educational background, skills, aptitudes, local resources and needs. A group may be unregistered and informal also. There can be more than one association in a village.

The family income of the youth association members shall not exceed Rs.11,000 per annum.

**Registered Youth Association**

A youth association which is registered under the Societies Act/AP Mutually Aided Cooperative Act, 1995 / Companies Act partnership deed can approach a bank for getting a loan in the name of the youth association. Such a registered association may also have its activities done tailored to Agencies like ST / SC / BC / Minorities / Women Finance Corporations and DRDA/KVIB; for obtaining margin money/subsidy etc., Youth policy of the Government is to cover all the urban and rural areas in the state, by implementing economic support schemes under CMEY programme.

**Motivator**

A motivator is the one selected by the Youth Associations from amongst themselves, who is known for commitment towards social service, entrepreneurship, motivating ability to arouse oneness among the
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youth of the area and to propagate ethical values. He acts as a facilitator organizing motivational camps and youth leadership training programmes etc., entrusted by Government from time to time.

Mandal youth Employment officer (MYEO)

One officer known for commitment, self-sacrifice and social service at Mandal Level would be identified by the District Collector from among Mandal Education Officers / Extension officers / Rural Development / Industrial promotion officers / other services to take up the responsibility of bringing youth of one village in a mandal on one platform, inspiring, convincing and arousing oneness among the youth and also inculcating the spirit of self help, cooperation and patriotism among them apart from guiding them as a friend, but certainly not as an officer—to form as many youth associations as possible; based upon educational background, skills, aptitudes, local Resources need and demand, duly surveying and studying all the aspects of forward and backward linkages. Technical Consultancy may be engaged, if necessary. An officer assigned with this responsibility would be termed as “Mandal Youth Empowerment Officer”.

Selection of Projects

Once youth associations are identified, each may apply to one District Youth Welfare Officer in a District for recognition, through motivated Mandal Youth Empowerment officer. Recognized Youth Associations may be unregistered and informal also. Such recognized youth associations may seek for financial assistance from government
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agencies for the projects of their choice, duly handing over their applications along with their project reports to the Mandal Youth Empowerment Officer. Projects are selected and decided by consensus of the Members of Youth Associations and implemented with their total participation. No impression should be given under any circumstances that the Government is taking care of projects by Proxy/Motivator/Mandal Youth Empowerment Officer guide in the selection of a project or in project formulations but shall not to a project or activity upon them. Projects should be selected keeping in view specific conditions of a village, topography, potential and socio-economic conditions.

Function of Youth Association

There can be a group organiser, selected by the members of youth association, which must meet as often as possible to chalk out plan of action, review and monitor the progress of activities taken up and to sort out issues that may arise from time to time. The group members must get to know each other well, understand the group strategy and recognize the strength or potential of the group. The group organizer selected from amongst the members will be their friend and guide and will help in the choice of activity, procurement of raw materials and marketing of products etc., a youth association is expected to understand the spirit of the movement, diligence, self help, cooperation and a sense of patriotism. Members must put the spirit into daily practice by "pledging" themselves for the propagation of the movement. Youth associations will maintain a savings bank account to be jointly operated by the group organiser and
one other member of the association nominated with the willingness of all the members. Deposits or withdrawals from the bank account shall be made only on the strength of resolutions of meetings to be convened, whenever necessary.

Members of each youth association are required to participate in the programmes of education, health, nutrition, sanitation and other awareness campaigns. Priority support from Government is provided to exemplary villages/towns going ahead with enthusiastic popular participation. Outstanding leadership of youth association organisers and members positive participation are to the success of the projects.

Projects in general

Land-based, Agro-based projects are to be given priority. Horticulture, floriculture, sericulture, aquaculture, dairy, apiary, food-processing, handlooms, handicrafts, ancillary industries, community a

Forestation, vegetable cultivation and transport activities may also be taken up on priority.

Any activity based upon need demand based upon local infrastructure, resources, potential, socio-economic conditions may be taken up. However, a thorough survey and study is required to be done in the beginning. Services of technical consultants may be secured, if necessary, for project formulation.
The works of the nature of rural link roads, drainage, sanitation, water works, minor irrigation schemes, field channels, maintenance of bore wells, transformers and pump sets may be entrusted to youth associations, on nomination basis, provided the estimated cost of such works is of the order of Rs.2 lakhs and below. The rules concerned would be amended facilitating nominations, wherever necessary.

**Eligibility**

(a) Each youth association shall consist of at least two members possessing minimum educational qualification of 7th standard to facilitate maintenance of accounts relating to youth associations concerned.

(b) The youth association must be in touch with regular savings activity for a minimum period of three months with a minimum savings of Rs.30 per month per member. The youth association must have opened a joint account in the bank of the area concerned & must be in possession of a pass book indicating constant transactions and ledgers.

(c) The youth association must have participated and rendered meritorious service in programmes like Janmabhoomi, Shramadanam, Family welfare, Literacy Programmes, Village and community Development Activities etc.,

(d) The Youth association shall consist of trained members by way of participation in motivation camps/youth leadership training programmes organised under the CMEY Programme.
Training

All Mandal youth empowerment officers, selected by the District Collectors, District Youth Welfare Officers and Chief Executive Officers of this programme would be provided orientation on training at State Head Quarters. During this orientation course, academicians, economic experts, financial wizards, bankers and administrators would interact with them. State/National Youth Awardees would also be invited to participate in this orientation programme. Orientation training of two days will be imparted to members of youth association selected under CMEY Programme by reputed training institutes /organizations at Mandal and District level. The nature and level of training depends upon the type of economic activity project selected by the youth association.

Table 1.10 showing Details of Self Employment during 1981 to 92.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Year</th>
<th>SC</th>
<th>ST</th>
<th>BC</th>
<th>OC</th>
<th>TOTAL</th>
<th>MML Amount sanctioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1981-82</td>
<td>3</td>
<td>9</td>
<td>2</td>
<td>14</td>
<td>25,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>1982-83</td>
<td>16</td>
<td>24</td>
<td>4</td>
<td>44</td>
<td>79,000</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>1983-84</td>
<td>3</td>
<td>13</td>
<td>20</td>
<td>36</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>1984-85</td>
<td>29</td>
<td>29</td>
<td>31</td>
<td>89</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>1985-86</td>
<td>7</td>
<td>13</td>
<td>14</td>
<td>34</td>
<td>552,000</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>1986-87</td>
<td>5</td>
<td>20</td>
<td>33</td>
<td>58</td>
<td>220,000</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>1987-88</td>
<td>7</td>
<td>1</td>
<td>12</td>
<td>20</td>
<td>525,000</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>1988-89</td>
<td>20</td>
<td>20</td>
<td>21</td>
<td>29</td>
<td>483,000</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>1989-90</td>
<td>29</td>
<td>6</td>
<td>26</td>
<td>25</td>
<td>572,000</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>1990-91</td>
<td>164</td>
<td>1</td>
<td>336</td>
<td>144</td>
<td>645</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>1991-92</td>
<td>63</td>
<td>6</td>
<td>103</td>
<td>136</td>
<td>308</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>346</td>
<td>34</td>
<td>606</td>
<td>458</td>
<td>1444</td>
<td>2,487,500</td>
<td></td>
</tr>
</tbody>
</table>

Source: SETKUR, Kurnool
### Table 1.11: Category wise benefited groups under CMEY 1996-2004

<table>
<thead>
<tr>
<th>Year</th>
<th>SC</th>
<th>ST</th>
<th>BC</th>
<th>MINORITY</th>
<th>OC</th>
<th>Mixed</th>
<th>Total</th>
<th>Total out of Total women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996-97</td>
<td>87</td>
<td>18</td>
<td>105</td>
<td>25</td>
<td>15</td>
<td>189</td>
<td>439</td>
<td>45</td>
</tr>
<tr>
<td>1998-99</td>
<td>132</td>
<td>31</td>
<td>169</td>
<td>51</td>
<td>51</td>
<td>404</td>
<td>838</td>
<td>149</td>
</tr>
<tr>
<td>1999-2000</td>
<td>73</td>
<td>14</td>
<td>121</td>
<td>31</td>
<td>24</td>
<td>263</td>
<td>526</td>
<td>93</td>
</tr>
<tr>
<td>2002-03</td>
<td>14</td>
<td>5</td>
<td>10</td>
<td>2</td>
<td>0</td>
<td>63</td>
<td>94</td>
<td>17</td>
</tr>
<tr>
<td>2003-04</td>
<td>11</td>
<td>0</td>
<td>48</td>
<td>20</td>
<td>13</td>
<td>121</td>
<td>213</td>
<td>9</td>
</tr>
<tr>
<td>TOTAL</td>
<td>317</td>
<td>68</td>
<td>453</td>
<td>129</td>
<td>103</td>
<td>1040</td>
<td>2110</td>
<td>313</td>
</tr>
</tbody>
</table>

Source: SETKUR, Kurnool

### Table 1.12: Groups grounded under CMEY Scheme during the period 96-04

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Groups benefited</th>
<th>Subsidy / Rev. fund</th>
<th>Margin Money</th>
<th>Total Government Funds released</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996-97</td>
<td>439</td>
<td>2,88,83,750</td>
<td>85,76,500</td>
<td>3,74,60,250</td>
</tr>
<tr>
<td>1988-99</td>
<td>838</td>
<td>4,10,70,000</td>
<td>1,64,28,000</td>
<td>5,74,98,000</td>
</tr>
<tr>
<td>1999-2000</td>
<td>526</td>
<td>2,55,00,000</td>
<td>102,00,000</td>
<td>3,57,00,000</td>
</tr>
<tr>
<td>2002-2003</td>
<td>94</td>
<td>52,54,920</td>
<td>35,03,280</td>
<td>87,58,200</td>
</tr>
<tr>
<td>2003-2004</td>
<td>213</td>
<td>64,49,700</td>
<td>38,69,800</td>
<td>1,08,14,500</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2110</td>
<td>10,76,53,370</td>
<td>4,25,77,580</td>
<td>15,02,30,950</td>
</tr>
</tbody>
</table>

Source: SETKUR, Kurnool

### Review of Literature

It explains the activities carried out to help constituent's combat unemployment and poverty, particularly through the creation of employment opportunities and developing of current jobs. Considerable emphasis is also placed on policy advocacy at the international level, with a view to gaining greater international acceptance of policies and principles.

An increasingly prominent component for the promotion of employment is the support that it offers to constituents to appreciate and develop entrepreneurship, with a vision to developing enterprise
performance and promoting employment and increase in income through the creation of cooperatives and small and micro enterprises, particularly by vulnerable groups. Related activities are designed to enhance productivity and develop the policy environment for informal sector enterprises.

This review also covers the field of self employment and programmes for its promotion with emphasis on Andhra Pradesh State, Indian and international experiences.

Several studies stressed the prominence of small and Medium Enterprises (SM Es) in the Economics of all countries and in the creation of jobs in the context of high levels of unemployment. Many scholars referred to the dynamism and resilience of SMEs and the need to develop a business & friendly environment which removes administrative and other constraints for their development. Others attached importance to the quality of employment as an integral part of a pattern to promote efficient and competitive SMEs, which probably employ majority of world's workforce. This indulges promoting good working conditions, social protection, security, workers' representation and equal opportunities.

For several decades now, many agencies, in both industrialised and developing countries, have been working in the field of non financial support services for small enterprises. The importance of a participatory approach in the planning and implementation of support programmes is to
generate a feeling of ownership and to ensure that they are adapted to the needs of clients.

Further guidance on the development of a supportive small business environment is contained in a practical manual, which was developed as a tool for policy makers and small enterprise development practitioners\(^3\).

The makeup of the entrepreneur has been explored by a number of social scientists. Melelland looked at motives, and identified three underlying ones the need for achievement, the need for affiliation and the need for power. According to him, the person motivated for high achievement has optimism, wants responsibility, enjoys challenges and novelty and is moderate risk taker\(^2\). Others have looked at the need for autonomy and the desire for influence.

The list of attributes prepared by Bibb, describe enterprise as the exercise of such attributes and the entrepreneur. The enterprising, attributes identified had been given as initiative strong persuasive power, moderate rather than high risk taking, flexibility, creativity, independence / autonomy, problem solving ability, need for achievement imagination high belief in control of one’s own destiny, leadership and hard work.

The more traditional view of enterprise has largely been that it is an attribute that exists and can be measured and encouraged, but which is not evenly distributed among the population. Some; have more of it than
others in businesses. The implication has been that if more of those individual levels of enterprise could be raised above some sort of implicit enterprise threshold then more enterprise activity and more business startups would be the result.

An alternative view of enterprise, and of enterprising behaviour, is based on the attributes and resources that an individual may possess at any point of time. It is suggested that it is the interaction between these factors that produces a rational response, on the basis of available information, when the opportunity occurs for a business startups. This theory acknowledges however, that there is inertia in individual's situation. Whether this review will lead to an individual trying his own enterprise will then depend on the attributes and resources he has accumulated and on his perception of environmental factors such as the ability of grants and training.

Gibb and Ritchie\(^{(3)}\) have summarised the necessary condition for enterprise as the possession of Motivation, Ability, Idea and Resources.

There are numerous variables, but we can see that the attributes are clustered, and research by Durham University Business School\(^{(4)}\) on enterprising tendencies reveals that enterprising people tend to have a strong need for achievement and autonomy, an internal locus of control, are strongly proactive and independent, have a creative tendency, and are moderate risk takers. Others add self confidence, persistence, an ability to deal with failure and trust\(^{(5)}\).
Entrepreneurial research suggests that effective entrepreneurs are moderate risk-takers while Durham Business School believes that enterprising people are calculated risk takers. They assess situations thoroughly and do not pursue options which they consider to have a small probability of success. Drucker goes so far as to say that successful entrepreneurs tend to be cautious and are opportunity-focused, as opposed to risk focused. For them defending yesterday rather than making tomorrow' is really risky\(^{(6)}\).

The enterprising people exercise considerable control over events in their everyday world. Rotter was instrumental in assessing this aspect of personality, and he designated those who feel in control as ‘internals’ and those not in control as ‘external’. ‘Internal’ declarations emphasize the importance of ability, hard work, determination and planning in achieving outcomes, and their outlook ;is epitomized by the statement ‘What happens to me is my own doing’\(^{(7)}\).

An enterprising individual is frequently concerned with improvement of new products or processes or markets to bring something innovative in his venture. It embarks with identifying an opportunity, understanding the situation, gazing new linkages and ends with possible new combinations of products. Very often innovation depends on the situational requirements. In this context, Thompson feels internal commitment to the task, but not too high a commitment, a high proportion of intrinsic
rewards, but some extrinsic rewards as well; some competition but not
winner-take-all competition\(^8\). Therefore, it is very much necessary to
locate that an enterprising outcome depends on the process of innovation
following creativity & not on creativity alone.

Cronie.S emphasized the need for autonomy as people who do their own
thing regardless of others or who disregard with impunity rules that
constrain them could be considered as disruptive dissenters. Independence may produce negativity, but enterprising people tend to be
free thinkers who need to break away from the shackles imposed by
collective social institutions. When asked why they wanted to start their
one firm, aspiring entrepreneurs in one study most frequently cited
autonomy, and the need to achieve, as the most important factors in their
decisions\(^9\).

Individuals in many groups, enterprises and societies are expected
to cling to the norms, rules and regulations; of collective social;
organisms. In this situation, enterprising people have the obstacle of
solving abilities applying not only within the organization but also in the
social environment.

Enterprising people have a strong need for achievement
(sometimes referred to as N\(\text{Ach}\)) which stimulates them into action.
When they accomplish something they consider being worthwhile, their
self-esteem is enhanced and they are encouraged to seek other
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demanding assignments. Thus enterprising people are constantly on the lookout for challenges\(^{(10)}\).

Meclelland argues that such a person is more self confident, enjoys taking carefully calculated risks, researches his environment actively and is very much interested in concrete measures of how well he is doing. Some what surprisingly, he does not seem to be galvanized into activity by the prospect of profit he as most persons work hard anyway, provided there is an opportunity of achieving something\(^{(11)}\).

It has been argued that enterprising individuals seek out demanding tasks that produce the intrinsic rewards of achievement, that they act on their environments in uncovering these opportunities rather than responding to changes, that they impose their independent authority to explore creative risky options for problems or opportunities. It is most unlikely that people who lack self confidence could undertake these tasks. Proacativity, creativity and achievement are not accomplished without major changes and, as Gibb has argued, enterprising persons have a security borne of self confidence in uncertain situation. Self-confidence seems therefore to be indispensable for enterprise. Along with self confidence generally goes trust. Some people consider enterprising individuals, especially in a business context, to be selfish, exploitative and uncaring, with a short term get rich quick approach to business. In reality, however, successful enterprise requires the coordination of desparate
inputs, and a degree of faith, trust and cooperation between contributors is essential. “Studies of entrepreneurs indicate that many are highly ethical and socially responsible compared to the general population.”(12)

If, as a result of their aim, enterprises are successfully completed, leadership will be strengthened. In an uncertain environment leadership has been taken as common attribute and may be viewed as most self guaranteed and self-confident. In comparison with the present research study the task of leadership and problem solving ability are identified as the key factors and will be discussed in the coming chapters.

Economic enterprise is said to thrive in a free, or market, economy. It was Adam Smith in “the Wealth of Nations” in 1776 who argued that the enormously complex task of deciding which goods and services to produce in an economy should not be carried out by a central authority but should be delegated to individual buyers and sellers\(^{(13)}\). He did recognise that government nevertheless had a role in such a free market. It had the responsibility for the support of laws to protect the right of individuals needled in the market and for mechanisms to maintain social stability.

Therefore, as well as the personal attributes and resources of the individuals who are being enterprising, external influences, social, economic and political, also have implications for project.
The importance of such a context is highlighted by a study carried out by the University of Groningen, covering nine countries (Brazil, Cameroon, Colombia, Indonesia, Japan, Kenya, Netherlands, UK and West German) and almost 2,700 entrepreneurs\(^{(14)}\). It gave some challenging indications of the values and motivations that differ between western and eastern countries and the values and motivations that differ between the industrialized and the less developed countries.

The factors considered in determining the study were, personal ambition, motivation, family background, culture, open minded and social environment.

Modernization theory and Compartmentalisation of disciplines\(^{(15)}\) have reported a series of observations on the recent evolution of diffused entrepreneurship in South America. They can be summed up as follows. A thrust toward self-employment and entrepreneurship comes from many different environments: traditional entrepreneurial families, public and private employees, craftsmen, salesmen. In most cases, behind this thrust there is family collaboration.

Contrary to the stereotype of “feminism,” the family nature of this new entrepreneurship may account for its democratic outlook. First, as for access to business, everybody can draw from some form of family aid. Moreover, it is not true, as some authors maintain, that family businesses are an obstacle to social mobility, as they suppose that only those who
have entrepreneurial family backing can succeed. We have observed that there are situations other than that of the "dynasty." On the contrary, the fact that many family businesses are born and survive, even if they are not "dynastic," is the sign of a new social mobility. This means that social mobility is a collective fact. It cannot be studied on an individual basis (father/son). A multiple series of factors shared by the group have to be taken into account.

Second, as for the business management, the relationships among kin are generally egalitarian and oriented toward acknowledgement of reciprocal competence. Many businesses are run by a core nucleus of relatives belonging to the same generation, who pooled together similar training resources. Even when the parents are still operating they mostly play a role coherent with their experience, and rarely behave as a patriarch. For these reasons, it is possible to look at these realities as an employ of a new democratic movement toward industrialization.

**Group dynamics**

In group dynamics, cooperative enterprises will play an important role in providing income and extend employment for large number of people, particularly in rural areas and in countries in transition, where the capacity of governments to ensure the supply of jobs, services and products to the local population is declining rapidly. Cooperative enterprises and federations are also of great importance in industrialized countries, particularly in areas of agriculture, marketing retailing and the
provision of social services, including insurance. However, cooperative in general are facing something of an identity crisis. In developing and transition countries, with receding state control and support, they have to become more autonomous and capable of living in the corporate sector. In industrialized countries, their business success has often been to the detriment of their social identity.

One such example in India can be taken as INDISCO programme (Indian integrated Social Community Cooperative) which is exclusively for the tribal people with a view to improving their socio economic conditions through the promotion of cooperative and other self help groups. It started its programmes in states like Orissa, Madhya Pradesh, Bihar and Gujarat from 1989. Its activities which included projects in different states were as follows: -

Under the group dynamics apart from cooperatives mentioned above several activities have been chalked out by different organizations at national as well as international levels. In all these activities the main intention has been a thrust on empowering youth, so that they can sustain to develop their own firms and help the society at large.

Increasingly, entrepreneurs and individuals have to depend on knowledge, innovation, and technical ability, to improve their performance and adopt to the changing demands of globalized competition and more comfortable labour markets. At the same time, high levels of
unemployment and the erosion of employment security are making it necessary to invest more in skill development to improve the employability of workers throughout their working lives. Against this basis, the preferences of policy makers are:

- Acquisition of skills by workforce which allow workers to engage in freely chosen and productive lines of employment and adapt to changing labour market needs; and
- Enhance training opportunities for women and vulnerable groups to hone their skills, productivity and incomes.

Meeting these priorities requires greater efficiency, flexibility and relevance in public and private training systems, and participation of employers’ and workers’ representatives, alongside governments, in the development of training policies and programmes.

Activities to help improve productivity were undertaken in nearly 30 countries. The assistance provided mainly consisted of the dissemination of information on productivity improvement issues and the provision of training and advisory services to a series of government and Non governmental organization (NGO) clients, including management development and productivity institutions, business schools, employers’ organisations and increasingly, workers’ organisations. The approach adopted in all of these activities is that productivity is an issue that concerns and benefits all those involved in production process, including management, workers and society at large. To emphasise the important
role of the workforce as partners in productivity improvement, studies were prepared on the role of workers as stakeholders in productivity and on gain sharing from productivity improvements (16).

Given the wide variation in social understanding, awareness attitudes and behaviors, a Non-cultural version of the meaning of enterprise and its development may not be accepted as a universal and positive concept. It will also be difficult for business leaders to function sincerely in other cultures as the drive towards globalisation accelerates. It is, however, clear that a supportive cultural environment for actions and policies to promote enterprise development and business start up and growth is important and that it can take many forms.

Some Enterprise Associations
Freet Enterprise
Clusters and Competitiveness
Hofstede's work reveals that successful nations [ in economic terms ] can exhibit significantly different scores in each of the dimensions he describes, suggesting that there are no easily defined 'right' or 'wrong' cultural conditions. Positive economic outcomes can emerge from wide range of contexts.

Whether all such results derive from enterprise in its accustomed western definitions is more difficult to calculate. The collectivist tradition and culture is about informal underlying personal to group interests, sharing, cooperation and group unity is entrepreneurial behaviour.
exhibited by the group itself, by individuals working through the group or by breaking group plans or does the concept of entrepreneurial contexts?

The creation of new enterprise or taking of new initiatives is perceived as a vital activity for any community hoping to have a thriving social and economic life. Some communities, however, appear to lack sufficient individual enterprising action to generate and develop new ideal that lead to improvement. KRUEGER notes that economically disadvantaged communities often suffer from low self-efficacy. Communities suffering from poverty often reflect the symptoms of learning helplessness, a perceived inability to help themselves. People can not lift themselves up by their boot straps if they perceived themselves as having no boots (17).

Community firm is generally as enterprise by a group, and sometimes civilians acting together as a team or group which can demonstrate qualities, command resources and keeping an enterprising behaviour in a way better than that of working individually. The reasons why group action occurs is, when individual enterprise does not yield expected results. No doubt issues of motivation, knowledge, talents (as well as of access to resources) and networks will contribute to both categories. Community enterprise is particularly known in community businesses, which has been referred in various ways but generally all business projects that not only return to the community subject they create but also benefit the community in other ways such as by working
on projects which enhance the environment or by developing skills of community members in their workforce.

Therefore, there is much in common between community and business firms. They both need knowledge of what is possible, they both require usage of resources to reach that vision, they both involve approval of a level of risk and they both generally need personal drive to make them work.

The prevailing theory, MICHAEL PORTER suggests, has been that economies of scale, labour costs and interest and exchange rates are the strongest factors in determining competitiveness. He argues, however, that it is domestic rivalry and geographic concentration that provide necessary conditions to build expertise and innovation that really produce competitiveness. The presence of strong local rivals is a powerful stimulus to the creation and persistence of competitive advantage\(^{(18)}\), and, again, nations succeed in particular industries because their home environment is the most forward looking dynamic, and challenging\(^{(19)}\).

An important activity in the effort to improve entrepreneurial skills worldwide continued to be the start and improve your business (SIYB) training programme\(^{(20)}\). The focus was on consolidating and expanding the use of the programme in English speaking Africa, Latin America, Eastern Europe and Central Asia, and on launching it in French-speaking African countries. SIYB materials, which have since been used in some
70 countries, were further updated and improved during the biennium to optimise their impact on business performance and employment generation\(^{(21)}\).

**Enterprise development through group approach – Indian and international experience:**

Number of developed as well as developing economics are focusing more on enterprise promotion exclusively for youth in rural and semi urban areas. The young enterprise initiative has had its origin from USA as junior achievement programme. In UK in 1963 a national educational charity initiated enterprise promotion for young people mainly in the age group of 15-19\(^{(22)}\).

Force was mainly given to enable youth to develop their personal and inter-personal skills, knowledge and understanding of business objectives and the wealth earning process. In Ethiopia group enterprises have been started in rural, semi-urban areas with a view to controlling unemployment and poverty. In India also, starting from 1979 the government was keen in promoting enterprises for youngsters through many programmes. Fortunately one such programme with group approach was initiated and implemented in Andhra Pradesh in 1996. Brief experiences of these programmes are discussed below:

**Grameena bank: Organisation and operation (Yunus, Mohammed–1989)\(^{(23)}\)**

**Group formation**

The process of group formation itself contributes to the strength of Grameen. Usually it takes some time for members to identify each other and consult each other before they make an announcement that they wish to form a group. Many times members screen each other before they arrive at the final five. Some drop out because of fear installed in them by relatives and
neighbours. Before even beginning negotiation with the bank, members have already gone through a process of understanding and mutual confidence building. By the time bank confers on a group the much sought after recognition, a member has got to know the bank quite well easily to them. They will come to know the other partners in the group and in the centre. It is a long period of suspense and learning. It gives them a great thrill when they receive the final recognition. It is a great moment for them and they know that they can also earn by themselves. It gives them the first important lift in building self-confidence.

**Participatory decision – making process**

Like any other organisation, Grameen has to come up with new resolution, which affects the work and life of many people. Being a new and fast widening organisation, Grameen needs to after old decisions and introduce new decisions quite regularly and frequently. In coming up with new decisions Grameen management always tries to assess the opinions of the people whose work and life would be affected by these decisions.

By opening doors for everybody to indulge in the decision-making process a large amount of misconception and tension in the organization have been avoided. Now everybody knows what the decisions are, and why these resolutions were taken. Unintentional mistakes through careless use of works are omitted because somebody has already pointed them out at the draft stage. This type of decision making creates support for the decisions taken. Everybody knows what is coming his way and if he does not like it, he can try to stop it, or at least after it.
The study made by KHANDKER, S.R. et.al (1995)\(^{(24)}\) also reiterated the importance of sustainability in participatory process.

**The youth enterprise programme in Ireland (Connor P.J. 1985)\(^{(25)}\)**

The programme was conceived and implemented by AnCo. The industrial training authority in Ireland established under the Industrial Training Act 1967 of Ireland, with responsibilities at the national level for raising the skills of the Irish workforce at all levels in industrial and commercial activities.

In contrast to the rest of Western Europe, which experienced marked declines in the rate of population growth during the 70’s, Ireland witnessed a considerable increase in its population during the period, making the 15 – 24 age group a substantial 17.7% of the population during 1981. This resulted in the literal doubling of the number of first time job seekers during the period. By Dec.84, job seekers under 25 years of age were a good 30.8% of the total unemployed. An Co, therefore, designed and developed the youth enterprise programme to stimulate entrepreneurship in young persons.

At the time of implementation of the programme, the general mindset of the population was in favour of employment in government and self employment was not quite an option or an ideal one aspired to, nor was there parental enthusiasm for participation in the youth enterprise programme. Levels of achievement motivation for success through entrepreneurship in the society were however imposing social and other barriers on young person choosing entrepreneurship as available and desirable option. However, with all the institutional support available, young people with no previous business experience or family tradition in business were not being found to be attractive propositions in most cases by the commercial banks.
Many of the young persons in the programme had some technical skills to start with, such as carpentry, dress-making, catering etc. The programme was designed to add to such skills, two other ranges of skills, i.e., entrepreneurial / self management skills and management skills. The efficacy of the programme was judged by evaluation and subsequent modifications were made in the programme.

Paritosh Bansal stressed his views as true as mentioned in Mr. Vanderhoof's story for so many people in India. Globalization and World (26)

Bank-imposed liberalisation measures of the 1990s in India have come at the cost of traditional avenues of employment. The government is cutting back on its enterprises. Job security is a thing of the past.

The indigenous private sector is losing out to the more efficient, better-managed companies from abroad. And although there are new kinds of jobs now, access to them is limited by the accident of one's birth, and hence, education. Not everyone can become a computer engineer to work for a software developer or speak English well enough to work in a call-centre.

The New York Times article just puts a face on a larger globalisation story playing in the United States. Between July 2000 and July 2003, 2.7 million Americans lost their jobs in the manufacturing sector alone, according to the National Association of Manufacturers.

White-collar jobs in other sectors are moving out too.
ECO INDIA: on tour with Jessica Kiely

Organised by the M.S. Swaminathan Research Foundation in India, in partnership with the Youth Employment Summit Global Alliance and the Education Development Centre Inc., USA, a group of international, intrepid innovators travelled by train, bus, auto-rickshaw, boat, and car throughout South India.

Their field trips took us to a pearl farming enterprise, an agar production enterprise, knowledge centres and a Biovillage enterprise, (among others) where they saw many successful examples of combining traditional knowledge with new technology to find solutions that are environmentally and socially sustainable.

They learnt that a 'whole of village' approach to multiple micro enterprises, an emphasis on bringing technology to the people and ensuring they benefit from it, and the need for better and stronger partnerships between scientists and the communities were essential ingredients to eco-preneurial success.

As a result of their experience in India and his strength and expertise in youth enterprise education and training, Y2Y is creating the International Youth Eco-Entrepreneurship Training Project for youth eco-entrepreneurs. The programme will provide training for young people interested in setting up their own green enterprise or project, and will offer a train the trainer element."
Social marginality and the small business

Stanworth, MJK and Curran, J 1973

The authors of the work put across the model of entrepreneurship in which social marginality is an important motivating factor to propel individuals towards entrepreneurship. This review outlines the basis of the theory, in so far as it corresponds to the outcome of the CMEY programme as visible during the initial phase of the programme which formed the subject of the present study.

By using the concept of social marginality, one can not only describe some of the personal characteristics involved in high motivation towards setting up small businesses, but also indicate the social conditions, which are associated with this progress. They must obviously be subject to structural factors such as the level of entrepreneurial opportunity available in the society, that is the number of openings in the economy for small businesses. Thus, other things being equal, the proportion of marginal persons seeking small business solution to marginality can be expected to be directly proportional to the level of entrepreneurial opportunity.

Although many may not be expected to have an exact idea of the risks involved in going into businesses for themselves, in a modern industrial society, the mass media and the informal channels of communication are pretty efficient at moulding general feelings of confidence or pessimism of businessmen and Economists of the
Employment Generation of Women - through PMRY economy. This information is on the whole, highly correlated with the real level of entrepreneurial opportunity.

Harper, M – 1995\(^{(29)}\) studied empowerment of women by a group action through enterprise development.

According to C.Kondaiah, Self Help Employment projects also how to become a part of curriculum in all educational projects. Entrepreneurs are to be made and tapped young in a larger environment of an entrepreneur culture. Programmes like EDPs, Workshops, Seminars, Demonstrations are to be taken to rural areas on a massive scale.

**Poverty and entrepreneurship (Mueller, C.E> - 1981) \(^{(30)}\)**

Gifford, Florida is an unincorporated rural all black minority community (some 10,000 residents) located a couple of miles away from Florida’s Atlantic coast, roughly 135 miles north of Miami, in Indian river country, (Vero Beach, with a largely white population of about 20,000 is the country seat, directly on the ocean). In sharp contrast to its affluent neighbour, Gifford is very poor and its unemployment rate appears to be astronomical, probably well above 50% mark in the younger age groups. In addition to this very large pool of citizens with relatively low educational and skills levels, looking for work, it has one other important asset, a group of unusually talented and vigorous community leaders, who are willing and able to spearhead the kind of community effort that would be required to get at the root of its unemployment problem.
Since there is no industry to speak of in the country, the bulk of work entered around citrus, tourism and a Piper Aircraft assembly plant and with no immediate prospect of any significant new employers coming in, the only feasible long term solution appeared to be for this community to create its own jobs from scratch. In the situation, therefore, a shortage of jobs translates into simply a shortage of local job creators ie., of hometown entrepreneurs.

The community further seeks all necessary inputs into the model through a multi lateral funding programme, with assistance coming in from all the participating agencies / organisations as in support of a multi disciplinary research project.

The study concludes that poverty in America’s poorer communities can be eliminated if weight of the national government is put into the fight for economic as well as social justice and that the small business administration as the arm of the government equipped with the requisite know-how could begin the job of making small business independence accessible to all, by teaching the basic skills required to make people economically independent citizens in their own local communities.

The study thus portrays, a vivid scenario in which , even in the developed economics what to speak of poorer countries for poverty alleviations in rural marginalised sections of population using self employment as an expedient, a well orchestrated state intervention is an imperative.
Employment Generation of Women - through PMRY

Poor Want a Job, Not Benevolence (31)
by Abraham George and Shyama Venkateswar*

For decades fighting poverty has been the responsibility of national governments, but they have been generally ineffective. Nongovernmental organisations, on the other hand, are strong advocates for change, creatively complementing government poverty programmes, but lacking the capacity to transform the lives of the 3 billion poor.

Economic progress in countries such as India and China has the potential to lift millions out of poverty. But much of the gain is confined to urban areas, and the trickle-down effects haven't yet extended outside. Of India's billion-plus people, 650 million rural poor remain untouched.

That leaves the question of how to connect the economic engines of the private sector to the rural poor. Micro-loans, typically about $100, make a small-scale contribution by providing them access to cash for personal needs such as payment of dowry, medical emergency or repayment of prior loans. But as economic engines, the loans have severe limitations.

Banks and micro-finance intermediaries making the loans say that they are intended to empower the poor to start and run their own businesses. Yet, the interest rates charged are often 18 percent to 24 percent for the poorest, sometimes as high as 36 percent. Repayment rates are high -- some banks claim 99 percent. That's good for the banks' bottom line, but it hardly proves that the loan recipients have become
successful business owners. A recent study of 50 micro-credit programs in 17 villages in South India showed that less than 5 percent of recipients used the money to start business.

What micro-financiers ought to be debating -- and some are -- is how to ensure that the loans create jobs, and how to leverage their activity to employ billions. From farming to alternate fuels, rural areas have great potential for developing sustainable industries, and yet there is almost no serious effort is made to realize that potential. We must build on the goodwill micro-finance has created to attract more private investment and commercial activity in deprived communities.

Micro-finance brought private investment capital to millions of poor people on a small scale and even proved it could be profitable. The challenge now is to bring investment capital on a larger scale to start businesses in rural areas and employ billions of people. Not government, not NGOs, but business, with its scalability, risk-taking and accountability for results, is in a position to do this.

Might some profit-driven businesses try to exploit the poor? Yes, why governments and NGOs must provide effective checks and balances. But ultimately it is not benevolence the poor seek; it is opportunity, and specifically jobs. Without vibrant economic activity where the poorest live, the global fight against poverty will be swamped by the nearly 100 million population increase in developing countries each year.
According to Varalakshmi\(^{(32)}\), Rural Women play a key role in food production, food-processing, home-crafts, market trade and several other factors, economic activity besides household work. There is a great scope for their improving the family income through developing better skills and using better equipment to perform the traditional tasks more efficiently. They need to be relieved of their drudgery and routine chores in the home, through the provision of time & labour saving facilities for the production of food, clothing and household goods, supply of fuel & water and adequate services such as education and health care. Then alone they will have the motivation to increase their income in different ways, without neglecting their household responsibilities. The small scale industries Organisation, Sarvodaya Sangh, Khadi & village industries, commission are the various agencies which can help the poor in self-employment programmes and cooperative endeavors. People must be motivated to make use of welfare agencies to get a higher income.

**Rural entrepreneurship (Matthai, R.J. – 1978)\(^{(33)}\)**

The popular outlines various aspects of risk perceptions in the rural setting as technical, economical, social and environmental. These aspects of risk can be used as a framework for the development of strategies, aimed at the deliberate creation of specific learning opportunities for favourable modifications in the risk perceptions, thus paving the way for long term HRD benefits.
In all endeavours to develop entrepreneurship in rural settings, it is worth considering as to whether the appropriate approach is to search for and select entrepreneurs, or to create a set of circumstances, which may gradually reduce the intensity of risk perceptions in the minds of a growing number of people, and to develop in them their own capabilities to handle and control evolving risks with the ever changing circumstances.

The need of the study

Despite of far reaching political and economic changes of the past decade, the promotion of full productive and freely chosen employment has remained as unresolved challenge for many national economies and the international community as a whole. In many developing countries, recent generations of economic reform and structural adjustment programmes, have included measures to assist the groups which are most affected, as greater account has been taken of principles and concerns at the state, national and international levels. However, despite the measures taken to address social concerns, greater attention needs to be paid to the issue of participation by the social partners in the design and implementation of the programmes and policies.

The present research study aims to address the issue of participation by a group of persons within that particular location of the state which can be taken as the social partner for community development.
However, the aim of these measures is to provide emergency support for poor families, whereas the principal objective of reform programmes is to create economic growth that is distributed more widely, and particularly towards the poor, the low paid and disadvantaged social groups.

In the transition economics there have been sharp increases in income inequality, even where the rise in unemployment has been relatively moderate. In most of the developing world, the majority of the labour force remains trapped in low productivity employment that offers little relief from poverty.

The growing globalisation of the world economy will necessarily aggravate the situation and maintain that there is still considerable policy autonomy at the national level.

It is therefore, important to manage the transition to a more open market economy at a pace and in a manner that minimize social costs and to ensure that it is supported by strong compensatory policies towards those most adversely affected.

Higher unemployment has been caused by a decline ingrowths rate, rather than any onset of jobless growth.

In the developing countries, in particular, this depends on the successful implementation of economic reforms to achieve macroeconomic stability and a more efficient, open and competitive
Employment Generation of Women - through PMRY

economy. However, this does not preclude an active role for the state in several areas, such as overcoming market imperfections and high levels of inequality in the distribution of income and assets. The economy is characterised by very high levels of underemployment and poverty. Working conditions are often unhealthy and unsafe and the organized sector of the economy is limited in scope.

Policies to improve the equity and efficiency of labour markets are required to address the problem of unemployment and social exclusion. To design and evaluate these policies, governments and the social partners need to undertake the necessary analysis, based on the collection of reliable and accurate labour market information. Thus the present study attempts to evaluate this unique programme, which was initiated by the present government in the state of Andhra Pradesh.

Assistance was provided directly to the district CEOs (Chief Executive Officers) for the development of a policy environment which is conducive to employment intensive growth at both the macro and sectoral level. These activities were designed to combat poverty, particularly among disadvantaged groups, and to support activities of employers’ and workers’ organizations in this connection.

It is now almost universally acknowledged that most new jobs are created in the private sector, and particularly by small and medium sized enterprises (SMEs).
Entrepreneurship as an activity emerges and functions in a socio-cultural setting. It could be conceived of as individuals free choice of activity or social groups occupation or profession. In the Indian context entrepreneur generally hail from communities which have been traditionally practising enterprenuel activities thus imbibing the enterprenuel qualities.

Anna\(^{(34)}\) made an attempt to probe into the Genesis of Women Entrepreneurship and discover interrelationships and socio economic structures and entrepreneurships. He understands industrial entrepreneur among the women of kerala emerged from varied socio economic, educational, and cultural backgrounds as a welcome feature. The special assistance extended to women entrepreneurs by government agencies, instilled enterprenuel spirit among women especially among educated women. Majority of women entrepreneurs hailed from lower and middle income groups.

**Summary**

Measuring poverty is difficult because of conceptual problems, data deficiencies and social judgment. Three types of poverty are defined by comparing actual income and consumption as absolute, relative and subjective. The Human Development report (1996) depicted a gloomy picture of the plight of the poor in developing countries. According to this "Human Development, if not engendered, is endangered of"\(^{(P 6)}\).
India alone is the home of 34 percent of the world poor. As a result, from Fifth Five Year Plan onwards the government emphasised on the improvements of minimum needs such as wage employment, infrastructure development, self-employment & entrepreneurship development etc., through major schemes at national and state level mechanisms. Several schemes implemented by both Central and State Governments have been emphasised in this chapter.

The high frequency of poverty in rural India is directly related to ascendant large scale unemployment and under employment. Majority of the rural population is land-less and clan gates entirely on wage employment. The Jawahar Rojgar Yojana (1989) is one such rural major programme for providing wage employment, which is looking after both NREP (national Rural Employment Programme) and RLEGP (Rural Landless Employment Guarantee Programme) as a single rural employment programme. For birding under employment, employment assurance scheme (EAS) was introduced in 1993.

Apart from wage employment promotion, self-employment and entrepreneurship; improvement have been taken as important tasks and by the government through many programmes. One such major programme is IRDP, aimed at providing income generating assets and self employment opportunities for the rural targeting the families below poverty line.
With a vision to beat this situation and to indulge the rural women more extremely in economic activities and matters that related the rural community, one of the beginning steps taken by the government is fundamentally of an exclusive programme for women group viz., Development of Women and Children in Rural Areas (DWCRA). The intervention aims at not only enhancing the incomes of rural women of poor households, but also working the organised participation of groups in the programmes of credit, skill training and infrastructure support for self-employment in groups who cannot take up economic activities individually on their own by attaching to major components viz. Community based convergent services (CBCS) and Child Care.

Another important programme, embarked by the government keeping in view at providing basic technical and managerial skills to the rural youth from families below the poverty line to enable them to take up self-employment and wage employment in the board fields of agriculture and allied sectors, industries, services and business activities sectors requires acquisition or ungradation of skills related to industries and business enterprises.

In order to sophisticate artisan trades, Supply of Improved Tool kits to Rural Artisans (SITRA) has been started. Aiming at educated unemployed youth, the government also launched programmes like SEEUY (Self Employment for the educated unemployed youth), PMRY (Prime Minister’s Rozgar Yojana) etc.,
From April 1999 onwards, Government of India implemented a scheme focusing majority on group approach, organizing the beneficiaries into self help groups called Swarnajayanthi Gram, Swarozgar Yojana (SGSY). The schemes aim at establishing a large number of micro enterprises in the rural / urban areas through the intervention of local governments.

The Andhra Pradesh State also started various schemes to sweep away poverty by promoting income generating activities in rural / urban areas. The important schemes include Adarana Programme to empower backward class artisans in the state by providing hand tools, power tools and small technological equipment, Mundadugu - with a thrust on education, economic development and social welfare of scheduled caste beneficiaries, Chaitanyam – for scheduled tribe beneficiaries in all their social and economic developments, CMEY (Chief Minister's Empowerment of Youth) to give strength and power to empower to youth to participate extremely in the development of rural areas by creating them opportunities of employment and creating a sense of accomplishment, ultimately resulting in the improving the quality of life.

The Chapter also dealt with the review of related literature for the study and covered the field of Self employment and programmes for its promotion with emphasis on Andhra Pradesh State, Indian and International experiences.
Economic non farm is said to thrive in a free, or market economy. The factors considered in determining the enterprise were personal initiative, motivation, family background, culture, receptiveness and social environment.

In group dynamics cooperative enterprises will play a prominent role in providing income and sustainable employment for huge numbers of people, specifically in rural areas and countries in transition, where the capacity of government to ensure the supply of jobs, services and products to the local population is diminishing rapidly. In industrialized countries, their business success has often been to the detriment of their social identity.

One such example in India can be taken as INDISCO programme (Indian Integrated Social Community Cooperatives) which is exclusively for the tribal people with a view to improving their socio-economic conditions through the promotion of cooperative sand other self help groups. Number of developed as well as developing economies are concentrating more on enterprise promotion specifically for youth in rural and semi urban areas. The young enterprise initiative has had its origin from USA as junior achievement programme. In UK in 1963 a national educational charity initiated enterprise promotion for young people mainly in the age group of 15 – 19.
Thrust was mainly given to empower youth to develop their personal and communication and personal skills, knowledge and understanding of business objectives and the wealth creation process. In Ethiopia group enterprises have been initiated in rural, semi urban areas with a view to curbing unemployment and poverty. Fortunately one such programme with group approach was initiated and implemented in Andhra Pradesh in 1996 as CMEY.

After reviewing the thematic approaches suggested by several authors, the present research study aims to address the issue of participation by a group of persons within that particular the state which can be taken as the social partner for community development.

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