CHAPTER – II

PROFILE OF STUDY AREA, SCOPE AND METHODOLOGY
CHAPTER – II
2. PROFILE, OBJECTIVES AND METHODOLOGY

I. HISTORY OF KURNOOL DISTRICT

The District derived its name from its chief town Kurnool, which was the Capital of former Nawabs, Capital of Andhra Pradesh State from 1st October, 1953 to 1st November, 1956 and at present, the headquarters of the district. The name Kurnool, is said to have been derived from “Kandenavolu”. According to tradition, in the 11th Century A.D. the Odderas who carted stones for the construction of a Temple at Alampur, used the site on which the town now stands as a halting place before crossing the River Thungabhadra and greased their cart wheels with oil, locally supplied by some of the oil mongers and called the place “Kandenavolu” which is subsequently known as Kurnool – the town of “Kandena” or “Grease”.

Kurnool District lies between the northern latitudes of 14° 54’ and 16° 18’ and the eastern longitudes of 76° 58’ and 79° 34’. The altitude of the district varies from 100 ft above the mean sea level. This district is bounded on the north by Tungabhadra and the Krishna rivers as well as Mahabubnagar district, on the south by Kadapa and Anantapur Districts, on the west by the Bellary district of Karnataka State and on the east by Prakasam District. The district ranks 10 in population with 35,29,494 People accounting for 4.63 % of the total Population of the state as per 2001 Population Census, while in area it occupies the 3rd place with 17600 Sq. Kms., which account for 6.41 % of the total area of the state.
Employment Generation of Women - through PMRY

At present, the Kurnool District comprises of 3 Revenue Divisions, 54 Revenue Mandals 53 Mandal Parishads, One Municipal Corporation, 4 Municipalities, 899 Gram Panchayats (Notified – 36, Non notified – 862), 920 Revenue Villages and 615 Hamlet Villages.
Employment Generation of Women - through PMRY

V.V.L. Leela Kumari
**LAND UTILIZATION**

The total Geographical area of the District is 17,60,034 hect., which the current follows constitute 3.18 Hect., are forest and 0.99 Hect., of land is barren and un-cultivated land and 1.35 Hect., which is used Land put to Non-Agricultural and 0.003 Hect., of land used for permanent pastures and other grazing land uses the details of land utilization are given below for the for the year 2005 – 06. 1.21 lack Hect., other fallow lands and 1.16 lack Hect., current fallows and 8.86 lack hect., are the net area Sown in the study area. Kharif season the major crops sown under Rainfed conditions are Ground Nut, Sunflower, Korra, Cotton, Redgram, Castor and under Irrigation conditions the major crops sown are Paddy, Chillies, Onion, Cotton, Vegetables etc.. During Rabi season the major crops sown under rainfed conditions are Bengal gram, Jowar, Sunflower, Coriander, Tobacco, Azwan etc.

Table 2.1 showing the details of Land utilization in the study area

<table>
<thead>
<tr>
<th>SL. NO.</th>
<th>CATEGORY</th>
<th>(Area in hectares)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FORESTS</td>
<td>318250</td>
</tr>
<tr>
<td>2</td>
<td>BARREN &amp; UNCULTIVABLE LAND</td>
<td>99372</td>
</tr>
<tr>
<td>3</td>
<td>LAND PUT TO NON-AGRICULTURAL USES</td>
<td>135320</td>
</tr>
<tr>
<td>4</td>
<td>PERMANENT PASTURES AND OTHER GRAZING LANDS</td>
<td>3885</td>
</tr>
<tr>
<td>5</td>
<td>LAND UNDER MISCELLANEOUS TREE CROPS &amp; GROVES NOT INCLUDED IN NET AREA SOWN</td>
<td>2057</td>
</tr>
<tr>
<td>6</td>
<td>CULTIVABLE WASTE</td>
<td>77203</td>
</tr>
<tr>
<td>7</td>
<td>OTHER FALLOW LANDS</td>
<td>121138</td>
</tr>
<tr>
<td>8</td>
<td>CURRENT FALLOWS</td>
<td>116553</td>
</tr>
<tr>
<td>9</td>
<td>NET AREA SOWN</td>
<td>886256</td>
</tr>
<tr>
<td>10</td>
<td>TOTAL GEOGRAPHICAL AREA</td>
<td>1760034</td>
</tr>
</tbody>
</table>

Source: Chief Planning Office, Collectorate, Kurnool
CLIMATE & RAINFALL:

The Climate of the district is normally good and healthy. January, February and March months are usually pleasant with moderate winds from Southeast. April and May are hottest months of the year; during these months the wind shifts to Southwest with increased force and brings welcome showers by the end of May. During the succeeding four months the wind blows from Western side in Major parts of the district and brings fair quantum of rainfall. By the end of September the wind is light and pleasant forecasting the on set of Northeast monsoon. In November and December the weather is fine, Rainfall is rare and wind is light with occurrence of heavy dew. District normal rainfall of the year is 670 mm. During 2005-06 the district average rainfall received is 840.0 mm.

DEMOGRAPHIC TRANSITION:

According to 2001 census the total population in the study area is 35.29 lakhs and occupied the 10th rank in the growth rate among all the districts of the state. Division wise the breakup has been presented in the table 2.2

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Division</th>
<th>Total Population (in lakhs)</th>
<th>% of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>Urban</td>
</tr>
<tr>
<td>1</td>
<td>Kurnool</td>
<td>1421856</td>
<td>60</td>
</tr>
<tr>
<td>2</td>
<td>Nandyal</td>
<td>953758</td>
<td>73</td>
</tr>
<tr>
<td>3</td>
<td>Adoni</td>
<td>1153880</td>
<td>67</td>
</tr>
</tbody>
</table>

Source: Chief planning office, Kurnool
The working population in the study area varies from 41% to 44%, more non-workers population is observed in Kurnool division with 53% followed by next highest Nandyal Division with 50% and Adoni Division is 48%.

Table 2.3 Division wise details of workers in kurnool district

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Division</th>
<th>Total Population (in lakhs)</th>
<th>% to Total population</th>
<th>Total workers</th>
<th>Non-workers</th>
<th>Marginal workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kurnool</td>
<td>1421856</td>
<td>41.23</td>
<td>53.33</td>
<td>5.44</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Nandyal</td>
<td>953758</td>
<td>42.47</td>
<td>49.55</td>
<td>7.98</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Adoni</td>
<td>1153880</td>
<td>44.14</td>
<td>47.96</td>
<td>7.90</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed from 2001 census

The sector wise distribution of workers is analysed and presented in table.

Table 2.4 Distribution of workers – Sector wise in the Study Area

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Division</th>
<th>Total Workers</th>
<th>% to total workers</th>
<th>Cultivators</th>
<th>Agriculture Labour</th>
<th>Household Industry</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kurnool</td>
<td>586253</td>
<td>8.06</td>
<td>16.29</td>
<td>1.69</td>
<td>15.20</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Nandyal</td>
<td>405043</td>
<td>9.28</td>
<td>17.18</td>
<td>1.32</td>
<td>14.69</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Adoni</td>
<td>509302</td>
<td>13.94</td>
<td>19.94</td>
<td>1.43</td>
<td>8.83</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed from 2001 census

The table clearly indicates the fact that workers engaged in agriculture sector are more in all three divisions. Even the workers engaged in the household industry are more in terms of percentage to total work force in Kurnool division compared to other divisions Adoni Division has minimum percentage of workers engaged in secondary and territory sectors in the district.
**Need of the present study**

Women are an important human resource forming as they do 49% of the population in the study area. A majority of this human resource is located in the rural areas, absorbed in the agricultural sector as wage earners or with no remuneration at all in small and marginal farming households. In urban areas, several women are engaged in small time self-employment activities; often times, as sole bread-earners of their families. Their importance in contributing to the economy must not be discounted, for the sheer tenacity of many of these women entrepreneurs, who manage to effectively utilize scarce resources in the face of social and economic hurdles.

From the small time self-employed entrepreneur to the more knowledgeable urban woman, who starts business ventures in what is mainly perceived as belonging to male bastions, our Government has encouraged entrepreneurship for women over the past few years. Perhaps, one of the very few Governments in the world to really chalk out policies and programmes for developing entrepreneurship amongst women.
Government Initiatives for Self-employment Promotion

Several policy measures have been initiated for the promotion of self-employment and entrepreneurship among different target groups through the establishment of specific institutions and launching of several schemes. Mention could be made in this regard of measures such as extending margin money support, investment subsidy, composite loans and concessional finances.

Among the institutions catering to the growth of small business and entrepreneurship are the District Industries Centre (DIC), Schedule Caste Cooperative Finance Corporation, Backward Classes Cooperative Finance Corporation, District Rural Development Agency (DRDA), and A.P. Minorities Finance Corporation (APMFC), and Commissionerate of Youth Services.

Present study concerned to generation of employment to women in Kurnool district with special reference to PMRY scheme.

Prime Minister’s Rojgar Yojana (PMRY)

PMRY, a Central Government sponsored programme aims at promotion of self-employment and entrepreneurship among educated unemployed youth primarily through imparting entrepreneurial training and expansion of financial assistance upto Rs.1.00 Lakh per beneficiary to help set up tiny manufacturing, servicing and trading ventures.
### Table 2.5 showing the details of PMRY.

<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>256.70</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>
<tr>
<td>01-02</td>
<td>1200</td>
<td>1096</td>
<td>678</td>
<td>364.76</td>
<td>14</td>
<td>122</td>
<td>542</td>
<td>33</td>
<td>5</td>
<td>278</td>
<td>261</td>
<td>165</td>
<td>1002</td>
<td>56</td>
</tr>
<tr>
<td>02-03</td>
<td>1294</td>
<td>1230</td>
<td>823</td>
<td>381.51</td>
<td>17</td>
<td>148</td>
<td>658</td>
<td>24</td>
<td>3</td>
<td>365</td>
<td>124</td>
<td>127</td>
<td>985</td>
<td>64</td>
</tr>
<tr>
<td>03-04</td>
<td>1328</td>
<td>1263</td>
<td>921</td>
<td>550.49</td>
<td>24</td>
<td>288</td>
<td>609</td>
<td>38</td>
<td>4</td>
<td>767</td>
<td>233</td>
<td>112</td>
<td>1075</td>
<td>69</td>
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<tr>
<td>04-05</td>
<td>1406</td>
<td>1359</td>
<td>988</td>
<td>430.85</td>
<td>21</td>
<td>177</td>
<td>790</td>
<td>34</td>
<td>2</td>
<td>685</td>
<td>288</td>
<td>107</td>
<td>1025</td>
<td>70</td>
</tr>
</tbody>
</table>

Source: DIC, Kurnool.
Limitations of the Study:-

This study covered on the sample of women units grounded under PMRY programme as it could not be possible to study all the units grounded during the 1993-2004.

Objectives of the Study

The Present study portrays bird's eye view of the PMRY scheme in the three revenue Mandals of Woman beneficiaries of the district. It is understood that in many of youth women are involved hugely in different economic activities, the following objectives are framed.

(1) To review the process of implementation of PMRY in district, mandal, village and beneficiary levels.

(2) To assess the impact of the socio economic conditions on the awareness of the PMRY schemes.

(3) To evaluate the impact of the scheme on women groups at various levels, implementations of the programme, in terms of socio economic conditions, viz., income and employment promotion.

(4) To examine the problems in the implementation of the programmes and hint out possible suggestions for making programmes more effective.

The Hypotheses

In addition to the objectives stated above the following hypotheses were framed

(1) The impact of the socio-economic conditions on the awareness of the PMRY schemes is insignificant.
Design and implementation of a comprehensive scheme, like PMRY is an imperative for sustainable growth of the beneficiaries.

The impact of the PMRY schemes on women beneficiaries in the study area is insignificant with respect to the socio economic conditions of the beneficiaries.

The role of agencies is crucial in creation of awareness and motivation of women youth groups.

The Methodology:-

The study of the concurrent evaluation of PMRY has been carried out in the Mandals of Adoni, Nandyal and Kurnool in Kurnool District.

The study is mainly based on primary data collected from different woman beneficiaries in the Kurnool District using a pro-designed and structured questionnaire. (Annexure I)

The secondary data is collected from DIC, Kurnool, Lead District Office and some of the major Banks in the District. While collecting the Secondary Data detailed discussions were made with the District Officials like General Manager, District Industries Centre, Deputy Director (PMRY), District Industries Centre and the concerned Industrial Promotion Officers in the field and also discussions with the lead District Manager, Coordinators of major banks, Managers of the banks and Non-Government Organisations to know the advantages and disadvantages of the scheme.
For selection of beneficiaries covering all the units in the selected mandals in the district the criteria to be considered are:- Type of activity, Social Categorisation of beneficiaries. Efficacy of the scheme will be analysed from different angles using appropriate statistical techniques.

Structured questionaire (Annexure-3) to be used for collecting data from the beneficiaries will consist of three parts. The first part deals with the socio-economic conditions of beneficiaries before receiving assistance and implementation of the project. The second part consists of the details of venture and problems in getting loans from Banks and Repayment details. The third part is emphasis response of beneficiaries in aspects such as training problems faced at DIC level and benefit after implementation of the scheme.

Sample covered in the Study Area

The total area in the district accounts for 72% in terms of units grounded and 72.3% in terms of project cost sanctioned. Again within the study area, Kurnool division alone contributes 64.34 per cent followed by Adoni Revenue division 23.39 per cent and Nandyal division accounts to 17.27 per cent respectively in terms of the units grounded. In terms of the project cost, Kurnool Revenue division has lion share of 60.6 per cent followed by Adoni Revenue division (22.1%) and Nandyal division takes share of 17.3 per cent. This clearly portrays the fact that even though the number of units grounded is larger in number the associated
project cost also shoot up accordingly. Of the three divisions Kurnool Revenue division has most of the share in number of units grounded as well as project costs are concerned.

The number of units have been bifurcated into Industry, Service & Business activities. Annexure 2.2 depicts the number of units grounded in terms of these categories according to the three revenue divisions. Of all the categories, business activities play a predominant role followed by service and industry categories. In the study region business category alone has 82.27 per cent followed by service sector (12.3%) and 4.9 per cent towards industrial sector respectively in terms of number of units grounded. It is observed in the field that more beneficiaries are attracted by the business activities but the success in these activities is least when compare to other sectors. In the revenue divisions studied, the Kurnool revenue division has more number of units grounded in the business activities. This is perhaps is due to lack of awareness towards the industrial sector. Of all the three divisions, industry sector is quite insignificant.
Table 2.6: Status and nature of PMRY Units according to category-wise in the study area.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Industry</th>
<th>Service</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1993-94</td>
<td>2</td>
<td>35</td>
<td>70</td>
</tr>
<tr>
<td>2</td>
<td>1994-95</td>
<td>5</td>
<td>39</td>
<td>66</td>
</tr>
<tr>
<td>3</td>
<td>1995-96</td>
<td>6</td>
<td>36</td>
<td>85</td>
</tr>
<tr>
<td>4</td>
<td>1996-97</td>
<td>4</td>
<td>43</td>
<td>77</td>
</tr>
<tr>
<td>5</td>
<td>1997-98</td>
<td>2</td>
<td>35</td>
<td>83</td>
</tr>
<tr>
<td>6</td>
<td>1998-99</td>
<td>3</td>
<td>37</td>
<td>83</td>
</tr>
<tr>
<td>7</td>
<td>1999-00</td>
<td>5</td>
<td>41</td>
<td>80</td>
</tr>
<tr>
<td>8</td>
<td>2000-01</td>
<td>4</td>
<td>35</td>
<td>73</td>
</tr>
<tr>
<td>9</td>
<td>2001-02</td>
<td>3</td>
<td>43</td>
<td>75</td>
</tr>
<tr>
<td>10</td>
<td>2002-03</td>
<td>3</td>
<td>39</td>
<td>71</td>
</tr>
<tr>
<td>11</td>
<td>2003-04</td>
<td>3</td>
<td>45</td>
<td>66</td>
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<tr>
<td>12</td>
<td>2004-05</td>
<td>3</td>
<td>47</td>
<td>76</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
<td>43</td>
<td>475</td>
<td>905</td>
</tr>
</tbody>
</table>

Source: DIC, Kurnool.
The study is mainly based on the number of units grounded in the study area and the analysis of these units are presented in the following chapters.

Chapterisation:-

The first chapter discusses the several schemes started by Government to prevent of unemployment. It highlights different salient features of different schemes on employment generation.

Chapter two describes the profile of the study area in terms of demographic and topographic features, levels of occupations etc., The chapter highlights the conceptual framework of PMRY programme and its progress in the study region during the time period of reference. The scope and limitations of the study are also highlighted in this chapter. The methodology adopted for conducting the research study, selections of sample size, objectives and hypothesis of the study and the tools and techniques used to analyses information collected have been given in detail. The structure of the report in terms of Chapterisation is also highlighted in this chapter.

The impact of the PMRY programme in the study area has been analysed and interpreted in the following chapters. Chapter three mainly concentrates in pertaining special features of PMRY. This chapter also discusses the impact of various social economic factors affecting the beneficiaries of PMRY programme. The behavioural, political, sociological and entrepreneurship impact and living on the standards of the beneficial
of PMRY are studied in this chapter. A modest attempt is made to analyse the motivation factors which contribute for the development of economic status of the beneficiaries studied in the study area. Apart from this, officials co-operations & coordination for the implementation of various schemes of the PMRY programme are highlighted in this chapter.

In chapter four: the economic performing has been analysed thoroughly. While doing so, the financial status of performing units in terms of three categories namely business, service and industry are considered. In the study an in-depth analysis is made on these categories. The financial status of the units have been analysed in terms of total cost, market details, income and expenditure, and profitability. Reasons for the sick units are also studied in detail.

In chapter five the problems being faced by the beneficiaries in general and problems that are encountered during the implementation of the schemes are discussed in detail. The successful beneficiaries have hinted several problems pertaining to training coordination, cooperation from the officials of DRDA, Banking companies who are responsible in implementation of PMRY. This chapter includes suggestions to overcome the problems stated by the beneficiaries are discussed. Problems for the sick units and non-performing units are also given in this chapter. Apart from this, the problems faced by the officials while implementing the schemes are highlighted, during the researcher’s interaction with them & were discussed. Finally out come is given in Chapter - VI
Summary

The profile includes geographic and demographic features of actual study area of Andhra Pradesh. The state consists of 25 districts and is bifurcated into three regions, Andhra (9 districts), Telangana (10 Districts), and Rayalaseema (4 districts). 35% of the area is covered under irrigation. According to 2001 census the population of the state is 70 millions constituting 8.2% of the total population of the country. On the whole, the rate of employment in the organized is sectors declared from 1.88% during 1981-91 to 0.8% in 1991-2001.

In order to study the impact of the PMRY programme, the researcher has carefully selected three Revenue divisions namely Kurnool division, Adoni division and Nandyal division of Kurnool district in Andhra Pradesh, except Kurnool town of Kurnool division, where population in urban area is more & rural population dominates in the entire study area. The working population in the study area ranges from 28.54% to 50.34%. More non-workers population is observed in Nandyal division with 60.2% followed by Adoni 52.13% and Kurnool division 53.33 where as the state average was 54.9%.

In terms of total employment in industrial sector more than 3 lakhs employment is engaged in tiny industry. Out of 1,46,142 registered industries in the state, 3% are represented in the study area. Again Kurnool Revenue Division alone contributes 1.5% of total registered
factories registered in the state followed by Nandyal (0.5%) and Adoni Revenue Division (1%). With respective to employment position in the tiny sector almost 75% of employee exists in the study area of which Nandyal and Adoni divisions have very low percent total employment in the state.

PMRY programme was initiated with a moto of helping educated unemployed youth for starting individual tiny units. The PMRY also aim to provide employment to more than one million persons by setting up of 7 lakhs micro enterprises by the educated unemployed youth during the last 4 years of 9th five year plan ie., 2001 – 2005. The scheme has been continuing in the 10th five year plan 80. (Percentage of grounded units in the states as well as the districts).

This chapter highlights the conceptual framework of PMRY programme and its progress in the study region during the time of period of reference. The impact of PMRY programme in the study area has been studied in the following chapters.
Employment Generation of Women - through PMRY

QUESTIONNAIRE

Serial No.  [ ]  [ ]  [ ]  Programme Year:  [ ]  [ ]  [ ]

I. BASIC DATA:

1. Name of the beneficiary :  

2. Father’s/Husband’s Name :  

3. Age :  

4. Level of Education :  

   1. SSC Failed  
   2. SSC to Intermediate  
   3. ITI Certificate (Technical)  
   4. Graduate and Above  

5. Category of beneficiary :  

   1. General  
   2. SC  
   3. ST  
   4. BC  
   5. Minority  

6. Marital Status :  Married / Unmarried / Widow  

7. Address of the beneficiary :  

8. Annual Income :  

   1. Rs 0–11,000  
   2. Rs 11,001–24,000  
   3. Rs 24,001–40,000  

9. Source of Information about PMRY Scheme:

   Family / Friends / Relatives [ ]  Media [ ]
   Local leaders [ ]  Govt. Officials [ ]  Youth Source [ ]

10. State of Beneficiary during the last one year from the time of application:

   1. Unemployed  
   2. Studying  
   3. Casual Employment chosen  
   4. Casual employment in other lines  
   5. Assistance in the household chores  
   6. Unpaid family works in the Unit divided by brothers/father  
   7. Others specify
DETAILS ABOUT VENTURE:

1. Name of the Unit :

2. Address of the Unit : 

3. Location (1) Rural, (2) Urban : 

4. Type of Enterprise :
   - Industry 
   - Business 
   - Service

5. Previous experience in line chosen : Yes 1 □  No 2 □

6. No. of persons employed :
   - a) Self Number □
   - b) Family Members □
   - c) On Wages □
   - d) Total □

6. Other details of venture :

A. For Industry 
   (i) Capacity Utilisation 
   (ii) Annual Sales (Rs.) 
   (iii) Annual Operational Cost (Rs.) 
   (iv) Annual Profit (Rs.)

B. For Business 
   (i) Value of Current Stock (Rs.) 
   (ii) Annual Turnover (Rs.) 
   (iii) Annual Establishment Cost (Rs.) 
   (iv) Annual Profit (Rs.)

C. For Service 
   (i) Annual Value of the service rendered (Rs.) 
   (ii) Annual Expenditure (Rs.) 
   (iii) Annual Income(Rs.)
Sanction/Disbursement of loan

Time gap between submission of application to DIC and getting loans (in weeks)

No. of visits to the Bank: Once □ Twice □ 3 Times □ >3 Times □

No. of visits to the DIC: Once □ Twice □ 3 Times □ >3 Times □

Amount of loan received.

Additional Amount put in by beneficiary Rs. ..................

Source of additional money:

Friends / Relatives □ Money Lender □
Personal Savings □ Others □

Total investment in venture Rs. ................

Repayment of Loan: a) Regular □ b) Irregular □ c) Overdue □

How much money paid till date? Rs. ..............

Reasons for non-payment/delay, if any:-

1. Unit not started
2. Closure of Unit
3. Losses
4. Diversion of funds
5. Inadequate income
6. Employed elsewhere
7. Wilful defaulter
8. Others, please specify ..........

Are you maintaining proper books of business

1. Accounts Books
2. Bank Passbook
3. Purchases Book
4. Sales / Service Book
Beneficiary Views:-

1. Why you have chosen this type of enterprise:

2. What are the encouraging factors?
   a) encouragement of friends relatives (  )
   b) availability of raw material (  )
   c) high demand of product (  )
   d) availability of labour (  )
   e) experience in line activity (  )

3. What are the discouraging factors?
   a) inadequate finance (  )
   b) shortage of raw material (  )
   c) domestic problems (  )
   d) lack of demand (  )
   e) lack of skill with entrepreneur in trade (  )
   f) lack of business management skills (  )
   g) others (specify) (  )

4. Did the DIC staff assist you in selection and knowing about the project Yes.1 No. 2 (  )

5. Do you faced any problems at DIC level (Sever -1 Moderate – 2 None-3)
   a) Getting information about the scheme (  )
   b) Obtaining application forms (  )
   c) Filling Application forms (  )
   d) Submitting application forms (  )
   e) Obtaining technical back up (  )
   f) Information about Task force Interview (  )
   g) Lack of skill training for project (  )
   h) Getting sponsored to give traning institute (  )
   i) Receipt of stipend for training (  )

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6. Did you face any problems from Banks in the process of financing

   Yes – 1  No- 2  (  )

   a) Sanctioning of loan (  )
   b) Under financing (  )
   c) Providing collateral security / any other security (  )
   d) Undue delay and procedures in first disbursement after training (  )
   e) Undue delay and procedures in first disbursement (  )

7. Did you face any problem with other agencies in setting up the venture

   Yes- 1  No- 2  (  )

   a) Electricity department (  )
   b) Pollution Authorities (  )
   c) Panchayats /Town Area Committees Municipal Boards / Corporations etc. (  )
   d) Getting premises on rent / purchase (  )
   e) Land revenue Departments (  )
   f) Obtaining raw materials (  )
   g) Procurements of Machinery/Equipment (  )
   h) Sales Tax (  )
   i) Any other (if any specify) (  )

8. Have you under gone training under PMRY Yes-1  No-2 (  )

9. If yes, give your opinion on the following aspects of training:

   Satisfactory – 1  Unsatisfactory – 2

   1) Contents (  )
   2) Places of Training (  )
   3) Faculty (  )
   4) Methodology (  )

10. Do you feel some additional knowledge/ training is required for running of the project

   Yes – 1  No – 2  (  )
11. If yes, please indicate the stage of the project/activity at which should be imparted and of what types Yes-1 No-2 ( )

1) Installation cum commissioning stage
   - Technical know how ( )
   - Market/ Trade Assessment ( )

2) Operationalisation cum start of execution
   - Process wastage/loss minimization ( )
   - Conducting work study of optimization of processes ( )

3) Project under production
   - Maintenance of Business Accounts ( )
   - Know how on Taxation, Income Tax, Depreciation etc. ( )

12. Do you feel training under PMRY scheme should be essential Yes – 1 No-2 ( )

13. If yes, what should be duration of training and stipend to be paid?

<table>
<thead>
<tr>
<th>Activity</th>
<th>Duration (Week / Days)</th>
<th>Stipend (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Whether the support under PMRY has improved the economic status of the family Yes-1 No-2 ( )

15. If yes, which area has improved most? Please rank

1. Schooling of children ( )
2. Health & Medical care ( )
3. Food and Nutrition ( )
4. Housing ( )
5. Recreation ( )
6. Any other (please specify) ( )
16. What is your annual income after implementation of the scheme?

17. Do you feel that you have really benefited from the Govt. Schemes? Yes/No

18. If yes, please substantiate your answer as to how you have benefited?

19. If ‘no, what are the reasons for the failure of the scheme?

20. In your view what are the main loopholes existing in the development schemes?

21. Have you participated in any social activities
   Before After
   1. Janmabhoomi  2. Clean and green
   3. Literacy      4. Family welfare  5. Others

22. What are your suggestions for improving the economic conditions of the women?

(1)
(2)
(3)
(4)

Signature of the Beneficiary

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