TERMINOLOGY USED IN THIS RESEARCH REPORT

Unless otherwise specified, the terms will carry meanings given against them.

**Bank Officers:** Officers and staff members of scheduled commercial banks which provide loans under government sponsored schemes.

**Beneficiary:** Beneficiary of Prime Minister’s Rozgar Yojana, potential applicants, and those who have already received benefit under the scheme.

**Benefit:** Loan under the scheme.

**Block:** Development block.

**Composite Loan:** Loan constituting three shares: loan from bank, subsidy from the government and margin money from the beneficiary.

**DIC Officers:** Field officers of DIC, designated as Industries Inspectors.

**Distance From Taluka Place:** Near (Upto 5 Km.), Medium (6 Km. To 15 Km.), Far (16 Km. And Above)

**District:** Revenue district.

**Early Failures:** Withering away in an infant stage, i.e., closure of ventures within one to two years due to the business failures.

**Emulation Effect:** Demonstration effect of not to repay loan under the schemes.

**Field Officers:** Industries Inspectors of DIC.

**Final Adjustment:** Loan account closed after completion of repayment.

**First Year Of The Ventures:** A period of 12 months immediately after the establishment of the venture.

**Funding Bank:** Banks giving loan under PMRY.

**Implementing Agencies:** The agencies or institutions which are directly involved in the decision making process for availing the benefit. In case of PMRY, DIC and concerned scheduled commercial banks are implementing agencies.
Income Eligibility: Annual family income of the beneficiary family not exceeding Rs. 24000 from all the sources in the year immediately preceding the year of benefit.

Irregular In Repayment: Loan account is often overdue for repayment.

Lead Bank: A scheduled commercial bank in a district which has to take lead in surveying the potential for banking development, extending credit facilities after locating viable and potentially viable propositions. Districts are allotted by the RBI.

Nominal Entrepreneurship Theory: A theory suggesting falsification of man-woman equality that is very much in fashion these days, does not carry any weight in as much woman participation in the self-employment programmes under PMRY.

Nominal Guarantee: Guarantee or collateral security purported to have been given but not officially taken by the bank as it is prohibited by the PMRY scheme.

Pagdi: Goodwill for the place or shop.

Programme: PMRY.

Range Of Loan: Scale of loan amount.

Reference Year: 2000-01.

Regular In Repayment: More or less regular in repayment of loan.

Return On Investment: Relationship between the net profits and the present market value of the investment in the ventures.

Scheme: PMRY.

Size Of Place: Small (Population Upto 1000), Medium (Population 1000 To 5000), Big (Population 5000 and Above)

Sponsoring Agency: DIC in relation to PMRY.
Status Of Activity / Venture- Existing: Venture or activity was already existing at the time of availing the loan under the scheme.

Status Of Activity / Venture- New: Venture or activity was established after availing the loan under the scheme.

Success In PMRY Ventures: The venture is generating sufficient income in relation to investment therein and/or it is generating adequate income to support the family of beneficiary and keeping the beneficiary self-employed.

Taluka: Revenue Taluka.

Task Force Committee: A high power committee at DIC for finally approving the loan applications under the scheme and recommending them to the concerned banks for sanction and disbursement of loan.

Unemployment: It has been used in the sense of involuntary unemployment, consisting of disguised, visible and seasonal unemployment etc.

Use Of Influence: Use of social or political influence for getting benefit.