GLOBAL RESEARCH ANALYSIS

GLOBAL RESEARCH ANALYSIS

ISSN No 2277 - 8160

listed & Indexed with
International ISSN Directory, Paris



Multi-Subject Journal

Volume : 1 | Issue : 3 | August 2012 | ₹ 250/-

ISSN No 2277 - 8160

GLOBAL RESEARCH ANALYSIS

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Cell: +91 9824702127, 8866003636

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Volume : 1 | Issue : 3 | Aug 2012 • ISSN No 2277 - 8160

Research Paper Commerce

Women Welfare Through Prime Minister Rozghar Yojana At Coimbatore District

Swapna Kurian

PhD Research Scholar, Dep. of Commerce, Bharathiar University, Coimbatore

ABSTRACT

India's five year plans have been effectively implemented in the field of agriculture, technology, science and industries etc. However the main concern of these successive plans is required for employment and poverty alleviation. Banks has played a vital role in the process of implementing Aims and Objective of the five year plan. Prime Minister Rozghar Yojana Bank Loan Scheme (PMRY) seeks to address itself to this employment problem. The PMRY have been designed to provide employment to more than a million people by setting up of 7 lakhs micro enterprises by the educated unemployed youth. It relates to the setting up of the self-employment ventures through industry, service and business routes. Women entrepreneur can opt to specific lines of trade which are found out as highly suitable for the success. From this background the researcher has been developed two objectives to analyze the socio – economic condition of the women and to evaluate the performance appraisal of the respondents. The researcher has been selected 150 respondents from in and around Coimbatore City by convenience sampling method. The Percentage Analysis, Mean, Standard Deviation and Paired T-Test statistical methods are used for the study.

KEYWORDS:Educated Unemployed, Youth, Employment Ventures, Poverty Alleviation and Socio –Economic Condition.

Introduction

Prime Minister Rozghar Yojana is an ideal and dynamic channel for generating jobs to the millions of job seekers through self- employment. The scheme has many outstanding features. The loan limit now stands at Rs.1 lakhs for business, Rs.2 lakhs for service industry and Rs.10 lakhs for partnership of maximum five partners. To make the benefit of PMRY scheme reach the downtrodden section of the society, the eligibility criteria of gross family income is made, not to exceed Rs.40000 per annum .PMRY is extremely important in the present day context of Indian economy. Micro enterprises cater to the demand of local market using locally available finance and other resources, infrastructure, managerial skill, indigenous technology, generating employment to local people in the area. All benefit of cottage, tiny and small scale industries can be enjoyed by proper implementation of this PMRY scheme.

Objectives

- To analyze the socio –economic condition of the women respondents
- To analyze the factor influencing the performance appraisal of the respondents before and after implementing the PMRY scheme.

Hypothesis

H0: There is no significant difference in the income of the beneficiaries before and after joining under the PMRY

H0: There is no significant difference in the Loan completed status of the beneficiaries before and after joining under the PMRY.

Methodology of the Study

The study area is Coimbatore district. The primary data is used for the study. The primary data were collected by interviewing schedule using convenience sampling method from District Industrial Center for the study. The area of the study has been chosen deliberately because a lot of people in the district are self-employed. Under PMRY scheme, no security is required to get the bank loan, so ultimately it has become very popular among masses.

- Percentage Analysis
- Mean
- Standard deviation
- Paired T-Test

Limitations

- This study area is limited to Coimbatore city.
- The respondent's number is limited to 150 members.

Review of Literature

Tamil Nadu State Level Bankers Committee (1984) organized a seminar on implementation of district credit plan. The main focus of the seminar was on 1, various stages in the implementation process 2, agencies involved in each stages 3, the precise role at the three stages 4, when and how exactly these agencies should co-ordinate with each other .The seminar discussed on the formulation of the scheme.

K.S Vinodhan in his research work on entrepreneurial development with special reference to PMRY in Coimbatore district (1997-1998) had considered the economic importance of entrepreneurial development and institutional set up for the promotion of MSME. Establishment and financing of MSME and implementation of PMRY was studied. Problems, industrial sickness and remedial measures on MSME were dealt in detail. From the findings and good suggestion are given.

J S Saini and Rancha Khera, (1998) in their study titled PMRY: An Introspection for Future growth concluded that inspite of numerous problems; the scheme has made much headway. Introspection into PMRY at Chandigarh has revealed that the scheme holds promote to channelize energy of the educated unemployment youth.

Chennai Industrial monitor (1999) April, issue in its articles titled PMRY incentive needed , appreciated the relaxed and revised parameters of the scheme in 1999 like increase in the limit to 10 Lakhs etc. With the spiraling price rise it has become almost essential to raise the limit of loan. The articles indicate the various incentives measures to be taken to make the scheme more successful in 1999.

Objectives of PMRY Scheme

- To ensure sustained employment, by setting up seventh lakhs micro enterprises by the educated unemployment youth.
- To built mutual trust and confidence between bankers and borrowers
- Provide forum where common problems can be taken upto seek solution
- To emphasis importance of timely repayment and recycling of funds
- To motivate the borrower by showing exemplary cases in their own trade
- To share the experience of success and failure to educated and motivate browers for a better future
- To development saving habit among borrowers
- To help in organizing exhibits, fairs, meals and providing marketing assistance
- To ensure successful implementation of PMRY

Highlight of PMRY Scheme

- Assured fund flow of over Rs.5000 crores from the banking sector for self employment project
- Capital subsidiary of nearly Rs.525 crores to the beneficiaries
- Community participation in the scheme by involvement of non-governmental organization in implementation

Effectiveness of PMRY Scheme in India

The financial system is the lifeline of the economy. Banks are the backbone of the financial sector. They are the most dominant segment of the country's financial system. Banks plays a pivotal role in the development of a sound economy and form the core of the money market. It facilitates payment mechanism, mobilized insured depos-

its, act as credit intermediaries and serve as the principal channel for transmission of monetary policy actions to the economy at large. The banks provided financial assistance only to the Industries which had already established, financially sound, capacity to repay the loan, favorable credit guarantee etc. After the Independence in 1947, the Government of India as well as the State Governments was trying to show concern for the rural poor. The rural scenario in India was quite disturbing and needs much attention to eradicate poverty through employment opportunities. Therefore, the government had come up with different schemes to eradicate poverty. PMRY Scheme was announced and implemented in the VIIIth Five-Year Plan till now.

ANALYSIS AND INTERPRETATION

Table: 1 Socio – Economic Profile of the Respondents

S.No.	Factors	Category	No of Respondents	Percentage
1	Age	18 – 25	27	18.00
		26-30	88	58.67
		31-35	23	15.33
		Above 35 years	12	8.00
2	Education	8-SSLC	95	63.33
		Higher secondary	28	18.67
		Under graduate	16	10.67
		Post graduate	4	2.67
		Others, Diploma etc	7	4.67
3	Experience	0-2	17	11.33
		2-4	27	18.00
		4-6	74	49.33
		6-8	13	8.67
		8-10	11	7.33
		Above 10 years	8	5.33
5	Income	<25000 per annum	85	56.67
		Rs.25000-Rs. 40000	65	43.33
6	Type of Business	Manufacturing	50	33.33
		Trading Sector	50	33.33
		Businessand Service	50	33.34

The table 1 reveals that, 58.67% of the respondents are come under the age group of 26-30years and 8.00% of respondents are belongs to above 35 years age group. 95% of respondents are belonging to 8-SSLC and 4 number studied only post graduation levels. 4-6 years experienced respondents number is 74 and 8 respondents comes 10 years above.85 respondent's annual income is less than Rs.25000 and 65 respondents come under Rs.25000 to Rs. 40000. Equal numbers of respondents are from each sector.

Table: 2 Performance Appraisal of the PMRY Beneficiaries

S.No	Factors	Category	No. of Respondents		percentage	
			before	after	before	after
1	Income	Nil-10%	75	70	50.00	46.67
		11%-30%	55	55	36.67	36.67
		31%-50%	20	25	13.33	16.67
2	Saving	Nil-10%	70	60	46.67	40.00
		11%-30%	65	70	43.33	46.67
		31%-50%	15	20	10.00	13.33
3	Employment Generation	Below 2	125	120	83.33	80.00
		3-5	25	30	16.67	20.00
4	Margin Money Proposed to be Invested	Nil-10%	110	90	73.33	60.00
		11%-30%	25	40	16.67	26.67
		31%-50%	15	20	10.00	13.33
5	Loan position	Less than 50% settled	75	55	50.00	36.67
		50% settled	30	40	20.00	26.67
		More than50% settled	40	45	26.67	30.00
		Loan Completed	5	10	3.33	6.67

From the table shows that the before and after status of the respondents are joined under the PMRY scheme. In before period, the income level shows that 75 respondents are come under nil -10% and 20 respondents are getting income only 31%-50%.70 respondents having the saving habit of nil -10% and 15 respondents are come under 31%-50%.Below 2 persons employment generation can be doing only to 125 respondents and 3-5 persons employment generation can be done limited to 25. In the case of Margin Money Proposed to be Invested, 110 respondents are come under nil-10% and 15 respondents are belongs to 31%-50%. The loan completed respondents number are 5 and 75 respondents are completed their loan less than 50% only.

In after joining under PMRY scheme, their statuses are slight and positively changed. In the case of income level, 70 respondents are come under nil-10% and increase number of respondents from 20 to 25 of 31% - 50%.The saving habits shows the positive response that is 60 respondents are fall under nil-10% and 20 respondents are belong to 31% -50%.120 respondents are come under below 2 employment generation capacity and 30 respondents will be 3-5 persons. In the case of Margin Money Proposed to be Invested, 90 respondents are belongs to nil -10% and 20 respondents are come under 31%-50%. 55 respondents are come under less than 50% loan completed status and 10 respondents are successfully completed their loan after joining under the PMRY scheme.

Table: 3 Paired T-Test Table of the Respondents Income

H0: There is no significant difference in the income of the beneficiaries before and after joining under the PMRY

Particular		Paired Differences					t	df	Siq(2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Income before PMRY - Income After PMRY	1.15833	.71002	.06482	-1.28668	-1.02999	-17.871	149	.000

The p value .000 is lesser than the table value 2.617 with a degree of freedom of 149 at 1% significant level. So the null hypothesis is rejected. Hence to conclude that there is a significant difference in the income of the beneficiaries before and after joining under the PMRY Scheme.

Table: 4 Paired T-Test Table of the Respondents Loan Status

H0: There is no significant difference in the Loan completed status of the beneficiaries before and after joining under the PMRY.

Paired Samples Test

Particular		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Loan status Before PMRY – loan status After PMRY	-1.00000	.36668	.03347	-1.06628	-.93372	-29.875	149	.000

The p value .000 is lesser than the table value 2.617 with a degree of freedom of 149 at 1% significant level. So the null hypothesis is rejected. Hence to conclude that there is a significant difference in the Loan completed status of the beneficiaries before and after joining under the PMRY Scheme.

Findings

1. Economic impact of the project, raise in income level and repayment of the loan are not affected by the gender of the beneficiary.
2. Women beneficiaries generate more additional employment and investment more own funds.

Suggestions

1. The project may be recommended as per the requirement of the project and its location. The same project cost different according to the area /location of the business activity. In rural area, the cost of the project will be less compared to urban area .These should be considered while sanctioning loan from different area.

2. Publicity of the scheme needs to be intensified through different media and by distribution of publicity material in different area especially in rural and semi –urban area .Theses scheme details can be displayed at the banks/block development offices/ panchayath in the villages.
3. The beneficiaries must submit the progress in report/work report till the loan will complete

Conclusion

The research study has been concluded that the PMRY scheme hold promotes to channelize energy of educated unemployment youth. The three main advantages of this loan are not requiring any collateral guarantee, to give concessional time for the repayment and the normal interest rate. Most of the beneficiaries, who availed of finance assistance under the scheme have succeed in self –employment themselves, generating reasonably adequate returns, providing employment opportunity etc., to the public and also engaged in productive activities under these projects.

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