

KVIB and Entrepreneurship Development- An Analysis of PMEGP Beneficiaries of Dharwad District

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Abstract: The present Paper makes an attempt to find out the importance of development Institutes in promoting rural entrepreneurship development in the district of Dharwad of Karnataka State. It focuses on functioning of one flagship schemes of KVIC in Dharwad of Karnataka State for rural entrepreneurship development. To conduct the study secondary data were collected from the District Head office of KVIC. Further, collected data were systematically represented through statistical tools. The main objective of the study is assessing the role of KVIC and its scheme PMEGP. The PMEGP has playing an important role in entrepreneurship development and maximum male and manufacturing industries have received highest margin money in the study.

India.

Keywords: Entrepreneurship Development, Margin Money, Beneficiaries, Financial Institution, KVIB and KVIC, PMEGP

I. INTRODUCTION

Rural entrepreneurship conjures different meanings to different people. Without going in to semantics, rural entrepreneurship can simply be defined as entrepreneurship emerging in rural areas is rural entrepreneurship. Rural industrialization provides the best solution to tackle with the twin problems of unemployment and poverty stalking the rural areas in the country. That is why the government of India has been assigning increasing importance to the development of rural industrialization or entrepreneurship in her subsequent Five-Year Plans. However, the development of rural entrepreneurship is plagued by some major problems in this region, like inadequate flow of credit; use of obsolete technology; machinery and equipment, and inadequate infrastructural facilities. Keeping all these things in mind a large number of Government and Non- Government Organizations/Institutes come forward for developing rural entrepreneurship in this region. In the view of this study has been concentrated on the Khadi & Village Industries Commission (KVIC) and its one of the scheme PMEGP.

KHADI & VILLAGE INDUSTRIES COMMISSION (KVIC)

Khadi & Village Industries Commission (KVIC) established under the Khadi and Village Industries Commission Act, 1956 (61 of 1956), is a statutory organisation engaged in promoting and developing Khadi and Village Industries for providing employment opportunities in the rural areas, thereby strengthening the rural economy of the country. KVIC has been identified as one of the major organisations in the decentralised sector for generating nonfarm employment opportunities in rural areas at low per capita investment. It undertakes activities like skill improvement, transfer of technology, research & development, marketing, etc., in the process of generating employment or self-employment opportunities in rural areas. KVIB starts with objectives to providing employment in rural areas; to producing saleable articles; and creating self-reliance amongst people and building up a strong rural community spirit. To promote said objectives KVIB introduced many programmes such as Prime Minister's Employment Generation Programme, Chief Minister Employment Generation Programme, Interest Subsidy Eligibility Certification (ISEC) Scheme, Rural Industries Service Centres (RISC) Scheme, Product Development, Design Intervention and Packaging (PRODIP) Scheme.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP is a central sector scheme to be administered by the Ministry

of Micro, Small and Medium Enterprises (MoMSME). The Scheme is implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the Scheme is routed by KVIC through the identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts. The Implementing Agencies are namely KVIC, KVIBs and DICs with association of reputed Non-Government Organization (NGOs)/reputed autonomous institutions/Self Help Groups (SHGs)/ National Small Industries Corporation (NSIC) / UdyamiMitras empanelled under Rajiv Gandhi UdyamiMitraYojana (RGUMY), Panchayati Raj institutions and other relevant bodies in the implementation of the Scheme, especially in the area of identification of beneficiaries, of area specific viable projects, and providing training in entrepreneurship development.

II. Objectives of the Study

- To assess the role of KVIC through PMEGP in rural entrepreneurship development
- To assess the participation of assistance received entrepreneurs
- To identify the problems of beneficiaries.

III. RESEARCH METHODOLOGY

The present study is purely based on secondary data. The secondary data has been collected from KVIB district head office of Dharwad district of Karnataka State. Further, the collected data were classified, tabulated and presented through statistical tools like percentage.

IV. ANALYSIS OF ASSESSMENT OF ROLE OF KVIB THROUGH PMEGP IN ENTREPRENEURSHIP DEVELOPMENT

Table 1: Gender and Year wise Classification of Beneficiaries

Year	Male	Female	Total
2012-13	40(78.4) (30.5)	11(21.6) (26.2)	51(100) (29.5)
2013-14	24(80) (18.3)	6(20) (14.3)	30(100) (17.3)
2014-15	15(75) (11.5)	5(25) (11.9)	20(100) (11.6)
2015-16	29(78.4) (22.1)	8(21.6) (19)	37(100) (21.4)
2016-17	23(65.7) (17.6)	12(34.3) (28.6)	35(100) (20.2)
Total	131(75.7) (100)	42(24.3) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 1 that year and gender-wise classification of PMEGP beneficiaries, during 2012-13 out of total 51 beneficiaries 78.4 per cent are male and 21.6 percent are female. 2013-14 out of total 30 beneficiaries 80 percent are male and 20 percent are female. During 2014-15 out of total 20 beneficiaries 75 percent are male and 25 percent are female. During 2015-16 out of total 37 beneficiaries 78.4 percent are male and 21.6 are female. During 2016-17 out of total beneficiaries 65.7 percent are male and 34.3 are female beneficiaries. Further it is also revealed from the table that, over a period of five years the numbers of female beneficiaries have increased as compared to male. However male have taken more benefit of the PMEGP implemented by KVIB as compared to female. Hence it is clearly shows that females are having less awareness towards PMEGP. Therefore it is essential to educated women and create awareness towards Govt institutions and schemes to empower themselves through entrepreneurship.

Table 2: Sector and Year wise Classification of Beneficiaries

Year	Manufacturing	Service	Total
2012-13	36(70.6) (33.3)	15(29.4) (23.1)	51(100) (29.5)
2013-14	22(73.3) (20.4)	8(26.7) (12.3)	30(100) (17.3)
2014-15	11(55) (10.2)	9(45) (13.8)	20(100) (11.6)
2015-16	21(56.8) (19.4)	16(43.2) (24.6)	37(100) (21.4)
2016-17	18(51.4) (16.7)	17(48.6) (26.2)	35(100) (20.2)
Total	108(62.4) (100)	65(37.6) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 2 that year and sector wise and year wise classification of PMEGP beneficiaries, during 2012-13 out of total 51 beneficiaries 70.6 per cent are from manufacturing sector and remaining 29.4 per cent are from service sector. 2013-14 out of total 30 beneficiaries 73.3 per cent are from manufacturing sector and 20 per cent are from service sector. During 2014-15 out of total 20 beneficiaries 55 per cent are from manufacturing sector and 45 per cent are from service sector. During 2015-16 out of total 37 beneficiaries 56.8 percent are from manufacturing sector and 43.2 are service sector. During 2016-17 out of total beneficiaries 51.4 per cent are manufacturing and 48.6 are service sector. Further it is also revealed from the table that, over a period of five years the number of beneficiaries from service sector have increased as compared to manufacturing sector.

Table 3: Caste and Year wise Classification of Beneficiaries

Year	SC	OBC	GM	Total
2012-13	11(21.6) (21.2)	33(64.7) (35.1)	7(13.7) (25.9)	51(100) (29.5)
2013-14	7(23.3) (13.5)	12(40) (12.8)	11(36.7) (40.7)	30(100) (17.3)
2014-15	2(10) (3.8)	14(70) (14.9)	4(20) (14.8)	20(100) (11.6)
2015-16	16(43.2) (30.8)	16(43.2) (17)	5(13.5) (18.5)	37(100) (21.4)
2016-17	16(45.7) (30.8)	19(54.3) (20.2)	00	35(100) (20.2)
Total	52(30.1) (100)	94(54.3) (100)	27(15.6) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 3 that caste and year wise classification of PMEGP beneficiaries, during 2012-13 out of total 51 beneficiaries 21.6 per cent are belongs to SC, 64.7 per cent are belongs to OBC and 21.6 percent are belongs GM. 2013-14 out of total 30 beneficiaries 23.3 per cent are belongs to SC, 40 per cent are belonging to OBC and 36.7 percent are belonging to GM. During 2014-15 out of total 20 beneficiaries 10 per cent are belonging to SC, 70 per cent are belonging to OBC and 20 per cent are belonging GM. During 2015-16 out of total 37 beneficiaries 43.2 per cent are belonging to SC, 43.2 per cent are belonging to OBC and 13.5 per cent are belonging to GM. During 2016-17 out of total beneficiaries 45.7 per cent are belonging to SC, 54.3 per cent are belonging OBC and 0 per cent are belonging to GM beneficiaries. Further it is also revealed from the table that, over a period of five years the numbers of SC beneficiaries have increased as compared to OBC. However the beneficiaries belonging to OBC category are more as compared to SC and GM.

Table 4: Taluk and Year wise Classification of Beneficiaries

Year	Navalgund	Kundagol	Kalagatgi	Dharwad	Hubli	Total
2012-13	11(21.6) (45.8)	11(21.6) (24.4)	11(21.6) (25.6)	14(27.5) (26.9)	4(7.8) (44.4)	51(100) (29.5)
2013-14	4(13.3) (16.7)	9(30) (20)	11(36.7) (25.6)	6(20) (11.5)	0	30(100) (17.3)
2014-15	3(15) (12.5)	5(25) (11.1)	5(25) (11.6)	7(35) (13.5)	0	20(100) (11.6)
2015-16	1(2.7) (4.2)	13(35.1) (28.9)	9(24.3) (20.9)	12(32.4) (23.1)	2(5.4) (22.2)	37(100) (21.4)
2016-17	5(14.3) (20.8)	7(20) (15.6)	7(20) (16.3)	13(37.1) (25)	3(8.6) (33.3)	35(100) (20.2)
Total	24(13.9) (100)	45(26) (100)	43(24.9) (100)	52(30.1) (100)	9(5.2) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 4 that, during 2012-13 out of total 51 beneficiaries per cent 21.6 are from Navalgundtaluka, 21.6 per cent are from Kundagoltaluka, 21.6 per cent are from Kalagatgitaluka, 27.5 per cent are from Dharwadtaluka and 7.8 per cent are from Hublitaluka. 2013-14 out of total 30 beneficiaries 13.3 per cent are from Navalgundtaluka, 30 per cent from Kundagoltaluka, 36.7 per cent are from Kalagatgitaluka, and 20 percent from Dharwadtaluka. During 2014-15 out of total 20 beneficiaries 15 per cent are from Navalgundtaluka, 25 per cent from Kundagoltaluka, 25 per cent are from Kalagatgitaluka, 35 percent from Dharwadtaluka and 0 per cent from Hublitaluka. During 2015-16 out of total 37 beneficiaries 2.7 per cent are from Navalgundtaluka, 35.1 per cent from Kundagoltaluka, 24.3 per cent are from Kalagatgitaluka, 37.1 percent from Dharwadtaluka and 5.4 per cent from Hublitaluka. During 2016-17 out of total 35 beneficiaries 14.3 per cent are from Navalgundtaluka, 20 per cent from Kundagoltaluka, 20 per cent are from Kalagatgitaluka, 37.1 percent from Dharwadtaluka and 8.6 per cent from Hublitaluka.

Table 5: Bank and Year wise Classification of Beneficiaries

Investment	2012-13	2013-14	2014-15	2015-16	2016-17	Total
Syndicate Bank	19(39.6) (37.3)	6(12.5) (20)	5(10.4) (25)	9(18.8) (24.3)	9(18.8) (25.7)	48(100) (27.7)
KVG Bank	19(25) (37.3)	14(18.4) (46.7)	11(14.5) (55)	19(25) (51.4)	13(17.1) (37.1)	76(100) (43.9)
Canara Bank	0	2(25) (6.7)	1(12.5) (5)	3(37.5) (8.1)	2(25) (5.7)	8(100) (4.6)
Dena Bank	0	1(100) (3.3)	0	0	0	1(100) (0.6)
Karnataka	1(33.3) (2)	1(33.3) (3.3)	0	0	1(33.3) (2.9)	3(100) (1.7)
Navalgundan Bank	0	1(50) (3.3)	0	1(50) (2.7)	0	2(100) (1.8)
Vijaya Bank	3(50) (5.9)	1(16.7) (3.3)	1(16.7) (5)	0	1(16.7) (2.9)	6(100) (3.5)
SBH	0	1(50) (3.3)	0	0	1(50) (2.9)	2(100) (1.2)
SBI	8(57.1) (15.7)	2(14.3) (6.7)	2(14.3) (10)	1(7.1) (2.7)	1(7.1) (2.9)	14(100) (8.1)
Corporation Bank	1(20) (2)	0	0	2(40) (5.4)	2(40) (5.7)	5(100) (2.9)
Bank of Alhabad	0	0	0	0	1(100) (2.9)	1(100) (0.6)
Bank of Baroda	0	0	0	1(100) (2.7)	0	1(100) (0.6)
Union Bank	0	0	0	1(33.3) (2.7)	2(66.7) (5.7)	3(100) (1.7)
Bank of	0	1(50)	0	0	1(50)	2(100)

Navalgunda		(3.3)			(2.9)	(1.2)
I Bank	0	0	0	0	1(100) (2.9)	1(100) (0.6)
Total	51(29.5) (100)	30(17.3) (100)	20(11.6) (100)	37(21.4) (100)	35(20.2) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 8 that out of the total beneficiaries' highest i.e. 43.9 per cent beneficiaries were received margin money from KVG bank and followed by Syndicate Bank i.e. 27.7 per cent, Together these banks allotting margin money to 71.6 per cent of total beneficiaries. Hence, KVG and Syndicate banks have been playing vital role in promoting rural entrepreneurship.

Table 6: Total Investment Made by of Entrepreneurs

Total Investment	Male	Female	Total
below 1 lakh	11(64.7) (8.4)	6(35.3) (14.3)	17(100) (9.8)
1 lakh to 1.5 lakh	7(58.3) (5.3)	5(41.7) (11.9)	12(100) (6.9)
1.5 lakh to 2 lakh	21(77.8) (16)	6(22.2) (14.3)	27(100) (15.6)
2 lakh to 4 lakh	45(77.6) (34.4)	13(22.4) (31)	58(100) (33.5)
5 lakh to 8 lakh	31(81.6) (23.7)	7(18.4) (16.7)	38(100) (22)
8 lakh to 15 lakh	10(76.9) (7.6)	3(23.1) (7.1)	13(100) (7.5)
15 lakh and above	6(75) (4.6)	2(25) (4.8)	8(100) (4.6)
Total	131(75.7) (100)	42(24.3) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 6 that out of total beneficiaries 33.5 per cent beneficiaries have invested Rs. 2 lakh to Rs. 4 lakh as total investment and followed by 22 per cent beneficiaries have invested Rs. 5 lakh to Rs.8 lakh as investment fund. It is revealed by table that out of the total beneficiaries, maximum number of beneficiaries 33.5 per cent have invested between Rs.2 lakh to 4 lakh.

Table 7: Total Investment Made by Entrepreneurs in Different Sector

Total Investment	Manufacturing	Service	Total
below 1 lakh	10 (58.8) (9.3)	7(41.2) (10.8)	17(100) (9.8)
1 lakh to 1.5 lakh	2(16.7) (1.9)	10(83.3) (15.4)	12(100) (6.9)
1.5 lakh to 2 lakh	13(48.1) (12)	14(51.9) (21.5)	27(100) (15.6)
2 lakh to 4 lakh	46(79.3) (42.6)	12(20.7) (18.5)	58(100) (33.5)
5 lakh to 8 lakh	23(60.5) (21.3)	15(39.5) (23.1)	38(100) (22)
8 lakh to 15 lakh	8(61.5) (7.4)	5(38.5) (7.7)	13(100) (7.5)
15 lakh and above	6(75) (5.6)	2(25) (3.1)	8(100) (4.6)
Total	108(62.4) (100)	65(37.6) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 7 that out of manufacturing sector beneficiary, 42.6 per cent beneficiaries have invested Rs 2 lakh to Rs. 4 lakh as investment and only 1.9 per cent beneficiaries have invested Rs. 1 lakh to Rs. 1.5 lakh as total investment. However, out of the total service sector entrepreneurs, 21.5 per cent have invested Rs.1.5 lakh to Rs.2 lakh and lowest 3.1 per cent have invested Rs. 15 lakh and above. It is inferred that maximum number 23.1 per cent beneficiaries of service sector have invested between Rs. 5 lakh to Rs. 8 lakh.

Table 8: Year and Self Investment by Entrepreneurs

Self-Investment	2012-13	2013-14	2014-15	2015-16	2016-17	Total
2 to 10 K	15(31.9) (29.4)	6(12.8) (20)	6(12.8) (30)	10(21.3) (27)	10(21.3) (28.6)	47(100) (27.2)
10 to 50 K	35(32.7) (68.6)	21(19.6) (70)	12(11.2) (60)	19(17.8) (51.4)	20(18.7) (57.1)	107(100) (61.8)
50K to 1 Lakh	0	1(9.1) (3.3)	1(9.1) (5)	7(63.6) (18.9)	2(18.2) (5.7)	11(100) (6.4)
1 to 2 Lakh	0	2(28.6) (6.7)	1(14.3) (5)	1(14.3) (2.77)	3(42.9) (8.6)	7(100) (4)
Above 2 Lakh	1(100) (2)	0	0	0	0	1(100) (0.6)
Total	51(29.5) (100)	30(17.3) (100)	20(11.6) (100)	37(21.4) (100)	35(20.2) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 8, out of total beneficiaries, the maximum number of beneficiaries 61.8 per cent, have made self-investment between Rs.10000 and Rs.50000 and followed by 27.2 per cent beneficiaries have made investment between Rs.2000 and Rs.10000. It shows that the maximum number of entrepreneurs have invested Rs. 10,000 to Rs. 50,000 as self-investment in undertaking business activity. However, the percentage change in the investment over the period has decreased from 68.6 per cent to 57.1 per cent from 2012-13 to 2016-17. This also shows that the investment habit of entrepreneurs has changing according to the change in the cost of the business. It means the entrepreneurs have reduced the self-investment habit due to increase in the institutional finance assistance.

Table 9: Taluk-wise Margin money received by Entrepreneurs

Margin Money	Navalgund	Kundagol	Kalagatgi	Dharwad	Hubli	Total
15 K to 50 K	3(12.5) (12.5)	7(29.2) (15.6)	4(16.7) (9.3)	10(41.7) (19.2)	0	24(100) (13.9)
50K to 1 lakh	4(9.3) (16.7)	10(23.3) (22.2)	13(30.2) (30.2)	12(27.9) (23.1)	4(9.3) (44.4)	43(100) (24.9)
1 to 1.5 lakh	6(12.8) (25)	15(31.9) (33.3)	15(31.9) (34.9)	11(23.4) (21.2)	0	47(100) (27.2)
1.5 to 2 Lakh	8(21.1) (33.3)	10(26.3) (22.2)	10(26.3) (23.3)	8(21.1) (15.4)	2(5.3) (22.2)	38(100) (22)
2 to 5 Lakh	0	2(16.7) (4.4)	1(8.3) (2.3)	9(75) (17.3)	0	12(100) (6.9)
5 to 10 Lakh	3(33.3) (12.5)	1(11.1) (2.2)	0	2(22.2) (3.8)	3(33.3) (33.3)	9(100) (5.2)
Total	24(13.9) (100)	45(26) (100)	43(24.9) (100)	52(30.1) (100)	9(5.2) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is clear from table 9 that out of the total margin money received entrepreneurs, 13.9 per cent, 26 per cent, 24.9 per cent, 30.1 per cent and 5.2 per cent are from Navalgund, Kundagol, Kalagatgi, Dharwad and Hublitaluk respectively. Further, 13.9 per cent, 24.9 per cent, 27.2 per cent, 22 per cent, 6.9 per cent and 5.2 per cent have received margin money of Rs.15,000 to Rs. 50,000, Rs.50,000 to Rs. 1 lakh, Rs. 1lakh to 1.5 lakh, Rs.1.5 lakh to Rs. 2 lakh, Rs. 2 lakh to Rs.5 lakh and Rs. 5 lakh to Rs. 10 lakh respectively. This signifies that the more number of entrepreneurs have received Rs. 1 lakh to 1.5 lakh of margin money. Most of the entrepreneurs have failed to receive more margin money from the PMGP.

Table 10: Caste and Margin money allotted to Beneficiaries of Entrepreneur

Margin Money	SC	OBC	GM	Total
15 K to 50 K	5(20.8) (9.6)	12(50) (12.8)	7(29.2) (25.9)	24(100) (13.9)
50K to 1 Lakh	13(30.2) (25)	19(44.2) (20.2)	11(25.6) (40.7)	43(100) (24.99)
1 to 1.5 lakh	17(36.2) (32.7)	26(55.3) (27.7)	4(8.5) (14.8)	47(100) (27.2)
1.5 to 2 Lakh	11(28.9) (21.2)	24(63.2) (25.5)	3(7.9) (11.1)	38(100) (22)
2 to 5 Lakh	2(16.7) (3.8)	8(66.7) (8.5)	2(16.7) (7.4)	12(100) (6.9)
5 to 10 Lakh	4(44.4) (7.7)	5(55.6) (5.3)	0	9(100) (5.2)
Total	52(30.1) (100)	94(54.3) (100)	27(15.6) (100)	173(100) (100)

Source: Records of KVIB Dharwad

Figures in the parenthesis shows that the percentages with respect to their columns and rows.

It is evident from table 10 that out of the total margin money received entrepreneurs, 30.1 per cent belongs to SC, 54.3 per cent belongs to OBC and 15.6 per cent belongs to general caste. Further, out of total SC entrepreneurs, 32.7 per cent and out of total OBC entrepreneurs, 27.7 per cent have received Rs. 1 lakh to Rs.1.5 lakh margin money, and out of total General Merit entrepreneurs, 40.7 per cent have received Rs. 50,000 to Rs. 1 Lakh of margin money. It signifies from the table that margin money also allotted on the basis of caste.

Table 11: Scores on Problems in availing PMEGP Loan

Problem	Female Beneficiaries	Male Beneficiaries	Total
Delay in Sanction	4.619	4.026	9.032
Rate of Interest	0.004	0.026	0.000
Documentation	0.319	1.538	1.461
Insufficient amount	0.043	1.098	1.1144
Securities	1.432	2.675	3.799
Commission	1.219	0.321	1.153
Political interference	1.736	0.049	1.39
Repayment Procedure	0.323	0.000	0.203
Repayment of Loan	0.012	0.7527	0.381

Source: Calculations based on field survey. $\chi^2 . 05 = 3.84$ for $v = 1$

V. CONCLUSION

Employment creation is the most effective method of poverty alleviation. Given the fast approaching limits to employment in the organized sector and the increasing density of workers in the unorganized sector, creation of self-employment becomes the best alternative available. Selected institutions (Financial, Developmental and Nodal agencies) and specific schemes/ programmes sponsored by such institutions exactly provided this opportunity to the rural unemployed youth. The approach is simple but quite effective to deal with the problem of unemployment in the crucial age bracket. It involves provision of training and required seed capital to begin a self-employment generating enterprise.

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