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NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
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PERFORMANCE OF PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME SCHEME IN NAGAPATTINAM DISTRICT

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ABSTRACT

The Ministry of Micro, Small and Medium Enterprises has been implementing the Prime Minister's Employment Generation Programme (PMEGP) for generating employment by setting up 'micro enterprises', through Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level and through field offices of KVIC State / Union Territory Khadi and Village Industries Boards and District Industries Centers at the State / Union Territories level, with involvement of banks. The Government of India introduced District Industries Centre during 1978 with a view to promote district-wise Industrial development in the Nation. This paper analyses the performance of DIC, Nagapattinam for the past three years of the PMEGP scheme. The DIC has performed well and exceeded the targets phenomenally in the past three years.

KEYWORDS

Margin Money, Loan, Employment Generation.

INTRODUCTION

The Government of India introduced District Industries Centre during 1978 with a view to promote district-wise Industrial development in the Nation. The activity of DIC was to survey the existing traditional and new industries and also the availability of raw materials and human resources and making arrangements for training facilities in production / management of small units of entrepreneur, training unemployed youth in basic skills to enable them to take up self employment and other jobs in industrial units.

In order to bring about closer ties between the various networks of institutions operating in this field of National Development and the Entrepreneurs, the Government at the center was prompted in the introduction of an innovative scheme. This programme of District Industries centre was launched at the National level on the 1st May 1978 to provide a District Level Set-up for the Promotion & development of Small Scale, Village and Cottage Sectors of Industries and to provide all services and support to this Decentralised Sector of Industrie, under SINGLE ROOF as far as practicable at Pre-Investment, Investment and Post Investment Stages. The main thrust of this Programme is on development of such industrial Units in rural areas and small towns of the country and would create large employment opportunities in these areas. It is an implementing arm of the Central and state Government of the various schemes and programmes.

THE PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Ministry of Micro, Small and Medium Enterprises has been implementing the Prime Minister's Employment Generation Programme (PMEGP) for generating employment by setting up 'micro enterprises', through Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level and through field offices of KVIC State / Union Territory Khadi and Village Industries Boards and District Industries Centers at the State / Union Territories level, with involvement of banks. Under PMEGP, margin money assistance is provided to the interested persons for setting up new micro enterprises in manufacturing or service sector with substantial credit extended by banks depending upon the project cost and location / category of the beneficiary. PMEGP was introduced in 2008-09 by merging the erstwhile Pradhan Mantri Rozgar Yojana and Rural Employment Generation Programme PMEGP is implemented in both rural as well urban areas throughout the country.

• COVERAGE

- Industry project up to Rs 25 lakhs investment and service/ business project up to Rs 10 lakhs investment are eligible under the scheme project cost will include fixed capital(excluding and cost) plus working capital

• EXTENT OF ASSISTANCE

- 90% loan for general group and 95% for special group will be available from public sector banks. Regional rural banks, IDBI in urban areas, 15% margin money subsidy for general group and 25% for special group will be available through KVIC. In rural areas, the margin money subsidy will be 25% to 35% respectively. Special group include SC/ST/ OBC/minority/woman/ex-serviceman/physically handicapped.
- PMEGP is implemented through KVIC as the nodal agency at the national level. At the State / Union Territory level, the scheme is implemented through field offices of KVIC State/Union Territory khadi and village Industries Boards (KVIBs) and District Industries Centers (DICs) with involvement of banks. KVIC being the nodal agency for implementation of PMEGP assigns targets to its field offices/ KVIBs of State/union Territories and State Governments District – wise target is decided by State Level Bankers coordination committee (SLBCC). KVIC also identifies the Nodal Bank Branches in consultation with State Governments and Places the Margin Money (subsidy) with these branches both for rural and urban areas.
- Targets under PMEGP are decided on the basis of the criteria of rural population of the State, backwardness of the State, past performance of the State under REGP/PMEGP scheme, urban unemployment level etc. The decision as to sanction loan to a beneficiary recommended by District Level Task Force (DLTF) is finally taken by the Banks.
- The beneficiaries would be identified, inter alia, with the help of Panchayats, Special Awareness Camps and will be provided with a mandatory Entrepreneurship Development Programme (EDP) training of duration of two to three weeks.

PROCEDURES

▪ INVITING APPLICATIONS

- The beneficiaries can submit their applications in the prescribed format at nearest KVIC/KVIB/DIC offices directly to the bank.
- The District Task Force Committee will meet once in a month to scrutinize the applications conduct interviews for the prospective beneficiaries and short list the applications forwarding to the banks for sanctioning purpose.

- **Sanction of applications**

- Applications duly recommended by the District Task Force Committee, the financing branch will take their own credit decision for sanction the project under PMEGP Scheme

- **EDP Training**

- The State / Divisional Directors of KVIC, KVIB & DICs will arrange the EDP Training to the beneficiaries through KVIC / KVIB / DIC / Ministry of MSME / Accredited Training Centre within a period of one month of the receipt of the intimation
- On Completion of the EDP Training Two to Three weeks duration
- A Certificate to the effect is issued in favour of the beneficiary and also forward a copy to the financing branch of the beneficiary

- **Release of Bank Loan**

- Bank will release loan as per the scheme and copy of the release order should be endorsed to KVIC / KVIB / DIC as the case may be

- **Financial Institutions**

- 27 Public Sector Banks, All Regional Rural Banks, Co-operative Banks approved by State Level Task Force Committee headed by Principal Secretary / Commissioner (Industries), Small Industries Development Bank of India (SIDBI)
- Private Sector Scheduled Commercial Banks approved by State Level Task Force Committee headed by Principal Secretary / Commissioner (Industries)

- **Rate of interest and repayment Schedule**

- Normal rate of interest shall be charged.
- Repayment Schedule may range between 3 to 7 years after initial moratorium as may be prescribed by the concerned Bank / Financial institution.

- **Exemption from payment of electricity duty**

- 100% Exemption of electricity duty / tax shall be available to new micro and small manufacturing enterprises only for the initial period of 5 years, 4 years and 3 years in Zone -1, Zone-2, Zone-3 respectively.
- Technology Up gradation, Quality Certification and Patent Registration Micro & Small Manufacturing Enterprises
- Water harvesting / Conservation Measures
- Energy Conservation
- Additional Incentives to the Enterprises following Reservation policy of the State
- Refund of cost incurred for preparation Project Reports Micro & Small Manufacturing Enterprises

TARGET AND ACHIEVEMENTS UNDER PMEGP SCHEME 2008-201 IN TAMILNADU

RUPEES IN LAKHS

TARGET				ACHIEVEMENTS					
Year	No of projects	Margin money	Employment	No of projects	%	Margin money	%	Employment	%
2008-09	3517	4220.23	35165	1201	34	2377.31	56	19802	56
2009-10	6921	4991.51	69210	2401	34	5029.93	101	39404	57
2010-11	2421	3390.02	24210	2076	85	4031.72	118	18653	77
2011-12	2324	3873.12	26826	2120	91	4382.20	113	22326	83
TOTAL									

Source: Lokh Sabha Report given by Shri Dinsha Patel, Minister of State for MSME in a written reply

PERFORMANCE ANALYSIS

Though the Prime Minister's Employment Generation Programme scheme was launched in August 2008 there was a tremendous response nationwide (2.17lakhs Applications). Most of them could not be processed because of the non constitution of District Task Force Committee in many states. But Tamilnadu could easily achieve respectable implementation in 2008-09.

DISTRICT INDUSTRIES CENTRE -STATUS REPORT FOR PMEGP SCHEME 2008-2012**NAGAPATTINAM DISTRICT**

Rupees in Lakhs

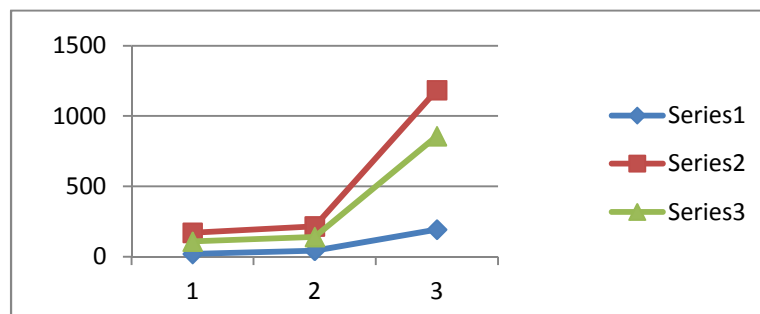
TARGET				Projects sanctioned by banks			Projects Disbursed by bank		
YEAR	NO OF UNITS	MARGIN MONEY	EMPLOYMENT	NO OF UNITS	MARGIN MONEY	EMPLOYMENT	NO OF UNITS	MARGIN MONEY	EMPLOYMENT
2008-09	49	58.40	486	21	43.71	194	21	43.71	194
							42%	75%	40%
2009-10	85	101.40	855	203	258.13	1988	171	215.87	1185
							201%	212%	138%
2010-11	34	46.91	340	162	200.24	1449	108	141.60	858
							317%	301%	252%
2011-12	63	73.24	542	181	221.12	1881	172	198.20	998
							273%	271.23%	184%
Total	231	279.95	2223	567	723.20	5512	472	599.38	3235

Source: Annual reports of DIC, Nagapattinam for 2008-09, 2009-10, 2010-11 & 2011-12

The National Average per State for the various years could be analysed from the data available which stands at Rs 1238.32, 2250.80, 2533.54 & 2809.45 lakhs for 2008-09, 09-10, 10-11 & 11-12 respectively. Similarly the Tamilnadu District average too is Rs 74.28, 157.18 & 124.74 lakhs. When compared with the district average Nagapattinam District started with a small amount of 43.71 lakhs. But the next three years has been 215.87, 141.60 & 198.20 lakhs which is above the district average by a good margin.

The sudden raise in Prime Minister's Employment Generation Programme scheme in 2009-10 is mainly due to the large applications of 2008-09 were carried forward to 2009-10.

The increase in performance of District Industries Centre, Nagapattinam is as follows,



The raising graphs show the performance of DIC in number of projects, margin money disbursed and the total employment generated through PMEGP. It has started increasing and year 2010-11 has seen a good increase which proves the better performance of DIC, Nagapattinam.

Being a rural, backward district, Nagapattinam has performed better and remain in the first place within Tamilnadu.

While implementing Prime Minister's Employment Generation Programme Training of Entrepreneur is a compulsory requirement. A considerable effect has been taken by Nagapattinam District Industries Centre to ensure this EDP Training and the amount spent has started giving fruitful results.

DISTRICT INDUSTRIES CENTRE - STATUS REPORT FOR TRAINING PROGRAMME UNDER PMEGP SCHEME 2008 – 2011

NAGAPATTINAM DISTRICT

Rupees in Lakhs		
YEAR	NO OF UNITS	AMOUNT
2008-09	21	2.24
2009-10	203	11.23
2010-11	59	6.14
2011-12	82	8.12
TOTAL	283	19.61

FINDINGS

1. Tamil Nadu has disbursed margin money phenomenally higher than the National average.
2. In 2009-10, 2010-11 & 2011-12 Tamilnadu has exceeded the target.
3. Nagapattinam district has outperformed the state average by a huge margin in all the three parameters.
4. From 2009-10 to 2011-12 the target has been exceeded continuously.
5. The DIC Nagapattinam has performed the best in the year 2010-11 and has a sudden surge in the performance.

CONCLUSION

The District Industries Centre, Nagapattinam has performed well in the study period and the trend shows a possible continuation of this performance. Being a rural backward district it has good opportunities to further the PMEGP scheme. It is suggested that the DIC may concentrate on renewable energy products and services which is the need of the hour.

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Academically yours

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