

**RESEARCH NOTE :**

Constraints faced by beneficiaries in proper utilization of the assistance received under Prime Minister Rozgar Yojana

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■ **B.C. BOCHALYA AND R.M. JAVIA**

SUMMARY : PMRY is a scheme launched by GOI in 1993 for the educated unemployment youths. The success of any programme remains with the proper utilization of assistance provided for the objectives. The study reveals that “inadequate supply of assistance” was major constraints followed by “disbursal of assistance” is delayed to beneficiaries. So, it is suggested that to overcome from these constraints there should be better co-ordination between official and beneficiaries.

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Poverty and unemployment are two crucial problems of the Indian economy, since independence and our planners have been trying hard to remove these maladies from the society. The magnitude of poverty and unemployment in India is still substantial. Various special schemes of employment generation in rural area were taken-up from time to time for substantial absorption of growing labour force in country like Rural Work Programme, Food for Work Programme, NREP, RLEGP and SEEU.

Despite of various schemes of employment generation and many efforts of government, the employment situation continues to be alarming. In the experiences gained through the implementation of previous efforts, Govt. of India launched a new programme for educated unemployed

generation names as Prime Minister Rozgar Yojana (PMRY). It started from 2nd October 1993. The main objective of PMRY designed to provide employment to more than a million persons by setting up of 7 lakhs micro enterprises by the educated unemployed youths, who are either matriculated or ITI passed. There may be some constraints faced by beneficiaries in getting the credit from the scheme, due to which improper utilization of the assistance is more, which results in diversion from the spirit of the scheme. In light of these constraints the planners, policy makers, administrators PMRY officials can modify the line of action in providing the assistance, which would in turn be helpful in proper and efficient utilization of assistance under PMRY. Keeping this view, the present investigation was understand on the

Author for correspondence :**R.M. JAVIA**Krishi Vigyan Kendra
(JAU) Nana-kandhasar
(Chotila)
SURENDRANAGAR
(GUJARAT) INDIASee end of the article for
authors' affiliations

Table 1 : Constraints in proper utilization of assistance under PMRY as perceived by beneficiaries

Sr. No.	Constraints	Frequency	Percentage	Rank
1.	Selection criteria is not strictly followed by DIC officials	32	42.66	VIII
2.	Getting assistance under PMRY is complicated in procedure	28	37.33	IX
3.	Favoritism and nepotism is prevailing in getting benefits	19	25.33	XI
4.	Disbursal of assistance to beneficiaries is delayed	58	77.33	II
5.	There is no supervision and evaluation of programme by PMRY officials	17	22.66	XII
6.	Lack of co-ordination and co-operation between the executive of PMRY and beneficiaries	15	20	XIII
7.	Monopoly of bank officials in disbursement of loan and selection of beneficiaries	55	73.33	III
8.	Lack of awareness among the people about programmes advantages of implementation	46	61.33	V
9.	Inadequate supply of assistance	61	81.33	I
10.	Low subsidy rate	48	64.00	IV
11.	Temporary nature of employment	11	14.66	XVI
12.	Difficulty faced by beneficiaries in going for higher /technical education	24	32.00	X
13.	Lack of vocational training at suitable place	43	57.33	VI
14.	Difficulty in meeting expenses for livelihood	13	17.33	XIV
15.	Competition in market for service or selling their produce	12	16.00	XV
16.	Improper arrangement for maintenance of assets	41	54.66	VII

constraints faced by the beneficiaries in proper utilization of the assistance under Prime Minister's Rozgar Yojana".

The present study was conducted in Sambhar lake Panchayat Samiti of Jaipur district of Rajasthan. This Panchayat Samiti was selected purposely due to having maximum number of PMRY beneficiaries as compared to other Panchayat Samities of Jaipur district. For selection of respondents a list of total beneficiaries was prepared with the help of DIC officials and out of them 75 respondents were selected by applying simple random sampling technique. To identify the major constraints in proper utilization of assistance faced by the respondents, a structured schedule was developed on the basis of available literature and pilot study conducted in the area. The final schedule was personally introduced to the respondents and responses were recorded, the responses were then classified, tabulated and statistically analysed.

The data in Table 1 revealed that 81.33 per cent beneficiaries faced the constraints of "inadequate supply of assistance under PMRY" and as such it was ranked first. Similarly 77.33 beneficiaries reported that "disbursal of assistance under PMRY is delayed" and 73.33 per cent respondent faced the problem of 'monopoly of bank officials in disbursement of loan and selection of beneficiaries', which were ranked second and third, respectively. While Low subsidy rate" was perceived by 64.00 per cent followed by 'lack of awareness among the people about PMRY (61.33%), lack of vocational

training at suitable places (57.33%), improper arrangement for maintenance of assets (54.66) were ranked fourth, fifth, fifth, sixth and seventh, respectively. Whereas only 20.00 per cent beneficiaries received about the problem of "lack of co-ordination and co-operation between the executives of PMRY between beneficiaries" and 17.33 per cent respondents reported, the constraints of "difficulty in meeting expenses for livelihood through programme". 16 per cent beneficiaries faced the problem "competition for sale or service of their produce in the market which was ranked fifteenth. In the ladder of constraints the last rank was accorded to the 'temporary nature of employment', since, only 14.66 per cent respondents reported it. The findings are in line with the findings of Naidu (1990), Pradhan (1994), Verma and Verma (1992) and Verma and Verma (1994).

Conclusion :

Majority of the PMRY beneficiaries perceived the constraints like inadequate supply of assistance to beneficiaries, disbursal of assistance to respondents is delayed, bank officials play their monopoly in disbursement of assistance and selection of beneficiaries in utilization of assistance rendered under PMRY.

Authors' affiliations :

B.C. BOCHALYA, Krishi Vigyan Kendra (JAU) Nana-kandhasar (Chotila), SURENDRANAGAR (GUJARAT) INDIA

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