

“Prime Minister’s Employment Generation Programme in Maharashtra State: A Study of Selected Districts in Marathwada Region”



A Thesis Submitted To
**Swami Ramanand Teerth Marathwada University,
Nanded**

For the Award of The Degree of
Doctor of Philosophy (Ph.D.) In the Subject of Commerce
Under Faculty of Commerce & Management

MR. MUNEERUDDIN SHAMSUDDIN ALTAMASH

Under the Guidance Of
DR. D. M. KHANDARE
(M.Com., M.Phil., Ph.D.)

Professor,
School of Commerce & Management Sciences,
Swami Ramanand Teerth Marathwada University,
Nanded - 431606 (MS)

(DECEMBER 2020)

Chapter 7

Findings, Conclusions & Suggestions

Introduction

Socio-economic impact of PMEGP in selected three districts of Marathwada region in Maharashtra State is measured by Profit & Employability. Impact on entrepreneurial capabilities of the beneficiaries of PMEGP was considered with help of Revenue & Asset acquisition or values. Material changes in individual or household capabilities of the beneficiaries of PMEGP was studied by Household income & household diversified Income.

Cognitive changes in individual or household capabilities of the beneficiaries of PMEGP was measured by ability to cope with financial shocks / crises and ability to take economic decisions. Perceptual changes in individual or household capabilities of the beneficiaries of PMEGP was studied with help of five variables viz. Self-Esteem, Self-Confidence, Visibility & Respect, Social Participation, Mobility & Self-Reliance.

FINDINGS

The present study had studied the Socio-economic Status of Prime Minister Employment Generation Programme beneficiaries and impact of the abovesaid scheme at Individual/Household Level and Entrepreneurial Level. Findings are presented as follows:

1. Distribution of Beneficiaries on the basis of Age

The majority of the beneficiaries are drawn from the age group of 25-30 years out of selected beneficiaries in Aurangabad (47%), Nanded (38%) & Parbhani (41%). The age class 20-25 years has shown 18 %, 22 % an 28 % in Aurangabad, Nanded and Parbhani respectively.

The age class 30-35 years has shown 29 %, 23 % and 19 % in Aurangabad, Nanded and Parbhani respectively. The age class 35 and above has shown 06 %, 17 % an 12 % in Aurangabad, Nanded and Parbhani respectively. Collectively in all three districts (300), majority of respondents (126) were from 25-30 years age group, 71 were

from 30-35 years, 68 from 20-25 years and the least were from 35 and above years age group.

2. Distribution of Beneficiaries on the basis of Gender

Data shows the distribution of beneficiaries on the gender and the classes were male, female and transgender. It is evidenced that business activities in the study area are male dominated. Male being more accessible to government scheme, banks and other official works they have better opportunities to avail government scheme and start business ventures. Out of total 100 samples drawn from the Aurangabad, 75% are male and 25% are female; In case of Nanded 62% Males & 38% Females & Parbhani have 67% Males & 33% Females.

Collectively in all three districts (300), majority 204 respondents were males and 96 were females. Transgender did not show any respondents in any of the three districts in Marathwada region.

3. Distribution of Beneficiaries on the basis of Marital Status

Out of total 100 samples drawn from the Aurangabad, 75% are male and 25% are female; In case of Nanded 62% Males & 38% Females & Parbhani have 67% Males & 33% Females.

Data shows that out of 100 samples in each district, married were 73%, 65% & 95% in Aurangabad Nanded & Parbhani respectively. Unmarried were 18%, 21% & 01% in Aurangabad Nanded & Parbhani respectively. Divorced 5%, 8% & 01% in Aurangabad Nanded & Parbhani respectively. Widowed were 4%, 7% & 3% in Aurangabad Nanded & Parbhani respectively.

Collectively in all three districts (300), 233 were married and 40 were unmarried. Divorced and widowed were found same at 14 respondents in each class.

4. Distribution of Beneficiaries on the basis of Educational Qualification

Beneficiaries are classified on the basis of education qualification and studied. Education qualification of the beneficiaries are classified into four category such VII standard Pass, X standard Pass, XII standard Pass and graduate & above.

Out of 100 samples beneficiaries in each district, Aurangabad have passed Graduate & above were 47% and is followed by Nanded 45% who have qualifications graduate or above and Parbhani was 19%.

Beneficiaries have passed the X standard in Aurangabad was 35% & Nanded was 33% & Parbhani Dist. were 37%. The beneficiaries having VII standard were 08 in Aurangabad, 05 in Nanded and 14 in Parbhani. The beneficiaries having XII standard were 10 in Aurangabad, 17 in Nanded and 30 in Parbhani.

Collectively in all three districts (300), 111 were graduate and above, 105 were qualified X standard, 57 have qualified XII standard and the least were 27 who were having class VIII as educational qualification.

5. Distribution of Beneficiaries on the basis of Family Type

Given the distribution of beneficiaries on the basis of family type and constituent. Types of the family are classified as joint family and nuclear family. For the present study definition of joint family means a family where the beneficiaries are living with their own family, parents, and siblings and their families. Nuclear family means a family which consists of beneficiaries himself and his wife, children and parents.

As per the statistics shown that 54% Joint Families & 46% Nuclear families from Aurangabad & 62% joint families & 38% Nuclear families from Nanded Beneficiaries. 68% from Parbhani are nuclear families & 32% from joint families.

Collectively in all three districts (300), majority of the respondents were having nuclear family (152 respondents) and 148 respondents were having joint family as family type / constituent.

6. Distribution of Beneficiaries on the basis of Experience

From the table 6.6 it can be observed that most of the beneficiaries are having experience of 1 to 2 years where another large group of beneficiaries don't have any experience. Out of the 100 beneficiaries of Aurangabad district the majority (40) is having the experience of 01 to 02 years, the beneficiaries are having no experience are 25 and the beneficiaries with the experience of 0-2 years and 4-6 years, above 6 years are 20,10 and 5 respectively.

Out of the 100 beneficiaries of Nanded district the majority (35) is having the experience of 01 to 02 years, the beneficiaries are having no experience are 30 and the

beneficiaries with the experience of 0-2 years and 4-6 years, above 6 years are 19,12 and 4 respectively.

Out of the 100 beneficiaries of Parbhani district the majority (33) is having no experience, the beneficiaries are having 0-1 years' experience are 32 and the beneficiaries with the experience of 0-2 years and 4-6 years, above 6 years are 21,11 and 3 respectively.

7. Distribution of Beneficiaries on the basis of Mandatory Training

From the above table no. 6.7, it has been found that all the beneficiaries has undergone through the training Programme. This training Programme makes them capable to perform well. As the training is mandatory in the form of entrepreneurship development Programme most of the beneficiaries has completed the training for the improvements of managerial and entrepreneurial skills.

8. Impact of Profit.

The profit earned by the entrepreneurs appear to benefit from participation in PMEGP. This indicates the same trend as shown by the income of the enterprises.

To measure whether PMEGP scheme beneficiaries are effective in terms of increasing entrepreneurial abilities or not, profit earning capacities of the established business units of three districts are tested with the help of ANOVA. According to data, average annual profit earns by the All three Districts in the study area shows that there is substantial growth (141.0%) in the profit over the two periods under study, such as 144.7% for Aurangabad, 125.2% for Nanded, 153.1% for Parbhani. The average annual profit earned by Aurangabad in the Round I is Rs. 19,380 which grows to Rs. 47,424 in the Round II; for Nanded, it was Rs. 22,575 which increases to Rs. 50,844 in 2013, for Parbhani, average annual profit increased from Rs. 17,160 to Rs. 43434.

Putting the statistics into the test of ANOVA to analyse the significance of the change between two periods, it was found that, the change in the profit of the enterprises under study were statistically significant between two periods, i.e., between 2008 and 2013. The average annual profit of enterprises was studied between the groups and within groups. An analysis of variance was conducted. The F-crit value of Aurangabad

found to be 4, for Nanded it was 2.92, and Parbhani it was 2.92 and the F-value for Aurangabad was 4648.38, for Nanded 643.1 and for Parbhani it was 914.05.

9. Impact on Employability.

The small enterprises in our survey employed very little Labour beyond the respondent themselves and their family Labour. Nevertheless, participation in PMEGP have led to some modest employment creation between two periods of survey which is statistically significant.

To evaluate the performance of PMEGP in terms of generating employment opportunities in the study area, two rounds of surveys were made to collect information about the man-hours worked in the previous week during the survey. With respect to the Round I, it was found that the average man-hour per week for all respondents is 34.1 hours. The Aurangabad, Nanded and Parbhani respondents generated 32.8, 31.8, and 37.8 man-hours per week respectively.

During Round II, it was found that average man-hour generated by all the respondents is 70.4 hours with a growth of 107.6 %. The Aurangabad, Nanded and Parbhani respondents generated 69.5, 70.5 & 71.3 man-hours per week with a growth 112.2%, 121.7%, and 88.7% respectively.

10. Impact on Revenue.

The collective earnings of respondents and their Households appear to get benefit from participation in the projects assisted through PMEGP. Total income from the business firm is also positively impacted.

To estimate the change took place in the income of the two periods i.e. between 2008 and 2013 of three different districts, data collected from the respondents had been undertaken and placed through the table. The PMEGP beneficiaries of the Aurangabad study area has earned an average of Rs. 8,500 per month from the business operation in Round I. The beneficiary of Nanded has the average monthly income of Rs. 8,750 whereas, Parbhani has an average monthly income of Rs. 6,500. In Round II (2013), the average monthly income of the beneficiaries from Aurangabad raises to Rs. 20,800, of Nanded Rs. 22,300, of Parbhani Rs. 19,050 with an increase of 147.3%, 153.7%, 126.8%, respectively.

11. Impact on Assets of the Enterprises.

A definite positive significant impact of participation in PMEGP on the entrepreneurial fixed assets used by the respondents' enterprises was studied. The same impact is experienced across the selected three districts of study.

The increased revenue and profit are the symbol of growth for any types of business venture and the growth of the operation and the business insight is reflected through the increase in additional fixed assets of the units. As two previous hypotheses with respect to the revenues and profit indicated a positive significant growth it will be verified with the fixed asset growth variables. During the statistical analysis, it is found that the growth percentage among the 300 units under study is 377.46% within five Financial years. Individually, 400.18%, 380.17%, 373.24% and 375.79% of growth in fixed assets have been recorded between two rounds of survey among Aurangabad units, Nanded units, and Parbhani units respectively. To minimise the inflationary trends, the values of the two periods were put under the values of GDP Deflator Index, which is 100 in the year 2008 and 125.1 in the year 2013. Comparing the deflated figures, it is found that a growth of 213.99%, 201.42%, 197.07%, and 198.67% has been recorded among Aurangabad units, Nanded units, Parbhani units respectively, whereas the average growth for all the respondents is 199.72%, i.e., nearly the value of the fixed assets has been doubled.

12. Impact on Material Changes

Household income of the respondents in the study area appears to be significantly impacted by participation in PMEGP.

The average monthly income of the Household during 2008 was Rs. 8,866 where the highest is found with Nanded respondents as Rs. 9,300 and lowest being the respondents of Aurangabad units as Rs. 8,500. The respondents from Nanded had Rs. 9,000 as the average monthly income of the Household and service respondents has Rs. 8,800. During Round II (2013), the average monthly income of Household all three districts combinedly increases from Rs. 8,866 to Rs. 32,906.6 with an increase of 271.16%. All the three districts have experienced increase in their Individual income. The highest increase in the income are found in retailing units Rs. 28,700 at a growth of 308.60% and lowest being in the manufacturing unit Rs. 19,500 at a growth of 229.41%. The respondents from Nanded sector has Rs. 35,000 with a growth of

288.89% and PMEGP Beneficiaries has Rs. 32,000 with a growth of 263.64%. Statistically, there is enough evidence that changes in two periods of average monthly income of Household is significant. All three districts of the study show a statistically significant change in the average monthly income of their Household. Thus, the ANOVA rejects the null hypothesis and concluded that participation in PMEGP scheme has a significant positive impact on the Household earning of the responding entrepreneurs.

Present research found that most of the sampled households have multiple sources of income and that there is no significant flow of income (only Rs. 750 or 8.43%) from those sources earlier. In brief, most of the Households aim to or can diversify their income sources out of necessity due to fluctuations in existing sources of income and have the ability to add income sources. The current study had found the average diversified income to be 8.43 % from 750 sources collectively in all three districts of Marathwada region viz. Aurangabad had 10.59 % from 900 diversified sources, Nanded had 7.78 % from 700 diversified sources and Parbhani has 6.82 % from 600 diversified sources. Present research found that during the II Round of survey the income from the non-firm sources is Rs. 4,825 constituting 14.66% of the total income with a growth of 543.34%.

13. Impact on Cognitive Changes

a) Ability to cope with financial shocks / crises:

To analyse Household responses to financial shocks, we divided these strategies into two groups: those that involve the Household in the sale of productive assets (known as Stage 1 strategies) and those that do not (Stage 2 strategies). Improvement in Households' ability to cope with shocks was defined as an increase in the percentage of Households that relied entirely on Stage 2 strategies and did not have to resort to Stage 1 strategies. It is found from data that, 260 respondents (86.76%) adopted strategy - I to cope with the financial eventualities. In the Round II, this figure was reversed to 200 respondents using strategy - II to cope the future financial shock. Putting the figures to the test of ANOVA, the difference in adopting the Strategy - II to cope with the future

financial shocks, which is treated as a higher or better strategy, is statistically significant and the alternate hypothesis holds good.

b) Ability to take economic decisions:

(i) Decision to take the last loan:

In Round I, out of 300 samples 33.3% beneficiaries agreed that they make decision by themselves and rest agreed that they take decision jointly with spouse or family members of the Household or others like friends etc. In Round II, 87.5% responded that they take decision alone and the rest took the decision to take the last loan jointly. ANOVA shows a statistically significant change between the two rounds in their response with respect to the self-decision for taking the last loan by the beneficiaries.

(ii) Decision on how to spend the last loan:

In Round I, out of 300 samples 31.25% beneficiaries agreed that they make decision by themselves about the ways to spend the loans and rest agreed that they take decision jointly with spouse or family members of the Household or others like friends etc. In Round II, 86.625% respondents took decision on how to spend the last loan alone and the rest depends on the joint decisions. ANOVA shows a statistically significant change between the two rounds in their response with respect to the self-decision on how to spend the last loan by the beneficiaries.

(iii) Decision on how to use firm profits:

In Round I, out of 300 samples 43.33% beneficiaries agreed that they make decision by themselves about the ways to spend the entrepreneurial profit and rest agreed that they take decision jointly with spouse or family members of the Household or others like friends etc. In Round II, 87.5% respondents took decision on how to spend the entrepreneurial profit alone and the rest depends on the joint decisions. ANOVA shows a statistically significant change between the two rounds in their response with respect to the self-decision on how to spend the entrepreneurial profit, by the beneficiaries.

14. Impact on Perceptual Changes

Due to benefit of PMEGP, the changes happened in the life style of the respondents with respect to the factors like Self-Esteem, Self Confidence, Visibility & Respect, Social Participation, and Mobility & Self-Reliance are statistically significant. Putting all these statistics relating to five variables viz., Self-Esteem, Self Confidence, Visibility & Respect, Social Participation, and Mobility & Self-Reliance to ANOVA to measure the significance about the changes among two periods, it is found that all variables changed significantly throughout these years and the null hypothesis is rejected.

CONCLUSIONS

Following are the conclusions drawn from conducted study:

1. Socio-economic profiles of the study area have been summarily discussed with different parameters. Economy of the study area is primarily agrarian where development of the region is largely dependent on the central assistance.
2. Infrastructure is the base of any economy which is one of the obstacles of the industrial development of the region and study area. Overall, socio-economic status of study area needs to be considered in all policies and from top to bottom.
3. Proper and systematic application of Government Schemes such as PMEGP was a boon for the economy as a whole. The PMEGP scheme has increased the entrepreneurial avenues in this backward part of the country as well as ensured overall socio-economic development through a sustainable livelihood and employment generating capabilities.
4. PMEGP is found to be effective livelihood measure to remove poverty, unemployment and reduce social and economic disparity among the beneficiaries. Many educated youths including women has benefitted from this Programme to live decent life in the society.
5. The finance considered to be life blood of any business concern. PMEGP helps to solve the problems of operational and seed capital. In the study area, business prospect found to very high in different sectors. Only productive engagement and

- proper direction / motivation of unemployment youth toward undertaking some business venture will get a positive result towards eradication of poverty.
6. From the above study it is concluded that PMEGP is playing an important role in reducing unemployment among youths. It is also providing scope for further development of women entrepreneurs in India which will help improve their economic growth in a developing country like India. PMEGP showed a positive influence on the socio-economic factors like age, gender, marital status, family type/constituent, educational qualification, income, employment generation etc. and significantly contributed to the economy of India. The gradual increase in the income, profitability, assets acquisition, revenue & employment throughout the considered years shows a positive progress of PMEGP.
 7. The people with age above 35 years have to be encouraged for entrepreneurship as the increasing age factor may have affected their spirit. Females should apply more and more to the entrepreneurship schemes like PMEGP as their applicant were comparatively less than males and simultaneously PMEGP can act as a tool for transgender empowerment and we have to raise the transgender beneficiaries as their contribution in all three districts was zero. PMEGP scheme can be a life changer for transgender due to social attitude of people and it can provide a significant employment opportunity to them.
 8. The employment generation scheme can significantly change the life of the people who have lost their economic freedom due to loss of chief wage earner or it may because of separation from person. The following study showed that such kind of person were comparatively lesser than the person who were having economic freedom. The widowed and divorced person have to be encouraged so as to be economic independent and restart their life with new hope and new work to do.
 9. As far as the education is concerned, the PMEGP scheme acts as employment generation tool to all social elements who were having minimal education and higher education qualification also. But we have to consider that the person with minimal qualification should be encouraged to apply such schemes provided that there should be optimal provision of training and development so as to keep viability of units sanctioned under PMEGP.
 10. The constitution of a family is considered one of the motivating factors in person's life. The region under study has shown diversified family types which were

including nuclear as well as joint. Majority of the time, family type may act as two-edged sword and the following study shows that somewhat equal distribution of beneficiaries.

11. The following study shown that the all the units sanctioned under this scheme were profitable and the profit earned by these entrepreneurs were significantly good which they have utilised for different purpose. All sanctioned units under study has shown positive impact in reducing unemployment and shown a positive impact by providing good hourly average employment.
12. The monthly revenue generated from these enterprises were increased significantly during two rounds of survey and the part of revenue was significantly used in hiring new assets or buying them out. The assets purchased during the two rounds of study have shown considerable increase in their assets of these beneficiary units.
13. The two rounds of survey of selected region had shown the noteworthy material changes due to PMEGP scheme in the form of household income and diversified household income which plays an important role in economic empowerment of a family.
14. The various ups and downs while running the PMEGP units had made the beneficiary cognitively strong and shown significant cognitive changes among these beneficiaries. The ability to fight with financial crisis, the ability to take economic decision and ability to use earned profit in economic way had been drastically improved among the beneficiaries.
15. The beneficiaries also shown significant perceptual changes after taking benefits from PMEGP scheme. The feeling of self-esteem, boosted self-confidence, increased visibility in society, increased respect in society, the participation in social gathering and increased self-reliance are few to quote.
16. The performance of the PMEGP is satisfactory but can be enhanced by implementing a grievance handling mechanism to clear pending cases for sanctioned by banks. The training has shown a positive impact in skill enhancement of beneficiaries and the effectiveness of the trainee has been evaluated on the basis of trained candidates. If this present study enlightens problems of budding entrepreneurs under PMEGP and suggestions offered here are considered by the promoting and implementing agencies, the researcher will feel gratified that his seven year of hard work has served its purpose.

SUGGESTIONS

The following suggestions are made based on the findings of the study:

1. The process of approving loan should be easier and strict age norms should be followed avoiding loans to over aged candidates while approving loan, priority should be given for individual units rather than larger Business Units to the budding applicants at their younger age to get diversified and multifield impact of PMEGP.
2. While considering the district level target for the PMEGP units, we have to keep in mind that the increasing number of well-educated but jobless people should get the maximum benefit so as to give proper justification to the core objectives of Prime minister employment generation programme. The researcher thinks that to cope up with the accelerating growth rate of these jobless, the target under PMEGP should be increased to 100 projects per district from 75 projects per district.
3. Continuous learning and development acts as a catalyst in the development of any business organization. The PMEGP aspirants or beneficiaries should be empowered through Training & Educational System so as to make them necessary changes in operating such units. This training and education system of PMEGP should be appropriately provided to each and every beneficiary while keeping in mind the future viability of these units & if the changing market dynamics demand timely changes in such a training system, those changes should be fulfilled and evaluated from time to time.
4. The number of aspirants applying for PMEGP scheme should be increased so as to result in increased number of beneficiaries. This can be achieved by increasing awareness about this scheme. The researcher thinks that awareness of PMEGP scheme among these well-educated but jobless through extensive publicity. The publicity and awareness can be enhanced through lectures, seminars, workshops, success stories in government newspaper and magazines, through online advertisement on social media platform and in employment news.
5. The Banks should use their network and their familiarity among their customers about PMEGP and should minimize the barriers while providing the maximum extent of the loan to these self-employed persons.

6. The weaker sections of the society, like BPL (below poverty-line people), persons living in hilly areas, remote areas, tribal areas should be given priority among the other aspirants from cities. Terms and conditions to be made flexible enough to involve these ignored sections of society in this movement of financial and economics inclusion. If conditions are permitted then these terms and conditions can be relaxed for weaker sections so as to achieve the balanced regional developments in these areas.
7. Government should equip weaker sections with the way of special training and effective follow up actions. Special training help weaker to come out of their poverty level and can improve their income through this scheme.
8. The physical verification of the beneficiaries should be done and it should be timely monitored so as to keep eye on the constant functioning and workability of sanctioned units under PMEGP scheme.
9. The small-scale entrepreneur today has to take advantage of central and state assistance in order to help small scale industries in rural and semi urban areas and awareness in the rural areas should be increased.
10. The grievance redressal mechanism should be implemented so that the pending cases for sanction by banks should be speed ups and time required for the sanctioned process should be minimized which will ultimately increase the number of beneficiaries.
11. The study revealed that majority of entrepreneurs start their career when they are in the age group of 26-45. Hence more diversified training should be provided and the content for the same should be updated in timely manner.
12. The advancement in the technology is to be used for creating adequate database relating all aspects of entrepreneur. The power subsidy should be extended to smaller units which function in rented building.
13. Financial Literacy Programme run by Government of India should be made compulsory. The PMEGP beneficiaries should be habitual of savings and investments.
14. The ‘Make in India’ campaign promoted manufacturing in India in the wake of decease of the two iconic brands, Ambassador and HMT. With manufacturing contribution only 16% of India’s GDP – a third of China’s GDP aiming for creating millions of mission jobs for the population who desperately need them. Third world infrastructure, complex regulations, byzantine procedures, counterproductive labour laws, viciously extractive inspector raj, all contribute to disincentivising entrepreneurship specially in manufacturing. And also, policy implementation is poor in India.

15. In past few years entrepreneurs have been vied with suspicion because of wrong doing of few people but a country without authentic entrepreneurs, with ideas, dreams and passion, can never create jobs.
16. India is in enviable position to provide manpower to rest of the world. To seize this opportunity manpower is massively upgrading their skills, developing & educational system that support modern economy like vocational training, on the job training, curriculum resign etc.
17. Recent policy measure such as labour reforms, dilution of the factory inspector raj, deregulation of diesel prices and coal sector reforms led to improvement in investment which will lead to boost the entrepreneurship in India.

SCOPE FOR FUTURE RESEARCH

Positively, the current research isn't an end in itself. Present research got certain impediment which probably won't be adequate to validate the present enterprising circumstance in the investigation region. sample size, system that had been utilized in the current research can be natural giving additional time, cash and space. In this manner, with the assistance of present investigation, any organization or researcher might want to do explore on present subject and related theme by taking the accompanying key proposal into thought:

- Research results of the current investigation can be reached out to other work ventures like MGNREGA, SGSSY, NRLM and so on to survey the possibilities of the undertaking in improving poor and joblessness in the economy.
- To comprehend the business enterprise advancement, near investigation can be made between PMEGP recipients and non-PMEGP recipients.
- Gender based research can be attempted.
- Study on the preventive measures to check terrible credits and high NPAs in the financial framework in SME segments.
- Cost-benefit research of the advancement reserves.

MY FINAL WORDS

For the achievement of the comprehensive economy in India, creative enterprising development is clear. One should advance traditional enterprise and also adding the new innovations in each division. The most basic limitation in the enterprising environment in India is the money. The state supported development plans and projects are focusing to sustain, feed, and continue the very significant requirement of the business enterprise. In a short time, the Prime Minister's Employment Generation Programme (PMEGP) sets up to be contemporary solution for the unemployed youth in the rural and urban areas of the underdeveloped region to embrace valuable activities to minimise the issues of joblessness and work. Through small scale credits and money related reachability, the monetary necessities during the incubational and usable periods of the activities are soothed to progress in business enterprise, which in the end repeated through a way of life change of the beneficiaries.