Problems faced by Rural Youth of Haryana covered under Self-employment Schemes: A study of Five Villages of District Rohtak

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Abstract—**India is the 2nd largest populated country in the world. India faces problem of unemployment, poverty, illiteracy etc. all stems from population problem. It is not possible for any country to provide Govt. job to all its residents but it has always been the efforts of GOI and all State Governments to remove poverty and raise standard of living of its citizens. Since 1947 after independence GOI and various State Govts had launched many Self-employment schemes under which some low-rate finance/subsidy is provided to the unemployed youths to setup their small/ medium occupation/business units, so that they can engage themselves for generating income. Self-employment means working for oneself rather than working for salary. Technically self-employment person tends to be skilled in a specific activity. A Self-employed person enjoys a high degree of freedom and control over their decision making of his units. Of course, there is a risk of uncertain income, unlimited liability/bearing of business losses. This paper focuses the problems faced by rural youth covered under self-employment schemes. The present study was carried out on rural youths of five villages to know the problems of various prevalent unemployment schemes like Prime Minister Employment Generation Programme, Self-Employment schemes for Backward Community, Self-Employment schemes for Schedule Cast, Self-Employment schemes for Women Welfare and Self-Employment schemes for Minority Community. The 'Scheme for Schedule Caste' face high degree of problems (Lack of awareness Of Government Programmes, Terms and conditions of getting assistance, Lack of required skills, Insufficiency of fund according to your requirements, Mandatory condition for bailment of immovable property against loan amount).**

Index Terms—**Self-employment, schemes, rural youth, community, unemployed youth.**

I. INTRODUCTION

Human resources planning has assumed a significant importance in the general planning of developing countries and in the present scenario, a major thrust is being given on its debate. The far-reaching effects of the rapid growth of population and its impact on future labour force of societies are matters of a great concern for the developing countries. Even though absorption of labour force in industries in developing countries has taken place at a more rapid pace than the developed countries, it is inadequate in comparison with incremental labour force, as a result the remainder being forced to low productivity jobs in other sectors such as agriculture and services. So, unemployment and under - employment have been posing a challenge to the planners of economic policies.

Further, India is the 2nd largest populated country in the world. India faces problem of unemployment, poverty, illiteracy etc. which stems from population problem. It is not possible for any country to provide govt. job to all its residents but it has always been the efforts of GOI and all state governments to remove poverty and raise standard of living of its citizens. Since 1947 after independence GOI and various state governments. Had launched many Self-employment schemes under which some low-rate finance/subsidy is provided to the unemployed youths to setup their small/ medium occupation/business units, so that they can engage themselves for generating income.

Self-employment means working for oneself rather than working for others in lieu of salary. Technically self-employment person tends to be skilled in a specific activity. Person who operates their own business enterprises or are engaged independently in a profession or trade on own account or with one or a few partners are called self-employed enterprises. They earn the income by conducting beneficial operations from a profession or business that they manage directly with themselves. In today's era everyone wants a control on their work so that the generated income will directly come into their hands. Self-employment plays a significant role in this way as under this the venture sector is also according to their choice. A Self-employed person enjoys a high degree of freedom and control over their decision making of his units. Of course, there is a risk of uncertain income, unlimited liability/bearing of business losses. Self-Employment is the need for today's society. The reason behind it that government jobs are squeezing but educated youths are increasing year by year. Furthermore, Today's youth are choosing self - employment over the job because they want to follow their passion. They want to become their own boss rather than working under an employer. Self-Employment is growing as a golden opportunity for the people who are unemployed. To cheer the dreams of youth Government has launched many schemes towards employment generation. But the fair implementation of the schemes has been doubtful in spite of the incentives provided under them. So, the researcher tried to know the obstacles and hurdles faced by the beneficiaries of SES in a limited area. The findings of the study in hand will be helpful to the concerned authority in implementation of self-employment schemes. The following schemes were taken for the study by the researcher.

1. Prime Minister's Employment Generation Programme

Introduction of GOI approved "PMEGP" by combining of following schemes i.e.; "Prime Minister's Rojgar Yojana" and "Rural Employment Generation Programme" (REGP) for availing self-employment fortuity in urban and also in rural sectors. PMEGP scheme is managed and operated by the "Ministry of Micro, Small and Medium Enterprises" (MSME) and executed by "Khadi and Village Industries Commission" (KVIC). On the state ground the schemes will be monitored by state "KVIC", "DIC" and Banks units. Subsidy under this scheme is routed through KVIC after evaluation of the project.

2. Self-Employment Scheme for Backward Classes:

Introduction of self-employment scheme for Backward Classes is based upon the development of the backward class community. Under this scheme various benefits are provided in terms of financial support, training and development, subsidized loan etc.

3. Self-Employment Scheme for Scheduled Caste:

Haryana Scheduled Castes Finance and Development Corporation (HSCFDC) is a corporation registered under the Companies Act, 1956 on 02.01.1971. It is a wholly Govt. owned company with 51 percent participation of State Government and 49 percent of Government of India. HSCFDC were included with share capital of Rupees 2 crores on 02.01.1971 which was subsequently enhanced to Rupees 80 crores on 04.09.2012.

4. Self-employment scheme for Women:

Main objective behind the introduction of self-employment schemes for women is to helping women to become self-dependent through attaining of higher education, individual loaning scheme with help of banks and subsidized loan scheme.

5. Self-employment schemes for Minority Community:

Main objective of the introduction of this scheme is to promote the minorities sector on the social as well as on the economic level. Loans are provided to them on easy instalments repayment system. Training and education is also provided to them for the same.

Objectives of the study:

The basic objective of the study is to identify the problems faced by rural youth for benefiting them under Self-Employment Schemes.

II. RESEARCH METHODOLOGY

The study in hand is exploratory cum descriptive in nature and is based on primary data. To achieve the above objective of the study a questionnaire was designed to collect data from the respondents. The population of the study was the beneficiaries of the SES of five villages namely Meham, Madina, Lakhanmajra, Titoli and Kharainti of District Rohtak, Haryana. A sample of 150 respondents was selected. The data were collected on convenience basis and are analysed by using the statistical tool Crosstabulation.

The researcher put ten problems related to self-employment schemes (PMEGP, SBC, SSC, SWW, SMC) to the selected respondents with four scale rating which are as follow:

1. Lack of awareness Of Government Programmes.
2. Terms and conditions of getting assistance.
3. Ineligibility of basic mandatory conditions.
4. Lack of required skills.
5. Lack of knowledge about online application procedure.
6. Poor co-ordination with Head offices.
7. Insufficiency of fund according to your requirements.
8. Mandatory condition for bailment of immovable property against loan amount.
9. High rate of interest.
10. Inconvenient repayment system of instalments.

III. DATA ANALYSIS AND INTERPRETATIONS

Table 1.1 Lack of awareness of govt. programmes

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	11	9	15	35
		% within the schemes under which you are financed/ beneficiary	31.40%	25.70%	42.90%	100.00%
		% within Lack of awareness of govt. programmes	24.40%	26.50%	21.10%	23.30%
	Scheme for Backward class	Count	6	6	18	30
		% within the schemes under which you are financed/ beneficiary	20.00%	20.00%	60.00%	100.00%
		% within Lack of awareness of govt. programmes	13.30%	17.60%	25.40%	20.00%
	Scheme for Schedule Caste	Count	13	12	19	44
		% within the schemes under which you are financed/ beneficiary	29.50%	27.30%	43.20%	100.00%
		% within Lack of awareness of govt. programmes	28.90%	35.30%	26.80%	29.30%
	Scheme for Women Welfare	Count	5	2	6	13
		% within the schemes under which you are financed/ beneficiary	38.50%	15.40%	46.20%	100.00%
		% within Lack of awareness of govt. programmes	11.10%	5.90%	8.50%	8.70%
	Scheme for Minority Community	Count	10	5	13	28
		% within the schemes under which you are financed/ beneficiary	35.70%	17.90%	46.40%	100.00%
		% within Lack of awareness of govt. programmes	22.20%	14.70%	18.30%	18.70%
Total		Count	45	34	71	150
		% within the schemes under which you are financed/ beneficiary	30.00%	22.70%	47.30%	100.00%
		% within Lack of awareness of govt. programmes	100.00%	100.00%	100.00%	100.00%

The result of Table 1.1 indicates that High degree (28.9%) of problem regarding "Lack of awareness of government programmes" is faced by SSC respondents followed by PMEGP (24.4%), SMC (22.2%), SBC (13.3%) and SWW (11.1%), Moderate degree is faced by SSC respondents (35.3%) followed by PMEGP (26.5%), SBC (17.6%), SMC (14.7%), and SWW (5.9%), and Low degree (26.8%) of problem is face by SSC respondents (26.8%) followed by SBC (25.4.3%), PMEGP (21.1%), SMC (18.3%), and SWW (8.5%). Hence from above analysis it is concluded that beneficiaries of SSC faces more High, Moderate and Low degree of problems comparing to all others self-employment schemes.

Table 1.2 Terms and Conditions for Granting Assistance

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	3	15	17	35
		% within the schemes under which you are financed/ beneficiary	8.6%	42.9%	48.6%	100.0%
		% within Terms and conditions for granting assistance	25.0%	25.4%	21.5%	23.3%
	Scheme for Backward class	Count	2	12	16	30
		% within the schemes under which you are financed/ beneficiary	6.7%	40.0%	53.3%	100.0%
		% within Terms and conditions for granting assistance	16.7%	20.3%	20.3%	20.0%
	Scheme for Schedule Caste	Count	5	15	24	44
		% within the schemes under which you are financed/ beneficiary	11.4%	34.1%	54.5%	100.0%
		% within Terms and conditions for granting assistance	41.7%	25.4%	30.4%	29.3%
	Scheme for Women Welfare	Count	1	1	11	13
		% within the schemes under which you are financed/ beneficiary	7.7%	7.7%	84.6%	100.0%
		% within Terms and conditions for granting assistance	8.3%	1.7%	13.9%	8.7%
	Scheme for Minority Community	Count	1	16	11	28
		% within the schemes under which you are financed/ beneficiary	3.6%	57.1%	39.3%	100.0%
		% within Terms and conditions for granting assistance	8.3%	27.1%	13.9%	18.7%
Total		Count	12	59	79	150
		% within the schemes under which you are financed/ beneficiary	8.0%	39.3%	52.7%	100.0%
		% within Terms and conditions for granting assistance	100.0%	100.0%	100.0%	100.0%

The result of Table 1.2 indicates that High degree (41.7%) of problem regarding "Terms and conditions for granting assistance" is faced by of SSC respondents followed by PMEGP (25.1%), SBC (16.7%), SMC (8.3%) and SWW (8.3%), Moderate degree(27.1%) is faced by SMC respondents followed by PMEGP (25.4%), SSC (25.4%), SBC (20.3%), and SWW (1.7%), and Low degree (26.8%) of problem is faced by SSC respondents (30.4%) followed by PMEGP (21.5%), SBC (20.3%), SMC (13.9), and SWW (13.9%). Hence from the above analysis it is concluded that problem regarding "Terms and conditions for granting assistance" beneficiaries of SSC out of all five schemes faces High and low degree, SMC faces Moderate degree of problems comparing to all others self-employment schemes.

Table 1.3 Ineligibility of basic mandatory conditions

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	10	18	7	35
		% within the schemes under which you are financed/ beneficiary	28.6%	51.4%	20.0%	100.0%
		% within Ineligibility of basic mandatory conditions	25.0%	31.0%	13.5%	23.3%
	Scheme for Backward class	Count	11	7	12	30
		% within the schemes	36.7%	23.3%	40.0%	100.0%

		under which you are financed/ beneficiary				
		% within Ineligibility of basic mandatory conditions	27.5%	12.1%	23.1%	20.0%
	Scheme for Schedule Caste	Count	7	18	19	44
		% within the schemes under which you are financed/ beneficiary	15.9%	40.9%	43.2%	100.0%
		% within Ineligibility of basic mandatory conditions	17.5%	31.0%	36.5%	29.3%
	Scheme for Women Welfare	Count	0	5	8	13
		% within the schemes under which you are financed/ beneficiary	0.0%	38.5%	61.5%	100.0%
		% within Ineligibility of basic mandatory conditions	0.0%	8.6%	15.4%	8.7%
	Scheme for Minority Community	Count	12	10	6	28
		% within the schemes under which you are financed/ beneficiary	42.9%	35.7%	21.4%	100.0%
		% within Ineligibility of basic mandatory conditions	30.0%	17.2%	11.5%	18.7%
Total	Count	40	58	52	150	
	% within the schemes under which you are financed/ beneficiary	26.7%	38.7%	34.7%	100.0%	
	% within Ineligibility of basic mandatory conditions	100.0%	100.0%	100.0%	100.0%	

The result of Table 1.3 indicates that High degree (30.0%) of problem regarding "Ineligibility of basic mandatory condition" is faced by of SMC respondents followed by SBC (27.5%), PMEGP (25.0%), SSC (17.5%) and SWW (0.0%), Moderate degree(31.0%) is faced by SBC and PMEGP (31.0%) respondents followed by SMC (17.2%), SBC (12.1%), and SWW (8.6%), and Low degree of problem is faced by SSC respondents (36.5%) followed by SBC (23.1%), SWW (15.4%), PMEGP (13.5%) and SMC (11.5). Hence from the analysis it is concluded that problem regarding "Ineligibility of basic mandatory condition" beneficiaries of SMC face High degree, SBC faces Moderate degree and SSC faces Low degree of problems comparing to all others self-employment schemes.

Table 1.4 Lack of required skills

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	5	5	25	35
		% within the schemes under which you are financed/ beneficiary	14.3%	14.3%	71.4%	100.0%
		% within Lack of required skills	22.7%	11.1%	30.1%	23.3%
	Scheme for Backward class	Count	5	11	14	30
		% within the schemes under which you are financed/ beneficiary	16.7%	36.7%	46.7%	100.0%

		% within Lack of required skills	22.7%	24.4%	16.9%	20.0%
	Scheme for Schedule Caste	Count	7	15	22	44
		% within the schemes under which you are financed/ beneficiary	15.9%	34.1%	50.0%	100.0%
		% within Lack of required skills	31.8%	33.3%	26.5%	29.3%
	Scheme for Women Welfare	Count	2	5	6	13
		% within the schemes under which you are financed/ beneficiary	15.4%	38.5%	46.2%	100.0%
		% within Lack of required skills	9.1%	11.1%	7.2%	8.7%
	Scheme for Minority Community	Count	3	9	16	28
		% within the schemes under which you are financed/ beneficiary	10.7%	32.1%	57.1%	100.0%
		% within Lack of required skills	13.6%	20.0%	19.3%	18.7%
Total		Count	22	45	83	150
		% within the schemes under which you are financed/ beneficiary	14.7%	30.0%	55.3%	100.0%
		% within Lack of required skills	100.0%	100.0%	100.0%	100.0%

The result of Table 1.4 indicates that High degree (31.8%) of problem regarding "Lack of required skills" is faced by SSC respondents followed by SBC (22.7%), PMEGP (22.7%), SMC (13.6%) and SWW (9.1%), Moderate degree(33.3%) is faced by SSC respondents followed by SBC (24.4%), SMC (20.0%), PMEGP (11.1%) and SWW (11.1%), and Low degree of problem is faced by PMEGP (30.1%) respondents followed by SSC (26.5%), SMC (19.3%), SBC (16.9%), and SWW (7.2). Hence from the above analysis it is concluded that problem regarding "Lack of required skills" beneficiaries of SSC face High and Moderate degree, beneficiaries of PMEGP faces Low degree of problems comparing to all others self-employment schemes.

Table 1.5 Lack of knowledge about Online Application Procedure

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	14	14	7	35
		% within the schemes under which you are financed/ beneficiary	40.0%	40.0%	20.0%	100.0%
		% within Lack of knowledge about online application procedure	26.9%	19.4%	26.9%	23.3%
	Scheme for Backward class	Count	11	16	3	30
		% within the schemes under which you are financed/ beneficiary	36.7%	53.3%	10.0%	100.0%
		% within Lack of knowledge about online application procedure	21.2%	22.2%	11.5%	20.0%
	Scheme for Schedule Caste	Count	13	22	9	44
		% within the schemes under which you are financed/ beneficiary	29.5%	50.0%	20.5%	100.0%
		% within Lack of knowledge about online application procedure	25.0%	30.6%	34.6%	29.3%
	Scheme for Women Welfare	Count	0	11	2	13
		% within the schemes under which you are financed/ beneficiary	0.0%	84.6%	15.4%	100.0%

		% within Lack of knowledge about online application procedure	0.0%	15.3%	7.7%	8.7%
	Scheme for Minority Community	Count	14	9	5	28
		% within the schemes under which you are financed/ beneficiary	50.0%	32.1%	17.9%	100.0%
		% within Lack of knowledge about online application procedure	26.9%	12.5%	19.2%	18.7%
Total		Count	52	72	26	150
		% within the schemes under which you are financed/ beneficiary	34.7%	48.0%	17.3%	100.0%
		% within Lack of knowledge about online application procedure	100.0%	100.0%	100.0%	100.0%

The result of Table 1.5 indicates that High degree (26.9%) of problem regarding "Lack of knowledge about online procedure" is faced by PMEGP and SMC respondents followed by SSC (25.0%), SBC (21.2%) and SWW (0.0%), Moderate degree(30.6%) is faced by SSC respondents followed by SBC (22.2%), PMEGP (19.4%), SMC (12.5%), and SWW (15.3%), and Low degree of problem is faced by SSC (34.6%) respondents followed by PMEGP (26.9%), SMC (19.2%), SBC (11.5%), and SWW (7.7%). Hence from the above analysis it is concluded that beneficiaries of PMEGP and SMC faces High degree, and beneficiaries of SSC faces Moderate and Low degree of problems comparing to all others self-employment schemes.

Table 1.6 Poor Coordination with Head Offices

			High	Moderate	Low	total
The schemes under which you are financed/ beneficiary	PMEGP	Count	5	14	16	35
		% within the schemes under which you are financed/ beneficiary	14.3%	40.0%	45.7%	100.0%
		% within Poor coordination with head offices	13.2%	24.6%	29.1%	23.3%
	Scheme for Backward class	Count	12	11	7	30
		% within the schemes under which you are financed/ beneficiary	40.0%	36.7%	23.3%	100.0%
		% within Poor coordination with head offices	31.6%	19.3%	12.7%	20.0%
	Scheme for Schedule Caste	Count	11	13	20	44
		% within the schemes under which you are financed/ beneficiary	25.0%	29.5%	45.5%	100.0%
		% within Poor coordination with head offices	28.9%	22.8%	36.4%	29.3%
	Scheme for Women Welfare	Count	7	3	3	13
		% within the schemes under which you are financed/ beneficiary	53.8%	23.1%	23.1%	100.0%
		% within Poor coordination with head offices	18.4%	5.3%	5.5%	8.7%
	Scheme for Minority Community	Count	3	16	9	28
		% within the schemes under which you are financed/ beneficiary	10.7%	57.1%	32.1%	100.0%
		% within Poor coordination with head offices	7.9%	28.1%	16.4%	18.7%
Total		Count	38	57	55	150
		% within the schemes under which you are financed/ beneficiary	25.3%	38.0%	36.7%	100.0%
		% within Poor coordination with head offices	100.0%	100.0%	100.0%	100.0%

The result of Table 1.6 indicates that High degree (31.6%) of problem regarding “poor coordination with head offices” is faced by SBC respondents followed by SSC (28.9%), SWW (18.4%), PMEGP (13.2%) and SMC (7.9%), Moderate degree(28.1%) is faced by SMC respondents followed by PMEGP (24.6%), SSC (22.8%), SBC (19.3%), and SWW (5.3%), and Low degree of problem is faced by SSC (36.4%) respondents followed by PMEGP (29.1%), SMC (16.4%), SBC (12.7%), and SWW (5.5). Hence above analysis revealed that problem regarding “poor coordination with head offices” beneficiaries of SBC face more High degree, SMC faces more Moderate and beneficiaries of SSC faces Low degree of problems comparing to all others self-employment schemes.

Table 1.7 Insufficiency of Fund according to your Requirement

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	8	15	12	35
		% within the schemes under which you are financed/ beneficiary	22.9%	42.9%	34.3%	100.0%
		% within Insufficiency of fund according to your requirement	16.3%	24.2%	30.8%	23.3%
	Scheme for Backward class	Count	12	12	6	30
		% within the schemes under which you are financed/ beneficiary	40.0%	40.0%	20.0%	100.0%
		% within Insufficiency of fund according to your requirement	24.5%	19.4%	15.4%	20.0%
	Scheme for Schedule Caste	Count	12	18	14	44
		% within the schemes under which you are financed/ beneficiary	27.3%	40.9%	31.8%	100.0%
		% within Insufficiency of fund according to your requirement	24.5%	29.0%	35.9%	29.3%
	Scheme for Women Welfare	Count	10	1	2	13
		% within the schemes under which you are financed/ beneficiary	76.9%	7.7%	15.4%	100.0%
		% within Insufficiency of fund according to your requirement	20.4%	1.6%	5.1%	8.7%
	Scheme for Minority Community	Count	7	16	5	28
		% within the schemes under which you are financed/ beneficiary	25.0%	57.1%	17.9%	100.0%
		% within Insufficiency of fund according to your requirement	14.3%	25.8%	12.8%	18.7%
Total		Count	49	62	39	150
		% within the schemes under which you are financed/ beneficiary	32.7%	41.3%	26.0%	100.0%

	% within Insufficiency of fund according to your requirement	100.0%	100.0%	100.0%	100.0%

The result of Table 1.7 indicates that High degree (24.5%) of problem regarding "Insufficiency of fund according to your requirement" is faced by SSC and SBC respondents followed by SWW (20.4%), PMEGP (16.3%) and SMC (14.3%), Moderate degree(29.0%) is faced by SSC respondents followed by SMC (25.8%), PMEGP (24.2%), SBC (19.4%), and SWW (1.6%), and Low degree of problem is faced by SSC (35.9%) respondents followed by PMEGP (30.8%), SBC (15.4%), SMC (12.8%), and SWW (5.1). Hence analysis revealed that problem regarding "Insufficiency of fund according to your requirement" beneficiaries of SBC and SSC faces High degree, SSC faces Moderate and Low degree of problems comparing to others self-employment schemes.

Table 1.8 Mandatory condition for Bailment of Immovable Property against Loan Amount

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	9	7	19	35
		% within the schemes under which you are financed/ beneficiary	25.7%	20.0%	54.3%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	29.0%	23.3%	21.3%	23.3%
	Scheme for Backward class	Count	3	5	22	30
		% within the schemes under which you are financed/ beneficiary	10.0%	16.7%	73.3%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	9.7%	16.7%	24.7%	20.0%
	Scheme for Schedule Caste	Count	11	10	23	44
		% within the schemes under which you are financed/ beneficiary	25.0%	22.7%	52.3%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	35.5%	33.3%	25.8%	29.3%
	Scheme for Women Welfare	Count	2	2	9	13
		% within the schemes under which you are financed/ beneficiary	15.4%	15.4%	69.2%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	6.5%	6.7%	10.1%	8.7%
	Scheme for Minority Community	Count	6	6	16	28
		% within the schemes under which you are financed/ beneficiary	21.4%	21.4%	57.1%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	19.4%	20.0%	18.0%	18.7%
Total		Count	31	30	89	150
		% within the schemes under which you are financed/ beneficiary	20.7%	20.0%	59.3%	100.0%
		% within Mandatory condition for bailment of immovable property against loan amount	100.0%	100.0%	100.0%	100.0%

The result of Table 1.8 indicates that high degree (35.5%) of problem regarding “Mandatory condition for bailment of immovable property against loan amount” is faced by SSC respondents followed by PMEGP (29.9%), SMC (19.4%), SBC (9.7) and SWW (6.5%), moderate degree(33.3%) is faced by SSC respondents followed by PMEGP (23.3%), SMC (20.0%), SBC (16.7%), and SWW (6.7%), and low degree of problem is faced by SSC (25.8%) respondents followed by SBC (24.7%), PMEGP (21.3%), SMC (18.0%), and SWW (10.1). Hence from above analysis it is concluded that beneficiaries of SSC faces more High degree, Moderate and Low degree of problems comparing to all others self-employment schemes.

Table 1.9 High Rate of Interest

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	3	13	19	35
		% within the schemes under which you are financed/ beneficiary	8.6%	37.1%	54.3%	100.0%
		% within High rate of interest	15.0%	19.1%	30.6%	23.3%
	Scheme for Backward class	Count	6	16	8	30
		% within the schemes under which you are financed/ beneficiary	20.0%	53.3%	26.7%	100.0%
		% within High rate of interest	30.0%	23.5%	12.9%	20.0%
	Scheme for Schedule Caste	Count	6	20	18	44
		% within the schemes under which you are financed/ beneficiary	13.6%	45.5%	40.9%	100.0%
		% within High rate of interest	30.0%	29.4%	29.0%	29.3%
	Scheme for Women Welfare	Count	1	6	6	13
		% within the schemes under which you are financed/ beneficiary	7.7%	46.2%	46.2%	100.0%
		% within High rate of interest	5.0%	8.8%	9.7%	8.7%
	Scheme for Minority Community	Count	4	13	11	28
		% within the schemes under which you are financed/ beneficiary	14.3%	46.4%	39.3%	100.0%
		% within High rate of interest	20.0%	19.1%	17.7%	18.7%
Total		Count	20	68	62	150
		% within the schemes under which you are financed/ beneficiary	13.3%	45.3%	41.3%	100.0%
		% within High rate of interest	100.0%	100.0%	100.0%	100.0%

The result of Table 1.9 indicates that high degree (30.0%) of problem regarding “high rate of interest” is faced by SBC respondents followed by SMC (20.0%), PMEGP (15.0%), SWW (5.0%) and SSC (3.0%), moderate degree(29.4%) is faced by SSC respondents followed by SBC (23.5%), PMEGP (19.1%), SMC (19.1%), and SWW (8.8%), and low degree of problem is faced by PMEGP (30.6%) respondents followed by SSC (29.0%), SMC (17.7%), SBC (12.9%), and SWW (9.7). Hence from the above analysis it is concluded that beneficiaries of SBC face Higher, SSC faces Moderate and PMEGP faces Low degree of problems comparing to all others self-employment schemes.

Table 1.10 Inconvenient Repayment System of Instalment

			High	Moderate	Low	Total
The schemes under which you are financed/ beneficiary	PMEGP	Count	1	9	25	35
		% within the schemes under which you are financed/ beneficiary	2.9%	25.7%	71.4%	100.0%
		% within Inconvenient repayment system of instalment	8.3%	27.3%	23.8%	23.3%

	Scheme for Backward class	Count	2	4	24	30
		% within the schemes under which you are financed/ beneficiary	6.7%	13.3%	80.0%	100.0%
		% within Inconvenient repayment system of instalment	16.7%	12.1%	22.9%	20.0%
	Scheme for Schedule Caste	Count	3	14	27	44
		% within the schemes under which you are financed/ beneficiary	6.8%	31.8%	61.4%	100.0%
		% within Inconvenient repayment system of instalment	25.0%	42.4%	25.7%	29.3%
	Scheme for Women Welfare	Count	5	2	6	13
		% within the schemes under which you are financed/ beneficiary	38.5%	15.4%	46.2%	100.0%
		% within Inconvenient repayment system of instalment	41.7%	6.1%	5.7%	8.7%
	Scheme for Minority Community	Count	1	4	23	28
		% within the schemes under which you are financed/ beneficiary	3.6%	14.3%	82.1%	100.0%
		% within Inconvenient repayment system of instalment	8.3%	12.1%	21.9%	18.7%
Total		Count	12	33	105	150
		% within the schemes under which you are financed/ beneficiary	8.0%	22.0%	70.0%	100.0%
		% within Inconvenient repayment system of instalment	100.0%	100.0%	100.0%	100.0%

The result of Table 1.10 indicates that high degree (41.7%) of problem regarding "inconvenient repayment system of instalment" is faced by SWW respondents followed by SSC (25.0%), SBC (16.7), PMEGP (8.3%) and SMC (8.3%), moderate degree(42.4%) is faced by SSC respondents followed by PMEGP (27.3%), SMC (12.1%), SBC (12.1%), and SWW (6.1%), and low degree of problem is faced by SSC (25.7%) respondents followed by PMEGP (23.8%), SBC (22.9%), SMC (21.9%), and SWW (5.7). Hence from above analysis it is revealed that SWW faces Higher, SSC faces Moderate and Low degree of problems comparing to all others self-employment schemes.

IV. CONCLUSION

The results of the study in hand are concluded in the following lines:

1. The beneficiaries of 'Schemes for Schedule Caste' face high degree of problems (Lack of awareness Of Government Programmes, Terms and conditions of getting assistance, Lack of required skills, Insufficiency of fund according to your requirements, Mandatory condition for bailment of immovable property against loan amount).
2. The beneficiaries of 'Schemes for Minority Community' face High degree of problems (Ineligibility of basic mandatory conditions, Lack of knowledge about online application procedure)
3. The beneficiaries of 'Schemes for Prime Minister's Employment Generation Programme' face High degree of problem (Lack of knowledge about online application procedure)
4. The beneficiaries of 'Schemes for Backward Class' face High degree of problems (Poor co-ordination with Head offices, Insufficiency of fund according to your requirements, High rate of interest)
5. The beneficiaries of 'Schemes for Women Welfare' face High degree of problem (Inconvenient repayment system of instalments)

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