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The Prime Minister Rozgar Yojana (PMRY) Scheme: Recoveries
A Study of Select Districts in Andhra Pradesh

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Abstract
The Prime Minister Rozgar Yojana (PMRY) scheme introduced in India on October 2,1993 with the main objective of encouraging the educated unemployed youth to undertake self-employment ventures in Industry, Services and Business sectors with the provision of financial packages. This paper examines the repayment behavior of the PMRY beneficiaries. The repayment of the scheme is generally poor and not uniform in rural and urban areas, in category wise, family occupation wise, gender wise, educational qualifications wise classification as well as between the Industry, Services and Business sectors and reasons are explained for poor recoveries.

JEL Classification :

Keywords :

1. Introduction

Indian economy has been facing challenges with regard to unemployment and economic growth. By and large, unemployment in India is structural in organised sector. During the past five decades, population of India has grown at an alarming rate of around 2.2 per cent per annum, whereas employment opportunities have not increased correspondingly due to slow economic growth. However, the removal of unemployment has been a proclaimed objective of Indian economic plans. The problem of unemployment is perceived to be conflicting with economic growth. Though with degrees of difference, every Five-Year Plan focused its attention on the removal of unemployment.

Employment generation to meet the backlog of the unemployed sections and new additions to the labour force are challenging tasks. The increasing diversification of the economy together with acceleration in economic growth causes structural changes in the nature of the job market. Higher economic growth in the recent past has been more capital intensive, and it may have resulted in low labour employment intensity. The pattern of economic growth in the capitalistic countries is causing an increase in poverty among the working population. The rapid technological orientation is widely regarded as a primary cause of unemployment.

Further, the most alarming form of unemployment today is educated unemployment. Its prevalence is omnipresent, because rural as well as urban sector is

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facing the drain in resources. The educated unemployed represents the intellectual section of the society and their frustration and discontent may result in political instability as well as an atmosphere of pessimism and loss of confidence in the government.

While the economic policies of the country continued to undergo changes in the form of shifting the focus from economic growth to employment or vice-versa in accordance with the changing needs of the society over a period of time, the mounting pressure of unemployment, particularly educated unemployment compelled the governments to undertake special employment programmes under different heads. These special employment programmes are mostly supplementary to the main Five Year Plans.

Further, to mitigate unemployment problem among educated youth, both the Central and State Governments also implemented some special schemes, Among these, an important scheme, exclusively meant for educated unemployed youth, is "Self Employment for Educated Unemployed Youth" (SEEUY) Scheme introduced on August 15,1983. The main objective of the scheme was to encourage the educated unemployed to undertake self-employment ventures in Industry, Service and Business sectors using the provision of financial packages. The scheme covers all educated unemployed youth who have the qualifications of matriculation and above and are within the taroeted age group of 18-35 years, and since 1999-2000 year onwards, even the candidates with 9th class passed and are up to 40 years age have been eligible. The District Industries Centre (DIC) in consultation with the "Lead Bank" of the district functions as the Nodel Agency for the implementation of the scheme. The banks provide a composite loan to the eligible candidates. Having introduced the New Economic Policy in 1991, the Government introduced the Prime Minister Rozgar Yojana (PMRY) Scheme on October 2, 1993 with new strategies and subsumed the SEEUY scheme into PMRY scheme from 1994-95 onwards,

And a period of about nine years has passed since the date of commencement of the scheme (PMRY). In this context, the present study aims at evaluating the working of self-employment schemes for educated unemployed youth, particularly PMRY scheme, at a micro level choosing three districts of the Telaiigana region in Andhra Pradesh as a case study.

2. Objectives of the Study

To examine the repayment behaviour of the PMRY beneficiaries in the three selected districts of Telangana region in Andhra Pradesh.

3. Hypotheses of the Study

The repayment of loan under the PMRY scheme is generally poor, and not uniform in rural and urban areas, in category-wise, family occupation-wise, gender-wise, and educational qualification-wise classification as well as between the Industry, Service and Business sectors.

4. Scope of the Study

Though the study is on "Working of self-employment schemes for Educated Unemployed Youth", it mainly focuses on the working of "Prime Minister Rozgar Yojana (PMRY) scheme. It is an empirical investigation. The study is confined to the three selected districts, namely, Ranga Reddy, Nalgonda and Mahabubnagar districts in the Telangana region of Andhra Pradesh. Of these three districts, Ranga Reddy district is developed, Nalgonda district is developing and Mahabubnagar district is backward on the basis of their demographic characteristics and employment situation.

This is a micro study based on inductive analysis. For this purpose, the units that received assistance are selected through a stratified random sampling method, to enable the researcher to draw inferences over the entire functioning of the PMRY Scheme with regard to income, employment generation and asset creation in the area covered by the study.

5. Methodology

Sources of data

The data were collected both from primary and secondary sources. The primary data have been collected from three districts of Telangana region in Andhra Pradesh. The situation in the three districts vath different levels of development was expected to indicate the impact of the PMRY scheme in the area of the study vath varying levels of development. In each district, 6 Mandals were selected by using the random sampling method. The Mandals selected were:

In the three districts, 150 beneficiaries were chosen through the random sampling method and the total number of sample adds up to 450. The data were collected from

	Ranga Reddy	Nalgonda	Mahabubnagar
Urban	Balanagar	Nalgonda (Town)	Mahabubnagar (Town)
	Rajendra Nagar	Miryalagada	Wanaparthy
	Secunderabad	Suryapet	Gadwal
Rural	Semshabad	Atmakur	Makthal
	Vikarabad	Choutuppal	Achampet
	Pargi	Narketpalli	Nagar Kurnool

each beneficiary with the help of a structured schedule and it was pre-tested before use. The schedule sought information, besides the socioeconomic characteristics of the beneficiaries, on training, role of the banks, role of the DICS, functioning of the units, impact of the scheme through income, employment generation, asset creation, problems faced by the beneficiaries and post-loan situation of the units and recoveries from the beneficiaries.

The secondary data were collected from the following sources of Central and State Government organisations ; Development Commissioner, Small Scale Industries, New Delhi, Planning Commission,New Delhi, Commissionerate of Industries, Government of Andhra Pradesh, Hyderabad, General Manager- District Industrial Centre, Ranga Reddy, General Manager, District Industrial Centre, Nalgonda, General Manager, District Industrial Centre, Mahabubnagar, Directorate of Employment and Training, Government of Andhra Pradesh, Hyderabad, Directorate of Census Operation, Government of Andhra Pradesh, Hyderabad, First to Ninth Five Year Plan Documents, Planning Commission, Government of India, New Delhi, NSSO, 55th round "Employment and Unemployment-key results", Ministry of Statistics and Program Implementation, Government of India, Kolkafta, December 2000 and Head Office of Andhra Bank (i.e. the lead bank), Hyderabad.

Selection of the Sample

For studying the impact of the PMRY Scheme, structured schedules were separately prepared for beneficiaries. 150 beneficiaries were chosen in each of the three districts in the Telangana region of Andhra Pradesh on the basis of the stratified random sampling method. The strata were selected by giving equal importance to variables like rural and urban, male and female, new and old units and Industry, Business and Service sector wise in each of six Mandals from each district for adequate representation. Moreover, the beneficiaries were approached personally by the researcher with a structured schedule. Hence, the results were expected to be reliable.

Period of Study

The study covers a period of seven years of the functioning of PMRY Scheme. Accordingly, the period of study is from 1993-94 to 2001-2002, the year 1993-94 being the year of introduction of the Scheme.

Statistical tools used

Depending upon the necessity, tables, graphs and charts were used and supplemented with sophisticated statistical tools such as Co-efficient of Correlation (r), Coefficient of Regression, Chi-square test, t-test and ANOVA, and the data were processed through FOXPRO and Excel packages in the computers.

6. Limitations of the Study

The limitations of the study basically emanate from the limitations of data, which are appropriately explained in detail in each section. However, a broad outline is given below.

1) The study was based on the primary data collected from the various parts of the three districts– Ranga Reddy, Nalgonda and Mahabubnagar and supplemented

with the secondary data. Hence, the inductive analyses emanate from the data collected mainly from the three districts. Hence, interpretation holds good for those districts only though generalisation can be made for other districts, too.

2) Data relating to the recovery of the loan amount was maintained neither by the DICs nor did the bankers and beneficiaries disclose it. However, by verifying the beneficiaries' passbooks data vere collected.

An attempt is made in this paper to study the loan repayment and presented in section 1, and the hypotheses formulated are tested in section 11.

Repayment is an important indicator of success for any loan programme. The prompt repayment of loan helps the bankers recycle the same amount to help other needy persons. non-repayment of loans not only limits the recycling of funds but also adversely affects the spirit of the scheme and viability of banks.

Therefore, in this section, the aspect of repayment is studied through activity-wise, area-wise, category-wise, family background-wise and educational qualification-wise analysis. Activity-wise repayment was analysed and presented in Table 1. From Table 1, it can be observed that :

1) Business sector units are able to pay the loan fast. In all the districts, about 47 per cent of the loan was recovered by the banks whereas only 41 per cent of the beneficiaries who started in Industrial sector unit could repay the loan amount- The Service sector unit proved to be further poor, as hardly 34 per cent are able to pay the loan.

2) An inter district comparison revealed that 50.44 per cent of the bank loan was repaid by the sample beneficiaries in Mahabubnagar district, followed by the Nalgonda district with 40.05 per cent, and Ranga Reddy district with 35.92 per cent.

3) An activity vase comparison revealed that among the three districts Nalgonda district topped with 48.84 per cent of the loan amount repaid by the industrial units.

4) In Service sector, the highest repayment of loan (35.75 per cent) was noticed in Ranga Reddy district and the lowest repayment was (Rs.32.92 per cent) noticed in Nalgonda district. The repayment rate noticed in Mahabubnagar district was mediocre with 34.78 per cent.

5) Finally, all sectors and three districts put together, 42.1 per cent of the loan amount was repaid by the sample beneficiaries- While the repayment in Mahabubnagar district was 50.44 per cent, it was about 40 per cent in Nalgonda district and the least repayment of 35.92 per cent was noticed in Ranga Reddy district.

Therefore, it is suggested that DIC's shall identify the viable units, non-viable units, and income generating units, no income-generated units and willful defaulters.

For willful defaulters, there should be stringent action as per the Revenue Recovery Act (RRA).

It is essential to evaluate the range of amount repaid by the sample beneficiaries in the selected districts as presented in Table.2.

1 It can be observed that Range of Repayment is around Rs10,000 -20,000 in all the three districts. Table shows that 26 per cent of the beneficiaries from all the three districts repaid the loan to the above range.

2) Table also reveals that in Ranga Reddy district, Nalgonda district and Mahabubnagar district, the highest proportion of beneficiaries repaid the loan to the range of Rs 10000-20000.

3) 11 per cent of the beneficiaries in all the three districts in the area under study did not pay even a single pie to the banks. Further, the number of beneficiaries and their repayment range in the three districts was staggering.

4) When non-repayment is analysed, it can be seen that Ranga Reddy district topped with 26 per cent of the beneficiaries who failed to repay the loan to the extent of above Rs 50,000. Even in other districts, the proportion is more than 20 per cent. This reveals that the non-repayment in the entire three districts is quite alarming.

7. Repayment

Area-wise – Repayment

Repayment made by the beneficiaries is classified into rural area and urban area and is presented in Table 8.5.3. The following observations are made from the table:

1) 65 per cent of the rural beneficiaries in Ranga Reddy district, 53 per cent in Nalgonda district and 74 per cent in Mahabubnagar district are quite regular in repaying the loan to the bank.

2) About 9 per cent of the beneficiaries in all the three districts are categorised as defaulters.

3) About 29 per cent of the beneficiaries in Nalgonda district are making payment seasonally. In all the three districts, about 14 per cent of the beneficiaries are repaying seasonally.

4) About 13 per cent of the beneficiaries in all three districts are irregular in repayment.

Based on the above analysis, it can be stated that the repayment in general is not bad, and in Nalgonda district seasonal factors are influencing the repayment.

Category-wise - Repayment

Category wise repayment in the selected districts are presented in Table 8.4. The observations are as follows :

1) OC category beneficiaries are regular in repaying the loan. While in Ranga Reddy district, 74 per cent of the beneficiaries of OC category were regular, followed by 72 per cent in Mahabubnagar district and 68 per cent in Nalgonda district.

2) The number of SC& ST beneficiaries repaying the loan was very low, they were very regular in repaying the loan amount in Nalgonda and Mahabubnagar districts. However, 33 per cent of the beneficiaries of this category became defaulters in Ranga Reddy district, and 43 per cent were seasonally repaying the loan amount in Nalgonda district.

3) Category wise comparison reveals that 61 per cent of the BC category beneficiaries in Ranga Reddy district, followed by 60 per cent in Mahabubnagar district and 30 per cent in Nalgonda district, were regular in repaying the loan amount. However, 21 per cent in Nalgonda district, 15 per cent in Mahabubnagar district and 10 per cent in Ranga Reddy district were declared defaulters.

4) In Minority Community (MI), 77 per cent of the beneficiaries in Mahabubnagar district, followed by 45 per cent in Ranga Reddy district, and 40 per cent in Nalgonda district, were regular in repayment of the loan amount. However, 20 per cent of them became defaulters in Nalgonda district, which was followed by 18 per cent in Ranga Reddy district and 8 per cent in Mahabubnagar district.

5) An inter-district comparison reveals that the highest regular repayment with 70 per cent was noticed in Mahabubnagar district, follomed by Ranga Reddy district with 57.33 per cent and the least at 47 per cent was noticed in Nalgonda district whereas the highest irregular repayment of 17.33 per cent was noticed in Ranga Reddy district, folloiwd by Mahabubnagar district vath 14 per cent and Nalgonda district with 7 per cent. Further, 15 per cent of the beneficiaries became defaulters in Ranqa Reddy distinct, followed by Nalgonda district with 13.34 per cent and Mahabubnagar district with 13 per cent.

6) An inter-district comparison revealed that 15 per cent of the BC category beneficiaries were defaulters as noticed in Mahabubnagar district. And it was 21 per cent and 20 per cent in Nalgonda district and Ranga Reddy district respectively. Further, SC and ST category beneficiaries were 25 percent and 33 per cent in Ranga Reddy district. In case of OC categories at highest 14.7 per cent defaulters were noticed in Mahabubnagar district. Similarly, among the beneficiaries in BC category and Minority category, 21 per cent and 20 per cent became defaulters in Nalgonda district.

Family Occupation-wise Repayment

Family occupation-wise repayment in selected three districts was analysed and presented in Table 5.

1) It can be noticed from Table 5 that in Nalgonda district, 89 per cent of the beneficiaries hailing from family background of 'Government Servants' were irregular in repayment of loan. It was assumed that the performance of beneficiaries coming from different background be same. This reflects willful negligence on their part.

2) The inter district comparison revealed that the highest proportion of 84.85 per cent of the beneficiaries in Mahabubnagar district hailing from the family with 'business' as the background were regular in repaying the bank loan amount. Further, nearly 73.33 per cent of the beneficiaries hailing from the family with 'services' as the background' in Mahabubnagar district were regular in repaying the loan amount. Similarly, 62.5 per cent of the beneficiaries hailing from the family with 'Business' as the background in Ranga Reddy district were regular in repaying the bank loan amount.

3) The highest proportion of 33.33 per cent of the beneficiaries hailing from the family with 'artisans' as the background became defaulters in Mahabubnagar district, followed by 19.44 per cent and 18.52 per cent of beneficiaries hailing from 'services' and agricultural as their family background became defaulters in Ranga reddy district, followed by 9.76 per cent of the beneficiaries hailing from the family with 'business' as the background in Nalgonda district.

Thus, it can be stated that the maximum of 84.85 per cent of the beneficiaries hailed from the family with 'business' as the background were regular in repaying the loan in Mahabubnagar district, whereas only 18.52 per cent each hailing from the family with agriculture as the background were noticed defaulters in Ranga Reddy and in Mahabubnagar districts.

Male / Female-wise Repayment

The role of male and female in repaying the loan amount in the selected districts is presented in Table 6.

1) By observing the table, it can be noticed that 52.38 per cent of the female beneficiaries were regularly repaying the loan; significantly, it was more than the repayment rate in male category (i.e. 51.85 per cent) in Ranga Reddy (developed) district. Further, males are repaying the loan regularly in Mahabubnagar district (77.5per cent), followed by Nalgonda district vath 57.5 per cent and Ranga Reddy district with 51.85 per cent.

2) In all the three districts, female beneficiaries are good in repayment in Mahabubnagar district, followed by Ranga Reddy and Nalgonda districts.

3) The highest proportion of defaulters was noticed in the female category (20 per cent) in Nalgonda district, followed by Ranga Reddy vath 19.05 per cent. 13.89 per cent male defaulters were noticed in the Ranga Reddy district, followed by Nalgonda district with 10.83 per cent and Mahabubnagar district with 9.17 per cent.

It can be stated that the highest regular repayment among males was noticed as 77.5 per cent in Mahabubnagar district, and the highest percentage of defaulters in female category was noticed as 20 per cent in Nalgonda district. Significantly, in a relatively developed district, female repayment rate was high due to commitment and well settlement in their life. However, in Nalgonda district, there was no seriousness in beneficiaries with regard to loan repayment.

Educational qualifications-wise Repayment

Educational qualification wise-repayment by the sample beneficiaries in the selected districts is presented in Table 7.

1) It can be noticed from table that 74 per cent of the sample beneficiaries who studied upto 'SSC level qualification' were regular in repaying the loan in Mahabubnagar district, followed by Ranga Reddy district with 64 per cent and Nalgonda district with only 53 per cent.

2) 70 per cent of the sample beneficiaries who are possessing 'intermediate qualification' were regular in repaying the loan amount in Nalgonda district, followed by Mahabubnagar district with 57 per cent and Ranga Reddy district with 55 per cent.

3) 'Degree and above degree qualifications' beneficiaries were very few but they were regular in repayment of the bank loan.

4) Out of eleven 'ITI educational qualification' persons, only two persons became defaulters in Mahabubnagar district.

5) Out of 9 (nine) beneficiaries with 'technical qualification', 2 beneficiaries were defaulters in Ranga Reddy district, and out of two beneficiaries with technical qualifications in Nalgonda district, one beneficiary was regular in repaying the loan and another one became a defaulter.

6) 12 per cent of the 'SSC qualification' persons (defaulters) were not repaying the loan amount in Nalgonda district, and 14 per cent of the beneficiaries were defaulters in Mahabubnagar district. These defaulters were possessing intermediate qualification.

7) Finally, SSC qualification beneficiaries were regular in repaying the bank loan amount in Mahabubnagar district, and similarly, Intermediate candidates were regular in Nalgonda district.

8. Section 11 : Testing of Hypothesis

An attempt is made in this section to test the hypotheses formulated for the study.

The hypothesis formulated for the study "the repayment of loan under the scheme is generally poor, and not uniform in rural and urban areas, in category-wise, family occupation-wise, gender-wise and educational qualification-wise as well as among the Industry, Service and Business sectors, and the performance of the scheme would be better in developed district when compared to developing and backward districts". An activity wise analysis in respect of repayment revealed that 50.44 per cent of the bank loan was repaid by the sample beneficiaries of Mahabubnagar district and least repayment 35.92 per cent was noticed in Ranga Reddy district. Sector wise comparison revealed that the industrial sector beneficiaries were regular in repayment in Nalgonda district, followed by Service sector in Ranga Reddy district and Business Sector in Mahabubnagar district. However, 24 per cent of the beneficiaries did not pay even a single pie to the bank in Nalgonda district, followed by 17 per cent in Ranga Reddy district and 15 per cent in Mahabubnagar district. But, more number of defaulters were found in Ranga Reddy and fewer defaulters were found in Mahabubnagar district (backward district). Further, the rural beneficiaries were very regular in repaying the loan when compared to urban beneficiaries even in the backward district of Mahabubnagar.

Moreover, 49 per cent of the OC category beneficiaries in Mahabubnagar were regular in repaying the loan while 61 per cent in BC category were regular in Ranga Reddy, and 100 per cent of each SC and ST category in Mahabubnagar and Nalgonda districts were regular in repaying the bank loan. Nevertheless, 14.7 per cent of OC category beneficiaries in Mahabubnagar district became defaulters. 21 per cent of BC category beneficiaries in Nalgonda district, 25 per cent of SC and 33 per cent of ST category beneficiaries became defaulters in Ranga Reddy district and 20 per cent of the minority beneficiaries were defaulters in Nalgonda district.

An enquiry into the family background of the beneficiaries regarding the repayment revealed that beneficiaries with agriculture as family background and private service sector beneficiaries in Nalgonda district were regular in repaying the loan to the banks. Similarly beneficiaries whose family background was Business sector in Mahabubnagar district were regular in repaying the loan amount. However, the highest number of defaulters was noticed in artisan's family in Mahabubnagar district and even those beneficiaries hailing from the family with services as the background in Ranga Reddy district were also defaulting.

Further, an analysis about male and female beneficiaries regarding repayment of the bank loan revealed that the highest regular repayment (77.5 per cent) was noticed from males in Mahabubnagar district and repayment rates in female were high in Ranga Reddy district, whereas highest percentage of defaulters (20 per cent) was noticed in female category in Nalgonda districts.

Qualification wise analysis reveals that beneficiaries with SSC qualification were regular in repaying the loan amount to bank in Mahabubnagar district. Similarly, intermediate candidates in Nalgonda district were regular.

Hence, the hypothesis that the repayment of loan under this scheme was generally poor and not uniform in different aspects was proved to be valid. The hypothesis that repayment of the bank loan would be better in a developed district than that in a developing district and backward district was disproved.

TABLE 1

ACTIVITY WISE REPAYMENT BY THE SAMPLE BENEFICIARIES IN THE SELECTED DISTRICTS

Ranga Reddy District								
Repayment	Industry	%	Services	%	Business	%	Total	%
Repaid	432647	39.22	739050	35.75	1774050	35.27	2945747	35.92
Due	670453	60.78	1328424	64.25	3255795	64.73	5254672	64.08
Total Loan	1103100	100.00	2067474	100.00	5029845	100.00	8200419	100.00
Nalgonda								
Repament	Industry	%	Services	%	Business	%	Total	%
Repaid	448977	48.84	1124481	32.92	1803750	44.02	3377208	40.05
Due	470341	51.16	2291423	67.08	2293522	55.98	5055286	59.95
Total Loan	919318	100.00	3415904	100	4097272	100	8432494	100
Mahabubnagar								
Repament	Industry	%	Services	%	Business	%	Total	%
Repaid	409650	37.01	792667	34.78	2895972	61.12	4098289	50.44
Due	697350	62.99	1486258	65.22	1842528	38.88	4026136	49.56
Total Loan	1107000	100.00	2278925	100	4738500	100	8124425	100
Three District Total								
Repaid	12,91,274	41.26	2656198	34.22	64,73,772	46.69	104,21,244	42.1
Due	18,38,144	58.74	51,06,105	65.58	73,91,845	53.31	1,43,36,094	57.9
Total Loan	31,27,418	100%	77,62,303	100%	138,65,617	100%	247,57,338	100%

Source: Primary data

TABLE 2

DISTRIBUTION OF THE REPAID AND NOT REPAID AMOUNT BY THE SAMPLE BENEFICIARIES IN THE SELECTED DISTRICTS

Range for Repayment	Ranga Reddy				Nalgonda				Mahabubnagar				Total			
	Repaid		Non-repaid		Repaid		Non-repaid		Repaid		Non-repaid		Repaid		Non-repaid	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Zero	0	0	25	17	0	0	36	24	0	0	23	15	0	0	48	11
1 - 10,000	28	19	11	7	32	21	6	4	33	22	10	7	93	21	53	12
10,001-20,000	42	28	23	15	34	23	9	6	41	27	21	14	117	26	78	17
20,001-30,000	27	18	21	14	32	21	27	18	32	21	25	17	91	20	78	17
30,001-40,000	20	13	21	14	36	24	26	17	17	11	23	15	73	16	80	18
40,001-50,000	3	2	10	7	5	3	16	11	12	8	16	11	56	12	31	7
Above 50,000	30	20	39	26	11	8	30	20	15	10	32	21	20	4	82	18
Total	150	100	150	100	150	100	150	100	150	100	150	100	150	100	150	100

Source: Primary data

TABLE 3

RURAL AND URBAN AREA WISE REPAYMENT IN THE SELECTED DISTRICTS

District	Rural					Urban					Total				Total
	R	IR	S	D	Total	R	IR	S	D	Total	R	IR	S	D	
Ranga Reddy	61 (69)	12 (13)	11 (12)	5 (6)	89 (100)	36 (59)	9 (15)	7 (11)	9 (15)	61 (100)	97 (65)	21 (14)	18 (12)	14 (9)	150
Nalgonda	43 (52)	3 (4)	28 (34)	8 (10)	82 (100)	37 (54)	10 (15)	15 (22)	6 (9)	68 (100)	80 (53)	13 (9)	43 (29)	14 (9)	150
Mahabubnagar	76 (75)	15 (15)	3 (3)	8 (8)	102 (100)	35 (73)	8 (17)	0 0	5 (10)	48 (100)	111 (74)	23 (15)	3 (2)	13 (9)	150
Total	180 (66)	30 (11)	42 (15)	21 (8)	273 (100)	108 (61)	27 (15)	22 (12)	20 (11)	117 (100)	288 (64)	57 (13)	64 (14)	41 (9)	450

Source : Primary data
Parenthesis indicate percentage of total
R = Regular : Regular repayment means, the beneficiaries were
Repaying the loan amount to bank every month
I = Irregular : Irregular means, the beneficiaries were not regularly repaying the loan to the bank (i.e. not every month)
S = Seasonal : Seasonal means, the beneficiaries were repaying in the seasons only
D = Defaulter : Defaulter means, the beneficiaries so for not paid single pai to banks.

TABLE .4

DISTRIBUTION CATEGORY-WISE REPAYMENT BY THE SAMPLE BENEFICIARIES IN THE SELECTED DISTRICTS

Category	Repayment								Total	
	Regular		Irregular		Seasonal		Defaulter			
	No	%	No	%	No	%	No	%	No	%
Ranga Reddy										
OC	35	74	5	11	2	4	5	11	47	31.34
BC	42	61	12	17	8	12	7	10	69	46.00
SC	2	10	7	35	6	30	5	25	20	13.33
ST	2	67	0	0	0	0	1	33	3	2.00
MI	5	45	2	18	2	18	2	18	11	7.33
Total	86	57.33	26	17.33	18	12	20	13.34	150	100
Nalgonda										
OC	34	68	3	6	8	16	5	10	50	33.33
BC	22	30	7	10	29	40	15	21	73	48.67
SC	5	100	0	0	0	0	0	0	5	3.33
ST	4	57	0	0	3	43	0	0	7	4.67
MI	6	40	0	0	6	40	3	20	15	10.00
Total	71	47	10	7	46	31	23	15	150	100
Mahabubnagar										
OC	49	72.1	7	10.3	2	2.9	10	14.7	68	45.33
BC	28	60	10	21.0	2	4	7	15.0	47	31.33
SC	6	100	0	0	0	0	0	0	6	04.00
ST	3	100	0	0	0	0	0	0	3	2.00
MI	20	77	4	15	0	0	2	8	26	17.34
Total	106	70	21	14	4	3	19	13	150	100
Total Three Districts										
OC	118	72	15	9	12	7	20	12	165	37
BC	92	49	29	16	39	21	27	14	189	42
SC	13	42	7	23	6	12	5	16	31	07
ST	9	69	0	0	3	23	1	8	13	3
MI	31	60	6	12	8	15	7	13	52	11
Total	263	58	57	13	68	15	62	14	450	100

Source: Primary data

TABLE 5

DISTRIBUTION OF THE SAMPLE BENEFICIARIES FAMILY BACKGROUND WISE REPAYMENT WISE IN THE SELECTED DISTRICTS

Repayment	Agriculture	%	Artisans	%	Business	%	Govt. Servi	%	Services	%	Total	%
Ranga Reddy												
Regular	13	48.15	2	100	40	62.5	9	42.86	22	61.11	86	57.33
Irregular	5	18.52	0	0	11	17.19	4	19.05	2	5.56	22	14.67
Seasonal	4	14.81	0	0	7	10.94	5	23.81	5	13.89	21	14.00
Defaulter	5	18.52	0	0	6	9.38	3	14.29	7	19.44	21	14.00
Total	**27**	**100.00**	**2**	**100**	**64**	**100**	**21**	**100.00**	**36**	**100.00**	**150**	**100.00**
Nalgonda												
Repayment	Agriculture	%	Artisans	%	Business	%	Govt. Servi	%	Services	%	Total	%
Regular	33	52.38	15	50	30	73.17	0	0	7	100	85	56.67
Irregular	14	22.22	6	20	0	0.00	8	88.89	0	0	28	18.67
Seasonal	10	15.87	6	20	7	17.07	1	11.11	0	0	24	16.00
Defaulter	6	9.52	3	10	4	9.76	0	0	0	0	13	8.67
Total	**63**	**100.00**	**30**	**100**	**41**	**100.00**	**9**	**100**	**7**	**100**	**150**	**100.00**
Mahabubnagar												
Repayment	Agriculture	%	Artisans	%	Business	%	Govt. Servi	%	Services	%	Total	%
Regular	13	48.15	4	33.33	56	84.85	22	73.33	2	13.33	97	64.67
Irregular	9	33.33	4	33.33	3	4.55	5	16.67	13	86.67	34	22.67
Seasonal	0	0.00	0	0.00	2	3.03	1	3.33	0	0.00	3	2.00
Defaulter	5	18.52	4	33.33	5	7.58	2	6.67	0	0.00	16	10.67
Total	**27**	**100.00**	**12**	**100.00**	**66**	**100.00**	**30**	**100.00**	**15**	**100.00**	**150**	**100.00**

Source: Primary data

TABLE. 6

REPAYMENT BY MALE AND FEMALE BENEFICIARIES

Particulars	Ranga Reddy				Nalgonda				Mahabubnagar			
	Male	%	Female	%	Male	%	Female	%	Male	%	Female	%
Regular	56	51.85	22	52.38	69	57.5	15	50	93	77.5	18	60
Irregular	22	20.37	4	9.52	10	8.33	3	10	13	10.83	10	33.3
Seasonal	15	13.89	8	19.05	28	23.33	6	20	3	2.5	0	0
Defaulter	15	13.89	8	19.05	13	10.83	6	20	11	9.17	2	6.67
Total	108	100.00	42	100.00	120	100	30	100	120	100	30	100

Source: Primary data

TABLE 7

EDUCATION QUALIFICATION WISE REPAYMENT BY THE SAMPLE BENEFICIARIES IN SELECTED DISTRICTS

Repay-ment	Upto SSC		Inter		Degree		Above Degree		ITI		Technical		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Ranga Reddy														
Regular	67	64	16	55	2	100	5	100	-	-	7	67	97	65
Irregular	13	12	11	38	-	-	-	-	-	-	-	-	24	16
Seasonal	16	15	2	7	-	-	-	-	-	-	-	-	18	12
Defaulter	9	9	0	0	-	-	-	-	-	-	2	33	11	7
Total	105	100	29	100	2	100	5	100	-	-	9	100	150	100
Nalgonda														
Regular	62	53	16	70	5	100	-	-	2	100	1	50	86	57
Irregular	8	6	4	17	-	-	-	-	-	-	-	-	12	8
Seasonal	34	29	1	4	-	-	-	-	-	-	-	-	35	23
Defaulter	14	12	2	9	-	-	-	-	-	-	1	50	17	12
Total	118	100	23	100	5	100	-	-	2	100	2	100	150	100
Mahabubnagar														
Regular	87	74	8	57	2	100	5	100	9	82	-	-	111	74
Irregular	17	15	4	29	-	-	-	-	-	-	-	-	21	14
Seasonal	3	2	-	-	-	-	-	-	-	-	-	-	3	2
Defaulter	11	9	2	14	-	-	-	-	2	18	-	-	15	10
Total	118	100	14	100	2	100	5	100	11	100	-	-	150	100
Total Three Districts														
Regular	216	63	40	61	9	100	10	100	11	85	8	73	294	65
Irregular	38	11	19	28	-	-	-	-	-	-	-	-	57	13
Seasonal	53	16	3	5	-	-	-	-	-	-	-	-	56	12
Defaulter	34	10	4	6	-	-	-	-	2	15	3	17	43	10
Total	341	100	66	100	9	100	10	100	11	100	11	100	450	100

Source: Primary data