



INTERNATIONAL JOURNAL OF SUSTAINABLE RURAL DEVELOPMENT

GLOBAL FORUM FOR
SUSTAINABLE RURAL DEVELOPMENT

Volume 1 Issue 2 (2024)

PUBLISHED BY: E-PALLI PUBLISHERS, DELAWARE, USA





Role of Rural Self Employment Training Institutes (RSETIS) for Rural Entrepreneurship Competency Development

Rajesh Ranjan Singh¹, Chaitan Kumar^{1*}

Article Information

Received: October 18, 2024

Accepted: November 22, 2024

Published: December 19, 2024

Keywords

Entrepreneurship Competency Development, Long Term Handholding, Rural Entrepreneurship, Short Term Training

ABSTRACT

Govt. both the Central and State has been running many programs aimed to train the youth becoming entrepreneurs or self employed. One such program promoted by the Ministry of Rural Development, Govt of India in association with the Banks and the State Govt.s is the Rural Self Employment Training Institutes (RSETIs). By its presence in around 600 locations across the country, RSETIs are one the largest brick and mortar training Institute aimed to train India's youth for self employment and entrepreneurship. This Paper aimed to find out the competencies are being developed by the RSETIs among rural youths for taking up the self employment ventures through literature reviews and analysis of secondary data sources. Through development of 15 key entrepreneurs competencies there has been approx 70% settlement rate across the nations. Individual financing or bank loan were found as key challenges for the budding entrepreneurs.

INTRODUCTION

India, which now is the most populous country of the world, grapples with a formidable challenge of burgeoning unemployment problem. While India's economy is poised to grow at over 6 per cent in FY24, ranking among the world's fastest-growing economies, it falls short of generating adequate employment opportunities for the multitude of job seekers.

Many studies have shown that the economic growth that has happened in many other parts of the world, historically and even recently, is largely attributable to the demographic dividend. India has this benefit available. Yet for that young workforce to earn and save well, it needs enough well-paying jobs designed to serve the modern economy. That's increasingly proving a struggle for India.

India's official unemployment levels touched a 45-year-high of 6.1 percent in 2017-18, jumping up from 2.7 percent from the previous estimate of 2011-12, according to official data. The government's annual jobs data suggests that unemployment levels improved to 4.1 percent in 2021-22.

But other data suggests that India's jobless numbers are much higher. According to CMIE, India's unemployment rate in March stood at 7.8 percent, and was even higher (8.5 percent) in urban India, home to better-paying non-farm jobs.

Close to five million workers enter the labour force every year in India, according to an analysis of the official estimates. The government's own production-linked incentive scheme for selected sectors is expected to create six million jobs in five years – which will not be sufficient to cater to India's growing labour market.

In the face of India's mounting unemployment challenges, entrepreneurship emerges as a beacon of hope and a potential singular solution to this pervasive issue. The sheer scale of the problem, exacerbated by the annual influx of millions into the job market, necessitates innovative and sustainable approaches. Entrepreneurship, with its inherent capacity to generate employment, foster innovation, and diversify the economy, stands out as the key driver of transformative change.

Entrepreneurial development in a particular country is considered to be one of the most significant factors in the process of rapid industrialization, creating employment opportunities and accelerating economic growth. Growth of an entrepreneurship means to instill entrepreneurial traits into an individual communicating the deserved knowledge, cultivating the marketing, financial, managerial and technical skills and constructing the enterprising ability. The entrepreneurial development process involved equipping an individual with the knowledge used for building an enterprise and also to enhance their entrepreneurial abilities. In words of Meier and Baldwin (1967), Development does not occur spontaneously as a natural consequence when economic conditions in a sense are 'right', a catalyst or an agent is needed and that indicates entrepreneurial activity. The role of entrepreneurs in economic development may be understood by the contribution they make to the different sectors of economy. Entrepreneurs are the cost-effective agents as they utilize the last bit of resource available at their disposal. According to Marcus Desjardin (2001), — an increase in the number of entrepreneurs leads to an increase in economic growth. This effect is a result of the concrete expression of their prosperity to innovate.

¹ National Academy of RSETI, Bangalore, India

* Corresponding author's e-mail: chaitandu@gmail.com



Entrepreneurialism can play an impetus role to convert job seekers into job providers for generating more and more job and self-employment possibilities and stimulate comprehensive development in the country. The entrepreneurship development in India is very significant because of the reasons given below:

Job Creation

Entrepreneurship, by its very nature, is a dynamic engine for job creation. Start-ups and small enterprises, agile and responsive to market demands, have the potential to absorb a significant portion of the burgeoning workforce. These ventures not only contribute to reducing unemployment rates but also introduce a diverse range of opportunities across sectors.

Economic Diversification

The diversification of India's economy is essential to navigate the challenges presented by traditional industries and public sector employment. Entrepreneurial ventures, from technology start-ups to innovative service providers, play a crucial role in steering the economy toward greater resilience. By fostering a culture of entrepreneurship, India can break away from overreliance on a few sectors and build a more dynamic and adaptive economy.

Innovation and Technological Advancement

Entrepreneurs are at the forefront of innovation, introducing novel ideas, processes, and technologies. This not only addresses the immediate need for job creation but also positions India as a global player in emerging industries. The integration of technology into entrepreneurial ventures stimulates growth, attracts investment, and creates a ripple effect across the broader economy.

Rural Development

Entrepreneurship is not confined to urban centers; it holds tremendous potential for rural development. Encouraging small businesses, agribusiness, and local enterprises in rural areas can uplift communities, stem the tide of rural-to-urban migration, and create sustainable employment opportunities.

While acknowledging the transformative power of entrepreneurship, it is crucial to recognize that a supportive ecosystem is paramount. Government policies that promote ease of doing business, financial incentives for entrepreneurs, and regulatory reforms are essential components of this ecosystem. Moreover, complementary strategies, such as skill development programs and educational reforms, ensure that the workforce is equipped for the demands of the entrepreneurial landscape.

In conclusion, entrepreneurship, with its inherent ability to create jobs, drive economic diversification, foster innovation, and uplift rural communities, emerges as the singular solution to rising unemployment in India. By cultivating a conducive environment and embracing

a culture of entrepreneurship, India has the potential to unleash the transformative power of its workforce, paving the way for a more prosperous and resilient future. While entrepreneurship holds immense potential as a significant solution to the rising unemployment in India, it is important to acknowledge that a comprehensive approach involving multiple strategies and interventions may be necessary to address the multifaceted nature of the issue. Entrepreneurship alone might not be the singular panacea, but when integrated into a broader framework, it can indeed play a pivotal role. Here are some supportive programs run by the Govt. of India in promoting entrepreneurship in India.

Key objectives were as following:

- 1) What is organizational structure and functioning of RSETIs?
- 2) What is effectiveness of training programs conducted by RSETIs?
- 3) How youth is empowered by taking training from these institutes?
- 4) What are the socio-economic profile of trainees and whether it affects their entrepreneurial success or not?
- 5) What are the problems experienced by the trainees for establishing their enterprises and the problems of trainers who provide training to these candidates?

LITERATURE REVIEW

The Origin, evolution and operation of RSETIs are discussed here below:

Origin

With the aim of mitigating the unemployment problem among the youth, a unique initiative was tried jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, eSyndicate Bank and Canara Bank in 1982 by setting up of the "RURAL DEVELOPMENT AND SELF EMPLOYMENT TRAINING INSTITUTE" with its acronym RUDSETI near Dharmasthala in Karnataka. RUDSETI was founded by a great visionary philanthropist Dr D Veerendra Heggade, a Padma Vibhushan awardee and Dharmadhikari of Shri Kshetra Dharmasthala.

After realising the success of this model in facilitating unemployed youth to launch and manage Self Employment ventures, the initiative was expanded by establishing RUDSETI type training Institutes across the country.

The Government of India has been implementing the National Rural Livelihood Mission (NRLM) through the Ministry of Rural Development. The Mission aims to create sustainable livelihoods for rural BPL families through various interventions largely focusing on skill development for employment and promotion of Micro enterprises. Since RUDSETI was viewed as a successful and replicable model, MoRD in 2009, decided to support establishment of one RUDSETI type Institution in every district of the country. Accordingly, the Ministry initiated action and played a significant and decisive role in expansion of RUDSETI Model of institutions across



the country. The replicated Institutes called Rural Self Employment Training Institutes (RSETIs) are established at the district level by the respective lead Banks across

the country. These are Bank led institutions - established, owned and managed by the Banks.

Table 1: State wise No. of RSETIs

Sl. No.	Name of the State	No. of RSETIs
1.	Andaman and Nicobar Islands	1
2.	Andhra Pradesh	16
3.	Arunachal Pradesh	2
4.	Assam	26
5.	Bihar	38
6.	Chhattisgarh	18
7.	D & N Haveli	1
8.	Gujarat	28
9.	Haryana	21
10.	Himachal Pradesh	10
11.	Jammu & Kashmir	20
12.	Jharkhand	25
13.	Karnataka	31
14.	Kerala	14
15.	Lakshadweep	1
16.	Madhya Pradesh	50
17.	Maharashtra	35
18.	Manipur	3
19.	Meghalaya	5
20.	Mizoram	3
21.	Nagaland	1
22.	Odisha	30
23.	Pondicherry	1
24.	Punjab	18
25.	Rajasthan	35
26.	Sikkim	1
27.	Tamil Nadu	36
28.	Telangana	11
29.	Tripura	5
30.	UT Ladakh	2
31.	Uttar Pradesh	78
32.	Uttarakhand	13
33.	West Bengal	19
	Total	598

Table 2: Figure 1 Bank Wise No. of RSETIs

Sl. No.	Name of the Sponsor Bank	No. of RSETIs
1.	Arunachal Pradesh Rural Bank	1
2.	Assam Gramin Vikash Bank	5
3.	Bank of Baroda	65
4.	Bank of India	43
5.	Bank of Maharashtra	7
6.	Canara Bank	41

7.	Central Bank of India	46
8.	DCC Bank Bidar	1
9.	HDFC	1
10.	ICICI Satat Aajeevika Society	2
11.	IDBI Bank	1
12.	Indian Bank	36
13.	Indian Overseas Bank	14
14.	Jammu and Kashmir Bank	12
15.	Kotak Mahindra Bank	1
16.	Meghalaya Co-operative Apex Bank	1
17.	Meghalaya Rural Bank	1
18.	Mizoram Rural Bank	1
19.	Punjab & Sind Bank	3
20.	Punjab National Bank	78
21.	RUDSETI	27
22.	State Bank of India	153
23.	Tripura Gramin Bank	1
24.	UCO Bank	27
25.	Union Bank of India	30
	Total	598

Governance Structure of RSETIs

RSETIs are 3-way partnership between the Ministry of Rural Development, the State Govt.s and the commercial Banks. Lead Banks take up the responsibility of establishing and managing the Institutes. The State Govt.s provide assistance by providing free land for the Institute building and mobilising rural poor youth for the training whereas MoRD funds the cost of training and Rs 2 crore per RSETI for building construction.

The eligible youth are mobilised through conducting Entrepreneurship Awareness Programs (EAPs). They are counselled and facilitated to select suitable vocation followed by intensive training in the selected field. The

outcome of training is further assessed by conducting 3rd party assessment of every trainee and then they get certified. This facilitates their accreditation by the Banks who provide the trainees Bank finance to establish various self employment ventures.

For effective implementation of the program, RSETI has various administrative structures and functional committee to oversee its operations. While the individual Institutes are headed by the Directors, various committees from District to National level are formed to guide and review the program. A pictorial depiction of RSETI admin structure can be seen below:

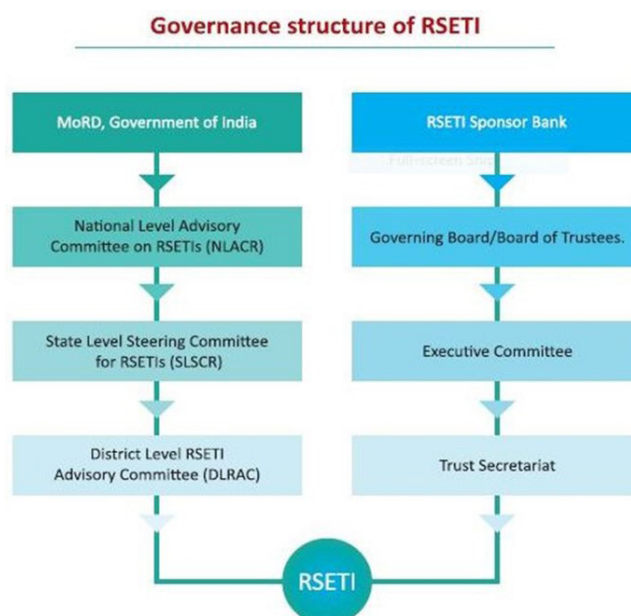


Figure 1: Governance structure of RSETIs

RSETI Model of Skilling and Entrepreneurship Development

The core offering of RSETI model is 'Intensive Short Term Residential' Training for Skill development and motivation to rural youth coupled with post training hand holding services to ensure establishment of the Micro Enterprises by them and their sustainability.

The 4 important pillars of the RSETI program are:

Short Term Intensive Training

Training programs are kept for short duration of 1 week to 2 months but the programs are intensive in the sense higher learning hours.

Residential Training Program

The model is designed on providing residential training which provides round the clock holistic learning environment. Every RSETI is mandated to equip themselves with requisite facilities like Dormitories,

Kitchen and other necessary requirement of a comfortable stay of the trainees.

Hard and Soft Skills Training

All the RSETI programs combine giving both the hard and soft skills. It is believed that Achievement Motivation and soft skills are equally important for running a successful entrepreneurial venture. As all the programs have compulsory component of entrepreneurship development the trainees with learning of domain skills come out prepared to successfully launch and run their business ventures.

Long Term Hand Holding or Escort Services

Believing in the dictum of trainees face numerous challenges in competitive market situations in starting their neo-enterprises, RSETIs provide a minimum of two years hand holding where the trainees are followed up and are supported in establishment of their respective self employment ventures



Figure 2: 4 Pillars of RSETI Model

All the RSETI training programs aim to encourage achievement motivation in the trainees thereby facilitating them to become entrepreneurs. RSETIs follow competency based entrepreneurship development model propounded by David McClelland. According to McClelland, think of new and better ways to do things and make decisions when faced of uncertainty. Entrepreneurs are defined by a drive to improve, advance, and grow, which is known as an accomplishment orientation. He felt that entrepreneurship can be learned and that it can

be supported in a productive way.

Based on the above assumptions David McClelland identified 15 Personal Entrepreneurial Competencies (PEC) which RSETIs teach in all of its training programs and aim to create entrepreneurs out of rural unemployed youth. In nutshell, it is concluded that RSETIs are focusing on developing entrepreneurial competencies among youth of our country.

These entrepreneurial competencies highlighted in table 3.

Table 3: 15 Entrepreneurial Competencies

Sl. No.	PEC	Exhibited attributes
1.	Initiative	<ul style="list-style-type: none"> Does things before asked or forced to by events Acts to extend the business into new areas, products or services
2.	Sees and Acts on opportunities	<ul style="list-style-type: none"> Seizes unusual opportunities to start a new business, obtain financing, equipment, land work space or assistance
3.	Persistence	<ul style="list-style-type: none"> Takes action in the face of a significant obstacle Takes repeated actions or switches to an alternative strategy to meet a challenge or overcome an obstacle Takes personal responsibility for the performance necessary to achieve goals and objectives



4.	Information Seeking	Personally seeks information from clients, suppliers or competitors • Does personal research on how to provide a product or service • Consults experts for business or technical advice
5.	Concern for High Quality of work	Acts to do things that meet or beat existing standards of excellence. Have a desire to produce work of high standard
6.	Commitment to the Work Contract	Makes a personal sacrifice or expends extraordinary effort to complete a job • Pitches in with workers or in their place to get a job done • Strives to keep customers satisfied and places long term good will over short term gain
7.	Efficiency Orientation	Finds ways to do things better, faster, or cheaper Looks for ways to reduce cost and time Usage informations on business tools to improve effiecincy
8.	Systematic Planning	Plans by breaking large tasks down into time-constrained sub-tasks Develop and use logical step by step plans
9.	Problem Solving	Identify new and potentially unique ideas to readh goals Switch to an alternative strategy to reach a goal if encountering a problem
10.	Self-confidence	Have a strong belief in self and own abilities Seeks autonomy from the rules or control of others • Sticks with own judgement in the face of opposition or early lack of success • Expresses confidence in own ability to complete a difficult task or meet a challenge
11.	Assertiveness	Confront problems with other directly Tell others what they have to do and discipline those failing to perform as expected Ability to say when required
12.	Persuasion	Uses deliberate strategies to influence or persuade others Asserts his own and his company competence and qualities Convince others to get work done
13.	Use of influence strategies	Use a variety of strategies to influence others Acts to develop business contacts Uses key people as agents to accomplish own objectives
14.	Monitoring	Revises plans in light of feedback on performance or changing circumstances • Keeps financial records and uses them to make business decisions
15.	Concern for Employee Welfare	Takes action to improve the welfare of employees, customers and persons concerned to the enterprise Express concern towards others

More than 50 lakh youth have been trained by RSETIs since its inception in 2009, of which over 70% of them have been settled meaning they have started something of their own and to some extent became an entrepreneur.

MATERIALS AND METHODS

Secondary data was collected from annual activity reports of National Centre for Excellence of RSETIs, Directorate of ministry of Rural Development of India (MoRD) and Besides, literature was collected from published journals for the study.

RESULTS AND DISCUSSION

Studies Related to Rseti/ Rudseti

By reviewing previous studies, attempts are made to gain a comprehensive understanding of what is already known about RSETIs. This includes insights into their effectiveness, challenges, success factors, and impact on rural entrepreneurship and employment. Understanding existing knowledge helps to avoid duplication of efforts and ensures that the study builds upon, rather than

replicates, previous findings.

Literature review also helps identify gaps in existing knowledge or areas where further research is needed.

The performance of RUDSET Institute (Rural Development and Self-Employment Training) in Karnataka was studied by Chadha (1993). It concluded that the RUDSETI has recorded commendable results in terms of training programs and settlement percentage of trainees.

Sushma (2007) studied the profile of RUDSETI trainees of district Dharwad in Karnataka and found that greater number of trainees were young and most of the trainees were literate not graduates. Most of the trainees belong to small families with medium size income group or low income group, indicating that the small families are more aware, educated and have greater exposure to external world and people having moderate or less than moderate income go for such trainings.

Laxmana (2008) reported that the majority of the trainees had started their business after the training. The trainees who had not started yet had planned to start their



enterprises. This depicts that the real objective of the EDP training to create first generation entrepreneurs was getting achieved. In fact this is a first study to throw the light that how these local enterprises set up by RSETI trainees generate local employment opportunities for others. Nearly 203 jobs have been created in one year by 54 units started by RSETI trainees. Bank credit linkage is very low as per the study as just 16% of trainees go for credit linkage. Thus, further research is required to analyse the reasons why trainees have less access to bank credit when banks are giving loan facility at nominal rate of interest.

Khanka (2009) conducted a study including 248 entrepreneurs of first generation in state of Assam. The study identified that the entrepreneurs were mainly motivated by their economic conditions, autonomy and recognition with their personal growth. Contribution in the community or social cause was not the main cause for becoming an entrepreneur.

Nichter (2009) disclosed the importance entrepreneurial abilities which enables the individuals capitalize & recognize the enterprising opportunities among them.

Banerjee (2011) in his investigation declared that family size, motivation annual income, age, education and risk bearing ability were significantly and positively related to the income of beneficiaries. The crucial factors which contributed for success of beneficiaries by training were their inner strength, assistance from members of the family and technical or hard skills learnt during the whole training process.

Institute of Applied Manpower Research Planning Commission, Govt. of India (2010) in their issue paper had narrated that the ministry of Rural Development in the public sector has played the magnificent role in skill development and supports the creation of RSETIs.

National Academy of RUDSETI (2012) in its study of Canara Bank sponsored RSETIs found out how the RSETI training is benefitting the trained candidates and what measures can be taken by the RSETIs to improve the quality of training and rate of settlement of the trainees. The same study gives the information about the nature of enterprises established by RSETI trainees and find out the factors which contribute to the success and failure of RSETI trainees taking into account the case of Canara bank six institutes in states of Kerala, Tamil Nadu, Uttar Pradesh and Karnataka.

Manjunath and Jayasheela (2012) in an article state that overall success rate measured in terms of starting of enterprise is 73.75% and survival rate is 87.29%, growth in employment 78.29% among males 69.64% among females stating clearly states that entrepreneurial development programs run by RUDSETI/RSETI are quite successful in promoting entrepreneurship development and entrepreneurship culture in our country. Bennur and Tele (2012) in their paper explained the role of RUDSETI in empowering women through entrepreneurship and in their research paper studied various factors which contributed for establishment

and development of an enterprise. These factors are availability of specified skill to work on specific project (89%), cooperation from husband or family at the time of start (63%), availability of loan (60%), favourable attitude of customers (40%) and adequate training (60%). N. Kumar and A. Kulkarni (2013) observed that majority of the Indian banks are delivering the face to face training to the rural communities on various aspects of farm and non-farm management. The RUDSETI type of training interventions by some public sector commercial banks and NGO's in India have made considerable reach by way of training programs for rural youth. As RUDSETI has become a replicable model, the ministry of Rural Development, GOI has suggested to establish Bank led training Centre at each district named RSETI. These institutions played very significant role in enhancing the farm and nonfarm entrepreneurial skills of youth in India. Sairam and Shwetambara (2014) observed in their article that banks are mandated to open Financial Literacy Centres to scale up financial literacy among the rural people by bank's initiatives in the rural branches of the concerned banks. Further in year 2013 RBI advised to set up of RSETIs for strengthening (NRLM) which in turn acts as a principal factors in activating credit demand in rural areas. Financial literacy programs rolled out to be an inbuilt part of RSETI courses in Udaipur and Jodhpur Districts of Rajasthan.

Prasad and Ravindra Prasad (2015) studied the awareness of RSETIs programs among the women of rural areas in Chittoor District. Their rate of settlement after training and level of getting financial support by the bank was also taken into consideration. They also gave suggestions and strategies which were to be adopted by the institute to improve the types of training methods, support services and rate of settlement. They concluded that Andhra Bank Institute of rural development, in district Tirupati is playing a vital role in the empowerment of rural women through self-employment and training, skill development programs, entrepreneurship, wage employment programs. Ramakrishna and Sudhakar (2015) studied the role of RUDSETIs through skill development in empowering women. This paper studies various types of EDPs conducted at one of the RUDSETI in Andhra Pradesh, India which have been contributing to the skill and economic development of women and their empowerment. The study also focuses on skill development initiatives taken up by government of India to make India a global reservoir of skilled youth in the years to follow. The study also mentions some of the success stories of some of the alumni of RUDSETI and concluded that RUDSETIs/RSETIs are making selfless services to the unemployed youth particularly to the women through their innovative EDPs.

Vandana Sharma (2016) examined the role of RSETI in facilitating women towards self-employment in time period of 2011-2016 and compared the participation of men and women trainees in same time period. The results showed that women are keener to take training and



establish their own enterprise. The percentage of female trainees were 97.18%, 100%, 88.88%, 68.77%, 74.81% respectively for the years from 2011-2016.

Thus RSETIs have crucial role to play in empowerment of unemployed rural women and provide equal opportunities to both men and women to become a successful entrepreneur.

Suresh Kumar (2016) who also analysed the socio economic profile of trainees who had taken training of entrepreneurial development program by RSETI in Pudukkottai district of Tamil Nadu concluded that out of total trainees 32.88% belonged to age group of 18-25 years followed by age group of 26-30 years with 47.95% and mere 2.74% belonged to age group of 41-60. Moreover, out of total sample trainees the same study noted that 89.04% were married and just 2.74% were unmarried which concluded that mostly married persons go for such training forcibly because of adverse economic conditions.

The review shows that RSETIs focused on developing entrepreneurial activities oriented skill among young aspirants in age group of 18-35 years and also emphasized that mostly graduates who had already completed their formal education could not approach higher education belonging to agricultural based families whose annual income was below 25000 (INR) or were living below poverty line took training from RSETIs and become micro entrepreneurs to earn their livelihood. Thus, directly or indirectly became productive assets of our economy.

Ramakrishna (2015) studied the proactive steps initiated by Govt. of India on skill development front. The study in particular analysed the working of RSETIs and efforts of these institutions through offering self-employment training or Entrepreneurial development training. They also examined the measures these RSETIs need to take in the immediate future to become nurseries & spring boards for promoting large number of Start-ups who not only progress economically but also contribute to the overall development of the local economy.

Chatterjee and Venkata (2016) examined the unemployment rate in India from year 2002 to 2013 on the basis of secondary data collected from National Centre for Excellence of RSETIs (rsetmonitoringcell.org). The study revealed the fact that from 1st April 2011 to 31st March 2016 altogether 18.46 lakhs youth had been trained in the country by RSETIs and of which 11.8 lakhs had been settled. Again out 11.18 lakhs, 9.94 lakhs were settled through self-employment and 1.24 lakhs were provided with wage employment.

Jose Mamman *et al.* (2016) collected data from newspapers articles, annual reports and government publications and tried to understand innovative model of social venture functioning in rural India. The paper throws light on the benefits made by rural population due to the institute based on the social venture model which sustained and grew over past 30 years.

Sinha (2016) conducted a study by taking four RUDSETI institutes taking sample size of 240 respondents. This

particular study concluded that maximum of qualified youth of India were displacing from farm to non-farm enterprises because of the lack of high profitability and more dependence on natural environment. In addition, the study identified the most important constraint the EDP trainees face is financial constraint and lack of entrepreneurial culture in India.

Roy (2017) examined the role of project —LIFE' (Live hoods in full employment) under MGNREGA and RSETIs. Main objective of this paper was to understand the initiatives of RSETIs and its skill development programs. The paper is based on reviewing of literature of past studies and secondary data of Bankura district of West Bengal. The study suggested that if the project LIFE is successfully implemented then it will create sustainable livelihood through employable skills. The study further predicts that RSETIs in near future will be continuing to search the local markets and helps to create new opportunities and scope for beneficiaries.

Anita and Ameta (2017) also undertook the study on same basis BOB (Bank of Baroda) in Pratapgarh district of Rajasthan declaring settlement rate of 67%, 63%, 87% and 75% for years 2014-2017 respectively in the concerned district. According to this study, the BOB RSETI Rajasthan helps rural people of the concerned area to get settled and aimed at tackling the problem of unemployment through rigorous training based on fact findings and inquiries of different kinds. This study used a new concept of —Elementary Tastell which is added by BOB RSETI. A prior formation of annual action plan regarding initial and annual trainings become an essence to build the mind of trainees and their behaviour.

Vijayand Gajendra (2018) reviewed the existing literature from different countries in an attempt to find the efficacy of micro finance training. The study had taken the case of RSETIs in India and studied the impact of training on the income of the trainees. The review shows that there are divergent views on subject and dwells on both points of view (that microfinance has positive or negative impact on income of trainees) There is overwhelming evidence to show that there is positive impact of training on the income in this research work.

Amandeep and Sukhdeep, Kaur (2018) in their study investigated the impact of rural self-employment training institute. The study mainly discussed the impact of training on income and employment generation of the trainees and seeks feedback from beneficiaries' regarding functioning of RSETI. The study was purposively selected from Ludhiana, one of the district of Punjab (India). Data was collected through a well-structured and pre-tested interview schedule. The study reported that majority of the beneficiaries had a medium level of media usage and 50% of respondents received information about RSETI EDP's from district industrial centres. Beneficiaries perceived economic and social benefits from RSETI EDP's and there was increase in income after establishing / expanding business.

Rathi (2019) in his research paper proposed to study the



effectiveness of training at RSETI for entrepreneurial personality development of rural women. For the purpose, the data was collected as post-test and pre-test single group design at Canara bank RSETI in Palakkad district of Kerala. The data was analysed using paired t-test, ANOVA and correlation and study revealed that training at RSET institute in this particular district is effective in enhancing entrepreneurial personality traits among rural women.

Rathi (2019) in his study proposed to know the effect of RSETI training programs in the financial literacy and entrepreneurial intention. This research work aimed to find the association between these two variables. So, for the same purpose the data was collected from 62 women by using financial literacy test and entrepreneurial intention questionnaire. This research work hypothesized the valid differences of untrained and trained women financial literacy and entrepreneurial intention. The statistical tools used in this study were correlation, t-test, chi square test etc.

Thus it is concluded that the main studies related to RUDSETIs and RSETIs in literature relate to socio economic profile of beneficiaries and their psychological traits showing its impact on their entrepreneurial ability. In addition, further studies related to employment generation and settlement percentage, comparison between male and female trainees and their settlement comparison were highlighted. Besides these studies, other regarded RSETI institutes as social enterprises and NGO's.

Roy (2019) assessed the performance of Rural Self Employment Training Institutes in West Bengal and found that RSETIs need to be set up in to leverage their efficiency in settlement trainees. Further, it is stressed that measures should be taken to remove disparities existing among the performance of RSETIs which in turn requires evaluation of the performance of these institutes. The study compared an aggregate number of trainees trained with settled trainees and trainees from women and weaker sections to evaluate the performance of the institute. The result showed that there exists a difference in the performance of institutes. These non – governmental organizations also teach small business management in India (Dana 2001). Aspect of women entrepreneurship as an initiative of RSETIs in empowering women by evaluating its effectiveness were also major concerns for most of the researchers. Success stories and case studies of the trainees from some of the alumni of RUDSETIs\ RSETIs were also discussed in past studies. In many research papers proactive efforts of RSETIs in offering various kinds of skills development programs were considered as a way to strengthen skill India process and its contribution in achieving the inclusive growth of the society was highlighted. Existing studies have focused on different yet interrelated topics highlighting a noticeable multi-disciplinary trends in approaches. In addition, recently few researchers studied the correlation between the entrepreneurial intention among women and financial literacy provided by RSETIs. Other studies explore the

effectiveness of training at RSETIs in the entrepreneurial personality development of rural women. Therefore, the above studies show that training at the local districts as provided by RSETIs contribute in providing efficient and quality support to youth employment by enhancing their income.

RESULTS AND DISCUSSION

Entrepreneurship stands as a beacon of hope amidst the socio-economic challenges facing India. Entrepreneurship development is a major area of focus today as it has huge potential in creating jobs and self-employability and thus contributing to economic development. India, in the last few years in particular, has seen exponential growth of start-ups and new-age entrepreneurs. Both the Central and State Governments have been taking proactive steps towards the development of entrepreneurship in the country. The Government has launched various schemes and programmes to attract investors and create a healthy ecosystem for entrepreneurship. India is one of the largest homes of start-ups in the world and has been highly successful in bringing significant amounts of Foreign Direct Investment (FDI). Moreover, the Government is taking active steps in removal of the bureaucratic hurdles and bottlenecks, so that entrepreneurship development is encouraged. In order to promote the culture of entrepreneurship development, the subject has been made part of the curriculum at both undergraduate and postgraduate levels across disciplines.

The programs aimed to promote entrepreneurship development has immense significance in the State of Bihar. With a significant portion of Bihari populace migrating to other states in search of livelihood, the need to harness entrepreneurial potential becomes paramount. This study delves into the importance addressing overall unemployment problem through entrepreneurship development by Rural Self Employment Training Institutes in Bihar.

General education in India has traditionally been geared towards preparing youth for seeking jobs in established industries. From rote learning to standardized testing, the education system emphasizes memorization and regurgitation of information rather than fostering critical thinking, creativity, and problem-solving abilities—the hallmarks of successful entrepreneurship. Statistics reveal the prevailing emphasis on job-seeking over entrepreneurship in India's education system. According to a survey conducted by the National Sample Survey Office (NSSO) in 2019, only 5% of India's workforce was self-employed, while the majority sought wage employment. This disparity underscores the overarching trend favouring traditional employment paths over entrepreneurship.

The situation is more prevalent in the State like Bihar where a job has higher social recognition over self employment. Entrepreneurship is taken as a measure of last resort of livelihood. However, given the difficulty in finding wage employment and limited number



of vacancies in organised sector, promotion of self employment becomes a necessity.

Govt. both the Central and State has been running many programs aimed to train the youth becoming entrepreneurs or self employed. The current study endeavours to find whether there is any significant change between a person starting something on their own without taking any formal training at an RSETI and a person trained at RSETI and starting an entrepreneurial venture. Whether the person trained at an RSETI demonstrates higher entrepreneurial traits in comparison to an untrained person.

In the pursuit of fostering entrepreneurship and self-reliance, Rural Self-Employment Training Institutes (RSETIs) have emerged as instrumental platforms in India. These institutes aim to equip individuals, particularly from rural areas, with the necessary skills and knowledge to embark on entrepreneurial ventures and create sustainable livelihoods. However, the efficacy of RSETI training in cultivating entrepreneurial competencies remains a subject of inquiry.

The findings of this study hold significance for policymakers, practitioners, and stakeholders involved in entrepreneurship development and rural livelihood enhancement initiatives. By identifying the strengths and potential areas for improvement in RSETI training programs, policymakers can devise targeted interventions to maximize their impact and promote a culture of entrepreneurship among rural populations.

Through a rigorous analysis of secondary data, this research endeavors to provide valuable insights into the effectiveness of RSETI training in shaping entrepreneurial mindsets and fostering self-reliance among individuals in rural communities. Ultimately, the findings of this study aim to inform evidence-based policy decisions and interventions aimed at catalyzing rural entrepreneurship and inclusive economic growth.

The Review of Literature reveals that effectiveness of EDP training programs which are conducted by RSETIs has been analyzed in few states. Most of the studies taken into consideration only one module of training like agricultural or general but not in totality all the four modules of EDPs including process, product, agricultural and general. In addition there is a missing link how these institutes are emerging as mainstay of entrepreneurial development. Moreover, most of the studies analyzed the working and effectiveness of RUDSETIs not RSETIs. In view of the above, many researchable issues have been formulated that needs a deep inquiry or investigation.

India, which now is the most populous country of the world, grapples with a formidable challenge of burgeoning unemployment problem. While India's economy is poised to grow at over 6 per cent in FY 2023-24, ranking among the world's fastest-growing economies, it falls short of generating adequate employment opportunities for the multitude of job seekers. It is infamously called "Growth without Jobs".

Many studies have shown that the economic growth that has happened in many other parts of the world,

historically and even recently, is largely attributable to the demographic dividend. India has this benefit available.

Yet for that young workforce to earn and save well, it needs enough well-paying jobs designed to serve the modern economy. That's increasingly proving a struggle for India.

India's official unemployment levels touched a 45-year-high of 6.1 percent in 2017-18, jumping up from 2.7 percent from the previous estimate of 2011-12, according to official data. The government's annual jobs data suggests that unemployment levels improved to 4.1 percent in 2021-22.

But other data suggests that India's jobless numbers are much higher. According to CMIE, India's unemployment rate in March stood at 7.8 percent, and was even higher (8.5 percent) in urban India, home to better-paying non-farm jobs.

Close to five million workers enter the labour force every year in India, according to an analysis of the official estimates. The government's own production-linked incentive scheme for selected sectors is expected to create six million jobs in five years – which will not be sufficient to cater to India's growing labour market.

In the face of India's mounting unemployment challenges, entrepreneurship emerges as a beacon of hope and a potential singular solution to this pervasive issue. The sheer scale of the problem, exacerbated by the annual influx of millions into the job market, necessitates innovative and sustainable approaches. Entrepreneurship, with its inherent capacity to generate employment, foster innovation, and diversify the economy, stands out as the key driver of transformative change.

In order to take advantage of demographic dividend in India, government is focusing on building the skilling system that will not enable the youth of the country to adopt the changing skill requirement but also create new entrepreneurial opportunities for coming generations.

EDP trainings are very effective in speeding up rural development, balanced regional growth, economic and social development of the country. As a result more than 1000 educational institutions and Non – Governmental organizations and nearly 700 governmental organizations are providing the entrepreneurial training in India.

Some of the institutions are ITI (Industrial Training Institutes), RUDSETI (Rural development and self-employment institute) and RSETI (Rural Self-Employment Training Institute), Multi skill development institutes etc. There is need of continual evaluation of these institutes and their trainees' settlement and profile.

CONCLUSION

RSETIs have emerged as one the most promising training intervention of the Govt of India. RSETIs are run in the collaboration with the Banks and the State Govts. Short term intensive training coupled with long term handholding model of entrepreneurship training has been a grand success in ameliorating the burgeoning unemployment problem in rural India. Though RSETIs



in general has been a successful program but whether there is any bias in its performance or there are pockets where performance falters has been a subject matter of curiosity. Regional bias has been another area of interest attracting probe.

Problems Faced by the RSETIs

RSETIs play a crucial role in promoting self-employment and entrepreneurship among rural populations. However, these institutes face a myriad of challenges that hinder their effectiveness. One significant issue is the lack of adequate funding and resources, which affects the quality and reach of training programs.

Additionally, RSETIs often struggle with outdated training curricula that do not align with current market demands, limiting the relevance and applicability of the skills taught. The institutes also face difficulties in finding qualified trainers who can provide high-quality instruction. Furthermore, the limited awareness and outreach about RSETI programs result in lower participation rates from potential trainees. Bureaucratic hurdles and insufficient support from local governments are the other challenges that impede the smooth functioning and effectiveness of these institutes. Collectively, these challenges compromise the ability of RSETIs to effectively fulfill their mission of empowering rural communities through skill development and entrepreneurship.

All the general problems faced by all the RSET Institutes in respective sample districts are enumerated below:

1. Heterogeneous background of trainees
2. Availability of guest faculty
3. Lack of basic infrastructure
4. Lack of interested candidates for certain training programs
5. Lack of assistance of support system

RECOMMENDATIONS

The research study conducted across five districts of Bihar provides a comprehensive analysis of the socio-economic challenges and opportunities within the region. Based on the extensive data collected and analyzed, several key recommendations have emerged to address the identified issues and promote sustainable development. These recommendations aim to enhance policy frameworks, improve resource allocation, and foster community engagement to drive meaningful change.

By implementing these targeted strategies, it is anticipated that the socio-economic conditions RSETI trained candidates will significantly improve, thereby contributing to the overall progress and prosperity of rural India. The following sections outline the specific recommendations derived from the research findings, which are intended to guide policymakers, development practitioners, and local stakeholders in their efforts to achieve sustainable and inclusive growth.

- The most remarkable finding of the study is that unemployed youth getting empowered to start their own business enterprises after the training. They have

higher orientation to succeed in the business. Hence it is recommended that more and more number of rural youth should get trained in the RSETIs so that the burgeoning problem of unemployment can be tackled at the village level itself. This will have much larger impact on dissuading the youth for migrating from the villages to the urban centers which is already very crowded.

- Negative attitude of the family of the family and the society towards self employment has emerged as the rank 1 problem faced by the trainees. To address this problem, a comprehensive approach is needed. Launching awareness campaigns that highlight the success stories of RSETI alumni can demonstrate the potential for financial independence and community development through self-employment. Engaging local leaders and respected community members to endorse entrepreneurial initiatives can significantly influence public perception. Additionally, providing family counseling sessions to address concerns and financial literacy programs to elucidate the economic benefits of self-employment can mitigate apprehensions. Establishing support networks and mentorship programs will offer guidance and moral support, while introducing incentive schemes such as grants and low-interest loans can visibly illustrate the financial advantages of entrepreneurship. By integrating entrepreneurship education into the local curriculum, fostering early exposure to self-employment, and regularly monitoring the effectiveness of these initiatives, RSETIs can create a more supportive environment for self-employment, encouraging families and society to embrace and champion entrepreneurial activities.

- The second toughest problem expressed by the RSETI trained candidates was the lack of financial resources to start their start ups. It is to be understood that the RSETIs are Bank run Institutions where the trainees come with obvious expectation that they will get the credit after the training. To increase credit linkage and provide financial resources to RSETI-trained candidates for their startups, several targeted measures can be implemented. First, establishing dedicated partnerships between RSETIs and local banks or microfinance institutions can facilitate easier access to credit. Creating specialized loan products with favorable terms, such as lower interest rates and flexible repayment schedules, will make borrowing more accessible and affordable for new entrepreneurs. Additionally, implementing financial literacy programs and the sessions on project report preparations will equip trainees with the knowledge to effectively manage loans and navigate the financial system. Introducing a credit guarantee scheme can reduce the perceived risk for lenders, encouraging them to extend credit to RSETI alumni. Streamlining the loan application process and providing assistance with documentation and formalities will further ease access to financial resources. Moreover, developing a system of mentorship and support where successful entrepreneurs can guide new business owners through the financial landscape will enhance their chances of securing and effectively utilizing credit. By taking these



steps, RSETIs can significantly improve the financial support available to their trainees, fostering the growth and sustainability of their startups.

- Trainees interviewed expressed that the course content of RSETI training programs need to be updated. Regularly updating the course curriculum of RSETI programs is essential to ensure that the training remains relevant and responsive to the evolving market demands and technological advancements. By integrating the latest industry trends, emerging technologies, and contemporary business practices into the curriculum, RSETIs can equip trainees with cutting-edge skills that enhance their employability and entrepreneurial potential. RSETIs should continuously engage with industry experts and conduct periodic reviews of the curriculum to identify areas for improvement and incorporation of new knowledge. This proactive approach will ensure that trainees are not only well-prepared to meet current market requirements but also positioned to innovate and adapt in a rapidly changing economic landscape. Additionally, a system should be developed for seeking feedback from the alumni and the target customers for identifying the areas needing improvement. By prioritizing the regular updating of the curriculum, RSETIs can maintain the highest standards of training, thereby maximizing the success and impact of their programs on the trainees' enterprises and the broader community.

- With regard to employment it was observed that more than 56% respondents had not employed any worker meaning they are running single person enterprises. Only 13% RSETI settled trainees could employ at least one person other than himself. Though this itself is a praiseworthy achievement of the RSETI program where the trainees not only gain employment for themselves but also give employment to other fellow youth. However, their potential needs to be built for running larger enterprises which can create more employment opportunities for other aspiring youth. For building the capacity of RSETI-trained candidates to establish larger enterprises that can employ more rural youth, a multi-faceted strategy is necessary. First, advanced training programs or Skill Upgradation Programs (SUPs) focusing on business management, strategic planning, and leadership skills should be developed and made available to the settled candidates. Providing access to mentorship and coaching from successful entrepreneurs and industry experts can offer practical insights and guidance on scaling businesses. Facilitating access to financial resources through partnerships with banks, venture capitalists, and government funding schemes will enable trainees to secure the necessary capital for expansion. Additionally, creating networking opportunities and industry linkages can help trainees establish valuable connections and partnerships that can drive business growth. Encouraging the formation of cooperatives or business clusters among trainees can foster collaborative efforts, shared resources, and collective bargaining power, enhancing their competitive edge. Finally, implementing continuous

monitoring and support systems will ensure that these growing enterprises receive the ongoing assistance needed to navigate challenges and sustain growth. By empowering RSETI-trained candidates on the above lines may help them establishing and expanding their enterprises which can significantly boost employment opportunities and economic development in rural areas. This initiative will help to increase the business turnover of RSETI trainee enterprises which as per the study is mostly in range of up to Rs 2 lakh per year only.

- Most of the RSETI Directors/Faculties interviewed expressed the problem in mobilizing suitable youth for training at RSETIs. The problem expressed is paradoxical in the sense in the one hand there are millions of rural youth who are unemployed and on the hand there are dearth of candidates at the RSETIs for training. A close analysis of this problem need to done by the RSETIs. One of the probable reason may seem as the inability of RSETI appearing to be aspirational. Youth may not see the programs able to meet their expectations. Another reason may be the lack of awareness. Probable solutions may include conducting awareness campaigns in rural communities through local media, social networks, and community events which can help raise awareness about the opportunities and benefits of RSETI training programs. Collaborating with local schools, colleges, and youth organizations can facilitate the identification and recruitment of motivated individuals. Offering informational sessions and open houses where interested youth can learn about the training programs, meet successful alumni, and understand the potential career pathways can also be highly effective. Additionally, providing incentives such as scholarships, stipends, or travel allowances can help alleviate financial barriers that may deter participation. Engaging local leaders, influencers, and respected community members to endorse and promote RSETI programs can further enhance credibility and appeal. Ensuring that the training schedules and content are aligned with the needs and aspirations of the local youth can make the programs more attractive. RSETIs should implement these strategies to mobilize and enroll a larger number of suitable candidates.

- Availability of quality Domain Skill Trainers or Guest Faculty came out as one the constraints for the RSETIs. To secure quality certified Domain Skill Trainers for conducting training programs, RSETIs should adopt a comprehensive and proactive search and engage strategy. Identifying and recommending trainers/practicing entrepreneurs from field to the National Academy of RUDSETI (NAR) for training and certification can help in creation of a pool of certified trainers with proven expertise. RSETIs should strive to thoroughly evaluate candidates' credentials, practical experience, and teaching abilities before recommending them for the Domain Skill Trainers Certification Programs organized by the NAR. Offering competitive compensation packages, professional development opportunities, and incentives can attract top talent and ensure their retention. Additionally, establishing relationships with industry



associations and educational institutions can provide a steady pipeline of prospective qualified trainers. To maintain high standards, RSETIs should regularly assess trainer performance through feedback from trainees and periodic evaluations, providing additional training and support as needed. Creating a robust trainer development program that includes continuous learning opportunities, certifications, and workshops on the latest industry trends will help trainers stay current and enhance their teaching effectiveness. By focusing on these strategies, RSETIs can ensure they have a team of skilled and certified trainers capable of delivering high-quality training programs.

- It is observed from present study that almost 2/3rd of the total respondents had taken Agriculture EDP training from the RSETIs but it is recommended to all RSETIs to give equal weightage to all modules product, process and general EDP in order to fill the skill gap in these sectors also.

- RSETI need to upgrade its course content every year and make sure that latest technology tools and equipment must be used in providing training especially in process EDP trainings.

- In order to solve the problem of remoteness of RSET institutes, it is suggested that more than one institute should be established in each district (could be Tehsil wise) so that more and more candidates from remote areas can be benefitted.

- The number of trainings annually with long duration should be conducted in order to ensure the good level of skill development, so that more and more candidates could be satisfied by learning soft and hard skills.

- As per the results of this study maximum respondents had started business not manufacturing units after the training. RSET institutes must encourage their trainees to start manufacturing units for support of centre government schemes of Stand-up India, Start-up India, and Make in India etc. in Punjab also.

- As per the results of this study it is identified that RSETI trained candidates had started their enterprises with very low investment ranging between 10K and 1 lakh and ensure low risk. Therefore, they generate less revenue and they create less employment due to size of their enterprises. So, it is recommended to government to ensure to provide them more credit linkage for larger investments to create more volume to revenue and more employment in various sectors.

- As per the study maximum women candidates had participated in RSETI trainings because more of women start their home based businesses after the training. So, it is recommended that more rural men entrepreneur networks can be formulated to facilitate and encourage more rural men also to start micro enterprises to tackle unemployment and underemployment problem in rural areas.

In a nutshell, the study on the effectiveness of RSETIs in ameliorating the burgeoning problems of unemployment in rural India, particularly in Bihar, reveals several key findings. RSETIs have significantly contributed to

reducing unemployment by equipping rural youth with practical vocational skills and entrepreneurial training. Graduates of RSETI programs have shown a higher rate of self-employment and small business creation, leading to improved economic stability and job opportunities in their communities.

However, the study also identifies challenges, such as limited access to financial resources, outdated training curricula, and insufficient market linkages, which hinder the full potential of these initiatives.

Additionally, societal attitudes towards self-employment and entrepreneurship remain a barrier, particularly in more conservative rural areas and in States like Bihar where jobs are preferred than self employment.

Overall, while RSETIs have made notable strides in addressing unemployment, further improvements in training quality, financial support, and societal perception are necessary to maximize their impact in Bihar and beyond.

Acknowledgements

We acknowledge the National Centre of Excellence RSETI (NACER).

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