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Entrepreneurship Development through Rural Self Employment Training Institutes (RSETIs) : A Study in Rural Bihar

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ABSTRACT

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. Case study of 5 RSETIs of Bihar States has been highlighted here. RSETIs have created rural entrepreneurship competencies in rural youth resulting in self employment and poverty reduction despite many challenges has been key outcome of the programme. the study has identified the factors which facilitate the entire training process and hindering factors also at different stages faced by trainees in their entrepreneurial success. In addition, the study also contributed by confirming the various important factors for measuring training effectiveness. In the study multiple aspects of empowerment through entrepreneurship training have been incorporated.

INTRODUCTION

Bihar is one such State where labour outmigration is the highest in the country. Lakhs of Bihari youth migrate to Delhi, Punjab and other southern States in search of jobs. Outside the State they work in very poor conditions and many a time fall into bad habits and become sick because of their poor living conditions in the cities. As Bihar has few industries, the only option left is to engage this burgeoning labour force in Agriculture and allied activities. The extent of backwardness and unemployment though varies across the State but is the most rampant in almost all the districts.

The study also assesses the impact of entrepreneurial training on youth empowerment and problems of RSETIs and its trainees.

There are total 38 RSETIs presently working in entire State of Bihar. And 5 RSETIs were taken in the sample for study with following objectives.

1. To explore the relationship between entrepreneurial training and youth empowerment.
2. To analyze the role of RSETIs in the selected districts of Bihar in promoting entrepreneurial culture among trained youth.
3. To study socio-economic profile of respondents with key factors of their success.
4. To identify the problems of RSETIs and RSETI trained candidates.

LITERATURE REVIEW

As stated by Hill and O'Conneide (1998) and Melodi Botha (2007) only limited studies have measured the impact of entrepreneurial training. Fatkang and Alberti (2001) also suggested there is a need for much more research on methodologies for investigating the effects

of entrepreneurship education. Training programs effectiveness was ascertained by examining the results of the training program. To measure the different dimensions of effectiveness of the training programs both primary as well as secondary data was used. The institute activity report and first-hand information of the trainees regarding the applicability and practicality of training programs were applied to collate the results of the research study. In an endeavour to improve the effectiveness of future training programs response analysis of the respondents was done. In addition, to measure the effectiveness of training program, Kirkpatrick model has been used with small changes which suggests four different levels.

Reaction

This measure is used to find out whether the trainees were satisfied or dissatisfied with the training program.

Learning

This evaluates the effect of the training on entrepreneurial factors.

Behaviour

Measures are conducted to find out whether the participants were able to apply the skills to job situations.

Results

It measures training outcomes in terms of economic factors like sales turnover, income and business success. Many of the youth are energetic and productive but they remain underemployed and unemployed they continue to suffer from drug abuse, poor health and lead a life of extreme poverty. As a result they struck in low productivity, low income and low wealth, finally struck

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in vicious circle of poverty (Gilead *et al.*, 2008). With entrepreneurial training the energy and talent of youth could be created to higher level of prosperity to avoid risks of unemployment.

Capacity building of rural unemployed youth through training is a vital component of achieving social and economic development in any nation (Sinha, 2016).

Moreover, as per report of ILO unemployment rate in India was 3.5% in year 2018 and initial months of 2019. But unemployment increases to 7.2% in December 2019. The jobless rate in urban areas was recorded as 5.97% and in rural areas 9.7% which shows that unemployment is increasing day by day.

NIRD PR reported that up-to November 2019 RSETI had trained 31.90 lakh unemployed youth. Out of which 69% were settled by starting their own enterprises. Majority of RSETI trainees are rural women candidates. RSETI can play an important role for women entrepreneurship in India. Literatures in India and the world also highlights that rural entrepreneurship is demand of time for overall development of any country. Agarwal and Jphal (2021) found that “The existing studies have focussed on factors influencing entrepreneurship, impact of gender and role of government schemes in fostering entrepreneurship. It is recommended that future studies may explore few inadequately explored grey areas including impact of entrepreneurial education, microcredit and information technology on rural women entrepreneurship.”

Gautam and Mishra (2021) found that “rural women has the absenteeism of entrepreneurial skills and finance in economically rich and poor women, negligence by financial institutions, lack of self-confidence, lack of confident schedule of life, lack of education, no awareness about capacities, low risk bearing ability, lack of self-confidence, lack of contact with successful women rural entrepreneurs are major problems of Rural Women Entrepreneurship development in India.”

Agarwal and Lenka (2018) indentified that “women entrepreneurship in India is very low as compared to other economies and also between the men and women entrepreneurs within the country. There is need and importance for the future research in the area of women entrepreneurship and thereby exploring the areas of concern and bringing out needed improvements to strengthen the women entrepreneurship programs and policies.”

De Vita and elal (2014) found that “Women entrepreneurs play a pivotal role in less-developed countries’ growth. Religion, social segregation, access to networks influence female entrepreneurship.”

Rashid and Ratten (2020) highlighted that “The dynamics of developing countries are very different from developed countries. Regional stories may provide more insights a holistic view of the real stories and will help to understand the phenomena better.”

RSETI Conducts Training courses on agri-EDP, Product-EDP, Process-EDP and General EDP nature. The list of courses has been highlighted in table 1.

Table 1: List of Training courses in RSETI

List of RSETI Training Courses					
SI.	Qualification Name	Duration	SI. No.	Qualification Name	Duration
1	Alluminium Fabrication	240	33	Jute Products Udyami	104
2	Bamboo & Cane Craft Making	104	34	Krishi Udyami	104
3	Bank Mitra	48	35	LMV Owner Driver	240
4	Beauty Parlor Management	240	36	Masonry & Concrete Work	240
5	Bee Keeping	80	37	Matsya Mitra	480
6	Business Correspondent & Business Facilitator	80	38	Men's Parlour and Salon Udyami	240
7	Candle Making	80	39	Men's Tailor	240
8	Carpentry	240	40	Mushroom cultivation	80
9	Cell phone Repairs and Service	240	41	Papad, Pickle and Masala Powder	80
10	Commercial floriculture	80	42	Paper Cover, Envelope and File Making	80
11	Commercial Horticulture	104	43	Pash u Mitra	480
12	Community Resource Person for Enterprise	250	44	Photo Farming, Lamination and Screen Printing	80
13	Computer Hardware & Networking	360	45	Photography and Videography	240
14	Computerized Accounting	240	46	Piggery	80
15	Costume Jewelry Udyami	104	47	Pissiculture	80
16	Cultivation of Medicinal and Aromatic Plants	80	48	Plumbing and Sanitary Works	240

17	Dairy Farming and Vermi Compost Making	80	49	Poly Houses & Shade Net Farming	80
18	Debt Recovery Agents	104	50	Poultry	80
19	Desktop Publishing	360	51	Refrigeration and Air-conditioning	240
20	EDP to Persons with Disabilities	80	52	Resham Kosh Utpadak Udyami	80
21	EDP for Micro Entrepreneurs	104	53	Rubber Tapping & Processing	80
22	Electric Motor Rewinding & Repair Services	240	54	Sheep Rearing	80
23	Fast Food Stall Udyami	80	55	Soft Toys Maker and Seller	104
24	Gardening and Landscaping	80	56	Training Programme on Financial Literacy for FLCRP's	48
25	General EDP	48	57	Travel & Tourist Guide	80
26	Gharelu Vidyut Upkaran Seva Udyami	240	58	TV Technician	240
27	Goat Rearing	80	59	Two Wheeler Mechanic	240
28	Grocery & Kirana Shop	48	60	UPS and Battery Making & Servicing	240
29	Homemade Agarbatti Maker	80	61	Embroidery & Fabric Painting	240
30	House Aaya	104	62	Vegetable Nursery Management and Cultivation	80
31	House Wiring	240	63	Welding and Fabrication	240
32	"Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector"	104	64	Women's Tailor	240

MATERIALS AND METHODS

5 RSETIs on the basis of administrative divisions and its geographical spread have been selected to fairly represent the whole State. Also to have variety, the RSETIs selected were with different Banks. This help in minimizing any possible bias with a particular sponsoring Bank. 5 different Banks have been considered to arrive at reliable conclusions about the whole State by selecting the scientific sample size. Through considerable deliberations, 5 RSETIs were selected for the study

1. Punjab National Bank RSETI, Patna
2. Union Bank of India RSETI, Samastipur
3. State Bank of India RSETI, Purnea
4. Bank of Baroda RSETI, Sitamarhi
5. Central Bank of India RSETI, Siwan

Sample has been selected on the proportionate basis which in turn consists of 5% of the total number of EDP trainees from sample districts which was chosen for detailed investigation. Questionnaire and interview schedule as the instruments have been used for the study and sample respondent for the study are trainees of RSETIs who had taken training from these institutions from April 2021 up to March 2023. In order to achieve last objective of the study of problems of RSETIs in that case respondents were directors and faculty of RSET institutes. Both primary and secondary data were used for the study. Questionnaire was prepared in two parts. Part 1 deals with social and economic profile of the beneficiaries of RSETIs and effect of training on candidates to measure training effectiveness. Part 2

deals with collection of information from the trainers including resource persons, faculty and directors of these institutes. Besides, questionnaire in-depth interview using unstructured interview schedule was also used to collect the primary data. Secondary data was collected from activity reports of respective RSETIs, Directorate of ministry of Rural Development of India (MoRD) and National Centre for Excellence of RSETIs. Besides, literature was collected from various books, newspapers and journals for the study. Keeping in view the objectives of the study the collected data was analysed using SPSS, AMOS statistical software. Frequency, percentages, CFA and Garret scale techniques were also used to analyse the data quantitatively and for qualitative analysis data was collected with help of in-depth interviews of directors of sample districts and RSETI trained 336 candidates Proportionate Sampling techniques were used. The period of study is April 2021-March 2023. Table shows the district wise candidates sampling.

The study is conducted at micro level and covers only one state of India viz. Bihar. Moreover, the study is confined to 5 RSETIs only. In addition single researcher inquiry had intrinsic limitations of resources as well as time. The results of the study are on the basis of capability of respondent's verbal opinions. Hence objectivity of the study is confined to directors and faculty of RSETIs and respondent's honesty in providing necessary information. On the basis of extensive review of literature and by expert consultation the variables were selected and are presented in table 2.



Table 2: Variables of the study

Variables	Instrument used to measure
Socio-personal variables:	
Age	
Gender	
Area (rural/urban}	
Education	
Family type	
Family size	
Marital status	
Caste	
Family income & occupation	Survey Questionnaire prepared
Family status (BPL/APL}	
Possession of own house	
Source of information about RSETI	
Type of program selected	
Economic variables:	
Type of enterprise (Business/Production}	
Total investment(self/credi t linkage by bank}	
Sales Turnover	
Expenditure	Survey Questionnaire
Income per month after the training	
Number of workers employed	
Psychological variables for measuring youth empowerment	
Social valuation	Survey Questionnaire

Source : Survey Questioners

The Pilot phase of the study was conducted in Patna district of Bihar. Total trainees in the final survey were 336. So, approximate 10% of the total respondents was taken in pilot survey that is 34. The main motive of the pilot survey was to identify key variables for the final survey and to test the data collection instrument. Cronbach's Alpha test was used as a reliability test .The overall value of Cronbach's Alpha test was 0.835 which was considered fairly well.

RESULTS AND DISCUSSION

Socio-Economic Profile of Respondents

Respondents could be better understood with their social and economic origins and background from which they come. In this chapter gender, age, caste, education, family occupation and income, location, family structure, economic status, etc. are explained.

Majority of the respondents were females with 65.77 % and 34.23 % respondents were males.

77.10% were married in all the five districts. 22.02% of the total were unmarried. With regard to divorced and widow / widowers a small percentage of them were found with 0.59% and 0.29% respectively.

The highest number of respondents belonged to OBC (37.54%) followed by SC respondents (32.26%). Rest 30.20% belonged to other General categories and no

candidate belonged to Schedule Tribes as such tribes are not found in the districts under study. Coverage of candidates from OBC caste category is the highest across all the RSETIs followed by candidates from SC categories and from General categories.

Over half (54.65%) of the candidates in the RSETI trainees had studied up to secondary level. Intermediate level participants constituted 32.01%. Those who were having graduation and post- graduation degree just constitute 10.03% and 2.68 % respectively. Those who had technical education constituted 0.63 % of the sample.Maximum respondents who were graduates belonged to Sitamarhi district followed by Patna district. Samastipur and Purnea districts had one each respondent with technical education. Matric and Intermediate qualifications constitute maximum no. of candidates across the RSETIs.

lion's share of the respondents (87.80%) were from rural areas. This is as per the program guidelines which mandate that at least 70% of the trainees should come from Rural Poor background. Those from urban areas constituted (12.20%) of the sample.

Highest percentage of urban candidates were from Patna district. Patna being the capital city of Bihar may be the reason of highest number of candidates from urban areas. Maximum respondents in sample accorded to the age

group of 25-35 years of age with (56.46 percent). Rest 18-25 constitutes 22.11% and 35-45 years of age constitutes 21.43% respectively.

In case of RSETI Siwan % of candidates from the age group of 18-35 years is the highest at 88. 23.51% candidates across the sample RSETIs are from the age group of 35-45 years. 45 years is the highest age of the candidates trained in RSETIs.

The majority of respondents were having single families with 61.8% and just 38.2% were having joint families.

Highest percentages of families are in the size of 4-5 members at 68.26%. Rest of the families are divided among 18.28%, 6.61%, 6.85% of respondents with 6-8, 1-3 and above 8 members respectively. The family sizes in the district of Patna are tilted towards lower side in comparison to other districts.

Highest numbers of respondents were engaged in some kind of labour work. Engagements in farming or business or some kind of casual jobs are uniformly present across the population. There is only one respondent doing both farming and business simultaneously whereas unemployed are also only 6 in number, indicating the respondents are engaged in some or other kind of employment. Highest number of respondents from Samastipur district were from farming whereas in Patna it was business.

The greater part of respondents had income less than 5K rupees with 62.26% followed by income group of respondents 5-10 K with 30.5%. Just small number of respondents belonged to higher income group of up to 25K. None of the respondents were earning more than 25k per month before training.

Maximum of respondents possessed their own house with 89.21% and just 10.79% respondents were there in sample those who had no houses of their own.

Information Regarding Rseti Training Programs

Maximum of Respondents got information regarding RSETI training programs from the awareness camps (42.17%) organised by RSETI Director/faculty in different rural and semi-urban areas from time to time. Nearly 29.21% of sample respondents got information regarding these training programs from friends followed by bank employees of certain banks with 23.21%. Figure 1.

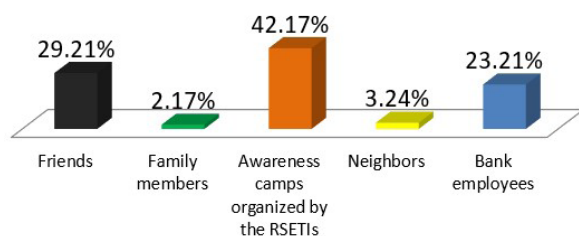


Figure 1: Distribution of respondents on basis of information of RSETIs

Categories of Trainings

Figure 2, the pie chart depicts that almost 2/3rd (70.18%) of the total respondents had taken Agriculture EDP

training from the RSETIs followed by General EDP training (13.16%). Equal numbers of trainees (8.33%) have taken process EDP and product EDP training from RSETIs.

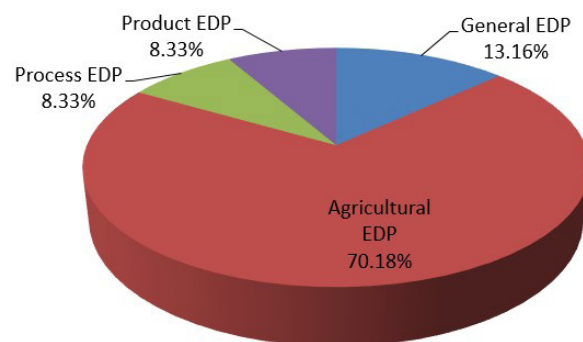


Figure 2: Distribution of respondents on basis of type of program

Agriculture EDP is the highest across all the RSETIs. Patna and Purnea districts have conducted programs under General EDP as the second highest no. of programs. Process and Product EDPs are almost equally conducted across the RSETIs under Study. In Siwan district only one general EDP program was conducted.

Economic Conditions

Maximum of respondents who had taken training from RSETI institutes were the people who were living below poverty line with 90.66%. Only 9.34% of respondents were living above poverty line.

The analysis of data shows that overall 234 (69.64%) of the trainees from the respondent population started some or other kind of venture after training whereas a total of 102 trainees (30.36%) could not start any enterprise.

Of the total 234 trainees who started their own enterprises, 205 (61.01%) started some kind of business enterprises whereas 29 (8.63%) started production related ventures.

As far as total investment in enterprises is concerned, maximum no. of respondents (45.24%) invested up to Rs 1 lakh in establishing the business. One respondent each from the districts of Patna and Siwan invested more than 5 lakh in the business. Rest of the respondents who started their enterprises invested between 1 to 5 lakh.

Majority of respondents 124 (36.90%) had turnover from 10 thousand to 1 lakh followed by 60 (17.86%) respondents who had turnover up to 1-2 lakhs. Just 7 (2.68%) respondents in all the sample districts had turnover above 5 lakhs .

With regard to expenditure, majority of respondents 134 (39.88%) had expenditure below 50,000 followed by 76 (22.62%) respondents with expenditure from 50K to lakh. None of the respondents were having business expenditure of more than 3 lakh.

With regard to employment it was observed that maximum of respondents 190 (56.55%) had not employed any worker meaning they are running single person enterprises. 37 (11.01%) respondents had employed 1-3 workers in their

enterprises. Only 6 respondents (1.79%) have employed 4-6 persons whereas there is only respondent from Patna who has employed more than 6 workers in his enterprise. Monthly income ranges from 5K-30K. As seen from the table 40.18 % of total respondents found their income range of 5K-10K followed by 18.45 % with monthly income 10K-15K. Next 8.93% of respondents have income 15K to 20K. Just 0.30 % of total respondents had income above 30 K.

When comparison was done between different districts on basis of economic ,it was examined that maximum production units were started in Sitamarhi after the training followed by Samastipur district.

Effect of Entrepreneurial Training on Youth Empowerment

The effect of entrepreneurial training on youth empowerment was studied in three outcomes. Direct outcome in which immediate effect of training with reference to social valuation, entrepreneurial capacity, intention and entrepreneurial attributes were taken into consideration. In intermediate outcome, settlement rate of trainees was considered and in final outcome empowerment was measured on the basis of seven factors of youth empowerment that is improved economic conditions, better health facilities, involvement in family decision making, improvement in quality of life and social status, more assess to modern technology and assess to more business information.

Effect of social valuation and youth empowerment was shown. On basis of mean averages low and high range in each district was calculated. In overall analysis it was noticeable from table that as the social valuation of respondents increases overall empowerment rate of respondents also increases. it was clear that 187 (55.65%) respondents had low level social valuation from their families, society and friends and 149 (44.35%) had social

valuation of high level. On examining the relationship between both the variables it was clear as social valuation arises more of the respondents got empowered. When social valuation of respondents was higher >26 just 120 (35.7%) of respondents were empowered but when social valuation increases 216 (64.3%) of the respondents got empowered. Moreover with acceptance of society and family decision of respondent to an entrepreneur number of respondents that were empowered had increased from 120 to 216. It was found that enterprising intentions of more than half of the respondents 180 (53.57%) come under high level and that of the 156 (46.43%) come under low level of entrepreneurial intentions. In all the sample districts of Bihar as the entrepreneurial intentions among the respondents' increases the youth empowerment also increases. Overall analysis shows that as entrepreneurial intentions among the respondents' increases from low to high level number of respondents who were empowered also increases. Total 35.72% of respondents were at low level of entrepreneurial capacity after the training and 64.28% were at high level of entrepreneurial capacity stated that overall when entrepreneurial capacity of the respondents increases to higher level number of respondents that were empowered increase from 123 (36.61%) to 213 (63.39%).

Outcome of Training

As stated above, impact of entrepreneurial training on youth empowerment was measured in this study on basis of settlement rate. There are many organizations which are providing EDP trainings but their settlement rate is not as high as RSETI Institutes. On an average the settlement rate in all the sample districts was above 65% between the investigation periods of this study (2021-2023). In this part of study secondary data from RSETI activity reports of sample districts was taken and their settlement rate was discussed.

Table 3: Performance of sample districts on settlement basis for the years (2021-2023)

District	Trained	Settled	% settled	Settled under Self	Settled under Wage
Patna	1578	1318	83.52	1318	0
Samastipur	1373	1035	75.38	1035	0
Purnea	1384	1130	81.65	1127	3
Sitamarhi	1366	849	62.15	849	0
Siwan	1020	929	91.08	929	0
Total	6721	5261	78.28	5258	3

Source: RSETI Annual Activity reports of all sample districts

Table 3 shows the settlement rate of each sample district. Average settlement rate of all the districts was approximately 78 %. The above table also depicts that majority of the trainees selected self-employment (99.99%) rather than wage employment (0.01%). District wise comparison states that maximum settlement rate was of Siwan district with 91.08% followed by Patna district with 83.52% & Purnea district with 81.65%. Least settlement rate is of Sitamarhi district with 62.15%.

As far as present study is concerned in primary data collected by the researcher shows out of 336 respondents 102 respondents are yet to settle. According the RSETI model the person who is earning above 5000 per month after the training by setting up an enterprise is considered as settled candidate. In present study out of 336 respondents, 234 respondents earn more than 5000 INR per month. Graph depicts Settlement income ranges.

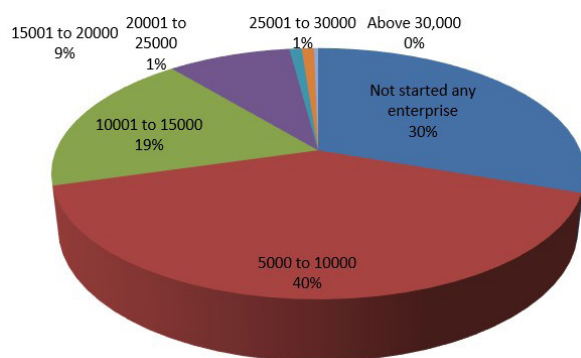


Figure 3: Performance of total sample population on basis of Income

In addition, the result of the study depicts that maximum women (65.77%) beneficiaries had participated in the EDP trainings which shows that more women were empowered through entrepreneurial development programs of RSETIs and these institutes had enhanced the potential of women to maximum to start and run the small enterprises successfully. Thus empowering women economically contributes in alleviate poverty and economic development of the nation.

Problems Faced by Trainees

Rural Self Employment Training Institutes (RSETIs) play a pivotal role in imparting entrepreneurial skills to individuals in rural areas, aiming to alleviate poverty and foster self-reliance. However, trainees in RSETIs often encounter a myriad of challenges. Limited access to financial resources poses a significant hurdle, as many trainees lack collateral or credit history necessary

to secure loans. Additionally, inadequate infrastructure and technology in rural regions hinder the acquisition of contemporary business knowledge and skills. Social stigma surrounding entrepreneurship, especially for marginalized groups such as women and minorities, further complicates their journey.

Furthermore, the lack of market linkages and guidance on sustaining businesses post-training exacerbates the struggles faced by RSETI trainees, impeding their path towards economic empowerment and self-sufficiency. Addressing these multifaceted challenges requires comprehensive support systems and tailored interventions to enhance the effectiveness of RSETIs in nurturing rural entrepreneurship.

Governments and Academicians all over the world have recognized the role of entrepreneurial education and training. Though by entrepreneurial training and education, a large number of SME's and class of small entrepreneurs emerged but these entrepreneurs face a lot of problems after the training in starting and establishing their businesses. However, despite the critical role played by the small enterprises and SME's faced with many challenges which make 90% of SME's not see their 3rd birthday. (Caroline *et al.*, 2013).

Though a lot of researches have been done on the problems and challenges of entrepreneurs in general, very few have touched in particular the problems of only entrepreneurs who undergo entrepreneurial training not education. Therefore, this study will fill the research gap to study particular problems of those entrepreneurs who have started their enterprises particularly by taking training from rural self-employment training institutes. Table 4 highlights the major problem faced by trainees.

Table 4: Major problems faced by Respondents

Sr. No	Major Problems	Overall (N=336)		
		Total	Avg.score	Rank
1	Negative attitude of family and society	21832	64.98	1
2	Lack of financial resources	19686	58.59	2
3	Lack of entrepreneurial culture	18163	54.06	3
5	Complex rules regulations & procedures of	17486	52.04	4
4	Lack of infrastructural facilities	16993	50.57	5
6	Accessing new technologies	16795	49.98	6
8	Marketing information	16579	49.34	7
7	Poor ability to plan & implement	15447	45.97	8
9	Feeling of having limited entrepreneurial skills and experience	13362	39.8	9
10	Cut throat competition	12959	38.57	10
11	Variability in prices	10086	30.02	11

Source: Survey responses

After the training trainees face the major problem of credit linkage. Trainees are provided credit linkage in form of small installments. They are not getting loan amount all together. Sometimes loan is sanctioned to trainees for

starting their unit and they start their enterprise also but all of sudden when loan installment stops from bank side trainees feel it difficult to continue their business because of their fixed costs especially in manufacturing units.



Problems of RSETI Institutes

In order to identify the problems of sample RSETIs qualitative inquiry was made in which researcher had interacted with RSETI State Head, Directors and Faculty. Majority of sample RSETIs faced the problem regarding availability of interested candidates for certain training programs and heterogeneous background of the trainees. More focus on number of candidates to be trained by the each center one major area of challenge faced by the RSETIs. District wise all the sample districts faced different problems as stated below:

RSETI Patna

The major problem RSETI Patna had been facing was the problem of availability of guest faculty to provide the training to the trainees followed by the problem of heterogeneous background of the trainees. Third main problem this district faced was the problem of availability of interested candidates and assistance of support system. Lack of basic infrastructure is also the problem for this district because this institute does not possess its own building rather it is running in the rented premises.

RSETI Samastipur

According to the directors and faculty the RSETI Samastipur had no other problem than the problem of non-availability of residential infrastructure for the trainees. As per the instructions of the government these trainings should be residential but because of non-availability of basic infrastructure this district was not able to provide residential training. Backwardness of trainees who find it difficult to even manage their daily coming and going fare was the another problem faced by this RSETI.

RSETI Purnea

As per the information provided by the interview of the faculty this institute had no problem to train the trainees. According to the faculty mainly provide training by visiting the specific rural areas as the trainees are not willing to come to the institute for taking training. So by taking their faculties of particular trades they visit a particular village as per their schedule and train the target group for ten days. Institute has its own campus but trainees are reluctant to stay there.

RSETI Sitamarhi

This institute faced no other problem except to find the appropriate candidates who have willingness and aptitude to start their own venture after successful completion of the training.

RSETI Siwan

Major problem this institute was facing was the lack of basic infrastructure as this institute does not have its own building till date. Another problem reported was absence of full sanctioned staff which hinders their performance. Lack of timely funding from the Bank is a challenge for

this RSETI. Other problems in the decreasing order were the problems of heterogeneous background of the trainees, assistance of support system, post training follow up, availability of guest faculty and financial constraints.

Unique Features of RSETIs

The researcher during his visit to the RSETIs also discussed with directors of the institutes regarding the unique features of RSETIs. Mainly all RSETI directors expressed their views that following were major features of their trainings which differentiate RSETI trainings from other trainings:

1. Professional Management of the Institutes by serving Bank Managers who come on deputation to work as Directors
2. Intensive Training
3. Two years long follow up services
4. Focus on soft skills in addition to hard skills
5. Training in Vernacular Language
6. Holistic approach to develop targeted rural youth into productive entrepreneurs

With response to credit linkage, directors and faculty members of respective RSETIs expressed their views that when a candidate after taking training from the RSETI applied for the loan from any bank, bank officials while assessing his/her credit worthiness considered them more efficient than other contenders in spite of their limitations with regard to other parameters such as ability to provide security, education level, etc.

As regard to follow up services most of the directors expressed that they follow up all candidates who have started their own venture after the training or those who have been selected for wage employment. But the follow up of second category of wage employed candidates is more as to motivate them to be self-employed. The candidates who had started their own enterprises need the RSETI marketing support, technical support which was provided by the respective RSETIs.

CONCLUSION

The present study identified specific entrepreneurial problems which will help government and other stakeholders to find solution to these problems. For instance, first major problem respondents faced after training was lack of support of family and society. The stakeholder's could organise awareness camps to make people and society aware about pros of entrepreneurship and could find a solution. Second most crucial problem identified was financial problem the stakeholders could plan schemes for micro finance, subsidies or loans at low rate of interest for trainees of entrepreneurial programs and would support young business men and women to overcome these problems which will further raise productivity of firms and economies. So, if stakeholders and government removed all the obstacles of RSETI trained entrepreneurs, this will have positive employment effects in the economy. Therefore entrepreneurs as important human resource of our country can be utilized



as mediator of economic growth and development.

The economic implications of the quality training and credit linkage provided by Rural Self Employment Training Institutes (RSETIs) to their trainees are profound and multifaceted. By equipping individuals with practical skills and entrepreneurial knowledge, RSETIs enhance their employability and capacity for self-employment, thereby fostering economic self-reliance. Quality training ensures that the skills imparted are relevant and up-to-date, increasing the likelihood of successful business ventures. Moreover, the credit linkage aspect is crucial as it provides trainees with the necessary financial support to start and sustain their enterprises. This access to credit helps overcome the initial financial barriers that often hinder entrepreneurial efforts. Consequently, the combined effect of quality training and credit linkage not only empowers individuals but also stimulates local economies, promotes job creation, and contributes to broader economic development.

It was evident from the results that maximum females who were not able to complete their formal education or those who were having no other source of income and wanted to become an entrepreneur undergo such EDP trainings. In addition, the involvement of females in such trainings also increased because of increase in educational level of women in both urban as well as rural areas. Moreover, more participation of women is more on account of home – based enterprises like dress designing, beauty parlour management, embroidery, agricultural activities etc.

Another reason of higher women participation in RSETI training is due to the nature of program which is a part of NRLM. NRLM is aimed to promote Women SHGs. The findings of the investigation gets backing from the findings of Banerjee (2011) which states that maximum women (58.38%) in sample trainees participate in Rural entrepreneurship development program (REDP) and rest 41.62% were men in sample trainees.

The findings were also consensus with results depicted by Hina Shah (1991) which also states that maximum of women start their home based enterprises. The lower strata women go for self-employment out of sheer economic necessity. Then the lower middle class women take up entrepreneurship to keep their status and standard of living and educated and qualified women who have technical knowledge but not entrepreneurial skills opt for entrepreneurial training.

Higher women participation in Rural Self Employment Training Institutes (RSETIs) is driven by several key factors. Targeted outreach and awareness programs, often supported by women's self-help groups and local community organizations, play a crucial role in informing women about available training opportunities. Government schemes and NGO initiatives further bolster participation by prioritizing women's empowerment and providing financial incentives.

The main reason behind can be that married persons have greater responsibility to earn their livelihood for the family

members if the person does not have any other source of income. The findings were supported by Sinha (1992) who ascertained the role of TRYSEM in his study and concluded that greater number of trainees were married. The results were also similar to the results of the study of Sarri and Trihopoulou (2005) which state that maximum married women only start their own businesses.

The result of study is consistent with results of study of Sinha (2016) who assessed the capacity building programs of RUDSETI for self-employment among rural youth and disclosed that almost 50% of farm trainees had studied up to matric. In addition, the result is also in line with Badatya and Reddy (2008) who also announced in his study that majority of EDP trainees (48%) had studied just up to matric or secondary level. Educational level of the trainees stipulate understanding level of the trainees and ease the process to take entrepreneurial decisions for earning more of profits. The main reason for lower educational level is lack of awareness among the rural people for higher education.

In rural areas because of lack of employment opportunities people prefer to start their own business by taking entrepreneurial trainings. In addition RSETI institutes are basically established to promote rural entrepreneurship and by the results of this investigation it is proved that this institution is playing its role effectively. The investigation results were in consensus with the inquiry of Kumar (2016) who states that majority of trainees of RSETI in Pudukkottai district of Tamil Nadu took training from the institute whose annual income was less than 25K INR.

The results were consistent with the results of the study conducted by National Academy RUDSETI namely Canara Bank Final Report (2012) which stated that the major source of information about RSETI training to the prospective trainees were advertisements and past trainees. This shows that ex- trainees recommend their friends to take training from RSETI institutes because they were totally satisfied by the training modules, methods and faculty who provide training. This also shows that ex- trainees were greatly benefitted by these training programs so they suggested others also to join the same. The findings were also in line with Bannerjee (2011) who reported that majority (35.94%) of trainees got information from awareness camps.

Maximum respondents of 152 (45.24%) had invested from 10K to 1 lakh followed by the investment of 1 lakh to 2 lakhs with 45 (13.39%) of respondents. Just 37 (11.01%) respondents were there in all sample districts who had invested in their production units or businesses more than 2 lakhs. The results were in consensus with Canara Bank Final Report conducted by National Academy of RUDSETI which states that almost all the micro enterprises started by the RSETI trainees had been started with modest initial investment of 50,000 INR only in 75% cases and investment did not exceed 2 lakhs. Majority of respondents 124 (36.90%) had turnover from 10K to 1lakh followed by 60 (17.86%) respondents



who had turnover up to 1-2 lakhs. Just 7 (2.08%) respondents in all the sample districts were in sample who had turnover above 5 lakhs. As stated above that maximum respondents had done medium investment so their turnover was also less. Majority of respondents 134 (39.88%) overall had expenditure below 50,000 followed by 76 (22.62%) respondents with expenditure 50 K to 1 lakh, 24 (7.14%) respondents had expenditure between 1 to 2 lakhs whereas, none of them had expenditure above 2 lakh.

Maximum of respondents 190 (56.55%) had not employed any worker followed by 37 (11.01%) respondents who had employed 1-3 workers in their enterprises. Only 1 (0.29%) of respondents were there who had employed above 6 workers. This indicates that most of the trainees were managing their enterprises on their own.

40.18% of total respondents found their income range of 5K-10K followed by 18.45% with monthly income 10K-15K. Next 8.93% of respondents have income 15K to 20K. Just 2.08% of total respondents have income above 20 K. This indicates that majority of trainees after the training earn in the range of 5 to 10 thousand which is the basic requirement and trainee being declared as settled. The results were again in line with results of Canara Bank report which states that the in most of the cases, the income from entrepreneurial activity is between INR 1000 to 5000. The conclusions were also in line with Sinha (2016) who also declares that nearly half of the respondents despite of having limited financial resources could earn annual income in range of 1-2 lakhs means monthly income between 5K -10K.

It can be inferred that entrepreneurial intentions of larger part of the respondents 162 (48.21%) come under low level and that of the 174 (51.79%) come under high level of entrepreneurial intentions. Overall analysis shows that as entrepreneurial intentions among the respondents' increases from low to high level after entrepreneurial training and number of respondents who were empowered increases from 100 to 185. The conclusions were in agreement with the results declared by Lorz (2010) who in his study declared that entrepreneurship training or education helps the students to activate entrepreneurial intention among them.

34.2% of respondents were at low level of entrepreneurial capacity after the training and 65.8% were at high level of entrepreneurial capacity stated that when entrepreneurial capacity of the respondents increases to higher level number of respondents that were empowered increase from 119 (35.3%) to 217 (64.7%). Majority of the respondents possessed high level of entrepreneurial capacity because of RSETI training. The results are in concise with the findings of the Hynes (2011) and Sinha (2016) who reported that training programs enhanced the entrepreneurial capacity of trainees which benefits beyond activities of business and provides benefits to the trainee as well as the society.

Various entrepreneurial attributes were studied in present study including leadership ability, risk taking

ability, self-efficacy etc. It can be concluded that at low level of entrepreneurial attributes 69 of the respondents were empowered at low level of empowerment and as the training enhances the entrepreneurial attributes among the respondents the number of respondents increased to 267 at high level of empowerment. It is concluded by the study that a number of youth who were empowered increases from 67 to 217 after the training when their entrepreneurial attributes were enhanced. The findings were similar to the report of World Bank (2010) which states that trainings as well as education systems incorporate entrepreneurial skills and enhance the creativity of the trainees.

Thus, from the above discussion it was clear that youth empowerment buttoned up by entrepreneurial training is the door to provide the country's young population with the required skills to withstand in today's uncertain environment. In this present study independent variable is entrepreneurial training and youth empowerment is dependent variable. The study has taken broad dimensions of youth empowerment. A narrow scope of empowerment can lead to misleading conclusions (Tuuli & Rowlinson, 2007).

If we say that with increase in the income of the youth, youth is empowered would be wrong. This is the reason the present study incorporated multiple aspects of empowerment. The results of the study shows that there is positive correlation between entrepreneurial training and youth empowerment. After the training from RSETI institutes youth become socially, economically and psychologically empowered. So, research hypothesis was accepted which shows that positive effect of entrepreneurial training on youth empowerment.

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.

The State of Bihar with the presence of RSETIs in all its 38 districts has been a case in study. The peculiarity with the State of Bihar is it has been a State in India remarked by still high level of population growth, lack of Industries, lagging behind in overall economic growth. Bihar has also been infamously tagged with the identity of a State where laborers leave the State in search of suitable employment in other parts of the country.

It can be concluded from the study that at low level of entrepreneurial attributes of respondents were empowered at low level of empowerment and as the training enhances the entrepreneurial attributes among the respondents the number of respondents increased



to high level of empowerment. Overall the results of this study depicts that a number of youth who were empowered, increased after the training when their entrepreneurial attributes were enhanced.

In overall analysis it was evident that as the social valuation of respondents increases overall empowerment rate of respondents also increases. Moreover with acceptance of society and family decision of respondent to become an entrepreneur the number of respondents that were empowered had increased.

The rural infrastructure, such as poor transportation and inadequate internet connectivity, further exacerbates these issues by limiting their reach and operational efficiency. Moreover, socio-cultural barriers, including resistance from families or communities, can discourage individuals, particularly women, from pursuing entrepreneurial activities. These challenges collectively impede the potential of RSETI trainees to fully utilize their skills and achieve sustainable livelihoods.

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.

RECOMMENDATION

Few 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. 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. 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. Introducing a credit guarantee scheme can reduce the perceived risk for lenders, encouraging them to extend

credit to RSETI alumni. Trainees interviewed expressed that the course content of RSETI training programs need to be updated. 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. Collaborating with local schools, colleges, and youth organizations can facilitate the identification and recruitment of motivated individuals. Engaging local leaders, influencers, and respected community members to endorse and promote RSETI programs can further enhance credibility and appeal. Offering competitive compensation packages, professional development opportunities, and incentives can attract top talent and ensure retention of Domain Skill Trainers. RSETI 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. It is recommended to government to ensure to provide them more credit linkage for larger investments in various sectors. 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.

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.

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