

## **A study on Development of RSETI Training Programme at South Andaman district of Andaman and Nicobar Islands**

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### **Abstract**

The first and foremost important problem in today's generation and economy is lack of financial literacy. The financial literacy towards entrepreneurship intention of rural youths of South Andaman District of Andaman and Nicobar Islands are studied here. The Rural self-employment training Institute are working on several districts of India and they are provided with these programmes to improve the entrepreneurial intention and financial literacy among the rural youths. This study is intended to know the influence of these programmes on entrepreneurship and its inception of skill in their respective fields and role of RSETI in supporting the trained candidates in settlement. Rural self-employment training institute (RSETI) is a replicated model of rural development and self-employment training Institute (RUDSETI) and a unique initiative which not only imparts training to the rural youths for different economic activities but also extends the supports to beneficiaries to settle through self-employments by providing credit linkage to the beneficiaries. The data was collected through primary and secondary data sources. The data taken from the beneficiaries who took training during last eight years and were engaged in different entrepreneurial activities. Findings of this study states that 75% of them (cumulative) are now self-proud to be as successful entrepreneur. This year i.e., (2019-20) 489 candidates have been trained and majority of them i.e., 71% and above settled through bank finance/ wage employment.

*Keywords:* RSETI, self-employment, inception, entrepreneurship.

### **Introduction**

RSETI stands for rural self-employment training Institute. RSETI are managed by the banks with active co-

operation from the Govt. of India and the state Govt. dedicated Institutions designed as to ensure necessary skill training and still up gradation of rural BPL youth to mitigate the

employment problem. These are promoted by banks with active cooperation from the state govt. RSETI concept is based on RUDSETI, rural and self-employment jointly by three agencies i.e., Syndicate Bank, Canara bank and Sri Manjunatheswara Trust based at Ujire in Karnataka. One RSETI is established in every district in the country. Concerned bank is the lead bank in the district takes responsibility for creating and managed it. Government of India will provide one time grant assistance up to maximum of Rs 1 Crore for meeting the expenditure on construction of building and other infrastructure. After successful completion of the training, they will be provided with credit linkage assistance by the banks to starts their own entrepreneurial ventures. The common minimum infrastructure of RSETI will be 2-3 classrooms with toilets facilities. Two workshops, two dormitories with bath facilities. Each RESTI after 30-40 skills development programmes in a financial year in various avenues. The programmes are short duration ranging from 1 to 6 weeks and could fall into the categories listed below:

❖ **Agriculture Programmes-** agriculture and allied activities like diary poultry apiculture, horticulture, sericulture,

mushroom cultivation floriculture, fisheries vermin compost etc.

❖ **Product Programmes-** dress designing for men and women, resin articles, incense sticks manufacturing football making, bag, bakery products, leaf cups, making recycled paper manufacturing etc.

❖ **Process Programme-** two-wheeler repairs, radio/ TV repairs, motor rewinding, electrical transformer repairs, irrigation pumps set repairs, tractors and power filler repairs cell phone repairs, beauticians' course, photography, videography, screen printing domestic electrical appliance repair, computer hardware and DTP.

❖ **General Programmes:** skill development for women.

❖ **Other Programmes-** related to the other sectors leather, construction, hospitality and other sector depending on local requirements.

Training programmes will be decided by the institute based on the local resource situation and potential demand for the product/ services. A uniform satanized curriculum would be developed and circulated among the institute curriculum in all the RSETI:

❖ Basic orientation programme courses for SHGY SHGs.

❖ Skill development Programmes for micro enterprises and wage employment can be integral part in all the training programmes.

At least 70% of the trainees should be from the rural BPL category certified by the DRDA. Proper weightage as per SGSY guidelines will be given to SC/STs, minorities. Physically challenged and women certificates issued by RSETI will be recognized by all banks for purposes of extending credit to the trainees. It means that RSETI trained rural youth will be free to access of trainees will be appraised by RSETI trained rural youth will be free to access any scheduled bank for loans/ credit. Credit needs of the trained will be conveyed to bank branches. The trainees could avail bank loans under SGSY or any other government sponsored programmes.

The present study entitled “a study on development of RSETI Training Programme at South Andaman District of Andaman and

Nicobar Islands” was conducted with following objectives:

✓ To study the effectiveness of RSETI programme among youth.

✓ To study the progressiveness of the programme.

✓ How the youth in empowered by taking trainings from these institutions.

### **METHODOLOGY**

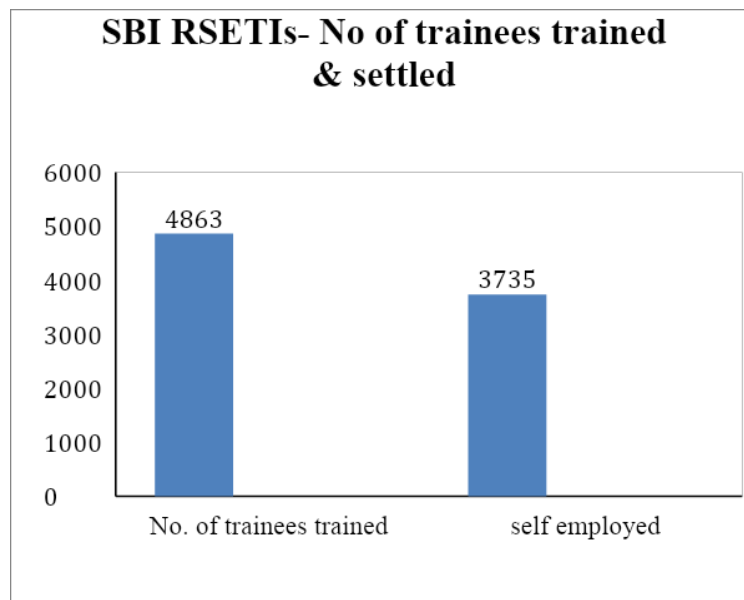
The study was conducted purposively from SBI RSETI, Port Blair located at South Andaman district of Andaman and Nicobar Islands. During 2019-2020 the beneficiaries who had taken EDPs trainings were procured from SBI RSETI Port Blair. The data was collected from the primary and secondary data sources from RSETI Port Blair. The total samples of 489 candidates were trained during the period of 2019-20 constituted as sample respondents.

### **RESULT AND DISCUSSION**

SBI RSETI conducts several programmes in last eight years. The selection of the training programme is based on the rural market/ demand for the product/services.

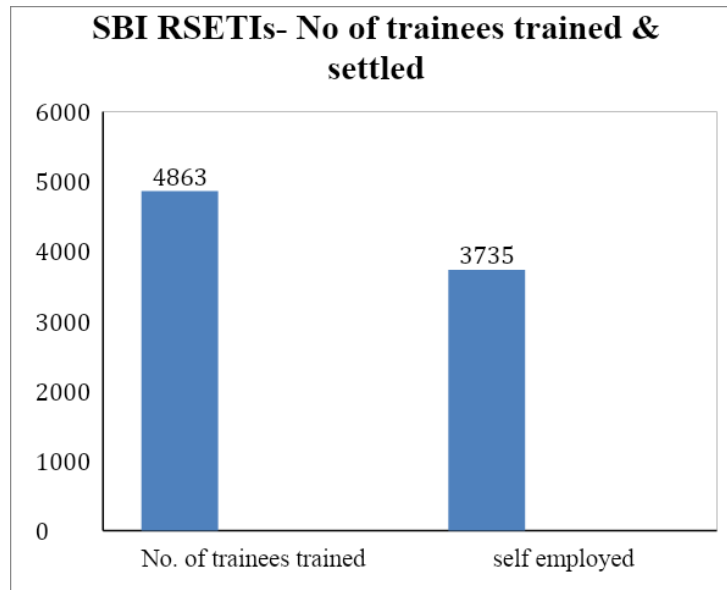
***Table-I: Performance of the SBIs RSETIs during 2019-20 Sources: SBI RSETI 2019-20***

Period of Performance	Total No. of Candidates Trained	No. of Candidates settled	Settled with Bank Finance	Settled with own fund use fund use and Wage Employment anywhere	Settlement Percentage
2019-20	489	348	99	249	71%
2008-20	4863	3735	1732	2003	77%



According to the primary research study, collected information or data is forming the RSETI Institution. SBI RSETIs training has more scope for the unemployed BPL Youths interested in entrepreneurship. According Table-1 depicts the report of SBI RSETIs has conducted more 147 programmes of entrepreneurship development (EDPs) from 2008-20 and no.

of candidate trained 4863. As a result, the settlement/self-employment rate is increased by 77% i.e., 3735 candidates become self-sufficient to build their own venture in their own places. Also, the settlement results: most of the beneficiaries are benefitted through SBI RSETI i.e., 38% of candidates, are settled through credit linkages.



**Table- II: Performance of RSETI, Port Blair during 2019-20**

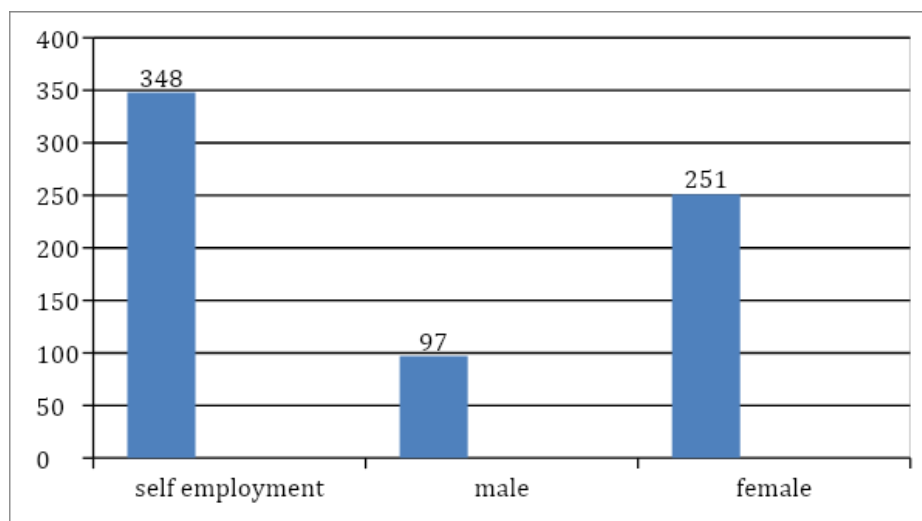
S.No.	Particulars			
1	No. of programmes conducted during the year	2019-20		
2	No. of beneficiaries trained (men and women)	Men	Women	Total
		137	352	489
3	Rate of settlement	71%		
4	Rate of settlement (men and women)	Men	Women	Total
		97	251	348
5	Rate of settlement (with bank loans, self-funds, credit linkage, etc.)	With bank loan	Self-Fund	Total
		99	249	348

According to the study the total number of beneficiaries is 489 on various programmes i.e., 19 EDPs conducted by RSETI during 2019-20. Succeeding the beneficiaries who were engaged in income generation activities were enumerated with the help of RSETI. A total of 348 i.e., 71% beneficiaries were engaged in different income activities. The 489 trainees were trained in different entrepreneurial programmes are given in Table-I about the gender wise qualified beneficiaries males are 137 and females are 352.

Table-I reveals that more than half of the trainees were females i.e., 70.6% were engaged in different income generation after attending trainings and remaining 29.4%

beneficiaries were males. The settlement rate of the total trained beneficiaries' rate is 71%. Gender-wise settlement rate, 28.18% of the male beneficiaries got trained out of which 28.04% were settled. Similarly, 72.42% were female beneficiaries got trained out of which 71.55% were settled.

The study data table-II above illustrates the settlement rate of beneficiaries with loans from different source. The data shows that more than half i.e., 72% of the beneficiaries are created their venture and become self-employed with self-funds. The remaining 28% of the beneficiaries have become self-employed with the help of Bank Loans.



### Percentage of weaker classes

Taking very much concerned about the welfare of the weaker classes/sections of

the community, the RSETI had taken several efforts to recognize an adequate representation of the weaker section in

various training programs. The following table- III shows the attention given to the

**Table-III: Percentage of Weaker Classes**

S. No.	Classes	Trained trainees during the year 2019-20
1	SC-Schedule Caste	01(0.24%)
2	ST- Schedule Tribe	14(2.9%)
3	OBC- Other Backward Caste	79 (16.24%)
4	PH- Physically Handicapped	32 (6.53%)
5	Others	363 (74.1%)

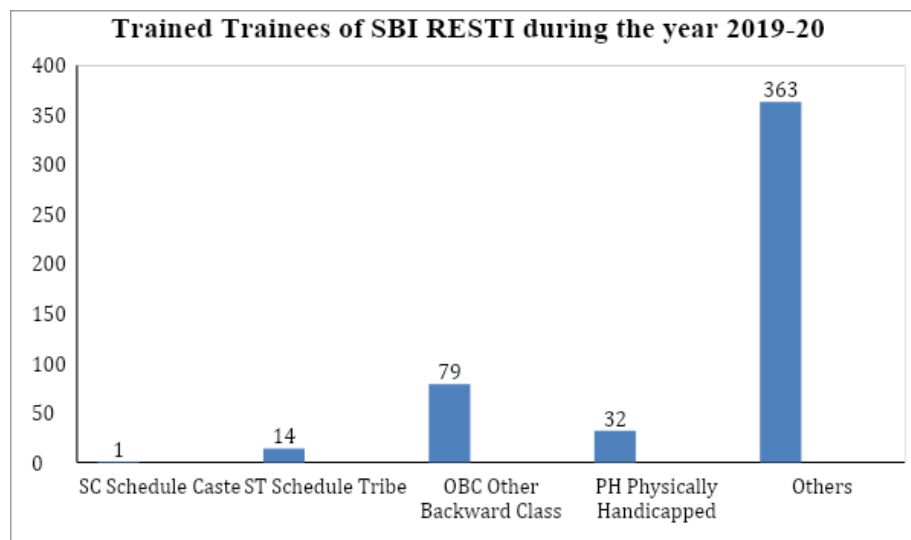


Table III: depicts an overview of the weaker section/ classes in various EDPs and attention given to them by SBI RSETI Port Blair. During the year 2019-20 the trainee’s representation was as follows: 363 (74.1%) were from others, OBC 79 (16.24%) were

from Other Backward class, 32 (6.53%) were from PH Physically Handicapped, 14 (2.9%) were ST Schedule Tribe, 01 (0.24%) were SC Schedule Caste. This data/ information includes both 70.6% female trainees and 29.4% male trainees.

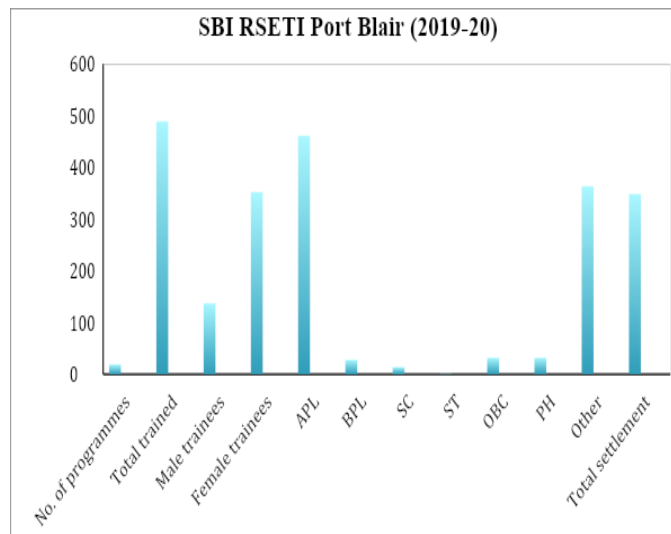
**SUMMARY REPORT OF SBI RESTI PORT BLAIR**

Table- IV Summary of SBI RSETI- Port Blair During the year 2019-20

Name of the Sponsor Bank	RSETI Name	No. of Programme	Total trained	Male Trainees	Female Trainees	APL	BPL	S C	S T	P H	Other	Total settlement
SBI	Port Blair	19	489	137	352	461	28	14	01	32	363	348

Table IV describes the performance summary of the SBI-RSETI, Port Blair during the year 2019-20, it has been evident that SBI-RSETI Port Blair EDPs training to BPL trainees have shown a cumulative scope for the jobless BPL Youths interested in entrepreneurship.

As per study summary report, SBI-RSETI Port Blair has 19 EDPs. The total number of candidates i.e., 486 got trained out of home which 71% i.e., 348 beneficiaries were settled and established their own ventures in their respective town.



**CONCLUSION:**

The conclusion that arises from the present study exploration suggested that a greater number of trainees were trained and benefited in last few years, from these

RSETI. This study also concludes that how to tackle the unemployment problem among the youths and also fill the gaps of skill in our country for fulfilling career aspirations. This skill programme helps the diversity in



income generation of the people especially poor families residing in rural areas. RSETI are working as social enterprises and to initiate the area of skill development and developing culture in South Andaman District. These institutions with their effective training from all aspects played important in their entrepreneurial success.

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