

RESEARCH ARTICLE :

Beneficiaries feedback on RSETI EDPs

■ **Amandeep Kaur Makkar and Sukhdeep Kaur Mann**

ARTICLE CHRONICLE :

Received :
23.05.2018;

Revised :
05.07.2018;

Accepted :
20.07.2018

SUMMARY : Unemployment is the prime challenge India is facing in the process of its development and inclusive growth. Therefore, there is a need for promoting self-employment for the unemployed youth, especially for those living below the poverty line, and enhance their skills through proper entrepreneurship training. The government of India has undertaken lots of initiatives to promote self-employment in the country through entrepreneurial development programmes (EDPs). RSETI is one of the initiatives of Ministry of Rural Development. The present investigation was therefore, planned to seek the feedback from the beneficiaries of RSETI EDPs in Ludhiana district of Punjab state. A total of one hundred and fifty beneficiaries of RSETI, Ludhiana, who were engaged in income generation activities constituted the sample for the study. Data was collected through a well structured and pre-tested interview schedule. Beneficiaries perceived economic and social benefits from RSETI EDP's. The major constraints perceived by the beneficiaries were "in appropriate location of the institute, lack of infrastructural facilities and lack of practical trainings facilities" in the institute. Appropriate infrastructural facilities, marketing support and organization of field visits were major suggestions given by the beneficiaries for better functioning of RSETI.

KEY WORDS:

RSETI, Benefits,
Constraints,
Suggestions

How to cite this article : Makkar, Amandeep Kaur and Mann, Sukhdeep Kaur (2018). Beneficiaries feedback on RSETI EDPs. *Agric. Update*, 13(3): 359-362; DOI : 10.15740/HAS/AU/13.3/359-362. Copyright@2018: Hind Agri-Horticultural Society.

BACKGROUND AND OBJECTIVES

India is emerging as a fast growing economy in the world scenario. But, Unemployment is the prime challenge country is facing in the process of its development and inclusive growth. Therefore, there is a need for promoting self employment for the unemployed youth, especially for those living below the poverty line, and enhance their skills through proper entrepreneurship training. Appropriately, trained youth will set up enterprises to improve their living standard hence will strengthen the overall economy of

the country. The government of India has undertaken lots of initiatives to promote self employment in the country through entrepreneurial development programmes (EDPs). RSETI is one of the initiatives of Ministry of Rural Development (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill up gradation of youth towards entrepreneurship development and provides solutions to the problem of unemployment to rural BPL youth. RSETIs are managed by Banks with active co-operation from the Government of India

Author for correspondence :

Amandeep Kaur Makkar
Department of
Extension Education and
Communication
Management, Punjab
Agricultural University,
Ludhiana (Punjab) India
Email:amanmakkar722@gmail.com

See end of the article for
authors' affiliations

and State Government. RSETIs provide short term training and long term financial support to the unemployed youth for setting up their micro enterprises. It also provides inspiration, constructive and constant advice to the people of that area to start new ventures for their livelihood and show them proper way when they need actual help. In India, at present 586 RSETIs are working in the country, covering 32 States/UTs with the participation of 31 Sponsor Banks. Nearly thirteen lakh out of total twenty two lakh trained youth have started their own enterprises and out these trainees, six lakh has been provided with credit linkage through banks. (Anonymous, 2018). However, there are 18 RSETIs functioning in different districts of Punjab, covering 388 EDPs. RSETI Ludhiana is one of the oldest institute and is being promoted by Punjab and Sind Bank. Since inception, nearly 2500 beneficiaries of the district have been trained (Anonymous, 2017). Therefore, in this paper an effort has been made to get feedback from the beneficiaries regarding functioning of RSETI in Ludhiana district of Punjab with the following objectives:

- To explore the benefits perceived by the beneficiaries under RSETI EDPs.
- To study the constraints perceived by the beneficiaries regarding RSETI EDPs.
- To seek suggestions from the beneficiaries for improvement in RSETI functioning.

RESOURCES AND METHODS

The present investigation was conducted in purposively selected Ludhiana district of Punjab state. List of beneficiaries who had taken any type of EDP training, during the year 2012-14 was procured from the PSB-RSETI, Ludhiana. Total eight hundred beneficiaries were trained during these years. A list of beneficiaries who were engaged in income generation activities was enumerated with the help of RSETI, Ludhiana. A total of one hundred fifty beneficiaries were engaged in different types of income generation activities after attending the training. So, all these beneficiaries were selected as the sample for the study. The data were analyzed with the help of various statistical tools such as frequencies, percentages, mean weighted score, standard deviation.

OBSERVATIONS AND ANALYSIS

The results obtained from the present study as well

as discussions have been summarized under following heads:

Perceived benefits of RSETI EDPs :

In Table 1 benefits perceived by the beneficiaries were categorized into three categories *i.e.* employment, economic and social benefits. The table reveals that as a result of being beneficiary of RSETI, the major benefits perceived by the beneficiaries were related to the economic benefits and beneficiaries felt that after attending RSETI training programme their family income had increased followed by increase in their savings which secured first and second rank, respectively. In social benefits, the beneficiaries perceived that their living standards had improved (Rank 3) followed by increase in participation in professional institutions (Rank 6). Beneficiaries stated that they enhanced their social networking (Rank 7) after RSETI trainings.

As far as employment benefits are concerned, beneficiaries perceived that RSETI trainings had enabled them to get engaged in productive work throughout the year (Rank 8) and they were also able to generate employment for others (Rank 9). By observing the overall benefits, first rank was secured by economic benefits followed by social benefits and employment benefits. Similar findings were also supported by Dheepa and Barani (2010).

Constraints perceived by the beneficiaries regarding RSETI EDPs :

In present study, the term constraints mean all those barriers which come in a way in receiving the benefits from RSETI training. Thus, it was necessary to find out the major constraints which restrict the beneficiaries to draw the maximum benefits from RSETI.

Data presented in Table 2 depicts the constraints perceived by the beneficiaries regarding RSETI trainings. The major constraint faced by the beneficiaries was inappropriate location of the institute (Rank 1) followed by lack of infrastructural facilities (Rank 2) and lack of practical trainings facilities (Rank 3) in the institute.

The table further elaborates the problem of lack of awareness among people about the institute (Rank 4) followed by lack of publicity for training programme by RSETI (Rank 5) and lack of supervision by RSETI (Rank 6). However, least important constraints perceived by beneficiaries were lack of boarding facilities, lack of

transport facility and lack of drinking water facility. Findings are in line with Prakash (2004), Nirmala (2005) and Bharathi (2005) on closely related studies.

Suggestions given by beneficiaries for improvement in RSETI functioning :

Beneficiaries also have provided suggestion for improvement in the functioning of RSETI, based on the

Table 1 : Distribution of beneficiaries according to perceived benefits of RSETI EDPs

Benefits	Fully agree	Partially agree	Disagree	Mean score \pm SD	Rank
Employment Benefits					
Engaged in productive work throughout the year	44 (29.33)	60 (40)	46 (30.66)	1.98 \pm 0.692	8
Generated employment for family members	31 (20.66)	63 (42)	56 (37.33)	1.83 \pm 0.586	11
Upscaled existing occupational level	35 (23.33)	63 (42)	52 (34.66)	1.88 \pm 0.622	10
Generated employment for others	21 (14)	93 (62)	36 (24)	1.9 \pm 0.636	9
Overall mean score				1.89	III
Economic Benefits					
Financial assistance from bank	61 (40.66)	62 (41.33)	27 (18)	2.22 \pm 0.862	4
Family income has increased	66 (44)	70 (46.66)	14 (9.33)	2.34 \pm 0.947	1
Savings has improved	57 (38)	68 (45.33)	25 (16.66)	2.32 \pm 0.933	2
Purchasing power increased	57 (38)	68 (45.33)	25 (16.66)	2.21 \pm 0.855	5
Overall mean score				2.27	I
Social benefits					
Contacts with developmental agencies improved	22 (14.66)	64 (42.66)	64 (42.66)	1.72 \pm 0.509	14
Developed leadership qualities	18 (12)	81 (54)	51 (34)	1.78 \pm 0.551	12
Enhanced social networking	48 (32)	74 (49.33)	28 (18.66)	2.13 \pm 0.799	7
Increased participation in professional institutions	55 (36.66)	62 (41.33)	33 (22)	2.14 \pm 0.806	6
Improved living standards in terms of better clothing, education and lifestyle.	67 (44.66)	53 (35.33)	30 (20)	2.24 \pm 0.871	3
Enhanced self confidence	20 (13.33)	71 (47.33)	59 (39.33)	1.74 \pm 0.523	13
Overall mean score				1.95	II

(Figure in parenthesis denotes percentage) (MWS – Mean Weighted Score) (SD – Standard Deviation)
Score range = 3 – fully agree, 2- partially agree, 1 – disagree

Table 2 : Constraints perceived by the beneficiaries regarding RSETI EDPs

Particulars	Fully agree	Partially agree	Disagree	MWS \pm SD	Rank
Lack of boarding facilities	19 (12.66)	27 (18)	104 (69.33)	1.43 \pm 0.215	11
Lack of drinking water facility	05 (3.33)	13 (8.66)	132 (88)	1.15 \pm 0.075	13
Lack of transport facilities	13 (8.66)	19 (12.66)	118 (78.66)	1.3 \pm 0.15	12
Lack of practical trainings	67 (44.66)	56 (37.33)	27 (18)	2.26 \pm 0.63	3
Lack of guidance and support from RSETI after training	55 (36.66)	54 (36)	41 (27.33)	2.0 \pm 0.5	7
Lack of supervision by RSETI	49 (32.66)	57 (38)	44 (29.33)	2.03 \pm 0.51	6
Insufficient allocation of time by expert	21 (14)	26 (17.33)	103 (68.66)	1.45 \pm 0.025	10
Inappropriate location of the institute	91 (60.66)	31 (20.66)	28 (18.66)	2.42 \pm 0.71	1
Lack of awareness among people about the institute	54 (36)	58 (38.66)	38 (55.33)	2.10 \pm 0.55	4
Less number of training for women	48 (32)	50 (33.33)	55 (36.66)	1.99 \pm 0.495	8
Biasness in selection of trainee	---	16 (10.66)	134 (89.33)	1.10 \pm 0.05	14
Difficulty in getting loan	22 (14.66)	26 (17.33)	102 (68)	1.46 \pm 0.23	9
Lack of publicity for training programme	56 (37.33)	53 (35.33)	41 (27.33)	2.1 \pm 0.55	5
Lack of infrastructural facilities	89 (59.33)	33 (22)	28 (18.66)	2.40 \pm 0.71	2

(Figure in parenthesis denotes percentage) (MWS – Mean Weighted Score) (SD – Standard Deviation)
Score range = 3 – fully agree, 2- partially agree, 1 - disagree

Table 3 : Suggestions given by beneficiaries for improvement in RSETI functioning

Suggestions	f	%
Availability of transport facility	56	37.33
Follow up	140	93.33
Provision of financial assistance by RSETI	139	92.66
Market support	149	99.33
Long duration of training	135	90
Appropriate infrastructural facilities	150	100
Organization of field visits	148	98.66
Simplification of loaning procedure	145	96.66
More practical trainings	147	98

experience. Cent per cent of the beneficiaries suggested that suitable infrastructure should be built by RSETI for conducting training programmes. Majority of the beneficiaries also felt that market support (99.33%), organization of field visits (98.66%), simplification of loan procedure (96.66%), follow up services by RSETI (93.37%) and provision of financial assistance by RSETI (92.66%) should also be take care by the institute for maximizing the impact of EDPs on beneficiaries. The similar results were found by Vanitha (2002), Prakash (2004) and Chethana (2005).

Conclusion :

The study revealed that beneficiaries are getting more economic and social benefits as compared to employment benefits. Major constraints perceived by the beneficiaries regarding RSETI trainings were inappropriate location, lack of infrastructural facilities and lack of practical trainings facilities in the institute. Appropriate infrastructural facilities, marketing support and organization of field visits were the major suggestions given by the beneficiaries for better functioning of RSETI. Hence, it can be concluded that these institutes

should be strengthened with proper infrastructure and other facilities for conducting different types of Entrepreneurial Development Programme (EDPs).

Authors' affiliations :

Sukhdeep Kaur Mann, Department of Extension Education and Communication Management, Punjab Agricultural University, Ludhiana (Punjab) India

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