



Role of PNB RSETI (Narnaul) in Women Entrepreneurship Development in Mohindergarh District (Haryana)

KEYWORDS

Self-employment, Rural development

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ABSTRACT *Women participation and workforce are two indispensable constructs in contemporary society. Although, ancient times have witnessed women as less capable than men and a tendency to keep them indoors, the twenty-first century women is challenging such attitudes and thinking. Also, few government initiatives are also motivating women to come in the forefront. One such initiative is RSETI (Rural Self-employment Training Institute) by MoRD (Ministry of Rural Development, Government of India). This study aims to examine the role of RSETI in facilitating women towards self-employment. The study was conducted using secondary data from Punjab National Bank-RSETI at Mohindergarh district of Haryana. The results depict a catalytic and eulogistic role of RSETI among women for self-employment. Also, the consequences of RSETI's magnificent role include poverty alleviation, promoting confidence among women and bringing women in the fore front.*

INTRODUCTION

Women workforce constitutes a vital part of total workforce in India and in the workforce, women from rural areas constitute greater in number as compared to the urban women. For many decades after independence, worth of the work done or services rendered by women has not been recognized. The cultured rules are creating boundaries for many Indian women of different castes to restrict themselves in houses. The women entrepreneurship has been slowly gaining momentum in the upper middle class and upper classes but the lower sections still not received momentum even though the liberalized and favorable government policies are encouraging them for employment. However, the setting up of Rural Self-Employment Training Institutes (RSETIs) in each district of the country is a novel initiative of the Ministry Of Rural Development, Government of India to provide free of cost trainings to the rural youth in particular for skill development so as to enable them to undertake self-employment ventures in farm as well as non –farm sector activities. 585 RSETIs established by 35 different banks have trained about 18 lakh youth for entrepreneurship development in different economic activities in quavering directions of the country. These institutes are also helping in promoting inclusive growth by spreading financial literacy and credit counseling.

RSETI (Rural Self- Employment Training Institute) is a program initiated of the Prime Minister's Skill Development Mission focusing on skill development of rural youth for taking up self-employment. The skill development of rural youth through RSETIs aims to enable the rural youth to gain employment as well as prevent their migration to urban areas. RSETIs are playing a major role in strengthening the country's rural economy.

A RSETI's core offering includes its short-term residential training which is free, unique and intensive and is particularly designed for rural youth. Its demand driven approach, a priority for rural BPL youth, a wide choice of vocations and continued handholding to ensure sustainability of micro enterprises and credit linkages after the training, makes it different from other vocational trainings.

The Ministry of Rural Development (MoRD), Government of India in January 2009, took this unique initiative

in mitigating problem of unemployment. Under the RSETI scheme, one RSETI is to be set up in each district of the country to be owned and managed by Lead Bank. PNB RSETI Narnaul is also one of them.

PNB RSETI was established by Punjab National Bank (Lead bank of Mohindergarh) on 26.03.2009 at Narnaul (Mohindergarh) Haryana. Its goal include providing skill upgradation and training for personality development along with credit linkage and other required support to unemployed youth of Mohindergarh district. This will result in bringing about attitudinal transformation and facilitate them in setting up their employment units in the activity of their interest and taking a follow up with long term hand holding until the trainees are settled in suitable position in their self-employment arena.

Women Empowerment:

RSETI provides equal opportunities to women entrepreneurs. It organizes exclusive program for women in various trades depending upon their attitude and local demand.

Objectives of PNB RSETI:

Training of rural BPL and other youth for establish self-employment and to develop of rural areas

- To set up awareness camps in rural areas
- To empower women under the scheme 'Beti Bachao Abhiyan'
- To provide information regarding free training and loan by the bank

Programme structure:

The training programs under RSETIs are completely free of cost. On an average, each RSETI offers around 30-40 skill development programs on different areas in a year. All the programs are of short duration ranging preferably from 1 to 6 weeks. An important feature is that the RSETI conducts only demand driver and need based training program with an intention to provide self-employment to rural youth. Training programs are decided by the local RSETI as per the local resource situation and potential demand for the products and services. Soft skill training is an integral part in all the training programs.

The skill development trainings offered by RSETI Narnaul are broadly in the following areas:

Dress designing, Embroidery, Beauty-parlour, Handicraft manufacturing, Soft-toys making, Dari making, Food processing, Dairy farming, Basic computer, Multi phone services

Batch size: batch size is around 25-30 candidates and sharmdan/yoga and presentation of most important lesson learn yesterday (MILLY) are the important part of the training program.

Selection of the trainees:

Youth from BPL households are given priority in the program. They constitute at least 70 percent of the total candidates and their participation is certified by the local DRDA. Rural youth those who are not from BPL households also apply for the training program. ST/SC, minorities, physically challenged and women are also given weighted as per the SGSY guidelines.

Follow-up:

After training, the trainees are provided two years hand holding support by the institute to ensure the sustainability of the activity. RSETI follows the approach of short duration training but long hand holding practice.

Credit linkage:

Credit linkage of the trainees is one of the important aspects of RSETI training program, after completion of the training program; institute sends the list of the candidates to the bank branches and co-ordinate with them for extending financial assistance to the trainees for taking up entrepreneurial activities. The institute also involves successful ex-trainees with bank branches to make credit available to the trainees.

Innovative programs:

RSETIs across the country design various innovative train-

ing program every year which are area specific, thus enabling the emerging entrepreneurs in acquiring the appropriate entrepreneurial skill in running their enterprises successfully. The basket of training programs could vary every year and it is very dynamic in nature.

Skill up gradation programs:

RSETI conducts various skills upgradation programs for undertaking micro enterprise and to enable the existing entrepreneurs to compete in this ever developing global market due to technological change. These programs are budgeted for and conducted as refresher programs for not more than week duration.

Recognition of RSETI trainees:

Certificate issued by the RSETI is recognized by all banks for purpose of extending credit to the trainees. It means the RSETI trained rural youth will be free to access any scheduled bank for loan/credit.

METHODOLOGY:

The present study is of a descriptive nature. Secondary data were used to fulfill the objectives of the study which was accessed from PNB-RSETI authorities. The data acquired was tabulated, analyzed and interpreted for drawing the inferences.

STATISTICAL TOOL: frequency and percentages were calculated to infer results.

OBJECTIVES OF THE STUDY:

1. To study the distribution of various training programs organized by RSETI in the time period 2011-16
2. To examine the role of RSETI in facilitating women towards self-employment in the time period 2011-2016
3. To examine the comparison between the participation of men and women trainees in the time period 2011-2016

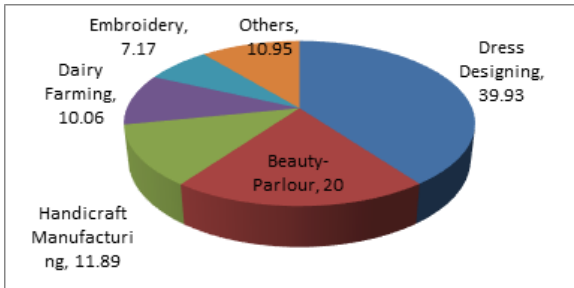
RESULTS AND DISCUSSION

Objective 1

Table 1.1 Frequency and percentages [given in brackets ()] of women trainees in various courses from 2011-16

Name of the course for female	2011-12 Total trainees=690	2012-13 Total trainees=550	2013-14 Total female trainees=528	2014-15 Total female trainees=555	2015-16 Total female trainees=579	2011-16 Total female trainees=2902
Dress designing	310 (44.92)	250(45.45)	240(45.45)	183(32.80)	176(30.39)	1159(39.93)
Embroidery	60(8.70)	90(16.39)	30(5.68)	28(5.04)	-	208(7.17)
Beauty-Parlour	150(21.73)	120(21.81))	90(17.04)	93(16.75)	127(21.93)	580(20.00)
Dairy farming	-	-	40(7.60)	140(25.22)	112(19.34)	292(10.06)
Soft toys making	-	-	49(9.28)	19(3.42)	-	68(2.34)
Handicrafts manufacturing	140(20.30)	-	61(11.55)	55(9.91)	89(15.40)	345(11.89)
Plastic flower and garland making	-	-	-	25(4.50)	-	25(0.86)
PMEGP	-	-	-	12(2.16)	42(7.25)	54(1.86)
Basic computer	-	30(5.45)	18(3.40)	-	-	48(1.65)
Manufacturing of napkin	30(4.35)	60(10.90)	-	-	-	90(3.10)
Food processing and Bakery products	-	-	-	-	33(5.69)	33(1.14)

Source: Annual Activity Reports



Objective 2

Table 1.2 Percentage of women benefited and settled through PNB RSETI from 2011-16

No of female Trainees from 2011 to 2016	Total settled female	Percentage of women settled
2902	1333	45.93

Source: secondary data collected from the office of PNB RSETI, Narnaul for this research study.

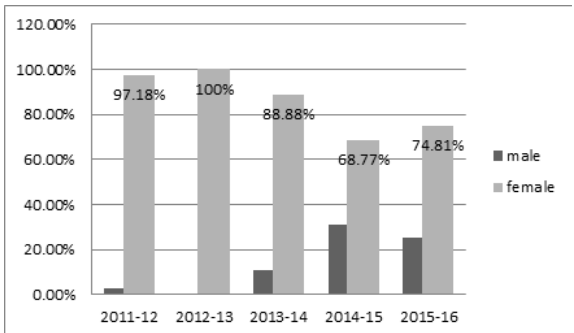
Table 1.2 shows that in the time period of 2011-16 the percentage of settlement of women is 45.93%, which shows that women are highly motivated to participate and to establish their own business.

Objective 3

Table 1.3 percentage of participation of male and female trainees from 2011-16

Year	No of trainees trained	No of male trainees	No of female trainees	Percentage of male trainees	Percentage of female trainees
2011-12	710	20	690	2.82	97.18
2012-13	550	0	550	0	100
2013-14	594	66	528	11.12	88.88
2014-15	807	342	555	31.23	68.77
2015-16	774	195	579	25.19	74.81

Source: Secondary data collected from the office of PNB RSETI, Narnaul for this research study.



LIMITATION OF THE STUDY:

The study is not free from the certain limitations. This study is limited only to the role of PNB RSETI Narnaul in women entrepreneurship development in Mohindergarh district.

CONCLUSION:

Mohindergarh district comprises almost rural area. There are 373 villages, 5 towns and only 1 city. So, without upgrading the status of rural population, economic growth of the district is not possible. Women consists 50 percent of the population. So, there was a need of such kind of program which could be help to provide employment to both

men and women. RSETI has a crucial role to play in the empowerment of unemployed rural youth. RSETI provides equal opportunities to women entrepreneurs. It organizes exclusive program for women in various trades depending upon their attitude and local demand. Thus, over a period of time, PNB RSETI has emerged as vibrant institution capable of meeting the aspirational requirements of rural youth by imparting qualitative training and facilitate in their settlement.

Suggestions

- Loan should be on easy terms and interest rate must be lower for women than for usual commercial loans.
- Assistance has to be provided to women entrepreneurs to procure raw materials.
- Women should be advised on various issues of women entrepreneurship development and be given access to information.
- Women should be motivated to the education.
- The concept of "Make in India" has afforded us enormous opportunities for skill development at small scale sector in particular which need to be tapped in collaboration with RSETI programs.

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