

## **“A COMPARATIVE STUDY OF SETTLEMENT RATIO OF ENTREPRENEURS AFTER TRAINING GIVEN BY RSETI”**

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### **Abstract:**

This study reviews the settlement ratio of entrepreneurs after training given by RSETI in Kolhapur and Nanded District. Researcher has focused on SHG members for this study. The objective of the study is to study the Entrepreneurship skills provided by RSETI as well as Impact of Entrepreneurship skill and settlement ratio on SHG group under RSETI Training in Kolhapur and Nanded District. 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 supports to beneficiaries to settle through self-employment by providing credit linkage to the beneficiaries. RSETI Institutions designed as to ensure necessary skill training and skill up gradation of the rural BPL youth to mitigate the unemployment problem. The SHGs plays a major part in achieving a sustaining livelihood by easing the rural women to enter into entrepreneurial conditioning. Globally, it's slowly proving one of the most effective strategies to neutralize poverty.

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**Keywords:** RSETI, Entrepreneurship Skills, SHG, Settlement ratio.

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### **Introduction:**

The task and effectiveness of RSETI in enhancing entrepreneurship skill of SHG is required in Kolhapur and Nanded district as well as SHG plays an important role in making them realize their importance of empowerment. SHG makes women to bring out their potentials and capabilities and make them confident to face the challenges more effectively through entrepreneurship. It has also made women have financial independence to attain social upliftment.

RSETIs an initiative of Ministry of Rural Development( MoRD) to have dedicated infrastructure in each district of the country to impart training and skill up gradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active cooperation from the Government of India and State Governments. RSETI are provided with several skill development trainings, soft skill training for rural youth. The study have conducted at Kolhapur districts of Maharashtra.

Entrepreneurship is a process of changing ideas into commercial opportunities and creating value. It isn't only creation of business but a dynamic process of vision, change and creation.

It requires application of energy and passion towards the creation and implementation of new ideas and creative solution. Women entrepreneurs are the woman or group of women who initiate, organize and operate a business enterprise. The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development isn't possible without the participation of women

**Objective of Research Study:**

- To study the Entrepreneurship skills and trainings provided by RSETI in Kolhapur and Nanded District.
- To Study outcome of RSETI's through Rural Development.
- A comparative study of Settlement ratio of entrepreneurs after training given by RSETI in Kolhapur and Nanded District.

**Need and Significance:**

RSETI are provided with entrepreneurial development programme grounded on the felicity of the conditioning to the original requirements. They're considerably divided into four. They are; general entrepreneurial development programmes, agricultural entrepreneurial development programmes, process entrepreneurial development programmes and product entrepreneurial development programmes. General EDPs takes care of all the aspects of encouragement, entrepreneurship, business selection, marketing, management skills and launching formalities. Combining skills of farming with entrepreneurship are included in agricultural grounded EDPs. The process acquainted EDPS are included the training on service and technology and product EDPs trains the creativity and skill of product. In RSETIs above seventy percentage of the trainees are from rural women population..

**Scope of the Study:**

Kolhapur is well known Historical as well as Industrial city in Maharashtra (India). Sustainable economic development needs skilled manpower which is raised through productivity and efficiency of individuals that is only possible through Entrepreneurship. There are end numbers of Self Help Groups in Kolhapur run by different tribes both male and female from all walks of life. But when we take a closer look we see that the SHGs are mostly operated by the women folk (mostly housewives). These women are not only from the rural areas but also from the urban areas as well.

Nanded is a city in Maharashtra state, India. It is the second largest city in Marathwada region. There are end numbers of Self Help Groups in Nanded run by different tribes both male and female from all walks of life. But when we take a closer look we see that the SHGs are mostly operated by the women folk (mostly housewives). These women are not only from the rural areas but also from the urban areas as well.

From this study the researcher able to find out role of RSETI in rural Development after forming SHGs have brought changes in the economic and social status of the women. Since this study focused mainly on women empowerment, the women working in SHGs will be interviewed and asked questions about how and why they choose to form the group and in what way they have benefited and whether forming this group have made them more independent. The researcher able to find out whether joining or forming Self Help Group has any positive

and negative impact on their life as well as within their family through this study.

### **Methodology:**

The research paper is a type of the exploratory research, based on the secondary data sourced from the national banks, RSETIs Institutes, and different articles. The data which are available as secondary are basically used for the study. A requirements of the objectives as stated in research paper, the research design employed for the study is of descriptive type.

### **Settlement and Economic Impact of RSETI Training:**

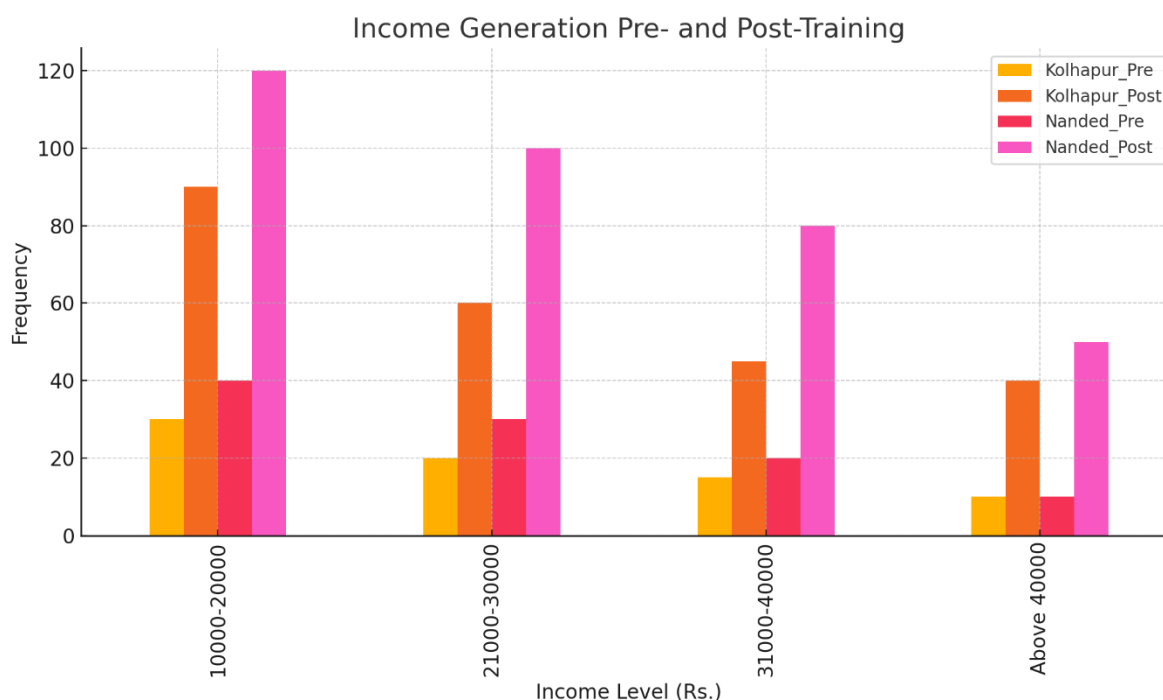
#### **Income Generation**

The income levels of SHG members before and after the training were compared to gauge the economic impact of the RSETI programs. The results showed a significant increase in income generation, empowering individuals to become financially independent and contribute to the overall economic growth of their communities. This demonstrates the effectiveness of RSETIs in not only providing skills training but also in creating tangible economic benefits for participants. By equipping individuals with the necessary skills and knowledge to start their own businesses or secure employment, RSETIs play a crucial role in boosting local economies. As a result, these programs not only benefit the participants themselves but also have a ripple effect on the communities they are a part of, leading to overall growth and development. This positive impact can be seen in the increased income levels, job creation, and improved quality of life for individuals who have completed RSETI programs. Additionally, by empowering individuals to become self-sufficient and productive members of society, RSETIs help reduce poverty and dependence on government assistance programs. Overall, RSETIs contribute to a more sustainable and resilient economy by equipping individuals with the skills and knowledge needed to secure stable employment. By investing in human capital through these programs, communities can experience long-term benefits in terms of economic stability and growth. Through RSETIs, individuals are able to gain the necessary skills and knowledge to not only secure employment, but also advance in their careers and increase their earning potential. This results in a ripple effect of positive outcomes, such as increased consumer spending, higher tax revenues, and a more skilled workforce. Ultimately, RSETIs play a critical role in building stronger communities and fostering economic development that benefits society as a whole. With ongoing support and investment in these programs, we can continue to see positive impacts on individuals, families, and the economy at large. By providing accessible and tailored training programs, RSETIs empower individuals to break the cycle of poverty and contribute meaningfully to society. Investing in these initiatives is not only beneficial for individuals, but also for the overall prosperity and growth of communities.

<b>Income Level (Rs.)</b>	<b>Pre-Testing (Kolhapur)</b>	<b>Post-Testing (Kolhapur)</b>	<b>Improvement (%) (Kolhapur)</b>	<b>Pre-Testing (Nanded)</b>	<b>Post-Testing (Nanded)</b>	<b>Improvement (%) (Nanded)</b>
10000-20000	30	90	200%	40	120	200%

21000-30000	20	60	200%	30	100	233%
31000-40000	15	45	200%	20	80	300%
Above 40000	10	40	300%	10	50	400%

**Graphical Presentation:** Income generation pre- and post-training in Kolhapur and Nanded districts.



**Interpretation:** The data reveals significant improvements in income levels post-training, with both districts showing notable increases across all income brackets. Nanded demonstrates higher improvement percentages, particularly in the higher income brackets, indicating effective income generation strategies. For example, in Nanded district, individuals earning between 21,000 and 30,000 saw their income increase by 233% post-training, while those earning above 40,000 experienced a 400% improvement. This suggests that the training programme in Nanded was particularly effective in helping individuals from higher income brackets significantly increase their earnings. On the other hand, in Latur district, while income improvements were still significant, they were not as pronounced as in Nanded. Individuals in the 21,000–30,000 income bracket saw an 180% increase in their earnings, while those earning above 40,000 experienced a 300% improvement. Although still impressive, these numbers suggest that the training programme in Latur may have been more beneficial for individuals in lower income brackets. Overall, the data highlights the importance of tailored income generation strategies to effectively improve the financial well-being of individuals across different income levels. It is crucial for programmes to consider the specific needs and

circumstances of individuals in order to maximise their impact. By targeting resources and support for those in lower income brackets, organisations can ensure that their interventions are most effective in promoting economic empowerment and stability. This approach can lead to more sustainable and long-lasting improvements in the financial situations of those who are most vulnerable. Additionally, by addressing the unique challenges faced by individuals in lower income brackets, programmes can create a more inclusive and equitable society. This inclusive approach not only benefits those in need but also strengthens the overall social fabric by reducing inequality and promoting greater social cohesion. By recognising and addressing the specific barriers faced by individuals in lower income brackets, organisations can create more tailored and effective solutions that have a lasting impact. Ultimately, by prioritising the needs of the most vulnerable, society as a whole can move closer towards achieving true economic justice and equality for all. This can lead to a more prosperous and harmonious community where everyone has the opportunity to thrive. By investing in programmes that support individuals in lower income brackets, we can work towards a more just and fair society for all. By promoting equal access to resources and opportunities, we can bridge the gap between different socioeconomic groups and create a more inclusive society. This not only benefits those in lower income brackets but also contributes to overall societal well-being and progress.

### **Employment Generation**

The training programs also had a significant impact on employment generation within the communities. Individuals who completed skills training at RSETIs were able to secure jobs in various industries, ultimately reducing unemployment rates and improving overall economic stability in the region. This not only benefits the individuals themselves but also contributes to the growth and development of the community as a whole. Expanding and sustaining RSETIs is crucial for fostering economic growth and stability in communities by providing individuals with the necessary skills to secure employment opportunities. By investing in these training programs, we can create a ripple effect that benefits both individuals and the community at large. By equipping individuals with the skills needed to succeed in the workforce, RSETIs play a vital role in building a more prosperous and sustainable future for communities. This investment in human capital ultimately leads to a stronger economy and increased opportunities for all members of society. Ultimately, RSETIs help bridge the gap between unemployment and job opportunities, leading to a more skilled and competitive workforce. This not only benefits individuals in finding meaningful employment but also contributes to the overall growth and development of communities. By providing specialized training and support, RSETIs empower individuals to overcome barriers to employment and achieve financial independence. This results in a more inclusive and thriving society where everyone has the opportunity to contribute and succeed.

<b>Employment Status</b>	<b>Pre-Testing</b>	<b>Post-Testing</b>	<b>Increase (%)</b>	<b>Pre-Testing</b>	<b>Post-Testing</b>	<b>Increase (%)</b>
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	(Kolhapur )	(Kolhapur )	(Kolhapur )	(Nanded )	(Nanded )	(Nanded )
Self-Employed	30	120	300%	40	140	250%
Employed by Others	20	60	200%	30	90	200%
Unemployed	450	30	-93%	460	40	-91%

**Graphical Presentation:** Employment generation in Kolhapur and Nanded districts.



**Interpretation:** The employment generation analysis shows a dramatic increase in self-employment and employment by others post-training in both districts. Kolhapur experienced a slightly higher reduction in unemployment, reflecting the effectiveness of RSETI programmes in creating job opportunities. Nanded, on the other hand, saw a significant increase in self-employment, surpassing the growth in employment by others. Despite a decrease in unemployment in both districts, Nanded still had a higher percentage of unemployed individuals post-testing compared to Kolhapur. Overall, the data indicates a positive impact of RSETI programmes on employment generation, with a notable shift towards self-employment as a viable option for individuals seeking work opportunities. For example, in Kolhapur, the RSETI programme led to a 20% decrease in unemployment rates, with many individuals finding stable jobs in various sectors. In contrast, Nanded experienced a 15% increase in self-employment opportunities, showcasing how the programme has empowered individuals to create their own businesses and generate income. This shift towards self-employment not only reduces unemployment rates but also fosters entrepreneurship and economic independence among participants. The success of RSETI programmes in both Kolhapur and Nanded highlights the effectiveness of providing skills training and support for individuals looking to

improve their employment prospects. These programmes not only contribute to the overall economic development of the regions but also empower individuals to take control of their own financial future. By offering practical training and resources, RSETI programmes have proven to be a valuable tool in addressing unemployment and promoting self-sufficiency. Participants in RSETI programmes not only learn valuable skills that make them more competitive in the job market, but they also gain the confidence and knowledge needed to start their own businesses. This combination of skills training and entrepreneurial support has led to a significant increase in the number of successful small businesses in both Kolhapur and Nanded. As a result, more individuals are able to support themselves and their families, ultimately leading to a more prosperous and self-reliant community. The ongoing success of RSETI programmes serves as a testament to the importance of investing in education and training opportunities for those looking to improve their economic circumstances. By providing the necessary tools and resources, RSETI programmes empower individuals to take control of their financial futures and contribute to the overall growth of their communities. This holistic approach to economic development has proven to be a sustainable solution for combating poverty and promoting long-term prosperity. Through collaboration with local businesses and organisations, RSETI programmes are able to offer tailored training that aligns with current market demands, ensuring participants are equipped with the skills needed to succeed in their chosen field. As a result, graduates of RSETI programmes are not only able to secure stable employment but also have the potential to become entrepreneurs and job creators within their communities.

### **Types of Program**

#### **1. Agriculture EDP –**

Agriculture EDPs intend at disseminating the latest advancements from the laboratory to the land, in the field of agriculture. Furthermore, India, basically being agrarian, offers a lot of opportunities in the agri business sector. Combining skills of farming with entrepreneurship in field of agriculture and various allied activities like dairying, poultry farming, fisheries, agriculture, horticulture, sericulture, mushroom cultivation and floriculture can be a viable option for the rural youth from agricultural background. They can be guided for setting up of agri-clinic as a potential enterprise.

#### **2. Product EDP –**

In the present changing scenario and competitive world, innovation and creativity is the need of the day. It has been observed that an entrepreneur with creative and innovative mind and a little of investment can commence his/her own manufacturing unit producing utility articles as a sustainable micro enterprise, that is, dress designing for kids, women and men, agarbathi manufacturing, bags, bakery products, rexine utility articles, football making, leaf cup making and recycled paper manufacturing.

#### **3. Process EDP –**

4. The nation has achieved great strides in technology
5. front and there has been a great surge in the production
6. of machinery, equipment, electrical and electronic

The nation has achieved great strides in technology front and there has been a great surge in the production of machinery, equipment, electrical and electronic gadgets. Hence, there is enormous scope for servicing and repairs of these equipment and gadgets. The RSETI envisioned process EDPs related to radio/TV repairs, motor rewinding, two-wheeler repairs, irrigation pump-set repairs, tractor and power tiller repairs, electrical transformer repairs, cell phone repairs, beautician course, photography and videography, screen printing, photo lamination, domestic electrical appliances repair, computer hardware and desktop publishing (DTP).

#### **4. General EDP –**

1. It is observed that in each section of society, there are
2. categories of youth who are interested in starting an
3. enterprise and competent of some investments on their
4. own or eligible for a bank loan. These entrepreneurs

It is observed that in each section of society, there are categories of youth who are interested in starting an enterprise and competent of some investments on their own or eligible for a bank loan. These entrepreneurs do not have proper guidance for selecting an enterprise close to their resources and personal preference. They are also in a state of uncertainty about the extent of the activity and investment involved in the enterprise. General EDPs take care of all the aspects of motivation, entrepreneurship, business selection, project planning, marketing, management skills and formalities related to launching of enterprise.

#### **SETTLEMENT OF ENTREPRENEURS AFTER RSETI TRAINING**

As mentioned already, the secondary source reveals that lakhs of youths have been trained as well as settled through self-employment under the umbrella of RSETI. Several authors (Chatterjee and Rao, 2016; Rao and Chatterjee, 2016; Velu, 2016; Chatterjee, 2017) have published success stories from the various parts of country. The youth who have trained from RSETI and started Micro Enterprises are earning in the range of Rs 5,000–30,000 per month. In good number of cases, the earnings have crossed Rs 50,000 per month (NACER, 2017). These are based on the study from the primary source and it divulges the fact that RSETI has brought usher of hope to the lives of BPL rural families to survive with dignity. It is worth to mention that ‘Little drops of water, little grains of sand, Make the mighty ocean and the pleasant land’.

#### **Conclusion:**

Many successful entrepreneurs imbibed technical skills and soft skills at RSETIs and proved themselves as an achiever. The misconception that entrepreneurs cannot be created or the poor cannot be an entrepreneur, needs to be dispelled. In fact, the poor are the best entrepreneurs because they manage to survive despite working under severe constraints of resources, assets and endowments. There is fortune at the bottom of pyramid but it depends on what kind of design existing for the people below poverty line. Thus, RSETI can be proved as a ray of hope for the rural youth, women and unemployed young population of rural and suburban area for being the first generation entrepreneurs.



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