



Vol 2 (2)

Promoting Rural Youth Entrepreneurship

April - June 2011

From the Desk of the Director General



Harnessing the Youth Power of India

Youth power no doubt is one of the most important assets for economic growth. This becomes even more significant when viewed in the context of a fast ageing population in the developed nations. Consider this, in 2020, an average Indian is expected to be only 29 years old against 37 years in China and the US, 45 years in West Europe and 48 years in Japan. This is the "demographic dividend" that demographers and analysts keep harping about. By 2020, the working age population of India is expected to grow by more than 47 million people.

As the working population grows by leaps and bounds, it is imperative that this new generation of workforce is equipped with skills and knowledge if the nation is to harness its human capital potential. More importantly, skills - and knowledge-accretion need to be in sync with the aspirations and ambitions of the youth. Failure to do so could result in a host of societal problems, and the ensuing rise in unemployment and poverty could drag down India's economic prospects in the not-too-distant future. The focus should, therefore, be not only on numbers but on quality of this human resource.

The following statistics will throw some light on Indian youth. The total youth (13-34 years) population is 390 million (38% of total population) and is expected to rise to 440 million by 2020. 70% (271 million) youth reside in over 600,000 villages. 72% (282 million) youth are literate. 41% of literate youth are 13-19 years old, 23% are 20-24 years old and 36% are in the age group of 25-34. India is comfortably placed to reap the benefits of this demographic dividend for at least the next 12 years. But as mentioned earlier, size alone is not sufficient. The quality of human resource is an important aspect. Indian youth need to be equipped with knowledge and skills to compete globally.

The RSETIs can play an important role in skill up gradation and capacity building of Indian youth to turn them in to successful entrepreneurs.

With Best Wishes,

Mathew C Kunnumkal, I.A.S

A Case Study of RSETI Building Construction

The grant from Ministry of Rural Development, Government of India has gone to nearly 210 RSETI across the country (180 for building construction and 30 for rental purpose). However, the progress with regard to construction of building is very slow. This may be due to various reasons like a) changing the site by the State Governments after the initial allotment b) delay in getting approval from the Bank's head office c) Floating tenders d) appointing architect and contractor d) clearance from municipal authorities e) non-adherence to the schedule of construction by the contractor, etc. But the committed Director will overcome all these hurdles and successfully achieve the goal of establishing RSETI building.

The RSETI guideline says that the construction of the building for RSETIs will be undertaken by the concerned Trusts. Each of the RSETIs should confirm to the minimum standards. However the sponsoring banks may decide to establish with latest facilities based on their own corporate culture and philosophy. Environment friendly facility like water harvesting, solar lightening, solar water heating systems, steam kitchen and garden etc can be considered as latest facilities. Some banks have already put funds not only from their own bank but also mobilized from other sources like State sponsored corporations and industry related departments, etc. Here, total investment on RSETI has exceeded beyond 2 crores, while Government of India grant is of 1.00 crore.

Common minimum infrastructure in the guideline prescribed is as below:

Two to three classrooms with toilet facilities (separate for women and physically challenged friendly), two workshops, two dormitories with bath and toilet facilities, one kitchen and one dining hall, one Director's room, one administrative room, one store room, two guest rooms, three staff quarters including one for the Director and two for maintenance staff of the institute, one reception counter and one common room with basic amenities. The toilet facilities shall be separate for women and shall be disabled friendly. MoRD circular also says for creation of minimum covered area with minimum infrastructure would be around 8000 sq.ft.

NIRD has placed two building plans on its website for easy reference and guidance as a model. This can be taken as a model only and each RSETI can modify the plan based on its individual requirement and size of the land it possesses. The architect has to draw the building plan as per the need and corporate culture of each bank.

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Editorial

RSETI Project

National Institute of Rural Development

(Ministry of Rural Development, Government of India)

Rajendranagar

Hyderabad – 500 030.

Tel: 040 – 2400 8454, T/F: 040 – 2400 8496

E-mail: rsetinewsletter.nird@gmail.com

Website: www.nird.org.in

Patrons

Mathew C. Kunnumkal, I.A.S

Director General

Dr. M.V. Rao, I.A.S

Dy. Director General

Editor

: Dr. R. N. Hegde

Mentor RSETI

: Shri O.N. Bansal

Project Managers

: Ms. Chanini Lokho

Ms. Ninia Julia

Cover Design

: V.G. Bhat

About RSETI Project:

Establishment of Banks led Rural Self Employment Training Institutes (RSETIs) in each of the 622 lead bank districts of our country, with active co-operation from the State Governments is an innovative and ambitious project of the Ministry of Rural Development, Government of India, with a view to train unemployed rural youths of Below Poverty Line (BPL) to become successful rural entrepreneurs. NIRD is the nodal agency to implement RSETIs Project on behalf of Ministry of Rural Development, Government of India.

About RSETIs Newsletter:

RSETI's Quarterly Newsletter has a limited circulation and serves as a medium of communication among the stake holders of RSETI Project. NIRD invites contributions in the form of articles, success stories, news and events and other write-ups related to RSETIs and allied aspects. The material for the Newsletter shall be short, crisp, concise along with photographs and will be sent preferably in the soft form to rsetinewsletter.nird@gmail.com otherwise it should be neatly typewritten and sent by post to the Editor, RSETIs Newsletter, NIRD, Rajendranagar, Hyderabad – 500 030. Right to edit and publish rests with the Editors. The views expressed in the Newsletter are of those individuals only and not of NIRD. The material published in this newsletter may freely be reproduced with due acknowledgement.

RSETI Training Calendar

Dear Readers,

The main objective of RSETI is skill development and capacity building of the rural youth and to prepare them for self employment. This objective can be better accomplished by preparing the sequence of the training programme keeping view the potential and opportunities available in the area. This sequence of training should be reflected in the training calendar.

The Training Calendar is the back bone of the functioning of RSETI. This calendar should be finalized by the month of February – March of the previous year and circulated to all the concerned such as DRDA / DIC / Bank Branches / Line Departments / NGO's etc. To prepare the calendar a lot of spade work is required such as assessment of local natural resources, infrastructure available and industries set up in the district. Based on the basic information and interaction with the existing entrepreneurs, right vocation for training should be identified. Once the trades are selected, the duration for each trade / vocation is to be worked out. Since the preparation of a training calendar is a difficult task for any new Director, NIRD/RUDSETI has brought out a book on Course Modules on 65 different vocations. This can be used as reference material to decide the duration of the programme. The infrastructure created and the staff at RSETI is the deciding factor for conducting training in one channel or two channel modes. Under one channel in the normal course, if 30 days duration programme are conducted taking a average batch size of 30, only 300 youth can be trained, then 10 training programmes can be conducted. However, our RSETI guideline stipulates a minimum of 750 youth are to be trained in a year. This also can be kept in mind while deciding the vocation and duration of various programmes. The book on course module contains programmes varying from 6 to 45 days duration. Farm and allied sector training programmes should be scheduled keeping in view of seasonality to ensure good participation and exposure visits. A well designed training calendar will help all stake holders in the RSETI Projects say the rural youth to know the programmes in advance, the Bankers, the State Governments, etc to utilize the slot to its full capacity. This will also help to get the sponsorship well in advance from agencies like NABARD / SIDBI / other Ministries of Government of India, related to employment.

The training calendar is to be prepared for the financial year (April to March) considering the accounting year of the government. This will help to claim the grant accordingly.

The training calendar may also contain brief information about the RSETI, its location, objectives, facilities available mentioning that the courses are residential and free. A press release can also be given in the local print media to give wide publicity for the calendar. It is hoped that every RSETI Director will strive to give utmost importance for preparation of calendar.

Editor

Bank Initiatives Central Bank of India



Central Bank of India was founded on December 21, 1911 by Sir Sorabji Pochkhanwala. It is the first Swadeshi Bank fully owned and managed by Indians with its Indian share holders, Indian staff and Indian customers. The Bank entered into its centenary year on December 21, 2010. Central Bank of India has a large network of 3661 branches (31.03.2011) in the country with 63.37% of its branch network in rural and semi urban areas of the country. Central Bank of India is committed for the upliftment of poorest of poor since its nationalization.

As per the directives issued in 2009 by the Ministry of Rural Development (MoRD) Government of India for setting up of one Rural Self Employment Training Institute in each district by the respective lead banks, Central Bank of India has the responsibility

of establishing 46 RSETIs (44 in our lead districts and 2 in non-lead districts) in the districts allotted by SLBC to Central Bank. Out of 46 centers, bank has established 45 RSETIs by 31.03.2011. One RSETI could not be established in Tinsukia district in Assam state because of the assembly election. The same will be established shortly after the election process concludes. As on 31.03.2011, the presence of RSETIs through Central Bank of India is as follows: Madhya Pradesh (18), Chhatisgarh (2), Bihar (9), Maharashtra (6), Uttar Pradesh (5), West Bengal (3), Rajasthan (1) and Orissa (1). Till 31.03.2011 only 12 RSETIs run by Central Bank of India were in operation and have conducted 163 training programmes, trained 3837 trainees and arranged credit linkage for 1425 trainees.

With the valuable guidance and direction of our Chairman and Managing Director and active participation of Governing Council of CBI-RSETIs headed by Shri R. K. Dubey, Executive Director of the Bank, the objectives of promoting self employment among unemployed rural youth for their socio economic development by undertaking profitable micro enterprises will be fulfilled.

- Contributed by Priority Sector Department, Central Bank of India, Central Office, Mumbai

(Continued from Page 1)

Construction of building is taking a very long route which has to pass through following stages:

- 1) Permission from the Trust / Bank.
- 2) Formation of Building Construction and Supervision Committee (BCSC) with members consisting of Local Regional Manager of the Bank, (Chairman) NABARD representative, Architect, Contractor, Lead District Manager, Representative of State Government, Technical Officer of the Bank and Director RSETI as Convenor.
- 3) Appointment of architect by calling tender.
- 4) Selection of Architect.
- 5) Issue of appointment order to the architect.
- 6) Execution of agreement between RSETI and architect.
- 7) Preparation of building plan and estimate.
- 8) Approval of plan / estimate by the BCSC and Trust / Bank.
- 9) Selection of contract by calling tenders.
- 10) Appointment of the contractor.
- 11) Execution of the agreement between RSETI and contractor.

After the foundation laying ceremony, when the construction begins, the payment to the contractor is made stage by stage after completion of work. The bill has to be verified by the Architect and Technical Officer of the Bank. The verified bill will be sanctioned by the Trust / bank and money is released from RSETI account maintained at Central Office of the Trust to RSETI Building Construction Account of RSETI at district level. The amount received from the Trust will be credited to building account and cheques will be issued from this account only.

While making the payment to the architect / contractor retention money for undertaking repair up to one year and TDS has to be deducted as applicable besides the initial deposit collected from the contractor.

The Building Construction and Supervision Committee (BCSC) formed for the supervision of the Building Construction should meet / inspect at regular intervals to ensure the progress / quality of construction. The Trust shall ensure the quality of construction on a regular basis and inform the shortcomings to the contractor / architect / Technical officer / BCSC and rectification is made then and there itself. Use of quality ISI standard material should be used in the construction. In the contractor's agreement the following para may be included. "In case the contractor does not complete the building construction work as per the tender schedule the RSETIs has the right to invoke the applicable penalty clause for the undue delay on the part of the building contractor."

50% of the retention money may be refunded on satisfactory completion of the building after taking the possession of the building. The contractor has to maintain the building for a minimum period of one year and thereafter the balance retention money has to be refunded after duly verifying the defects in construction by the Architect / Technical Officer in the presence of the contractor. When the building is completed a plaque will be placed in a prominent place writing "Constructed with the grant received from Ministry of Rural Development, Government of India, New Delhi".

In the normal course, with constant attention of BCSC the building should be completed within a year.

Prepared by RSETI Project Team, NIRD

News and Events

Training Programme on Management of RSETIs



A training programme on Management of RSETIs for Bank's Nodal Officers was conducted on 2-3 June, 2011 at NIRD, Hyderabad, for those banks which have 5 or more lead bank responsibility in the country. The training programme was inaugurated by Shri Mathew C. Kunnumkal, IAS, Director General, NIRD. The two day training began with a presentation on best practices of RSETI Canara Bank by Shri C.M.N. Moorthy, Director RSETI, Hassan, Karnataka. Prof. Suresh Bhagavatula from IIM Bangalore delivered a talk on 'Promotion of Rural Enterprises – Policies and Strategies' and Prof. Manoj Mishra from EDII Ahmedabad spoke on 'Approaches of EDII for Rural Enterprise Development'. Shri R. Subramanyam, IAS, Principal Secretary, Rural Development and Panchayati Raj, Government of Andhra Pradesh also interacted with the participants, sharing the experience of setting up of RSETIs in Andhra Pradesh. Dr. M.V. Rao, IAS, Deputy Director General, NIRD guided the deliberations. The participants held group discussion and each group made presentation on the second day in the presence of expert panelists. Shri G.C. Pande, Principal State Bank Institute of Rural Development was also one of the expert panelists. The issues of fund management in RSETI and construction of RSETI building were also discussed during the programme. The roles and responsibilities of Nodal Officers were also identified. Other points of discussion included the staffing pattern at the corporate office, staffing pattern at RSETIs, outsourcing of resource persons, preparation of training calendar, etc. The valedictory address was made by the Director General, NIRD. The programme was attended by 30 delegates representing Head Offices of 18 banks and 11 local Head Offices of State Bank of India. The programme team consisted of Project Coordinator RSETI Dr. R. N. Hegde, Mentor RSETI Shri O. N. Bansal and Project Managers Ms. Chanini Lokho and Ms. Ninia Julia of NIRD.

Canara Bank RSETI, Thrissur, Kerala

Shri Mathew C. Kunnumkal, IAS, Director General, NIRD, Hyderabad visited the Canara Bank RSETI, Thrissur on 11.05.2011. Shri C. Kunnumkal addressed the ongoing batch of



Shri Mathew C. Kunnumkal, IAS, Director General, NIRD Hyderabad during the interaction with the trainees

mobile phone technician trainees, motivated them and suggested that mobile phone technology is to be utilized for increasing the productivity. During interaction, he pointed out that it was his first visit to a RSETI. He expressed satisfaction about the performance of the institute and the same is recorded in the visitor's diary. The Director welcomed the guest and expressed his gratitude for selecting his institute on his maiden visit.

-Raphael K.P, Director, Canara Bank RSETI from Thrissur, Kerala

Inauguration of a RSETI Building

Gulbarga (Karnataka): The Project Coordinator attended the inaugural function of a RSETI building. The details of which are shared here for the benefit of RSETI Directors who are looking forward to organize such nice functions sooner or later to achieve the goal of RSETI scheme. Gulbarga District RSETI (Karnataka) is sponsored jointly by State Bank of India and Krishna Gramina Bank.



From L to R: The Director RSETI Jayaprasad, Union Minister of Labour and Employment, Mallikarjun Kharge, Dr. M.V. Rao IAS, Deputy Director General, NIRD, S. Soundara Kumar, Chief General Manager SBI at the unveiling of the plaque

We received a well designed invitation wherein backside was printed with pictures of local monuments of Gulbarga city. When we reached the venue on 05.03.2011 for the inaugural programme, the details appeared in all the local dailies. This was possible because RSETI had organized a press meet earlier where a press note was issued highlighting the performance of the

RSETI and its contribution for creating entrepreneurship among the rural youth of the district, so also about the budget and expenditure of the building. An exhibition or RSETI Bazaar was also organized within the premises wherein the ex-trainees turned entrepreneurs displayed and sold their products and services. All the activities of the function say erecting shamiana, arranging and serving food, photography, designing and preparing volunteer batches, arranging chairs, dais, fixing RSETI stalls, receiving guests were undertaken by ex-trainees voluntarily with a spirit of Gurudakshina to their RSETI, as they took very nominal charges. Special invitations were extended to local resource persons and they were honoured with the mementos in the presence of dignitaries. Successful entrepreneurs were also honoured. It was also ensured that the report of the function appeared in all the local press next day.

Every participating dignitary including Union Minister of Labour and Employment, Shri. Mallikarjun Kharge, Dr. M.V. Rao IAS, Deputy Director General, NIRD, S. Soundara Kumar, then Chief General Manager recently promoted as Deputy Managing Director and other Senior Executives of State Bank of India, Bangalore Local Head Office planted one fruit tree each as a mark of their presence in the premises on that day. The programme was well attended. No wonder that the function was a great success and the RSETI Director Shri. Jayaprasad and his team received compliments from all.

-Dr. R.N. Hegde, Project Coordinator, RSETI NIRD, Hyderabad

State Bank of India RSETI, Port Blair, Andaman & Nicobar Islands



Distribution of Certificates to the trainees

State Bank of India RSETI, Port Blair conducted training programme on animal husbandry (SDP & EDP) for SHG members from 17.01.2011 to 22.01.2011. As per the schedule, daily morning session was for skill development and in the evening session EDP classes were conducted. There was a field visit on 21.01.2011 to the veterinary farm maintained by Animal Husbandry Department at Dollygunj. The Veterinary doctors explained in details the technical knowhow on milch cow, goatery, poultry and other possible animal husbandry on these islands. The valedictory function was graced by Smt. G.Tamilrasi, Adhyaksha, Zilla Parishad. After evaluation and feedback, certificates were distributed to the trainees.

The EDP training programme under PMEGP was conducted from 15th to 26th March 2011. In the opening ceremony Smt. Tamilrasi, Adhyaksha, Zilla Parishad, South Andaman was the Chief Guest, which was also attended by senior officials of State Governments and Banks. The training was attended by 49 trainees. All the sessions were followed and conducted as per the schedule. One day field visit was conducted on 19.03.2011 to the running units at Industrial Estate, Dollyganj. The programme concluded on 26.03.2011 with its evaluation. In the valedictory function Shri Anand Sinha, Dy Governor, RBI was chief guest along with Shri A. Sinha Roy, EO KVIB and other dignitaries from RBI, DIC and Bank were also present. Certificates were distributed by the guests in the valedictory function to the participated trainees.

Training programme on livestock management was conducted from 7th to 12th March 2011. Dr B. Mahato, Director of Animal Husbandry and Veterinary Services, A&N Administration, Port Blair was Chief Guest in the inaugural function along with representatives from banks and West Bengal Voluntary Health Association (WBVHA). The trainees were imparted practical and technical skills. One day field visit was made to Govt. Veterinary Farm for development of technical and practical skill. At the valedictory function on 12.03.2011, Shri Iyengar, DGM, NABARD was chief guest along with Shri S.R. Banik, AGM, SBIRO, Shri Kathirvel, AGM, NABARD, Senior Veterinary Assistant Surgeon Dr Shivrani and officials from WBVHA. Certificates were presented to the trainees after evaluation and feedback. WBVHA, an NGO had sponsored 37 trainees.

-P. Haneefa, Director, State Bank of India RSETI from Port Blair, Andaman & Nicobar Islands

Progress of RSETIs as on 30.06.2011

As on 31.03.2010		As on 31.03.2011		Cumulative as on 30.06.2011	
Physical Progress (No. of RSETIs received MoRD grant)	Financial Progress (₹ Crore)	Physical Progress (No. of RSETIs received MoRD grant)	Financial Progress (₹ Crore)	Physical Progress (No. of RSETIs received MoRD grant)	Financial Progress (₹ Crore)
103*	29.46	202	85.76	227	101.55

**Includes 7 RUDSETIs directly funded by MoRD prior to RSETI scheme*

Success Stories



Lingaraju in his shop

Canara Bank RSETI, Davangere, Karnataka

Sri Lingaraju D, a school dropout and unemployed youth from Nittuvalli, Davangere was from a poor family. He was willing to work which will help him to come out of poverty. When he heard from a friend and an ex-trainee about training programmes conducted by Canara Bank RSETI in Davangere, he also applied for mobile repair and services training. After the interview, he was selected for training during July 2009. On completion of the training, he got a loan of ₹ 50,000/- from the Bank under PMEGP scheme in February 2010. He started Vishnu Communication shop in mobile repair and services. Now, his unit has one computer system and accessories for repairs. After deducting all the administrative expenses, he earns about ₹1,500/- which easily fetches him ₹ 36,900/- per month. The shop is situated at a very prominent place in Davangere. Sri Lingaraju had never imagined that a training institute would also provide financial assistance. He believes that God is there and has

provided timely help through CNB RSETI. He appreciates the skill, marketing techniques and also the support he received from the institute.

-K. S Kiran, Director CNB RSETI from Davangere, Karnataka

Checklist for Creation of a Model RSETI

We acknowledge the contribution of National Academy of RUDSETI, Bangalore in designing this checklist which will help to create a model RSETI. The checklist has been prepared in five sections say, I, II, III, IV & V. This material is published in two parts. Part one is here:

- I. Pre - training Activities
- II. Training Activities
- III. Post Training Activities
- IV. General Administration of RSETI
- V. Maintenance of Registers, Records and Files to be maintained by a RSETI

I – Pre Training Activities

1. Conduct at least 24 Entrepreneur Awareness Programmes (EAP's) in a year.
2. Follow all the laid out guidelines for conducting an EAP.
3. Conduct EAP's every month.
4. Conduct EAP's in different locations in the operational area of the Institute.
5. Generate a minimum of 50 applications in each EAP.
6. Ensure sponsorship of at least 80% of the applications by Banks / Government agencies / External agencies.
7. Media coverage of each training shall be carried out before 30 to 45 days.
8. Conduct interview for all the training programs.
9. Conduct Focused Behaviour Event Interview (FBEI) method of interview.
10. Conduct written test for higher skill oriented programs.
11. Call letters to the trainees for training shall be sent before 12 to 15 days.
12. Generate maximum applications for each training batch.
13. The DRDA to map all the un-employed / under employed youth from BPL families in the operational area and submit the list of candidates to RSETI.
14. Coordination with DRDA, other Government agencies, Banks, NGO's and other supporting agencies.
15. Conduct sensitization programs to Banks, Government agencies and NGO's twice a year.

II – Training Activities

1. All the selected candidates will undergo a compulsory six days condensed EDP to begin with.
2. After General EDP, the candidates based on their aptitude and selection of the activity as per Business Opportunity Guidance (BOG) would be provided with specific skill training within the one-year cycle.
3. Each trainee will undergo internship training immediately after the training program for a maximum period of 15 days with an established entrepreneur. The established trainees of the past / members of Association of Successful Alumni of RSETI Entrepreneurs (ASARE) could be used for this purpose.
4. Conduct all the training programs as per the approved training calendar.
5. Achieve 100% of the projected training program.
6. Conduct new / innovative programs every year.
7. Conduct skill up gradation, HRD and Rural Development Programs already approved.
8. Conduct more than 20 EDP's in a year.
9. Train at least 1000 candidates in a year, out of which at least 750 shall be from the BPL families.
10. Conduct more than 450 days of training (under two parallel batches system).
11. Average batch size shall be between 30 – 35 participants.
12. Obtain permission from the controlling office for any change / deviations in conducting the program.
13. Conduct training programs only as per the approved modules.
14. Display the time table in the notice board for each training program.
15. Maintain training log for each training program.
16. Sequencing of inputs shall be as per the course module. training program.
17. Ensure coverage of inputs on behavioural aspects, Management aspects and launching formalities in each training program.
18. In house faculty to handle at least 50% of the sessions under general EDP and 30% under skill EDP.

19. Audio Visual aid to be used for all the training programs.
20. Ensure usage of adequate and quality training equipments and training materials for all the programs.
21. Submit post program report of all the training programs conducted, to all the concerned agencies.
22. Maintain proper batch wise training register.
23. Maintain proper attendance register of trainees.
24. Ensure punctuality in attendance of trainees.
25. Ensure 100% discipline from the trainees during and after the training hours.
26. Develop new teaching aid / teaching materials for each training.
27. Obtain feed back in a proper formal and file it properly.
28. Expose the trainees to extracurricular activities like Yoga, Shramadhan and Premises cleaning, etc.

III – Post Training Activities

1. Maintain trained candidates and update district / taluk / village wise index trade wise.
2. Maintain batch wise settlement register, finance register and sponsorship register.
3. Send follow-up letters to trainees as per guidelines / letters / SMS / Telephone within 30 days.
4. Draw tentative follow-up schedule for the subsequent month within 60/90 days.
5. Adhere to follow-up schedule per month by Director / faculties / Government Officials.
6. Adhere to stipulation of minimum 15 man days of follow-up per month.
7. Follow-up the trainees once in six months.
8. Review of follow-up in Block meeting.
9. Conduct follow-up through personal visits at least once in a year.
10. Record properly all the follow-ups conducted.
11. Maintain follow-up cards.
12. Maintain a register to note the visit of past trainees to the Institute.
13. Maintain batch wise files for easy follow-up.
14. Conduct quarterly post training evaluation and initiate steps for improvement.
15. Ensure documentary evidence for settlement.
16. Initiate new measures of follow-up by Mobile / SMS / Business Correspondent (BC) – Business Facilitator (BF) / SHG.
17. Ensure complete and timely follow-up / hand holding support.
18. Ensure coverage of the trainees in any of the possible government sponsored schemes.
19. Assist the trainee in preparation and submission of a business plan to the financing bank with help of concerned line department wherever required.
20. Monitor and ensure timely and adequate credit to the needy trainees and sensitize the Government Officials also.
21. Support the formation of an alumni association on the lines of ASARE once a year.
22. Ensure participation of past trainees in RUDSETI bazaar / RSETI bazaar concept.
23. Ensure a cumulative settlement rate of more than 70%.
24. Quarterly review of progress by Local Advisory Council (LAC).
25. Promotion of Association of successful Entrepreneurs

(To be continued)

RSETI Directors Column



From Desperation to Aspiration

I am delighted to know that you have introduced a new column Dedicated to RSETI Directors in your esteemed Quarterly Newsletter.

It is no doubt a very useful and motivating move in the direction of bringing in excellence in RSETI objectives. It is like a dream now that a dumping yard of yesterday infested with weeds presents a green and lush environment with majestic and imposing institute's building on its lovely garden premises being known to-day as TRL-SBI RSETI Located at Belpahar of Jharsuguda district in western part of Odisha.

This institute was established on 27th April, 2009 with corporate sponsorship from TATA Refractories Limited (TRL), Belpahar and after almost one year, on 29th March 2010, the State Bank of India, the Lead Bank in Jharsuguda district joined hands with TRL to co-sponsor the institute. Such joint partnership venture thus ushered in an era of synergistic strength of corporate social responsibility by two reputed houses. The journey of 2 years since its inception has been very exciting, challenging and result-oriented. During the course of last 2 years, 707 trainees have passed out in 19 trades and 41 batches in 3 categories like Core trades, SHGs and Refresher course. Out of 621 passed-out trainees in core trades, 500 persons are gainfully engaged out of which 127 are

self employed who need support from all of us to come up and establish as entrepreneurs.

Special Achievements: 1) It is heartening to note that the institute has earned its recognition in TATA group in the following prestigious events. 2) Shortlisted amongst best two innovative CSR initiatives within all TATA groups. 3) On behalf of TATA Network Forum, regional round of TATA Innovista competition was held at Golmuri club, Jamshedpur on 16th March, 2011. Mr. Dhananjay Behera, our resourceful and enterprising secretary presented the case of the institute pertaining to its social commitment by transforming desperation of many unemployed youth in to aspiration of living with dignity. This case study was awarded at Jamshedpur and selected for presentation at national level.

Need to address certain problematic issues: a) Providing financial assistance to needy and deserving passed-out trainees taking up self-employment ventures. B) Remote area non-accessibility to banks. C) Non-availability of genuine and dependable data pertaining to skill need of the districts based on which various Entrepreneurship Development Programmes (EDPs) can be taken up. This leads to difficulty in designing a pragmatic annual action plan for different EDPs. Since Jharsuguda district is considered as an industrial hub of Odisha state, the trades planned are mainly industry related like welding, electrical wiring, motor winding, etc. However, amidst these difficulties, the institute has been able to train youths in various trades based on

immediate skill need. There is a need to have a survey on the actual need of the district in a very scientific way in order to achieve its long-term objective.

Future Plan on reach-out Programmes

We have a plan to extend financial literacy programmes in rural areas which will help the passed-out trainees and local people in their various income generation ventures. Developing and practicing entrepreneurial competencies including business counseling in the work area is considered important for new entrepreneurs which will be an added feature in the above programme. These steps will have an overall impact on the long-term self-employment ventures strategy.

TRL-SBI RSETI is different from others:

Apart from EDPs in different trades and skill imparted to earn a living

with dignity, the unique features of this institute make it different from others and they are: i) Developing holistic personality through YOGA, spiritual discourse, educating on environmental concern and personality development sessions in a Gurukula environment. ii) Converting desperation of youth to aspiration as they leave the institute. iii) Nurturing traits of a good human being. iv) Developing trainees to be disciplined and responsible citizens of the country. We are committed and dedicated to this noble social cause and striving hard to make this institute as a role model in the country with all the initiatives which are unique in nature. We look forward to innovative ideas all the time to do something new more and more to achieve our goal.

-Contributed by B.C.Rout, Director, TRL-SBI RSETI from Belpahar, Jharsuguda, Odisha, e-mail: bcrsedi@gmail.com

Letters to the Editor

We are glad to see that number of RSETIs have gone up from 111 to 295. It's a good jump. But still we have to march ahead and the journey is long. There are hurdles but we have to overcome them by fighting against the odds. We teach the same to the trainees in our RSETI. "Laharo se dar nauka par nahi hoti, Koshish karnewalo ki har nahi hoti".

-Mohan Pande, Joint Director, MSETI, Nagpur, Maharashtra

The information covered in the Newsletter is useful for the developmental agencies and also RSETIs set up at the State level. The course module and curriculum developed by NIRD will be helpful to impart quality training for the new generation entrepreneurs.

-M.L. Sukhdeve, CGM, NABARD, J & K Regional Office, Jammu

We appreciate your efforts in bringing out the Directory of RSETIs. The issue is quite informative and will go a long way in strengthening the network among the RSETIs in the country.

-D. Hari, DGM, NABARD, Andhra Pradesh Regional Office, Hyderabad

Please accept our heartiest congratulations to you and your team for giving detailed information of RSETIs opened in the country in the 2nd Edition of the "Directory of RSETIs-2011 (All India)". It also gives us an opportunity for exchange of our views and necessary information among the Directors of RSETIs.

-Mohan M. Badole, Director, SBI RSETI, Nanded, Maharashtra

The newsletter provides a forum to know about the activities of various RSETI. In Sheohar (Bihar), Bank of Baroda has established Baroda Swarajgar Vikash Sansthan and presently working in hired premises with limited resource. The activities of RSETI impressed District Magistrate and they have allotted two rooms for the institute in Kishan Bhawan, a government building. The Deputy Development Commissioner of the district also helped with reimbursement of training bill. Hope the institute will help the rural youth in self employment.

- K. Pradeep, Lead District Manager, Sheohar, Bihar

For any query on RSETIs Please visit website: www.nird.org.in and also mail at rsetinird@gmail.com

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