

# Kurukshetra

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## Empowering Rural Youth



# 'Transforming India Website' Launched

The Union Minister of Electronics and Information Technology and Law & Justice, Shri Ravi Shankar Prasad on July 15, 2016 formally launched a new Transforming India website- [www.transformingindia.mygov.in](http://www.transformingindia.mygov.in) - in New Delhi. 'Transforming India' website is a repository for sharing the impact of various governance initiatives with citizens in real-time. This website provides information in a user-friendly format enabling citizens to view the content in the form of Infographics, e-books, performance dashboard, videos, daily news corner, etc. and engage with the content by comments and sharing the content through Social Media. This community based platform facilitates two-way communication between the government and citizens. It is also a social platform on which users can share their opinions about various initiatives of the government.

The key facets of the website are that it promotes accountability in major national initiatives, acts as a repository of major policies and decisions and provides a central platform to citizens for sharing of transformational changes that they see around themselves. The website thus bridges the gap between citizens and government and provides a seamless interface for two way information interchange. The website also acts as the central repository of all #TransformingIndia posts across the web, through the weekly summary reports, thereby providing to citizens a one stop window experience for all Transforming India content.



The key features of the new website are :

**Performance Dashboard** – A holistic view, with real-time updates, on the progress in key parameters in some of the flagships government schemes and initiatives.

**Infographics** – Easy accessibility to various government schemes and their progress through pictorial, graphical & animated representations.

**Voice of India** – Testimonials from citizens, recorded in their own voice and in their milieu, on the transformative impact in their lives through various schemes and programmes of the government.

**Live Events** – Facilitate live interaction between citizens, senior government officials, domain experts and civil society.

**Videos** – Short videos about upcoming policy initiatives introduced by the Government of India, as well as video clips of speeches by prominent dignitaries discussing issues of national importance.

**Weekly Summary** – A weekly digest of the best #TransformingIndia posts by citizens and senior government functionaries across social media platforms, including on MyGov.

**Citizen Speak** – Section devoted especially for citizen voices. Citizens can share stories about transformative growth in India that they see around themselves. This can be in the format of videos, photos and comments.

**Social Media Corner** – Daily news on policy and governance summarized through best Social Media posts. Gets published every day at 7:00 PM.

Speaking on the occasion of the launch, Shri Ravi Shankar Prasad said that "Under the leadership of Prime Minister Narendra Modi, the journey of transforming India is a continuous process. This site is an effort by **MyGov** to comprehensively record each and every aspect of this transformation."

Also present on the occasion was Shri P.P. Chaudhary, Minister of State for Electronics and Information Technology, Law and Justice.



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## CONTENTS

➤ Roadway to Accomplish Sustainable Development of Rural Youth	Utsav Kumar Singh	5
➤ Empowering Rural Youth: Challenges and Opportunities	Swadesh Singh	10
➤ Development of Education and Skills for Rural Youth	Dr. Sayantan Mandal	14
➤ Rural Youth, Work and Empowerment	Ela R. Bhatt	20
➤ Fostering Entrepreneurship, Innovation and Inclusiveness	Dr. Amiya Kumar Mohapatra	24
➤ Importance of Skill Development among Rural Youth	P. Srivatsa	27
➤ Rural Entrepreneurship: Challenges & Way Forward	Dr. S. Vijay Kumar	31
➤ Skill Enhancement Through Deen Dayal Upadhyaya Grameen Kaushalya Yojana	Sabita Kumari	34
➤ Empowering People with Financial Inclusion	Ms Purnima Sharma	38
➤ Urban Migration & Employment Opportunities	Dr. Harender Raj Gautam Er. Rohitashw Kumar	41
➤ Empowering Youth Through Financial Inclusion Schemes	Sunita Das	46
➤ Adolescent Health		49
➤ Swachhta Soldiers Banko Bikano- A People's Movement		53

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Kurukshetra seeks to carry the message of Rural Development to all people. It serves as a forum for free, frank and serious discussion on the problems of Rural Development with special focus on Rural Uplift.

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# Editorial

*Arise, awake, and stop not till the goal is reached. - Swami Vivekananda*

This quote applies quite aptly to today's youth. The future of any nation lies in the hands of its youth. An empowered youth can be the greatest wealth and strength guarantee of any country. In the present scenario, when several major economies of the world are struggling to increase their youth population, India is harvesting its rich demographic dividend. It is quite noticeable that India's youth population with 35.6 crore beats China's youth population, which is relatively less at 26.9 crore. Not denying the fact, the growth in youth population in India would only help the country reap dividends in the future. According to Census of India, 2011, every fifth person in the country is an adolescent (10-19 years) and every third – a young person (10-24 years). Investing in this segment of population is the best way to leverage the nation's competitive demographic advantage. The Census report also highlights the fact that the proportion of youth population increased steadily from 16.5 per cent in 1971 to 19.2 per cent in 2011.

However this huge powerhouse of the nation needs to be harnessed properly to enable the country to reach greater heights. There is a need to direct the energy of our youth in constructive channels. To tap this dividend, successive governments have been focussing on empowerment of youth especially rural youth in their plans and programmes. In the beginning there were numerous challenges in this endeavour like lack of literacy, health care facilities, and access to modern amenities, awareness on opportunities, etc. However all round measures to tackle these problems in areas like healthcare, skill development, wage employment and capacity building have enabled rural youth with wider choice for areas of employment. The Government is determined to make conducive atmosphere for overall development of the youth of the country. Some of the focused government schemes on health sector, especially for the adolescent girls and women have been reaping benefits. The *Rashtriya Kishor Swasthya Karyakram* (RKS) has been reaching out to more than 25 lakh adolescents - male and female, rural and urban, married and unmarried, in and out-of-school adolescents with special focus on marginalized and underserved groups. Financial inclusion schemes like *Jan Dhan Yojana* has given access to the deprived section of the society to the banks and more so in opening their bank accounts. The widely known wage guarantee scheme like the Mahatma Gandhi National Rural Employment Guarantee Act also got more fund allocation which will further help in giving jobs to more hands. To add to this, the recent initiative to impart skill training to one crore people over the next four years (2016-2020) through *Pradhan Mantri Kaushal Vikas Yojana* (PMKVY) will prove beneficial in empowering the youth. The target allocation between fresh trainings and RPL will be flexible and interchangeable depending on functional and operational requirements.

Today the rural youth as a whole has never-ending opportunities. Not only can they make their career by migrating to the urban areas, but they can also lead better lives by staying in their villages. Numerous examples from various parts of the country where youth from the villages have improved their life and living standards through technological innovations prove that Government's endeavour to empower the rural youth can certainly be achieved with proper implementation of schemes at the grassroots level. The creative potential, enthusiasm and energy of the younger generation can work wonders for the country and create better tomorrow. □

# ROADWAY TO ACCOMPLISH SUSTAINABLE DEVELOPMENT OF RURAL YOUTH

Utsav Kumar Singh

The greatest potential for job creation and raising productivity and living standards lies in expanding formal-sector employment, especially in the manufacturing sector, which can absorb a large amount of semi-skilled labour.

Government of India allotted Rs. 87,765 crore in the Union Budget 2015-16, for empowering rural youth and started various schemes to uplift the rural population by providing skill training, self-employment, wage employment and capacity building through training & research, human resource development and development of voluntary action.

**T**oday our world is home of 1.8 billion young people between the age group of 10-24 year, and the youth population is growing faster in lower income nations. Never before have there been so many young people. Never again is there likely to be such potential for economic and social progress. How we meet the needs and aspirations of young people will define our common future. Education is critical. The skills and knowledge young people acquire must be relevant to the current economy and enable them to become innovators, thinkers and problem-solvers.

The sustainable development goals (SDG) that will follow the Millennium Development Goals (MDG) are being defined with the set of 17 goals and 169 targets, in these goals policymakers prioritize the needs and demands of youth population and make room for them to carry the

next development agenda forward. Unlike MDGs, sustainable development goals are universal, while earlier means for developing nations only. "MDGs were meant to be for the developing countries. There were the helpers, and the ones that needed help," says Umar Serajuddin, a senior economist in the World Bank's statistics office. "The SDG views every country as needing development, and it's universal."

The size of the dividend depends largely on how Government invests in young people to realize their full potential. India has the world's highest number of 10 to 24-year-olds, with 356 million followed by China, which has 269 million young people. Indian government is taking this youth population as an asset and also understand that only with the right policies and investments and the engagement of young people in nurturing their own potential, the largest generation of

young people in human history can become the problem-solving producers, creators, entrepreneurs, change agents and leaders of the coming decades. In order to reap the demographic dividend this offers, the education and skills of youth are vital so that they can maximize their productive contribution.

The World Bank Group President in his recent visit to India said that:- "**India is the world's fastest growing**



**economy and also home to 26 per cent of the global extreme poor. This means that India has a great opportunity to make strong and sustained inroads to reducing poverty and to help lead the world in ending extreme poverty by 2030,”**

The big chunk of Indian population lives in rural areas, as per the census report 2011, 72.18 per cent Indians live in rural area as compared to 27.82 per cent in urban areas. Rural areas fall behind the national average on all socio-economic parameters. This article analyses the challenges and government efforts with various scheme made for empowering youth of rural India.

The condition of rural youth is vulnerable, adult literacy (age 15 years and above) rate in India is around 71 per cent, but the rural areas adult literacy rate is mere 64 per cent compared to 84 per cent in urban areas. The percentage of attaining higher level of education more alarming in rural areas, nearly 4.5 per cent of rural males and 2.2 per cent of rural females completed education level of graduation and above in, while in the urban areas 17 per cent of males and 13 per cent of females completed this level of education. Among persons of age 14-29 years, nearly 18 per cent in rural areas and 49 per cent in urban areas were able to operate a computer.

A good education equips young people with appropriate skills and knowledge that will enable them to reap the benefits of globalization. With

low level of education, the job prospects become scant for the people of rural areas. Here it becomes important to see how educational level of youth are related to the rate of unemployment and are different from that of economically active population (*i.e.* population in age group, 15-59). NSS Report No. 554 on Employment and Unemployment Situation in India says that at present the unemployment rates according to usual status (adjusted) for the youth (15-29 years) as well as for persons of age 15-59 years for different levels of general education. The general feature was that the unemployment rate increases with the level of education for persons in the age group of 15-29 years as well as for persons in the age group 15- 59 years.

Table 1 reflects the level of education with unemployment rate among youth, it presents the unemployment rates according to usual status (adjusted) for the youth (15-29 years) as well as for persons of age 15-59 years for different levels of general education. The general feature was that the unemployment rate increases with the level of education for persons in the age group 15-29 years as well as for persons in the age group 15- 59. **Unemployment in rural India is relatively low, because these areas provide few or no unemployment benefits. Almost everyone are involved in some or the other kind of works, but these are typically subsistence activities characterised by very low productivity.**

**Table 1: Education-level and unemployment rate for persons of age 15-29 years and 15-59 years during 2011-12**

General education level	Unemployment Rate				Unemployment Rate			
	Rural		Urban		Rural		Urban	
	Male	Female	Male	Female	Male	Female	Male	Female
(For 15-29 Year)								(For 15-59 Year)
Not Literate	23	08	25	16	5	02	09	07
Literate & up to primary	32	6	48	43	12	3	19	16
Middle School	42	46	51	58	19	25	22	35
Secondary	46	86	55	151	20	60	23	64
Higher Secondary	65	138	120	146	33	88	46	91
Diploma/Certificate	159	300	125	173	85	197	52	102
Graduate & Above	191	296	163	234	75	189	53	128
Secondary & Above	81	155	117	198	38	101	42	104
All	50	48	81	131	19	17	31	55

Source: NSSO, 68<sup>th</sup> round, Employment and Unemployment Situation in India.

Table: 2 Depicts various reasons of dropout among the rural youth. The most common reason for not attaining the desired level of education for male in rural area is engagement in economic activities, 251 male and 162 female out of per 1,000 leave the education because of lack of interest, for dropping out, whereas for the females the dominant reason was engagement in domestic activities. Financial constraints is another prevalent ground for all the population categories for leaving study before completing desired level of education. Apart from these, timings of educational institution are not found suitable, language/medium of instruction used is unfamiliar, inadequate number of teachers, quality of teachers is mostly not satisfactory, unfriendly atmosphere at school, preparation for competitive examination and other factors also contribute.

**For girl students specifically:- Non-availability of female teachers, non- availability of girls' toilet are the immediate reasons for dropout.**

**Table 2: Major reasons of dropouts**

Major Reasons	Rural	
	Male	Female
Not interested in education	251	162
Financial constraints	236	154
Engaged in domestic activities	59	329
Engaged in economic activities	299	39
School is far off	6	42
Unable to cope up with studies	55	51
Completed desired level/class	45	43
Marriage	-----	124
Other reasons* 48 57	48	57
All	1,000	1,000

Source: NSSO, 71<sup>st</sup> round, Key indicator of social

### Consumption in India

Government of India allotted Rs. 87,765 crore in the Union Budget 2015-16, for empowering rural youth and started various schemes to uplift the rural population by providing skill training, self-employment, wage employment and capacity building through training & research, human resource development, development of voluntary action.

Development of the rural economy has been one of the prime concerns for Government of India. Accordingly, efforts have been made on a continuous basis for improving the economic and social well-being of people in rural areas on a sustainable basis. Despite the sincere efforts, the problems of poverty, unemployment, drudgery and migration still exist in rural economy, pertains as a looming challenge for the Government.

### MGNREGA

The Mahatma Gandhi National Rural Employment Guarantee Scheme is in consonance with the idea of sustainable development whose important cardinal component are economic, social and environmental sustainability. The recent global human development report (GHDR, 2015) refers to MGNREGA as one of the milestones in social protection measure in the world, with comparable cohort schemes-Rural Employment for Public Assets in Bangladesh, Jefes De Hogar in Argentina and the limited Karnali programme in Nepal.

The 10th anniversary of MGNREGA was celebrated this year on 2<sup>nd</sup> February and current government celebrated this occasion by allocating it with record Rs.38, 500 crore funds to boost economic growth. On an average each year around five crore people from rural areas are employed by MGNREGA. It is noteworthy that 1,970 crore person-days of employment has been generated since its inception out of which 40 per cent belongs to SC/ST and 57 per cent women participation. As on 12<sup>th</sup> January 2016 around 15.54 lakhs of households have completed 100 days of employment and in addition to these 26.19 lakhs more households have completed 81-91 days of employment.

The Ministry of Rural development had launched "SAMARTHYA" a set of ten technical training programs for creation of productive assets and to strengthen the livelihood resource base of the rural poor. The main objective of this program is to acquaint and train the MGNREGA technical functionaries for all the permissible works under MGNREGA.

## Rural Self-Employment Training Institutes (RSETI)

**Increasing the productivity of small-scale and micro-enterprises is critical in rural areas, where people are increasingly dependent on them to supplement and diversify their income (World Bank, 2013).** Partly because of population growth, the average farm size has shrunk to 1.2 hectares in Asia and 1.8 in Sub-Saharan Africa (World Bank, 2013). To impart technical and skill training among the rural youth, Indian government has come up with RSETI. It is a welcome step towards skill development and opens up new employment opportunity to rural youth paving the way for self-employment. The Ministry of Rural Development has set up one institute in each district of the country in collaboration with the banks and the State Governments. These institutes are bank led *i.e.* managed and run by the public/private sector banks with active support of the State and Central Governments. RSETI offers training in different vocations classified under agriculture, process, product and general entrepreneurship development programs designed for rural youth. A priority for rural BPL youth, a wide choice of vocations and continued hand holding to ensure sustainability of micro enterprise and credit linkage after training make it unique program. It must be underscored that so far, more than 190 RSETIs have been established in different States of the country with active participation of 35 public/private banks, and these institutes have trained more than 1.5 lakh rural youth on various trades.

## Startup Village Entrepreneurship Programme (SVEP)

In order to promote entrepreneurship among the rural areas, the Standing Finance Committee has approved “Startup Village Entrepreneurship Programme” (SVEP), with the objective to energize and streamline economic growth by providing necessary thrust from the grass roots,



*i.e.* villages, towards creation of sustainable self-employment opportunities for inclusive growth. In its first phase of validating the concept, SVEP is expected to support creation and strengthening of about 1.82 lakh village enterprises in 125 Blocks across 24 States in the targeted four years *i.e.* 2015-19. This is expected to create employment for about 3.78 lakh persons.

This program can do much to enhance entrepreneurial opportunities for the growing number of rural youth, while also harnessing their energies more effectively to reap the demographic dividend. The formal sector offers far greater scope for creating jobs and raising incomes for young people, with far higher value added per worker. This is especially the case with the manufacturing sector, which can produce for world markets, absorb large numbers of semi-skilled workers and create opportunities for young people to benefit from globalization.

## Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

It is imperative for the Government to expand livelihoods in rural areas in agriculture, small enterprises and formal sector employment. In 2011, National Rural Livelihoods Mission (NRLM) was launched to realize this and renamed as, Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) with the objective to organize all rural poor households of the country and continuously nurture and support them till they come out of abject poverty. DAY-NRLM ensures adequate coverage of vulnerable

sections of the society such that 50 per cent of the beneficiaries are members of the Scheduled Castes and Scheduled Tribes, 15 per cent from minority groups and three per cent from persons with disability. Apart from these, DAY-NRLM, work for bridging the gap between industries and skilled labour, a placement cell linked to Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) is also implemented. The skill development program seeks to build the skills of the rural youth and place them in relatively high wage employment sectors of the economy.

DAY-NRLM is also providing umbrella cover to, Mahila Kisan Sashaktikaran Pariyojana (MKSP), in order to meet the specific needs of women farmers and achieve socio-economic and technical empowerment of the rural women farmers, predominantly small and marginal farmers.

### Conclusion

The non-agricultural labour-force is growing much more rapidly than the agricultural labour-force (UNFPA, 2011). **The greatest potential for job creation and raising productivity and living standards lies in expanding formal-sector employment, especially in the manufacturing sector, which can absorb a large amount of semi-skilled labour.** This is because the demand for manufactured goods has far greater potential for growth in global markets than that for agricultural produce. The manufacturing sector offers large-scale job opportunities for young people who may have limited schooling, while helping countries reap more of the demographic dividend by using the available labour force in more productive jobs.

There is a need to address these problems by creating employment opportunities in the rural areas and this could be done by setting up of small enterprises in the Agro- based industry sector more as nearly 56 per cent of the population is still dependent on agriculture. There is ample scope for innovation, value addition and entrepreneurship development in this sector. This is possible only by skill up-gradation, handholding, mentoring, incubation and credit support aimed especially

at rural youth and women providing them employment opportunities at their doorstep.

India has to take lesson from its neighbouring country China. China's village enterprises employed people in villages and small towns by creating manufacturing enterprises that produced a wide range of products for local consumption and export (Xu and Zhang, 2009). In 1995, the village enterprises were contributing 37 per cent of China's GDP, more than its state-owned enterprises (Xu and Zhang 2009).

In order to achieve the sustainable goals India has to substantially increase the number of youth and adults of rural areas, who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship. This will not only require policy formulation and deliberations but implementation as well. The Indian Youth population can be the most substantial strength of development that we envisage as provided the necessary nurturing and opportunity. The crisis is being done away as opportunities take shape but there should be more focus on universality and homogeneity of flagship programs and focus should be more on the most underdeveloped regions. The idea of sustainable development is exactly what the doctor has ordered for India and the functionary institutions must include non-state actors and other important participants to maximise the efforts to reach the desired goals. There are more unfolded challenges waiting for the government in the near future but there should be least worriment as there lies a huge potential of youth population which is still fresh and unused. It is the opportunity that India can use efficiently to meet the sustainable development goals.

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# EMPOWERING RURAL YOUTH: CHALLENGES AND OPPORTUNITIES

Swadesh Singh

The current Central Government has shown to the global community that India is a land of ample opportunities and that an investment here means guaranteed returns. The government is also formulating people-centric policies and schemes not only to create more jobs but also provide the right economic and social environment to help a common man turn into entrepreneur. The Prime Minister has time and again said that his government caters to the poor and youth which is also reflected in the schemes implemented by it.

The Government has ensured financial inclusion and transparency in distribution of cash by opening millions of bank accounts under the Jan-Dhan scheme. The government has also come up with schemes like Mudra Bank and Start Up India - Stand Up India. These schemes are ensuring availability of funds for youth with no capital or collaterals so that they can become entrepreneurs and in turn provide jobs to others. Under Skill India Mission, the Government has taken up the responsibility to train youth of India in a range of skills so as to prepare them for the domestic and international job market. All these youth centric schemes are now beginning to benefit the youth of different strata of the society. However, Indian youth is hardly a homogeneous set and much more needs to be done given the polar variations within the target group.

## Understanding Indian Youth

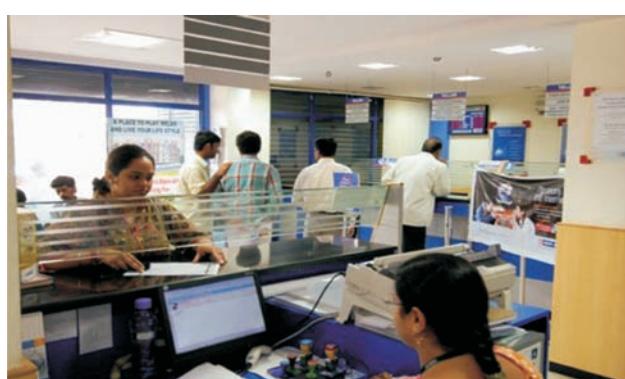
The National Youth Policy (NYP-2003) covered all youth in the age group 13–35 years, which was divided into two groups, that is, 13–19 years and 20–35 years. The current National Youth Policy (NYP-2014) has defined youth as those in the age group 15–29 years. However, youth is a more fluid category than a fixed age-group. Youth is often indicated as a person between the age where she/he leaves compulsory education, and the age at which she/he finds her/his first employment.

NYP-2014 covers 11 priority areas for youth—Education, Employment and Skill Development, Entrepreneurship, Health and Healthy Lifestyle, Sports, Promotion of Social Values, Community Engagement, Participation in Politics and Governance, Youth Engagement, Inclusion and Social Justice—which provides a strong road map for realizing the proposed goals during the next five years with an appropriate framework. NYP-2014 aims to empower Indian youth to utilize their full potential.

India has to reap the demographic dividend through its working population, which has a huge latent potential and productivity. Literacy rate among youth increased from 36 per cent in 1961 to 86.1 per cent in 2011 but there is a difference between male literacy (90 per cent) and female literacy (81.8 per cent), and that of rural youth (83.7 per cent) and urban youth (91.4 per cent) youth according to Census, 2011.

Every year, the government allots around Rs 3,000 per youth per year for development in terms of employment, appropriate education, skill development and awareness about health. State governments, institutions, other stakeholders and non-governmental organizations (NGOs) also support the development of youth, towards making them a productive workforce.

India is the youngest country of the world. It has maximum number of working population. The current government is trying to reap in the benefit





of this demographic dividend. The challenge is to make this population a human resource which is not possible without education and skill development. The task is gigantic. According to a report, 'State of the Urban Youth, India 2012: Employment, Livelihoods, Skills' by 2020, India is set to become the world's youngest country with 64 per cent of its population in the working age group. With the West, Japan and even China aging, this demographic potential offers India and its growing economy an unprecedented edge that economists believe could add a significant 2 per cent to the GDP growth rate. By 2020, developed countries are predicted to face a shortfall of over 57 million semi-skilled manpower while India is expected to have a surplus of 47 million. It will not only address domestic industry problems but also fulfil global manpower demand. Indian population in the age group of 15-34 increased from 353 million in 2001 to 430 million in 2011. Current predictions suggest a steady increase in the youth population to 464 million by 2021.

### **Pattern of Youth Development**

**While India is undergoing a demographic transition, regional disparities in education will not be evenly spread across the country. The report says the southern and western States will be the first to experience a growth dividend as they accounted for 63 per cent of all formally trained people. The largest share of youth with formal skills was found in Kerala, followed by Maharashtra, Tamil Nadu, Himachal Pradesh and Gujarat. Among those undergoing training, Maharashtra had the highest share, Bihar the lowest.**

The unequal access to opportunity and the lack of emphasis on education remains a persistent

problem. A person in an urban area has 93 per cent greater chance of acquiring training than someone in a rural area. The wide gap between those who have access to education and skill development opportunities and those who do not, is a challenge that has to be overcome.

The difference in youth development pattern is determined by the economic condition of the household in India. Youth from the bottom 20 per cent (poorest) of households are deprived of education, employment, labour force and are not working currently compared to youth from the middle and rich households. There are more working youth among poor households than among rich households in India. Female youth are more disadvantaged compared to male youth and it is the same with the rural–urban distribution of youth.

### **Problems of Rural Youth and Solutions**

About 69 per cent of the country lives in villages. Agriculture is the largest employer (about 48 percent of its 490 million strong workforces), but resulting in only 13 per cent share of the GDP of the country. There are several challenges preventing India's rural poor youth from competing in the modern market, such as the lack of formal education and marketable skills. The government is making all efforts to engage, educate, employ and make rural youth entrepreneurs.

### **Pradhan Mantri Mudra Yojna (PMMY)**

Small business is big business. According to the NSSO Survey (2013), there are 5.77 crore small business units, mostly individual proprietorship. Most of these 'own account enterprises' (OAE) are owned by people belonging to Scheduled Caste, Scheduled Tribe or Other Backward Classes. 54 per cent of these





small businesses come from rural area. They get very little credit, and that too mostly from non-formal lenders, or friends and relatives. The government started Pradhan Mantri Mudra Yojana to provide access to institutional finance to such micro/small business units. Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has created three kinds of loans—Shishu (Rs 50,000), Kishor (Rs 50,000 to Rs 5,00,000) and Tarun, (Rs 5,00,000 to Rs 10,00,000) to signify the stage of growth/development and funding needs of the beneficiary. In Financial Year 2015-2016, numbers of PMMY loans sanctioned were Rs. 3,48,80,924 and the amount disbursed was Rs 1,32,954.73 crore.

### **Stand Up India**

Modi government has started Stand Up India, a programme aimed to promote entrepreneurship among scheduled castes (SCs), scheduled tribes (STs) and women. Two projects to be promoted per bank branch per category. Under the scheme, 1.25 lakh bank branches will provide loans to scheduled castes (SC), scheduled tribes (ST) and women entrepreneurs. The scheme is aimed at promoting entrepreneurship among 250,000 beneficiaries and is being seen as a push for financial inclusion. PM Modi said in his Independence Day speech, "Each of the 125,000 bank branches should give loans to Dalits, women and tribals, so that the country could, in no time, have at least 125,000 start-ups by women and Dalits."

### **Digital India**

With Government of India's highly ambitious 'Digital India campaign', India's top industrialists have pledged to invest a sum of Rs 4.5 lakh crore with an aim to upgrade the overall digital infrastructure of the country. The big promise gives hopes to many,

that India too can become a high speed internet territory; citizens will be empowered through wireless mobile networks at public spaces. It is also believed that connectivity can bring the desired change, such as bridging the gap between rural and urban India, boosting e-commerce and skilled youth. Developing digital infrastructure will not only help in technological advancement here but bring a large so untapped population on the same page as the rest of the world. The telecommunication connectivity with rural India will not only boost e-commerce or literacy, it will certainly enhance the dialogue between the citizens and government. Activities like banking, providing subsidies, selling crops and other agro-products would become easy and efficient for the rural people.

### **Conclusion**

The government is going all out to ensure a better life for all sections of the society but there are still many groups and spaces outside the development net. Rural, uneducated youth from marginalized community is one such group and more horrible picture emerges when we take the case of rural, uneducated, Dalit girls. More focused programmes should be started for these sections of the society which are not small in numbers. Government should create an environment in villages where rural farmers and craftsmen and others can directly sell their end-products in the open markets. Government can up with Digital Rural Marketing Platforms—linking farmers growing vegetables, pulses, rice; self-help groups collecting honey and making papad, village carpenters, artisans and weavers, and international market places. Something along the lines of China's Taobao villages, where farmers have been turned into entrepreneurs and rural incomes have been thereby increased manifold. We also need to empower adolescent drop-outs and local communities in disadvantaged areas, and to incentivize all schools and colleges in the country to ensure the young in their catchment area complete their education. When the most marginalized, uneducated rural youth will become part of development net then only the idea of *Antyodaya* will become a reality.

*(Author teaches Political Science in a college of Delhi University, Delhi and has been associated with youth activism since long time)*



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ALWAYS LEARNING

PEARSON

# DEVELOPMENT OF EDUCATION AND SKILLS FOR RURAL YOUTH

Dr. Sayantan Mandal

The Ministry of Human Resource Development (MHRD) expresses clearly that the foundational skills should be improved and rural schools are not performing well in this aspect. Due to this, there is a proliferation of private schools, colleges and universities in rural areas, many of which are indifferent in quality. This shows that on the one hand, the awareness and demand for education in rural areas have increased and on the other there is a massification in enrolment and access.

State governments are encouraged to setup skill development centres or the Kaushal Vardhan Kendras (KVKs) at panchayat levels.

A majority of India still lives in the villages. It also means that larger section of Indian youth and soon to be youths are also growing up in the villages. In recent times, with pro-active policies by the government, use of modern technologies and better connectivity, the Indian youth, residing in rural areas, have also moved ahead. They see good education, better employment and an honest pro-active government as their right, which would make the greatest difference in their lives. However, compare to the youth of urban India, their rural counterparts are still lagging behind in educational, social and economic developments. It is therefore, inevitable to develop the potential of rural youths to fully reap the benefits of Indian demographic dividends.

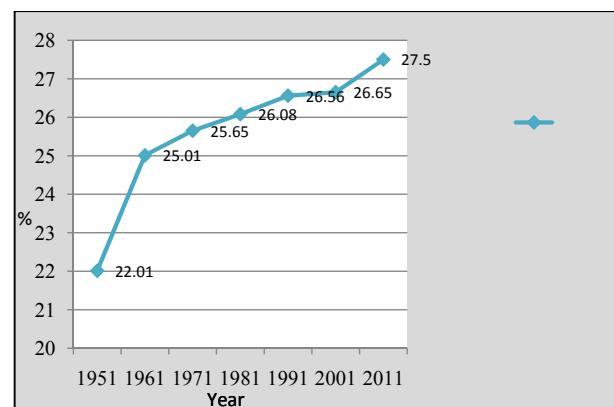


This article highlights some of the major issues of concern hindering the development of rural youth and focuses on how proper education and training can lead them to a prosperous life. In the process, it briefly discusses the diverse nature of Indian rural youth and their educational attainments. It identifies the gaps in policies and practices to develop the non-urban youths. Based

on the analysis, it suggests some of the ways, which could be followed to develop the youth for a sustainable and prosperous India.

## Understanding Rural Youth in India

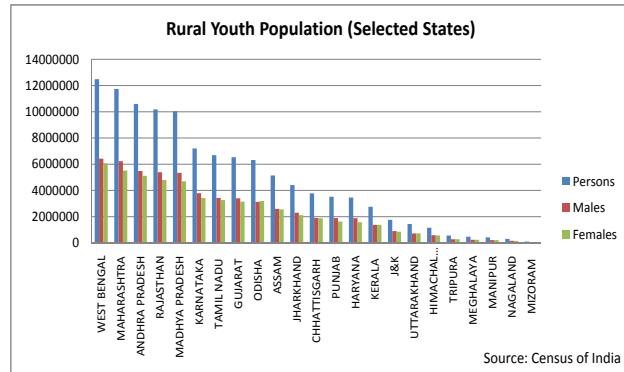
Globally, the highest proportion of young people aged 15-24 who are termed as youths, live in the developed countries. In fact, almost nine out of the 10 youth live in the developing countries. Together, youth make one fourth of world population and in India, the number of youths are the highest. However, it would be rather naïve to perceive that more youths equals to better national prospects, as it is the proper management of their education and skill development, which makes the difference. Moreover, to impart educational and training activities, it is important to understand the diversified nature of the youth of India, especially that of its rural areas.



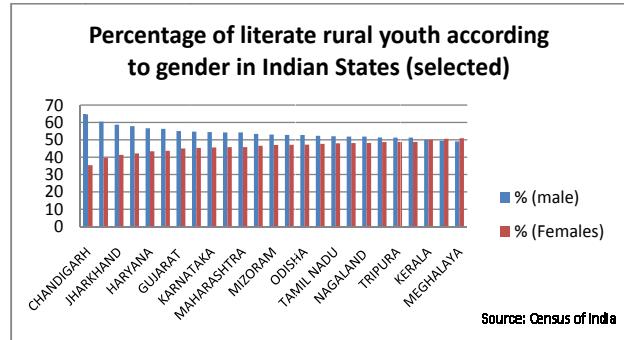
Source: Census of India

It can be seen that there are considerable inter-state variation in the number of rural youths.

There are variations in the gender representations as well. Unlike the cities and metropolitan areas, rural India is deeply rooted in its cultural heritages. Considering these diverse social, economical, lingual and cultural variation of India, it is a significant factor in developing the youth of rural India.



Looking at their educational attainments, the diversity becomes even more acute. The states of central and northern India have the highest gender inequality in terms of literacy. The table below also shows that in north-eastern states and in some South Indian states, the gender gap is significantly less. The picture repeats in case of the educational attainment of socially marginalised groups. The north eastern states have more literate tribal youths, whereas, in spite of having significant number of SC and ST population, Punjab, West Bengal and Haryana (among other states) have low literate youth from the marginalized sections. Moreover, among the below poverty-line (BPL) families, the educational awareness is somewhat missing. Hence they miss formal education for long periods and often drop out from it.



The situation in secondary education is not much different. Compared to the urban youths aged above 15, school attendance rate in rural youth



is less. It is even lower among girls. The number of schools and other institutional educational provisions are either less or non-accessible. This leads to lack of awareness about higher education, general and sexual health and so on. All of these restrict them to pursue improved life goals, fight malicious practices such as untouchability or caste based discriminations. The lack of guidance and awareness could result in degradation of values and spark abusive alcohol and/or drug addictions among the rural youth.

This trend reflects in their professional choices as well. With lower literacy rates and less formal skills, they find difficult to get employed and often work in the unorganized sectors. The educated youth in the rural areas also face difficulties in finding suitable employment in the rural sector and often migrate to big cities for higher education and professional purposes. Girls often have more difficulties in leaving their villages for higher education or employment purposes. The prejudices and stigmas restrict them, where they are more prone to be burdened with household responsibilities. However, the situation started changing in recent times. More and more girls are crossing the threshold of social stigma to upgrade themselves with education and skills. The recent initiatives of the central and state governments along with the efforts by the NGOs worked together to help improve the life conditions of the rural youth.

### Development of Rural Youths in India

A large number of programmes for the youths have been undertaken by the Government. After the economic restructuring in 1990s, the



programmes for youths have witnessed an upsurge. The policies recognize that the major focus should be on education, training and employment, health, family welfare, science and technology, arts and culture and citizenship development. The target population of the policies is mostly rural and tribal youths, out-of schools, female adolescents and youth, youth with disabilities, youths under different circumstances due to socio-political and other reasons. The government focuses on their development with new vision of skill India and a road map is paved as a part of its nation building activities. The section below provides a brief overview of some of the programmes.

It is important to prepare the base of the youth of the nation. Hence, there is a focus on improving schooling and reducing dropouts, especially in rural districts, starting from making them functionally literate. The Government has laid out a roadmap, which is pioneered by the Rural Functional Literacy Project (RFLP). RFLP focuses on imparting functional literacy to the youths (15-35 age group). The National Literacy Mission (NLM) and the Total Literacy Campaign (TLC) under NLM created the base for it. The ongoing Saakshar Bharat Abhiyan, launched in September 2009, to impart functional literacy among neo-literate youths and adults, also aims to equip learners with necessary skills to improve earning capacity and living conditions.

The Ministry of Human Resource Development (MHRD) expresses clearly that the foundational skills should be improved and rural schools are not performing well in this aspect. Due to this, there is a proliferation of private schools, colleges and universities in rural areas, many of which are indifferent in quality. This shows that

on the one hand, the awareness and demand for education in rural areas have increased and on the other there is a massification in enrolment and access. However, the issue of quality is not properly addressed yet, which is resulting in poor learning and lack of employability skills among educated youths.

The National Rural Livelihood Mission (NRLM) / Aajeevika is designed as a special programme for rural development to address this. For basic skill development of the BPL rural youths, the Rural Self Employment Institutes (RSEIs) under NRLM have been set up, which enables them to undertake micro enterprises and wage employment. 25 per cent of NRLM's fund is allocated to the work skill development and innovation. It aims to reduce poverty by empowering people with skills and capacity building. Along with it, the Ministry of Rural Development has started a new scheme titled Himayat, or Skill Empowerment and Employment in J&K (SEE J&K). This is an example of inclusive education and capacity building of youth of diverse educational backgrounds and dropouts, undergraduates of the state of Jammu and Kashmir. This model has the potential to be implemented in other states and especially to bring the youths of turbulent areas into the mainstream.

State governments are encouraged to setup skill development centres or the Kaushal Vardhan Kendras (KVKs) at panchayat levels. This will target rural youth, adolescent girls, among other. These KVKs will also work as counseling and guidance



National Rural Livelihood Mission



centres for youths to help them take informed discussions. The National Skill Development Corporation (NSDC) plays a catalytic role to create a self-sustainable model through private training partners to cater to the needs of rural and urban youths. Special focus will be to organize the Non-Governmental sectors in their skill development initiatives. Along with KVKS, the NSDC and NGO sector are working closely to develop the competences for the green jobs (agriculture, horticulture, renewable energy, eco-tourism etc.), gray collar jobs (informal manufacturing and services) and local trades, especially in rural areas.

As aforesaid, due to several initiatives more and more youths are getting benefitted. However, it is also important to integrate these initiatives with the lives of the inhabitants. Since about 58% of rural households, 52% of labour and 80% of rural population is dependent on agriculture, it is imperative to focus on agriculture in educational course. However, agriculture and allied subjects are not yet a major concern, at secondary and higher secondary levels. In other words, the curriculums in educational institutes for rural youths often negligibly include issues, which are related to their livelihood. For instance, livestock, fishery, forestry and other agri-related subjects form a negligible part in today's curriculum. The reform is necessary to bring agriculture in the mainstream education. Not many states have given emphasis to develop diploma and certificate courses in agriculture. However it is found that courses in agriculture for rural youth make them closely linked with their surroundings, relate to local agriculture and economy. Moreover, this will also make them better prepared for higher studies in Agricultural Universities and increase their chances of becoming agri-based entrepreneurs. The Indian Council of Agricultural Research (ICAR) and the NCERT may collaborate in this matter.



While developing new courses or revising curriculums, it is however important to focus on competence development and market demands. In this regard, improving language competence is a major issue and can prove extremely useful in today's interconnected world. While most of the rural schools and colleges teach in mother tongues, there is little or no focus on communicative English. However, English is the language of technology and work, and there is an unprecedented demand for it. It is an aspirational goal. Nevertheless, how far they focus on imparting quality language skills it is a matter of debate. As a result, rural youths feel less confident due to their lack of the working language skills. It is more evident among socially disadvantaged youths. They lack in their critical stages of learning.

How to impart language skills without sacrificing on further development of the mother tongue is a matter of concern. It seems important for the public institutes to come forward and understand the need of the hour. Also, using modern and penetrable technologies, such as mobiles could open many unforeseen avenues. It is observed that mobile phones have the reach in the remotest of places and this can be tapped to improve language competence (and other) among the rural youths. Along with the distance mode of education, such as open schools and universities, more opportunities are to be provided. It is utmost necessary to improve the broadband connectivity in remote areas. The government and private sector can collaboratively improve the situation. Newly launched 'Digital India' is working on this aspect and one of the major target beneficiaries are the rural youths.



Here, it is important to note that all of these programmes will be successful only if they are implemented properly. There are many issues, but the core of it is related to the teaching/training-learning process. It is seen that in rural schools, colleges and training institutes, that lack competence development is also related with the type of teaching involved. The teachers and their teaching are rather traditional, information oriented and non-participatory. As a consequence, the youths do not develop necessary skills and rather focus on information gathering, most of which is already available online. The youths often find themselves unable to cope with different situations related to their higher education, training and employment. The situation is worse in the remote tribal educational institutes. As the demand for communication, interpersonal and other soft



skills increasing in workplaces, the importance of proper teaching is becoming even more important. In this regard, norms should be developed, where the recruitment and posting of teachers/trainers influence the equitable development of the youths. Better teacher training modules, also for higher education, should be developed to make sure that the planned initiatives actually reach its target with quality.

### The way forward for the Rural youth in India

The above discussion represents some glimpse about the educational and skill development of the rural youths. It is certainly not an exhaustive discussion, which could perhaps reveal more micro level issues in greater detail. Nevertheless, it is seen that the young India is moving forward. The rural youths are not far behind either. Many of them are crossing the thresholds and entering into the world of education and skill development for a better

future. The massification of education and especially higher education is a proof that there are more first generation learners than ever before. Many of them are women and from socially disadvantaged groups, minorities and geographically remote areas.

The youths in rural areas often struggle to get well paid job. The reason could be many, but the most important are the lack of employability skills and also the lack of economic development in rural areas, which prevents the youths to move up in the ladder of professional development.

From a policy perspective, these are major hindrances in making substantial programmes for rural youths, as most of them are input based till date. There is a lack of substantial data to track the development of the youths, especially rural youths. The plans based on rather crude data often lands up from above as policy directives with no or minimal linkages with the livelihood of rural India. No wonder, they often fail to bring effective educational and skill related development for the rural youths.

It is therefore necessary to make integrated plans based on research evidences. The ministries which are involved in the development of rural India, such as the MHRD, Ministry of Labour, Ministry of Youth Affairs and Sports, Ministry of Tribal Affairs, Ministry of Health and so on should work in an integrated manner. The national data collection and analysis agencies, policy research centres should also collaborate in this regard. Careful inclusion of private partners may expedite the process of imparting education and skills among rural youths further.

How to improve the education and skills of the rural youths for a diverse country like India is a matter of detailed discussion. Any suggestion in this aspect would be rather premature. However it can be said that the importance of the development of youths and rural youths should be seen equally, with micro level planning based on empirical evidences.

*(Author is an assistant professor at the Centre for Policy Research in Higher Education (CPRHE) of the National University of Educational Policy and Administration (NUEPA). He is leading a national level project on Teaching and Learning in Indian Higher Education)*

## **Cabinet approves Pradhan Mantri Kaushal Vikas Yojana 60 lakh youth to be trained afresh**

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) with an outlay of Rs.12000 crore to impart skilling to one crore people over the next four years (2016-2020). PMKVY will impart fresh training to 60 lakh youths and certify skills of 40 lakh persons acquired non-formally under the Recognition of Prior Learning (RPL). The target allocation between fresh trainings and RPL will be flexible and interchangeable depending on functional and operational requirements.



The scheme, completely aligned to the Common Norms as notified earlier, would move to a grant based model where the training and assessment cost would be directly reimbursed to training providers and assessment bodies in accordance with the Common Norms.

Financial support to trainees will be given in the form of travel allowance, boarding and lodging costs. Post placement support would be given directly to the beneficiaries through Direct Benefit Transfer (DBT).

Disbursement of training cost to training partners will be linked to Aadhaar and biometrics for better transparency and targeting. Skill training would be done based on industry led standards aligned to the National Skill Qualification Framework (NSQF).

In view of the recommendations of the sub group of Chief Ministers on Skill Development regarding the need to address the unique skill requirements of different States, State Governments would be involved through a project based approach under the PMKVY 2016-20 with 25% of the total training targets, both financial and physical, being allocated under this stream of the Scheme. The financial amount/budget for achieving 25% of the total training targets of next phase of PMKVY would be directly allocated to the States.

Mobilisation, monitoring and post training placement of trainees will be done through Rozgar Melas (placement camps) and Kaushal Shivirs (mobilization camps). There will be special focus on placement of trainees with incentives/disincentives linked to placement as envisaged in the Common Norms. A project based approach for Non formal training for traditional jobs is also proposed. PMKVY will, in addition to catering to domestic skill needs, also focus on skill training aligned to international standards for overseas employment in Gulf countries, Europe and other overseas destinations. There will be scholarship for student undergoing training in high end job roles under the Scheme.

*Source: PIB*

# RURAL YOUTH, WORK AND EMPOWERMENT

Ela R. Bhatt

**L**ife in rural India is not easy. Therefore our youths have enormous opportunities in rural areas for future nation building.

Looking at the reality of villagers' life, in general, three major factors are playing a key role: The need for cash, indebtedness and a need to build a better skill base. Despite growing pulses and vegetables and milk, the villagers are not in a position to consume what they produce because their need for cash is greater.

Secondly, the spiral of debt is wrapped so tight around their lives, that not only subsumes all their hard earnings in debt repayment, but it also impedes their ability to build assets and steer their future. A good harvest gets swallowed up by mortgaged lands. The relationship among farmers and landless labourers, local traders gets tense and tenser.

And, there are few opportunities for villagers to upgrade their existing skills, learn new skills or to find markets for the products of their skills.

This is the broad reality that I first had to understand from my visits and studies, while organising rural, poor working women in SEWA, in the country. However, even within those few opportunities there are ample opportunities of productive work and employment to improve the lives of one's self, the village communities.

And where do we start? In my experience, women are the key to rebuilding a community.



Focus on women, and you will find an ally who wants a stable community. She wants roots for her family. You get a worker, a provider, a caretaker, an educator and a networker. A forger of bonds—essentially, you have a Creator and a Preserver. I consider women's participation and representation an integral part of our peace process. Women will bring constructive, creative and sustainable solutions to the table.

Secondly, in my experience, if women are at the centre, her productive work is the thread that weaves a society together. When you have work, you have an incentive to maintain a stable society. You can not only see the future, but you can plan for the future. You can build assets that can reduce your vulnerability. You can invest in the next generation. Life is no longer just about survival, but about investing in a better future. Work builds peace, because work gives people roots, it builds communities and it gives meaning and dignity to one's life.

By work we do not mean factory jobs; we do not mean sweatshops and cheap labour that leaves a person a slave to yet another kind of exploitation. By work, we mean the production of food, and access to water. It means the upgrading of existing and traditional skills that people have possessed for thousands of years--agriculture, animal husbandry, fishing, textiles making. This work feeds people and it restores man's relationship with himself, with fellow human beings, with the earth and the environment and with the great spirit that created us all.

## The Self-Employed Women's Association

The Self-Employed Women's Association (SEWA) began in response to the work needs of poor, self-employed women in Ahmedabad. In 1972, a group of women labourers came into my office at the Textile Labour Association (TLA) asking for help in getting better rates for ferrying goods in the wholesale cloth market. The women carried bales of cloth on their heads, delivering goods from wholesalers to retailers, and they were

paid dismal rates for their labour. Women like the head loaders who had no employer, and were self-employed. Since we had no blue print to deal with their problems it was through trial and error that we found answers.

The head loaders were the pioneers of SEWA, and soon many more women joined—vegetable vendors, agricultural workers, small farmers, rural artisans and weavers, and many more. Today, SEWA members are engaged in more than 65 different types of occupations. Through their own initiative, hard work and commitment, SEWA members have built over a hundred institutions mainly cooperatives aimed at getting “full employment”. By full employment we mean employment that ensures food, and income security, as well as social protection, which includes healthcare, childcare and insurance at the household level. Whether it was union organizing, banking, building cooperatives, or healthcare, in our experience, no solution was effective in isolation. We needed to cover an entire arena of basic necessities to make the solution sustainable. To ensure full employment for a home-based worker, it was necessary to become involved in such diverse areas as sanitation, housing, water sourcing, healthcare, banking, thereby covering not only a whole spectrum of the economy, but also of society.

I would like to share a few of SEWA’s experiences. There are hundreds more, and not all have been successful or fruitful. But each one has taught us some lessons. I share these stories as examples of the power of local action and the possibility of finding a solution with some lateral thinking and local planning. What is required is

trust in the capacity of the people, particularly in ‘yuvashakti’.

For example, when we set out to enhance the embroidery skills of the women in Banaskantha district so they could earn a better living, we found that they struggled to find time to sit and embroider. This was because they spent long hours of their day fetching drinking water for their homes. SEWA thus became involved in a water campaign to first help the women reclaim the hours they needed to ply their craft.

All of SEWA’s work deals with the reality of the everyday lives of the working poor women. SEWA’s struggles aim to improve the economic and social conditions of the women by building collective strength and becoming self-reliant. I call it building *swaraj*, a term borrowed from Gandhiji’s vocabulary, meaning self-rule. We follow an integrated approach, and in every case we look for holistic solutions—these are the only solutions that are lasting, empowering, self-sustaining and effective.

SEWA’s principle of organizing is clear from the outset—we come together to gain collective strength, and to fight for what is right. But we bear no ill will towards contractors, employers, or people in positions of power. In the Gandhian tradition, we condemn exploitation, and not the exploiter. This is how SEWA has grown to a strength of 1.8 million (2015), two-thirds being rural members from across the country, over more than forty years.

Many SEWA ventures began as a simple solution to a complex problem. A simple idea can grow organically if it is understood, accepted and owned by the very people whose lives it influences. So SEWA is made up of institutions and organizations that are run, owned, managed, and used by the worker-members themselves, with the ultimate goal of becoming economically viable and self supporting.

**The SEWA Cooperative Bank<sup>1</sup>** is one such institution that has grown rapidly, proving that poor women can create a mainstream financial institution, which is owned by them and is responsive to their special needs. The SEWA Cooperative Bank started in 1974, when women



began sharing their personal struggles, and how their small enterprises were suffering because they were paying enormous interest rates for the minuscule amounts of money they needed to borrow for their day-to-day trade. The term micro-finance came much later, but the activity of including the 'micro person' of society in financial services was started by SEWA Bank by recognizing the viability of their small enterprises, and by tailoring banking norms to the needs of the poor micro-producer.

If 50 rupees was the average amount a vegetable vendor required to buy her wares for the day, 50 rupees was her base unit of borrowing. That principle still holds good today. Although inflation has raised the loan amounts from 50 rupees to 5000 rupees today, SEWA Bank has shown that a bank built on the enterprise of poor women can grow to become financially viable and profitable. Barring the first year, SEWA Bank has distributed a dividend of 9 to 12 per cent to its shareholders each year since its inception. The Bank has more than 4 lakh depositors and more than 261 crore as working capital. One of the largest portfolio of loans is redemption of old debts including recovering mortgaged land.

**Rudi Multi-Trading Company** is a marketing network of rural farm produce, mainly spices and staples, procured directly from farmers and processed, packed and marketed by rural women. The company operates a unique supply chain model of procurement, processing, packaging and distribution through self-help women's groups, creating multiple employment opportunities for rural women. It was built because the small farmer members of SEWA complained bitterly that farming had become a losing proposition. No matter how much they laboured and invested, their expenses invariably exceeded their returns, because they paid high prices for inputs and had to sell their produce to middlemen for a pittance. Today, Rudi has built a robust rural distribution network, step-by-step, strengthening the entire commodity supply chain and linking the farmer directly to the end consumer. The small farmer becomes the owner, the manager, the producer and the supplier of the entire distribution network, which ensures fair returns, food security and employment opportunities.



The idea of RUDI is rapidly spreading from Gujarat to Rajasthan, to the north-east of India to even Assam. SEWA-Assam has members that grow a lot of paddy. With RUDI, they began processing rice, as well as making rice products like *papad* and noodles. They recently started processing turmeric. These products are all sold locally in Meghalaya. Their rice noodles are particularly popular among children. It is heartening to experience first hand how women producers from diverse communities become sisters in trade. A gradual trade between RUDI in Assam and RUDI in Gujarat and Rajasthan has begun. The annual turnover of RUDI has been 12 crore rupees, membership of about 25000 women farmers with additional income of Rs. 15 to 18 thousand.

**Lokswasthya Mandali**, a people's health cooperative, was mobilized by local leadership, using seed money collected from village members. The health of working women is closely linked to their productivity and their earnings, and in the absence of good public healthcare, families often go into usurious debt when there is a major illness. The first step is health education and basic knowledge about prevention and treatment of illnesses, simple medical do's and don'ts, advice on nutrition, right cooking methods, recognizing early symptoms of disease, body literacy--especially reproductive health, and the proper use of medicines. In response to increasing evidence that local mid-wives and community members can provide primary healthcare, the health cooperative members are given proper and regular training to become effective first-level care providers for about 80% of the common medical conditions seen at the local level, saving lives by timely action, and

reducing costs of healthcare. The cooperative's centers are equipped with generic drugs purchased directly from the producers, thereby enormously reducing the cost of healthcare. Today the cooperative reaches about 1 lakh families in 140 villages. No wonder the cooperative is sustainable, financially and socially.

Given the sea changes in the **clothing industry** both in terms of availability and choice of fabrics—from cotton to synthetics, as well as styles of daily wear in India, SEWA's efforts to reintroduce locally made cotton cloth have met with at best modest success. Yet I would like to share the story of the weavers of Kheda because they have played an important role in the formation of the SEWA union.

The Kheda Weaving story is not dramatic, nor one of outstanding economical success. It is the story of sustaining traditional skills, restoring the pride of a community, putting old skills to new use. In a small way it has reversed the growing trend of synthetic clothing.

For the long-term security of the livelihoods of embroiderers, weavers, and garment makers, producing fine goods is not enough. Their products have to find their way to the market; therefore, setting up a good marketing network is crucial. To that end, SEWA built a non-profit Trade Facilitation Centre, called Unnat Bajar in 2003. Perhaps first of its kind, it is a marketing company owned by about 15,000 shareholders – the very women who weave, embroider, stitch are the suppliers and shareholders of the company. They sell their products under their own brand name **Hansiba**, or sometimes undertake work for big companies. The company has distributed a dividend for the past 5 years. The rule of business is that 65% of the sales amount must go into the hands that embroidered, wove, and stitched the products.

**The challenge** before us today is to look for business opportunities in uncharted areas. How do we find ways to make tree plantation more profitable than cutting down forests; and make recycling more profitable than new manufacturing. Let us encourage communal ownership of assets in addition to building private assets. Given a fair chance, the spirit of cooperation is just as likely to

lead us to profits as a dose of healthy competition. With change in our thoughts, we will also need to change our vocabulary. To my mind, SEWA Bank is far more successful in its mission if it reaches thousands of small savings and self-help groups at a district-level bank than if it were to become a national bank with large assets.

In my experience, **young women** are the key to building a community. When we invest in women's participation, we have an ally who wants a stable community and roots for her family. Each woman is not only a worker, but also a provider, a caretaker, an educator, a networker and a vital forger of bonds in a community. Moreover, women's participation brings constructive, creative and sustainable solutions to the community. I consider women's participation and representation an integral part of building stable, peaceful communities.

Our youth today in the villages are asking for answers, not further analysis of problems. Let the young raise questions and think on their own to find answers and not just copy the books. That will work more gainfully on the ground.

It is time we brought **decision-making** back into the hands of rural people particularly our young. It is time for decision makers to feel the direct impact of their decisions on their own daily lives, whether they are good or bad. Change, to be real, has to come from the people; it cannot be trickled down, it cannot be imported, and it cannot be imposed. It is only when people and communities organize their own structures that decentralize production and distribution, promote asset formation and ownership, build capacities, provide social security, encourage full participation and give voice, that our world will become a dynamic and nurturing place. That is the challenge before our young. There lies the source of empowerment.

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# FOSTERING ENTREPRENEURSHIP, INNOVATION AND INCLUSIVENESS

Dr. Amiya Kumar Mohapatra

"I see startups, technology and innovation as exciting and effective instruments for India's transformation."

Shri Narendra Modi, Prime Minister of India

The development of a nation is highly correlated to the enlargement of people's choices and people's capabilities that must add value to decent standards of living and well-being of the masses. People's involvement and participation in various welfare schemes is indispensable for the triumph of true democracy. The success of 'Democracy and Swaraj' of our country is evaluated on the basis of how we '*plan for the unplanned*' and '*reach to the unreached*'. Thus people's participation as well as policy intervention is indispensable in dealing with various employment and growth-related issues in India and that will mark the road map for inclusive-focused sustainable development. To make India "FINE" (*Finance, Innovation, Networking, & Entrepreneurship*), Government of India, under the leadership of Shri Narendra Modi, has undertaken a range of schemes to achieve faster socio-economic development. Initiatives like Make in India, Skill India, Digital India, Start Up India and Stand Up India, to name a few, have been successfully launched in the recent years to bring inclusive development in India. These schemes are specially designed to address the need of the youth and hapless people.

## Startup India: An Initiative for Innovation and Inclusiveness

Better India can be envisaged only when better citizens can be created. Several turnaround initiatives have been introduced by Prime Minister Shri Narendra Modi as 'Start Up India' and 'Stand Up India' to promote entrepreneurship, innovation and inclusive development at all the levels of economic growth and social development process.

Start Up India is a flagship initiative of the Government of India, intended to build a strong eco-system for nurturing innovation and Startups in the country that will drive sustainable economic growth and generate large scale employment opportunities. This is the platform where creative and innovative youth will get a forum to translate their dream into reality. The youth of India today have the confidence to venture out on their businesses and enterprises. Therefore, a favourable and liberal eco-system is a pre-requisite to help them succeed. Now a days, we have more Startups and entrepreneurs than ever before and it is getting momentum day by day.

### Definition of Startup

Startup means an entity, incorporated or registered in India not prior to five years, with annual turnover not exceeding Rs. 25 crore in any preceding financial year, working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property.

Sources: *Startup India: Action Plan, January 16, 2016, GoI*

The government through this initiative aims to empower Startups to grow through innovation and design and has taken various measures to improve the ease of doing business. Government is also building an exciting and enabling environment for these Startups. The government has adapted a liberal approach in registration, legal formalities, and regulatory control, tax concession, etc. to ease the business process for the budding entrepreneurs. To promote entrepreneurs to experiment with new

and innovative ideas, without having the fear of facing a complex and long-drawn exit process, the government has proposed a simple wind-up operations process for the Startups.

Finance is one of the most essential aspects of entrepreneurship and small business development. In order to provide funding support to Startups, government will set up a fund with an initial corpus of Rs.2,500 crore and a total corpus of Rs. 10,000 crore over a period of 4 years (*i.e.* Rs. 2,500 crore per year). The fund will be in the nature of '*Fund of Funds*', which means that it will not invest directly into Startups, but shall participate in the capital of SEBI registered Venture Funds.

The Atal Innovation Mission (AIM) is launched to foster entrepreneurship in India and focusing on two important functions. Firstly, entrepreneurship promotion will be done through Self-Employment and Talent Utilization (SETU), wherein innovators would be supported and mentored to become successful entrepreneurs. Secondly, innovation will be promoted; that is to provide a platform where innovative ideas are generated and utilized for entrepreneurship development.

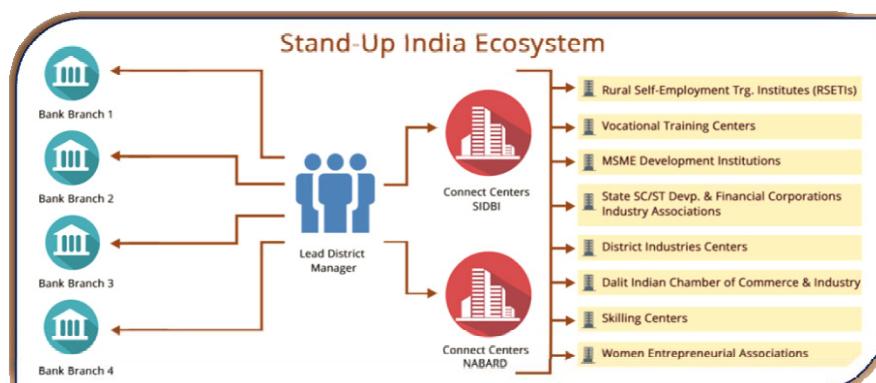
Besides, the government will set up seven new Research Parks in the institute of repute like IITs. It will also create a policy and framework for setting up of incubators across the country in public-private-partnership to promote Startups and entrepreneurship. Similarly, government is taking several other measures to foster a culture of innovation in the field of science and technology amongst young school students. The government is also initiating the process to facilitate bio-entrepreneurship for the promotion of Startups.

### **Standup India: An Initiative for Entrepreneurship Development**

One of the game changer initiative "Stand Up India" scheme is launched to promote entrepreneurship at

grass root level for economic empowerment and job creation. The purpose is not only to promote entrepreneurship awareness and development but also to leverage the institutional credit structure to reach to the excluded people such as Schedule Caste (SC), Schedule Tribe (ST), and women entrepreneurs. It intends to empower them economically and enable them to be the part of economic growth process of the nation and sets the way forward for inclusive entrepreneurship. Thus, the scheme endeavours to create an eco-system which facilitates and continues to provide a supportive environment for doing business. The scheme is intended for the entrepreneurs, who shall be benefited through 1.25 lakh bank branches spread across the country.

Facilitating bank loans between Rs. 10 lakh to Rs. 1 crore for the green field projects, to at least one SC or ST borrower or at least one woman borrower per every branch of all the schedule commercial banks is major objective of Stand Up India Scheme. This loan is available for setting-up new green field enterprises in the manufacturing, trading and service sectors. The scheme is meant to address the challenges faced by SC or ST and women entrepreneurs in setting-up enterprises, and obtaining loans. With coverage over 75 per cent of project cost at a minimum interest rate of the bank, the advancement of loan is intended to cover the cost of plant and machinery and working capital requirement. The borrower will repay the loan up to seven years with moratorium of up to 18 months. Further, the scheme envisages 25 per cent margin money; which can be provided in convergence with eligible central/state schemes.



(Sources:[www.standupmitra.in](http://www.standupmitra.in). Gt)

However, the borrower needs to contribute 10 per cent of the project cost by his/her own and the remaining amount can be managed by availing admissible subsidies offered by the government. If any borrower wants to borrow less than Rs.10 lakh which is less than the amount prescribed by Stand Up India scheme; they can avail from MUDRA Bank under various categories.

Apart from linking borrowers to the bank; the scheme also provide hand holding support through a network of agencies engaged in training, skill development, mentoring, and preparation of project report, filling application and subsidies scheme etc.

Despite being confined and catered to SC/ST and women entrepreneurs; the scheme largely expected to contribute in making inclusive and socially desirable society. To sum up, Stand Up India scheme not only provides loans to the target borrowers but also offer them hand holding services and customize training for business development. Thereby, the scheme has become an avenue for fostering self-development and entrepreneurship and provides a forum for contributing in socio-economic development in India.

### **Mudra Bank: An Initiative for Financial Inclusiveness**

The creation of MUDRA Bank (*Micro Units Development and Refinance Agency Ltd*) signifies an important initiative for inclusive development. It is primarily responsible for promoting and supporting non-corporate small business sectors by extending credit and support services and thereby contributing in achieving financial inclusion in India through a variety of policy interventions. MUDRA bank focus on key target demography which includes shopkeepers, fruits and vegetable sellers, small traders, MFIs, NBFCs, NGO, Trust, local government and state government.

Various micro financing schemes have been developed and introduced under the auspices of the flagship program '*Pradhan Mantri MUDRA Yojana*'. It lays key emphasis on strategically

improving growth of small business units and their funding requirements. MUDRA Bank has classified the non-corporate small business sectors into three categories: *starters, mid-stage finance seekers and next level growth seekers*. To facilitate and address the credit needs of these three categories, MUDRA Bank has started three different loan windows namely; *Shishu, Kishor, and Tarun*. '*Shishu*' being the lowest in the ladder of three segments, is entitled to avail loans up to Rs. 50,000/- and '*Kishor*' can avail the loan from Rs. 50,000/- to Rs. 5 lakhs where as '*Tarun*' is allowed to get credit support of Rs. 5 lakhs to Rs.10 lakhs. However, to encourage Startups and new micro business units at the grass root level, 60 pre cent of the total fund is marked for '*Shishu*' and the rest amount get disbursed to the remaining two. Taking into account, a gamut of determinants like sectoral activities, credit needs, business priorities, sectors specifics needs; MUDRA has devised a set of well thought and tailor made schemes to address various needs of these micro enterprises and the entrepreneurs. The rationale is to distribute the benefits of credit enhancement amongst the smallest business segments and help these micro business units to grow and contribute to society and the economy.

### **Concluding Remarks**

The initiatives of the government of India will play a crucial role in fostering entrepreneurship, innovation and inclusiveness in India. The three 'F', funds, functions, and functionaries are needed to optimally operate to enhance the desired benefits that can percolate among the masses. However, the success of all these schemes will depend on effective and efficient governance, timely implementation and close monitoring of various schemes and adherence to accountability transparency at all level.

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# IMPORTANCE OF SKILL DEVELOPMENT AMONG RURAL YOUTH

P. Srivatsa

India, which has earned the distinction of being called as the nation of youth will see a further rise in its young population. By 2020, India, is expected to be called as the world's youngest population as 500 million Indian citizens will be under 25 years of age and more than two thirds of the population will be eligible to work. This means that a growing number of India's youth need the right educational infrastructure to develop skills and adequate opportunities to get employed or become entrepreneurs. However, the wide gap between those who have access to education and skill development opportunities and those who do not, is a challenge that has to overcome. Developmental economists have proposed several models for rapid progress of nations. One among them is to generate employment opportunities in countries where there are unlimited manpower available---ready to take jobs. Employment is a factor of the demand and supply of labour and increasingly the ability to make supply available where demand exists with or without any physical relocation.

## Current Situation of Rural Youth:

As per the annual report of 2015-16, (NSS) following is the current state of rural India.

- 72.2% of Indian population i.e. 857 million people lives in rural areas.
- 12% of the world population lives in Indian villages, which makes it bigger than the size of Europe.
- 80% of the rural household depends upon small and marginal farms.
- Though the share of agriculture in India's GDP is continuously declining, it still engages around half the country's total work force.
- However, 40% of rural households now rely on non-farm activities as their major source of income.
- About 60% of the rural males and 61% of rural females belong to the economically active age group viz. 15-59 years.

- Persons aged 15-29 years, who were considered as the youth, accounted for 26% of rural population.
- About 72% of rural males and 56% of rural females are illiterate. However, only about 21% of rural males and 12% of rural females are educated at secondary level and above, (including diploma/certificate course). The literacy rate has continuously increased significantly over the years for both rural males and females.

India faces a paradoxical situation where youth is looking for job on one hand and on the other industry is suffering from availability of skilled workers. The skill mismatch makes youth unemployable. Further, it can be noted that manufacturing employment in India has not increased to the extent desired. The level of human capital in terms of literacy, educational levels and specific skills raise the productivity and incomes of workers in the labour market. It is so astonishing that literacy and educational levels though have increased, 89% of the youth have not taken any kind of vocational training. Youth labour market also faces the problem of organized labour market, lower income, and unhygienic conditions of work and lack of social security. Even when the education and training are available, obstacles still exist such as social customs, caste barriers, and lack of access to capital, corruption, lack of support mechanisms, poverty, poor health, poor working conditions and population growth. Due to population growth, youth numbers are growing faster than the rate of job creation. Exploitation also threatens youth. Rural youth starts working from their childhood. They are often forced to work as bonded labour. All such harsh situations make rural youth unemployable and it was rampant for the last ten years. Most of the youth in rural areas, even though decently educated, they are not getting their desired and required jobs as per their educational qualifications. Their qualifications and the job they are doing mismatch which creates the lack of skilled and qualified employees in the

desired market field. Rural youth who preferred to work in fields also lack innovative ideas that is making agriculture bitter for them. There are many other problems which make rural youth unemployable. These include:

### **Excessive increase in population**

In India, the population is crossing all bounds. It is believed that within 20 years or so the population of this country may get doubled. At this rate of increase in population, no country can guarantee full employment to its hands. Programmes of family planning attempts to restrict the increase in population have so far not yielded the desired results. Hence, newer ways of handling this issue has to be meticulously planned to accommodate the increasing population in respective works. Meeting the demands of population and maintaining balance between supply and demand by creating innovative jobs for the youth (particularly rural youth) may prove to be prosperous for youth empowerment.

### **Limited land and great pressure on land:**

India has a limited area of agricultural land. Attempt is being made to break the barren land and bring greater area under the orbit of the agriculture. Apart from this there is greater pressure on the land. In rural areas most of the people depend on land for their livelihood. This creates the situation of unemployment for a large number of persons in the rural areas. Providing proper agricultural land to all those persons who do not have land to some extent can induct rural youth in agrarian employment.

### **Seasonal nature of agriculture:**

Agriculture in India is a seasonal affair. It keeps people engaged only for few months. After sometime the farmer has nothing to do. There is a season for sowing and harvesting. After that the farmers have no job. During this period they remain unemployed. This has adverse effect on the earning of the people and the standard of living. What is needed is that for this period, the agriculturalists should be provided with some job. This would help them to earn more and employ their free time materially. This free time for the rural youth can be utilised for productive

works such as giving training in self-designed and self-employable industry works, training in small scale and cottage industries and if the youths unemployed graduates, then training and push up for starting a small scale start-up company can be provided with due incentives from the governments.

### **Lack of education and ignorance about scientific and modern means of agriculture:**

Due to lack of education, they are not able to utilise their energy in proper manner. Apart from this they are not able to know about the scientific and modern methods of agriculture. This makes their task cumbersome and time consuming. This also has adverse effect on employment position which requires rethinking and reconsideration. Vocational training on farming methods and providing special lectures on scientific cultivation, mechanization of agriculture for less educated unemployed youth will give fruitful results.

### **Lack of knowledge for rural youth on job oriented courses:**

Many of the rural youth just go and join any course without proper guidance but only for the sake of degree. Such courses which don't bear compatibility to the innate talents of youth may remain as degree for name sake and they don't help them in getting a job. In such cases these rural youth resign back to their villages only to go for agriculture works or remains unemployed.

### **Job creation for a calendar year is not sufficient to cater the spurring youth:**

Although many students come out of the colleges with flying colours every year, they don't find that much of jobs to accommodate even 50-60% of the youth who completed their degrees. On the other side of the coin, for the last 5-6 academic years we are observing many students are not opting to join professional courses and number of vacant seats are increasing year by year which shows inability of such courses in providing a job for that particular student.

All the above factors are simply raising the same voice i.e. accessing decent jobs not only

requires improvement in quality of education, training and skill development but also it is to be done as per the need of the industry and labour market. Skill Development Programmes are essential and can work as a vehicle for change. However, a skill development programme to be successful in enhancing the employability of rural youth needs to take care of some additional factors. We should bear in mind that skill development is from the supply side. We need to be sensitive to the expectations of employers from demand side. Besides hard skill, they also award weightage to soft skills such as communication skills, upkeep of the employees, language proficiency, punctuality, hygiene and so on.

### **Probable solutions to the unemployment in Rural India:**

1. The very first solution for growing unemployment is to control the rising population of our country. Measures have been taken by the government to control population explosion, but still the desired results have not been achieved.
2. The quality of Indian education should be improved. Job oriented courses should be incorporated into the curriculum. Government should keep a strict watch on the education system and try to implement new ways to generate skilled labour force. The education should be as per the current requirements of the industries. Before completing the education a practical knowledge should be given.
3. Also today's youth should join the institute or select the course where proper training is imported and the course is as per the current industries requirements.
4. Government should encourage and develop agriculture based industries in rural areas so that the rural candidates don't migrate to the urban areas. More employment should be generated in rural areas for the seasonal unemployment people.
5. Rapid Industrialization should be created.
6. Development of the rural areas will stop the migration of the rural people to the urban cities and this will not put more pressure on the urban city jobs.

### **National Skill Development Mission:**

The National Skill Development Mission has been developed to create convergence across sectors and states in terms of skill training activities. Further to achieve the vision of 'Skilled India', The National Skill Development Mission would not only consolidate and coordinate skilling efforts but expedite decision making across sectors to achieve skilling at scale with speed and standards. The mission directorate will be supported by three other institutions namely, National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC) and Directorate General of Training (DGT). Seven sub-missions have been proposed to act as building blocks for achieving overall objectives of the mission:

- i. Institutional Training
- ii. Infrastructure
- iii. Convergence
- iv. Trainers
- v. Overseas Employment
- vi. Sustainable Livelihood and
- vii. Leveraging Public Infrastructure.

### **Shyama Prasad Mukherjee Rurban Mission:**

This scheme includes development of economic activities and skill development. The preferred mode of delivery would be through PPPs while using various scheme funds. RURBAN Mission addresses one of the biggest challenges the country is facing that is the rural migration leading to the hyper urbanization and subsequent loss of rural habitat.

### **USTTAD:**

Upgrading Skills and Training in Traditional Arts/Crafts for Development (USTTAD), scheme aims at upgrading skills and training of minority communities by preservation of traditional ancestral arts and crafts. It also envisages boosting the skills of craftsmen, weavers and artisans who are already engaged in the work.

### **Conclusion:**

Youth is considered to be the future of any nation. More particularly in a developing

country like India, Youth plays a considerable and substantial role in the development of the nation. Significant emphasis has to be given to the youth and they should be viewed as an investment opportunity and be treated as partners in growth and development. However, most of the rural youth remain unemployed due to various reasons which mainly include lack of knowledge in job oriented courses, dearth of technical expertise and for some who are employed in agriculture may encounter difficulties due to seasonal issues and severe agrarian crisis. Among educated rural youth, the problem of unemployment can have serious repercussions in terms of social instability which, in turn, many affect governance and growth adversely. In order to tackle the challenges of participation and job quality or the rural youth, policy interventions should promote a better quality education, on-the-job training, skill formation on the one hand and productive job creation on the other. For those

who are in self-employment, credit assistance and marketing assistance can be of enormous help. Comprehensive policy frame work for the rural youth should contain aspects like innovative delivery models, using skill development centres in rural areas to provide training information, guidance and delivery mechanism, improving access to apprenticeships, providing training information, guidance and delivery mechanism, improving access to apprenticeships, providing training in scientific and technical fields etc., will benefit the rural youth immensely. Hence, broad-based skill development is crucial and these initiatives should be supplemented by specific programmes and policies that provide all-inclusive packages for the empowerment of rural youth and ensure that the present day demographic dividend should prove to be India's real added advantage.

*(Author is a social anthropologist and writes on social issues)*

### **Union Cabinet approves the National Apprenticeship Promotion Scheme**

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi recently approved a National Apprenticeship Promotion Scheme. The scheme has an outlay of Rs. 10,000 crore with a target of 50 lakh apprentices to be trained by 2019-20. The Scheme would be implemented by Director General of Training (DGT) under Ministry of Skill Development and Entrepreneurship (MSDE). It provides for incentivizing employers to engage apprentices. 25% of the total stipend payable to an apprentice would be shared with employers directly by Government of India. It is for the first time a scheme has been designed to offer financial incentives to employers to engage apprentices. In addition, it also supports basic training, which is an essential component of apprenticeship training. 50% of the total expenditure incurred on providing basic training would be supported by Government of India. The Scheme will catalyze the entire apprenticeship ecosystem in the country and it will offer a win-win situation for all stakeholders. It is expected to become one of the most powerful skill-delivery vehicle in the country.



Apprenticeship training is considered to be one of the most efficient ways to develop skilled manpower for the country. It provides for an industry led, practice oriented, effective and efficient mode of formal training. The National Policy of Skill Development and Entrepreneurship, 2015 launched by the Prime Minister focuses on apprenticeship as one of the key components for creating skilled manpower in India. The present scheme also aims to achieve the objective as stated in the National Policy, 2015. The policy proposes to work pro-actively with the industry including MSME to facilitate tenfold increase opportunities in the country by 2020-20.

# RURAL ENTREPRENEURSHIP: CHALLENGES & WAY FORWARD

Dr. S. Vijay Kumar

The Make in India strategy adopted by the Prime Minister of India aims to facilitate investment, foster innovation, entrepreneurship, enhance skill development in the country. Rural entrepreneurs are those who establish industrial and business units in the rural areas. Entrepreneurship can play an important role in rural development. Agriculture continues to be the backbone of rural society. Seventy per cent of holdings are held by small and marginal farmers resulting in overcrowding on the agricultural land and diminishing farm produce. This results in migration of farm workers in large numbers to the urban areas. Land being limited and unable to absorb the labour force in agriculture, there is a need to develop rural industries to solve rural unemployment and rural migration to cities.

In the era of globalisation, entrepreneurship development in the rural context is a challenge. According to 2011 Census, 68.84 per cent people are living in rural areas of India. People in rural areas suffer with unemployment, poor infrastructure facilities which may be solved with the development of the rural entrepreneurs. But, the rural entrepreneurs are suffering with various problems like fear of risk, lack of finance, illiteracy, and competition from the urban entrepreneurs. This article is an attempt to understand the problems and challenges of rural entrepreneurship in the context of rural development in India and possible suggestions are given to overcome the problems.

**Scope of Rural Entrepreneurship and Rural Industries:** Micro and small scale enterprises have existed in rural India since ages in the form of traditional skills. Recently, rural entrepreneurship has emerged as a dynamic concept. There is a lot of scope for rural entrepreneurship in SMEs (Small and Medium Enterprises) sector which plays a vital role in providing employment and income for the poor and unemployed in rural areas. As the population grows there will be pressure on land and the growth in the agricultural production cannot absorb the ever increasing rural labour force in agricultural employment. This leaves the rural non-

farm sector in the form of rural SMEs to absorb those released from agriculture but not absorbed in the urban industries. Contributing more than 52 per cent of the GDP and making available more than 75 per cent of all labour force in India, the rural sector is best poised for a rapid expansion in the small and medium industry arena. The scope of rural industries is considered basically a question of properly utilising the unexploited natural and human resources and tapping vast material existing in the countryside. The features of rural industrialisation are low investment of capital, labour intensity and use of simple technology by employing local human and material resources. Thus, a judicious mix of local manpower with the local resource is necessary to bring about a viable development in these areas.

## Basic principles of entrepreneur applied to the rural development are:

- Optimum utilisation of local resources in an entrepreneurial venture by rural population - Better distribution of the farm produce results in rural prosperity.
- Entrepreneurial occupation rural population to reduce discrimination and providing alternative occupations as against the rural migration.
- To activate such system to provide manpower, money, material, machinery, management and market to the rural population.

## Government Schemes for Rural Entrepreneurship in India:

- Entrepreneurship Development Institution Scheme
- Rajiv Gandhi Udyami Mitra Yojana (RGUMY)*
- Performance and Credit Rating Scheme (Implemented through NSIC)
- Khadi Karigar Janashree Bima Yojana* for Khadi Artisans
- Marketing Assistance Scheme
- Provision of Urban Amenities to Rural Areas (PURA)

## Problems faced by the rural entrepreneurs:

### Financial Problems:

- a) **Lack of funds:** Finance is the backbone for any business. Most of the rural entrepreneurs fail to get external funds due to lack of tangible security and credit in the market. The procedure to avail the loan facility is too time-consuming that its delay often disappoints the rural entrepreneurs. They are mainly depending on parents and relatives or money lenders for finance. They are not aware of the entrepreneurial supporting financial institution like SIDCO (Small Industrial Development Corporation), SIDBI (Small Scale Industrial Development Bank of India), etc., These financial institutions are providing finance to entrepreneurs to startup new venture and also modernise the existing business but due to these institutions; rules and regulations it is not easy to avail the finance for the business.
- b) **Risk bearing Capacity:** Generally, rural entrepreneurs have low risk bearing ability due to lack of financial resources and external support. They expect regular income and restrict themselves to invest in their business.

- c) **Poor infrastructure facilities:** Due to lack of proper and adequate infrastructural facilities, the growth of rural entrepreneurs is not very healthy. Infrastructure facilities like transport (bus, train etc.), communication (telephone; fax, internet facilities etc.), power supply are very poor in the rural areas compare to the cities. They are very much useful for the entrepreneurs to successfully run their business.

### Marketing Problems:

- a) **Limited scale and scope of local market opportunities.**
- b) **Lack of market information due to poor communication facility:** It makes difficult for rural entrepreneurs to understand market trends and policies followed by the government on industrialization.
- c) **Competition:** Rural entrepreneurs are facing tough competition from the large scale organisations and urban entrepreneurs. Rural entrepreneurs cannot compete with the urban entrepreneurs due to lack of standardisation and branding and quality of the products. The rural producers are not collective in their approach for marketing their products because they are widely scattered and mostly uneducated.

d) **Middlemen:** Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit. Storage facilities and poor means of transport are other marketing problems in rural areas. In most of the villages, farmers store the produce in open space, in bags or earthen vessels etc. So these indigenous methods of storage are not capable of protecting the produce from dampness, weevils etc. The agricultural goods are not standardised and graded.

e) **Low quality products** Today, consumers are more sensitive regarding the quality of the products. Only some big firms follow the TQM (Total Quality Management) practices in their production. Rural entrepreneur may not produce quality products due to lack of standardized equipments and poor quality of raw materials.

### Management Problems:

a) **Lack of IT knowledge and Technical Skills:** Information technology is not very common in rural areas. Due to low level of technical knowledge and skills, their performance may not be better. Entrepreneurs rely on internal linkages that encourage the flow of goods, services, information and ideas. The intensity of family and personal relationships in rural communities can sometimes be helpful but they may also present obstacles to effective business relationships. Business deals may receive less than rigorous objectivity and intercommunity rivalries may reduce the scope for regional cooperation. Decision making process and lines of authority are mostly blurred by local politics in rural areas.

b) **Non availability of skilled labours:** Generally skilled personnel are willing to work in urban areas due to high salary and other amenities when compared to rural areas.

c) **Legal Formalities:** Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance

d) **Procurement of Raw materials:** In rural areas raw materials of the business mainly depend on agriculture. If there are no rains, the business operations are affected. Thus, procurement of raw materials is really a tough task for rural entrepreneur. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

**Credit Information** of the rural entrepreneurs has to be developed so as to enable them to get sufficient amount of loan from the banks at reasonable rate of interest.

**SWOT Analysis:** Strengths, Weaknesses, Opportunities, and Threats of small businessmen have to be identified and properly trained to motivate them to become entrepreneurs.

**Innovators club** should be established in villages to support the large mass of youth who are interested in taking business as a career.

**Marketing management skills should be improved** among the rural entrepreneurs to face the problems of entrepreneurship.

**Awards should be given** to those entrepreneurs who demonstrate extraordinary success.

**Entrepreneurship development cell should be established** at all the villages level to provide guidance and counseling to motivate the rural entrepreneurs regarding the use of modern technology.

**Successful rural entrepreneurs should show path** for other rural entrepreneurs.

**Agriculture diversification** by exploring the opportunities by farming completely a new range of grains, fruits or vegetables.

**Establishing agro food processing units** or related units like wine production, juice production and many others.

**Non-farm product business establishment** by promoting local rural artisan work.

**OPS (Opportunities, Problem identification & Solution) Approach:** This approach helps an entrepreneur especially neo-rural entrepreneur to explore opportunities include the scanning of the environment to explore the possibilities to start the new venture or to support the already established business in more professional manner. Identifying the exact nature of the problem (External to the organisation or internal to the organisation? If problem of the business is related with government policy, it is external and if it is internal, it may be related with strategic issue or operational issue or related with functional issues to set up an industrial unit), after identification of the problem it is easier to utilise the opportunities available in the market to explore further.

**Encouraging the skilled and professional people** who have left the rural area to come back.

**NRIs and wealthy people of their respective villages should establish/assist rural industries.**

**There should be efficient regulated market** for the marketing of rural products.

**Grading, standardisation should be promoted** and promotional activities should be enhanced for the benefit of rural industries.

**To help to develop flexible manufacturing networks** of co-operatives, micro and other manufacturing businesses.

**To develop and produce a particular product** that none of the firms could manufacture alone i.e. there should be links between them in the manufacturing of that product.

**Conclusion:** Rural entrepreneurship plays a vital role in the economic development of India, particularly in the rural economy. It helps in generating employment opportunities in the rural areas with low capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, reducing poverty, migration, economic disparity, unemployment. The Government should go for appraisal of rural entrepreneurship development schemes and programmes in order to uplift rural areas. Rural entrepreneurship finds it difficult to take off due to lack of capital accumulation, risk taking and innovation. The rural development programmes should combine infrastructure development, education, health services, investment in agriculture and the promotion of rural non-farm activities in which women and rural population can engage themselves. Rural entrepreneurship is the way of converting developing country into developed nation. Promotion of rural entrepreneurship is extremely important in the context of producing gainful employment and reducing the widening disparities between the rural and urban. Monitoring rural development programmes by supplying right information at the right time, providing timely and adequate credit and continuous motivation of bankers, Panchayat, union leaders and voluntary service organisations will lead to the development of rural entrepreneurship.

*(Author is former Head, Department of Economics, Kakatiya Government College and Ex - Member of Board of Studies, Kakatiya University, Warangal )*

# SKILL ENHANCEMENT THROUGH DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA

Sabita Kumari

**A**ccording to census 2011, India has 55 million potential workers between the age group of 15 and 35 years in rural areas. At the same time, the world is expected to face a shortage of 57 million workers by 2020. This presents a historic opportunity for India to transform its demographic surplus into a demographic dividend. The Ministry of Rural Development implements Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) for inclusive growth, by developing skills and productive capacity of the rural youth from poor families.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana is a placement linked Skill Development scheme for rural poor youth. This initiative is part of the National Rural Livelihood Mission (NRLM). DDU-GKY has its origin in the wage employment linked "Special Projects" for skilling component of the Swarnajayanti Gram Swarojgar Yojana (SGSY), which was subsequently renamed as Aajeevika Skills when SGSY was converted as NRLM. The placement linked skills scheme, Aajeevika Skills, has recently been further revamped in terms of announcement of Antyodaya Divas on 25<sup>th</sup> September 2014 as Pandit Deen Dayal Upadhyaya Grammen Kaushalya Yojana (DDU-GKY). The skilling programme for rural youth has now been refocused and re-prioritised to build the capacity of rural poor youth to address the needs of global skill requirements.

About 69 per cent of the country lives in villages. Agriculture is the largest employer (about 48% of its 490 million strong workforces), but resulting in only 13 per cent share of the GDP of the country. Rural poverty is a reality and the Prime Minister's vision of 'Skill India' is a strategic initiative. In line with the PM's vision and the objectives of MoRD (poverty alleviation as well as economic empowerment) DDU-GKY, in partnership with private industry, is empowering this fraternity with skills and placing them in jobs.

DDU-GKY has pioneered the concept of placement linkage, job retention and career progression as part of its action and mandate, with clear goals as well as incentives associated with each, prescribing 75 per cent placements and a minimum wage of Rs 6,000 per month.

Of the 21 and more skill training programme employed by the Government of India, DDU-GKY is unique in its tight focus on rural poor youth, and its ownership of the entire Skilling Life-Cycle, from mobilisation to migration and career progression. This often involves appreciation of the inherent rural challenges like supporting the individual through his or her journey from an 'anganwadi' of just 10-12 households to a large city like New Delhi, with a population of over 15 million, a culture of consumption and literally, an out-of-this-world glitzy lifestyle.

## Implementation Model

In its design, DDU-GKY provides a central role to the states for implementation of the program. Accordingly, the program envisions a decentralized approach to implementation where states would have full power to assess, approve and guide the program in their states after they achieve Annual Action Plan (AAP) stats. Skilling projects for non AAP states are processed and appraised by MoRD, until project for these states. The transition to AAP status is dependent upon the state having dedicated HR structures at the state



and district level, having a project appraisal policy that is in sync with DDU-GKY and policy on case of government infrastructure. At present, a total of nine states are AAP states and include Andhra Pradesh, Bihar, Gujarat, Kerala, Odisha, Rajasthan, Tamil Nadu, Telengana and Uttar Pradesh.

DDU-GKY follows a 3-tier implementation model. The DDU-GKY National Unit MoRD functions as the policy-making, technical support and facilitations agency. Currently, few States and Annual Action Plan (AAP) stats. They appraise and approve projects of PIAs independently, based on their Annual Action Plan approved by MoRD. Fund release is managed by the states. Other states implement projects through year programmes (YP) and are called YP states. Skilling project for these States are processed and appraised by MoRD, until their transition to AAP status. Similarly fund release for each project is managed by the MoRD.

### Project Funding Support

DDU-GKY provides funding support for placement linked skilling projects that address the market demand with funding support ranging from Rs. 25,696 to over Rs. one lakh per person, depending on the duration of the project and whether the project is residential or non-residential. DDU-GKY funds projects with training duration from 576 hours (3 months) to 2304 hours (12 months).

Funding components include support for training costs, boarding and lodging (residential programmes), transportation costs, post-placement support costs, career progression and retention support costs.

### Training Requirements

DDU-GKY funds a variety of skill training programs covering over 250 trades across a range of sectors such as retail, hospitality, health, construction, automotive, leather, electrical, plumbing, gems and jewellery to name a few. The only mandate is that skill training should be demand based and lead to placement of at least 75 per cent of the trainees.

The trade specific skills are required to follow the curriculum and norms prescribed by specified national agencies: the National Council for Vocational Training and Sector Skills Councils.



In addition to the trade specific skills, training must be provided in employability and soft skills, functional English and functional Informational technology literacy so that the training can build cross cutting essential skills.

### Training Quality Assurance

Through the National Policy on Skill Development, 2009, India recognized the need for the development of a national qualification framework that would transcend both general education and vocational education and training. Accordingly, GOI has notified the National Skills Qualification Framework (NSQF) in order to develop nationally standardized, and internationally comparable qualification mechanism for skill training programs which can also provide for interoperability with the mainstream education system.

In line with NSQF, DDU-GKY mandates independent third party assessment and certification by assessment bodies empanelled by the NCVT or SSCs.

### Scale and Impact

DDU-GKY is applicable to the entire country. The scheme is being implemented currently in 33 States/UTs across 610 districts partnering currently with over 202 PIAs covering more than 250 trades across 50+ sectors. So far, from the year 2004-05 till 30th November 2014, a total of 10.94 lakh candidates have been trained and a total of 8.51 lakh candidates have been given placement.

### Types of training under DDU-GKY

DDU-GKY mandates two types of training in every course, i.e. a Generic Training of Soft Skills, English and Information Technology and Trade

Specific Skills. Such training can be structured for different duration, i.e. for 3 month (576 hours), 6 month (1152 hours), 9 month (1578 hours), 12 months (2304 hours) and courses beyond 12 months. The training plan can also provide On-the-Job Training (OJT) as part of the training module, which cannot exceed 30 days for a 3 month course, 60 days for a 6 month course, 90 days for a 9 month course and 120 days for a one year course. The training content is currently required to be aligned with National Council for Vocational Training (NCVT) or Sector Skill Councils (SSC) standards. DDU-GKY mandates independent third party certification of every trainee to assess the skill, knowledge and attitude of each trainee. Such third part certification shall be undertaken by the PIAs only through those agencies empanelled by NCVT or Sector Skill Councils.

### **Success rate of DDU-GKY**

From April, 2012 till 31st March, 2015, DDU-GKY has trained over 5.08 lakh and placed over 3.65 lakh candidates. Currently, it has over 240 on-going projects, with over 350 training centers, developing skills among candidates in over 40 trades across the country which will impact over 7.9 lakh candidates in the next two years at an investment of over ₹2,660 crores.

But the real success of the programme lies in what has made these numbers possible. Some of them are:

DDU-GKY works in the Public-Private partnership mode, with over 1,200 registered training partners across the country and another 1,200 partners wanting affiliation and investments. This has allowed the division to access the best of the resources and deliver programmes of quality.

DDU-GKY works with a business-like 'Outcome Oriented Process', which is division agnostic and can be employed as a 'best practice' across many skilling programmes, through its guidelines, Standard Operating Processes (SOPs) and a self-learning system that can adapt to the real-world situation. What this has achieved is standardisation in process and delivery, development of world-class training infrastructure and an ability to build scale and capacity.

Another key factor is the ability of DDU-GKY to innovate. Innovation in using technology in very interesting ways. Like, a possibility of remote site management through CCTV image capture of its training infrastructure. Like, for instance, in introducing training modules in Life Skills, basic IT skills and Communication (English) in every skill programme. This makes candidates employable in a wide range of organisations, from MSMEs to MNCs.

Like for instance in introducing Geo-Tagged Bio-metric Attendance recording system, details of which can be accessed over the web. Also, in case of blended learning content (audio, video and online in addition to books and lectures) delivered through video infrastructure and a Tablet PC, dedicated for the use of each individual in training.

And innovations beyond technology include the facilitation of 'Migration Support Centres'. It's the place in a big city the candidate can call home and go to as frequently as needed. Counselling in Migration Support Centers is to help candidates adapt from village life to work life full of targets and demands. Like, for instance, its champion employer policy or Industry Internship Programme. Champion Employer is an engagement with employers who commit to training and employ 10,000 or more in 2 years. An industry internship is where the candidates get the opportunity to not only learn on the job but also a step into a permanent role after one year. Both have introduced newer training techniques, pedagogy and benchmarked infrastructure from world-class employers.

Last but not the least, is DDU-GKY's ability to soak in, learn from and develop 'best practices', and share the same in a constructive 'to-do' manner with its Project Implementing Agencies (PIAs). This has, in particular, aligned DDU-GKY as the implementing arm, for several of the initiatives of the Government, like Smart Cities, Digital India and Make in India. Smart cities can be smart only when its residents are e-savvy and can put the digital and active interfaces of government to good use. Digital India is not only about seeping in infrastructure, the hardware and the software, but the people ware. It is the smart 'digitally skilled' users who eventually will help realise the

dream of a 100 smart cities. Likewise, DDU-GKY is one of the primary assets in the 'Make in India' programme, wherein investors can be assured of large numbers of 'ready-to work' manpower from day one.

### **Himayat-Special initiative in Jammu and Kashmir**

Himayat is a special scheme for skilling under DDU-GKY, MoRD aimed at training and placement of 1,00,000 youth from J&K in organised sectors over a five year period (2011-12 to 2016-17). Priority will be given to youth who are school drop-outs, have studied up to 10<sup>th</sup> class or 12<sup>th</sup> class and those who are college drop-outs. The MoRD is investing Rs. 235.30 crore in this scheme.

### **Key features of the Himayat Scheme are as under :**

- The scheme includes youth from both BPL as well as non-BPL categories and youth from urban as well as rural areas. In general, the target youth are to be in the age group of 18-35 years of age, except for a few special groups.
- This is a 100% centrally funded scheme.
- The scheme mandates at least 75% of placement of total sanctioned target candidates.
- The scheme provides for skilling and placement program ranging from three, six and nine months.

### **Roshni-Special initiative in 27 most affected Left-Wing Extremist affected districts**

Roshni is a special initiative under DDU-GKY launched on 7<sup>th</sup> June, 2013 for training and placement of youth from 27 most critical Left-Wing Extremist (LWE) affected districts. Key features of the Roshni initiative are as under :

- At least 40% of the candidates covered under the scheme shall be women. Special efforts will be made to proactively cover Particularly Vulnerable Tribal Groups (PVTGs) on a priority basis.
- Training will be imparted through public-private and public-public partnerships with registered PIAs.

- Four residential training models with duration ranging from 3 months to 1 year shall be taken up to meet the diverse needs of youth depending on their entry level qualifications.
- Placement-linked, market driven fully residential skill training will be provided.
- The projects shall be funded jointly by the central and state governments in the ratio of 75:25.
- National Institute of Rural Development (NIRD) has been designated to act as monitoring and coordinating agencies for Roshni.
- It is targeted to cover a minimum of 50,000 youth from 27 most critical left-wing extremist affected districts in three years. A total number of 23 project proposals have been approved covering 55460 beneficiaries with the total project cost of Rs. 24477.93 lakhs so far.

### **Conclusion**

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), the skill training and placement program of the Ministry of Rural Development (MoRD), occupies a unique position amongst other skill training programmes, due to its focus on the rural poor youth and its emphasis on sustainable employment through the prominence and incentives given to post-placement tracking, retention and career progression. Even as India moves towards becoming an international skills hub, there is a need to acknowledge the challenges preventing the rural poor from taking advantage of this momentous economic transition. Lack of formal education, marketable skills and other constraints imposed by poverty place significant entry barriers to today's job market. DDU-GKY is therefore designed to not only provide high quality skill training opportunities to the rural poor, but also to establish a larger ecosystem that supports trained candidates secure a better future. The design of DDU-GKY, as detailed below, represents the strategy of the programme aimed at making rural India a key partner to India's growth story.

**(Author is an academic counsellor in IGNOU in the subject of MARD (Master of Arts in Rural Development))**

# EMPOWERING PEOPLE WITH FINANCIAL INCLUSION

Ms Purnima Sharma

Sogada, a small village of Jashpur district in Chhattisgarh, is beautifully nestled in the lap of nature. The picturesque settlement is surrounded by green hills which makes the village somewhat difficult to access. Not surprisingly, this inaccessibility has added to the difficulties being faced by the villagers in this region. Ask Roshni Bai, a resident of this village who says that the nearest bank to this village is 15 kilometer far, and for this very reason, the banking services were beyond the reach of villagers.

Even after 69 years of Independence, people like Roshni Bai could not be brought within the banking system. Roshni Bai and their future generations could have been living in the same conditions, but for a new change occurred. Some '*Bank Mitras*' from a bank visited her village and explained the meaning of savings and availing banking services at their door step. It was a new dawn for the villagers. People from the bank explained the benefits of opening a bank account to them. They were told that bank Correspondents will provide most of the banking services to them at their doorstep. After knowing all this, there was no reason for them but to open a bank account.

Roshni Bai now has a fair amount of savings in her bank account and this has encouraged her and her husband to save more. The couple is now planning to enhance their monthly deposits and save enough money to buy a scooter for the household. This would enhance the mobility of family members and help increase the income. Many for the first time, Roshni Bai and such people now have bank in their lives, and it happened only due to Pradhan Mantri Jan-Dhan Yojana (PMJDY).

Under this Scheme, a majority of people who opened their bank accounts were earlier outside the periphery of banking system. The number of people who have been included in the banking system, in such a short time, is a global record. Both

public and private banks have been roped in for this scheme.

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on August 28, 2014 by the Prime Minister of India Shri Narendra Modi in the national capital with a vision to bring unbanked section of the society into mainstream banking. The scheme was initiated to provide bank account and banking services to each household in the country so as to have comprehensive financial inclusion. So far, as on 29<sup>th</sup> June, 2016, more than 22.29 crore new bank accounts have been opened under the Scheme with a total deposits of over Rs 39,251.57 crore in these accounts, and overdraft facility has been availed in about 20 lakh accounts.



Out of all the accounts opened under the scheme, 61% are in rural areas and more than 52% are women account holders.

As on 29<sup>th</sup> June, 2016, 10.39 crore of the accounts opened under PMJDY are seeded with Aadhar numbers. In addition to this, 18.22 crore *Rupay Cards* have been issued under PMJDY. Out of all the accounts opened under PMJDY, the zero balance accounts are now left almost one fourth only, that is 25.29 percent, which means people have started doing transactions in their accounts.

**Guinness Book of World Records has recognized the achievements made under PMJDY especially the largest number of bank accounts opened under PMJDY in a shortest time.**

The most striking feature of this scheme is that instead of delivering banking services to villages, the focus is on households. Earlier, cities were not included in the scheme assuming that

banks were already there. But 8.60 crore accounts opened in cities under PMJDY showed that it was needed in cities too. Through this scheme, banks also got an opportunity to tap the saving potential of the common man. Apart from this, provision has also been made that accounts opened under this scheme are connected with mobile phones so that the account holder can directly get information about transactions in their accounts.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) has proved to be a major job creator. Empowering people by financial inclusion, and creating self-employment by increasing the availability of credit is one aspect of the scheme. This scheme also enabled banks to create jobs for more than 1.26 lakh Banking Correspondents who are delivering banking services to households at their door step. Banking Correspondents in many ways acts as ATM too for many people. They help people to open bank account, deliver their money and also in claiming insurance. In a very short span of time, Bank Correspondents/Bank Mitras have become very popular in the rural areas.

The objective of PMJDY is to bring common people within the sphere of social security. After Independence, the concept of welfare state has been talked about much but, how to take it to the common man has not been thought-out. As a result, lot of Government policies were formulated but their execution was poor. Money that had to reach to the masses from the Centre and State capitals used to remain unutilized or got evaporated midway somewhere.

The previously existing system was the cause of corruption where there was no provision to check whether the actual benefit of the scheme has reached to the intended beneficiary or not.

A former Prime Minister's statement was much talked about when he said that only 16 paisa out of a rupee reaches to the actual beneficiaries of the Government funds released by the Centre for their welfare Schemes.

The Constitution, specifically, Article 41 of Directive Principles of State Policy, asks the State to "make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases within the limits of its economic capacity and development." As the Directive Principles are not binding on the Government, there has never been much emphasis on it in earlier regimes to ensure social security for citizens.

With Jan Dhan, Aadhar and Mobile (JAM) technology, bank accounts are connected and middleman can no longer exploit the poor people. Social Welfare schemes were earlier more of a boon for middleman who used to siphon-off bulk of the funds by taking advantage of flaws/loopholes in the system. Ghost beneficiaries were also one of the facet through which middleman made profit. Now with Jan Dhan, Aadhar and Mobile (JAM) have eliminated the middleman altogether. Now the money is being transferred directly into the target beneficiary's account. Such schemes are definitely the need of the hour and play an important role in transforming the lives of people and the country at large.

*(Author is an independent journalist and TV anchor). The views expressed are personal.*

Source : PIB



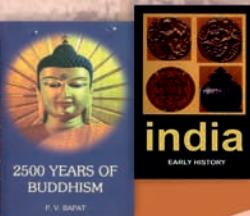
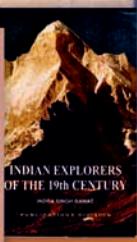
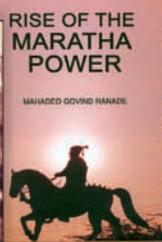
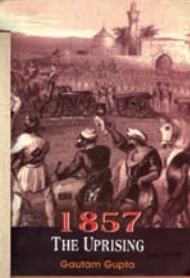
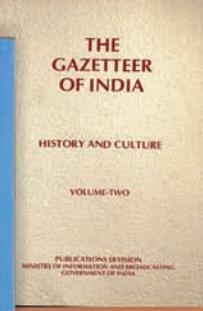
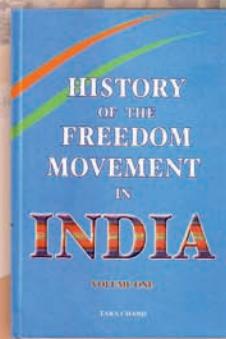
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: Rural Development Initiatives

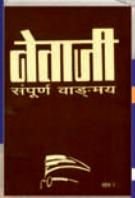
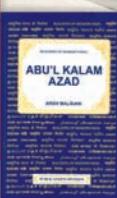
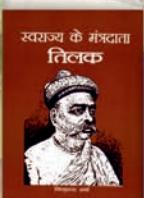
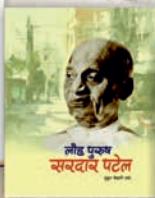
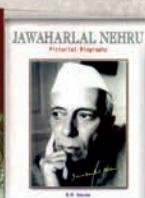
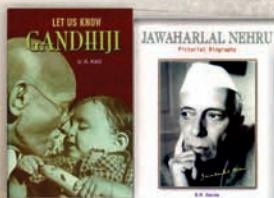
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# URBAN MIGRATION & EMPLOYMENT OPPORTUNITIES

Dr. Harender Raj Gautam & Er. Rohitashw Kumar

**R**ural India is the real face of our country as it represents 68.9 per cent of our population.

It is important to engage the rural youth in a productive way in tandem with their aspirations by providing them credible opportunities for growth and well being. Agriculture is gradually losing the attraction of a potential occupation among the rural youth due to lower profitability. If farming can be augmented with additional income generated from agri-based industries, it will help to retain the interest of the youth in farming. Such agri-based industries should be centred in the rural hubs so that the youth over there are retained. India enjoys the demographic advantage of having the youngest workforce with average age of 29 years in comparison with the advanced economies. Our country can become the human resource capital of the world by appropriately skilling its youth and convert the trained manpower into a dividend for the Indian economy.

## Need for Empowerment of Youth in Rural Areas

As per the Socio Economic & Caste Census 2011, 73 percent of the households in the country are still in the rural areas. In other words, out of a total 24.39 crore households 17.91 crore are located in rural areas. Out of these, 51 percent households survive on income from manual casual labour, 30 percent from cultivation and rest from other sources. Nearly 74 percent rural households have monthly income less than Rs.5000. These findings are further substantiated with the 68<sup>th</sup> report of the National Sample Survey which states that the average monthly per capita expenditure (MCPE) for rural areas is Rs. 1,430 in comparison to Rs. 2,630 in urban areas. To add to this the education profile of the rural household shows that 35.73 percent were illiterate and about 67 percent have education below or till primary. Women constitute about 48.5 per cent of the population and have important role to play in the growth of the economy. However the workers

participation rate of females is only 25.5 percent, which indicates to major flaw in utilization of our important resource. As per NSSO Employment-Unemployment Survey (EUS) 2011-12, due to low level of education and skill, about 49 per cent of the workforce is engaged in agriculture followed by 12.60 per cent in manufacturing, 10.60 per cent in construction and 27 per cent is engaged in the services sector. Currently, only about 10 percent of the workforce is trained which include about three per cent formally trained and seven percent informally trained. Large proportion of the workforce does not get an opportunity for training. This challenge becomes enormous when the recent studies indicates that employers found just about 25 per cent of Indian professional's 'employable' in the organised sector.



## Migration from Rural Areas and Problems of the Migrants

It is estimated that approximately two million people are shifting from rural to urban areas annually and approximately 22 million people have migrated from rural to urban areas since 2001. Migration from rural to urban areas is up from 27.8 to 31.1 per cent since 2001. Migration of rural youth can result in the loss of an important share of the most vital and dynamic part of the workforce, with direct consequences on the agricultural productivity. Rural India remains the focus of policymakers as 10.1 per cent of its labour force is unemployed compared with 7.3 per cent in urban areas. In rural

areas, agriculture continues to be the dominant employer (52 per cent), followed by construction (7.2 per cent), manufacturing (6.7 per cent), and community services (6.3 per cent). Rural areas are source of workforce to adjoining towns and cities. In rural areas, income from farm livelihoods is no longer sufficient for a household, especially for smaller and marginal farmers, who make up 85 per cent of farm holdings, and for dry land farmers that occupy more than half the cultivated area. In India, more than 700 million people are estimated to be of working age (24-59 years) in India by 2020. Of these, approximately 500 million workers will require some kind of vocational/skill training. There is an urgent need to increase opportunities of non-farm jobs for the people in the rural areas.

### Problems After Migration

Youth migrate from rural to urban areas mostly in the quest for better fortunes as the traditional way of farming is not enough to sustain the necessities of the present day. Among various problems which youth face upon their migration are lack of housing, language barriers and skill deficiency in the initial days which seriously affect the morale. Combination of all of these factors, land the youths in underpaid jobs which severely hamper their growth. As migration is an established phenomenon, there is a need to address all these issues. There is a need to establish youth hostels at least in the main cities of the country so that these hostels cater to the needs of the youth for initial 6 to 12 months. In addition, there is need to change the existing set up of some departments to cater the needs of the present day youth. The employment department established in each district is required to change to the career guidance department whether it is education or job. Himachal Pradesh has taken an initiative in this direction. Government support system can be structured in many ways. Government should create job opportunities for the rural youth either in the rural areas or in the rural peripheries so that youth can take advantage of such opportunities in the lean farming periods. Such initiatives will help the youth to absorb the weather adversaries in agriculture.

### Dependence on Farming Fortunes

Farming has sustained life on this earth for thousands of years and it can not be distressing if it is practiced with infusion of area specific

technologies. Success stories of entrepreneurial farmers are widely spread in the entire landscape of the country. Here, some success stories from the hilly terrains of Himachal Pradesh where horticulture has transformed the lives of the people in the last three decades. In Himachal Pradesh, farmers have achieved great success with their farming ventures with the adoption of innovative production technologies. The success of apple growing in the state almost coincides with the success of Tajta family from village Chaithla, in district Shimla of Himachal Pradesh. Late Shri Bhagat Ram Tajta was the real inspiration in the family and now his family own 4.0 hectare of apple orchard which has over 50 high yielding commercial cultivars of apple and gradually they diversified apple cultivation from traditionally grown varieties like Red Delicious, Royal Delicious and Golden Delicious to the newly introduced high colouring strains of apple. It is because of their consistent and arduous efforts that apple cultivars like Red Chief, Silver Spur, Oregon Spur, Vance Delicious, Millers Sturdy Spur and Golden Spur have been adjudged promising. The scientific approach followed by this family has resulted in minimizing input cost involved in different orchard operations and significant increase in quality. The annual income of this family of three brothers is more than Rs. 4.5 crores.



Vijay Bassi is a leading farmer in protected cultivation after changing his business as transporter to farming. He has established polyhouses in more than 22, 000 square metre area in Rampur and Ner villages in district Solan of Himachal Pradesh. Vijay is growing chrysanthemum, carnation and vegetable crops in his polyhouses. He started protected cultivation in 2009. His turnover from the

polyhouses in more than Rs. one crore per annum. He has employed 40 to 50 permanent labour at his farm and has spent around Rs. 2 crore in establishing his polyhouses.

### **Value Addition in Agriculture and Job Opportunities**

Thus, we need to strengthen our production technologies in different crops to make agriculture more entrepreneurial and profitable. Agriculture based industries are very important for creating value addition in our agricultural produce and also create enormous job opportunities for the rural youth. This is one of the largest sectors in the global economy (USD 7 Trillion) and it is going through a transition phase in India. Food Processing Sector is an important segment of the economy, constituting a share of around 9.0 to 10.0 percent of GDP in agriculture. The food and agro processing industry employed over 16 per cent of total workforce in the organized manufacturing sector whereas 32 per cent of the total workforce is in the unorganized sector. In total numbers, industry employs 13 million people directly and 35 million people indirectly. It is expected that the requirement of human resource would be about 17.8 million in 2022. As per the Index of Industrial Production (IIP), while Food Processing Industries grew at 15.1 per cent in 2011-12, growth of manufacturing sector was only close to 3.0 per cent. A meagre one per cent growth rate in food processing industries will see 0.5 million direct and 1.5 million indirect employments. It also has the potential to generate significant employment as the multiplier effect of investment in food processing industry is 2.5 times than in other industrial sectors. Even within food



*Protected cultivation of vegetable crops for 3 to 4 times higher returns per unit of land*

processing industry, the employment intensity is significantly higher in the unorganized sector as compared to the organized sector for the same level of investment. Food processing is moreover employment intensive and creates 1800 jobs directly and 6400 indirectly across the supply chain for every Rs. 100 crores invested in this sector.

### **Need for Technology Infusion in Agriculture**

Farmers need to adopt new techniques and technologies to make farming more profitable. Protected cultivation is high-tech cultivation which result in 5 to 12 times higher output than cultivation in the open field. Presently, there is nearly 623, 302 hectares of area under protected cultivation in the world. In India, protected cultivation under polyhouses is approximately 25, 000 hectares which is negligible in comparison to some of the leading countries in the field of protected cultivation. Floriculture is one such venture which needs high tech protected environment. On the other hand, there are some crops which can also be grown in the open field conditions. But, floriculture is also technology deficient as the farmers are not able to realize the complete potential of the acreage under floriculture.

Mushroom cultivation has become a profitable business with the produce fetching good returns in the market because of the rise in demand for edible mushrooms. India generates over 600 million tonnes of agricultural residues and a large amount of it is either burnt in situ or left in the fields for natural decomposition. The annual world production of all types of mushrooms is estimated to be over 25 million tonnes. Important species of mushrooms in cultivation are button, shiitake, oyster, wood ear and paddy straw mushrooms and all of these contribute





*Protected cultivation*

99 per cent of the total world production. India produces only 0.12 million tonnes mushroom out of which button mushroom contributes about 85 per cent of the total mushroom production of country. Out of the vast pool of agricultural residues, even if one per cent are utilized for mushroom production, the country can produce over 3 million tonnes of mushrooms and 10 million tonnes of organic manure annually.

Production and supply of inputs required in agriculture is also a commercial venture with lot of scope to the farmers and unemployed youth in the country. Agricultural marketing system composes of two major sub-systems viz., product marketing and input marketing. In the product marketing, major players include farmers, village/primary traders, wholesalers, processors, importers, exporters, marketing cooperatives, regulated market committees and retailers. The input generation system includes input manufacturers, distributors, related associations, importers, exporters and others who make available various farm production inputs to the farmers.

Farm machinery can create commercial venture for the youth in production of farm implements and retail distribution of all type of machinery. In addition, repair of farm machinery also provide commercial ventures to the farmers and the youth. Today, farm machinery and power industry accounts for over Rs. 50,000 crore of annual sales excluding farm implements and machinery manufactured/fabricated by the village craftsmen. Farm Machinery on the one hand will benefit the individuals engaged in different ventures and on the other hand will tremendously help to increase our farm yields. Laser assisted land levellers, seed and fertilizer drills,

paddy seeders, transplanters, rotavators, sprayers, weeders, irrigation pumps, micro-irrigation systems, reapers, combine-harvesters, sugarcane harvesters and threshers are some popular farm machineries in India.

### **Need for Non-farm Employment Opportunities**

Productivity and profitability in the non-farm sector is generally higher than in the farm sector and thus there is need for a combination of farm and non-farm income at the household level which will provide resilience against adverse situations in either of the sectors, though agriculture is known for more frequent adversity. It is estimated that 50 per cent of our population will be living in the urban areas if the present trend of migration of people from rural to urban areas continues. This anomaly arises from the fact that over 50 per cent of the population lives off a sector which accounts for just 14 per cent of the country's overall GDP. Government policy should be aimed at bolstering this trend. There will have to be greater emphasis on programmes like the Provision of Urban Facilities in Rural Areas (Pura). People would in fact prefer to live in rural areas, semi-rural area or small town, provided there is good telecom connectivity, a good road network and proper education and healthcare options. Institutions such as the Khadi and Village Industries Commission, the Small Farmers' Agri-business Consortium, and other bodies should all get involved. There is need to rope in industries to create a network of outsourcing of some of their works to adjoining rural areas. Industries like software, textiles, leather, electronics, pharmaceutical and many others can easily create such infrastructure. However, rural areas have to be better equipped with technical and educated manpower by expanding the network of industrial training institutes in rural areas with better facilities. There is need to create such industrial setup by giving them some relief in central and state taxes. Such efforts will also help in restricting the migration of the people.

### **Need to Promote Agri-tourism in Rural Areas**

Tourist inflow has been registering phenomenal growth worldwide and it is expected that this number would shortly touch 1.5 billion. Tourism contributes about 11 per cent of the world work force and 10.2 per cent of the global gross domestic product (GDP). The dynamic growth of this industry is evident from the fact that a new job is added to this sector every

2.5 second. India has a vast and varied agriculture landscape with natural beauty of blooming mustard fields of northern India to blooming fruit trees in the hills to the tulip garden of Kashmir. Agri-tourism activities can help in generating more jobs in rural areas and which will help in reducing the large scale migration from rural areas. Indian tourism industry is growing at the rate of 10.1 per cent. There are number of examples in different states like Maharashtra, Kerala, Rajasthan, Jharkhund, Gujarat and Himachal Pradesh which are running successful ventures which are helping in augmenting the income of the people in rural areas. In Maharashtra, people in the rural areas have formed Maharashtra State Agri & Rural Tourism (MART). There are 150 agri-tourism centres in the state and all these centres are running without any government help. However, the state Government has subsidized the agri-tourism activities. In Kerala, rural tourism with health tourism is a successful venture attracting people from around the world. Rajasthan is also preferred destination of the tourists. In Himachal Pradesh, State Government is encouraging people to create the required facilities in their homes in rural areas to register them for the tourism activities. The State Government is also promoting nature tourism in the forests which is also helping in job creation. Rural tourism has also been successful in Gujarat.

Hodka is one of the successful venture and the aim of the project is to use the hospitality trade to open up new and innovative livelihood opportunities for low-income rural communities, especially unemployed youth. Promotion of agri-tourism needs conceptual convergence with rural tourism, eco-tourism, health tourism, adventure tourism and culinary adventures. But, the tourism in rural areas can only flourish when minimum rural infrastructure in the form of roads, communication and health is created in the rural areas. Potential areas should be identified in the country in the different states for such purposes and infrastructure required in these areas should be strengthened.

India lives in rural areas and there is need to do every effort to make the lives comfortable and lucrative. There is need to develop some more rural centric schemes to enhance the rural infrastructure in terms of manpower and facilities so that the dream of Mahatma Gandhi of Gram Swaraj is realized in every village of the country.

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### **First Edition of "India Skills" Inaugurated by President Shri Pranab Mukherjee**

President Shri Pranab Mukherjee on July 15, 2016 inaugurated the first edition of "India Skills Competition" on the occasion of World Youth Skills Day in the gracious presence of Union Ministers Shri Venkaiah Naidu, Smt. Smriti Irani, Shri Prakash Javadekar, Dr Jitendra Singh and Shri Rajiv Pratap Rudy. Marking the first anniversary of the "Skill India" initiative, Ministry of Skill Development and Entrepreneurship (MSDE) also announced the launch of five major initiatives reinforcing Ministry's commitment to the youth of India. These initiatives are Pradhan Mantri Kaushal Vikas Yojana 2.0, India International Skill Centres, India Skills Online and a Labour Management Information System (LMIS). These initiatives were launched by the President Shri Pranab Mukherjee.

Congratulating everyone on the anniversary of Skill India, Shri Rajiv Pratap Rudy said, "Skill India Mission is like a "Start-up" of Prime Minister for us, and during this last one year, every day has been enterprising for me. My Ministry is a live example of an early stage venture that I and my 35 Co-founders (All the officers and employees of the Ministry) have cherished, have been excited about, experienced nervousness for, but truly enjoyed it." "We are thankful for the enormous support that we have received from the President of India, who helped us in reaching out to 1500 employees at Rashtrapati Bhawan and certify them under the Recognition of Prior Learning (RPL) component of PMKVY, across 18 job roles and is today a part of our celebrations", he further added. Skill India is seeing great traction and is all geared to meet its philosophy of speed, scale and standards ensuring there is opportunity to get skilled for all. In the past 15 days, MSDE has got cabinet approvals on 22,000 crore worth of outlay for programs like Apprenticeship Protsahan Yojana and PMKVY 2.0, to be implemented over the next few years. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY), which was launched last year, has secured an approval from the cabinet for its 2.0 version with an outlay of 12,000 crore for the next four years to train a total of one crore youths over the next four years (April 2016 to March 2020). This is an endeavour by MSDE to scale up the reach of PMKVY and at the same time strengthen the system and make these trainings more effective with robust monitoring and outcome. PMKVY. Last year's edition of the scheme saw training of close to 20 lakh youth in 2015-16 while the overall achievement of the ministry stood at 1.04 crore trainings across ministries.

The event also saw the announcement of 50 India International Skill Centers that are slated to be open by the end of this year. In the initial phase, 15 centres have been launched today by the President, across the following eight sectors: Domestic Workers, Healthcare, Retail, Security, Capital Goods, Automotive, Construction and Tourism &and Hospitality. These will be set up through National Skill Development Corporation (NSDC) and will be implementing the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Pravasi Kaushal Vikas Yojana (PKVY) to the youth seeking global mobility for jobs.

# EMPOWERING YOUTH THROUGH FINANCIAL INCLUSION SCHEMES

Sunita Das

The government at the Centre is very much concerned about connecting the rural youth to the banking system through the ongoing comprehensive financial inclusion programme, known as Pradhan Mantri Jan-Dhan Yojana (PMJDY), which was launched by Prime Minister Narendra Modi on 28 August, 2014. An all-out effort is being made by the government to reach out to the youth of the country so as to connect them with the banking system of the country.

To elaborate it, PMJDY aims at ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections, including weaker sections and low income groups.

PMJDY is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of Rs 1 lakh. The plan also envisages channeling all government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.

Apart from PMJDY, the Government institutions like Nabard and SIDBI have undertaken a host of other programs in the direction of empowering rural youth. Nabard is playing a major role in connecting the rural youth through digital banking. The digital wave in banking is now poised to cover the last mile delivery channel with banking correspondents armed with micro ATMs, availability of Rupay Kisan Credit Cards (KCC) at farmers' level, point of sale (PoS) at the fertilizer outlets and operationalization of direct benefit transfer (DBT) through the Aadhar Payment Bridge System of National Payment Corporation of India (NPCI).

Nabard is playing a key role while supporting development of skills or capacity building of rural

youth to enable them to leverage technology to the benefit of bankers as well as clients. Grant support is provided for training and capacity building of Banking Correspondents and Facilitators in the form of course fees of Indian Institute of Banking and Finance (IIBF) and examination fees.

"With a view to increasing the usage of RuPay KCC and RuPay debit cards and use of ATMs an educational film has been created in 11 major languages for wider dissemination. All these efforts towards financial literacy, it is hoped, will enable us to take forward the digital and cashless banking and this would only be possible if the efforts lead to proper skill development in using various delivery channels for the financial products," a Nabard official said.

Besides, Nabard has supported Rural Entrepreneurship Development Programmes (REDPs) through NGOs by way of grant support, since early nineties for enabling rural youth to take up self-employment ventures, leading to generation of employment and income in rural areas. Nabard has supported 30,341 REDPS, with grant assistance of Rs 109.77 crore, imparting training to around 7.83 lakh unemployed rural youth as on 31 March 2016.

Nabard also supports Self Help Groups (SHGs) through Micro Enterprise Development Programme (MEDP). It has cumulatively trained 4.11 lakh SHG members through 13682 MEDPs as on 31 March 2016.

Nabard also supports skill initiative programmes of Ministry of Rural Development, GoI by providing grant assistance to RUDSETIs and RSETIs.

Nabard had sanctioned a pilot project during 2009-10. This is a loan based project Rs 4.76 crore to "PANIIT Alumni Reach for India" (PARFI) for setting up 20 gurukuls, aimed at skill building and assured placement for the school dropouts from very poor rural households in Tamil Nadu, Kerala, AP, Jharkhand, Maharashtra, Rajasthan, Chhattisgarh, Bihar and Assam covering construction activities like masonry, bar bending, fork lifting, plumbing, air conditioning, electrical wiring, heavy vehicle driving and catering. As part of the pilot project, 5659 trainees have been

trained in 237 batches with 100 per cent placement rate (including wage employment in construction related activities, self-employment especially in driving, catering). This is being up scaled.

A large percentage of rural population depends on agriculture for livelihood. The agricultural sector is the largest employer in the country's economy but its share in the GDP has been declining. Alternative avenues for employment/ livelihood have to be created, especially for the rural youth. The reduction of poverty in the rural areas is linked to the ability of rural poor, especially unemployed/ under employed youth to diversify and complement their sources of income through off-farm micro and small enterprises (MSEs). Nonetheless, any effort to develop sustainable MSEs in rural areas calls for a proactive strategy to reduce constraints on the entrepreneurial poor and provide them with, among other things adequate timely finance and suitable business-related services.

SIDBI has been promoting the culture of entrepreneurship through its various developmental initiatives.

Some of the major interventions undertaken by SIDBI in the recent past include Foundation for Micro Credit (SFMC) which was setup in 1999 as a specialised department with a mission to create a national network of strong, viable and sustainable Micro Finance Institutions (MFIs) for providing micro finance services to the economically disadvantaged section of the society.

Micro Finance has emerged as a suitable alternative to formal banking for the rural and urban poor keeping in view its unique feature of 'delivery-at- the-doorstep' and easy accessibility of financial services by the underprivileged and unbanked. A major portion of deployment of micro finance has gone to the rural areas of the country, including to the youth, for supporting various businesses.

The cumulative assistance (including loans, equity and quasi equity) sanctioned under SIDBI's micro finance initiatives upto March 2016 aggregated Rs 12,254 crore while cumulative disbursements aggregated Rs10,769 crore benefitting around 3.45 crore beneficiaries, mostly women.

With a view to funding the unfunded, the Prime Minister launched the Micro Units Development, Refinance Agency Limited (MUDRA) and Pradhan

Mantri MUDRA Yojana (PMMY) on April 08, 2015. MUDRA is a wholly owned subsidiary of SIDBI.

The achievements under PMMY in the very first year of its formation are galore.

Against the target of Rs 1,22,188 crore for FY 2015-16, the banks and MFIs together have disbursed financial assistance of Rs 1,32, 955 crore, thereby achieving 109 per cent of the target.

Out of 3.49 crore accounts financed during the year, 1.25 crore accounts were for new entrepreneurs. Interestingly, women entrepreneurs constituted 79 per cent (2.76 crore) of the total beneficiaries. SC/ST/ OBC constituted around 53 per cent of the accounts financed.

It is estimated that around 5.77 crore of own account enterprises in India belong to the unfunded category and Mudra aims at "Funding the Unfunded." Making institutional loan available to these enterprises in a transparent manner will provide an impetus to the GDP of the country. India is a young nation with estimated 400 million youth. MUDRA will be in a position to give vent to their aspirations.

Besides, SIDBI launched a website <http://smallb.sidbi.in/> to promote entrepreneurship among the youth by meeting the information gaps. The website by acting as knowledge repository, is helping the youth to reap single point financial and economic information support.

Under "A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE)" of Ministry of MSME, a 'Fund of Fund' of Rs 60 crore has been created with SIDBI. The fund would invest in various Venture Capital Funds with investment focus on start-ups and early stage enterprises in the areas of Rural and Agro Industries. This is expected to give fillip to the entrepreneurial creativity and aspirations of rural youth.

Moreover, SIDBI in collaboration with DFID, UK, is implementing the PSIG Project in four states of Bihar, Madhya Pradesh, Odisha and Uttar Pradesh. Various programmes on financial inclusion are being supported through partner Micro Finance Institution (MFI)/Self Help Group Promoting Institutions (SHPI)/ Rural Regional Banks (RRBS), etc. The project has helped partner MFIs to increase their outreach to beneficiaries, who are mostly rural youth/ women.

A Young Women SHG (YWSHG) programme is being supported by SIDBI under the project wherein young women in the age group of 13 years onwards (till marriage) are encouraged to come together in groups and work as change agents in close association with SHGs of their mothers' on issues related to the sensitization of community, gender, equity, health and hygiene, financial literacy and overall empowerment. The project plans to support 12,000 YWSHGs with about 1.2 lakh young women members.

Under the project, Financial Literacy and Women Empowerment (FLWE) initiatives are also being undertaken through a strong cadre of 184 community resource persons called Master Trainers (MTs). All Master Trainers engaged with the project are rural youths.

The expectation from FLWE project is to reach in all about 2 lakh women, including about 1 lakh

young women and institutionalise the programme through MFIs/SHPIS.

Dr Kshatrapati Shivaji, Chairman and Managing Director of Small Industries Development Bank of India and also the Chairman of MUDRA, informed that "SIDBI will continue to serve the cause of entrepreneurship through various interventions, thereby enabling empowerment of rural youths across the country. He also mentioned that the varied interventions of SIDBI focused for empowering young entrepreneurs promoting growth in the country is unique and appreciated the World over." These all initiatives are finally targeted towards the empowerment of rural youth.

*(Author is a Mumbai-based freelance journalist and writes on financial issues)*

### **8,960 Villages Electrified till July 18, 2016 under DDUGJY**

141 villages have been electrified across the country from 11th to 17th July 2016 under Deen Dayal Upadhyaya Gram Jyoti Yojna (DDUGJY). Out of these electrified villages, five villages belong to Arunachal Pradesh, 56 in Meghalaya, 31 in Assam, four in Mizoram, three in Jharkhand, nine in Rajasthan, three in Madhya Pradesh, 23 in Odisha and five in Bihar, one each in Himachal Pradesh and Tripura. The progress of ongoing electrification process can be tracked on <http://garv.gov.in/dashboard>



#### **An update on ongoing electrification process**

In view of the Prime Minister, Shri Narendra Modi's address to nation, on Independence Day, Government of India has decided to electrify remaining 18,452 unelectrified villages within 1000 days i.e. by 01st May, 2018. The project has been taken on mission mode and strategy for electrification consists of squeezing the implementation schedule to 12 months and also dividing village electrification process in 12 Stage milestones with defined timelines for monitoring. 8,960 villages have been electrified till date. Out of remaining 8,995 villages, 497 villages are uninhabited. 6,009 villages are to be electrified through grid, 2,657 villages to be electrified through off-grid where grid solutions are out of reach due to geographical barriers and 329 villages are to be electrified by State Govt. Total 1654 villages were electrified during April 2015 to 14th Aug 2015 and after taking initiative by Government of India for taking it on mission mode, 7,306 additional villages have been electrified from 15th August 2015 to 17th July, 2016. In order to expedite the progress further, a close monitoring is being done through Gram Vidyut Abhiyanta (GVA) and various actions are also being taken on regular basis like reviewing the progress on monthly basis during the RPM meeting, sharing of list of villages which are at the stage of under energisation with the state Discom, identifying the villages where milestone progress are delayed.

*Source-PIB*

# Adolescent Health

According to 2011 census data, there are 253 million adolescents in the age group 10-19 years, which comprise little more than one-fifth of India's total population. This age group comprises of individuals in a transient phase of life requiring nutrition, education, counselling and guidance to ensure their development into healthy adults. Considering demographic potential of this group for high economic growth, it's critical to invest in their education, health, and development.

Government of India has recognized the importance of influencing health-seeking behaviour of adolescents. The health situation of this age group is a key determinant of India's overall health, mortality, morbidity and population growth scenario. Therefore, investments in adolescent reproductive and sexual health will yield dividends in terms of delaying age at marriage, reducing incidence of teenage pregnancy, meeting unmet contraception need, reducing the maternal mortality, reducing STI incidence and reducing HIV prevalence .It will also help India realize its demographic dividends, as healthy adolescents are an important resource for the economy

## Rashtriya Kishor Swasthya Karyakram (RKSK)

In order to ensure holistic development of adolescent population, the Ministry of Health and Family Welfare launched Rashtriya Kishor Swasthya Karyakram (RKSK) on 7<sup>th</sup> January 2014 to reach out to 253 million adolescents - male and female, rural and urban, married and unmarried, in and out-of-school adolescents with special focus on marginalized and underserved groups . The programme expands the scope of adolescent health programming in India - from being limited to sexual and reproductive health, it now includes in its ambit **nutrition, injuries and violence (including gender based violence), non-communicable diseases, mental health and substance misuse**. The strength



of the program is its **health promotion approach**. It is a paradigm shift from the existing clinic-based services to promotion and prevention and reaching adolescents in their own environment, such as in schools, families and communities. **Key drivers of the program** are community based interventions like, outreach by counsellors; facility based counselling; Social and Behavior Change Communication; and strengthening of Adolescent Friendly Health Clinics across levels of care.

Adolescent often do not have the autonomy or the agency to make their own decision. RKSK takes cognizance of this and involves parents and community.

Focus is on reorganizing the existing public health system in order to meet the service needs of adolescents. Under this a core package of services includes preventive, promotive, curative and counselling services, routine check-ups at primary, secondary and tertiary levels of care is provided regularly to adolescents, married and unmarried, girls and boys during the clinic sessions.

The interventions undertaken in this programme, RKSK are as follows

### (A) Community based interventions:

- Peer Education
- Adolescent Health Day

- Weekly Iron and Folic Acid Supplementation Programme (WIFS)
- Menstrual Hygiene Scheme (MHS)

#### • Peer Education

It is a major component of the RSK. As per the operational framework of RSK, in every village four peer educators i.e. two male and two female peer educators will be selected per village/1000 population. Of these one male and female PE will be chosen from school going adolescents and the other pair will be from the out-of-school adolescents in the village (where possible).

#### **Each male and female peer educator will be expected to:**

- Form a group of 15-20 boys and girls respectively from their community and conduct weekly one to two hour participatory sessions, using a PE kit detailing a curriculum and games.
- Participate in Adolescent Health Day to inform and educate adolescents/ young people and involve parents.
- Refer adolescents to: 1) Adolescent Friendly Health Centres (AFHCs) and/or Adolescent Helpline; and 2) the Adolescent Health Day for health check-ups.

#### **Adolescent Health Day**

It's a quarterly activity to be organized in every village to apprise adolescent, their parents



and other caregivers about the adolescent Health issues, their importance and the need to address them. It also orients them on available Adolescent Friendly Health Services.

#### **Weekly Iron Folic Acid Supplementation programme**

##### **Rationale:**

Adolescence is a period of transition from childhood to adulthood. It is characterised by rapid physical, biological and hormonal changes resulting in psycho-social, behavioural and sexual maturity in an individual.

During this period in life there is a significant increase in nutritional requirements, especially for iron.

Anemia, a manifestation of under-nutrition and poor dietary intake of iron is a public health problem, not only among pregnant women, infants and young children but also among adolescents. Anemia in India primarily occurs due to iron deficiency and is the most widespread nutritional deficiency disorders in the country today. The prevalence of anemia in girls (Hb <12 g%) and in boys (Hb < 13g%) is high as per the reports of NFHS 3 and the National Nutrition Monitoring Bureau Survey. Adolescent girls in particular are more vulnerable to anemia due to rapid growth of the body and loss of blood during menstruation. According to NFHS-3 almost 56% of adolescent girls aged 15-19 years and 30% of adolescent boys suffer from some form of anaemia. According to NFHS-3 more than 39% adolescent girls (15-19 years) are mildly anaemic while 15% and 2% suffer from moderate and severe anaemia respectively while during NFHS-2 the prevalence was 41%, 18% and 2% for mild, moderate and severe anaemia among 15-19 years old women, indicating that there has not been much of change in the trends. In India, the highest prevalence of anaemia is reported between

the ages 12-13 years, which also coincides with the average age of menarche.

### Implications of iron deficiency anemia

Iron deficiency anemia adversely affects transport of oxygen to tissues and results in diminished work capacity and physical performance.

During adolescence, iron deficiency anaemia can result in impaired physical growth, poor cognitive development, reduced physical fitness and work performance and lower concentration on daily tasks.

Iron deficiency in adolescent girls influences the entire life cycle. Anaemic girls have lower pre-pregnancy stores of iron and pregnancy is too short a period to build iron stores to meet the requirements of the growing fetus.

Iron deficient adolescent girls have a higher risk of preterm delivery and having babies with low birth weight. Regular consumption of iron-folic acid supplement is therefore considered essential for prevention of iron deficiency anaemia.

Findings across various studies reveal that weekly supplementation of 100mg Iron and 500 $\mu$ g Folic acid is effective in decreasing prevalence of anemia in adolescent age group.

As adolescent anemia is a critical public health problem in the country, the Ministry of Health and Family Welfare, Government of India, based on the empirical evidence generated by these scientific studies, has developed programmatic guidelines for Weekly Iron and Folic Acid Supplementation (WIFS) of adolescent.

### Objective

The Ministry of Health and Family Welfare-Government of India has launched the **Weekly Iron and Folic Acid Supplementation (WIFS) Programme in 2012** to reduce the prevalence and severity of nutritional anaemia in adolescent population (10-19 years).

### Target groups

Weekly Iron folic Acid supplementation programme is being implemented for the following

two target groups in both rural and urban areas across the country aiming to cover 11.2 crore adolescents:

A. Adolescent girls and boys who are school going and are in government/municipal schools from 6th -12th classes.

B. Adolescent Girls who are out of school.

WIFS programme also covers married non-pregnant adolescent girls in order to increase their pre-pregnancy iron stores and decrease prevalence of anaemia among pregnant adolescent girls. Pregnant and lactating adolescents girls will be given IFA supplements or treated for anemia, according to current guidelines for antenatal and postnatal care through the existing system.

### Strategy for Reducing Anaemia in Adolescents

#### Interventions include

- Administration of supervised Weekly Iron-folic Acid Supplements of 100mg elemental iron and 500 $\mu$ g Folic acid using a fixed day approach.
- Biannual de-worming (Albendazole 400mg), six months apart, for control of helminthic infestation.
- Screening of target groups for moderate/severe anaemia and referring these cases to an appropriate health facility.
- Information and counselling for improving dietary intake and for taking actions for prevention of intestinal worm infestation.



### Scheme for Promotion of Menstrual Hygiene among Adolescent Girls in Rural India

The Ministry of Health and Family Welfare has launched Scheme for Promotion of Menstrual Hygiene among adolescent girls in the age group of 10-19 years in rural areas, with specific

reference to ensuring health for adolescent girls.

The major objectives of the scheme are:

- To increase awareness among adolescent girls on Menstrual Hygiene
- To increase access to and use of high quality sanitary napkins to adolescent girls in rural areas.
- To ensure safe disposal of Sanitary Napkins in an environmentally friendly manner.

Under the scheme a pack of 6 sanitary napkins is provided under the NRHM's brand 'Freedays'. These napkins are sold to the adolescents girls at Rs. 6 for a pack of 6 napkins in the village by the Accredited Social Health Activist (ASHA) by door to door sale besides using the platform of schools, residential school hostels. On sale of each pack, the ASHA gets an incentive of Rs. 1 per pack besides a free pack of sanitary napkins per month.

#### **(B) Facility based interventions :**

- Strengthening of existing Adolescent Friendly Health Clinics (AFHCs)
- Setting up of new AFHCs
- Continued training of the service providers working at these AFHCs

Through Adolescent Friendly Health Clinics, counselling and curative services are provided by the trained service providers maintaining privacy and confidentiality at primary, secondary and tertiary levels of care on fixed days and fixed time with due referral linkages . Commodities such as Iron & Folic Acid tablets and non-clinical contraceptives are also made available in the clinics for the adolescents.

Counselling services for adolescent on important health areas such as nutrition, puberty, RTI/STI prevention and contraception and delaying marriage and child bearing are being provided through these dedicated counsellors.

As on Sept. 2015, 7,174 AFHCs are functional across the country and linkages have also been established with Integrated Counselling and Testing Centres (ICTC) for management of HIV/ AIDS and treatment of RTI/STI cases.

To conclude, it may be reiterated that the above mentioned interventions under Rashtriya Kishor Swasthya Karyakram (RKS) are of utmost importance to ensure transition of these adolescent as health & productive adults contributing to country's economic growth.

*(Courtesy: Yojana English)*

### **Cabinet approves a MoU signed between India and the Swiss Confederation for cooperation in skill development**

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its ex-post-facto approval for a Memorandum of Understanding (MoU) signed between India and the State Secretariat for Education, Research and Innovation of the Swiss Confederation for cooperation in skill development. The MoU was signed on 22.6.2016 during the visit of a delegation led by the Minister of State (Independent Charge) for Skill Development and Entrepreneurship to Switzerland from 20th – 22nd June, 2016.

The MoU broadly focuses on capacity building and exchange of best practices in the area of skill development. The MoU envisions the establishment of Joint Working Group (JWG) to create, monitor and review the implementation framework for the MoU. The MoU will establish a framework for bilateral cooperation between the two countries in the area of skill development and will formalise and deepen this partnership.



## SWACHHTA SOLDIERS

### BANKO BIKANO- A PEOPLE'S MOVEMENT

The sanitation programme in Bikaner district located in the heart of the arid Thar Desert in Rajasthan State was almost destined to fail, given the traditional approach to sanitation. But the Banko Bikano campaign, when it was launched, surprised everyone. Unlike other target oriented government programmes, this one focused on being community led and community driven. Moreover, the basic premise of the programme was pride - pride and self respect for the women, pride for the family, pride for the village and ultimately for the district. This thought and vision using local language and customs, caught on in the social fabric of rural Bikaner and the programme became almost self-propelling.



To begin with, the District Collector with technical support from Water and Sanitation Program (WSP) went about forming a dedicated team, the District Resource Group and convincing people's representatives. Thereafter there was intensive capacity building of stakeholders. While toilets were built by householders themselves, they were checked by Nigranisamitis and monitoring focused on ODF achievement. The movement involved women and children as entry points into the community. The programme achieved remarkable success with all 219 GPs and 890 villages declared as ODF in 2015.

Here's what the former District Collector, Arti Dogra who initiated the Banko Bikano campaign wrote: "Before sunrise every morning,

groups of men, women and children can be seen walking through the sand dunes of Bikaner. These heterogeneous groups, known as the nigrani committee, are often spearheaded by little tolis of children and are bound together by a common agenda — to seek and shame those from the village who step out in the early hours of the morning to defecate in the open. This activity is a part of the two-year-old community-led campaign BankoBikano, which aims to create open defecation free (ODF) gram panchayats in Bikaner district in western Rajasthan. Since the launch of this campaign, spearheaded by the local community and supported by the district administration, over 200 panchayats in the district have been declared as ODF.

The truth is that even the people practicing open defecation are aware of the risks, whether to their health or socially. However, this knowledge has not been enough for them to build and use toilets. Poverty and lack of space to build a toilet are often cited as reasons to explain why the age-old practice continues, but enough evidence has been generated to show that these are not valid.

Communities were "triggered" by igniting in them disgust and exhorting them to feel pride in a clean, ODF village. Once a collective mindset change was ensured, communities came together to generate innovative methods to ensure that each person in the village constructed and used the toilets. Toilets, therefore, became an aspirational



need and a symbol of the dignity and pride of the family and community as a whole, instead of merely a financial subsidy provided to an individual by the government. Payments for toilets were made in Bikaner after the entire village had achieved and maintained its ODF status. Ensuring the ODF status through early morning nigrani was therefore in the interest of the community. By reorienting the administrative setup in Bikaner to act as facilitators (of behavioural change) and not providers (of individual toilets), the collective conscious of the

community was kindled. This led to a massive increase in the number of ODF villages in Bikaner, and an increase in the percentage coverage of toilets from 29 per cent (Census 2011) to 82 per cent (in January 2015). Over 1,99,000 toilets were constructed in the district during a two-year period, re-emphasizing the point that when the focus is on creating ODF communities, toilets get built on their own."

(Courtesy: Ministry of Drinking Water & Sanitation)

### Rural Entrepreneurship Development Scheme will be effective from 2016-17

Shri Radha Mohan Singh

#### Major hike in various scholarships given for agricultural courses

Union Agriculture and Farmers Welfare Minister Shri Radha Mohan Singh has said that recommendations to rectify the curriculum as well as its contents by 5th Dean Committee has been approved so as to improve the quality of agricultural education in the country. Shri Singh further said that it would help students as it would provide quality education in agriculture. The Minister said in a programme at Mahatma Phule Agriculture Vidyapeeth, Rahuri, Ahamednagar, Maharashtra. The Union Agriculture and Farmers Welfare Minister reiterated that all agricultural universities across the country are expected to enforce it at the earliest.

Shri Singh added that for the first time the degrees imparted by Agriculture University in Maharashtra have been given professional status. Now, the strength of emeritus scientists and emeritus professors has increased. The duration of these schemes has been increased from 2 to 3 years. In addition to this, the amount of remuneration has been increased from Rs. 25,000 to Rs. 50,000.

The Minister further added that Hon'ble Prime Minister Shri Narendra Modi had launched Rural Entrepreneurship Development Scheme in 2015 and it will be effective from 2016-17. It is a new programme to impart opportunities for attaining experience as well as entrepreneurship skills on part of agriculture graduates. Under this scheme, the agriculture graduation students will be granted scholarship at the rate of Rs. 3000 per month.

Shri Singh said that the objective of pilot studies is to augment knowledge as well as skill as per the requirements of private sector. It also aims at to create belief and competency amongst undergraduate students so as to initiate their own enterprise. The Minister observed that it will trigger helping the students for practicable knowledge as well as skill orientation which will be very much conducive to provide quality entrepreneurship for augmenting strength of agriculture graduates.

The Union Agriculture and Farmers Welfare Minister reiterated that the amount related to National Talent Scholarship has been earmarked for post graduate students for the year 2016-17 every month. Apart from this, the sum of scholarship meant for graduation students has been shot up from Rs. 1000 to Rs. 2000 per month which is an innovative approach to motivate the students concerned.

The Department of Agriculture conducts Pan India Admission Examinations to bestow the degrees of graduation, post graduation as well as Ph.D. every year. This year 106321 graduation students and 23727 post graduation students attended the examination. Every year 475 male and female students are granted JRF and 203 male as well as female students are given SRF. Now, it is being decided to increase this strength from 475 to 1000 JRF and from 203 to 5000 SRF.

# *Remembering the Martyrs*



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