File No-J-18046/09/2022RSETI (e-380978) Government of India

Ministry of Rural Development (Rural Skills Division)

NDCC Building II 7th Floor, Jai Singh Road, New Delhi Dated: 10<sup>th</sup> July, 2025

#### Notification No. 4/2025

## Subject: Guidelines and SOP for RSETI 2.0 (Phase-II) -reg.

In order to meet the challenges of changing economic and social conditions and aspirations of its target rural youth, the "RSETI 2.0 (Phase-II) Guideline" and "RSETI 2.0 (Phase-II) Standard Operating Procedures (SOP)" has been prepared and approved by the 'Competent Authority'. The same is hereby annexed.

- 2. All the stakeholders of the RSETI program are requested to implement the program as per the annexed RSETI 2.0 (Phase-II) guidelines and RSETI 2.0 (Phase-II) SOP with immediate effect.
- 3. RSETI 2.0 (Phase-II) guidelines and the RSETI 2.0 (Phase-II) SOP are to be read with the existing guidelines and SOPs of the RSETI program.
- 4. This issue with approval of the 'Competent Authority'.

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(Sudip Dutta) Under Secretary (Skills) Tel.no. 011-23461723 Email-sudip.dutta98@nic.in

To,

- 1. CEO/MD of all SRLMs of States/UTs
- 2. CEO & MD of all Stakeholder Banks
- 3. DG-NIRDPR, Hyderabad
- 4. DG-NAR, Bengaluru

#### Copy to:

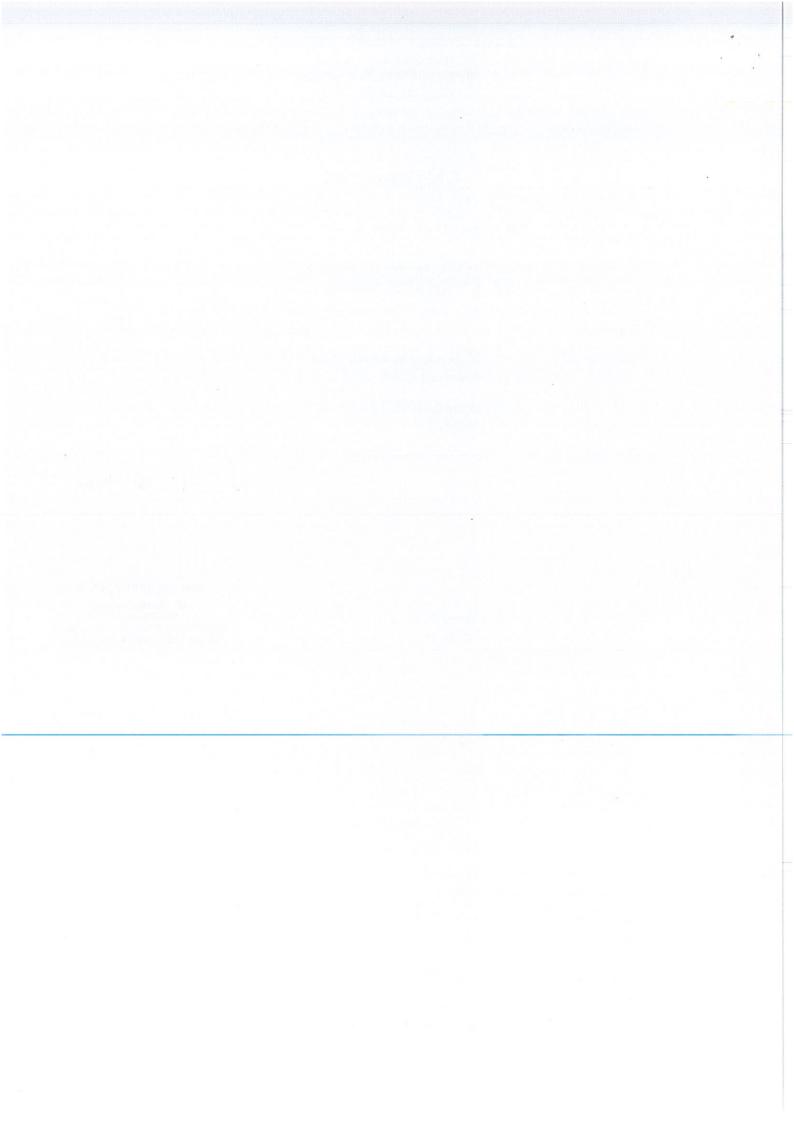
- 1. PS to Principal Secretary-RD of all States/UTs
- 2. State Nodal for RSETIs at SRLMs
- 3. Nodal for RSETIs at Banks
- 4. Incharge/ED, NIRDPR
- 5. Director-RSETI, NIRDPR
- 6. NDR, NACER, NAR
- 7. NCR, A&QA, NAR

#### Internal:

- 1. PSO to Secretary-RD
- 2. PSO to Additional Secretary-RD
- 3. PPS to JS (Skills)
- 4. PS to President, NAR
- 5. PPS to JS&FA, MoRD
- 6. PPS to CCA, MoRD
- 7. PPS to JS (RL-I)
- 8. PPS to JS (RL-II)
- 9. PA to Director (Skills)
- 10. All officers/officials at RS division

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## 1. Introduction to RSETI 2.0 SoP

MoRD issued its first guidelines for establishment of RSETIs on 07<sup>th</sup> January, 2009. 2<sup>nd</sup> guidelines aligning the activities of the RSETIs with those of Common Norms Notification of the Ministry of Skill Development and Entrepreneurship, Govt of India was issued on 08<sup>th</sup> November, 2017. Detailed SoPs for effective implementation of the program were notified by the Ministry on 29<sup>th</sup> October, 2018. The RSETI program is being implemented following above 2 guidelines and the 3 parts of the SoPs.

#### 1.1 RSETI 1.0

Since its launch in 2009, RSETI has been very successful in promoting self-employment and entrepreneurship among rural youth in India. The program has helped in improving the livelihoods of rural entrepreneurs, facilitating access to credit, and promoting women empowerment. The achievements of RSETI 1.0 have laid the foundation for the future growth and development of the program.

## **1.2. Need for RSETI 2.0**

Though the fundamental belief in the RSETI model of short term intensive residential trainings coupled with long term hand holding remain relevant, it is the need of hour that functionalities get attuned to the changing times and addresses the contemporary aspirations of its target rural unemployed youth. RSETI 2.0 is the vision document providing a roadmap for the future growth of the program.

- 1. Changing market dynamics
- 2. Diversification of rural economy
- 3. Sustainable livelihoods
- 4. Digitalization.
- 5. Inclusivity.
- 6. Inclusion of new-age skills
- 7. Collaborative approach:
- 8. Emphasis on entrepreneurship
- 9. Training Quality Assurance and Certification

#### 1.3 Process of Evolution of RSETI 2.0

RSETI 2.0 vision document has been developed following a detailed process of brainstorming, study of the achievements made so far, extensive stakeholder engagements and mapping of the beneficiary aspirations. Policy guidelines thus formulated have been approved by the Hon'ble Minister of Rural Development and Panchayatin Raj, SLOVE. DETAIL.

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## 1.4 SoP RSETI 2.0 and its applicability:

Covering the areas of the approved guidelines RSETI 2.0, SoP has been drafted to enable the practitioners of the program to implement the directions. This SoP is to be read with the guidelines of 2009 and 2017 and also with the SoPs notified in 2018. For the ease of the users, references at the relevant places have been given wherever there are changes in the provisions of the existing SoPs.

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## 2. Identification & Mobilisation of suitable trainees

## 2.1 Mandatory compliance of 5 EAPs per month and budget:

Mobilisation of suitable trainees is one of the important pre-training activities of the RSETIs. As per the SoP part II, chapter 1 para 2.2 "every Institute should conduct at least 5 EAPs per staff (Director and Faculty) per month. The Institutes should submit the report on every EAP every month to their controlling offices and upload the report in MIS". Though there is no change in no. of EAPs per month, following measures are mandated to improve the effectiveness of the EAPs.

	Ref. SoP part II, chapter 1 para 2.2			
Parameter		New Provision		
Budget	budget	Sponsor Banks to allocate some dedicated budget to RSETIs for conducting the EAPs. This may cover the expenses like tea, snacks, sitting arrangements, PA system, etc. in organising the EAP.		
Verification EAP reports	verification	SDRs in their quarterly visits to the RSETIs should verify the details in appendix III of SoP part II, chapter 1 and report the deficiencies if any		

#### Activities

Sl. No.	Actor	Action	Time for Completion	Relevant Document
	Sponsor Bank		During approval of AAP and financial budget	SoP part II, chapter 1 para 2.2
2.	SDR	Verification of EAP reports		Appendix III of SoP part II, chapter 1

**2.2 Use of Social Media Platforms:** Mobilizing rural youth for RSETI training requires innovative and effective techniques, especially in the context of the new age digital era. RSETIs can leverage social media platforms strategically to reach out to rural unemployed youth.

In this regard, RSETIs are advised to follow the guidelines as given below:

- I. Every RSETI should have official accounts on social media platforms.
- II. Every RSETI should prepare good quality videos of short duration about the facilities the Institute offers to the trainees.
- III. Create videos sharing practical information about available training programs, application processes, and the benefits of attending RSETI programs.
- IV. Develop engaging content such as success stories, videos, and infographics to showcase the benefits of RSETI training.
- V. Collaborate with local celebrities (Famous personalities of the district, respected social activists, Senior Govt/Bank officials, etc.) who can endorse and promote RSETI programs.
- VI. Broadcast success stories of individuals who have benefited from RSETI programs.

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- VII. Encourage interaction and engagement through comments, likes, and shares. Pose questions, conduct polls and respond promptly to inquiries to foster a sense of community.
- VIII. Tailor the content to reflect the local culture, language, and customs. This helps in building a connection with the rural audience.
  - IX. RSETIs to regularly monitor the performance of their social media efforts and track metrics such as engagement, reach, and conversions. Use the insights gained to refine their strategy.
  - X. Online social media efforts should be properly integrated with offline efforts to reach out to the target rural unemployed youth.

## 2.3 Inviting applications from prospective RSETI trainees utilising QR codes:

Many of the RSETIs have started Utilising the user friendly approach of obtaining applications displaying QR codes during EAPs than distributing physical applications among the participants. QR code or Quick Response Code offers a seamless and efficient way to mobilize applications from prospective trainees. By strategically placing QR codes during the EAPs on various outreach materials like posters, pamphlets, or advertisements, etc. interested individuals can instantly access the application form via their smart phones. This technology eliminates the need for manual filling up of the applications, simplifies the application process by allowing them to quickly scan the code and fill out the form at their convenience. This streamlined approach not only increases accessibility but also optimizes the management of applications received, its program wise sorting, etc.

In view of the above benefits, RSETIs should make good use of QR codes for inviting applications from prospective trainees.

Step by step process of generating QR code is explained in the annexure.

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#### **Annexure I**

# <u>Step-by-step guide to generate QR code for inviting applications using Google Forms from prospective RSETI trainees</u>

#### Step 1: Create a Google Form

- 1.1 Sign in to Google Drive: Go to drive.google.com and sign in using your Google account.
- 1.2 Create a Form: Click on the "+ New" button, then select "Google Forms" from the dropdown menu.
- 1.3 Customize Your Form: Add questions, choose response options, and personalize your form as needed to collect the information you require.
- 1.4 Save the Form: Click on the "Send" button (top-right corner) and then click on the link icon to copy the form link.

### Step 2: Generate QR Code

- 2.1 Access QR Code Generator: Open a web browser and search for a QR code generator. There are several free QR code generator websites (e.g., QR Code Monkey) available.
- 2.2 Paste Form Link: In the QR code generator, paste the copied Google Form link into the provided field.
- 2.3 Generate QR Code: Click on the "Generate" or "Create QR Code" button. The website will generate a QR code based on the provided link.

#### Step 3: Download/Save the QR Code

- 3.1 Download QR Code: After the QR code is generated, download it in a suitable format (e.g., PNG, JPEG).
- 3.2 Verify the QR Code: Ensure the QR code, when scanned, directs users to your Google Form by testing it with a QR code scanner on your smart phone or tablet.

#### Step 4: Share and Distribute

4.1 Place the QR Code: You can print the QR code on posters, flyers, emails, or any other platform where potential applicants can easily access and scan it.

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4.2 Provide Instructions: Include simple instructions (e.g., "Scan this code to access the application form") if necessary.

#### **Step 5: Monitor Responses**

- 5.1 Track Responses: Google Forms automatically collect responses. To view the responses, go to your Google Drive, open the form, and click on the "Responses" tab.
- 5.2 Analyse Data: Google Forms provides tools to analyse and visualize the collected data.

This process helps the RSETIs easily distribute Google Form for applications by providing a scannable QR code, making it convenient for applicants to access the form with their smart phones

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# 3. Mapping of candidate aptitude and their inclination with suitable training course

The importance of selecting the right candidate for the right training by RSETIs cannot be overstated. Mapping candidate aptitude with appropriate training course is a critical step in ensuring that individuals receive training that aligns with their skills, interests, and business goals. Thus, RSETIs have to map the aptitude of trainees to the training that they wish to undergo.

Current practice of providing training to individuals without mapping their aptitude has several disadvantages, both for the individuals undergoing the training and for the effectiveness of the training programs. e.g. If individuals are trained in courses that do not align with their aptitude and interests, there is a risk of developing skills that they may not enjoy or be naturally good at. This results in dissatisfaction, decreased motivation, and a higher likelihood of dropping out of the training program. Even the candidate somehow completes the program, lack of alignment between aptitude and training results in fewer success stories, lower rates of entrepreneurship or self-employment, and limited positive outcomes for the community.

Ref. SoP Part II, Chapter I para 6.2.2				
Parameter	Existing Provision	Additional Provision		
Mapping of candidate aptitude with intended training course	interview cum counselling	Mapping of candidate aptitude before personal interview and counselling		

To mitigate these disadvantages, it is crucial for the RSETIs, to strictly incorporate aptitude assessments and thoughtful mapping of candidates to suitable courses. This personalized approach increases the likelihood of success for individuals, enhances the overall impact of training initiatives and contributes to the sustainable development of skills and entrepreneurship within communities.

The first step in mapping aptitudes to training courses is to identify the specific aptitudes of each candidate. This can be done through aptitude tests or assessments, interviews, or other evaluation methods. Once aptitudes have been identified, the next step is to determine which training courses are appropriate for the candidate concerned.

As the RSETIs aim to create entrepreneurs, such kind of mapping exercise should also consider measuring candidates need achievement motivation level. Conclusively, the test should be kept simple by introducing some basic multiple-choice questionnaire to give an indication to the candidate which stream of training the person should take. This may be followed by one to one counselling by the RSETIs and helping the candidate select an appropriate course. Accordingly, the candidate can be admitted to an identified training course. Though this approach takes little more time, RSETIs should follow this procedure to ensure higher settlement at a later date.

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RSETIs should develop certain set of questionnaires to be introduced in selection of future trainees. Based on the inclination mapping RSETIs shall induct the trainee for a particular type of EDP. Proper record of having done the mapping should be maintained in the batch file.

Care should be taken not to make this mapping exercise exclusionary. It should rather be designed as an enabling provision to help rural youth choose a right training course.

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## 4. Better Convergence with DAY-NRLM

DAY NRLM is a centrally sponsored scheme aimed to alleviate rural poverty by organising and building the capacities of rural poor and through creation of livelihood opportunities for them. The mission places a special emphasis on women's empowerment, social inclusion, and the formation of community-based institutions. DAY NRLM encompasses various components, including social mobilization, financial inclusion, livelihood enhancement, convergence with other development programs, and rigorous monitoring and evaluation mechanisms.

Being a subcomponent of NRLM, RSETIs must converge very closely with the NRLM ecosystem. Both RSETIs and DAY NRLM share the common goal of poverty alleviation and rural livelihood promotion. While RSETIs aim to provide skill development and entrepreneurship training to rural youth, DAY NRLM focuses on organizing rural poor into self-help groups and promoting livelihood activities. The DAY NRLM has a vast network and presence in various states and districts. By aligning with DAY NRLM, RSETIs can leverage this extensive network to reach a larger number of beneficiaries and have a more significant impact on rural livelihoods.

Following are some of the suggested areas of convergence where the NRLM and RSETIs should work together:

## 4.1: Mobilisation of candidates for RSETI training:

Over 8 Crore rural women have been mobilized in 80 lakh SHGs under NRLM and the process is ongoing. All the members of these SHGs and their family members have some or other kind of training needs. This is a huge pool of rural population which RSETIs can approach for training. RSETIs can collaborate with NRLM to identify potential trainees within these SHGs and their family members who are interested in skill development and entrepreneurship training. Association with SHGs does not always mean that only the SHG members are available for training but the wards and family members of the SHGs who can be linked to the RSETIs which will form a major chunk for RSETI training.

NRLM can partner with local community-based organizations to mobilize trainees for RSETI training programs. These organizations can act as intermediaries and help in identifying potential trainees and promoting RSETIs in the community.

- 4.1.1 An exclusive session on understanding the NRLM ecosystem and its various organisations should be introduced in TTP for the Directors/Faculties of RSETIs.
- 4.1.2 RSETIs should compulsorily involve/inform local Village Organisation (VOs) under NRLM while conducting the EAPs in their areas. Suitable provisions for recording their participation in the EAPs should be made in reporting about the EAP by the RSETIs.
- 4.1.3 RSETIs should maintain contact details of all the VOs under their area of operation. SRLMs should assign targets to the VOs/CRPs for mobilisation of trainees for RSETI training program.

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- 4.1.4 Mobilisation of candidates to the RSETIs should be a parameter while providing financial incentives to the CRPs.
- 4.1.5 Yearly training calendar of the RSETI should be made available to all the NRLM organisations of the district so that they can share the same with the participating members during their regular interactions/meetings, etc.

#### **Activities**

Sl. No.	Actor		Time for Completion	Relevant Document
1.		An exclusive session on understanding the NRLM ecosystem and its various organisations		TTP program schedule
2.		Involve local Village Organisation (VOs)		Checklist for conducting EAP, SoP part II, chapter 1
3.		Assign targets to VOs/CRPs for mobilisation of trainees		VO/CRP review formats
4.	RSETIs	Training calendar to all NRLM organisations of the district	Beginning of Financial Year	Approved AAP

## 4.2 Skill training and Entrepreneurship development for Livelihoods:

RSETIs play a crucial role in imparting skills to individuals in rural areas, enabling them to pursue various livelihood options. By aligning with DAY NRLM, RSETIs can ensure that the skills being developed are in line with the specific needs of the rural poor identified by NRLM. While RSETIs focus on entrepreneurship development, DAY NRLM emphasizes the promotion of self-employment and entrepreneurship among rural households. Close convergence allows for a seamless transition of individuals trained in RSETIs into the entrepreneurial ecosystem promoted by DAY NRLM.

### 4.2.1 Taking indent of training programs from NRLM ecosystem:

Before making their Annual Action Plan every year, RSETIs should hold necessary interaction with the NRLM functionaries of its district and obtain inputs on types of training programs needed by the community.

#### 4.2.2 Skill Mapping and Training Needs Assessment:

NRLM, through its network, should conduct skill mapping and training needs assessment within SHGs to understand the specific requirements and aspirations of the rural unemployed youth. RSETIs can use this information to tailor their training programs, ensuring alignment with the identified skills and needs.

#### 4.2.3 Inputs from RL Division on RSETI AAP:

To ensure alignment of RSETI programs with overall vision of the program at National level, the Skill Division should take inputs from the RL Division on consolidated AAP of RSETIs every year before getting the same approved by the EC of NRLM.

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#### **Activities**

Sl. No.	Actor	Action	Time for Completion	Relevant Document
1.		Taking indent of training programs from DMMUs		List of Training programs in RSETI MIS
		Taking input from RL Division	Before placing the AAP for EC approval	Consolidated AAP

## 4.3 Convergence with various livelihood schemes of NRLM:

NRLM supports rural communities in expansion of livelihood and employment opportunities through a multitude of interventions in the areas of farm and allied sectors, non-farm including small and cottage industries sector and service sector besides social sectors. The programs that directly address creation of livelihood and employment opportunities under NRLM include:

## 4.3.1 Farm Livelihood Programs:

DAY-NRLM recognizes that the poor have multiple livelihoods and its thrust is on enhancing and expanding the existing livelihoods of the poor. More than 70% of the rural poor are dependent on Agriculture either as cultivators or as Agriculture labour. Besides, livestock rearing is again a key livelihood of the poor. In forest fringe areas, Non-Timber Forest Produce is a major livelihood of the poor, who mostly belong to tribal communities. The intervention strategy of NRLM for Farm based Livelihoods promotion is focused on strengthening these key farm livelihoods of the poor.

## 4.3.2 Mahila Kisan Sashaktikaran Priyojana (MKSP) :

The MKSP is to empower women farmers with a focus on improving the status of women in agriculture, enhancing the opportunities for their socio-economic empowerment and to bring about systematic change in their livelihoods. Under this Priyojana various types of trainings and supports in the areas of Promotion of agro-ecological and climate resilient agricultural practices, Improved livestock management, collection and/or cultivation of Non-Timber Forest Produces (NTFP), Value chain development interventions for small and marginal producers are undertaken. RSETIs can work with the SRLMs for meeting out their training requirements.

## 4.3.3 Non-Farm Livelihood programs:

Two very important schemes in Non-Farm Livelihood under NRLM are Start-up Village Entrepreneurship Program (SVEP) and Aajeevika Grameen Express Yojana (AGEY). While the SVEP is aimed to set-up the eco-system for supporting entrepreneurship in rural areas, AGEY aims to provide safe, affordable and community monitored rural transport services to connect remote rural villages. Both the above programs have huge components in terms of training and capacity building of community resources like CRP-EP, etc. RSETIs should engage themselves in those programs and get mutually benefitted.

RSETIs should take enterprise creation (Farm as well as Non-Farm livelihoods) related requirements from NRLM. Then create an enabling meshanism like taking the indents on

number of people to be trained, designing suitable courses, obtaining NRLM resources in the areas of mobilisation, post training support, etc.

Of late, RSETIs have started getting associated with the programs like SVEP (CRP EP), A-HELP (Pashu Sakhis), FLCRP, BC Sakhis, etc. Through these programs, RSETIs are training the community cadres. Deeper convergence can be planned for going beyond the NRLM cadres to their family and community members also.

Better convergence of RSETI training with NRLM in mobilizing trainees can be achieved through identifying skill gaps, creating awareness campaigns, partnering with local community organizations. By adopting these strategies, RSETIs and NRLM can work together to promote self-employment and entrepreneurship in rural areas and reduce poverty.

### 4.4 Utilization of Community Resources by the RSETIs:

Under NRLM Community Resources are the huge pools of ground force driving the program in field at scale. This community pool can be a great support to the RSETIs for reaching out to its beneficiaries in the villages. RSETIs can co-ordinate with the NRLM and get the information's of community resources and utilize their services for mobilization, training and follow-up. These CRPs can play a pivotal role in identifying and preparing potential RSETI trainees within SHGs and outside of it in the villages. RSETIs can collaborate with NRLM to train CRPs on the various skill development programs offered, ensuring they are well-informed to guide potential candidates.

Suitable financial incentive structure for utilization of the services of CRPs in RSETI activities should be made as part of its Annual Action Plan budget.

### 4.5 Utilization of training facilities available under NRLM:

Convergence between RSETIs and DAY NRLM promotes the efficient utilization of resources. By working together, these institutions can avoid duplication of efforts and create synergies in implementing various components of rural development programs.

Keeping in view the plan of expanding RSETI activities by covering more no. of rural youth for training, RSETIs should explore the possibility of utilizing field level training infrastructures like Community Managed Training Centres (CMTCs), etc. These facilities will be very handy in case of off-campus training programs of the RSETIs. Formal arrangements for utilizing the CMTC facilities by the RSETIs should be worked out between the Rural Livelihood Division and the Rural Skill Division.

Check- list as per the annexure I of this chapter may be followed for ensuring the requisite training facilities in the CMTCs.

Though RSETIs are encouraged to utilize field level training facilities for conducting off campus training programs, they should not lose the sight of the quality of training programs. Training at RSETIs is given not for the mere purpose of training but it ultimately aims to create settlement of the trained candidate by way of establishment of entrepreneurial ventures. It should be ensured that requisite training aids and equipment's in working conditions are present at all the off-campus training locations and candidates are trained comprehensively as per the prescribed syllabus without diluting the standards of RSETI training.



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## 4.6 On-boarding of trainers from NRLM for RSETI trainings:

While aiming to enlarge the training base to off campus locations as above, the issue of availability of trainers may be addressed by on boarding of large no. of trainers from the field. On boarding of external field level trainers need not be restricted to Domain Skill Trainers (DSTs) but also encompass EDP trainers. Trainers from NRLM ecosystem may also be enrolled for enlarging the RSETI trainer pool. These trainers also should be trained and certified by the Assessment and Certification vertical of NAR before they are allowed to handle the sessions. Sufficient provisions shall be made to build the capacity of these trainers so that the training quality in off campus locations is properly maintained.

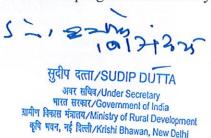
The activity of Assessment and Certification by an independent vertical of NAR has been found to be a great enabler for the convergence of RSETI activities with the core NRLM programs. Expansion of the convergence has been suggested by mandating Assessment and Certification of the larger pool of community cadres under NRLM. Training and Certification of Krishi Udyog Sakhi under farm livelihood has been suggested as immediate convergence. This may be followed with training and certification of other NRLM cadres which will bring the RSETIs closer to the NRLM.

## 4.7 Comprehensive Livelihood Support:

DAY NRLM provides a comprehensive framework for livelihood support, including access to credit, market linkages, and social mobilization. RSETIs should co-ordinate with the NRLM so that its candidates take advantage of access to credit and market linkage interventions of the NRLM. This way RSETIs can ensure that the individuals not only acquire skills but also receive support in translating those skills into viable livelihoods. NRLM focuses on financial inclusion and RSETIs offer training in entrepreneurship. Together, they can facilitate the linkage of SHG members to financial institutions, ensuring that trainees have access to credit and financial resources to start their ventures. NRLM's network can be utilized to provide post-training support to RSETI graduates. This may include assistance in marketing their products, accessing markets and addressing any challenges they face in the initial stages of entrepreneurship.

In conclusion, close convergence between RSETIs and DAY NRLM enhances the effectiveness and impact of rural development efforts. By working together, these institutions can create a more robust ecosystem that addresses the multifaceted challenges faced by the rural poor and promotes sustainable livelihoods. Convergence ensures that the initiatives of RSETIs and DAY NRLM are aligned with national and state-level policies related to rural development, poverty reduction, and livelihood promotion.

The MoRD vide their letter DOJ-18046/01/2017RSETI Dated 11<sup>th</sup> April, 2023 to all the States/UTs has mandated conduct of monthly meetings between the District level officials/DMMU and the RSETIs. This is a remarkable step towards ensuring better coordination and convergence between the programs of RSETIs with larger ecosystem of NRLM. Both the district level organisations should ensure effective conduct of the aforesaid monthly meetings ensuring better working of both the programs collectively.



#### Annexure I

# <u>Checklist for evaluating the suitability of Community Managed Training Centres</u> (CMTCs) for conducting off campus RSETI training programs

- 1. Name and address of the CMTC:
- 2. Name and contact No. of centre in-charge:
- 3. Whether the building visually appears to be structurally sound:
- 4. Centre has at least one hall which can be used as class room:
- 5. Provisions of white Board
- 6. Student bench and desk
- 7. Teacher chair and table
- 8. Arrangements for Biometric attendance
- 9. Electricity
- 10. Availability of electrical appliances Lights and Fans
- 11. Drinking water
- 12. washrooms
- 13. Approachable through public conveyance
- 14. Distance from RSETI campus
- 15. Average distance from the residences of trainees
- 16. Availability of Training aids and equipment's
- 17. Raw materials for practical training
- 18. Whether DST is agreeable to station at the centre
- 19. Whether the facility is being provided free of cost or at nominal charges
- 20. Availability of internet connection

**Recommendation:** Based on the objective evaluation as done above the subject CMTC is found suitable/not suitable for conducting off campus RSETI Training program.

Signature of SRLM officer

Signature of RSETI Director

Place:

Date:

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## 5. Training Programs

A good quality training program is fundamental to the success and sustainability of a training institute. It not only benefits individual participants but also contributes to the institute's reputation, growth, and impact on the community and industry it serves. Hence conducting effective training programs is crucial for the Brand RSETI.

All the RSETI programs are primarily Entrepreneurship Development Programs (EDPs) which aim to prepare a candidate to start their own ventures and earn their livelihood after training. The programs are segmented as:

- 1. General EDPs
- 2. Product EDPs
- 3. Process EDPs and
- 4. Agriculture EDPs

Covering all the above 4 EDPs, RSETIs currently have a basket of 64 different training courses of which, 59 are NSQF aligned and 5 are core EDP courses notified by the Ministry. Duration of the programs ranges from 48 hours to 480 hours.

Analysis of uptake of these programs indicate that some of the programs like Dairy Farming and Vermicompost making, Women Tailor, Beauty Parlour, etc. have higher uptake whereas programs like Carpentry, two-wheeler mechanic, Aluminium Fabrication, etc. have lesser uptake.

The changing needs of rural youth in India are influenced by evolving economic, technological and social trends. To address these changing needs, RSETIs should adapt their training programs to better align with the current and future requirements of the rural youth.

Here are some key areas that highlight the changing needs of rural youth and the corresponding requirements for new RSETI training programs:

## 5.1. Enlarging the basket of training courses:

Before the alignment of RSETI trainings with Common Norms Notification of the Ministry of Skill Development and Entrepreneurship, RSETIs were having over 300 different training programs. Large no. of training programs provided the RSETIs an option to choose their area specific programs. Post alignment of the training programs with CNN, the no. of training programs is reduced to 59 NSQF aligned programs and 5 core EDP courses notified by the MoRD. This has limited the choice to the RSETIs resulting in its inability to meet out local area specific training requirements.

Keeping in view the district level presence of the RSETIs, efforts should be made by all the concerned to enlarge the basket of training courses. RSETIs shall take inputs from its target

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In the SoP manual for RSETIs part II, the activities to undertaken for designing a new course have been suggested. In addition to following those activities, RSETI should evaluate points enumerated in annexure I at the end of this chapter before submitting their request to NAR for designing a new training program.

NAR which is an Awarding Body under NCVET should get the course aligned with the NCrF/NSQF. After taking approval from the NSQC, the courses should be made available to the RSETIs for meeting out the training needs of its command area. This admin mechanism should ensure that the new courses are added on regular basis thereby enlarging the basket of training courses which an RSETI can offer to the trainees.

While adding the new courses should be a regular exercise, NAR should simultaneously evaluate uptake of existing courses and deactivate stale courses which are no longer in demand.

Certain courses which can exclusively cater to the requirements of SHGs/CBOs/FPOs, etc. also need to be developed in consultation with the NRLM. The RL Division can gather the requisite information's from the SHG ecosystem and communicate to the National Academy of RUDSETI, Bengaluru for further course of action.

**5.2.** Courses on multi-skilling: Multi-skilling is the ability to perform a variety of tasks and roles by a trainee. By developing courses on multi-skilling, RSETIs can equip trainees with a diverse set of skills that can increase their sustainability in business enterprises by reducing risk and bringing diversity.

Currently all the RSETI programs are mono-skilling i.e. the programs end in giving the learners skills in a particular domain e.g. Tailoring, Beauty Parlour, Electrician, etc. Multi-skilling in contrast will skill the learners in more than one domain e.g. a multi-skilling course may enable a trainee learn the skills of say Air-conditioning, electrician and plumbing all in one course. These courses may be a combination of Micro-credentials. Multi-skilling courses augment the employability of the trainees.

	Ref SoP Part II, Chapter I para 9				
Parameter	Existing Provision Additional Provision				
Designing of	of Mono skilling enabling the In addition to the Mono-skilling programs, Multi-				
training	trainees to acquire specific skilling programs providing the learners a				
programs	skills in a particular domain combination of more than one domain skills e.g				
	e.g. Beauty Parlour, Multi technicians trained in the domains of Air-				
	Tailoring, plumbing, etc. conditioning, Electrician and plumbing in one				
# H H	course				

**5.3. Right mix of short and long duration courses:** While preparing Annual Action Plan, RSETIs shall pay attention to ensure that the set of courses planned for the year has ideal mix of short and long duration courses. Average duration of training programs (Total no. of training

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days divided by no. of training programs by the RSETI in a year) in RSETIs should not be less than 15 days.

Average Duration = Total No. of training days

No. of Training Programs

Ref SoP Part III, Chapter I para 7					
Parameter	Existing	Provision			New Provision
training programs		duration		training	Average duration of training programs in RSETIs should not be less than 15 days

**5.4. Blended form of training delivery:** Blended training is a form of training delivery that combines traditional classroom-based training with online learning. It is an approach that mixes instructor-led classroom training with online content, which could be in the form of on-demand videos that learners review outside of class. Blended learning is also called "flipped classroom", "hybrid learning" or "mixed learning,". Studies through "blended learning" is more affordable, saves time and teaching is less expensive to deliver. It is highly modular and scalable, reduces the failure rates, improves learning outcomes, boosts the learner engagement & retention and enriches the learning experience. This concept is proving to be a scalable learning model in training and skilling where the learners have option to learn at their own pace in their own time. By adopting a blended training approach, RSETIs can offer a more flexible and effective way of delivering training programs that can cater to the needs of different learners.

For operationalising the blended form of training delivery, RSETIs need to have e-learning contents and a suitable Learning Management Solution (LMS). Keeping in view the educational background of the RSETI target group, the contents delivered online should be reimposing the learnings the trainees get during physical classes. To begin with attempt should be made to have at least 25% of the total training contents of every RSETI course delivered in blended form. As delivery of these contents will be additional reinforcement of the class room learnings, the training duration of the courses remain unchanged till RSETIs reach to a situation where blended learning contents can be a portion of total learning hours.

## 5.5. Development of e-learning contents:

The big uphill task for blended learning is the availability and creation of the content. Developing e-learning contents should be taken as first task for implementing blended learnings in the RSETIs. E-learning contents can be accessed remotely and at any time, making it a flexible and convenient option for learners. Suitable IT platform in the form of Learning Management Solution (LMS) may be thought off through which these contents can be delivered to the beneficiaries and its usages can be tracked/monitored.

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Through a tri-partite arrangement, the NABARD, the IIT Madras and the NAR are developing an LMS for RSETIs. It is planned to create e-learning contents for all the 64 existing RSETI courses and host the same on an LMS. The above initiative by all the 3 stakeholders is aimed to help operationalise the activities mandated in paras 5.4 and 5.5 above. In addition, e-learning contents are also being developed by the NAR under NRETP.

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#### Annexure I

## (Ref SoP part II Chapter 1 Para 9)

# RSETIs to evaluate following points before submitting their request to the NAR for designing a new training program

## Name of the RSETI:

## Sponsor Bank:

Sl No.	Parameters	Responses
1.	Is this a duplication of an existing program	Yes/No
2.	What is the estimated uptake of the course in next 3 years	in no.
3.	Whether the program has some natural advantage in terms of availability of raw material, local demand related with consumer preferences	
4.	Proposed entry qualification and experience for the trainees	pass
5.	Learning outcomes that participants should achieve by the end of the training	years
6.	Availability of infrastructure, training aids and equipment's	
7.	Availability of trainers who can deliver the proposed qualification	Yes/No
8.	Arrangements for exposure visits and practical demonstration	Yes/No
9.	Whether the program complies with the local Govt. policies	Yes/No
10.	Whether any Govt department has asked to conduct the program	Enclose a copy of deptt. request
11.	The program leads to	Self-employment /wage employment
12.	Expected monthly income after trainees take up the vocation	
13.	Likely duration of the training program	hours
14.	Whether any trade licence or regulatory clearance has to be obtained for pursuing the proposed vocation	Yes/No
15.	If yes than specify the arrangements available	П
16.	List of training aids and equipment's and its availability locally	Enclose the list

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17.	List of raw materials and consumables for conducting the Enclose the list
	program
18.	Approximate budget for procuring the aids and equipment's
	and the raw material for one batch

Place:

Date:

(Signature of RSETI Director)

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## 6. Training Quality Assurance (TOA) and Assessment & Certification

Training Quality Assurance (TQA) measures ensure that the training programs offered by RSETIs are of a high standard and meet the expectations of the trainees. Regular monitoring and evaluation of training programs help in identifying areas for improvement and ensure that the training is effective in imparting the necessary skills to the trainees.

Certification on the other hand provides a standardized way of measuring the skills and knowledge acquired by the trainees. It helps in creating a benchmark for assessing the quality of training and ensures that the skills acquired by the trainees are recognized by the industry stakeholders. Certification from recognized institutions adds credibility to the training programs offered by RSETIs. It helps in building trust among stakeholders, including trainees and funding agencies, and can attract more trainees to the program.

Certification also provides feedback on how effective the training was and it helps the trainers in taking suitable corrective measures in future training programs.

Training Quality Assurance and Assessment and Certification has been comparatively a new activity in RSETIs wherein a dedicated vertical of National Academy of RUDSETI, Bangalore has been created to undertake these activities.

Further, reinforcing the activities of this vertical has been suggested which inter-alia includes:

## 6.1 Ceilings on number of off-campus training programs:

The model of RSETI training is based on organisation of short term intensive residential trainings. It is for that reason that requisite infrastructure with full-fledged residential facilities are created at RSETIs.

Conducting off campus batches contradicts with the basic concept of RSETI training and makes the facilities created underutilized.

While off-campus training programs may offer some advantages, such as access to local resources and availability of training nearer to the habitats of trainees, there are several disadvantages in this. Off-campus training programs may not be subject to the same quality control measures as on-campus programs, which could result in inconsistent or substandard training. Off-campus training programs may not have the same level of training aids and equipment's as on-campus programs, which can limit the effectiveness of the training in achieving its intended outcomes.

It is important to carefully consider the potential drawbacks of off campus programs on quality aspects of the training. As such, a ceiling of maximum 25% of the total no. of programs in a year is fixed for conducting off campus batches. Availability of prescribed training aids and equipment's are to be ensured before allowing the RSETI to conduct an off-campus training program. उन् उन्तर्भ देशः सुवीप वला/SUDIP DUTTA

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A checklist for seeking approval by an RSETI for conducting off campus training programs is attached as an Annexure I. The controlling trusts of the concerned RSETIs may permit the off-campus training batches (up to a maximum of 25% of the total training programs) duly ensuring the availability of training aids and equipment, trainers and other essentials for an effective training.

#### 6.2 Internal Mechanism of Quality Assurance:

RSETI training programs are evaluated by the external assessors sent by the Assessment and Quality Assurance vertical of NAR. However, it is only at the end of the training program that the deficiencies, if any are found out through these measures. By that time programs are already over and there is very little that the passing out candidates get from the feedback. This deficiency in overall quality assurance in RSETIs can be overcome by ensuring adherence to the protocols of internal quality assurance check as provided in SoP part II chapter 2 para 3.

All the RSETIs should conduct batch readiness check before starting a training program. The batch readiness checklist as provided in the annexure II should be prepared by the coordinator and confirmed by the Director. The checklist thus prepared and signed should be available for future verification during annual grading/SDR visit.

#### 6.3 Assessment and Certification:

- **6.3.1 Seriousness in conducting Formative Assessment:** RSETIs have two types of assessment i.e. Formative Assessment and Summative Assessment. While the summative assessment is done at the end of training by external assessors, formative assessment is done internally by the trainers themselves. Though both the assessments have their own purposes and advantages, Formative Assessment is crucial from the point of view of the trainers as the formative assessment happens during the course of trainings. It provides a chance to do course correction and undertake remedial measures. Hence it is mandated that RSETIs sincerely do the formative assessment for all the training batches and maintain proper evidences of the results and remedial measures taken to be verified during annual grading.
- **6.3.2 Comparison between Formative and Summative Scores:** In addition to seeking the subjective feedback from the assessors as above, RSETIs should also conduct comparison between the formative (internal) and summative (external) scores of the trainees. This will provide very good insight into the internal processes of evaluation and the external one. Instances of bias also come to fore helping the Institutes to take corrective measures.
- 6.3.3 Feedback from external assessors: Assessment and certification of RSETI trainees are being conducted by the external assessors. Though it is the part of mandate under CNN that every trainee passing out of RSETIs must be 3<sup>rd</sup> party assessed but what is more important is that the RSETIs get feedback from these assessments and work on the areas needing improvement. All the RSETIs must try to get an independent and unbiased feedback from the assessors. The assessors may be called in the Directors chamber and provided a non-threatening environment to give their feedback freely. A proper recording of the feedback should be done by the Director. The feedback thus received should then be evaluated as to its genuineness and actions are initiated on the areas found appropriate. Biased and motivated feedback may be ignored by the RSETI.

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# Annexure I Format for seeking off campus training program approval

SL NO	PARTICULARS	DESCRIPTION
1	Name of the training Programme	
2	<ul><li>a. Duration of the programme</li><li>b. Tentative Date of training</li></ul>	
3	Name of the Place / VENUE	
4	Distance from the Institute in Km	
5	Date of visit to above place by Director	
6	Facilities for conducting the programme (Give details of training hall availability, Equipment's, drinking water, food arrangement, mobility of Staff and Guest Faculty, stay arrangements for Guest Faculty and availability of teaching aids, etc.)	Hall availability - Equipment's - Drinking water - Food arrangement - Mobility of Staff and Guest Faculty - Stay arrangements - Availability of teaching aids -
7	Selection of candidates, Number of candidates selected and their age group Name of the Sponsor	
8 9	Problems faced by beneficiaries for not coming to Institute	
10	About Settlement and Credit linkage	
11	Expenditure to be incurred (Head wise separately)	Guest Faculty 8 days Rs. Raw Material: - food arrangement Conveyance: Miscellaneous: - Total Rupees
	Total No. of training programs	AND THE RESERVE DESIGNATION OF THE PERSON OF
	conducted by the RSETIs (including ongoing program) during current year Of which % of training programs conducted off campus	
	Recommendation by the Director	Seeing the difficulties of trainees and genuine request of NRLM we recommend permitting us to conduct off campus training at

DATE: DIRECTOR PLACE:

SIGNATURE OF

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## **Annexure II**

## **Batch Readiness Checklist**

(To be prepared for every batch and kept in batch file for verification during SDR visit and Annual Grading)

Name of Training Program:

Batch ID:

Duration of the program: From ...... to ...... (total no. of days)

Sl. No.	Activity	Stipulated time	Response
1.	Conducting Interview of the candidates	2 weeks prior to the training	
2.	Sending intimation to the candidates	2 weeks prior to the training	
3.	Engaging certified DST and getting confirmation	1 week before the training	
4.	Checking the availability and working condition of Training aids and equipment's	5 days before the training	
5.	Arranging raw materials for the training in consultation with the DST	5 days before the training	
6.	Procuring and keeping ready AMT manual	5 days before the training	
7.	Procuring and keeping ready Games kit	5 days before the training	
8.	Procuring and keeping ready Uniforms	5 days before the training	
9.	Fixing the unit/field visit venue	5 days before the training	
10.	Arranging Boarding and lodging arrangements	5 days before the training	
11.	Inviting Guests for inauguration of program	5 days before the training	
12.	Arranging class room, work shed, seating arrangements, etc.	One day before the training	

Date:

Course co-ordinator

Director

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## **Annexure III**

## **Assessor Feedback Form**

(To be obtained for every batch and kept in batch file for verification during SDR visit and Annual Grading)

Sl. No.	Particulars	Responses
1.	Name of the RSETI	
2.	Name of the Training Program	
3.	Duration of the program	Fromto
4.	No. of Days	
5.	No. of Trainees assessed	
6.	Date of Assessment	
7.	Name of EDP Assessor	
8.	Name of Domain Assessor	
9.	Name of the EDP Trainer	
10.	Name of the DST	
11.	Whether Training has been given as per the prescribed syllabus and session plan	Yes/No In case of No, mention the names of topics which are in the session plan but has not been covered
12.	Coverage of EDP sessions	Excellent/Very Good/Good/Needs improvement
13.	Coverage of Domain sessions	Excellent/Very Good/Good/Needs improvement
14.	Whether Formative assessment by the RSETI was done and evidences for the same are maintained by the RSETI	
15.	Suggestions to improve future programs	

Date:

Signature of EDP assessor Signature of Domain Assessor

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#### 7. Training and Certification of Trainers

The success of any training system hinges on the calibre of its trainers. Quality trainers play a pivotal role in shaping the learning experience, serving as mentors, motivators, and knowledge facilitators. Quality trainers bring real-world experience, staying abreast of industry trends and advancements, thereby ensuring the relevance and applicability of the training content.

RSETIs have two types of trainers. The regular EDP trainers (Directors & Faculties) and the Domain Skill Trainers (DSTs). The certification of EDP trainers is carried out at the end of their Trainers' Training Program (TTP) by NAR at Bengaluru whereas the DSTs are certified at various locations of the country.

EDP trainers' costs are borne by Ministry. DSTs are independent professionals from the market and are hired by the RSETIs for giving technical inputs. As these trainers are paid honorariums for their services, their training cum certification is chargeable. They are charged a fee for undergoing training cum certification programs. Domain Skill Training and Certification Program (DST CP) includes multiple online training sessions followed by 2-days residential programs conducted at suitable locations across the country. The organizational expenses of DST CPs are borne out of the fees received from the DSTs.

DSTs form an integral part of this approach. DSTs are the professionals who are outside the academic structure of an institution and are engaged on a need basis. This provides institutes the requisite flexibility to impart relevant learning on varied topics as per the latest industry standards without having to incur substantial costs as compared to permanent hiring of resources.

In order to provide sufficient no. of DSTs, the A&QA vertical of NAR is regularly conducting DST CPs all across the country. RSETIs have to identify and recommend practising Industry professionals, Subject Matter Experts having a minimum of 5 years' experience to become DSTs after undergoing DSPCP. While identifying the DSTs, RSETIs may conduct preliminary scrutiny of the individuals recommended for certification on following broad aspects:

Whether the prospective person -

- Know what to teach and how to teach it
- II. Can maintain a learning-focused environment while taking classes
- III. Can respond to learner diversity
- IV. Can plan and design effective instructions and demonstrations
- V. Has knowledge of new digital tools and technologies for using various teaching aids

The Assessment and Certification Board for RSETIs is the authority which decides the protocols for trainer certification. The Board regularity reviews the progress in this front.

7.1 Regular Training and Certification of Trainers: Training of Trainers (ToT) is an essential aspect of any training program, including RSETIs. ToT ensures consistency in training, enhances trainer competence, updates trainers on current trends and best practices, develops trainers as mentors, and reduces training costs. RSETIs can benefit from investing in

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ToT to ensure that their training programs are effective and prepare trainees for self-employment and entrepreneurship.

**7.2 Periodical refresher training cum certification programs for trainers:** To ensure that trainers remain up-to-date with the latest knowledge and best practices in their respective fields, periodical refresher training cum certification programs for trainers should be conducted. Refresher training programs provide trainers with an opportunity to review and improve their training delivery techniques, teaching methodologies and instructional design skills. This, in turn, enhances the quality of the training programs they deliver.

RSETIs must ensure engaging only certified trainers for imparting training. If more than one batches of the same job role is conducted by an RSETI at the same time, every batch must have certified trainers engaged separately. The RSETI should also ensure that the trainers undergo periodical refresher trainings and get their certificates renewed every 2 years.

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#### 8. Industry partnership and collaboration

Industry partnership and collaboration refer to a mutually beneficial relationship between industry and other organizations or individuals, where they work together to achieve common goals. General notion about industry partnership and collaboration is that it is beneficial for wage employment programs and RSETIs being a self-employment targeted program, this may not be a much relevant proposition. However, it is not so, in fact, industry partnership and collaboration can be particularly useful for creating new opportunities for self-employment, entrepreneurship and other forms of income generation activities.

For example, an industry partnership could involve providing training and resources to help individuals start their own business or develop new products or services. Or, it could involve collaboration with local communities to identify opportunities for economic development and provide support to help bring those opportunities to fruition.

RSETIs can also partner with local Govt. departments and connecting the aspiring entrepreneurs in availing benefits under Govt. schemes by providing related training, guidance and necessary documentation support.

Partnering with government departments can enhance the impact and reach of RSETIs. Partnership with the Industries and the Govt. departments can be of general association or it may be specific to a particular program. Some of the RSETIs already have the experiences of such successful partnership:

## 1. SBI RSETI Pithoragarh:

The Institute has conducted training programs in partnership of a local NGO and forest department. NRLM SHG members trained in collecting, processing and manufacturing of pirul products. The SHG women were linked with the NGO which markets their products. The local Forest Department officials are also encouraging this activity as it reduces the chances of forest fire in the region. The department is giving financial incentives for collection of pine leaves. Through this collaborative effort, the local communities are immensely benefited – they get paid for collecting pine leaves, utilise their idle time productively and earn by selling the produce truly proving the saying "waste to wealth".

2. Canara Bank Deshpande (CBD) RSETI, Haliyal, Karnataka is operating from well equipped infrastructural facilities created by VR Deshpande Memorial Trust. Institute has state of art training facilities with 4 extension Centres in four Taluks of the district. CBD RSETI has initiated good number of unique projects in partnership with the corporates for the benefit of the youth in the region, like establishment of an exclusive JCB Backhoe Loader Operator Training Centre in association with Lady Bamford Charitable Trust, New Delhi. LMV Driving Training Centre in association with Tata Motors Pvt. Ltd.

The Institute has also tie up arrangements with West Coast Paper Mills Limited for sponsorship of training programs. In another corporate tie up Tata Hitachi Construction Machinery Pvt Ltd has supported the Institute by providing an excavator and other logistical support for training local youth. EID Parry (India) Ltd., a company operating in the Sweeteners and Nutraceuticals

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space is working with the RSETI for supporting the local farmers in sustainable agricultural practices especially growing of sugarcane.

#### 3. Tata Refractories Ltd SBI RSETI

(TRI SBI RSETI) Jharsuguda, Odisha is a joint attempt between the SBI and Tata Refractories Ltd. The RSETI impart Industry relevant skill training such as Welding & Fabrication, LMV owner Driver, Home Nursing, House Aaya, Apparel training, etc. to the local youth. Post training, the candidates taking job-oriented courses get placed in TATA group companies or the companies source their supplies from RSETI trained candidates.

### 4. Collaboration under CSR funding:

In short, industry partnership and collaboration can be a powerful tool for promoting economic growth, creating new opportunities for income generation, and supporting overall economic development. By working together, industry, individuals, and organizations can leverage their respective strengths and resources to achieve shared goals and drive positive change in their communities.

As per Companies Act 2013, every qualifying company requires spending of at least 2% of its average net profit for the immediately preceding 3 financial years on CSR activities in India. Corporate Social Responsibility (CSR) assumes significance as it permits companies to engage in projects or programs related to activities. The concept of CSR rests on the ideology of give and take. Companies take resources in the form of raw materials, human resources etc. from the society. By performing the task of CSR activities, the companies are giving something back to the society. Association of the RSETIs with willing companies has already been permitted by the MoRD.

However, in spite of huge benefits industry partnership offers, it so far has been negligible in case of RSETIs. Hence, it is suggested to the RSETIs to explore the opportunities by approaching the corporates. Every RSETI should scan its area of operation and find out the opportunities of collaborations with the corporates, Govt. departments, etc.

#### 5. Constitution of a Collaboration Group for Industry partnership:

In order to systematically examine the proposals of collaborative association between the RSETIs and the Corporates/Govt. Depts, a collaboration group is hereby constituted. The Group will have the representatives from the MoRD, 2 SRLMs, 2 Banks and all the 3 vertical heads of NAR.

After making the preliminary enquiry about the association, the RSETI has to submit its proposal through their sponsor Bank to the NACER. NACER will then convene the meeting of the collaboration group for deciding on the modalities of association, terms and conditions, MoU, etc. In order to encourage such partnership and associations, it is suggested that suitable weightage is assigned by NACER in the annual grading of the RSETIs.

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#### 9. Enterprise Funding (Credit Linkage)

RSETIs in essence are a Bank led model of training where the Bankers as RSETI Directors themselves train a beneficiary for starting a self-employment venture. The training received at RSETIs makes the candidates more creditworthy. They are better equipped to prepare business plans, project reports, and financial statements, which banks require for lending. RSETI-trained candidates are also more likely to have a better understanding of financial management and are more likely to have a sound business plan. This makes them a safer bet for banks when it comes to lending.

It is an ideal scenario from Bankers' point of view as RSETI-trained candidates are less likely to default on their loans. The trained candidates have a better understanding of financial management and are more likely to prepare a sound business plan, technical knowledge and skills. This reduces the risk for banks when it comes to lending to them.

It is for this reason that about 50% of the RSETI trained candidates are getting credit linked. However, the point of concern is rest 50% not getting credit linked.

### Strategy to improve credit linkage to RSETI trained candidates

#### 9.1 Project Report:

All the RSETI training programs have compulsory component of market survey and business plan preparations by the trainees. RSETIs to ensure preparation of a business plan by every trainee during the course of training.

## 9.2 Obtaining loan application during the course of training:

Interaction with the RSETI trainees reveals multitude of challenges faced by them while trying to avail Bank finances. The best suitable way to overcome this challenge is to get the loan applications filled up during the course of training itself. As enumerated under point 9.1 above, every trainee will have their business plan ready hence filling up the loan application based on the aforesaid business plan should not be a problem. Filling up of the loan application during the course of training will ensure a smooth transition from learning new skills to applying them in a real-world business context. By initiating the loan application process during training, trainees may have the opportunity to access capital more quickly. This is particularly important for those who wish to start their businesses promptly after completing the training.

RSETIs should call local Branch Managers while the trainees fill up the loan applications so that the trainees get first hand guidance. The loan applications can be forwarded by the RSETIs and the financial institutions can use the early loan application process to conduct due diligence and risk assessment. This helps in identifying potential challenges and ensuring that the proposed businesses align with lending criteria and increase the sanctions.

#### 9.3 Allocating targets to the Banks:

Governments and financial authorities often set targets related to financial inclusion and rural development. Target allocations encourage banks to actively engage with RSETIs and identify potential candidates for loans among the trained individuals. This leads to a more focused

अने स्किन Under section भारत सरकार/Government of India ग्रामीण विकास मंत्रालय/Ministry of Rufai Development कृषि भवन, नई दिल्ली/Krishi Bhawan, New Delhi outreach strategy, ensuring that financial resources are directed toward those who have undergone entrepreneurial training in RSETIs. Targets allocation also enables effective monitoring and evaluation of the progress made in lending to RSETI trained candidates. Regular assessments of banks' performance against these targets provide valuable insights into the effectiveness of the lending programs and areas for improvement.

In view of the foregoing, it is mandated that DLRAC should allocate targets to the functional Bank Branches in their area of operation of the RSETI to give loans to the RSETI trained candidates. Both the no. of loans and quantum of loan targets to be allocated on similar lines of other Govt. sponsored scheme. Periodical review of the performance to be done during DLRAC and BLBC meetings.

## 9.4 Separate Product Code in Banks' CBS for RSETI trainee loans:

Assigning a separate product code in Banks' CBS for RSETI trained candidates will help in proper monitoring and reporting of data. In this regard a letter has already been sent to the Dept. of Financial Services, Ministry of Finance for directing the Banks to allocate separate product code for RSETI trainee loans.

Many of the Banks have already created a separate product code for RSETI trainees in their CBS. It is mandated that all the RSETI sponsor Banks should create a separate product code for lending to the RSETI trained candidates. Banks may develop specialized loan products tailored to the needs of RSETI trained candidates. This can include loans with favourable terms, lower interest rates, and flexible repayment schedules, making financial assistance more accessible and suitable for the entrepreneurial ventures of RSETI trained candidates. To further encourage the Banks, create separate product codes in their CBS, certain weightage may be assigned in the annual grading of the RSETIs.

**9.5 Organisation of Credit Camps:** To give a systematic boost to the facilities of credit linkage to RSETI trained candidates, at least one credit camp should be organised in every quarter of the year. The Branches operating in the operational areas should be encouraged to participate in such credit camps and loan sanctions to the RSETI trained candidates should be distributed. Organisation of such camps should be reported in the RSETI MIS for further consolidation and periodic review.

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#### 10. Tracking of RSETI trained candidates

One of the cores offering of the RSETI model of training is "short duration intensive training coupled with long term handholding to the trained candidates". Though the training is modelled on the above philosophy, gaps are seen in the areas of handholding to the trained candidates.

RSETIs, on an average, train about 750 candidates every year and as the trainees are mandated to be followed up for 2 years, 1500 becomes the target to be followed. Given the limited no. of staff (5), that can go for follow up and keeping in view the geographical spread of the trainees across a district, follow up generally ends at mere collection of information about the trainees. Whereas, that is the time when a trainee faces multi-fold challenges in their pursuit of establishing an enterprise and the support is very much needed to overcome the challenges.

As the settlement and credit linkage are the desired outcomes of the training and the RSETIs are funded to do so, it will remain the prime responsibility of the RSETIs to ensure that all trainees passing out of RSETIs get meaningfully settled.

However, to strengthen the efforts of the Institutes and helping the trainees sustaining the business and also grow further, it is decided to develop a suitable IT tool for system-based tracking and follow up of RSETI trained candidates.

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#### 11. Administration of Program

RSETI is a three-way partnership program between the Central Govt., the States and the Banks. Central Govt. (Ministry of Rural Development) anchors the program and provides funding support, State Govts provide land for the RSETIs and help in mobilisation of candidates whereas the Banks run and manage the Institutes.

Being a tri-party program, it is very important that all the parties of the program have the clarity of their roles and responsibilities. They also need to have adequate resources to get the program implemented effectively.

The program is 100% funded by the MoRD. The States help in mobilisation of the trainees and providing land for RSETI buildings.

Following are the changes proposed in the administration of RSETI program:

#### Admin cost for implementation of RSETI program:

While permitting the continuation of NRLM till 31<sup>st</sup> March, 2026 the Central Cabinet has accorded their approval of 6% admin cost on the overall RSETI budget. This budget may be utilised for effective administration of the RSETI program at National as well as State levels. The 6% admin cost as approved above will be shared at the rate of 1% and 5% between the Centre and State levels respectively. Depending upon the needs and already available resources at various levels within the State, concerned State will decide as to allocation of 5% cost available to them to their Capital, Districts, Blocks, etc.

## 11.1 National Mission Management Unit:

Keeping in view the National stature of RSETI Program, its vast geographical reach and multistakeholder engagements, a well-equipped team of Thematic Experts and professionals is needed at Central level. It is desirable to set up a National Mission Management Unit at MoRD which inter-alia can undertake following tasks:

- Co-ordination with all the stakeholders Banks, States, Govt. Deptts., NAR, NIRDPR, NCVET, etc.
- Monitoring and Evaluation of the program
- Data Management
- Reporting to PMO, NITI Aayog, etc.
- Attending queries from the Parliament, HMRD offices, etc.
- Approval of AAP by the EC of NRLM
- Sanctions and releases of funds both training cost release as well as infra grants
- Formulation of Policy Guidelines

The Rural Skill Division can decide on the size and nature of the NMMU team and accordingly draw the Term of References for engaging the NMMU professionals. **The task as above, to be undertaken by the existing manpower provisions.** 

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#### 11.2 Provision of admin cost to the States for implementing the RSETI program:

The States perform variety of crucial roles in effective implementation of the RSETI program. The State units from field closely involve themselves in mobilisation of target beneficiaries for RSETI training. The States also have the responsibility to process RSETI claims, its verification and releases.

The State level review meetings are to be organised regularly. As per the current system of funding, the States get funds as per the Annual Action Plan targets from the MoRD which they further release to the RSETI sponsor Banks. The States do not get any financial budget to implement the program at their level. The manpower/resources from other programs are being engaged by the States to attend to the RSETI related works of monitoring and processing of the claims, etc. In the absence of dedicated staff and resources at the State level, the works of RSETIs usually suffer

To address the above issue and to meet out the above needs of the States, the admin cost as approved by the cabinet is to be given to the States for the purpose of the administration of the RSETI programs.

This cost may be proposed by the States while seeking AAP budget from the EC of NRLM. By following similar pattern of fund release, the funds may be released to the SRLMs for meeting out the admin expenses of RSETI program.

11.3 RSETI should lead country in entrepreneurship training: Entrepreneurship training is crucial for economic development and RSETI's focus on providing such training to rural populations is commendable. However, it is not enough for RSETI to simply provide training but they must also ensure that the training is effective and leads to tangible results.

To lead the country in entrepreneurship training, RSETI must continuously evaluate and improve its training programs to meet the evolving needs of the rural population. All of its core Entrepreneurship Development Programs should be of very high standards and set a benchmark in the country. Its existing EDPs need a relook. Also, competent trainers to deliver these inputs are to be provided to the RSETIs.

Revamping of EDP courses includes providing relevant and practical training, mentoring and support to entrepreneurs and connecting them with financing opportunities. Overall, while RSETI has the potential to lead the country in entrepreneurship training, it must continue to evolve and adapt to the changing needs of rural populations to ensure that its training programs are effective and lead to sustainable economic growth. RSETI sponsoring Banks, MoRD, the States and the NAR should continuously work in this direction.

# 11.4 Suitable provisions in RSETI courses to accommodate illiterate and semi-literate persons:

RSETI courses are designed to provide training and skill development to individuals from rural areas who look to RSETIs to start their own businesses or become self-employed. A large chunk of SHG members are to be trained in RSETIs. Many of these individuals may be

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अवर सचित/Hada Secretary
भारत सरकार/Government of Indo A
प्रामीण विकास गंत्रावय/Ministry of Rural Development
कृषि भवन, नई दिल्ली/Krishi Bhawan, New Delhi

illiterate or semi-literate, which make it difficult for them to participate in traditional training programs. As such keeping in mind the requirements of illiterate or semi-literate SHG members suitable changes shall be made by making suitable provisions in those courses which will be made in future for SHG members. It is also pertinent to note here that many of the RSETI courses allow entry of the candidates who are able to read and write. These courses do not seek any formal educational qualifications meaning semi-literate can attend these courses.

### 11.5 Age of trainees to be increased from 18-45 yrs. to 18-50 yrs.:

As of now the age limit for trainees in RSETIs is 18-45 years. This is under the belief that the programs are for unemployed rural youth and risk-taking capacity and ability to learn new things dwindle with age. However, many a time RSETIs come across the cases where willing and needy candidates could not be allowed entry into the RSETIs for reason of crossing 45 years of their age. At times this restriction becomes exclusionary.

If the age limit for trainees in RSETIs is increased from 18-45 years to 18-50 years, it would mean that individuals up to the age of 50 would be eligible to receive training and skill development in these institutes.

Ref SoP Part II, Chapter 1 para 6.1												
Parame	ter		Exist	ing Pr	ovi	isio	n	New Provision	1			
Entry	age	for	Rural	You	th	in	the	For programs	requiring	traditional	skills,	Rural
taking	RS	SETI	age g	group	of	18-	45	Youth in the a	ge group of	f 18-50 years	s. Incorp	orated
training			years					in courses appi	roved by th	e NSQC		

This change could have several potential benefits. First, it would provide an opportunity for individuals who are slightly older to acquire new skills and training that could help them in their self-employment ventures. Second, it could help address the issue of unemployment among older individuals in rural areas. Finally, it could also lead to greater diversity in the age range of trainees, which could lead to a richer and more dynamic learning environment.

However, it is important to note that there could be some challenges associated with increasing the age limit for trainees in RSETIs. For example, older individuals may face additional barriers to learning and skill development, such as physical or cognitive limitations. Additionally, there may be a need for additional resources or adaptations to ensure that the training programs are accessible and effective for individuals in this age range.

Overall, the decision to increase the age limit for trainees in RSETIs should be carefully considered in light of the potential benefits and challenges. It is important to ensure that any changes made to the program are equitable, accessible, and effective for all individuals, regardless of their age or background.

In the backdrop of foregoing, the National Academy of RUDSETI, Bengaluru while designing programs requiring traditional skills may provide for increase in the entry age up to 50 years. NAR after taking approval of NSQC should make those qualifications available to the RSETIs.

पुर्दीप वेत्ता SUBPOUTTA
अवर सचिव/Under Secretary
भारत सरकार/Government of India
ग्रामीण विकास मंत्रात्य/Ministry of Rural Development
कृषि भवन, नहें डिल्मी Akticle Chawan, New Oelhi

### 12. IEC and Branding of RSETIs

With its brick and mortar presence in more than 590 locations in the country, RSETIs are one the largest skill development training institutes in the country. By training about 4 lakh candidates every year, RSETIs have reached to the remotest places of our country. It is being considered as a brand in rural skilling. However, it has got much bigger potential to serve to the larger rural populace.

Though RSETIs have got a logo and branding merchandise etc., the broadcast, brand recall seems very limited. Being multi partnership program, many of the branding activities seem crowded and haphazard. Unlike its counterpart of DDU GKY, RSETIs do not have IEC and Branding budget though the IEC and Branding is crucial for the RSETI program. As such, there is the absence of a proper Information, Education and Communication (IEC) and branding exercise in RSETIs.

- 1. **IEC:** RSETIs offer training and skill development programs to the rural youth to promote self-employment. It is vital to communicate the benefits of such programs effectively to the target audience. IEC campaigns help to create awareness and generate interest among the rural youth about RSETIs' programs. The campaigns also provide information about the training courses, the application process, eligibility criteria, and other details to potential trainees. This way, IEC campaigns help RSETIs to reach out to a broader audience and encourage more youth to enrol in the programs.
- 2. Branding: RSETIs should create and promote their brand identity to differentiate themselves from their competitors. A strong brand identity helps RSETIs to establish trust and credibility among the target audience. It also helps to create a sense of loyalty and pride among the trainees who have completed their training successfully. A well-established brand identity can help RSETIs to attract more trainees, build a positive reputation in the community, and ultimately achieve their goals.

Steps to be taken for effective IEC and Branding of RSETIs are:

**12.1: Planning and budgetary provisions for IEC and Branding:** At present there is no budget available for IEC and Branding of RSETIs. IEC materials are also not available with RSETIs. Hence it is suggested to plan, develop and distribute IEC materials through adequate budgetary provisions.

The following steps help RSETIs in this direction:

- **12.1.1 Conduct a need assessment:** Before planning any IEC or branding activities, it is essential to understand the needs and preferences of the target audience. Conducting a need assessment can help RSETIs to identify the most effective communication channels and branding strategies for their programs.
- **12.1.2 Develop a communication and branding strategy:** Based on the need's assessment, RSETIs should develop a comprehensive communication and branding strategy that outlines the key messages, target audience, communication channels and branding elements. The strategy should be aligned with RSETIs' objectives and should take into account the available resources and budget.

**12.1.3 Allocate resources:** After developing a communication and branding strategy, the Ministry should allocate adequate resources for its implementation. This includes funding for developing communication materials, branding collaterals **etc. The budget for IEC activities will be borne from the admin cost.** 

**12.1.4 Monitor and evaluate the impact:** It is crucial to monitor and evaluate the impact of IEC and branding activities to assess their effectiveness. The Ministry should regularly review and revise their communication and branding strategies based on feedback from trainees, SDRs/SCRs and other stakeholders.

**Activities** 

Sl.	Actor	Action	Time for	Relevant Document
No.			Completion	
1.	MoRD	Conduct a need	Beginning of the	SoP part I, chapter 11
		assessment	year	
2.	IEC	Develop a	Yearly	SoP part I, chapter 11 1
	team	communication and		
		branding strategy		
3.	MoRD	Allocate adequate	During approval	Report of Need assessment and
		resources for its	of AAP by the EC	planned communication and
		implementation		branding strategy
4.	IEC	Monitor and Evaluate	Quarterly	Feedback from SRLM/
	team	Impact		trainees/SDRs/SCRs

### 12.2 Developing a Branding manual:

The current branding, RSETI literatures, etc. seem very crowded and lack professional appeal. Being a material for wide public use by different authorities like States, Banks, Institutes, etc. it is of utmost importance that there should be an elaborated manual to be followed by everyone. The manual helps in--

#### 12.2.1 Consistency:

A branding manual helps to ensure consistency in the visual and messaging elements of RSETIs' branding. This means that all communication materials, including brochures, websites, and social media pages, will have a consistent look and feel, which helps to establish a strong and recognizable brand identity.

#### 12.2.2 Brand recognition:

A consistent branding approach makes it easier for people to recognize and remember RSETIs' brand. When people see the same logo, colours, and messaging across different communication channels, they are more likely to remember and associate it with RSETIs' programs.

#### 12.2.3 Professionalism:

A branding manual helps RSETIs to present themselves as professional and credible organizations. When all communication materials are consistent and of high quality, it creates a positive impression on potential trainees, partners, and other stakeholders.

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### 12.2.4 Brand protection:

A branding manual provides guidelines for the appropriate use of RSETIs' logo, name, and other branding elements. This helps to prevent unauthorized use or misrepresentation of the brand, which can damage its reputation.

### 12.2.5 Scalability:

As RSETIs expand and open more centres, a branding manual ensures that the brand identity remains consistent across all locations. This allows RSETIs to maintain their reputation and brand recognition as they grow.



### 13. Opening of new RSETIs

In 2009, the MoRD issued guidelines to support establishment of one RUDSETI type of Institution in each district of the country. As per the guidelines, the State Government in consultation with the SLBC at State level will assign districts, preferably, to the respective Lead Banks in the States to set up RSETIs.

At present, 591 RSETIs are established in 572 districts spread across 33 States/UTs. With formation of new districts, MoRD is receiving proposals to permit establishment of RSETIs in newly carved out districts.

Effective functioning of an RSETI depends upon a number of factors including no. of eligible youth to be trained and availability of other resources and support Institutions in the district. As establishment of RSETI needs considerable investment in terms of infrastructure, human resources and other recurring expenses, it is needed to formulate an objective evaluation matrix to justify the decision of establishing new RSETIs. Else, an existing RSETI can continue meeting out the training needs of not only its base district but also to its congruous districts as well.

	Ref SoP Part I, Chapter 1 para 5.5 and 2009 Guidelines				
Parameter	<b>Existing Provision</b>	New Provision			
Opening	of RSETIs to be opened in all	Establishment of a new RSETI to be based on the			
RSETIs	the districts of the country	feasibility report and an RSETI may cover more			
	4,3 (4,3) (4,	than one district			

In order to guide the States to logically recommend the proposals for establishment of new RSETIs to SLBC, an evaluation matrix as annexed at the end of this chapter is to be used. The States through its SLBC are required to get the feasibility survey done and recommend to MoRD only those cases found feasible for opening of new RSETIs.

Alternatively, the States can notify an RSETI with its base district and the names of congruous districts that will be served by a designated RSETI.

Conclusively, establishment of a new RSETI in the newly carved district will be based on the feasibility report. Hence in future, the blanket premise of one district one RSETI does not hold good.

### 13.1 Process

SLBC through the Lead Bank of the district will get the above feasibility study conducted and recommend to the MoRD for considering the proposal of only those cases where the minimum feasibility score as per above matrix is 50. In case of lower scores, the SLBC will assign the new district to be catered by the nearest available RSETI.

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The proposals thus received from the States will be examined by the MoRD by taking into consideration the overall performance of RSETIs in the State and availability of other training/budgetary resources and the MoRD will take a final call in this regard.

### 13.2 Opening of New RSETIs

#### Overview

Item	Description
Purpose	Opening of new RSETIs
Reference to Guidelines	SoP Part I, Chapter 1 para 5.5
Prerequisites	State Govt has formed a new district
Time for completion	Ongoing
Resources	Prescribed infrastructure and manpower as specified in SoP
Process Owner	Lead Bank of the District

### 13.3 Construction of RSETI buildings increase in infra grant-in aid from MoRD:

Keeping in view the increase in the construction costs, the infra grant-in aid for construction of one RSETI building per district has been increased from Rs 1 Crore to Rs 2 Crores. Notification to above effect has been issued by the Ministry on 18<sup>th</sup> February, 2022.

R	ef SoP Part I,	Chapter 4 para 3
	Existing Provision	New Provision
Grant assistance to the RSETIs for meeting expenditure on construction of RSETI building	instalments	Rs 2 Crore in 4 instalments. RSETIs which have been issued 1 <sup>st</sup> instalment (Rs 50 lakhs) under previous provisions will receive <b>remaining</b> instalments as Rs 1 Crore

The States/UTs have to play a crucial role in construction of RSETI buildings by providing suitable and adequate land, according necessary admin approvals, etc. The States/UTs need to play proactive roles. Though the State/UT play this crucial role in construction of RSETI buildings, the infrastructure grant for the purpose to the Banks is routed through the NIRD&PR. Keeping in the view, the crucial role played by the States/UTs and to facilitate ease in the funds flow, it has been decided to route the grant-in-aid for building construction henceforth through the States/UTs. This will be in the similar lines as done for the reimbursement of RSETI claims with respect to the Rural Poor to the Banks.

#### 13.4 Construction of Compound Wall:

Having a dedicated building with all the necessary facilities for training and accommodating trainees is paramount for the effectiveness of RSETIs. Such a campus provides a conducive environment for learning and growth, offering not only state-of-the-art training facilities but also comfortable lodging arrangements for the trainees. As the RSETIs provide residential trainings and majority of RSETI trainees are women, it is necessary that the campus is well

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	Ref SoP	Part I, Chapter 5 para 9
Parameter	<b>Existing Provision</b>	New Provision
Minimum	12 different types of	In addition to all those existing 12 items, compulsory
Facilities to be	facilities have been	construction of compound wall is added in the list.
created	listed out	There will not be any additional grant-assistance for the
		compound wall

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## Annexure I Feasibility Report for opening of New RSETIs to be submitted by the respective State through SLBC

### Part A General Information

Sl. No.	Parameter	Response
1.	Name of the State	
2.	Name of the Districts where RSETI to be opened	
3.	Name of the Lead Bank in the District	
4.	Name of the Bank which will open the RSETI	

### <u>Part B</u> Feasibility Matrix

Sl. No.	Parameter	Response	Max. Marks	Allotted Marks
1.	Age of the district in years		10	Allot 2 mark for every completed year of its establishment
2.	Present Population of the district		30	Allot 1 mark for every one lakh population of the district. In case of NE States, hilly <b>areas</b> <b>and UTs</b> allot 2 marks for every lakh
3.	Nearest RSETI is available atKM		30	Allot 2 marks for every 20 KM of the distance. In case of NE States, hilly areas and UTs allot 3 marks for every 20 KM
		Total	70	

### <u>Part C</u> <u>Comprehensive Feasibility Evaluation</u>

Feasibility based on overall situation prevailing on the ground for	Maximum	Allotted
establishment of RSETI	Marks	Marks
Overall profile of the district is to be evaluated like functional Lead	American and State and American	
Bank, DIC, network of Bank branches, District Project Management		
Unit of NRLM, building for starting the RSETI and land for future		
construction of RSETI building, willingness of sponsor Bank for the		
proposed RSETI, etc.		

Part	Allotted Score
В	
С	
Total	

Views of the feasibility evaluation committee:

LDM

Representative of SRLM

DDM NABARD

Place:

Date:

सुदाप दत्ता SUDIP DUTTA
अवर सचिव/Under Secretary
भारत सरकार/Government of India
त्रामीण विकास मंत्रालय/Ministry of Rural Development
कृषि भवन, नई दिल्ली/Krishi Bhawan, New Delhi

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### 14. Increasing the current target of 750 candidates per year per RSETI

With on average of training 750 candidates per RSETI per year, all the RSETIs put together train about 4 lakh rural youth every year. If we see the demand side of rural skilling, this no. seems quite suboptimal.

As India transitions from a primarily agrarian economy to a more diversified one, there is a growing demand for skilled workers in various sectors, including manufacturing, construction, healthcare, tourism, and IT. Additionally, there is a need for up-skilling and reskilling of the existing rural workforce to adapt to changing market demands.

According to a report by the National Skill Development Corporation (NSDC), there will be a demand for over 109 million skilled workers across 24 key sectors in India by 2022. It is estimated that the rural population will constitute a significant proportion of this demand, given the vast number of people living in rural areas.

Under NRLM only there are approximately 90 million SHG members across 33 states and Union Territories in India. These SHG members are engaged in a variety of livelihood activities, including agriculture, livestock, handicrafts, and small businesses.

While many SHG members may already possess some level of skill or expertise in their respective livelihood activities, there is a growing need for up skilling and reskilling to keep up with changing market demands and technological advancements. Additionally, there is a need for training in other areas such as financial management, digital literacy, and entrepreneurship.

As it can be seen that there is huge demand for skilling in rural areas and RSETIs should endeavour to increase the number of training by increasing the target to be trained by it every year.

Increasing the target of candidates to be trained by RSETIs from 750 per year can have several positive impacts, including increased employment opportunities, fulfilment of demand for skilled labour, increased revenue, improved productivity and improved brand reputation.

However, it is essential to ensure that the quality of training is not compromised while increasing the number of candidates trained. RSETIs should ensure that they have adequate resources and infrastructure to support the increased target and maintain the quality of training programs.

Hence, it is decided to increase the target of the RSETIs with adequate training infrastructure and other resources from current 750 trainee per year to around 1,000-1,200 so as to take the total trained by the RSETIs Nationally to 6-6.5 lakhs per year.

Though the no. of candidates trained per RSETIs is targeted to be increased all care should be taken proportionally enhance the resources like trainers, training material and other infrastructure so as to ensure that the quality of training is maintained.

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### 15. Marketing of the products made by RSETI trainees

The RSETI trainees trained under product EDPs like Papad Pickle, Mushroom, soft toys, artificial jewellery, Bamboo and cane crafts, Paper bags, etc. face huge challenge in marketing their products. Some common difficulties faced by RSETI trained candidates in selling their products are like limited market access, Lack of branding and packaging, Competition from other established businesses, etc.

It is decided to make suitable intervention from Ministry level to help the trainees overcome the above challenges. Increasing awareness about RSETI products, creating attractive packaging and branding, collaborating with local retailers and wholesalers, providing training on sales and marketing, conducting market research, focusing on quality control and providing access to finance can all help improve the selling of products made by RSETI trained candidates.

**15.1 Compulsory sessions on branding and packaging in all RSETI training programs:** RSETIs should compulsorily take sessions on branding and packaging of products in all its training programs.

**15.2 Social Media Marketing:** NAR to compulsorily give one session on Social Media Marketing for the RSETI trainers during all of its Refresher Trainers' Training program so that the trainers in turn educate the RSETI trainees ways and means of utilising social media platforms for selling their products.

For branding and marketing activities as envisaged above, collaboration with the NRLM will be made. NRLM facilities, marketing chain and agencies available will be utilised as RSETI is a sub-scheme of NRLM.

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अवर सिवर/Under Secretary
भारत सरकार/Government of India

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# RSETI 2.0

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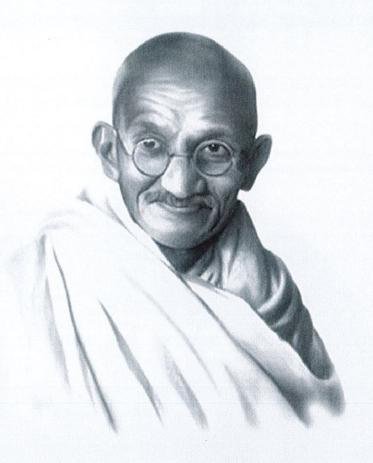
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RSETI

Rural Self Employment Training Institutes

Powering Rural Entrepreneurship



### Revisiting Gandhian views on vocational education

"Taken as a whole, a vocation or vocations are the best medium for the all-round development of a boy or a girl and, therefore, the syllabus should be woven round vocational training, primary education thus conceived as a whole is bound to be self-supporting..."

- Mahatma Gandhi

5-10/2/2025

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MINISTRY OF RURAL DEVELOPMENT

Government of India

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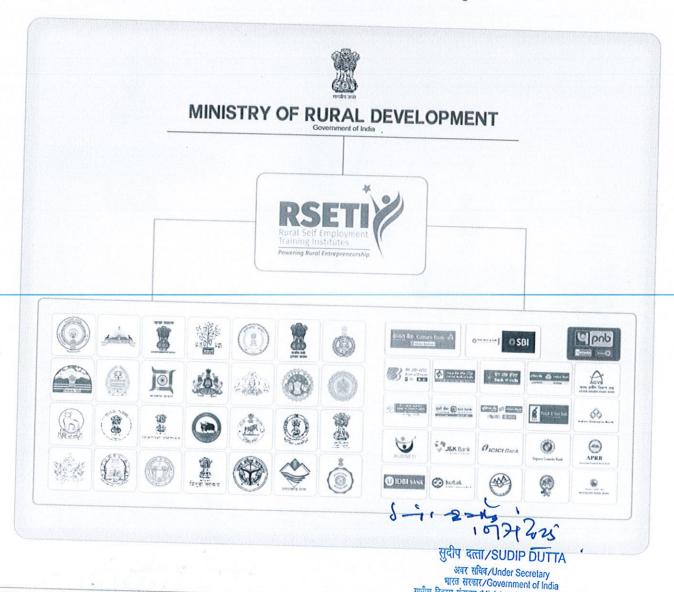
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## Chapter - 1 RSETI 1.0 - Journey So Far

With the intent to tackle the issue of skill development in the country, Govt. of India launched National Policy for Skill Development and Entrepreneurship 2015. The policy aims to address the issue of skill development in the country through a comprehensive framework of organisations, systems and procedures enabling millions of Indian youth acquire employable skills. One such framework of promoting employment by entrepreneurship development training is through Rural Self Employment Training Institutes (RSETIs) by the Ministry of Rural Development (MoRD), Govt. of India. RSETIs have been established at district level.

RSETIs are unique institutions created for promotion of Rural Entrepreneurship by identifying, orienting, skilling, motivating and facilitating rural youth to take up self employment. These Institutes are run and managed by the Banks and are supported by the State governments and the Central government. The State governments provide land for constructing the RSETI building whereas the Central government (Ministry of Rural Development) provides funding and other logistical support for training.



RSETI

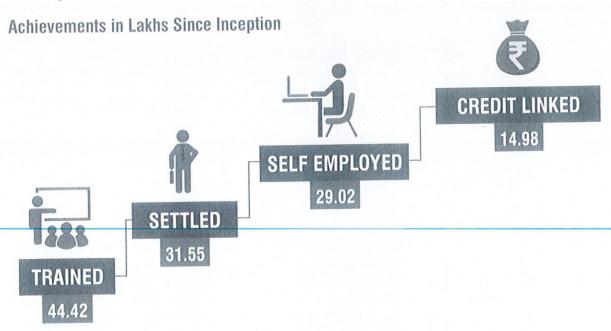
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RSETIs have been found to be very effective in mitigating the problem of unemployment through its unique approach in addressing this gigantic problem. Unemployed youth, especially the rural poor are identified for training through Entrepreneurship Awareness Programmes (EAPs) conducted in the villages. The youth are then given residential training on entrepreneurship, business management skills and other motivational inputs enabling them to start their own ventures in the villages. The establishment of enterprises by these trainees are further supported by extending need based credit from the Banks. The ecosystem thus developed as above becomes ideal to promote rural enterprises and consequently support creation of sustainable livelihoods for rural poor.

Considering the usefulness, 590 RSETIs have been established across 33 States and Union Territories by 23 different Banks. These Institutes train about 4 lakh candidates in every year. More than 42 lakh youth so far have been trained at these Institutes. The Institutes have a very impressive track record of over 70% candidates settling after the training. This means over 70% of youth trained have established their own business enterprises. Contribution to the National GDP by these Institutes runs in hundreds of crores of wealth.

Hassle free short duration trainings coupled with long term hand holding support offered by the RSETIs are the most liked by the local youth and RSETIs could cross many landmarks during its over a decade old journey of serving the nation.



In conclusion, the RSETI program has made significant achievements in promoting self-employment and entrepreneurship among rural youth in India. By providing skill development, job creation, financial inclusion, and women empowerment, the RSETI program has played a key role in improving livelihoods and reducing unemployment in rural areas.

Since the launch of RSETI 1.0 in 2009, the program has achieved several significant milestones:

1. Establishment of RSETIs: RSETI 1.0 has led to the establishment of 590 RSETIs across India, providing training to more than 4 million rural youth.

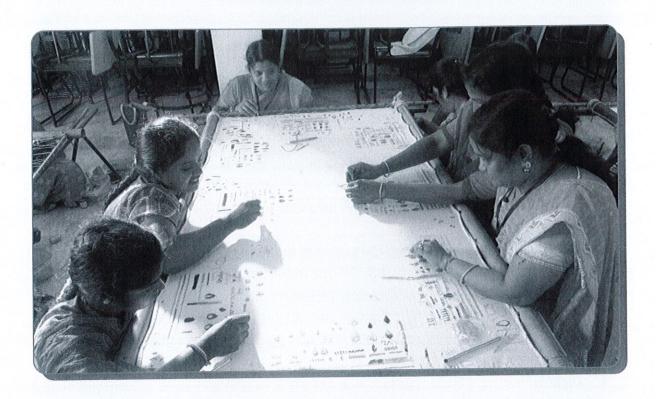


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2. Focus on women empowerment: RSETI 1.0 has given special emphasis on women empowerment covering more than 70% of rural women out of total trained candidates in various trades and skills.



- 3. Increased access to credit: RSETI 1.0 has facilitated access to credit for rural entrepreneurs through linkages with banks and financial institutions. RSETIs have also helped in the formation of Self Help Groups (SHGs) and Farmer Producer Organizations (FPOs) to promote entrepreneurship.
- 4. Impact on livelihoods: RSETI 1.0 has helped in improving the livelihoods of rural youth by creating self-employment opportunities. Many RSETI trained entrepreneurs have successfully set up their own businesses and are generating income. Contribution to the national GDP runs into thousands of Crores.
- 5. Assessment and Certification: RSETIs are one of the unique Institutions where it has its own mechanism of Assessment and Certification. Through an independently established admin structure, over 3 lakh candidates every year are being assessed and certified, which makes it one of the largest Assessment Agency in the country.
- 6. Recognition and awards: RSETIs are widely recognised as effective institutions available at district level to mitigate burgeoning problem of unemployment amongst the rural youth.

In conclusion, RSETI 1.0 has been successful in promoting self-employment and entrepreneurship among rural youth in India. The program has helped in improving the livelihoods of rural entrepreneurs, facilitating access to credit, and promoting women empowerment. The achievements of RSETI 1.0 have laid the foundation for the future growth and development of the program.

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### **Need for RSETI 2.0**

Though the fundamental belief in the RSETI model of short term intensive residential trainings coupled with long term hand holding remain relevant, it is the need of hour that functionalities get attuned to the changing times and addresses the contemporary aspirations of its target rural unemployed youth.

Here are the important reasons why RSETI 2.0 is needed:

- Changing market dynamics: The market dynamics for rural enterprises are changing rapidly due to technological advancements, globalization, and changing consumer preferences. RSETI 2.0 is needed to equip rural entrepreneurs with the necessary skills and knowledge to adapt to these changes and remain competitive.
- 2. **Diversification of rural economy:** There is a need to diversify the rural economy beyond agriculture and promote non-farm livelihoods. RSETI 2.0 can provide training and support to rural entrepreneurs in sectors such as services, manufacturing, and tourism, among others.
- **3. Sustainable livelihoods:** RSETI 2.0 can promote sustainable livelihoods by encouraging rural entrepreneurs to adopt environmentally friendly practices, use renewable energy sources, and promote local and organic products.
- **4. Digitalization:** With the increasing adoption of digital technologies in the economy, RSETI 2.0 is needed to provide digital literacy and training to rural entrepreneurs, which can help them to leverage technology for their businesses.
- **5. Inclusivity:** RSETI 2.0 can promote inclusivity by providing training and support to women, youth, and marginalized communities, who often face barriers to accessing financial and other resources.
- **6. Focus on technology-enabled training:** RSETI 2.0 should focus on providing technology-enabled training to rural youth. This can include the use of online platforms and digital tools to deliver training programs and create awareness about entrepreneurship.
- 7. Inclusion of new-age skills: RSETI 2.0 should include new-age skills such as digital marketing, e-commerce, and social media management, which are increasingly in demand in the current job market.
- **8. Collaborative approach:** RSETI 2.0 should adopt a collaborative approach by partnering with industry associations, non-governmental organizations, and local governments to create a sustainable ecosystem for entrepreneurship development.
- **9. Emphasis on entrepreneurship:** RSETI 2.0 should shift its focus from providing limited self employment oriented training to entrepreneurship development. This can be done by providing support in the form of business incubation, access to finance, and mentorship.
- **10. Training Quality Assurance and Certification:** RSETI 2.0 should have a robust Training Quality Assurance and Certification mechanism in place to measure the quality of its programs and identify areas for improvement.

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### **Process of Evolution of RSETI 2.0**

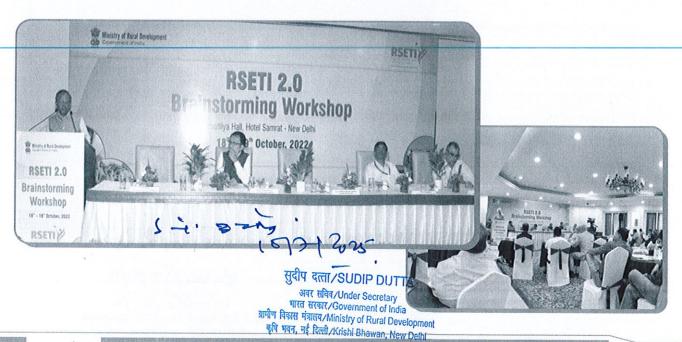
### I. Brainstorming Workshop

In order to devise the vision document for RSETI 2.0, a 2-day Brainstorming Workshop was organised on 18th- 19th October, 2022 at New Delhi. Following group of experts, stakeholders and representatives participated in the workshop:

- Ministry of Rural Development, Govt. of India officials
- NCVET officials representing National regulator of Skilling in India
- UNICEF, NIESBUD, QCI
- RSETI sponsor Banks
- State Govt. officials SRLMs
- Industry bodies
- Small Finance Banks, Fintech Company officials
- National Resource Organisations NIRD & PR, NAR National as well as State teams
- Representatives of Civil Society Organisations
- RSETI Directors
- RSETI Trainees

Detailed one to one as well as group deliberations were held allowing exploration of different ideas and perspectives, which can ultimately lead to the development of a more comprehensive and effective vision policy. Overall, brainstorming helped in the process of devising a vision policy document.

By bringing together a diverse group of stakeholders, encouraging creativity and collaboration, and facilitating informed decision-making, brainstorming helped to ensure that the resulting vision policy is comprehensive, effective, and well-supported.





### II. Public Consultations

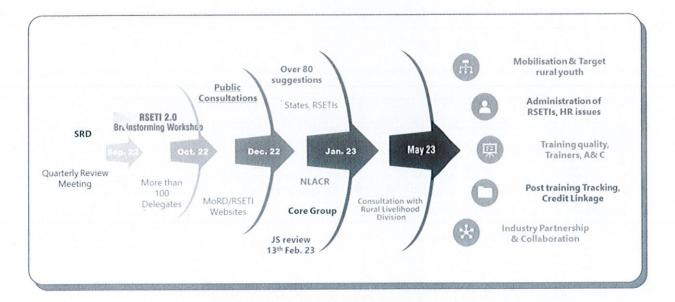
To further engage the general public and the larger group of stakeholders, the deliberations made during the brainstorming workshop were published in Ministry/RSETIPRAMAN websites for public consultations. Stakeholders and public were invited to share their feedback and suggestions for RSETI 2.0.

### III. Core Group for devising vision document

The views/suggestions/feedback received through public consultations were classified.

As the themes of RSETI 2.0 have wider ramifications on the functioning of the Institutes and the suggestions of change were to be critically evaluated, the National Level Advisory Committee on RSETIs permitted constitution of a core group of RSETI stakeholders to do the same. Accordingly, a core group as below was notified:

- 1. Joint Secretary (Rural Skills) Chairman
- 2. Representatives of the SRLMs of UP, Tamil Nadu and Assam Members
- 3. Representatives of SBI, PNB and Canara Bank Members
- 4. DG, NAR and NDR, NACER Members
- 5. National Controller of RSETIs Member- Convener



The Core Group met on 22nd Feb. 2023 in Delhi and held detailed discussions on views/suggestions/feedback received during the Brainstorming workshop as well as from public consultations. Theme wise views/suggestions were evaluated vis-a-vis existing provisions and their implementability / practicability aspects.

Theme wise broad policy framework thus emerged is presented herein after.

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### **Identification & Mobilisation of Suitable Trainees**

The paradox of not finding suitable candidates for RSETI trainings among millions of rural unemployed youth is a complex issue that highlights several challenges and opportunities.

On one hand, there is a significant pool of unemployed youth in rural areas that could benefit from RSETI training programs. On the other hand, RSETIs lament lack of applications for conducting training programs covering about 750 trainees every year.

Though RSETIs conduct Entrepreneurship Awareness Programs (EAPs) in the villages and local units of State Rural Livelihood Missions (SRLMs) support in mobilisation, challenges in batch formation with sufficient no. of willing candidates are quite common. The problem is more so in non-traditional and long duration training programs.



Possible reasons may be many like these candidates may not be aware about the RSETI programs, the programs may not look attractive to them, they may not be willing/able to afford wage losses during the training, etc.

Also, RSETI training programs may not always be aligned with the specific needs or aspirations of unemployed youth in rural areas. For example, the training programs may not focus on industries that are in high demand or may not provide the skills needed to succeed in those industries. As a result, some unemployed youth may not see the value in participating in these programs or may not feel that they can achieve their goals by taking RSETI training.

Addressing this paradox requires a multifaceted approach that involves addressing the underlying causes of youth unemployment, improving access to training and educational opportunities, and aligning training programs with the needs of local communities and industries. Some potential strategies that could be considered include:



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- 4.1 Taking RSETI programs to remote locations and to the needy people: Keeping in view the size of Indian population and large no. of unemployed youth present in it, RSETIs should not have any difficulty in mobilising trainees for its different training programs. Important point to note in this is that the RSETI programs should be of good quality. Large no. of trainees comes to RSETIs after listening about the programs from RSETI ex-trainees. This indicates that if RSETIs provide good quality trainings, it should not have any problem in mobilising applications for its future programs. Hence RSETIs should continue conducting 5 EAPs per officials every month as prescribed in the SoPs. By conducting good quality trainings and arranging effective EAPs among the needy and remote locations, RSETIs can easily mobilise 750 candidates per RSETI every year.
- 4.2 Mapping of candidate aptitude and their inclination with suitable training course: Mapping candidate aptitude with appropriate training course is a critical step in ensuring that individuals receive training that aligns with their skills, interests, and business goals.

The first step in mapping aptitudes to training courses is to identify the specific aptitudes of each candidate. This can be done through aptitude tests or assessments, interviews, or other evaluation methods. Once aptitudes have been identified, the next step is to determine which training courses are appropriate for the candidate concerned.

As the RSETIs aim to create entrepreneurs, such kind of mapping exercise should also consider measuring candidates need achievement motivation level. Conclusively, it should be kept simple by introducing some basic multiple choice questionnaire to give an indication to the candidate which stream of training the person should take. This may be followed by one to one counselling by the RSETIs and helping the candidate select an appropriate course. Accordingly the candidate can be admitted to an identified training course.

Care should be taken not to make this mapping exercise exclusionary it should rather be designed as an enabling provision to help rural youth choose a right training course.

4.3 Better Convergence with NRLM: Being a subcomponent of NRLM, RSETIs must converge very closely with the SHG ecosystem. SHGs provide huge pool of rural youth which RSETIs can target. Association with SHGs does not always mean only the SHG members themselves but the wards and family members of the SHGs who can be linked to the RSETIs.

Of late, RSETIs have started getting associated with the programs like SVEP (CRP EP), A-HELP (Pashu Sakhis), FLCRP, BC Sakhis, etc. Through these programs, RSETIs are training the community cadres. Deeper convergence can be planned for going beyond the NRLM cadres to their family and community members also.

RSETIs should take enterprise creation (Farm as well as Non-Farm livelihoods) related requirements from NRLM. Then create an enabling mechanism like taking the indents on number of people to be trained, designing suitable courses, obtaining NRLM resources in the areas of mobilisation, post training support, etc.

NRLM can partner with local community-based organizations to mobilize trainees for RSETI training programs. These organizations can act as intermediaries and help in identifying potential trainees and promoting RSETIs in the community.

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Better convergence of RSETI training with NRLM in mobilizing trainees can be achieved through identifying skill gaps, creating awareness campaigns, partnering with local community organizations. By adopting these strategies, RSETIs and NRLM can work together to promote self-employment and entrepreneurship in rural areas and reduce poverty.

Keeping in view the plan of expanding RSETI activities by covering more no. of rural youth for training, RSETIs may explore the possibility of utilizing field level training infrastructures like Community Managed Training Centers (CMTCs), etc. These facilities will be very handy in case of off-campus training programs of the RSETIs. Formal arrangements for utilizing the CMTC facilities by the RSETIs may be worked out between the Rural Livelihood Division and the Rural Skill Division. Suitable checklist for ensuring the requisite training facilities in off-campus training locations may be devised and adhered to.

While aiming to enlarge the training base to off campus locations as above, the issue of availability of trainers may be addressed by on boarding of large no. of trainers from the field. On boarding of external field level trainers need not be restricted to Domain Skill Trainers (DSTs) but also encompass EDP trainers. Trainers from NRLM ecosystem may be enrolled for enlarging the RSETI trainer pool. These trainers also should be trained and certified by the Assessment and Certification vertical of NAR before they are allowed taking sessions. Sufficient provisions have to be made to build the capacity of these trainers so that the qualities of training in off campus locations are maintained properly.

Though RSETIs may be encouraged to utilize field level training facilities for conducting off campus training programs, they should not lose the sight of the quality of training programs. Training at RSETIs is given not for the mere purpose of training but it ultimately aims to create settlement of the trained candidate by way of establishment of entrepreneurial ventures. It should be ensured that requisite training aids and equipments in working conditions are present at all the off campus training locations and candidates are trained comprehensively as per the prescribed syllabus.

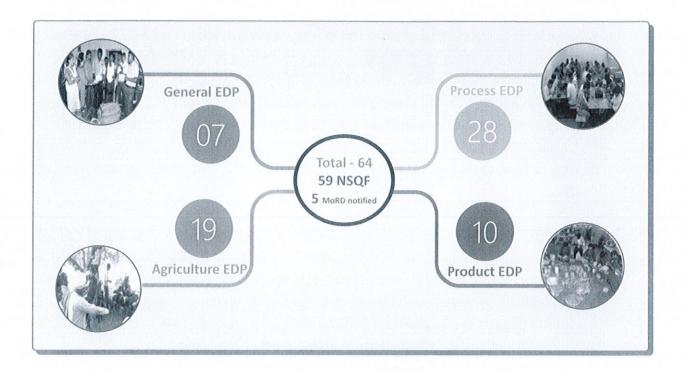
The activity of Assessment and Certification by an independent vertical of NAR has been found to be a great enabler for the convergence of RSETI activities with the core NRLM programs. Expansion of the convergence has been suggested by mandating Assessment and Certification of the larger pool of community cadres under NRLM. Training and Certification of Krishi Udyog Sakhi under farm livelihood has been suggested as immediate convergence. This may be followed with training and certification of other NRLM cadres. This will bring the RSETIs closer to the NRLM.

पुदीप दत्ता/SUDIP DUTTA
अंतर सिवंव/Under Secretary
भारत सरकार/Government of India
ग्रामीण विकास मंत्रालय/Ministry of Rural Development
कृषि भवन, नई दिल्ली/Krishi Bhawan, New Delhi

### **Training Programs**

All the RSETI programs are primarily Entrepreneurship Development Programs (EDPs) which aim to prepare a candidate to start their own ventures and earn their livelihood after training. The programs are segmented as:

- 1. General EDPs
- 2. Product EDPs
- 3. Process EDPs
- 4. Agriculture EDPs



Covering all the above 4 EDPs, RSETIs currently have a basket of 64 different training courses. Of which, 59 are NSQF aligned and 5 are core EDP courses notified by the Ministry. Duration of the programs ranges from 48 hours to 480 hours.

Analysis of uptake of these programs indicate that some of the programs like Dairy Farming and Vermicompost making, Women Tailor, Beauty Parlour, etc. have higher uptake whereas programs like Carpentry, Two wheeler mechanic, Aluminium Fabrication, etc. have lesser uptake.

### Changes suggested:

**5.1. Enlarging the basket of training courses:** It has been suggested to establish a suitable administrative mechanism under which new courses are prepared and the existing courses are reviewed/updated on continuous basis. The new courses are then getting aligned with NSQF and approved by the NSQC thereby enlarging the basket of training courses on offer at RSETIs.



सुदीप दल्ता/SUDIP DOTTA अवर सचिव/Under Secretary भारत सरकार/Government of India Certain courses which can exclusively cater to the requirements of SHGs/CBOs/FPOs, etc. need to be developed in consultation with the NRLM. We can have a defined admin mechanism where such requirements are gathered by the RL Division and communicated to the National Academy of RUDSETI, Bengaluru which is an Awarding Body. Such courses are then developed, aligned with the NSQF, approved by the NSQC and delivered by the RSETIs.

- 5.2. Courses on multi-skilling to be developed: Multi-skilling is the ability to perform a variety of tasks and roles by a trainee. By developing courses on multi-skilling, RSETIs can equip trainees with a diverse set of skills that can increase their sustainability in business enterprises by reducing risk and bringing diversity.
- 5.3. Right mix of short and long duration courses: While preparing Annual Action Plan, attention to be given to ensure that the set of courses planned for the year has ideal mix of short and long duration courses. Average duration of training programs (Total no. of training days divided by no. of training programs by the RSETI in a year) in RSETIs should not be less than 15 days.
- 5.4. Blended form of training delivery: Blended training is a form of training delivery that combines traditional classroom-based training with online learning. By adopting a blended training approach, RSETIs can offer a more flexible and effective way of delivering training programs that can cater to the needs of different learners.
- 5.5. Development of e-learning contents: Developing e-learning contents can be an effective way for RSETIs to deliver training programs to rural youth. E-learning content can be accessed remotely and at any time, making it a flexible and convenient option for learners. Suitable IT platform in the form of Learning Management Solution (LMS) may be thought off through which these contents can be delivered to the beneficiaries and its usages can be tracked/monitored.
- 5.6 Regular Training and Certification of Trainers: Training of Trainers (ToT) is an essential aspect of any training program, including RSETIs. ToT ensures consistency in training, enhances trainer competence, updates trainers on current trends and best practices, develops trainers as mentors, and reduces training costs. RSETIs can benefit from investing in ToT to ensure that their training programs are effective and prepare trainees for self-employment and entrepreneurship.
- 5.7 Courses on Skill Up gradation Program (SUP): As of now there are no such courses in RSETIs which provide a second chance of getting another training to a previously trained candidate. However, the business environment is constantly changing with the emergence of new technologies, business models, and market trends. RSETIs need to keep their beneficiaries up-to-date with these changes to help them sustain in the marketplace. Hence it has been suggested to introduce Skill Up gradation Programs (SUPs). SUPs have been suggested in RSETIs to ensure that the beneficiaries remain competitive, relevant, and successful in the rapidly changing economic landscape. A call may be taken whether to impose a nominal fee from the candidates enrolling for these SUPs

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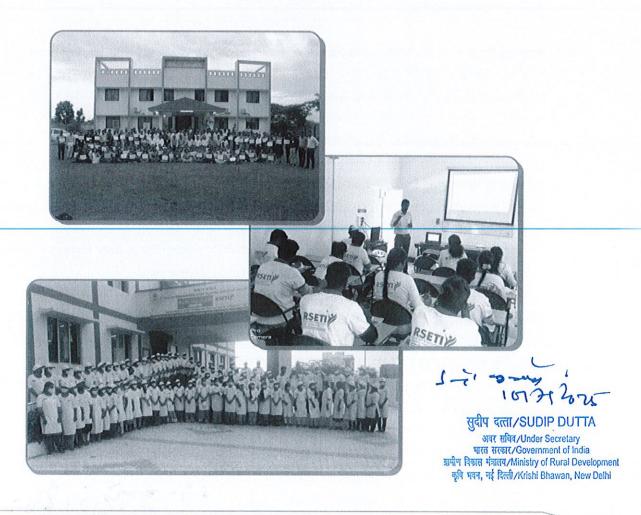
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**5.8 RSETI should lead country in entrepreneurship training:** Entrepreneurship training is crucial for economic development, and RSETI's focus on providing such training to rural populations is commendable. However, it is not enough for RSETI to simply provide training - they must also ensure that the training is effective and leads to tangible results.

To lead the country in entrepreneurship training, RSETI must continuously evaluate and improve its training programs to meet the evolving needs of the rural population. All of its core Entrepreneurship Development Programs should be of very high standards and a benchmark in the country. Its existing EDPs need a relook. Also competent trainers to deliver these inputs are to be provided.

Having its own mechanism of Assessment and Certification through an independent vertical of Assessment and Quality Assurance at National Academy of RUDSETI, RSETIs have all the required approvals to design and run its own courses. This advantage should be properly utilized in establishing the RSETIs as a leader in Entrepreneurship training in the country.

Revamping of EDP courses includes providing relevant and practical training, mentoring and support to entrepreneurs, and connecting them with financing opportunities. Overall, while RSETI has the potential to lead the country in entrepreneurship training, it must continue to evolve and adapt to the changing needs of rural populations to ensure that its training programs are effective and lead to sustainable economic growth.





### Training Quality Assurance (TQA) and **Assessment & Certification**

Training Quality Assurance (TQA) measures ensure that the training programs offered by RSETIs are of a high standard and meet the expectations of the trainees. Regular monitoring and evaluation of training programs help in identifying areas for improvement and ensure that the training is effective in imparting the necessary skills to the trainees.

Certification on the other hand provides a standardized way of measuring the skills and knowledge acquired by the trainees. It helps in creating a benchmark for assessing the quality of training and ensures that the skills acquired by the trainees are recognized by the industry stakeholders. Certification from recognized institutions adds credibility to the training programs offered by RSETIs. It helps in building trust among stakeholders, including trainees and funding agencies, and can attract more trainees to the program. Certification also provide feedback on how effective the training was and it helps the trainers in taking suitable corrective measures in future training programs.

Training Quality Assurance and Assessment and Certification has been comparatively a new activity in RSETIs wherein a dedicated vertical of National Academy of RUDSETI, Bangalore has been created to undertake these activities.

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Further reinforcing the activities of this vertical have been suggested which inter-alia includes:

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अवर सचिव/Under Secretary भारत सरकार/Government of India

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**6.1 Ceilings on number of off-campus training programs:** The model of RSETI training is based on organisation of short term intensive residential trainings. It is for that reason that requisite infrastructure with full fledged residential facilities are created at RSETIs.

Conducting off campus batches contradicts with the basic concept of RSETI training and makes the facilities created as idle.

While off-campus training programs may offer some advantages, such as access to local resources and availability of training nearer to the habitats of trainees, there are also several disadvantages to consider. Off-campus training programs may not be subject to the same quality control measures as on-campus programs, which could result in inconsistent or substandard training. Off-campus training programs may not have the same level of training aids and equipments as on-campus programs, which can limit the effectiveness of the training in achieving its intended outcomes.

It is important to carefully consider the potential drawbacks of off campus programs on quality aspects of the training. As such it was suggested to fix a ceiling on the percentage of off campus batches which RSETIs may be allowed to conduct. Availability of prescribed training aids and equipments are to be ensured before allowing the RSETI to conduct an off campus training program. A checklist for approval, percentage of total no. of programs which can be allowed and the authority for permitting the same may be suitably devised.

**6.2 Internal Mechanism of Quality Assurance:** Certain prerequisites of conducting a training program like availability of training aids and equipments, raw materials and consumables, certified trainers, boarding and lodging facilities, etc. have been defined in the SOP for RSETIs. External quality check is done by the external assessors sent by the Assessment and Quality Assurance vertical of NAR; however it is only at the end that deficiencies if any are found out through these measures. In order to ensure that quality and



standards are maintained from the very beginning of the training, an internal mechanism of quality control by the RSETIs has been suggested. A detailed protocol with responsible authorities may be prescribed to ensure that such a mechanism is working in RSETIs.

**6.3 Periodical refresher training cum certification programs for trainers:** To ensure that trainers remain up-to-date with the latest knowledge and best practices in their respective fields, periodical refresher training cum certification programs for trainers have been suggested. Refresher training programs provide trainers with an opportunity to review and improve their training delivery techniques, teaching methodologies, and instructional design skills. This, in turn, enhances the quality of the training programs they deliver.

सुवीप वत्ता/SUDIP DULITA

अवर सचिव/Under Secretary

भारत सरकार/Government of India ग्रामीण विकास मंत्रालय/Ministry of Rural Development कृषि भवन, नई हिस्सी/Krishi Bhawan, New Delhi

### **Industry Partnership and Collaboration**

Industry partnership and collaboration refer to a mutually beneficial relationship between industry and other organizations or individuals, where they work together to achieve common goals. General notion about industry partnership and collaboration is that it is beneficial for wage employment programs and RSETIs being a self employment targeted program, this may not be a much relevant proposition. However it is not so, In fact, industry partnership and collaboration can be particularly useful for creating new opportunities for self-employment, entrepreneurship, and other forms of income generation.

For example, an industry partnership could involve providing training and resources to help individuals start their own businesses or develop new products or services. Or, it could involve collaboration with local communities to identify opportunities for economic development and provide support to help bring those opportunities to fruition.



In short, industry partnership and collaboration can be a powerful tool for promoting economic growth, creating new opportunities for income generation, and supporting overall economic development. By working together, industry, individuals, and organizations can leverage their respective strengths and resources to achieve shared goals and drive positive change in their communities.

In spite of huge benefits, industry partnership offers, it so far has been negligible in case of RSETIs. Hence, it has been suggested to constitute a collaboration group having representatives from the MoRD, 2 SRLMs, 2 Banks and NAR vertical heads. This group may be mandated to explore possibilities of partnering with the Industry bodies, negotiate with them for the terms and conditions of the association and signing non-financial MoUs.

सुवीप दला/SUDIP DUTTA

अवर सचिव/Under Secretary

आपीण विकास मंत्रालय/Ministry of Rural Development कृषि भवन, नई दिल्ली/Krisht Rhauses No. 2

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## Chapter - 8 **Enterprise Funding** (Credit Linkage)

RSETIs in essence are a Bank led model of training where the Bankers as RSETI Directors themselves train a beneficiary for starting a self employment venture. The training received at RSETIs makes the candidates more creditworthy. They are better equipped to prepare business plans, project reports, and financial statements, which banks require for lending. RSETI-trained candidates are also more likely to have a better understanding of financial management and are more likely to have a sound business plan. This makes them a safer bet for banks when it comes to lending.

It is an ideal scenario from Bankers' point of view as RSETI-trained candidates are less likely to default on their loans. The trained candidates have a better understanding of financial management and are more likely to have a sound business plan, technical knowledge and skills. This reduces the risk for banks when it comes to lending to them.

It is for that reason that about 50% of the RSETI trained candidates are getting credit linked. However, the point of concern is rest 50% not getting credit linked. This is a pain point. There could be several reasons why only 50% of RSETI trainees are getting credit linked. Some of the possible reasons are:

- 1. Lack of awareness: Many RSETI trainees may not be aware of the credit linkage opportunities available to them. They may not know how to approach banks for loans or may not be aware of the loan products that are suitable for their business.
- 2. Inadequate training: Although RSETIs provide skill-based training to trainees, it is possible that the training may not be adequate in some cases. Trainees may not have the required knowledge and skills to prepare a business plan or project report that meets the requirements of banks.
- 3. Lack of collateral: Banks often require collateral to secure loans, and many RSETI trainees may not have sufficient collateral to offer. This makes it difficult for banks to lend to them.
- 4. Non-viability of business proposals: Some RSETI trainees may submit business proposals that are not viable or sustainable. Banks may reject such proposals as they pose a high risk of default.

Strategy to improve credit linkage to RSETI trained candidates

- 8.1 Separate Product Code in Banks: CBS for RSETI trainee loans: Assigning a separate product code in Banks' CBS for RSETI trained candidates will help in proper monitoring and reporting of data. In this regard a letter has already been sent to the Dept. of Financial Services, Ministry of Finance for directing the Banks to do so. This has to be followed up and implemented.
- **8.2** Allocating targets to the Banks: A letter to be sent to the RBI for directing SLBCs fixing targets to the Banks for financing RSETI trained candidates and its periodical review like other Govt. sponsored schemes.

In addition to the above external measures, RSETIs will be advised to improve effectiveness of its training programs and train the candidates in such a way that Bankers confidence is built in funding them.

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### Post Training Follow up of RSETI Trainees

One of the core offering of the RSETI model of training is "short duration intensive training coupled with long term handholding to the trained candidates". Though the training is modelled on the above philosophy, gaps are seen in the areas of handholding to the trained candidates.

RSETIs on an average train about 750 candidates every year and as the trainees are mandated to be followed up for 2 years, 1500 becomes the target to be followed. Given the limited no. of staff (5), that can go for follow up and keeping in view the geographical spread of the trainees across a district, follow up generally ends at mere collection of information about the trainees. Whereas, that is the time when a trainee faces multi-fold challenges in their pursuit of establishing an enterprise and the support is very much needed to overcome the challenges.

As the settlement and credit linkage are the desired outcomes of the training and the RSETIs are funded to do so, it will remain the prime responsibility of the RSETIs to ensure that all trainees passing out of RSETIs get meaningfully settled.

However, to strengthen the efforts of the Institutes and helping the trainees sustaining the business and also grow further, it has been suggested to onboard additional enablers hailing from the local community. RSETIs already have a group of such people like Domain Skill Trainers (DSTs), Assessors (who conduct assessment of RSETI trainees), Community Resource Persons (CRPs), settled trainees, etc. associated with it for some different purposes. Their association can be utilised for tracking of the RSETI trainees. This will be mutually beneficial as these enablers will get additional earnings for doing the tracking and the RSETIs will benefit from their local presence and community connect.

Following has been suggested:

### **Enablers:**

The willing and competent people who can join the team for tracking of the RSETI trainees and helping them settle and grow their enterprises may be called "Enablers".

An enabler may be a-

### 9.1 Domain Skill Trainer (DST):

RSETIs have two types of trainers, one who are regular with the RSETIs and take general EDP classes. Another, who are engaged on specific requirement of a particular training program to impart domain skill training. These people are from local area engaged in the similar activity, practicing entrepreneurs, RSETI ex-trainees, etc. As DSTs take more than 2/3rd of the sessions in training programs and come from local area, they develop very good bond with the trainees. DSTs know the nuances of related trade and other

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market scenario also. They are the best suited enabler to help the aspiring entrepreneurs solve the problems in establishing their business ventures.

#### 9.2 Assessor:

In addition to the DSTs, there are ex-Bankers, ex-RSETI Directors/faculties /Financial councillors, etc. who are working as EDP assessors. These people assess the RSETI trainees and get good opportunity to interact with them and are aware of the challenges before the trainees. The EDP assessors have good understanding of project report preparations, Bank credit schemes, etc.

#### 9.3 Settled RSETI trainee:

Having overcome the challenges of establishing an enterprise themselves, these trainees will be equipped with their first hand experiences. Many of them express their desire to give back to Institute by helping some other unemployed youth get a livelihood. They also have advantage of offering hands on experience to the aspiring trainees at their running enterprises.

### 9.4 Community Resource Person (CRP):

NRLM has a very good pool of trained CRPs. Advantage with the CRPs is that they are from the community and can quickly connect with the local youth. CRPs who are trained in the Enterprise Promotion (EP) under SVEP will be an apt enabler.

### 9.5 On boarding of Enablers:

RSETIs can call the above categories of people available in their respective districts. After obtaining a simple application, these enablers can be on boarded and given a day or two days orientation to undertake the assignment. They can continue with their regular vocations and perform this task as an additional activity.

### 9.6 Tasks to be performed by the enablers:

The interventions by the enables should aim to achieve settlement of the trainees, getting them credit linked and growth in the enterprises of the settled trainees.

### 9.7 Settlement:

Help the trainees settle. The help may be by way of guiding the trainees overcome the challenges like arranging the resources, getting a suitable place for opening, connecting to the suppliers, product management, deciding on suitable marketing strategy, etc.

#### 9.8 Credit Linkage:

Resolve the issues faced by the trainees getting Bank credit like taking them to a Bank branch, convincing the branch manager, help the trainees complete the Bank formalities, etc. It is assumed that the project report and loan application will be filled and forwarded by the RSETI during the course of training itself.

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### 9.9 Growth of established enterprises:

RSETIs will be following up with the candidates and the settlements in the first instance at the beginners' level have been achieved. By way of higher amount of investment in the business, by diversifying the product line, by forging better market linkages, etc. the enablers have to help the trainees grow their enterprises.

### 9.10 Target trainees to be followed up:

RSETI trainees are mandated to be followed up for 2 years by the RSETIs. Keeping in view addition of growth aspirations among the settled trainees, this time period is to be diligently utilised.

Assigning RSETIs their prime responsibility of ensuring the settlement, RSETIs to take up visits to the trained candidates, to follow up and to ensure maximum settlement during first 6 months after the trainee completes his training. All the candidates completing 6 months period post their training will be the target for the enablers for settlement, credit linkage and growth. They will continue to be followed up till 24 (6 months only by the RSETI  $\pm$  18 months by both the RSETIs and the enablers) months of their training at RSETIs for achievements as:

- I. Unsettled gets settled
- II. Unsettled or Settled gets credit linked
- III. Settled gets growth in their enterprises
- IV. Trainee is marked wastage (for reasons migrated, not interested, got some jobs, etc.)

e.g. On 01st Sep. 2023, all the trainees trained from 01st Sep. 2021 to 28th Feb., 2023 (18 Months) are the target for tracking by the enablers

On 01st Oct. 2023, all the trainees trained from 01st of Oct. 2021 to 31st March, 2023 (18 Months) are the target for tracking and so on.....

### 9.11 Allotment of trainees for tracking:

RSETIs of a district in general cater to about 10-12 development blocks for training. All the on-boarded enablers will be assigned development blocks. They will be tracking the eligible candidates from their assigned blocks. An enabler may have at least one block or more depending upon the no. of enablers available to that particular RSETI.

### 9.12 Expected outcome and financial incentives:

Getting a trainee settled will require multifarious approach and is a subjective activity. However, to remain focused on the ultimate outcome, it has been suggested that the incentives is to be linked to the quantifiable results.

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## Chapter - 10 Administration of Program

RSETI is a three way partnership program between the Central Govt., the States and the Banks. Central Govt. (Ministry of Rural Development) anchors the program and provides funding support, State Govts provide land for the RSETIs and help in mobilisation of candidates whereas the Banks run and manage the Institutes. Being a tri-party program, it is very important that all the parties of the program have clearly demarcated roles and responsibilities. They also need to have adequate resources to get the program implemented effectively. Suggestions on the topic of administration of RSETI program are:

### 10.1 Provision of admin cost to the States for implementing the RSETI program:

Currently the States do not get any financial budget to implement the program at their level. The manpower/resources from other programs are being engaged by the States to attend the RSETI related works. This affects both the works and in the absence of dedicated resources, the works of RSETIs usually suffer.

The States are mandated to attend RSETI works at various levels which involve processing and verification of RSETI claims, arranging review meetings, etc. As such, it is suggested to provide admin cost to the States for implementing RSETI program.

### 10.2 Suitable provisions in RSETI courses to accommodate illiterate and semi-literate persons:

RSETI courses are designed to provide training and skill development to individuals from rural areas who are looking to start their own businesses or become self-employed. A large chunk of SHG members are to be trained in RSETIs. Many of these individuals may be illiterate or semi-literate, which can make it difficult for them to participate in traditional training programs. As such keeping in mind the suitable mechanism of delivering the business related contents, suitable provisions for those courses which will be made in future for SHG members, entry provisions are to be made accordingly. It is also pertinent to note here that many of the RSETI courses allow entry of the candidates who are able to read and write. These courses do not seek any formal educational qualifications.

### 10.3 Upper age limit of RSETI trainees:

The age limit for trainees in RSETIs is currently 18-45 years. This is taken from the RUDSETIs under the belief that the programs are for unemployed rural youth and risk taking capacity and ability to learn new things dwindle with age. However, many a time RSETIs come across the cases where willing and needy candidates could not be allowed entry into the RSETIs for reason of crossing 45 years of their age. At times this restriction becomes exclusionary. Removing the maximum age limit promotes inclusivity and equal opportunities for all individuals, irrespective of their age. It recognizes that people of all age groups may require skill development and employment opportunities, particularly in rural areas where livelihood options may be limited. This also recognizes the fact that SHG women become comparatively free with lesser household obligations at higher age. By then the kids get grown up and women folk have lesser distractions. Removal of the upper age limit acknowledges the fact of increased life expectancy and longer working age. It addresses the need of unemployment and underemployment among individuals who are older than the previous age restriction. Many people may face challenges in finding



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suitable employment opportunities as they age, and RSETIs can provide them with the necessary skills to enhance their employability.

This change could have several potential benefits. First, it would provide an opportunity for individuals who are slightly older to acquire new skills and training that could help them in their self-employment ventures. Second, it could help address the issue of unemployment among older individuals in rural areas. Finally, it could also lead to greater diversity in the age range of trainees, which could lead to a richer and more dynamic learning environment.

However, it is important to note that there could be some challenges associated with increasing the age limit for trainees in RSETIs. For example, older individuals may face additional barriers to learning and skill development, such as physical or cognitive limitations. Additionally, there may be a need for additional resources or adaptations to ensure that the training programs are accessible and effective for individuals in this age range. Overall, the decision to increase the age limit for trainees in RSETIs should be carefully considered in light of the potential benefits and challenges.

Keeping the above in view and the basic tenets of the RSETI as a program for "Rural Youth", it is suggested that flexibility of accommodating the beneficiaries from beyond 45 years of age i.e. up to 50 years may be allowed selectively as scheme guidelines. This will be subject to the approval of NSQC in the concerned Qualification Packs as trainee entry level criteria. The programs suggested will be based on the evaluation of the relevance of the training skills to the participants' potential employment or entrepreneurial opportunities. Certain skills may be more applicable to specific age groups, such as advanced technologies for younger individuals or specialized expertise for older participants. Hence, 18-45 years age limit may be maintained for all the programs in general, more particularly in programs related to new age skills whereas the candidates up to 50 years of age may be allowed in traditional skills programs.

Alternatively, a certain percentage of total candidates trained say 10% may be allowed to be fulfilled by the candidates' upto 50 years of age.

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## Chapter - 11 IEC and Branding of RSETIs

With its brick and mortar presence in more than 590 locations in the country, RSETIs are one the largest skill development training institutes in the country. By training about 4 lakh candidates every year, RSETIs have reached to the remotest places of our country. It is being considered a brand in rural skilling. However, it has got much bigger potential to serve to the larger rural populace.

Though RSETIs have got a logo and branding merchandise etc., the broadcast, brand recall seems very limited. Being multi partnership program, many of the branding activities seem crowded and haphazard. Unlike its counterpart of DDU GKY, RSETIs do not have IEC and Branding budget also. As such, there is the absence of a proper IEC and branding exercise in RSETIs. Whereas, IEC and Branding is a crucial activity in programs of public reach like RSETIs.

- 1. IEC: RSETIs offer training and skill development programs to the rural youth to promote self-employment. It is vital to communicate the benefits of such programs effectively to the target audience. IEC campaigns help to create awareness and generate interest among the rural population about RSETIs' programs. The campaigns also provide information about the training courses, the application process, eligibility criteria, and other details to potential trainees. This way, IEC campaigns help RSETIs to reach out to a broader audience and encourage more people to enrol in their programs.
- 2. **Branding:** RSETIs should create and promote their brand identity to differentiate themselves from their competitors. A strong brand identity helps RSETIs to establish trust and credibility among the target audience. It also helps to create a sense of loyalty and pride among the trainees who have completed their training successfully. A well-established brand identity can help RSETIs to attract more trainees, build a positive reputation in the community, and ultimately achieve their goals.

### Suggestions made for effective IEC and Branding of RSETIs are:

**11.1:** Planning and budgetary provisions for IEC and Branding: At present there is no budget available for IEC and Branding of RSETIs. No IEC materials also, hence it has been suggested to plan, develop and distribute IEC materials through adequate budgetary provisions which may include:

**Conduct a needs assessment:** Before planning any IEC or branding activities, it is essential to understand the needs and preferences of the target audience. Conducting a needs assessment can help RSETIs to identify the most effective communication channels and branding strategies for their programs.

**Develop a communication and branding strategy:** Based on the needs assessment, RSETIs should develop a comprehensive communication and branding strategy that outlines the key messages, target audience, communication channels, and branding elements. The strategy should be aligned with RSETIs' objectives and should take into account the available resources and budget.



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भीभ विकास भंजालय/Ministry of Rural Development

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**Allocate resources:** After developing a communication and branding strategy, the Ministry should allocate adequate resources for its implementation. This includes funding for developing communication materials, branding collaterals, and hiring communication and branding experts if necessary.

**Monitor and evaluate the impact**: It is crucial to monitor and evaluate the impact of IEC and branding activities to assess their effectiveness. The Ministry should regularly review and revise their communication and branding strategies based on feedback from trainees and other stakeholders.

11.2 Developing a Branding manual: The current branding, RSETI literatures, etc. seem very crowded and lack professional appeal. Being a material for wide public use by different authorities like States, Banks, Institutes, etc. it is of utmost importance that there should be an elaborated manual to be followed by everyone. The manual helps in -

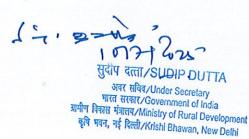
**Consistency:** A branding manual helps to ensure consistency in the visual and messaging elements of RSETIs' branding. This means that all communication materials, including brochures, websites, and social media pages, will have a consistent look and feel, which helps to establish a strong and recognizable brand identity.

**Brand recognition:** A consistent branding approach makes it easier for people to recognize and remember RSETIs' brand. When people see the same logo, colors, and messaging across different communication channels, they are more likely to remember and associate it with RSETIs' programs.

**Professionalism:** A branding manual helps RSETIs to present themselves as professional and credible organizations. When all communication materials are consistent and of high quality, it creates a positive impression on potential trainees, partners, and other stakeholders.

**Brand protection:** A branding manual provides guidelines for the appropriate use of RSETIs' logo, name, and other branding elements. This helps to prevent unauthorized use or misrepresentation of the brand, which can damage its reputation.

**Scalability:** As RSETIs expand and open more centers, a branding manual ensures that the brand identity remains consistent across all locations. This allows RSETIs to maintain their reputation and brand recognition as they grow.







## Chapter - 12 Opening of New RSETIs

In 2009, the MoRD issued guidelines to support establishment of one RUDSETI type of Institution in each district of the country. As per the guidelines, the State Government in consultation with the Banks in SLBC will assign districts, preferably, to the respective Lead Banks in the States to set up RSETIs.

At present, 590 RSETIs are established in 571 districts spread across 33 States/UTs. With formation of new districts, MoRD is receiving proposals to permit establishment of RSETIs in newly carved out districts.

Effective functioning of an RSETI depends upon a number of factors including no. of eligible youth to be trained and availability of other resources and support Institutions in the district. As establishment of RSETI needs considerable investment in terms of infrastructure, human resources and other recurring expenses, it is needed to formulate an objective evaluation matrix to justify the decision of establishing new RSETIs. Else, an existing RSETI can continue meeting out the training needs of not only its base district but also to its congruous districts as well.

In order to guide the States, logically recommend the proposals for establishment of new RSETIs, an evaluation matrix has been suggested. The States through its SLBC will be required to get the feasibility survey done and recommend to MoRD only those cases found feasible for opening of new RSETIs.

Alternatively, the States can notify an RSETI with its base district and the names of congruous districts that will be served by a designated RSETI.

Conclusively, establishment of new RSETI may be based on the feasibility report in change with the blanket premise of one district one RSETI.



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## Increasing the current target of 750 candidates per year per RSETI on pilot basis

With on average of training 750 candidates per RSETI per year, all the RSETIs put together train about 4 lakh rural youth every year. If we see the demand side of rural skilling, this no. seems quite sub-optimal.

As India transitions from a primarily agrarian economy to a more diversified one, there is a growing demand for skilled workers in various sectors, including manufacturing, construction, healthcare, tourism, and IT. Additionally, there is a need for upskilling and reskilling of the existing rural workforce to adapt to changing market demands.

According to a report by the National Skill Development Corporation (NSDC), there will be a demand for over 109 million skilled workers across 24 key sectors in India by 2022. It is estimated that the rural population will constitute a significant proportion of this demand, given the vast number of people living in rural areas.

Under NRLM only there are approximately 90 million SHG members across 33 states and Union Territories in India. These SHG members are engaged in a variety of livelihood activities, including agriculture, livestock, handicrafts, and small businesses.

While many SHG members may already possess some level of skill or expertise in their respective livelihood activities, there is a growing need for upskilling and reskilling to keep up with changing market demands and technological advancements. Additionally, there is a need for training in other areas such as financial management, digital literacy, and entrepreneurship.

As it can be seen that there is huge demand for skilling in rural areas and RSETIs should endeavour to increase the supply of training by increasing the target to be trained by it every year.

Increasing the target of candidates to be trained by RSETIs from 750 per year can have several positive impacts, including increased employment opportunities, fulfillment of demand for skilled labor, increased revenue, improved productivity, and improved brand reputation.

However, it is essential to ensure that the quality of training is not compromised while increasing the number of candidates trained. RSETIs should ensure that they have adequate resources and infrastructure to support the increased target and maintain the quality of training programs.

Hence, it is suggested to increase the target of some of the RSETIs with adequate training infrastructure and other resources on pilot basis.

### **Expansion of RSETI capacity:**

RSETIs should expand their capacity to accommodate a higher number of trainees, thereby empowering more individuals with the necessary skills for self-employment and entrepreneurship. Training of higher



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number of trainees requires a multi-faceted approach involving infrastructure development, resource allocation, and collaboration with various stakeholders.

### **Developing Model RSETIs:**

Developing certain RSETIs as Model RSETIs for a particular trade can serve as a blueprint for excellence and best practices in vocational training.

First step of developing model RSETI is to identify a specific trade or sector that has significant demand and growth potential in the local or regional context. Market trends, employment opportunities, and the region's specific needs and strengths while selecting the trade. After creating requisite infrastructure and Facilities the Institute may be promoted as a Model RSETI. This may include well-equipped classrooms, training workshops, specialized machinery, laboratories, and industry-standard equipment related to the selected trade. Create a conducive learning environment that reflects the actual work environment.

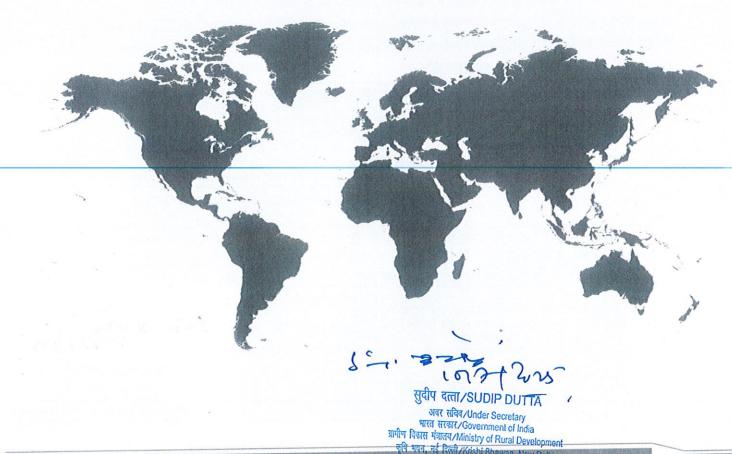
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## Exploring the possibilities of expansion of RSETI model of training to other developing countries

RSETI programs have been successfully implemented in India to provide skill-based training to unemployed rural youth, women, and weaker sections of the society. The program has been instrumental in creating self-employment opportunities and reducing poverty in rural areas. By training over 4 million rural youth with a very impressive settlement rate of over 70%, the program has been a great success.

The success of the RSETI program in India could serve as a model for other developing countries looking to provide skill-based training to their rural population. Steps may be taken to study similar model of skill training in other developing counties especially in South African countries. RSETIs also can adopt some of the best practices followed in these countries and collaborate with interested countries to expanding RSETI model of training abroad so that the program benefits to the global mankind. We may seek opinion of MEA in this regard. However, the implementation of such programs would depend on the specific needs and challenges faced by each country.





## Need to create a sustainable marketing strategy for selling of the products made by RSETI trainees

The RSETI trainees trained under product EDPs like Papad Pickle, Mushroom, soft toys, artificial jewellery, Bamboo and cane crafts, Paper bags, etc. face huge challenge in marketing their products. Some common difficulties faced by RSETI trained candidates in selling their products:

**Limited market access:** RSETI trainees do not have access to a broad market due to lack of awareness about their products, limited transportation and geographical constraints. This limits their ability to reach a broader customer base and sell their products.

**Lack of branding and packaging:** Many RSETI trainees are not having the skills or resources to create attractive packaging or branding that can help their products stand out in the market.

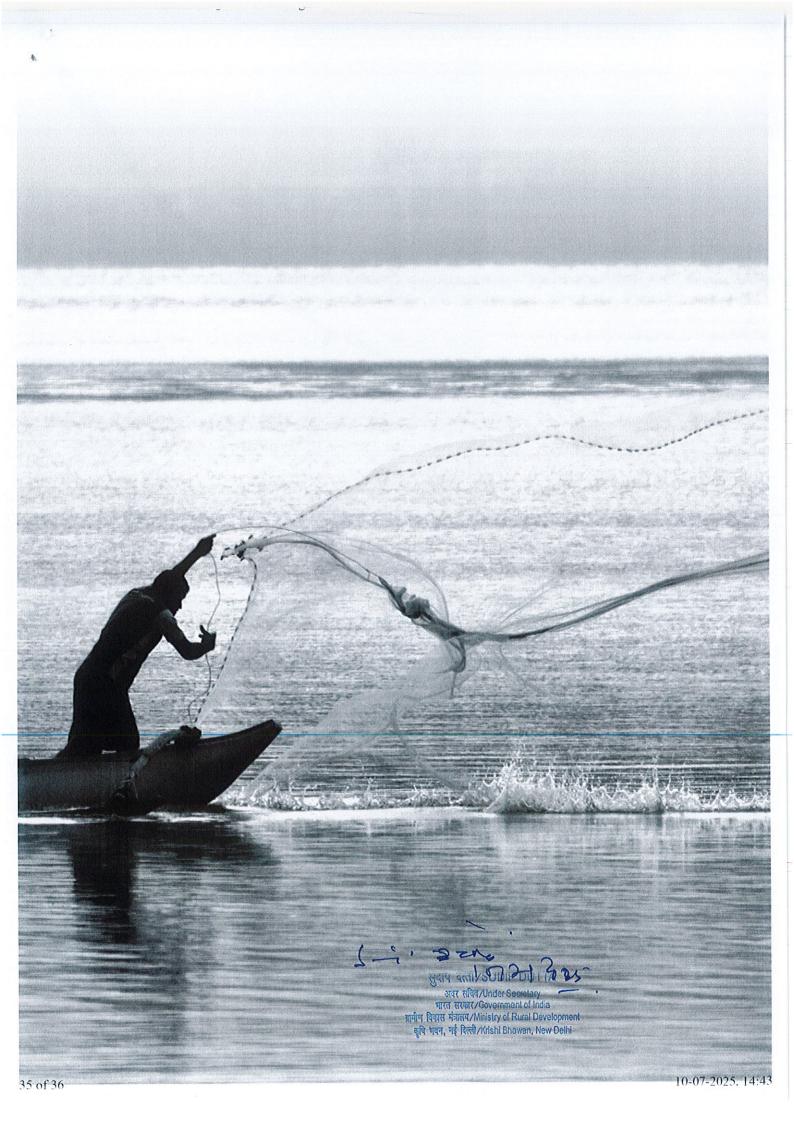
**Quality control issues:** Maintaining consistent quality standards is crucial for building a reputation and attracting repeat customers. However, RSETI trainees may lack the necessary quality control measures or may struggle to maintain consistent standards across their products.

**Competition from other established businesses:** RSETI trainees face stiff competition from established businesses or brands that have more significant resources and marketing budgets, making it challenging for them to penetrate the market.

**Limited marketing skills:** Many RSETI trainees lack the marketing skills needed to effectively promote their products, identify their target audience, and build relationships with customers.

It has been suggested to make suitable intervention from Ministry level to help the trainees overcome the above challenges. Increasing awareness about RSETI products, creating attractive packaging and branding, collaborating with local retailers and wholesalers, providing training on sales and marketing, conducting market research, focusing on quality control, and providing access to finance can all help improve the selling of products made by RSETI trained candidates.



















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Survey No. 30, Near Government School, Besides Yadava Sangha Temple, Kumbalagodu भारति विवास मंत्रावर/Ministry of Rural Development Kengeri, Hobli, Bengaluru South - 560074

Email: info@rudsetacademy.org | Website: www.rudsetacademy.org