

RURAL SELF-EMPLOYMENT TRAINING INSTITUTE IN GOALPARA, ASSAM

In a nutshell: Under this initiative, youth of the rural regions in Goalpara are being provided training to increase confidence, develop capacity building, communication skills and other competencies in the field of entrepreneurship development.

Nodal agency: District Administration, Goalpara, Assam, and Ministry of Rural Development, Government of India

The UCO Rural Self-Employment Training Institute (RSETI), Goalpara was established in 2011 at Agia, Balijana block of Goalpara district by UCO Bank under the initiative of Ministry of Rural Development (MoRD), GoI. The initiative was aimed at building confidence, increasing competencies, improving communication skills, providing training for skill upgradation and capacity building. It also was aimed at women empowerment and promotion of SHGs.

The deputy commissioner cum chairperson, District Level RSETI Advisory Committee (DLRAC), has been taking an active part in shaping this skilling initiative. A continuous monitoring and focus on identification of market trends and opportunities was done to conduct innovative programmes for the rural masses. Special focus has been given towards women entrepreneurs for encouraging them to be economically independent. Exclusive programmes for women have been organized in various trades depending upon the local demand.

The RSETI offers 30-35 skill development programmes in a financial year across various avenues. The programmes are of short duration, ranging from 1 to 6 weeks and falls into the categories such as agricultural Entrepreneurship Development Programs (EDPs), agriculture and allied activities, product EDPs, general EDPs, EDP for micro-entrepreneurs etc. With impetus from the district administration, training is specially provided to below poverty line (BPL) categories which cover at least 70% of the total trainees. In each of the training programmes the RSETI staff take sessions on various EDP classes and organize behavioural games which help to mold the mindset of the trainees. Upon completion of the training programmes, officials regularly follow-up with the trainees and help them in generating loan applications, which are then sent to various UCO bank branches.

After successful completion of the training, the trainees are recognized by providing a certificate. Linkages with banks enable access to scheduled banks for loan/credit to start their own entrepreneurial ventures. Through this innovation, an attempt has been made to mitigate the problem of unemployment in the region. Many youths previously engaged in insurgency have also been targeted. At the same time, bank linkages reduce the challenges to financial inclusion and address the long-standing problem of non-performing assets of banks.

Impact

Since its inception, it has been providing free EDP training programmes to rural youths to enable them to take up self employment to earn their livelihood. The prime objective of this initiative is to create self employment opportunities by providing free EDP training for all BPL candidates under the age group 18-45, especially to those marginalized sections like minorities/STs/SCs, physically/mentally challenged, and to other categories like women involved in trafficking, MGNREGA workers etc.

With the support of administration and bank officials, beneficiaries of the programme have been able to secure bank loans easily. In the last year, 50 training programmes were conducted, covering 1,304 candidates out of which 992 have settled into entrepreneurial roles. Out of these candidates, 612 had availed bank loans from various banks and are repaying in regular installments.



Training programme for the youth at Goalpara