

Barriers Faced by the Beneficiaries of RSETIs: An Insights

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Abstract

The present study entitled "Barriers faced by the Beneficiaries of RSETIs- an Insights" has studied about the barriers faced by the RSETIs beneficiaries for start-up a business. The study has focussed for study the status of beneficiaries settled and beneficiaries not settled after attending the training programme from RSETIs and to identify the barriers preventing for not being an entrepreneurs or still unemployed after conducting the training programme from RSETIs. Study has selected the sample from RSETIs not settled beneficiaries for finding the barriers. Snowball sampling method was used to identify the not settled beneficiaries of RSETIs. The review of annual report (2017) from National Centre for Excellence of RSETIs (NACER) indicate that 42.89 per cent of the beneficiaries were not settled after attending the training programme from RSETIs. The study concludes that high rate of rent for building, lack of infrastructural facilities due to financial problem, high labour cost, family is not supporting for being an entrepreneur, unethical interference from the government officials are the major barriers preventing for not being an entrepreneur after attending the training programme from RSETIs. This study report will helpful to the authority to take sufficient remedies for removing these barriers.

Keyword: RSETIs; NACER; Barriers; Unemployment.

Introduction

Unemployment is one of the biggest problem faced by many developed, developing and under developed countries in the world. Many of the countries were realised that unemployment will make a series issues like underemployment, uneasiness in the society structure, poverty, terrorism etc., Hence many of them were considering this as a major threat and were seriously approaching to this problem and changing their government policies with regards to the migrant labours. For example recently some of the Gulf countries were announced that since they are facing unemployment they are going to distribute

the job opportunities to their own people but excluded some expert field and the US Government had already reduce the job opportunities for foreigners. This may leads to a huge employment crisis in future among the developing and under developed countries. Here the arising question is what the reason behind the unemployment is, horde may simply answer that lack of job opportunities, but in this globalised era, this answer will not get a mark and found to be a wrong one.

Then what the real reason is. Answer is not that much simple like question. Look around there are many job opportunities spread throughout the world but most of them are not fit for the job, which means that unavailability of skilled workers and work qualified person.

In this context, many countries have been concentrating on to build up an entrepreneurship development and prepare their people to take the opportunities and prepare them to make an employee as well as an employer too. This is what is called entrepreneurship development.

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Scope and Significance of the Study

The present study is concentrating on to identify the barriers for preventing a person for not being an entrepreneur in Kerala, especially those who trained from different RSETIs in Kerala. According to the statistics availed from the Ministry of Rural Development, SLBC Kerala, it is clear that settlement rate of trainees were between 60 per cent to 70 per cent. This means that a proportion of trainees were not started their business after the completion of training programmes at RSETIs. Hence, this research was carried out to find the major barriers for preventing these trainees to start a business or getting job. The findings of the study will helps to the authorities especially the RSETIs, Government of Kerala, and Government of India rural department to find the remedies with regards to the barriers that prevent RSETIs beneficiaries to become an employee and to become an entrepreneur.

Review of Literature

Narayan Sharma (2017). Studied about the role and importance of rural entrepreneurs in India explains that rural entrepreneurship cannot be developed without the training programme. Study point out that intensive training programme should be provided to the entrepreneurs along with the financial and planning support.

Ramakrishna, K., Sudhakar, A., & Ramakrishna, Y. (2016). study entitled "RSETIs as Nurseries for Startups: A Utility Analysis" explains that RSETIs, now in operation across the country, are acting as nurseries for producing the Startups who eventually establish themselves in their respective rural and semi-urban areas and contribute to the overall national economy also as the time progresses. This research articles also address the issues like getting loan with collateral security, adequate capital raise, curriculum problem in related to RSETIs etc.

Jose Mamman (2016), has carried out a case study entitled "Case Study on Rural Self Employment Training Institutes (RSETIs) in India as a Social Enterprise". The study was tried to understand the innovative model of social venture functioning in rural India. This research article enlighten on innovative ways of social venture creation in Indian context and how this model sustained and grown over the last 30 years? New innovative ways of managing human resources, finance, infrastructure and networks are discussed in this case study.

Statement of the Problem

Recently the Government of India has been taken many policies for the development of entrepreneurship in the country. As said earlier the country has many educationally qualified job seekers simultaneously most of them are not qualified for specific job. Thus the Government of India established Rural Self Employment Training Institute (RSETI) for the purpose of identifying the new entrepreneurs and giving training to them for preparing to start new entrepreneurs in the country. Now RSETIs have been providing training programmes to the youth entrepreneurs, SC/ST, women entrepreneurs to build up their own enterprises. The main objectives of RSETIs are to provide quality training programme to the entrepreneurs, skill development programme, and post training support to the unemployed youth entrepreneurs especially form the backward category people and women. In Kerala there are 14 RSETIs are presently working with the cooperation of nationalised banks. The nationalised banks are State Bank of India, CANARA Bank, Indian Overseas Bank, Syndicate Bank, Union Bank of India, and Andhra bank.

The State Level Banker's Committee Report 2017 says that 13593 beneficiaries were trained under the 14 RSETIs in Kerala and 57.11 per cent (7763) of them were settled as wage employee and self employed. The RSETIs were conducted 453 training

Table 1: Working of RSETIs under the Nationalised Bank In Kerala as at March 2017

Sl. No	Name of Bank	Districts
1	State Bank of India (4)	Pathanamthitta, Alappuzha, Kottayam, Wayanad
2	CANARA Bank (4)	Thrissur, Palakkad, Malappuram, Kozhikode
3	Indian Overseas Bank (1)	Trivandrum
4	Syndicate Bank (2)	Kollam, Kannur
5	Union Bank of India (2)	Idukki, Ernakulum
6	Andhra Bank (1)	Kasargod

Source: State Level Banker's Committee Report 2017, Kerala

programmes and Thrissur RSETIs (CANARA Bank) were conducted more number (52 training programme) of training programme when compared to the other training institute. The highest number of beneficiaries (1692 and 44 training programme conducted) was trained at Kozhikode district RSETI. From the SLBC report 2017, it was clear that 42.89 per cent of the beneficiaries were not settled after the training programme. The highest number of beneficiaries not settled in Kannur (88.25 per cent out of 885 beneficiaries) and Ernakulam (80.62 per cent out of 877 beneficiaries). The highest numbers of beneficiaries (84.05 per cent) were settled at Pathanamthitta districts and lowest (11.75 per cent) was at Kannur. (Table 1).

The detailed SLBC report 2017 as shown in Table 2.

From the result it is found that only 57.11 per cent of the beneficiaries were settled out of total 13,593 beneficiaries trained under the RSETIs in Kerala and rest of them (42.89) were not settled with job or self employed business. In this context the present study was undertaken to identify the barriers preventing for not being an entrepreneurs or still unemployed.

Objectives of the Study

1. To study the status of RSETIs in Kerala in terms of Number of beneficiaries settled and number of beneficiaries not settled after the training programme
2. To identify the Barriers preventing for not being an entrepreneurs or still unemployed after conducting the training programme from RSETIs.

Methodology

Study was designed as descriptive and analytical in nature based secondary data and primary data. Secondary data were collected from Ministry of Rural Development, Government of India, Annual Report 2017, and State Level Banker's Committee Report - Kerala- 2017. Primary data were collected from the beneficiaries those who were not settled after attending the training programme from 2015 to 2017.

Sample Selection

Primary data were collected the RSETIs beneficiaries those who were not settled after attending the training programme. The sample selection was gone through three stages. Stage one is to select the districts of Kerala. Purposive sampling method was used to select the sample districts with the criteria. The criterion was highest number of beneficiaries not settled district. Hence Kannur was selected as sample districts (88.25 per cent out of 885 beneficiaries). Snow ball sampling method was used to identify the beneficiaries from unknown population condition. The study was identify 166 sample respondent by using snow ball sampling method and 36 respondents were not interested in the study interview, therefore those respondents were excluded from the study and taken 130 sample respondents. The study has divided these samples into two categories. The first category respondents were those who attend the training programme for employment purpose and second category was beneficiaries those who attend training programme for becoming an entrepreneurs.

Table 2: Status of RSETIs in Kerala as at March 2017

Sl. No.	District	No. of Programmes	No. of Beneficiaries	No. of Beneficiaries settled	No. of Beneficiaries not settled
1	Trivandrum	28	813	249 (30.63)	564 (69.37)
2	Kollam	31	832	622 (74.76)	210 (25.24)
3	Pathanamthitta	31	840	706 (84.05)	134 (15.95)
4	Alappuzha	31	975	703 (72.10)	272 (27.90)
5	Kottayam	33	908	538 (59.25)	370 (40.75)
6	Idukki	26	734	524 (71.39)	210 (28.61)
7	Ernakulam	23	877	170 (19.38)	707 (80.62)
8	Thrissur	52	1458	1025 (70.30)	433 (29.70)
9	Palakkad	37	1373	1124 (81.86)	249 (18.14)
10	Malappuram	36	1251	998 (79.78)	253 (20.22)
11	Kozhikode	44	1692	1002 (59.22)	690 (40.78)
12	Wayanad	31	789	532 (67.43)	257 (32.57)
13	Kannur	36	885	104 (11.75)	781 (88.25)
14	Kasaragod	26	603	189 (31.34)	414 (68.66)
	Total	453	13593	7763 (57.11)	5830 (42.89)

Source: State Level Banker's Committee Report-Kerala

Pilot Study

Study was conducted a pilot survey among the selected beneficiaries from the total sample. Thus 1/2 samples (48/2=24) were randomly selected from the category I and 1/3 samples (82/3=27) were randomly selected from the category II, total 51 samples were taken for pilot study. The main objective of the pilot study was to validating the

Table 3: Sample Distribution

Districts	Respondents Category	Respondents
Kannur	Category I*	48
	Category II**	82

*Category I= Training attended for employment purpose

**Category II = Training attended for becoming an entrepreneur

variables which are identified through the discussion from the RSETIs authorities and review of literature. Cronbach's Alpha test was used to measure the internal consistency of scaled variables used in the questionnaire. Total 7 variables were identified for Category I sample respondents and 27 variables were identified for Category II samples. Cronbach's Alpha result of Category 1. (Table 3).

Reliability Statistics

Cronbach's Alpha	N of Items
.875	8

Table 4 shows the Cronbach's Alpha result. Result indicate that 10 variables have very low correlation i.e., V1 (.145), V5 (-.079), V7 (.031), V8 (.046), V11 (.056), V13 (.046), V15 (.126), V17 (.009), V19 (.085), and V24 (.090). Then look at the raw named as "Cronbach's Alpha if Item Deleted". This part shows the value of Cronbach's Alpha if these 10 variables deleted from the questionnaire. If the remove the V1, then the Cronbach's alpha will be .679 and then remove the Variable 5 (V5), then the Cronbach's alpha will be .721. Based on the correlation and "Cronbach's Alpha if Item Deleted" raw result, the study has decided to remove the ten variables from the study to improve the validity of the questionnaire.

Reliability Statistics

Cronbach's Alpha	N of Items
.914	17

Table 4: Item-Total Statistics (Category 2)

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
V1	129.57	238.570	.145	.679
V2	129.35	227.553	.454	.402
V3	129.67	235.147	.463	.423
V4	129.73	236.563	.499	.431
V5	129.25	219.394	-.079	.721
V6	129.25	227.634	.457	.402
V7	128.96	222.478	.031	.734
V8	127.92	103.594	.046	.639
V9	129.00	221.720	.376	.384
V10	129.47	218.414	.374	.377
V11	129.14	223.241	.056	.782
V12	129.76	217.704	.353	.377
V13	130.37	228.718	.046	.801
V14	130.33	227.227	.366	.411
V15	130.43	220.730	.126	.832
V16	130.96	229.678	.495	.408
V17	130.29	232.292	.009	.867
V18	130.84	222.535	.480	.389
V19	130.67	223.227	.085	.890
V20	130.04	232.598	.422	.411
V21	130.55	234.013	.530	.420
V22	130.35	223.153	.428	.902
V23	130.59	227.447	.468	.402
V24	130.53	227.214	.090	.914
V25	129.49	230.535	.441	.414
V26	130.45	223.533	.457	.392
V27	130.47	222.174	.525	.387

Hence, based on the Cronbach’s alpha study has fixed the variables for final data collection. The variables are

Category II: Adequate working capital, Lack of fund for building advanced machineries, High rate of Rent for buildings, Family is not supporting for being an entrepreneur, Health problem, Unavailability of skilled labours, High labour cost, Labour strikes, Scarcity of Resource, Unethical interference from the government officials, Bribe practices, Redtapism in government office, Exploitation from different government departments, Bribe practice of local political parties, Unexpected political strikes, Environmental issues, Competition from the same nature of business, Lack of infrastructural facilities.

Category I: High Competition, Low wage rate, Lack of updation in changing technology environment, unavailability of job opportunities, waiting for better option, Physical inability, underemployment, Inability to adjust with modern work force lack of competency.

Data Collection and analysis Tools

Data were collected by using structured questionnaire and collected data was analysed with the help of MS Excel, SPSS and JASP. Bayesian statistics was used to analyse that collected data. Bayesian reliability test (Cronbach’s Alpha), Bayesian Factor Analysis, Multi Dimension Scale- ALSCAL was used to analyse the data

Data Analysis and Discussion

Data were analysed by using Bayesian statistics with the help of SPSS and JASP Software. Analysis and discussions were presented in two sections i.e., Category I and Category II. Category I representing the data analysis related to the RSETIs beneficiaries those who are job seekers and Category II representing RSETIs beneficiaries those who are looking for becoming an entrepreneurs.

Category I

Bayesian Exploratory Factor Analysis

Table 5 shows the Bayesian Factor analysis for findings the variables factor loadings. Here the result shows the higher factor loading of each variables used in the study to find the barriers preventing the beneficiaries to find a job after completion of training programme from RSETIs. The factor loadings indicate that all the variables have higher factor loading above .07. Hence it can be inferred

that these variables can produced a higher proportion of variance in this study.

Table 5: Bayesian Exploratory Factor Analysis (Factor Loadings)

	RC 1	Uniqueness
High Competition	0.775	0.500
Low wage rate	0.779	0.539
Lack of updation in technology	0.839	0.592
unavailability of job opportunities	0.973	0.883
waiting for better option	0.719	0.731
Physical inability	0.913	0.626
Inability to adjust with modern work force	0.718	0.825
lack of competency	0.906	0.778

The chi-square test was used in the factor analysis for finding the model fit, here the $X^2_{20} = 2837.254$, p-value .001 < 0.05. Hence it can be inferred that model fit is good for factor analysis (Table 6).

Table 6: Chi-squared Test

	Value	DF	P
Model	2837.254	20	< .001

Table 7 Result shows the additional fit indices of factor analysis. The RMSEA (Root mean square error of approximation) is 0.054 i.e., value is close to cut off of .06, hence, it can be concludes that the model is good with RMSEA 90 per cent confidence level 0.678-1.023. The TLI (Tucker- Lewis index) result indicate that model is fit for factor analysis (0.917)

Table 7: Additional fit indices

	RMSEA	RMSEA 90% confidence	TLI
Model	0.054	0.678 - 1.023	0.917

Multi Dimensional Scaling -ALSCAL (Euclidean Distance Model)

Euclidean distance model was used find which variable is most dominant one. EDM model is multi dimensional model (MDM-ALSCAL).

For matrix	
Stress =	.03906
RSQ =	.99092

Here the EDM model has provided Stress value .03906 and RSQ .99092. RSQ explains the variability of data, here RSQ value explains that there is a 99 per cent of variability in the data and Stress value is very small and lies within the cut off of 0.06, hence it can be inferred that present model can bring out the facts.

Result indicates that stimulus no. 29 (Positive coefficient in both dimensions- Dimension 1=1.27261 and Dimension 2=.9073) is found to be the major barrier that affect the beneficiaries for not being an employee after the completion of training programme from RSETIs. The stimulus no 26 (Positive coefficient from both dimension-Dimension 1=.3643 and Dimension 2=.2422) is found to be another major barrier.

Result also indicates that stimulus no. 37 (Positive coefficient in one dimension and also shows negative coefficient in 2nd dimension i.e., Dimension 1=1.1801, Dimension 2=-.4817). The stimulus no. 39 (Negative coefficient in one dimension and positive coefficient in 2nd

dimension i.e., Dimension1=-1.2372, Dimension 2=.9472). Then the stimulus no. 41 (Positive coefficient in one dimension and also shows negative coefficient in 2nd dimension i.e., Dimension 1=.6482, Dimension 2=-1.2545) (Table 8).

Category II

Bayesian Exploratory Factor Analysis

Table 9 shows the Bayesian Exploratory factor analysis. Result shows factor loadings of 18 variables used in the study to find out the barriers preventing

Table 8: Multi Dimensional Scaling- ALSICAL

Multi Dimensional Scaling- ALSICAL			
Stimulus Number	Stimulus Name	1	2
1	VAR00026 (High Competition)	.3643	.2422
2	VAR00029 (unavailability of job opportunities)	1.27261	.9073
3	VAR00030 (Low wage rate)	-.1513	-.7250
4	VAR00032 (Physical inability)	-1.8327	-.0921
5	VAR00035 (Lack of updation)	-.2440	-.7277
6	VAR00037 (modern work force)	1.1801	-.4817
7	VAR00039 (waiting for better option)	-1.2372	.9472
8	VAR00041 (lack of competencv)	.6482	-1.2545

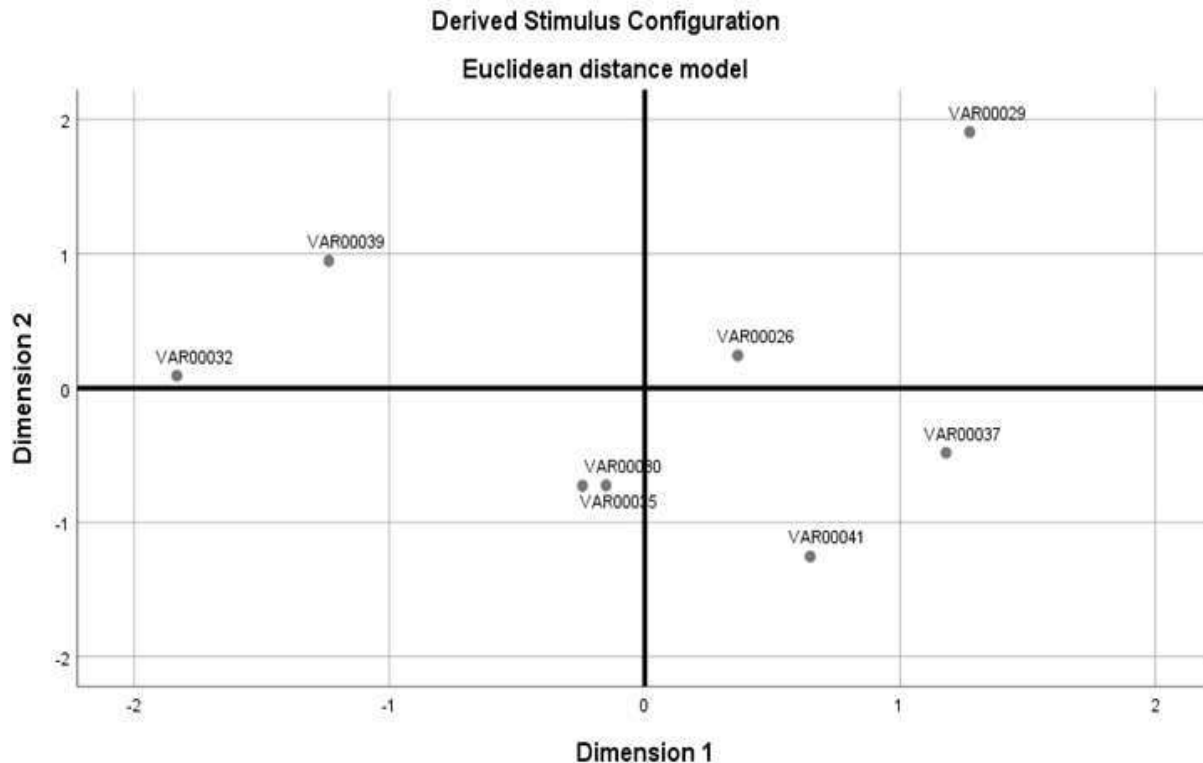


Fig. 1: Euclidean Distance Model (MDS-ALSICAL)

for being an entrepreneurs. The eighteen variables were categorised as five factors based on the factor loadings and correlation. The factor one (Financial Problem) consist of 5 variables i.e., FPPV1 to FPPV5. Factor two (Family/Personal Problem) consist of two variables i.e., FPPV1 and FPPV2. Factor three (Labour Problem) consist of three variables i.e., LPV1 to LPV3. Factor four (Government policies/Red Tapism) consist of four variables i.e., GPV1 to GPV 4 and finally factor five (Political and society interference) consist of 4 variables i.e., PSV1 to PSV4. (Fig. 1).

The variables are presented in statements

Table 11 shows the correlation between factors.

Table 11 result indicate that there is a sufficient correlation between factors ($0.30 <$), hence it can be inferred that all the factors are very strong to identify the barriers which preventing for being an entrepreneur.

The chi-square test was used in the factor analysis for finding the model fit, here the $X^2_{60} = 11715.619$, p-value $.001 < 0.05$. Hence it can be inferred that model fit is good for factor analysis. (Table 12)

Table 9: Component Loadings

	RC 1	RC 2	RC 3	RC 4	RC 5	Uniqueness
FPPV1	.	0.875	.	.	.	0.561
FPPV2	.	0.979	.	.	.	0.581
FPV1	0.705	.	.	.	.	0.674
FPV2	0.805	.	.	.	.	0.592
FPV3	0.909	.	.	.	.	0.439
FPV4	0.979	.	.	.	.	0.537
FPV5	0.956	.	.	.	.	0.472
GPV1	.	.	.	0.909	.	0.412
GPV2	.	.	.	0.504	.	0.590
GPV3	.	.	.	0.408	.	0.817
GPV4	.	.	.	0.408	.	0.586
LPV1	.	.	0.789	.	.	0.632
LPV2	.	.	0.688	.	.	0.721
LPV3	.	.	0.622	.	.	0.527
PSV1	.	.	.	.	0.827	0.369
PSV2	.	.	.	.	0.699	0.528
PSV3	.	.	.	.	1.023	0.632
PSV4	.	.	.	.	0.934	0.431

Table 10:

1	Financial Problem
FPV1	Lack of adequate working capital
FPV2	Lack of fund for building advanced machineries
FPV3	High rate of Rent for buildings
FPV4	Scarcity of Resource
FPV5	Lack of infrastructural facilities due to financial crisis
2	Family/Personal Problem
FPPV1	Family is not supporting for being an entrepreneur
FPPV2	Health problem
3	Labour Problem
LPV1	Unavailability of skilled labours
LPV2	High labour cost
LPV3	Labour strikes
5	Government policies/Red Tapism
GPV1	Unethical interference from the government officials
GPV2	Bribe practices
GPV3	Redtapism in government office
GPV4	Exploitation from different government departments
6	Political and society interference
PSV1	Bribe practice of local political parties
PSV2	Unexpected political strikes
PSV3	Environmental issues
PSV4	Competition from the same nature of business

Table 11: Component Correlations

	RC 1	RC 2	RC 3	RC 4	RC 5
RC 1	1.000	.	.	.	.
RC 2	0.375	1.000	.	.	.
RC 3	0.486	0.366	1.000	.	.
RC 4	0.381	0.353	0.611	1.000	.
RC 5	0.486	0.365	0.369	0.177	1.000

Table 12: Chi-squared Test

	Value	DF	p
Model	11715.619	60	.001

Table 13 Result shows the additional fit indices of factor analysis. The RMSEA (Root mean square error of approximation) is 0.0664 i.e., value is close to cut off of .06, hence, it can be concludes that the model is good with RMSEA 90 per cent confidence level 1.525 - 1.765. The TLI (Tucker- Lewis index) result indicate that model is fit for factor analysis (0.810)

For matrix

Stress = .01844 RSQ = .80455

Here the EDM model has provided Stress value .01844 and RSQ .80455. Here RSQ value explains

Table 13: Additional fit indices

	RMSEA	RMSEA 90% confidence	TLI
Model	0.0664	1.525 - 1.765	0.810

that there is a 80 per cent of variability in the data and Stress value is very small and lies within the cut off of 0.06, hence it can be inferred that present model can bring out the facts.

Table 14 Result indicates that stimulus FPV3 i.e., High rate of rent for building (Positive coefficient in both dimensions- Dimension 1=2.7794 and Dimension 2=.0685) is found to be the major barrier that affect the beneficiaries for not being an entrepreneurs after the completion of training programme from RSETIs. The Stimulus FPV5 i.e., Lack of infrastructural facilities due to financial problem (Positive coefficient in both dimensions-Dimension 1=.6730 and Dimension 2=2.0829) found to another major barrier for beneficiaries. The

Table 14: Multi Dimensional Scaling- ALSCAL

Multi Dimensional Scaling- ALSCAL			
Stimulus Number	Stimulus Name	1	2
1	FPV2	1.0879	-1.6931
2	FPV3	2.7794	.0685
3	FPV4	-.1703	1.2621
4	LPV1	-.1756	-1.0990
5	FPV5	.6730	2.0829
6	LPV2	.8637	.1870
7	FPPV1	.8237	.1770
8	GPV1	.3266	.7475
9	LPV3	.3606	-1.1449
10	GPV2	-.7378	-1.2499
11	GPV3	-.4873	.3656
12	GPV4	-.6470	.3506
13	PSV1	-1.0807	-.3205
14	PSV2	-1.0060	-.0365
15	PSV3	-1.4678	.1236
16	PSV4	-1.1825	.1691

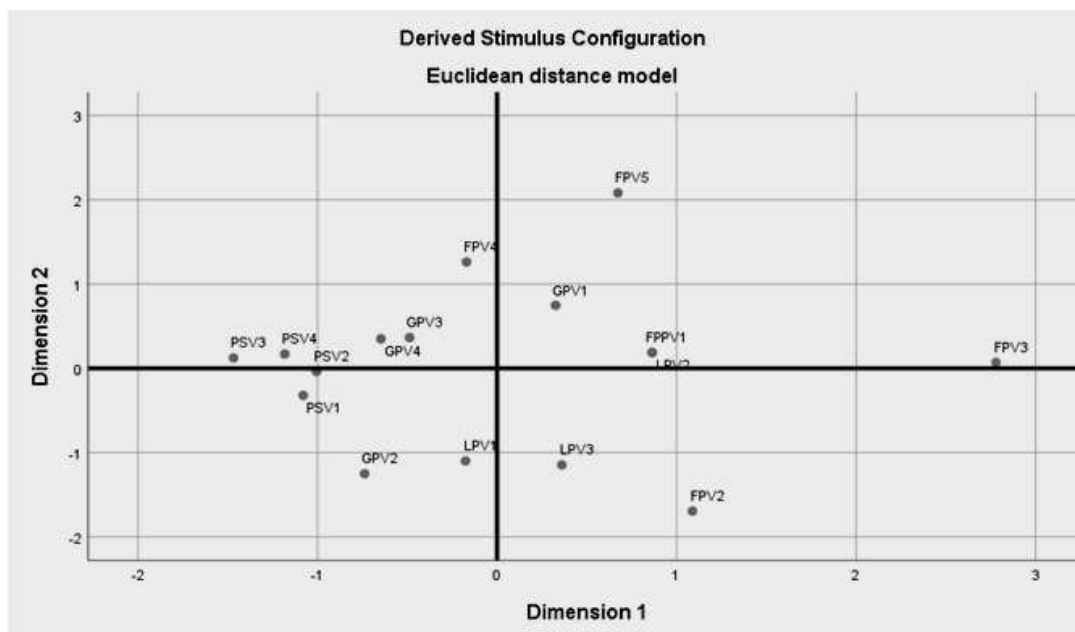


Fig. 2: Euclidean Distance Model (MDS-ALSCAL)

stimulus LPV2 i.e., High labour cost (Positive coefficient in both dimensions- Dimension 1=.8637 and Dimension 2=.1870) is found to be another major barrier. The stimulus FPPV1 i.e., Family is not supporting for being an entrepreneur (Positive coefficient in both dimensions- Dimension 1=.8237 and Dimension 2=.1770) is another major barrier. The stimulus GPV1 i.e., Unethical interference from the government officials (Positive coefficient in both dimensions- Dimension 1=.3266 and Dimension 2=.7475) is found to be another major barrier (Fig. 2).

Study also found that stimulus FPV2 (Positive coefficient in first dimension and also shows negative coefficient in 2nd dimension i.e., Dimension 1=1.0879, Dimension 2=-1.6931). Hence it can be inferred that this barrier is important only at single dimension which mean that it is less important barrier when compared to multiple dimension. Likewise the stimulus FPV4 (Scarcity of Resource), LPV3 (Labour strikes), GPV3 (Redtapism in government office), GPV4 (Exploitation from different government departments), PSV3 (Environmental issues) and PSV4 (Competition from the same nature of business) have less important when compared to the multi dimension

Conclusion of the Study

The present study was analysed what are the barriers that prevent a RSETIs beneficiary to become an employee or become an entrepreneurs. Study also illustrates the present status of RSETIs in terms of beneficiaries settled and beneficiaries not settled after the completion of training at RSETIs. Study found the barriers that prevent beneficiaries to become an entrepreneurs and an employee. This research study will helps the policy makers and RSETIs to take appropriate remedies for removing these barriers and to prepare their future beneficiaries to overcome these barriers.

Major Findings

The study covers two major objectives i.e., study the status of RSETIs in Kerala in terms of Number of beneficiaries settled and number of beneficiaries not settled after the training programme and to identify the Barriers preventing for not being an entrepreneurs or still unemployed after conducting the training programme from RSETIs.

Study found that 57.11 per cent of the beneficiaries were settled out of total 13,593 beneficiaries trained under the RSETIs in Kerala and

42.89 per cent of the beneficiaries were not settled with job or self employed business.

Study found that unavailability of job opportunities (Positive coefficient in both dimensions- Dimension 1=1.27261 and Dimension 2=.9073) and high competition (Positive coefficient from both dimension- Dimension 1=.3643 and Dimension 2=.2422) are the major obstacles faced the job seeker beneficiaries.

Study found that High rate of rent for building (Positive coefficient in both dimensions- Dimension 1=2.7794 and Dimension 2=.0685), Lack of infrastructural facilities due to financial problem (Positive coefficient in both dimensions- Dimension 1=.6730 and Dimension 2=2.0829), High labour cost (Positive coefficient in both dimensions- Dimension 1=.8637 and Dimension 2=.1870), Family is not supporting for being an entrepreneur (Positive coefficient in both dimensions- Dimension 1=.8237 and Dimension 2=.1770), Unethical interference from the government officials (Positive coefficient in both dimensions- Dimension 1=.3266 and Dimension 2=.7475).

Suggestions

Based on the analysis and findings, study has made some major suggestions i.e., to prepare the beneficiaries (job seekers) to compete with highly competitive and wide spread job opportunity fields. Study also suggests that to make better placement cell to the beneficiaries for finding the job opportunities. Study has suggested to the government and policy makers to provide adequate fund through proper channels by giving minimum 5 years payback period with low interest rate hence they can manage their expenses. To make some policy measures to avoid unethical interference like redtapism, bribe practices etc. from the government officials and departments. Established awareness campaigns about entrepreneurship development to the beneficiaries' families and society through NGO's and other government and other agencies.

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