Skilling & Entrepreneurship for Livelihood: Practices & Challenges in India

WE CARE

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SKILLING & ENTREPRENEURSHIP FOR LIVELIHOOD: PRACTICES & CHALLENGES IN INDIA

A presentation

By

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For

Social Entrepreneurship

&

Sustainability Management

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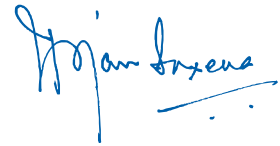SVKM's NMIMS, V.L. Mehta Road, Vile Parle (West), Mumbai – 400056 (India)

Foreword

India's growth story is faced with opportunities and challenges. India is set to become one of the youngest nations in the world by 2020, a looming opportunity for India. This has increasingly been recognized as a potential source of significant strength for the national economy, provided we are able to equip and continuously upgrade the skills of the population in the working age group. As India moves progressively it becomes increasingly important that the country should focus on advancement of skills and these skills have to be relevant to the emerging economic environment. Skill development is an important driver to address poverty reduction and inclusive growth by improving employability and productivity.

I am happy to note that through the We Care internship, our MBA students got an opportunity to examine grass root realities with respect to livelihood challenges faced by the marginalized population. The first-hand experience helped them to realise that to economically empower communities vocational training has to be re-organised differently in order to create opportunities for the big margin of population trapped in the informal and unorganised sectors. They witnessed the struggles of the NGOs in executing skilling models that are workable at ground zero. As business students they have realised that the skill development initiative needs to be dynamically aligned with the needs of the market to create appropriate training interventions.

The eight articles presented in this Anthology are based on our students' experiences with respect to livelihood challenges and skill development scenario at the grassroots. The articles highlight that a large population of the marginalized communities work in the informal economy and are excluded from employment rights, benefits and social protection. To address these issues NGOs have been instrumental in designing pro-poor livelihood options and skill development trainings. However, due to various resource constraints these initiatives are not scalable. The articles clearly indicate that to close India's skills deficit and increase employability, a range of policies and strategies are needed to address work-relevant education systems, career guidance, life-skills, technical, vocational education and training schemes, along with on-the-job training in both formal and informal sectors.

In years to come, the way ahead for India to address the skill gap will be through developing cross sector partnership for strengthening labour market information systems, extending support for school-to-work transition strategies, as well improve the targeting, quality and delivery of employment and skills training programmes at the grassroots.

I am sure that the experiences gathered by our students through the internship and subsequent reflection while penning down their thoughts in the anthology have not only sensitized them, but has also inspired them to design innovative and scalable skill training interventions for promoting inclusive growth and productivity.

Dr. Rajan Saxena
Vice-Chancellor,
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Unfolding the Pages of the Anthology...

Acknowledgments

Last but not the very least, we have to thank our families, without whose constant support it would have been impossible to bring forth this publication.

Dr. Meena Galliara,
Director,
Jasani Center for Social
Entrepreneurship and Sustainability, NMIMS

Preface

The School of Business Management initiated *We Care: Civic Engagement* internship in 2010 to instil values of socially responsible behaviour amongst its FTMBA students. The internship was coined with an intent of helping future business leaders develop understanding about the needs and wants of the bottom of pyramid. Being in its seventh year, the initiative has expanded to 128 cities spread across 23 states and three union territories.

The present publication *Skilling & Entrepreneurship for Livelihood: Practices & Challenges in India* is an outcome of the experiences gained by our students through the *We Care: Civic Engagement* internship. It provides an overview of the skill gap present in the country, by documenting the efforts made by organizations towards skill building and enabling development of livelihoods. The anthology puts forth the challenges to accomplish the national agenda of skill development and makes an attempt to recommend actions at micro and macro level.

The publication consists of three sections. The article on *Mapping the Skill Development Landscape of India* in Section I elaborates on the skill development ecosystem of India and describes the efforts made by the Government of India in filling the skill gap. It assesses the impact created by the various government schemes and provides recommendations to strengthen the skilling initiative for promoting inclusive growth.

Section II consists of three articles on 'Skill building and Vocational training'. The articles showcase the efforts made by NGOs for upgrading the skills of different age groups through unique initiatives. The first article, *Women on Wheels: Driverben project of Janvikas* describes the unique initiative of training underprivileged women to become professional drivers. The article describes cultural barriers which impede the usage of the driving services provided by women. The article focusses on the marketing efforts deployed by the NGO to promote cab drivers. It highlights the need for developing a supportive ecosystem to sustain the initiative.

The second article *Skilling Entrepreneurs of Tomorrow-Case of Salam Balak Trust*, reaffirms the need for entrepreneurial skill development. The article describes the efforts made in designing a training module for teaching entrepreneurship as a skill to adolescent students. With the premise of inculcating skills at the right age, the article elaborates on the effectiveness of innovative pedagogy for facilitating better engagement and retention of entrepreneurship education.

Enhancing Employability through Skilling the third article assesses the impact of vocational courses offered by NIPUN on beneficiaries. To align the demand and supply of quality training and increase the employability quotient of the trainees, the article emphasizes on the importance of delivering soft skill training. In the context of skill development to scale up its reach, the article stresses on the need for engaging key stakeholders for developing market oriented curriculum and strengthening transparency and accountable governance system.

Section III highlights issues faced by the highly skilled artisans, vendors and farmers spread across the country in urban and rural locations. The first article in this section, *A New Beginning for the Ultra-Poor* describes the Basera project (family home for the ultra-poor) designed by Government of Bihar for eradicating beggary. It studies the profile of the residents of Basera and maps their opinions about living in a permanent structure and the impact of living in a half-way home on their families. The article highlights that beggary can be eradicated only through changing the mind sets of the target audience and the civilians. Concrete steps in this direction would be to provide vocational training and support system like provision of shelter homes.

The Silk Losing its Sheen is the second article in this section. It examines the nature of handloom business and the profile of the marginalized weavers in Pochampally. It discusses the roles of master weavers, cooperative society and weaver unions in the handloom supply chain. The article suggests introduction of social security and minimum wages for the weavers and emphasizes on the need to revise the handloom product management strategy.

The third article, *Overcoming Adversity through Handicraft: Study of Women Artisans in Meerut,* does a situational analysis about the subjugated and exploited women artisans residing in the interiors of Meerut. It provides insights to the economic status of women artisans and discusses the business model practiced by them.

Tribals in Mokhed: Livelihood Assessment the fourth article, assesses the livelihood practices of the tribals. It indicates that poor soil fertility, lack of irrigation and poor access to farm technology are the key factors associated with lack of agricultural productivity. As the region is endowed with lac, it studies the feasibility of lac production as a source of alternative income for the tribals.

Fifth article, *Study of Street Vendors in Patna* portrays that in spite of making a significant

contribution to the informal economy, street vendors are highly marginalized. It examines the working conditions and problems of street vendors and assesses their awareness about the Street Vendors Act, 2014.

It has taken six months to enable students to draft their articles and subsequently edit them. Despite observing due diligence in editing the document, there is a possibility of grammatical/typographical errors in the publication. Readers are requested to kindly excuse us for the same.

Dr. Meena Galliara,

Director,

Jasani Center for Social

Entrepreneurship and Sustainability, NMIMS

Prologue

India's economy has grown impressively over the last few years. The high pace of economic growth and progress in reducing poverty over the last few years contrasts with the persistent gaps in creating a more inclusive, productive and formal labour market.

The Indian labour market is characterised by predominance of informal employment with more than 90 per cent of India's informal workforce working as self-employed and casual workers. They are excluded from employment rights, benefits and social protection. In addition, there are persistent and notable disparities in the labour force participation rates of men and women. India's demographic dividend can translate into a demographic nightmare if right skills are not provided to both existing and new workforce.

Investment in skills development will ensure that economic and employment growth is more inclusive. Productive and formal employment generation depends on the availability of an adequately skilled labour force through sustained investments in skills development and fostering opportunities for decent job creation through entrepreneurship.

There have been scattered efforts in the area of skill development prior to 2015. Resulting in inconsistency with curriculum, credibility issues of vocational course in India and lack of connect between the ITIs and the industry requirements. The rapid transformation of Indian society has changed perspectives on the need for, and nature of, vocational skills.

The government has set up the Ministry of Skill Development and Entrepreneurship (MSDE) in 2015, with an enabling framework to facilitate job creation and entrepreneurship, as well as attract private investment. The historical change of views on vocationalization, from more educational to more functional (where the development of employability skills became the main focus) has broadened the nature of vocationalization of courses under MSDE. The government's commitment to ensuring that young Indians are ready to compete in the labour market is demonstrated by various skilling programmes like National Apprenticeship Training Scheme, Deen Dayal Upadhyaya Grameen Kaushal Yojana, National Urban Livelihoods Mission, and the National Rural Livelihoods Mission. Several national flagship schemes such as Make in India, Start-up India, Digital India and a few others have been launched to spur the creation of more productive and higher skilled micro, small and medium enterprises, which would accelerate labour demand and job creation. The government has realized that though they have a major role in setting up policies and schemes for skills development, it is essential to

involve market players like corporates and NGOs through public–private partnerships in skill development and delivery. In this context corporations and NGOs have offered a supportive role to the government.

Across the country, NGOs have developed innovative models for skilling the unskilled and economically empowering the poor.

In February 2017, as a part of *We Care: Civic Engagement* internship 603 FTMBA students were placed in social sector organizations. A few of them worked in the area of skills and micro enterprise development. The current Anthology is *Skilling & Entrepreneurship for Livelihood: Practices & Challenges in India* is an outcome of their first hand experiences in witnessing the efforts made by grass root level organizations in the area of skill and micro entrepreneurship development. A few students placed with Gramin Vikas Mandal in Madhya Pradesh had an opportunity to observe how livelihood options could be aligned with skilling for improving the incomes of the farmers, artisans, women and youth and have an opportunity to lead their life with dignity. Students placed in Salaam Balak Trust, Mumbai based on their experiential learning had an opportunity to redesign the training curriculum from a purely education-driven to a functional model of skill development. Those placed with NIPUN in Delhi, could understand the validity of lifelong learning a theoretical concept which they had learnt in the class. Considering the changing requirements of skill-sets in the market, they could appreciate the need for upgradation modules to be offered at regular intervals for the trainees to be employable in the long run. The experience of students placed in CARPED has provided insights to the students in examining the existing business models adopted by micro enterprises and suggesting alternatives to strengthen the same.

The articles in the Anthology indicate that to close India's skill deficit and increase employability, a range of strategies are needed to redeem vocational education and training schemes. It is only through appropriate skilling and employment opportunities there can be scope for developing inclusive society.

We hope that this publication will be of use to readers who are interested in economically empowering the marginalized.

Dr. Ramesh Bhat,
Provost & Dean,
School of Business Management, NMIMS

Section I

The rapid transformation of Indian society has changed perspectives on the need for, and the nature of, vocational skills. This section provides information on the evolution of skill development in India, the current ecosystem to promote skilling and micro entrepreneurship and challenges that have to be resolved for attaining the goals of Skill India.

Mapping the Skill Development Landscape of India[1]

Abstract: The current article highlights the critical need for scaling up concerted efforts to enhance skill development in India for promoting inclusive growth and productivity. The article is divided into four sections. Section I of the article highlights the relevance of appropriate skill training in promoting sustainable economic growth and the socioeconomic development of marginalized communities. It traces the trends and developments associated with skills development in India prior to establishment of National Skill Development Corporation in 2009. Section II of the article portrays the current scenario of the skilling ecosystem in India. It enunciates the rational and maps the efforts undertaken by the government especially in the recent past in the arena of skill development through various schemes and programmes. The impact created through various skill development initiatives as well as articulation of challenges faced in successful translation of training into employment opportunities is discussed in Section III. Concluding remarks and recommendations to expand access to development of market-relevant skills for the disadvantaged sections of the society are stated in Section IV of the article.

I. Introduction

India is the seventh largest economy in the world and it is estimated that it will acquire the fifth spot in 2018 (The Hindu, 2017). In the scenario of growing economy, the country still faces various inequalities across all strata and all avenues in the society. The inequalities range from gender, caste, creed, work roles, age groups, class and so on, all of which are primarily influenced by the inequality in income earned by the citizens of the country. As reported by a Johannesburg based company New World Wealth, India is the second-most unequal country, with millionaires controlling 54 per cent of its wealth. The top 10 percent population of India owns 76.3 per cent of the country's wealth, while the Bottom of the Pyramid's (BoP) share is a marginal 4.1 per cent of the national wealth (Agarwal, 2016).

Rising inequality has multiple effects such as slower poverty reduction as those in the lower economic strata are unable to access the facilities of education or vocational training and become qualified enough to gain a sustainable career. According to Euro Monitor it is estimated that in 2015 there were approximately 379 million adults living at the bottom of the pyramid

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("Top 5 Bottom of the Pyramid Markets...", 2017). The benefits of a growing economy are often reflected in the growing number of well-paid jobs in a country. India today finds itself in a situation where young people are entering the workforce every year. To make the most of the demographic dividend, it is critical to improve the employability of the youth.

1.1. Issue of skilling

In India, the workforce experiences an influx of 12 million youth every year. India's labour market suffers from certain mismatches; for instance, there is 'geographical mismatch' i.e. the states experiencing rapid population growth (Uttar Pradesh, Bihar, Madhya Pradesh, and Meghalaya) have shown lower levels of job creation. Availability of graduates and higher degree holders is greater than those formally trained to perform lower skilled jobs (KPMG, FICCI, 2016). Further, 90 per cent of the jobs require some form of vocational training and skills including functional literacy which leads to 'education and skills mismatch'. 'Sectoral mismatch' is observed as the government run industrial training institutes (ITI) and polytechnics are not effectively linked to the demand-side i.e. the industry. Industries have shortage of apprentice and entry level candidates while the ITI pass outs are unable to fetch a good job for themselves (ADB.org, n.d.).

There is a major shortfall of appropriate jobs matching skills in India. Millions of people entering workforce every year are not employable. Skill training targets have been missed at a high rate with private investment continuing to decline (Daniyal, 2018).

Various challenges are faced with regard to skilling while reaching out to the non-formal sector. (Sharma, Nagendra 2016). Unavailability of highly skilled trainers and appropriate infrastructure impede the process of knowledge transfer and retention The weakest link in the process of skill building is placement and post placement retention resulting into a high percentage of trainees remaining unemployed or dropout post training.

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Vocational Training for Youth

1.2. Overview: Indian Skilling Ecosystem

Skill development in India comprises of education and vocational training (See Fig. 1 on page 26) . Formal elementary, secondary and higher education is governed by the Ministry of Human Resource Development. Engineering education, polytechnics and related courses are under the ambit of Technical Education. University Grants Commission (UGC) sets standards for teaching, examination and research in Universities. The All India Council for Technical Education (AICTE) is the regulatory body for Technical Education in India (Konrad Adenuer Stiftung & FICCI, 2015).

Formal vocational training is imparted through both public and private sector organizations like government-run industrial training institutes (ITIs) and privately operated industrial training centres (ITCs), vocational schools, specialized institutes for technical training, as well as apprenticeship training by the industry(Konrad Adenuer Stiftung & FICCI, 2015).

1.3. Director General of Employment & Training (DGET):

At the central level, the nodal institution for vocational training is the DGET under the Ministry of Labour and Employment. The DGET was set up in 1945 and is responsible for formulating policies, establishing standards, granting affiliation, trade testing, certification and dealing with matters connected to vocational training and providing employment services. The Craftsmen Training Scheme (CTS) initiated by the DGET in 1950 aims to equip youth with technical training through 50 Industrial Training Institutes (ITI). Accordingly, 50 ITIs were set up to impart skills in 126 vocational trades with training periods ranging between six months to two years.

1.4. National Council for Vocational Training (NCVT)

In 1956, the NCVT, an advisory body, was set up by the Government of India to prescribe standards and curricula for craftsmen training. The Council was entrusted with the responsibilities of advising the Government of India on the overall policy and programmes, conducting All India Trade Tests and awarding National Trade Certificates (DGET.nic, n.d.).

1.5. Apprentices Act, 1961:

To provide on the job training the Apprentices Act, 1961 was enacted. The Act made provisions for imparting practical training to meet the requirements of skilled manpower for industry. The Act was subsequently amended in 1973, 1986 and 2014 to bring the Graduates, Technician, Technician (Vocational) and Optional Trade Apprentices respectively under its purview (MSDE, 2017, p 63).

1.6. Scaling Vocational Training:

To accelerate vocational training and scale up its reach in 1987, the All India Council of Technical Education (AICTE) Act officially became the regulator and funder for polytechnics and technical colleges.

1.7. Vocational Education in School:

The National Council of Educational Research and Training (NCERT), set up an institute for vocationalisation of education in schools in 1993 (British Council, 2016). The role of NCERT is to provide necessary academic inputs for bringing about reconstruction of vocational education. It is involved in developing guidelines, curricula, courseware and e-learning materials as per National Skills Qualification Framework (NSQF). It develops courses and training programmes for capacity building of teachers and organizes various platforms at national and international level to provide a forum for discussion and strategic directions for effective implementation of skill development programmes (Psscive.ac.in., n.d.).

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Vocational Education in School

1.8. Promotion of Entrepreneurship:

To promote entrepreneurship by providing knowledge support, capacity building and advocacy in the area of self-employment and setting up of micro enterprises, premier institutions such as National Institute for Entrepreneurship and Small Business Development (NIESBUD) in 1983, Entrepreneurship Development Institute of India (EDII) in 1983 and the Indian Institute of Entrepreneurship (IIE) in 1993 were set up. These institutions act as national resource institutes promoting entrepreneurship and skill development. They undertake research, build capacity of trainers and motivators and undertake advocacy with the government, private sector and financial institutions.

1.9. Skill Development Initiative Scheme (SDI Scheme):

The SDI Scheme was launched in May 2007 by Ministry of Labour and Employment. The aim of the scheme was to train one million persons on demand-driven vocational skills by 2012 and one million each year after that to support skills training, certification and upgradation in the unorganized sector. Under this initiative, strategic training framework known as Modular Employable Skills (MES) was executed to cater to school drop outs and existing workers, especially focused on the informal economy. MES offers flexibility in the provision of vocational training to those who have limited education and cannot afford to be away from employment for long periods of time (Ummat, 2013). At present there are 629 modules developed in 70 sectors under the scheme. Out of these 129 modules are NSQF compliant and the rest are in process of alignment (MSDE, 2017, p 62).

II. Formation of NSDC:

The efforts made in technical and vocational education changed with the booming IT sector resulting in a rapid growth in service sector. To expand the capacity of skills training, National Skill Development Corporation (NSDC) was set up in 2008 under the Ministry of Finance to provide viability gap funding and promote private skill initiatives (Konrad Adenuer Stiftung & FICCI, 2015). It was considered as a potential game changer in the arena of skill development as it catalysed industry linkages into public-private partnership (PPP) model (British Council, 2016). Through innovative funding models, it was envisaged that the private sector will participate in skill building initiatives and customize the curriculum based on industry requirements and standards. This would create a win-win scenario for corporations as well as trainees. So far NSDC has been catalysing private skills providers in emerging areas such as information technology (IT), retail, banking and financial services, construction, hospitality, healthcare, transport, logistics and telecom. It has a target to skill 150 million Indians by 2022 (MSDE, 2017). In alignment with the vision of Skill India, NSDC is now part of Ministry of Skill Development and Entrepreneurship (MSDE).

2.1 Funding Support for NSDC:

Skilling calls for huge investment. In this context the National Skill Development Fund (NSDF) was set up in 2009 by the Government of India for raising funds from government, non-government sectors and other donors/contributors for skill development in the country (Msde.gov.in, n.d). As significant amount of financial investments are required for skilling agenda, foreign contributions to NSDF have been exempted from Foreign Contribution (Regulation) Act, 2010 (Surabhi, 2015).

The National Skill Development Mission, launched in 2015 estimated to skill 402 million people over the next seven years. Specifically, to train 104 million fresh entrants and re-skill/up-skill the existing 298 million farm and non-farm sector workforce (Mallarpur, 2017).

In 2015 the Union government allocated around Rs.5,040 crore for skill development across ministries (Kumar, 2015). A budget of Rs. 1,500 crore was allotted for the first phase of the PMKVY initiative ("Cabinet approves…"). The Ministry of Skill Development and Entrepreneurship's actual expenditure in 2016-17 stood at Rs 2,173 crore. This amount was increased in the 2017-18 to Rs 3,016 crore (Mehrotra, 2017).

In 2017-18, Skill Acquisition and Knowledge Awareness for Livelihood Promotion programme (SANKALP) was allocated Rs. 4,000 crores, which aims to provide market relevant training to

3.5 crore youth (IANS, 2017). The next phase of 'skill strengthening for industrial value enhancement' was launched in 2017-18 at a cost of Rs. 2,200 crores, which focusses on improving the quality and market relevance of vocational training provided in the ITIs and strengthen the apprenticeship programmes through an industry cluster approach (Sinha, 2017).

2.2. Skill Development Policy:

To create a workforce empowered with improved skills, knowledge and to ensure India's competitiveness in the dynamic Global Labour market, Government of India (GoI) formulated National Skill Development Policy in 2009. The policy developed a demand driven system which was guided by labour market signals to reduce the skills mismatch. It marked a paradigm shift from the traditional central government-led model of skill development and vocational training to one which involved engagement of private sectors in designing a market led approach (Planningcommission.gov.in, n.d).

The policy laid focus on new emerging occupations, promoting excellence, research, planning and monitoring. It supported the idea of pre-employment training and lifelong learning. To impart trainings, the policy planned to make use of modern training technologies such as distance learning, e-learning, web based learning and so on. For improving quality, it looked at improving the overall status of trainers and upgrading their skills. The policy strongly considered equity in skill development to enable adequate participation of women, disabled persons and disadvantaged groups including economically backward & minorities – enhancing their access to training; improving employability and increasing employment opportunities (Planningcommission.gov.in, n.d).

The policy advocated designing National Vocational Qualifications Framework to open up avenues for mobility

To create a workforce empowered with improved skills, knowledge and to ensure India's competitiveness in the dynamic Global Labour market, Government of India (GoI) formulated National Skill Development Policy in 2009.

between general and technical education and have a system to deliver 'competencies' in line with nationally and internationally recognized standards (Planningcommission.gov.in, n.d).

Promoting Entrepreneurship

2.3. Sector Skills Council:

As NSDC had to effectively cover the geographical landscape of the country as well as target trades across industries to achieve skilling 150 million people by 2020, it established Sector Skill Councils (SSC). "SSCs are autonomous industry-led bodies that create occupational standards and qualification bodies, develop competency frameworks, conduct train-the-trainer programmes, skill gap studies, assess and certify trainees" (Msde.gov.in., n.d).

There are 38 SSCs in the area of retail, electronics, auto, healthcare, banking, gems and jewellery and so on with 187 training partners registered with NSDC (Msde.gov.in, n.d.).

2.4. Quality Assurance: NSDA & NSQF

As there are multiple skill providers who autonomously develop their curriculum and assessment methodology there is a concern for quality assurance. This impacts the credibility of the courses and performance of the trainees. In this context in 2013, National Skill Development Agency (NSDA) was set up for addressing the issue of quality assurance, policy research and for development of a dynamic Labour Market Information System (LMIS).

In India, general education and vocational education/ training have been operating as separate verticals with limited mobility between the two. This has led to hesitation amongst the youth in opting for vocational education and training as it is presumed that this avenue would preclude the concerned individual from acquiring higher degrees and qualifications. In order to facilitate mobility from vocational to general education, and vice-versa, National Skills Qualification Framework (NSQF) was formed in 2013 (NSDA, n.d.).

NSQF anchored at NSDA integrates vocational, general and technical education with skill training and job markets. It works towards allowing multiple levels of entry and exit by Recognising Prior Leaning (RPL) model. NSQF makes efforts towards promoting National Occupational Standards (NOS) which specifies the performance standard, knowledge and the understanding that an individual must achieve as a worker (Indian Economy, 2017).

At the state level, NSDA has further created State Skills Development Missions (SSDMs) to coordinate the skill related activities of different departments (British Council, 2016).

2.5. Formation of Ministry of Skill Development and Entrepreneurship (MSDE):

Recognizing the need and urgency of coordinating the efforts of all concerned stakeholders in the field of Skill Development and Entrepreneurship, a full-fledged Ministry of Skill Development and Entrepreneurship was set up in November, 2014 (MSDE, 2017).

MSDE aims at addressing disconnect between demand and supply of skilled manpower. It provides an umbrella framework to all skilling activities at pan India level. MSDE is aided by its functional arms i.e. National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate

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General of Training (DGT).

The Ministry also intends to work with the existing network of skill development centres, universities and other alliances in the field. Further, collaborations with relevant Central Ministries, state governments, international organizations, industry and NGOs have been initiated for multi-level engagement and more impactful implementation of skill development efforts (Ministry of Skill Development & Entrepreneurship, n.d.).

2.6. Skill India Campaign

Skill India campaign was launched on July 15, 2015 with the objective of training over 40 crore people in India in different skills by 2022 (People matters.in, n.d). It includes various initiatives of the government like "National Skill Development Mission", "National Policy for Skill Development and Entrepreneurship, 2015", "Pradhan Mantri Kaushal Vikas Yojana (PMKVY)" and the "Skill Loan scheme"(PTI, 2015).

2.7. National Skill Development Mission

The National Skill Development Mission has been designed with the intent of creating convergence across sectors and States in terms of skill training activities. It is implemented through a streamlined institutional mechanism driven by MSDE. Mission Directorate is supported by NSDA, NSDC, and DGT (MSDE, n.d).

The primary objective of National Skill Development Policy 2015 is to meet the challenge of skilling at scale with speed, standard and sustainability.

2.8. National Skill Development Policy 2015

National Skill Development Policy 2015 supersedes the policy of 2009. The policy aims at creating an ecosystem of empowerment by scaling up high standard skills and to promote a culture of innovation based entrepreneurship which can generate wealth and employment (PIB, 2015). The primary objective of this policy is to meet the challenge of skilling at scale with speed, standard and sustainability. It aims to provide an umbrella framework to all skilling activities at pan India level and align them to common standards as well as linking them with demand centres.

The policy stresses on skill development and entrepreneurship programmes for women. In the entrepreneurship domain, the policy seeks to educate and equip potential entrepreneurs, both within and outside the formal education system. It also seeks to connect entrepreneurs to mentors, incubators and credit markets, foster innovation and entrepreneurial culture, improve ease of doing business and promote a focus on social entrepreneurship (PIB, 2015). The policy specifies that skill development is a shared responsibility of both public and private sector organizations to promote productivity, employability and inclusive growth.

On the Job Training

2.9. Pradhan Mantri Kaushal VikasYojana (PMKVY):

PMKVY was launched in 2015, as the flagship outcome-based skill training scheme of the MSDE, with the budget outlay of 12,000 Cr (MSDE, 2017, pp 49-50). Trainings under PMKVY are short term competency based training of minimum 200 hours. There is recognition of prior learning/assessment/certification. The scheme encourages women participation in the skill training. All women trainees are provided with travelling allowance of Rs. 1000/1500 per trainee per month with a post-placement support of Rs. 1450 per month (Srinivasan, 2017). Under the scheme training and assessment fees are fully borne by the government. The scheme is implemented through the National Skill Development Corporation (NSDC) (Brara, 2017).

2.10. Skill Loan Scheme

To enable economically deprived youth to get skill training, MSDE launched 'Skill Loan Scheme' on July 15, 2015. As per the scheme, any Indian National who has secured admission in a course run by ITIs, polytechnics or in a school recognised by central or state education Boards or in a

NSDC affiliated institution or admitted through SSCs/ State Skill Mission/ State Skill Corporation can avail loan for training purposes. The amount of loan varies from Rs. 5,000 to Rs. 150, 000/- depending on the course. It has a repayment period of 3 to 7 years. Simple rate of interest @ 11 per cent or 12 per cent per annum is charged during the period of study (MSDE, 2017, p 80).

2.11. Rural Self Employment Training Institute (RSETI):

The Ministry of Rural Development has set up Rural Self Employment Training Institutes to offer training and skill upgradation to rural youth (Nird.org.in). Demand driven trainings are offered to rural youth from Below Poverty Line (BPL) families. Assured credit linkage is offered as RSETIs are managed by banks with active co-operation from the Government of India and State Governments. More than 30 skill development programmes are offered in areas of agriculture and allied activities, technical, art and craft related. The trainees are escorted for a period of two years to develop sustainable micro enterprises (Vikaspedia.in, n.d.).

2.12. Schemes for upgradation of ITIs:

In order to modernize training infrastructure based on market demand, government through its central funding schemes has upgraded the infrastructure of most of the ITIs. This has ensured that they are capable of imparting top class training (News Bharti, 2016). According to MSDE Report (2017) so far, curricula for 33 CTS trades have been aligned to NSQF. Refresher trainings are organized through distance learning mode by DGT to update the ITI instructors as per the revisions in the course curricula. To ensure that infrastructure of ITIs is upgraded along with the addition of new equipment and machinery, new ITIs are affiliated only for a period of five years (MSDE, 2017, p 67-68).

To ensure that infrastructure of ITIs is upgraded along with the addition of new equipment and machinery, new ITIs are affiliated only for a period of five years.

2.13. Pradhan Mantri Yuva Yojana:

To scale up an ecosystem of entrepreneurship for youngsters MSDE has designed Pradhan Mantri Yuva Yojana in 2016. The

scheme spans over five years (2016-17 to 2020-21) with a project cost of Rs 499.94 crore. As per the scheme entrepreneurship education and training to over 7 lakh students in five years through 3,050 institutes will be provided. It will also include easy access to information and mentor network, credit, incubator, accelerator and advocacy services to create a pathway for the youth (PIB, 2016).

In this context the Ministry of Skill Development initiated Project YUVA in partnership with the Delhi Police to cater to 3,000 deprived youth across the capital city.   This mission is being undertaken to prevent the youth from committing crime and encourage them to partner with police in maintaining law and order in the community. At present, 715 candidates have been enrolled of which 390 have been trained and 240 have been placed in companies like Burger King, Lemon Tree Premier, Sodexo India and Hotel Taurus Sarovar Portico (PIB, 2018).

2.14. Flexi-MoU

With an aim to address a huge gap between skilled workers and industry requirements MSDE has designed Flexible Memorandum of Understanding or Flexi-MoU. Flexi-MoUs are 'first of its kind' and would give companies the flexibility to design training programmes at Industrial Training Institutes tailored to their specific needs. It bridges the demand side of industry with supply side of skilled employable human resource (Ministry signs flexi-MoUs for skilling labour, 2014). The scheme focuses on the needs of the industries and allows them to take advantage of various schemes for conducting training program in higher employment potential areas and provide employment. MoU is signed between DGT and Industry/Employer or any other eligible organization to conduct training and employ youth (MSDE, 2017, p 69). Major agreements till date were signed with both public and private sector enterprises like CIL, NTPC, RECL, POWERGRID, SAIL, RINL, AAI, NALCO, DPE, JSW, Uber, JCB, Schneider, Hindustan Zinc Limited, Indo-US Aviation Cooperation Program and others (PIB, 2017).

Livelihood for Tribals

2.15. Skilling Primitive Tribes

Efforts to train the marginalized tribes in backward regions have also been undertaken. For instance the Bru tribe of Mizoram, who were displaced and are currently living in the Internally Displaced Person (IDP) camps in the districts of North Tripura have been extended with the training support. In all 556 candidates so far have been trained. Plans to skill 1020 candidates from the Katkari tribe in Maharashtra and 12,000 candidates belonging from 62 indigenous communities (tribes) of Odisha are in place (PIB, 2018).

2.16. International Collaborations

To equip youth with quality skills which can provide them employment both in India as well as abroad, MSDE has developed international collaborations. For instance MSDE has signed MoU with UAE and Qatar (on mutual recognition of Qualifications); with France (for skill training in the Power sector); with Switzerland (on sharing of best practices) and with Singapore (with NSDC as the partner on the Indian side), to set up new centres for excellence. MSDE has benchmarked standards of 82 job roles with UK standards and of 26 job roles with Indian standards. (Msde.gov.in, n.d.)

The history of Indian skilling eco-system as described above is depicted in the Fig. 2 on page 26.

III. Analysis and Discussion:

Developed nations of the world have grown because they have got a very well defined vocational education and training system. India is well poised to be the third largest economy by 2040 (Ray, 2017). Modern India on one hand has a growing economy but on the other struggles with issues pertaining to low levels of skills and unemployment. The skill development ecosystem in India is skewed towards a formal education system with limited vocational training. It is in a dismal state both qualitatively and quantitatively (Konrad Adenuer Stiftung & FICCI, 2015). Acknowledging the formidable scale of skilling challenge the Skill India Mission has sought to unify the earlier disjointed attempts to build skills and provide vocational training to a working population by creating a full-fledged Ministry of Skill Development & Entrepreneurship in 2014 (Peoplematters.in, 2018). As discussed in section II of the paper, MSDE has taken up the task of coordinating all skill development efforts across the country. This includes the removal of the disconnect between demand and supply of skilled manpower, building a vocational and technical training framework, building new skills and innovative thinking, not only for existing jobs but also jobs that are to be created. Further, the Training and Apprenticeship verticals, comprising of the entire network of Industrial Training Institutes (ITIs) and Apprenticeship Training schemes, were transferred from the Ministry of Labour and Employment to Ministry of Skill Development and Entrepreneurship (MSDE) in April, 2015

(Arthapedia.in, 2016). These changes have paved the way for a new skilling ecosystem, with closer coordination across the public and private sectors. In this context it is pertinent to map the achievements of MSDE, identify the gaps and design a road map for future.

3.1. Current Achievements

The government abandoned its goal of training 400 million people in new skills by 2022, as the skill training targets were missed during 2011-15. There was a clear shift in strategy from its supply driven approach to demand driven approach. More emphasis was laid on "improving the quality" of skill training in India (Ray, 2017).

Government has made various efforts to scale up its reach for skilling the youth. The Annual Report of MSDE 2016-17 highlights that out of 25 million candidates who have been skilled under MSDE programs alone, more than 10 million have been trained in 2017 (PIB, 2017). For instance, under PMKVY, as on December 2017, approximately 4.05 million candidates have been trained. Under the fee based model of NSDC training, more than 7.4 million candidates has been provided. From these in 2017, more than 0.7 million candidates were enrolled out of which more than 50 per cent have already been placed been in job rob roles which are in demand like masonry, filed sales technicians, financial literacy, refrigeration mechanic, insurance, field technician for washing machines and so on (PIB, 2017). The report further highlights that NSDC with its 290 training partners and 4,526 training centres have trained around 91.91 lakh persons across India (MSDE, 2017, p41).

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To improve the training infrastructure and reach, MSDE has allocated 527 kendras across 27 states covering 484 Districts and 406 Parliamentary Constituencies (PC). Out of which, 328 PMKKs have been established and work is under progress to establish 150 additional PMKK Centres (PIB, 2017). The government has made efforts to upgrade ITIs. Till 2016, around 400 ITI's across India

have been upgraded through World Bank assisted Vocational Training Improvement Project (VTIP). Up-gradation of 1396 Government ITIs was undertaken through Public Private Partnership (PPP). Interest free loan @ Rs. 2.5 crore per ITI has been released to the 1227 ITIs. Plans to upgrade at least one Government ITI in the state into Model ITI has been approved in December 2014. According to MSDE Report (2017), a total of 13,912 ITIs have been set up out of which 557 have been established in 2017. The seating capacity has been increased by 77040 over the last one year to become 22.82 lakhs in total till date. In 2017 a total of 12.12 lakhs candidates passed out from the ITI ecosystem ("Year End Review, 2017', MSDE", 2018).

Government is also trying its best to improve the quality of training. Till date about 5,100 ITIs have been graded under the star rating system and are presently in the process of getting inspected through third parties and certification assessment ("Government de-affiliates..., 2017"). Similarly, to increase training quality and employability, flexi-MoUs till 2017 have been signed with 18 industry partners to fill in the specific skill gaps faced by the industries (MSDE, 2017 p 69). MoUs have been signed with the Ministry of Water Resources, BSF, Assam Rifles and GAIL to identify job opportunities and provide skill training to the youth. A couple of international collaborations with countries like UK, Germany, Singapore and others to improve the skill development scenario has been made (Skilldevelopment.gov.in, n.d.).

Despite various efforts undertaken by the government to skill India there are various challenges which need to be addressed are elucidated below.

3.2. Gaps: Skill eco-system

In order to ensure convergence and optimal functioning of SSCs as per mandate given under the National Policy for Skill Development and Entrepreneurship (2015), the government in 2016 under the Chairmanship of Sh. Sharada Prasad, appointed a committee to examine the 'Rationalisation and Optimization of the Functioning of the Sector Skill Councils' (MSDE, 2015). The Committee highlighted that the skill development programme has not only failed to position itself in the right place but has also faltered in establishing the exact role of the industry, government agencies and other stakeholders (Ahuja, 2017). The report observes that the skill ecosystem is still emerging. It has not taken a final shape in terms of positioning and defining the exact role and responsibility of participating institutions with well-defined processes and functions (Ahuja, 2017).

According to the report the Skill India mission has been under-performing. Over Rs. 6000 crore is spent on skill development across 20 Ministries with over 70 programs (World Bank, 2015). The Committee has pointed out a couple of loopholes on the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) scheme. The report clearly indicates deficits in capacity building, quality

training and placements (Peoplematters.in, 2018). Selection of competent trainers and equally proficient assessors for the NSDC's training programmes under PMKVY is another biggest challenge (Pathak, 2017).

3.3. Quality of ITI Courses

The major challenge for DGT is managing the functioning of 13355 ITIs under Craftsmen Training Scheme. "There are 126 trades covered under CTS, but actually, only fitter and electrician trades occupy 80 per cent to 90 per cent of the total seats available in ITIs (i.e. about 17.5 lakh seats out of total 22 lakh seats are only for fitter and electrician trades and rest 4.5 lakh seats are for remaining 124 trades). Private ITIs are interested in running fitter and electrician trade only for the reason best known to them. ITIs' presence in the high employment sectors such as construction, apparel, food processing, chemical and hospitality, etc. is negligible and as such even today, these sectors are mostly catered by workforce working in informal/unorganised sectors. On the whole industry linkages are limited, in terms of contribution to content design or training delivery and even final placements. From 11,000 affiliated private ITIs only 15 per cent are conducting regular training on day to day basis. Rest are mostly functioning as certificate selling centers" (Pathak, 2017).

Access to ITI's continues to be a challenge in rural areas and in North Eastern States (South Asia Region, Education Global Practice World Bank, 2015). All India Trade Test which is held twice a year is another mockery under the supervision of highly corrupt racket (Pathak, 2017).

The building and equipment and other infrastructure of 2200 ITIs are old and understaffed. Most of the government ITIs depends upon contractual trainers who mostly do not possess requisite set of skills. In most cases, the current instructors are not exposed to the latest technology. When the country needs about 95,000 instructors to run the existing ITIs, the yearly capacity for training of trainers is only 8,600. Salary structure is very weak specifically

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in private ITIs to attract the competent instructors. The paucity of the budget for purchase of raw materials also does not allow the authorities to conduct even basic practical exercises as per curriculum. Since 2017, the skill development Ministry has begun monitoring the ITIs with a view to maintaining their quality standards. It has de-affiliated close to 400 industrial training institutes (ITIs) after quality inspections found that institutes lacked the requisite infrastructure and trainers for imparting vocational training ("Government de-affiliates…, 2017").

Skill Training at ITI

3.4. Placement Scenario

Effectiveness of the training is determined both by retentions of trainees during the course and post training placement. World Bank study (2015) in five selected states indicates that the placement rate of trainees post skill training has been modest i.e. 31 per cent. Skill development trainings had a positive impact for women as compared to men. The female employment rate increased by 12 percent as compared to 4.5 percent for men. For the 31 per cent placed, most of the jobs were in informal sector (Dhoot, 2015). Chakravorty and Bedi (2017) in their study on Skill Training and Employment Outcomes in Bihar found that those trained under Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDUGKY) did get some placement opportunity. Amongst the total respondents, 29 percentage got a non-farm job compared to those who did not complete the training. But after two to six months, the employment effect of the program dropped to zero. One third placed graduates left their jobs due to caste-based discrimination (such as denial of access to kitchens and toilets) and another third left due to a mismatch between the salaries offered and their living costs. The World Bank study (2015) also has a similar finding with regard to trainees leaving their jobs post placement after one or two years of work. This indicates that training program enhances job market prospects; however other labor market factors undo the positive effects of training (South Asia Region, Education Global Practice World Bank, 2015).

PMKVY was specifically introduced to stimulate job creation through short term skill development training but the placement scenario has not been very encouraging. RTI reports suggest that the NSDC was able to place only 5 per cent candidates post training (Indian National Congress, 2017). Reports by PRATHAM also suggest that the PMKVY has trained some 20,00,000 persons with only 81,978 landing jobs (Priyadarshini and Bhattacharyya, 2016). Under 'Recognition of Prior Learning' scheme already employed youth were reskilled but not given jobs (Makkar, 2017). The reasons for poor placement were attributed to urgency of meeting training targets within shortest possible time. This has impacted the quality of training and consequentially the placement. Selection of effective training partner with upright integrity has been the biggest challenge of the scheme.

The apprenticeship training undertaken by MSDE highlights that 30,165 establishments conducted training in 260 designated trades. Despite best efforts it has been able to engage only 2.3 lakh apprentices. Similarly, apprenticeship training of graduate engineers, technicians (vocational) under the Ministry of HRD could attract only 0.83 lakh apprentices. The reason for poor response is that neither the employers nor the trainees see any benefit from the Apprenticeship Training Scheme (Pathak, 2017). The trainees receive poor stipends and post training they do not get the desired employment. Instead the trainees prefer to work in low a paid job which gets them higher salary than the meagre amount of stipend. There are no incentives provided to the employers to conduct apprenticeship training and hence they consider it is an additional burden on their establishments (Sharma, 2016).

3.5. Sector Skill Council: Governance

There are major concerns over the governance of NSDC and SSC (Srivas, 2017). The Sharda Prasad Committee Report observes that over the last few years to scale up skill training NSDC has allotted funds and targets to the SSCs (Ahuja, 2017). Through low-

> *PMKVY was specifically introduced to stimulate job creation through short term skill development training but the placement scenario has not been very encouraging.*

cost funding and other measures, NSDC has supported an impressive 187 private skills-training companies. The National Occupation Standards (NOS) and Quality Packs (QP) developed by the SSCs are narrow, and are of 150-300 hour duration (Afroz, 2018). SSC's have empanelled vocational training providers (VTPs) and assessing bodies to carry out training and assessment. In the absence of any monitoring from SSC's the training provided by VTPs do not meet the real industry needs. Consequentially the trained persons have not been employed by the sectoral industries (Mehrotra and Pratap, 2018).

According to the Sharda Prasad Committee SSCs are trying to "extract maximum benefit" from public funds (MSDE, 2015). The issue is, 'can we attain the vision of making India "the skills capital of the world" with the help of youth who are 8th or 10th standard drop-outs by giving them training of 150-300 hours?' (Ahuja, 2017).

3.6. International Collaborations

MSDE has actively engaged several countries for technology transfer in skill training, training of trainers, setting up of model and centres of excellence (Skilldevelopment.gov.in, n.d.). But, merely sharing international expertise or just importing overseas concepts followed in developed nation may not fetch us with any desired goal. It is essential to have clarity of demographic parameters, heritage, culture and tradition(region-wise) and aspiration of people and other relevant indicators and aligning the same for formulating new skilling strategies (Pathak, 2017).

IV. Conclusion & Recommendations

The challenge of skilling a large population has been widely recognized in India. To address this, multiple initiatives have been launched by Government of India to fulfill the skilling requirement of the country and also to make India the skill capital of the world. Despite various efforts and financial investments, the system is not able to reap the benefits of economies of scale while providing quality training and optimizing existing resources due to biased mindset, cost, lack of resources, access and other concerns.

The way forward to address the issue of skilling rests on how efficiently stakeholders of the skilling eco-system collaborate to develop a future course of action. The government, industry, academia and NGOs have to develop innovative ideas to attract youth to take up vocational training and retain their interest in the same. This can happen only when vocational training will enjoy social status and credibility in the market.

A few recommendations to address the skill gap have been elucidated below:

4.1. Perception: Skill Education

There is lack of awareness about skill development courses as well as their career prospects. Coupled with this there is marginal acceptance of skill development courses as a viable alternative to formal education. Even amongst the economically constrained sections of India skilling is often viewed as the last resort meant for those who have not been able to progress in the formal academic system. Lack of integration between the two options and rising aspirations for white collar jobs which requires higher qualifications are majorly responsible for such perception. In India, skill development is often associated with blue collar jobs. It is perceived to be of low dignity and provides low wages/salaries. For instance construction industry requires people with low skills and low levels of education, but in many states of India local labour is not available (Konrad Adenuer Stiftung and FICCI, 2015). There is a need to design an effective social marketing campaign to promote vocational education at various levels.

4.2. Training Value Chain

Skilling agencies will find it increasingly difficult to attract young people as there is drop-out of trainees during and after placements. This is a huge area of concern. If the drop-out problem goes unaddressed, large pools of young, skilled workers will remain unemployed in spite of being offered jobs. Hence training providers need to provide appropriate inputs in the training value chain that depends heavily on human interaction—especially pre-joining counseling, pre-placement support and post-placement support. There is also an issue of trainees dropping out due to expectations-delivery mismatch. To address this issue the trainees should be placed on the job (training contract) to get practical experience and simultaneously theoretical inputs can be given which can lead to a diploma/degree programme.

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4.3. Voucher support model

Vouchers allow trainees to purchase their own training, which can help to develop the demand side of the market. The Vikalp voucher pilot project carried out in Maharashtra by Centre for Civil Society (CCS), NSDC and BHARTI showed that students who leveraged the voucher model had twice the chance of getting a job compared to their peers. With access to more information and options, students make more thoughtful training decisions (Darmora, 2015). Based on this pilot, the voucher based support model for skill trainings can be scaled up. This will incentivize students to choose among multiple training providers and courses who provide quality skills training. This will also promote learner centric approach towards skilling.

4.4. Strengthening ITIs

ITI system for training under CTS requires complete overhauling and radical change. Cluster-based skill training institutes may be recommended to facilitate more on-job-training under the direct supervision of Master Craftsmen. Technical experts from the market irrespective of their qualification may be inducted in ITIs to supplement the dearth of technical expertise amongst the instructors. CII, FICCI and other leading industry associations should be actively involved for increasing the participation of private industries in apprenticeship training to facilitate engagement of more and more apprentices.

4.5. Apprenticeship training

Apprenticeship training is one of the most efficient ways to develop skilled manpower for the country. It provides for an industry led, practice oriented, effective and efficient mode of formal training. DGT should pro-actively work with both large industrial groups and MSME to facilitate increase of enrollments in the country. Government should incentivize employers to engage apprentices under the National Apprenticeship Promotion Scheme, so that they are not burdened with meeting the training costs.

> *Cluster-based skill training institutes may be recommended to facilitate more on-job-training under the direct supervision of Master Craftsmen. Technical experts from the market irrespective of their qualification may be inducted in ITIs to supplement the dearth of technical expertise amongst the instructor.*

4.6. Involvement of SHGs & Panchayats

As the Indian economy has witnessed a structural transformation from agricultural activities to manufacturing and services oriented activities there is substantial decline in the absolute number of people employed in agriculture. Due to lack of appropriate skill training large chunk of labour force is not available to participate in the manufacturing or the service oriented activities, Hence, there is a need to collaborate with local panchayats, SHGs to inform youth and women regarding various vocational training. They should be adequately empowered to provide information to the rural youth through skill inventories and skill maps on a real time basis. There is a need to introduce regional career and counselling windows.

4.7. Funding

To avoid wastage and stagnation funds should be used to develop demand-driven systems and should avoid perpetuating supply-driven models. For private entities interested to get funding from the government they should prove their credibility. A wide range of training providers should be allowed to compete for funds. The cost of training should not be left to be borne only by the government. Rather it should be shared by government, employers and trainees. Scholarships or subsidized fees could be designed for marginalized groups to avail skill training. Training institutions, including those in the public sector, should have freedom to set fees. They can stimulate competition among providers, leading to better quality at lower cost. Institutions could become more responsive to student demands (a proxy for market demand).

To avoid wastage and stagnation funds should be used to develop demand-driven systems and should avoid perpetuating supply-driven models.

4.8. Collation of Data

Given that developing skills requires huge investments, it is necessary to have availability of real time data of a region/area/district/state about eligible population, sectors where skill development is mostly needed. Data on relevance of the skills and market demand has to be regularly updated. The outcomes of various training interventions undertaken also has to be mapped (Sanghi, Parvathy and Khurana, n.d.). This information will assist in designing appropriate skill interventions which will be contextual in nature.

To conclude, it is important to acknowledge that skill development cannot happen without developing credible, sound, aspirational, national system, which is quality assured and internationally compatible with the close involvement of the industry. MSDE should concentrate on quality of training and focus on twin objectives, to meet industry skill needs and provide employment to all to develop an inclusive society.

Fig. 1
India's Education and Skill Development Structure
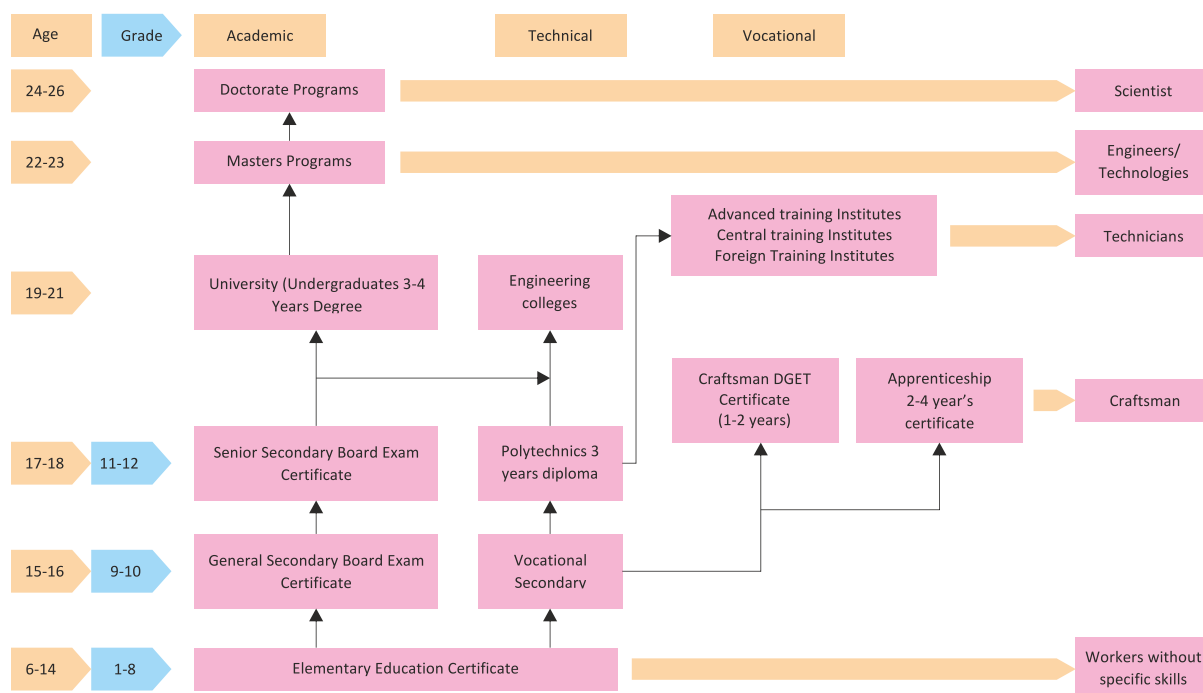
Fig. 2
History of Skill Development: A Snapshot
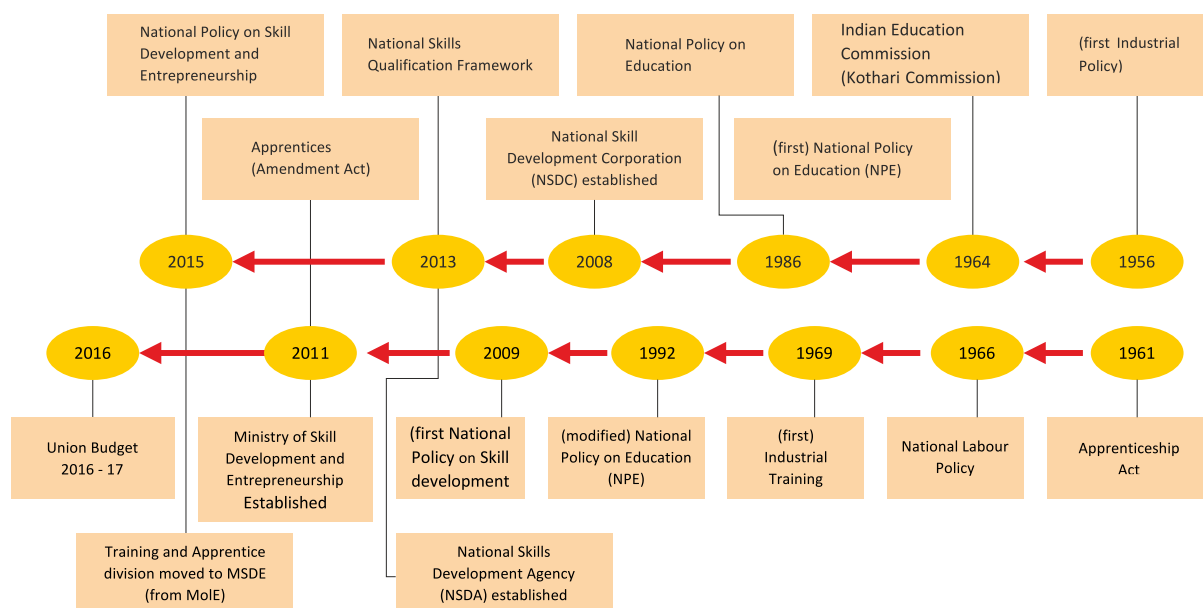
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Section II

This section consists of three articles highlighting the importance of skill building and assesses the impact created on beneficiaries.

Women on Wheels: Driverben Project of Janvikas

Abstract: For few women in India, driving has meant securing financial independence. This has been possible through an association with Azad Foundation that conducts driver training for women and supports them to become professional drivers. Janvikas, based in Gujarat collaborated with 'Women on Wheels Academy' of Azad Foundation for empowering women. 'Women on Wheels' alias 'Driverben' project of Janvikas use social marketing concepts.

The paper highlights that the concept of 'woman chauffer' is fairly new in India. Barriers which prevent users from accepting women drivers are rooted in the socio-cultural framework of the society in general and trust on the skills possessed by women in particular. This impacts their credibility in the market. Women themselves too are wary of taking up driving as a profession because of their lower educational status, fear of breaking the cultural norms and lack of confidence. Given this scenario, Janvikas has taken efforts to change the market perception by creating visibility and business for the 'Driverben' project. The paper highlights various strategies designed to create effective marketing mix for generating results. The paper concludes with recommendations offered to multiple stakeholders operating in public and private sector for creating a favorable ecosystem to sustain women drivers in the economy. This paper is an outcome of MBA students Mr. Prateek Nanda's and Ms. Ruhanshi Mathur's "We Care: Civic Engagement" internship with Janvikas, Ahmedabad scheduled in February, 2017.

1. Introduction

Skill development is one of the building blocks for the economic growth and social development of our country. FICCI report (2015) states that, in India, more than 12 million youth enter the working age annually and in order to make them skill ready for the upcoming opportunities, they need to be equipped with necessary skills and education (Konard, 2015 p3).

Our country faces the dual challenge of severe paucity of highly-trained, quality labour, as well as non-employability of large sections of the educated workforce that possess little or no job skills. Though the efforts are being made to cater to this issue, the skill development ecosystem in India is skewed towards a formal education system with limited vocational training. While the

> *In India, more than 12 million youth enter the working age annually and in order to make them skill ready for the upcoming opportunities, they need to be equipped with necessary skills and education.*

vocational training is in a dismal state both qualitatively and quantitatively, the higher education system itself is grappling with issues related to scale and quality (Konard, 2015 p1).

Recognizing the fact that by 2020, with an average age of 29, India will have a surplus of active population (15-45 years) of about 47 million people and by 2030, India is expected to have the largest labour force in the world (Konard, 2015 p15).

Government of India has kick started several initiatives to boost vocational training for the youth of our country. At the national level, training programs such as Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is launched. It is a demand-driven, reward-based skill training scheme launched to incentivize skill training by providing financial rewards to candidates who successfully complete approved skill training programmes expected to benefit 10 million youth from 2016 to 2020 (PIB, 2015). At the state level in Gujarat, initiatives such as Crafting Training Scheme, Skill University, Kaushalya Vardhan Kendra (KVK), Industrial KVK (I-KVK) and Skill Certification are started under the Gujarat Skill Development Mission (GSDM) to again boost vocational training in Gujarat. Along with the Government, NGOs in Gujarat have also taken serious steps to tackle the issue of skill development. Janvikas is one such NGO in Ahmedabad started as a training and support organization in the year 1987, supporting young professionals to explore the arenas of social transformation. Today Janvikas is recognized as a National Resource and Support Organization known primarily for setting up, supporting, incubating and nurturing strategic development interventions in response to emerging socioeconomic-political realities (Janvikas, n.d.).

2. About Janvikas:

Janvikas was registered as an NGO in the year 1987. Its major focus areas are women empowerment, gender awareness, ecology and environment, social justice, and providing support to the children and youth belonging to weaker socio-economic strata. In the period of 30 years, Janvikas has developed its interventions in Ahmedabad (Gujarat) and Odhisa. In the area of skill development, Janvikas has grown into a web of 12 decentralized autonomous institutions which are operational in Uttar Pradesh, Gujarat, Andhra Pradesh, Karnataka and Tamil Nadu districts/states (Janvikas, n.d.).

Janvikas focuses on enhancing employability and leadership among the youth by working with the Youth Development Centres. While working with the youth, Janvikas also felt the need of working with rural women, enhancing their skillset and developing opportunities for self-employment as well as developing their capacities to become entrepreneurs (Janvikas, n.d.). In

order to create self-employment the organization introduced Women on Wheels - 'Driverben' a unique program in January 2016.

3. Project Focus

Driverben is an initiative started jointly by Janvikas and Azad Foundation in January 2016. It is a programme which focusses on empowerment of women with weak socio-economic backgrounds by training them to become professionally qualified and experienced drivers. Azad Foundation has pioneered and successfully established the idea of professional women drivers in Delhi, Jaipur, Kolkata and Indore (Galliara, 2018). Gujarat is the next state added to the list in association with Janvikas. The organization sent its first batch of underprivileged women to join the 'Women on Wheels Academy' at Jaipur in January 2016 (Azad Foundation, n.d.). Majority of the women participants who undertook the training were separated, widowed, divorced and few hailed from communities which used to earlier do manual scavenging.

As per NGO Box 2017, the Driverben program intends to fulfil the following objectives:

- Economic empowerment of marginalized women through non-traditional and secured livelihood and make them self-sufficient.
- Social empowerment of these women by challenging stereotypes, increasing her mobility and equipping her with the ability to deal with hostile forces.
- Challenging patriarchal systems and making the society a bit less unequal

After observing positive transformation in one beneficiary, Janvikas started the second batch in April 2016 in Ahmedabad. 15 women living in slums enrolled for the training, with many belonging from minority communities (Janvikas, 2016, p22). As per the programme design, Janvikas is responsible to train women in six months and provide them inputs in the areas of

Majority of the women participants who undertook the training were separated, widowed, divorced and few hailed from communities which used to earlier do manual scavenging.

personal grooming, first aid, legal aid, gender awareness and car care. To increase their employability, assistance is provided to women to procure driver's license as well as complete all police verification formalities.

Currently the major customer base include senior citizens, pregnant women, and families having kids, i.e. those who prefer female drivers to feel safe. With awareness generation and increase in efficiency of women drivers, the Driverbens' are expected to drive for all segments in the future.

In order to create employment for women drivers and to generate awareness in the market about the Driverben project, the We Care interns were assigned the task of promoting the availability of women drivers and generating leads for their employability.

4. Methodology

The project had the following objectives:

1. To create market awareness about the Driverben project in Ahmedabad.
2. To generate at least 70 new leads for the Driverben project.

Fig. 1 describes the various tasks undertaken to attain the above objectives.

Fig. 1
Project Timeline
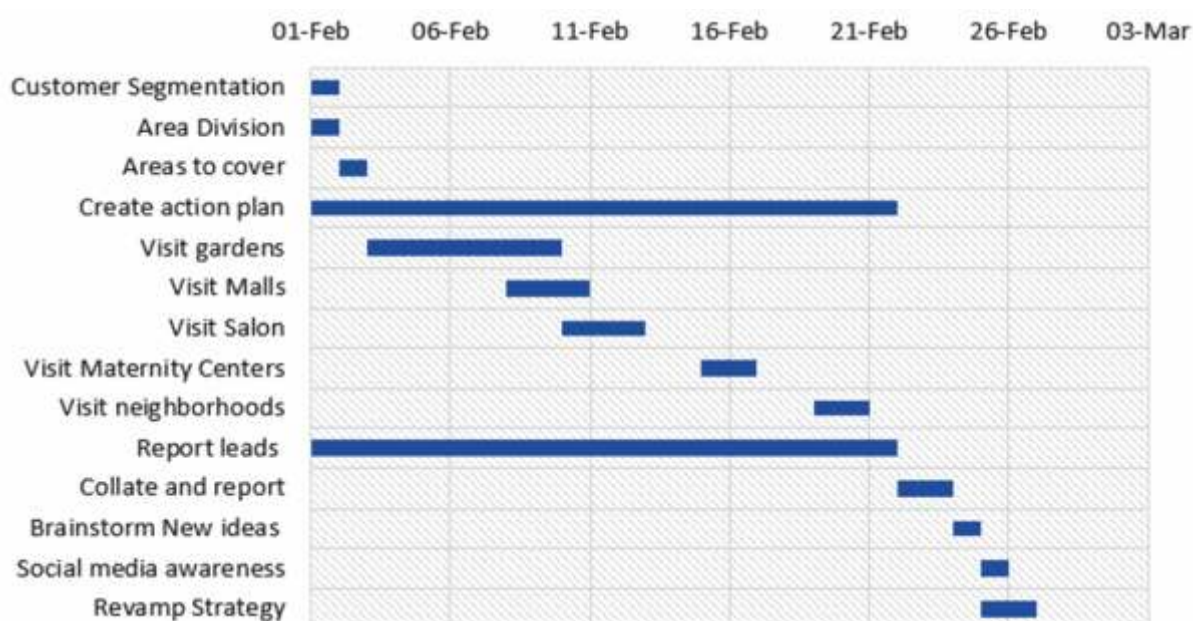
4.1. Customer Segmentation:

Segmenting is a marketing term for segregating the audience based on particular common traits. All the members of a particular segment or group have an important factor in common which differentiates them from the other groups. Segmentation helps in designing the way the message or the concept of the project can be delivered. The possible customers for the Driverben project can be those who are vulnerable in the society and require trusted service providers to help them commute in safe manner. Segmenting helps not only to reach the right target audience but also has a higher possibility of reciprocating to the message conveyed (Community Tool Box, n.d.).

The customers for the Driverben project were segmented based on demography and behavior.

Demographic: Through demographic segmentation, the interns targeted customers having infants and children below the age of five years, pregnant women, families having girl child below the age of 12 years and those in the senior citizen category.

Behavioral: Customer segmentation was also done on the basis of behavioral pattern i.e. customers who frequently visited malls and beauty salons.

4.2. Place:

In order to gain maximum coverage of the targeted audience and generate sizeable lead the place strategy was considered. Identifying locations where the interns could make contact with the target audience was considered next after customer segmentation. To achieve the planned leads, the interns first divided the potential area for lead generation into zones with three to four localities to be covered under each zone, refer Fig. 2 within each zone hospitals, gardens, salons and potential shops which were frequented with customers were targeted.

4.3. Price:

The financial compensation for women drivers was fixed as per the Table 1 given below.

Table 1
Pricing for Driverben Project

Time Duration	Hours of Work	Driverben Charges (Rs.)	Male Driver Rates
1 month	9	8000	12000
15 days	9	5000	7000
1 week	9	3000	5000
1 day	9	500	1000

Fig. 2
Identified Zones
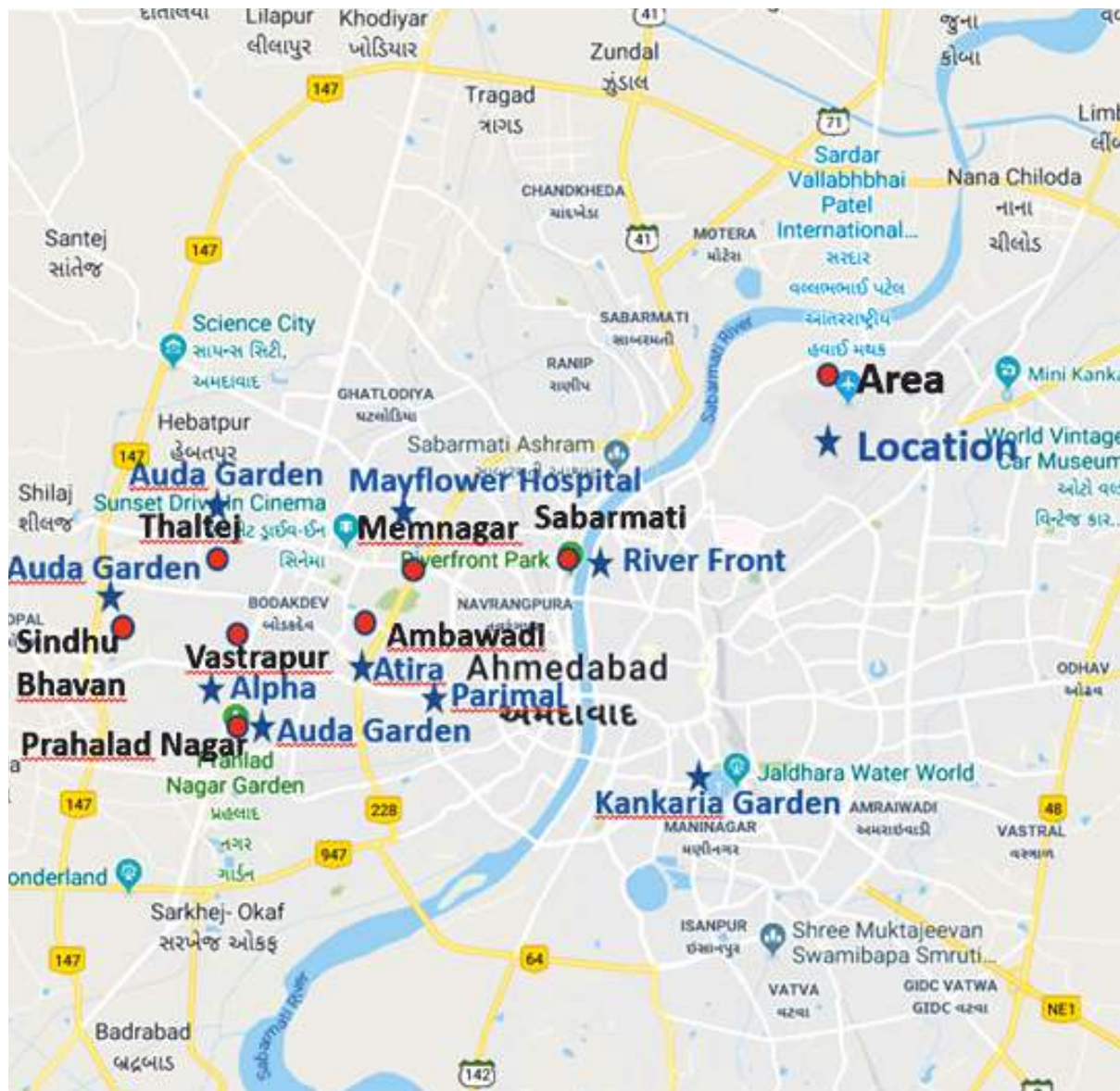
Being a new service in the market, Janvikas decided to keep the charges comparatively low. Driverbens' drew 33 per cent to 50 per cent less charges than their male counterparts. It was assumed that if prices were lower, more people would like to try out the service. Though the drivers were expected to work for six days a week and nine hours per day, at times they willingly worked for one or two in excess at no additional cost to the consumers.

4.4. Barriers: Strategy Adopted

Though the project was unique, there were certain barriers faced by customers with regards to culturally accepting women as drivers. Table 2 describes the barriers perceived by prospective customers and the strategies to overcome the barriers.

Table 2
Barriers and Strategy

Barriers faced	Strategy adopted
1. **Cultural barrier**: General perception being women are not efficient divers	Personal discussion with customers to educate them on rigorous skill training provided by women drivers, sharing information about project success in Jaipur and testimonials from existing clients.
2. **Information barrier**: Lack of awareness about availability of women drivers	Information dissemination about Driverben project through standees and pamphlets at prominent places in the city.
3. **Credibility Barrier**: Reliability of women drivers	Police verification undertaken for each women driver and overall performance assurance the drivers were assured by Jan Vikas.
4. **Functional Barriers:** Women drivers may not work late in the evenings or undertake outstation duties	Customers were assured that working hours and requirements of outstation duties could be negotiated with the women drivers
5. **Skilling Barriers**- Women drivers cannot drive all types of modern cars	Customers were assured that women were trained in driving all types of modern cars

4.5. Promotion:

Promotional strategy was aimed to increase awareness about the availability of women drivers and address the barriers faced by customers to avail Driverben services. The poster which they created highlighted information about Driverben project, availability of women drivers and contact details for availing the services. The poster consisted of one-sided message which was simple and clear.

The message strategy adopted majorly dealt with creating awareness about availing of skilled women drivers who could drive all types of modern cars. Apart from placing posters, word of mouth was used to convince the potential customers about the benefits of using credible women drivers. Janvikas assured the potential customers about the driving efficiency of women drivers.

The idea was to help the potential customers move from pre-contemplation phase to contemplation and action phase. Wherever possible, testimonials of existing clients or customers were used to establish the trust worthiness of women drivers' reliability.

To raise the curiosity, the message on the canopy was designed as, "Do you need a full time Driverben?" (See Image below). The visual was used to convey the concept and generate prospective leads. The canopy had the necessary contact details of the organization. Pamphlets having information about the program, the rate card and contact details were distributed at locations mentioned in Figure 2 for message retention. In a span of 20 days, the interns were able to generate more than 90 leads and create public awareness. Interestingly in this duration a few good samaritans came forward to contribute to the cause of women's economic empowerment undertaken by Janvikas.

Image 1
We Care intern at Driverben Canopy

5. Areas of Concern

On reflection, it occurs that, in India, though women are lauded for flying aircrafts, sailing ships or running trains, the larger public is still skeptical for hiring women drivers. Women face major challenges to pursue car driving as a profession due to multiple reasons. The concerns arise from women having low educational qualifications, less exposure to city roads, low levels of

confidence, lack of safety coupled with odd working hours, gender discrimination and lack of family support. It is difficult for them to break the deeply imbibed cultural norm of being indoors and pursue household chores.

The demand side concerns arose from the trust levels of prospective customers to hire women drivers. Though they appreciated the idea of women drivers, they were hesitant to hire one for their personal requirements due to the stereotype perception of female drivers being less efficient than the male drivers. Those who hired them engaged them only for specific days or on a part-time basis. The drivers did not have a commercial license which restricted their employment as airport drivers, school van drivers and cab drivers.

There were logistical issues attached with women drivers taking up late night or out-station duties. Maintaining work-life balance was a major constraint. As they required safe lodge and board facilities they faced constraints during outstation duties. Considering the issue of safety identifying trusted family oriented customers was another constraint.

6. Conclusion and Recommendations

Janvikas aims to multiply the enrolment of women to become professional drivers and live a life of dignity. As a trained driver holding a professional license will enable them to earn sustainable income. This will enable them to improve the financial health of the family and make good investment decisions. For the initiative to scale up, there is a need to design appropriate marketing interventions for promoting the cause as well as the service. The larger society will accept women drivers only when the stereotype perspectives associated with women in general and women drivers in particular undergo change. For this to occur, Janvikas will have to design appropriate interventions to help the behavioural change.

For Driverben project to be accepted, sustained and scaled up there is a need to create a supportive ecosystem through cross sector partnership. Feminist groups can activate the government to devise a policy for granting professional driver's license to women. The ministry should set up a special cell for facilitating work for professional women drivers. The cell should liaison with concerned departments to ensure their safety and security at work. For women drivers to avail immediate help there is a need to have a dedicated women drivers' helpline.

Government should collaborate with NGOs to develop special programmes for sensitizing the larger society to accept women drivers. For instance; NGOs through their career connect/

development programmes can orient school students to accept driving as a dignified profession. Their attitude should be nurtured from childhood to respect the skill and avoid gender discrimination. Training programmes on the upgradation of soft skills, personal etiquettes, communication skills, presentation and other relevant areas can be offered to women drivers. This will enable women drivers to professionalize themselves and retain themselves in the profession for a longer duration.

Forward looking car companies like Tata Motors, Maruti Suzuki and so on through their CSR intervention should facilitate training for women drivers on all types of high end cars. At periodic intervals, technical up gradation programmes in the areas of car maintenance and value added features can be undertaken.

Customers who avail the facility can be requested to become ambassadors of the project and share their experience and feedback with the larger audience. They should feel a sense of pride to hire a woman driver and encourage her to earn dignified livelihood.

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Skilling Entrepreneurs of Tomorrow
Case of Salam Balak Trust

Abstract: According to ILO, in the year 2013, globally, almost 13 per cent of young people are unemployed due to lack of skills and opportunities for regular wage employment. *In such a scenario, the world is witnessing the rise of young entrepreneurs as they are the essence of economic growth. Entrepreneurs create employment for themselves and for others, bring in investments and innovation, in turn affecting other businesses and impacting the GDP. Salaam Bombay Foundation (SBF), a non-profit organization based in Mumbai, contributes in the skill development domain through its Skills@School program.*

The current article describes the planning, execution, and impact of the pilot project undertaken by Salaam Bombay Foundation (SBF) in four municipal schools of Mumbai. The pilot commenced with the objective of developing entrepreneurial skills among adolescent children. To inspire and motivate children to activate their entrepreneurial abilities, an interactive and customized pedagogy was used to deliver the entrepreneurship concepts to them.   The feedback indicated that if children's abilities to be entrepreneurial are nurtured at a younger age they can surely become entrepreneurs by choice in future. The paper is an outcome of Mr. Aniket Agarwal's, Ms. Rucha Samant's and Ms. Shweta Maste's 'We Care: Civic Engagement' internship with SBF in February, 2017.

1. Introduction

India currently faces a severe shortage of well-trained, skilled workers. It is estimated that only 2.3 per cent of the workforce in India has undergone formal skill training as compared to 68 per cent in the UK, 75 per cent in Germany, 52 per cent in USA, 80 per cent in Japan and 96 per cent in South Korea. Large sections of the educated workforce have little or no job skills, making them largely unemployable. Therefore, India must focus on scaling up skill training efforts to meet the demands of employers and to drive economic growth (Ministry of Skill Development, n.d.).

India persistently faces a paradox where on one hand, the young population of the country is finding it difficult to obtain jobs, while on the other, the industry constantly complains of unavailability of trained work force (Pathak, 2016). This paradox exists because small and medium scale industries do not have the bandwidth to

> *According to ILO, in the year 2013, globally, almost 13 per cent of young people are unemployed due to lack of skills and opportunities for regular wage employment. In such a scenario.*

spend extensively on skill development of their employees, thereby leaving only a small part of the private sector indulging in skill development. As for the public sector, for a very long time India focused on the formal education sector, while the vocational training and skill development took a back seat.

The National Policy of Skill Development was framed in 2009 with an aim to strengthen the skill development initiatives of the country. It based skill development infrastructure on the Public Private Partnership (PPP) model with an aim to train 10 lakh apprentices with one establishment (Employment, 2009). In 2014, the Government of India formed the Ministry of Skill Development and Entrepreneurship to drive the 'Skill India' agenda by coalescing all the skilling initiatives, combining the scale and accelerating the expansion. Skill development received a center stage and renewed vigor when the Honorable Prime Minister of India launched the 'National Skills Development Mission' on 15th July 2017 (Ministry of Skill Development, n.d.).

Skill Development continues to face many challenges, such as increasing the capacity of the existing system to ensure equitable access for all and maintaining the training quality. Similarly, creating an effective convergence between school education and governmental efforts in skill development is another huge challenge in this field (Pathak, 2016).

In this context Skills@School programme, a Salaam Bombay Foundation initiative to equip underprivileged children with skills necessary for improved employment upon completion of school, aimed exactly at bridging this gap. As part of the Skills@School programme, entrepreneurship was identified as a vocational skill that helps students to enhance critical thinking, leadership, and problem solving skills for generating employment opportunities, not only for themselves, but also for others (Skills@School: Salaam Bombay, n.d.).

2. About Salaam Bombay Foundation (SBF)

SBF aims at empowering underprivileged children to make right choices for their education, health, and livelihood. SBF was set up in 2002 with the aim of educating underprivileged children about the effects of tobacco use and creating a tobacco-free environment for children through its Project Super Army (SBF, 2012). The project has spread to 200+ schools in Mumbai.

Over the years, the tobacco prevention initiatives provided insights into the area of career skills for children to build a brighter future. Hence, Project Resume was kick started in 2013 (SBF, 2015).

Skills@School, initiated in 2013, is part of Project Resume, which is spread across 220 schools in all parts of Mumbai. The programme includes courses in jewelry design, electronic repair, retail management, and cosmetology. Emphasis is laid on providing 21st century employability skills, trade-specific English, and life skills. The programme provides added value to the current education curriculum in a manner that is perceived as positive by parents and students (Skills@School: Salaam Bombay, n.d.). Over the years, Skills@School has successfully motivated children to stay in school and has enabled them to secure sustainable jobs and to lead better lives.

3. Project Focus

The Skills@School program was successful in imparting various vocational skills to the adolescents for the past four years. However, it was soon realized that in order to successfully apply the acquired skills, it was necessary for the children to understand basic concepts such as opportunity identification, budgeting, marketing and so on. The entrepreneurship module was envisioned to address this gap. The focus of entrepreneurship module was to teach them the underlying concepts of creating a sustainable and scalable business from a small idea. The objective of the study was to reaffirm the need for entrepreneurial skill development and design training module for teaching entrepreneurship as a skill.

4. Methodology

In order to understand the target audience and finalize the module contents, it was decided to undertake a qualitative study for collating data on the following data points:

I. Life profile of adolescent children studying in Municipal Corporation of Greater Mumbai (MCGM) schools: Quality of life: a) Family and community life, physical environment, struggles and hardships faced, coping strategies; b) access and influence of The Internet on their lives and c) current level of understanding of subjects like Science, Mathematics, and English language.

The focus of entrepreneurship module was to teach them the underlying concepts of creating a sustainable and scalable business from a small idea. The objective of the study was to reaffirm the need for entrepreneurial skill development and design training module for teaching entrepreneurship as a skill.

II. Understand the readiness: To understand if the students fulfilled the pre-requisites required for the module and to gauge the feasibility of the proposed module.

Data from approximately 50 children from four MCGM schools were collected. Individual interviews (of the top five performers of a skill) and focus group discussions (e.g. group of girls pursuing jewellery making course) were conducted. Students were given basic arithmetic and situational problems to gauge their understanding of the businesses around them. Reactions of students were recorded after narrating to them the success stories of small town entrepreneurs. Data were collected through deployment of multiple tools like personal observations, interviews, focussed group discussions and personal interactions with the children.

Content analysis tool was used to decipher the contents of the responses received from the multiple tools developed to collect the data. From the content various codes were generated to decipher the quality of life of the children. The data helped in inferring the type of life, influence of internet on the lives of children and their current level of understanding of the subjects of Science, Mathematics, and English language.

Secondary research was carried out by scanning information available on entrepreneurship modules for children. Approximately, 20 websites/papers were scanned. From these entrepreneurship modules, contents from India Trust and Forest Trail Academy websites were found useful. Papers by Sarah Layton[1] and Scott Anthony[2] on Entrepreneurship were used to derive the module topics and the content. Information about various micro finance schemes were studied from the website of the Ministry of Micro Small and Medium Enterprises (MSME) and India Microfinance. Most of these websites studied were based on international context, hence the interns planned to localize the examples for enhanced learning.

The information received from both primary as well as secondary data was shared with Mr. Gaurav Arora, General Manager, Skills at SBF. His inputs two were considered.

5. Research Findings

The primary research helped the interns to understand the struggles and quality of life of the students. Majority of students had their family's bread winners working as skilled and unskilled workers, shopkeepers, and craftsmen. The families were mostly nuclear in size with high incidences of both the parents generating income to run the family. The burden of running

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[1] Layton, Sarah. (May 11, 2015). *How to think outside the Box with Entrepreneurship Lesson Plan*. Retrieved from https://www.aeseducation.com/blog/2015/05/entrepreneurship-lesson-plans

[2] Anthony, Scott. (October 26, 2012). *The 5 C's of Opportunity Identification.* HBR. Retrieved from https://hbr.org/2012/10/the-five-cs-of-opportunity-identi

household chores fell on the children. On occasions, they were also involved in managing shops, servicing shop orders and helping their parents. This would leave them with very little time to study after school hours.

The cultural fabric of the society had a strong influence on the students' ambitions and the skills they sought. A section of girl students faced parental restrictions on beautician training courses as it stood against the religious tenets of Islam. In stark contrast, certain parents invested in tuitions and extra-curricular skill development up and above what their children got from the school. The socio-economic background of the family had a bearing on the student's development. Students from relatively well-placed families were seldom used as domestic helpers leaving them with more time to concentrate on their academics.

The differences in cultural and socio-economic backgrounds of the families resulted in heterogeneous classrooms having varied academic grasping levels as well as lower spans of attention. This posed a challenge to their further skill development as the previous learning could not be uniformly defined for a group of students.

To finalise the content and the method of training, it was important to understand the participants' exposure to the various social media marketing efforts. It was interesting for the interns to observe that few students in the MCGM schools had access to WhatsApp, Facebook, and Instagram through which they gain information about various new ventures like Ola, Uber, Zomatoand others. They had been touched by these new age start-ups from a potential customer's stand point, which allowed us to explain to them various concepts using the examples of these start-ups.

> *The cultural fabric of the society had a strong influence on the students' ambitions and the skills they sought. A section of girl students faced parental restrictions on beautician training courses as it stood against the religious tenets of Islam. In stark contrast, certain parents invested in tuitions and extra-curricular skill development up and above what their children got from the school.*

Interactions further revealed that every school offered various workshops focussing on sports, dance, language skills, vocational trainings and so on through partnerships with organisations working for student development. Students were given ample options and opportunities encouraging them to pursue these activities. The diverse options made it imperative for the organisations to keep the content relevant and then effectively deliver.

During the course of discussion it emerged that the students had high motivation and enthusiasm to learn technical skills as they wished to apply the same to generate income. Few students had good understanding of the operations of the micro enterprises operated by their families. For instance, some of them had vegetable stalls, dhabas, departmental stores, and so on. It was observed that the students who have not been a part of any skill development course earlier were keen to develop their skills by joining the same in the near future.

Discussion on entrepreneurship with the students revealed that the term did not have the same conventional definition for these students. It had to be redefined as, 'A skill which would allow them to reconfigure, bring scale to and increase profitability of their existing micro enterprises or to start a small venture'. This new definition was built keeping in mind that they will be using a lot of skills taught in the module to formalise and reorient their parents' micro-ventures.

Based on the discussions with the students as well as with the General Manager, Skills at SBF, it emerged that owing to the socio-economic differential status, the students were unable to grasp how big businesses operate. The interns inferred that the students could be inspired and engaged for a meaningful discussion on entrepreneurship only if the content is highly contextualized. Interns felt that to impart the skill training, their proficiency in English language was insufficient.

Consequentially, Hindi and Marathi languages were considered more effective for conducting skill training. Given the above context the agenda was to design and deliver highly localized user friendly entrepreneurship module.

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3   Ola provides different types of services, ranging from economic to luxury travel. The cabs are reserved through a mobile app and the service accepts both cash and cashless payments with Ola money.
4   Uber is a location-based app that makes hiring an on-demand private cab easy.
5   Zomato is an Indian restaurant search and discovery service. It provides information and reviews on restaurants, including images of menus where the restaurant does not have its own website

5.1. About the Module

ADDIE instructional design method was used as a framework to design and develop entrepreneurship training module. The ADDIE Framework stands for **A**nalysis, **D**esign, **D**evelopment, **I**mplementation and **E**valuation. (Refer to Figure 1)

Fig. 1
ADDIE Framework

Analysis
A systematic exploration of the way things are and the way things should be the difference is the performance gap.

Design
If the analysis identifies a performance gap, the design phase will outline the performance objectives.

Develop
Using the information gathered in the Analysis and Design phase, the performance solution is created.

Evaluate
Measurement of how well the performance solution achieved the objectives.

Implement
This stage includes delivery of the performance solution.

5.2. Analysis Phase

In the analysis phase of module development, the interns conducted the primary research to understand the students' existing knowledge base and their family environment. They determined the content for the module, set the objectives for the module and defined success metrics. Based on the findings, it was concluded that the module should have very low prerequisites so that it can incorporate students at different stages of learning levels. The only pre requisite for the module was the ability to do basic arithmetic operations like division, multiplication, addition, and subtraction. It was decided that the use of percentages and

unitary method had to be elaborated and broken down to assist students' understanding and increase their participation in the classroom. Other findings of the analysis have been covered in the previous sections.

5.3. Design

The interns decided to develop locally relevant cases and adopt a case based methodology of teaching so that the students could participate and feel motivated to become entrepreneurs. It could facilitate teaching business concepts in the class as well as engaging students.

The entire module was broadly divided into two components, namely learning and application. The initial four sessions of the module were focussed on teaching new concepts while the later two sessions facilitated application of the knowledge. Refer Table 1 for the session break up and module contents.

Table 1
Module Contents

Session 1	Opportunity Identification	Where to find the opportunity?
		How to gauge the size of the opportunity?
		Definition and understanding of market size.
Session 2	Budgeting	Understanding the competition.
		How to prepare budgets and do pricing?
		Concepts of opportunity cost, profit and loss.
Session 3	Resource Mobilization	How to raise funds?
		New age concepts like crowdsourcing.
		Evaluating varying loan schemes.
		How leverage government schemes?
Session 4	Marketing	Introducing and explaining different means of marketing.
		Explaining the need for appropriate distribution.
		Needs and advantages of packaging.
Session 5	Scalability	Differentiating between self-employment & entrepreneurship.
		Explaining when and how to scale up a business.
Session 6	Evaluation	Evaluating the learning through class activities and post-test.

Pre-tests and post-tests were planned to determine the efficiency and the impact of the module. The module was based on cognitivist[6] and constructivist[7] learning theories. The findings of the primary research assisted in understanding the prior knowledge of micro business operations among students. This helped in finalizing the module content. The topics pertaining to entrepreneurship were organized as: a) Opportunity identification; b) Resource mobilization; c) Budgeting; d) Marketing. In order to ensure retention of learning from the previous session, interns decided to commence each session with a board game where students would roll a dice and answer a question on the concept covered. For instance, if a student rolled a die for number six, then he/she had to explain the sixth concept mentioned on the board with help of an example.

The concepts for the Session 2 included a gamut of topics ranging from circumstantial opportunities, contextual opportunities, opportunities based on buying behavior, opportunities based on purchasing behavior, opportunities arising from bigger businesses and market size.

New business concepts were introduced only after the prior concepts covered were thoroughly revised. To enable knowledge transfer, the teaching pedagogy consisted of contextual examples, assisted recalls and constant usage of the business terms. To increase the interest and motivation level after a gruelling day at school, a more active teaching learning process was designed by using familiar stories.

For instance Kareena behen[8] was created as a mascot to facilitate learning, see Box 1.

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[6] Cognitivist learning theory emphasises on retention and recall through use of quality teaching practices such as activating prior knowledge, beginning a lesson with a review quiz, chunking information into comprehensible and digestible parts and, using graphic organiser to help structure and relate content.

[7] The theory suggests that humans construct knowledge and meaning from their experiences (Constructivism, 2017).

Box 1
Kareena behen needs help...

Kareena behen was a lady living in Dadar. She worked as a domestic help. She was skilled at cooking and would receive appreciation from her employers for her cooking skills. Over a period of time, Kareena behen came across a brilliant idea of starting a tiffin service business. Do you think Kareena behen should leave her job and start a tiffin service business?

The name 'Kareena' was coined due to its association with a famous Bollywood actress. A catchy name would create an instant connect and bring in an element of fun every time it was called.

It was decided that the students would be asked to help Kareena behen in her endeavours to start a tiffin service business through the concepts learnt in the session. The case was designed in the comic storyboard format which would be hung in the class for the students to refer. It served as a visual reference base while the workings would be done by the instructor on the blackboard. It was anticipated that the format of activities would give the scope of learning through application and understand the ways their peers indulged in problem solving. The instructor planned to encourage the students to break the story into smaller problems and apply relevant concepts to each of the small problem deriving solutions. This could build a methodological approach towards tackling complex business problems.

It was decided to complete the case story in six sessions completing the big picture by connecting all the concepts taught in different sessions coming together to create 'Kareena behen's business. It was planned to revise and reconnect the concepts covered in the case through use of objective tests like quiz, match the items and role plays.

To give a big picture, the concluding section of every session was planned to give a story of a big business which started as a small venture and grew to become a household name. It was decided to narrate illustrations of Reliance Industries, Marico (Parachute), Nirma, MDH Spices and Jyothi Laboratories (Ujala). It was decided that the instructor would emphasise the various aspects which were responsible for the success of these businesses, so that students could develop a sense of realism as well as a deeper understanding of what makes businesses achieve scale.

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[8] 'Behen' being 'sister' in Hindi.

Students attempting the quiz

5.4. Development of Training Tools

In the development phase, the team of interns worked on creating teaching tools that would be required by the instructors to conduct the module in the classrooms. The training tools included a training guide for the instructors which would detail the module content, use of other teaching aids and the manner in which the session was to be conducted. The comic storyboards, dice games, quiz sheets, story scrolls and other training aids were prepared in the development phase which spanned over one week (Refer Fig. 2).

The interns used graphic designing skills and Adobe Photoshop to develop the storyboards. The game board for the dice game was built using thermocol sheets and chart paper. The quiz sheets and the training guide were prepared using SBF resources. The entire training module as well as teaching aids was designed in Hindi language with a limited budget of Rs.1000/-to facilitate its feasibility for replication at a larger level. SBF trainers vetted the material to align it better with the pre-existing learning constructs of the students. For instance, they modified the way interest calculation was to be taught in the classroom to align it with the way multiplication and division is taught to the students.

Fig. 2
Kareena behen's Case Story Boards

5.5. Implementation

The module was executed as per the plan given in Table 1 in four MCGM schools having different batch sizes i.e. i) Rajda Municipal School, Borivali; ii) L.K. Waghji Municipal Secondary School, Matunga; iii) Sion Municipal High School, Sion; iv) Tilak Road Municipal School, Ghatkopar. The We Care interns' pilot tested the modules in these schools to review and revise its content and pedagogy. They conducted the sessions in small groups to assess application of the content and level of perceived difficulty.

Sessions were conducted either in pre-school, during school or post school hours. This was to confirm that the module was child-friendly and the time of delivery was not an influencing factor on the grasping level of students.

The instructors took notes about adding examples, doing a recap, giving previews to the next session and soliciting responses wherever required. Later, these notes were incorporated in the training manual so that the SBF instructors using the manual could conduct the module effectively and uniformly.

The module centred on the story of Kareena behen and its flow is explained below:

Box 2
Session wise details of Module

Session 1:

The students were told that they would be listening to a story about a woman called Kareena behen. Basic background about Kareena behen was narrated. The children were informed that Kareena behen, a resident of Dadar, earned her living by working as a domestic help with three homes. During the course of her work, she realized that her employers were in search of tiffin services. She also knew that many people including her neighbours, family and relatives really loved the food that she cooked. After narrating this, the students were asked if they could identify any business opportunity for Kareena behen. Once they identified the opportunity, relevant concepts about opportunity identification, gauging market size were taught to them. They were asked to guide Kareena behen step-by-step in her endeavour to set up a business.

Session 2:

The session began with a recap of the story of Kareena behen and the concepts learnt. As the next step children were asked to examine if Kareena behen should set up her business to make more money or should continue to work as a domestic help. Which of the two was more profitable? The students were asked to guide Kareena behen in her decision. They were asked to work out a budget for her business plan on a sheet of paper and arrive at a decision on the profitability of the business. The students were guided step-by-step in calculating the budget. After the budget was calculated, the students concluded that business was a more profitable proposition. The session helped students to identify and fix a particular selling price per tiffin box to gain profit. Relevant concepts such as opportunity cost, fixed cost, variable cost, profit and loss were taught in the session.

Session 3:

Post recap of Kareena behen's story from the earlier session, the students revised the inputs provided in the previous session. After the budget calculation, the story proceeded to the funding stage. Students were introduced to different sources of funding such as government schemes, crowdsourcing, bank loans and informal loans. They were asked to advise a suitable source of funding for Kareena behen.

The session also provided marketing inputs. Students were asked to brainstorm their ideas on how she must also spread the word about her business in her locality so that she can gain more customers. They were exposed to various channels of advertising and importance of attractive product packaging was taught. Students were asked to identify an appropriate method for marketing Kareena behen's business and then, design a pamphlet.

Session 5:

In this session students were informed that Kareen behen worked very hard and she used the inputs provided by the students to sustain her business and she is happy that she is able to earn a profit and her business is doing well. Kareena behen is now looking to expand her business and wants to hire some people to work for her. In this session the instructors helped the students to conceptually understand the differences between self-employment and entrepreneurship. Further, inputs were given on scalability of business and how to identify when to scale up a business was discussed at length.

Session 6:

The last session involved evaluating the learning through activities and by conducting pre and post-test.

Session on Budget Making in progress

5.6. Evaluation

Both qualitative and quantitative evaluations were carried out during different sessions. The qualitative evaluation was done in the last two sessions where the students worked on expanding the scale of Kareena behen's business. Students were asked to work in groups to recalculate the market size based on a new territory and calculate the budget accordingly. They were asked to explore the sources of raising finance and make marketing collaterals for scaling up the enterprise.

Qualitative assessment was carried out to observe changes in learning constructs and the ability to apply the concepts independently. This allowed for improvements in the module and any conceptual reinforcements deemed necessary to assist the students. The quantitative evaluation happened through a post-test which was similar to the pre-test. The scores of the pre-test and the post-test were compared to observe the effectiveness of the module and quantitatively assess the learning imparted through it.

5.7. Outcome

5.7.1. Pre-test and Post-test Analysis:

To gauge the understanding of the concepts related to entrepreneurship, pre and post-tests were conducted. The test consisted of fourteen statements to be identified as correct/incorrect carrying one mark each. Following were the observations:

Table 2
School wise attendance for pre-test and post-test

School	Sion Municipal High School, Sion	L.K. Waghji Municipal Secondary School, Matunga	Tilak Road Municipal School, Ghatkopar	Rajda Municipal School, Borivali
Pre Test Attendance	41	55	26	52
Post Test Attendance	30	48	14	42

Number of students who took the post-test was lower because students are pressured with the responsibilities of handling household chores. They would leave courses mid-way if they were not able to develop interest in the subject or skill being taught. Thus attendance serves as metric to measure the interest and responsiveness towards the course.

5.7.2. Session Wise Performance:

Students were asked 14 questions on topics covered across 5 modules as displayed in Box 3. Questions tested the retention of information pertaining to entrepreneurship, self-employment, financial accounting and management, significance of Mudra loan (a government scheme), packaging and other related areas.

Box 3
Questions for Pre-Test and Post-Test

1. Entrepreneurship का मतलब है - व्यापार या कारोबार की स्थापना करना और पैसे की जोखिम उठाना इस आशा में ताकि आपको लाभ हो

2. कोई भी बिज़नेस शुरू करनेसे पहले अवसर पहचानना ज़रूरी नहीं होता

3. Self- Employment में एक व्यक्ति खुद के लिए कामकरता है नाकि किसी मालिक के लिए

4. कोई भी व्यापार शुरू करने से पहले बजट बनाने की ज़रुरत नहीं पड़ती

5. अपने मित्रों से थोड़ा थोड़ा पैसा इखट्टा करके एक बड़ी रकम जमाकरना इसको crowd funding कहते है

6. मुद्रा लोन्स की खासियत यह है की वह सिर्फ बड़े व्यापार के लिए ही उपलब्ध है

7. आकर्षक पैकिंग आपके प्रोडक्ट के बिक्री के लिए लाभ दायक होता है

8. बजट की गिनती क़र्ज़ लेनेके बाद करते है

9. बैंक से लिया हुआ क़र्ज़ अनौपचारिक (informal) क़र्ज़ होता है

10. अपने प्रोडक्ट को ग्राहकों तक पहुंचाना – इसे Distribution कहते हैं

11. मोटरबाइक में इस्तेमाल किये जानेवाले पेट्रोल की कीमत अस्थिर मूल्य (variable cost) होती है

12. यदि ५ लोग १० वडापाव खाते है तो २० लोग कितने वडापाव खाएंगे? _____

13. 4% वार्षिक ब्याजकी दरसे 6 महीने में 2000 रूपए का साधारण ब्याज (सरल ब्याज) कितना होगा|

     अ. 220 रूपए   ब. 40 रूपए

     स. 50 रूपए   द. 180 रूपए

The session wise performance of students is listed in Table 3 below:

Table 3
Session Wise Performance

Session	1	2	3	4	5
Pretest (% of questions answered	75	77.2	71.5	80.6	76.5
Post-test (% of questions answered	87.3	84.2	74.8	88.4	94.8
Percentage point increase	12.3	7.0	3.3	7.8	18.3

It can be observed from the above Table that the students inherently had some knowledge about micro business. After providing inputs, the data show an increase in the post-test performance across all sessions. Though the students found all sessions interesting and applicable, the data reveal that they found sessions one and five more informative.

On the whole, students who underwent all the modules were happy with the information they received and were keen to use the same. In this context, Ms. Tamanne, student of L.K. Waghji Municipal Secondary School, Matunga, stated, "M*y family has a small business of catering where I handle problems related to customer service. Because of this entrepreneurship module, I got to understand the importance of identifying new business opportunities. Didi taught us all the concepts by narrating the story of Kareena behen. This story helped me to remember the concepts. I learnt how to make a budget and helped my sister-in-law to make a refined budget for the business. My brother and sister-in-law were surprised at my knowledge and thanked me".*

Actively involved students

6. Analysis

Entrepreneurial skills demonstrate an essential skill for career growth. Most vocational skill courses provided by NGOs lack training on developing entrepreneurial skills. In this scenario the SBF pilot project proves the validity and importance of developing entrepreneurial skills at

the right age, at the right time and at the right place. The pilot provides substantial evidence to affirm that micro enterprise training for underprivileged students can be made interesting using games and simulations. The experience gained by the students through an innovative way of teaching is always richer than the traditional blackboard and chalk method. Core vocational skills can be utilized effectively when combined with entrepreneurial skills using an appropriate pedagogy suitable for the target audience's age group. As shared by Gaurav Arora, GM Skills@school, SBF, "The same approach for skill training a 12 or 14-year-old cannot be followed for training an 18-year-old because skills need to be looked at more dynamically. Skills at school should be imparted as a hobby and not as a serious trade, to make learning fun" (Arora, 2017).

It has to be acknowledged that provision of such standalone short term trainings shall not ensure knowledge retention and application. An enabling environment needs to be created in schools to sustain and groom the budding entrepreneurs. For instance, schools can provide opportunities to students to establish their own enterprise within the premises of the school like setting up stationery shop, fast-food kiosk and so on. This will enable students to gain confidence and get nurtured within the premises of the school. Such projects can be monitored under the guidance of special instructors. MCGM or NGOs can explore the idea of having angel investors to invest in live projects by the school students being trained through the entrepreneurship training model. Government can provide subsidies and handholding support to nurture entrepreneurs as India has one of the youngest populations in the world (Arora, 2017). Interventions like these shall play a pivotal role in enhancing entrepreneurial skills among students. Being a young nation, growth of entrepreneurs shall ensure better utilization of the huge pool of available talent.

MCGM or NGOs can explore the idea of having angel investors to invest in live projects by the school students being trained through the entrepreneurship training model. Government can provide subsidies and handholding support to nurture entrepreneurs as India has one of the youngest populations in the world.

7. Conclusion & Recommendations

The National Skill Development mission has initiated skilling programs that provide short-term training to school dropouts to be self-employed or provide them with jobs. These individuals either drop out from their respective jobs within one year, or their growth is stunted after a year as the same system that provides jobs to youth restricts their career development. Very few individuals become entrepreneurs. To fill these lacunae, developing entrepreneurial skills play an important role. It can be concluded from SBF's pilot project that enterprise trainings will lead to entrepreneurial thinking. Strategic thinking is essential while planning skills at school to make the most of the aspirations of young adults (Arora, 2017).

The perception towards entrepreneurship widely varies among the different strata of society. The large influx of new online businesses along with the media buzz around digital technologies has made Ola, Uber and Zomato synonymous with entrepreneurship. These businesses are undoubtedly the businesses of the future but they create a mental barrier in the minds of those who are not digitally proficient or even literate. There is a need to open entrepreneurship to all by redefining entrepreneurship and aligning the definition in the context that connects with the audience. Installing a refrigerator in a Grocery Shop to increase revenues, providing delivery services to attract more customers to a small dhaba, recruiting newly trained beauticians to cater to the lower price segment are examples of entrepreneurship. All these ideas are entrepreneurial in nature. Thus, the focus of enterprise trainings should be on imparting the skills that can be used to nurture and develop such ideas. The course structure adopted for the pilot project was quite comprehensive. The course should be supplemented with other courses on financial literacy, basics of marketing, and applied mathematics for the students who want to learn beyond the course.

The pilot project has given substantial results to scale the entrepreneurial training to more schools across the city and other

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geographies, albeit in different languages to suit the comfort of the target audience. It provides the tools and the means to make classroom learning more effective. However, it is recommended to tweak the content to make it relevant to the students.

Students and We Care Interns

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Enhancing Employability through Skilling

Abstract: India being a young nation, has more than 54 percent of the total population below 25 years of age. According to the XIIth Plan Document of the Planning Commission, merely 2 percent of its workforce has undergone any vocational training. To bridge the skill gap, NGOs like NIPUN are making an effort to develop employable skills among the youth. The current paper maps the impact of the vocational courses offered by NIPUN on the beneficiaries, their families and their employers. It also makes an attempt to evaluate the pedagogy deployed by NIPUN in designing and delivering the vocational courses and recommends few strategies for scaling up its reach. The research reveals that the training and the placement support offered by NIPUN was found beneficial to trainees as well as to their families. Employers appreciated the technical skills, conversational skills and confidence levels of the trainees, but were apprehensive about their attitude and loyalty to continue with the job for a longer duration. As part of the recommendation, the paper proposes that NIPUN needs to engage its key stakeholders to scale its reach and to build a credible brand by fostering appropriate accountability mechanisms in its governance system. This paper is the outcome of Mr. Chandan Sahni's 'We Care: Civic Engagement' internship with NIPUN in February, 2017.

1. Introduction

Skill development is central to achieving high levels of sustainable economic growth. A low-skill, low-productivity, low-wage economy is unsustainable in the long term and is incompatible with poverty reduction. This is the vicious circle of inadequate education, poor training, low productivity, poor quality jobs and low wages that traps the working poor and excludes workers without relevant skills from participating in economic growth (ILO, 2008).

In case of India, skill development faces the specific challenges of integrating the large workforce with limited access to training infrastructure. The unemployment rate was estimated to be 5 percent at the all -India level under the UPS approach, or in other words, 5 per cent of the persons aged 15 years and above who were available for work could not get work during the reference period. In the rural sector, unemployment rate was 5.1 per cent

> *According to the XIIth Plan Document of the Planning Commission, merely 2 percent of its workforce has undergone any vocational training. To bridge the skill gap, NGOs like NIPUN are making an effort to develop employable skills among the youth.*

whereas in the urban sector, the unemployment rate was 4.9 per cent under the UPS approach. The unemployment rate was significantly higher among females as compared to males. At the All India level, the female unemployment rate was estimated to be 8.7 per cent, whereas for males it was 4 per cent. In urban areas, the female unemployment rate was estimated to be 12.1 per cent at the all India level under the UPS approach as compared to 3.3 per cent for males and 10.3 per cent for transgender (Ministry of Labour & Employment, 2016).

As per the National Skill Development Mission Document, India currently faces a severe shortage of well-trained, skilled workers. It is estimated that only 4.69 per cent of the workforce in India has undergone formal skill training as compared to other developed nations (Ministry of Skill Development, n.d.).

Underprivileged youth of urban slums of Delhi are either unemployed or underemployed due to no proper training, lack of exposure, inadequacy of the right skills and attitude, rendering them ill-equipped to secure any job with a reasonable wage. NIPUN, an NGO in Delhi aims to identify such youth in the age group of 18 to 32 years, provide them training and place them in different companies through linkages (NIPUN, n.d.).

2. About NIPUN

'NIPUN' - means 'one who is skilled', an NGO registered in 2005 with a focus to enhance the quality of life of the poor and the vulnerable. Children and youth are its target group, where physically and mentally challenged children and adults form a priority category. Its major programs are preschool, non-formal and remedial schools, community health programs, HIV/AIDS and promotion of self-help groups (NIPUN, n.d.).

The main approach of NIPUN has been to educate and to empower the underprivileged and deprived youth, enablling them for life and help them to develop their skills and capacities in a manner to make them equipped and confident to secure jobs with reasonable wage and contribute to their family expenditure. Highlighting its major achievements in skill development, NIPUN as a part of Support to Training and Employment Programme (STEP) has trained a total of 1552 youth in the area of Basic Computer, Personality Development, Life Skill and Retail Management courses. NIPUN has been able to place 63 per cent of its trained beneficiaries (i.e. 979 youth) in retail sector, BPOs, NGOs, schools and corporates. This was possible through its regular employee exchange program and exposure visits (NIPUN, n.d.).

3. Project Focus

As the organization has been conducting vocational trainings in the areas of Retail Management, Basic Computer and Personality Development since 2015, it felt the need to assess the impact on the beneficiaries, their families and their employers. To review and revise the training modules it was decided to take a feedback on the processes deployed for training beneficiaries. In this context, the We Care intern was asked to conduct a study to assess the impact of the training on the beneficiaries, their families and their employers.

Under the project, a special course is being conducted, wherein subjects of English, Basic Computers, Retail Management, Soft Skills and Personality Development are taught to the students.

Objectives of the study:

- To assess the impact of the vocational courses on the beneficiaries and their families.
- To evaluate the pedagogy deployed by NIPUN in designing and delivering vocational courses
- To study the employer's opinion about the work performance of the beneficiary.

4. Methodology

An exploratory micro study was undertaken to attain the above objectives. Following methodology was followed to collect the requisite data. To understand the nature and pedagogy of the vocational courses offered, a field visit was undertaken to NIPUN's Kapashera Centre. Data pertaining to the range of courses offered, number of students, both current and alumni, and pedagogy were collected from the in-charge of the Kapashera Centre.

In order to assess the impact of the vocational courses on the beneficiaries and their families, 17 students enrolled since a minimum of two months and 13 NIPUN alumni members were

> *NIPUN has been able to place 63 per cent of its trained beneficiaries (i.e. 979 youth) in retail sector, BPOs, NGOs, schools and corporates. This was possible through its regular employee exchange program and exposure visits.*

interviewed. Data was collected regarding respondents' a) personal profile: age, educational background, current family income, number of earning members; b) source of information about the training at NIPUN; c) reason to join NIPUN; d) applicability of training; e) impact of training: on student, and on family; f) best practices of NIPUN and g) Suggestions for training improvement.

Impact on students was measured using questions related to their communication, personality, computer and articulation skills wherein student rated himself/herself on a scale of 1-5, pre and post the training at NIPUN. The scale chosen was 1-Very Low, 2-Low, 3-Average, 4-Good, 5-Very Good.

Data was collected with the help of a semi-structured interview tool that was personally administered by the intern.

With the help of an interview guide the evaluation of the pedagogy deployed by NIPUN in designing and delivering the vocational courses was undertaken. Data was gathered from the instructor of the organization on the following points: a) qualification and training experience of the mentor; b) details about enrolled students and their performance; c) performance tracking of the student after placement; d) challenges faced; e) areas of improvement; f) possibility of integrating various MNCs in order to address the issue of skill development and g) existing government sponsored skill development schemes.

It was decided to conduct employer interviews to seek their opinions about the work performance of the NIPUN alumni. Data collection was done specifically in the following areas: a) awareness about training offered at NIPUN and b) feedback on performance of the employee.

5. Major Findings

The respondents of the study were in the age group of 18 to 22 years. The data reveals that 56 per cent of respondents had a family size of four to five members, whereas the remaining had six or more members in the family. The discussions with the respondents of the study revealed some important and interesting findings which are elucidated below:

5.1. a) Educational Background:

Education systems play a very important role in providing the appropriate skills and this starts at the most basic level. If children and young people are not getting basic skills, this will have a

knock-on effect not only on their employment opportunities but also on the economic growth of their countries. This in turn will have an impact on the next generation as there will not be enough funding to build resources (The Guardian, 2014). In the current study, Fig. 1 below discusses the educational background of the students at NIPUN Kapashera Centre.

Fig. 1
EDUCATIONAL BACKGROUND
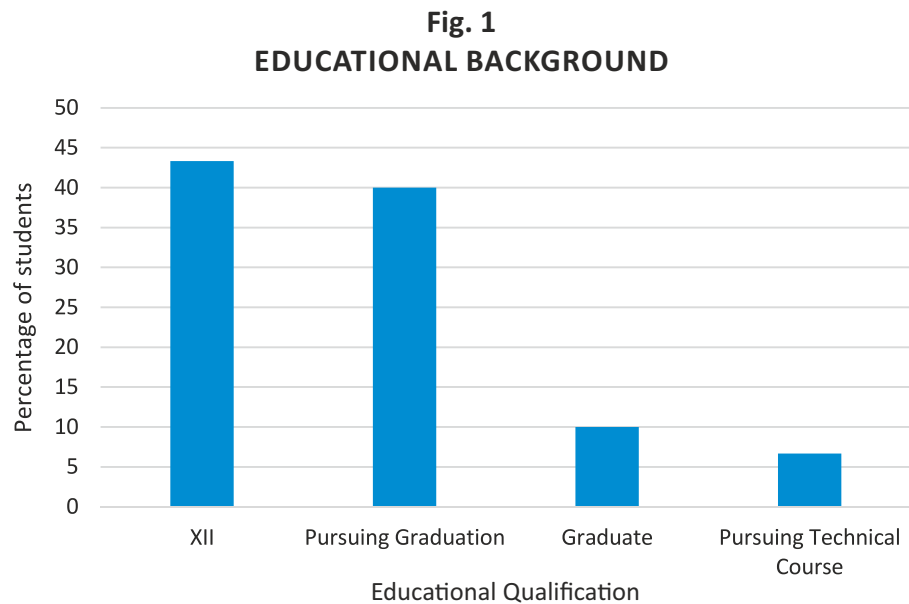
The above chart indicates that 43 per cent of respondents studied up to standard XII and 40 per cent of the respondents were pursuing graduation. Interactions with the respondents revealed that they gave high importance to having formal degrees which at a later date will help them to improve their economic and social status. Due to economic constraints, they opted for pursuing the same through distance learning mode. One of the respondents shared, "MBA will cost me around two lakhs for which I will have to take a loan. I will have to forego salary for two years. I am not sure if I will get a job after completing MBA and how will I pay off my loan. Hence, I opted to complete my formal degree through distance education."

As depicted in the chart above, only a small margin of students are pursuing technical education. This may be because a large section of young adults lack awareness about the importance and relevance of technical courses to become employable.

5.1. b) Family Size and Income:

Traditionally, the average size of rural households has been large i.e. more than six members in the family. This is especially observed in poor families across the country, both in rural and in urban households. In large families it is majorly observed that they have only one earning member who bears the load of the expenses. In the current study, the family size and number of earning members have been analyzed.

Fig. 2
Number of Earning Members
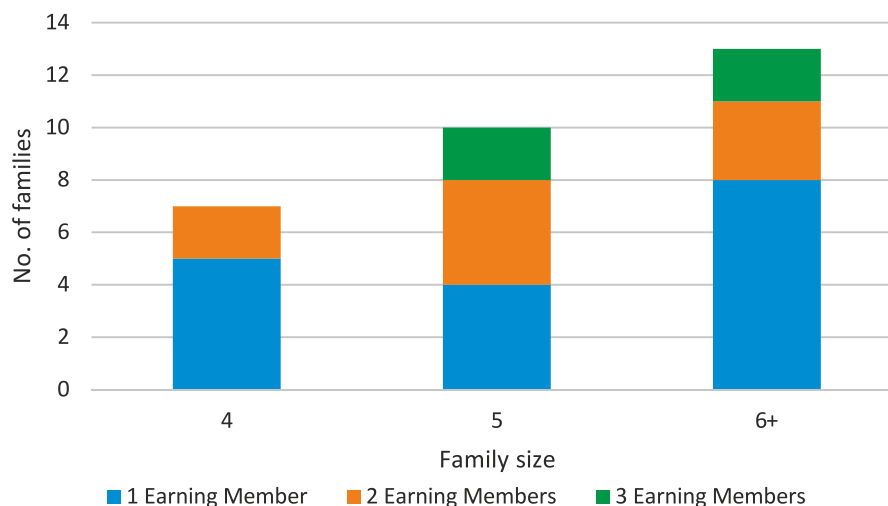
It can be inferred from the above graph that irrespective of the family size, 57 per cent families had only one earning member. Further, from the total sample, 43 per cent of respondents have a large family size of more than six members from which 61 per cent families had only one earning member. This indicates the economic pressure that the family faces, consequently, being unable to spend on higher education. To ease the economic pressure, the respondents felt the urgent need of being employed in order to financially support the family.

More than 70 million rural households face some form of exclusion, either from assets or socio-economic benefits, according to data released by the Socio-Economic Caste Census (SECC). 75 percent of rural households in India have a monthly income of less than Rs. 5000. 51 per cent of households make a living from manual labour, 28 per cent (over 50 million) of households do not have mobile phones or any form of communication (Tewari, 2015). In the current study, the Fig. 3 describes the monthly income of the families of the respondents. The income is analyzed further with the number of family members per family.

Table 1 indicates that 55 per cent of the families had only one earning member, of which 94 per cent of the families had a monthly income of less than Rs.20,000/-. 31 per cent of the families had only two earning members of which, 67 per cent families had monthly income of less than Rs. 20,000/-. Given such low levels of income, survival becomes very difficult for the students. Many students were staying in a rented accommodation adding to the financial burden on their families. One of the students said *"I would have been an engineer, if I had enough resources to pursue engineering. I love reading books and I read whatever I can get my hands on. After achieving placement through NIPUN, I will ensure my younger brother completes appropriate*

Table 1
FAMILY INCOME

Monthly Family Income (INR)	Families with one earning member (per cent)	Families with two earning members (per cent)	Families with three earning members (per cent)	Total
5000 to 10000	87.5	12.5	0	27.5
10001 to 20000	61.5	38.5	0	44.8
20001 to 30000	0	40	60	17.2
30001 and above	33.3	33.3	33.3	10.3
Total	55	31	13.7	100

education in his desired field." Additionally, the table reveals that 24 per cent of the families having family income above Rs. 20000 had more than one earning member. This shows the importance of a dual income family, where the financial burden and household responsibilities are shared.

5.1. c) Migration:

According to a survey conducted as a part of Delhi's Human Development Report 2013 (DHDR), among those who migrated to Delhi a decade ago, about 75 per cent were looking for jobs or better salaries, while only 18 per cent of them travelled for education. However, the figures have been changing and those migrating to Delhi for education have increased along with better jobs being the prime reason (The Times of India, 2013). Fig. 3 enlists the respondents' location of origin.
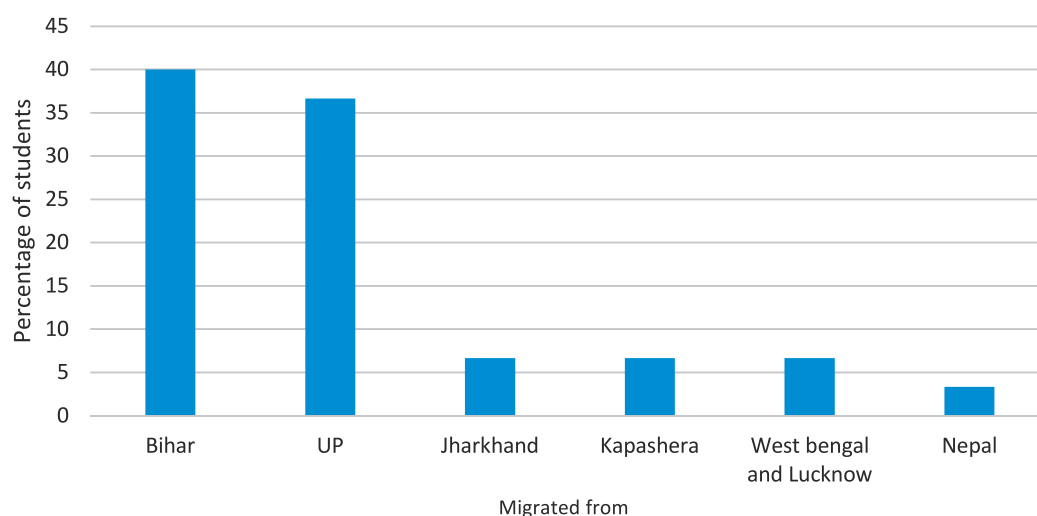
Fig. 3
Location of Origin

Fig. 3 indicates that the highest migration is from Bihar and Uttar Pradesh followed by other locations. Interaction with respondents revealed that they were forced to migrate in search of new opportunities of learning and for better job prospects. Migration puts further economic pressure as the respondents need to spend on settling in the new place, paying rent, traveling to their hometowns regularly, etc. One of the students expressed, *"NIPUN gave me a good start in my career and I am waiting for my salary to increase so that I can bring my wife and parents here in Kapashera. I also have to pay for my mother's treatment and my sister's marriage. I hope I get promoted soon."*

5.1. d) Source of information about NIPUN:

India is a vast nation that struggles to ensure 100 per cent literacy. Education comes at a cost which is not necessarily affordable for and accessible to everyone. The figure below shows the strategy to disseminate the information about NIPUN.

Fig. 4
Awareness about NIPUN
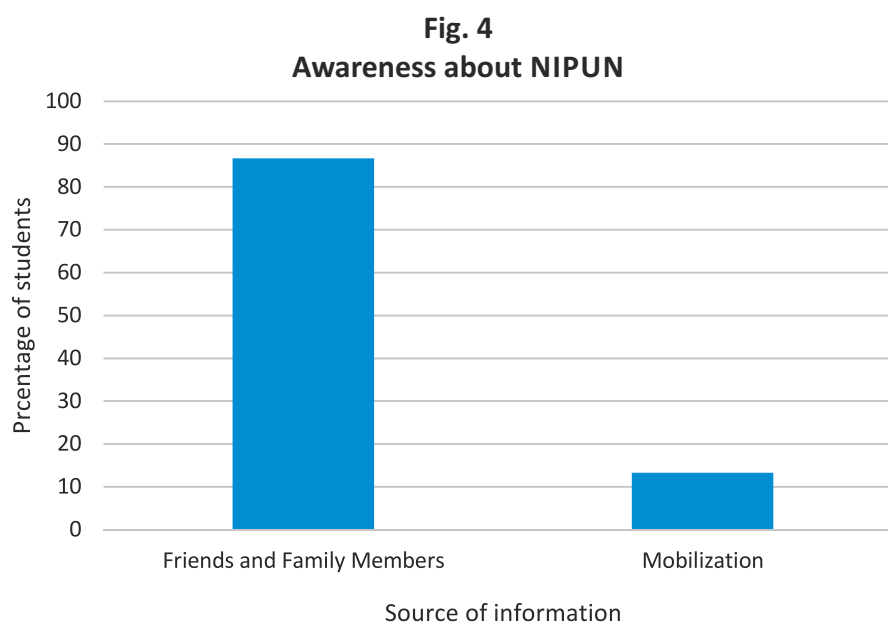
The above figure reveals that 87 per cent of the students were referred to NIPUN by their friends and family. Remaining 13 per cent students were enrolled through mobilization by the NIPUN team. Through the mobilization process, NIPUN ensures awareness creation about the STEP courses offered while spreading information about the various camps organized by NIPUN. One of the students shared, *"I was introduced to the STEP training by one of their instructors. In the process of explaining the course, she also informed me about the free medical treatment camp organized during the evenings by NIPUN. Since I had been affected by viral fever, it was a timely help for me. I was treated at the camp itself as I had newly moved to the locality and was not aware about the medical facilities at Kapashera. Since then, I got associated with them."*

Health Camp facilitated by NIPUN

5.1. e) Mentor's qualification and experience:

Mentors form the backbone of NIPUN's training in the areas of Conversational English, Computer Training, Personality Development and Retail Management. Mentors are selected on the basis of their bachelor's or master's qualification in the subject area with previous work experience. The mentors undergo trainings organized by STEP at regular intervals. Student feedback is an important aspect of the mentor's appraisal system. After a probation period of six months, the mentors are confirmed for their respective positions.

NIPUN mentor conducting a session   **Students attentively undergoing training**

5.1. f) Reason for joining NIPUN:

In India less than 5 per cent of its total workforce has undergone any skill training. Upward mobility is directly linked to acquiring new skills and through specific formal training courses. This is restricted as 90 per cent of the youth are engaged in the informal sector where there are few opportunities for education or formal trainings (Acumen, 2014). Hence, acquiring new skills has been the key motivating factor for the youth. In the competitive world, having specific work skills makes them employable.

Fig. 5
Reasons for joining NIPUN
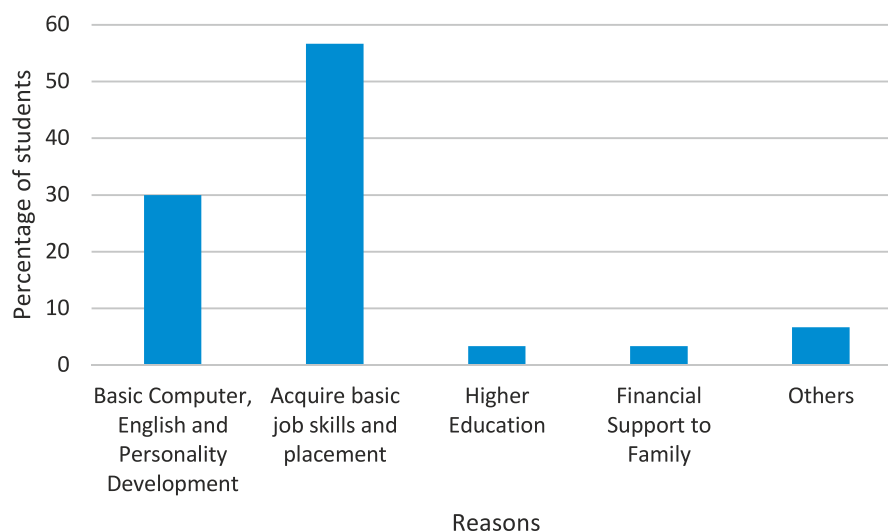
NIPUN, through its three month intensive training gives students a start to their professional career. It can be inferred from the above figure, that 57 per cent students were well determined to acquire the basic job skills provided at NIPUN as they had financial pressure on them. Pursuing higher education after completing the course at NIPUN was considered by three per cent students. Students appreciated the importance of the training at NIPUN. Sharing his experience, one of the students said "Before joining NIPUN, I was unable to speak in public. Even a single line conversation in English was like a nightmare to me. Now I feel confident and can give my entire introduction in English.

5.1. g) Processes at NIPUN:

Detailed background records for each student is maintained and shared with mentors for determining the type and extent of support required by the mentee. Training-needs analysis is done through a basic entrance test. NIPUN follows Monitoring Evaluation Accountability and Learning (MEAL) system for training students. MEAL system helps to to track progress, make adjustments, discover effects of programmes, or judge the impact on the beneficiaries and supports accountability through data sharing with the stakeholders. The performance of the students gets evaluated through written and practical assessments conducted at regular intervals. To facilitate field exposure industrial visits are organized. After successful completion of training, students go through a formal placement process. Post placement, the performance of the students is tracked for a period of six months. NIPUN has an alumni relation policy wherein every student is enrolled to become a part of NIPUN alumni.

5.1. h) Training Impact:

India is considered to be a land of opportunities, albeit they are not accessible to all. The respondents of the study supported their family for survival since their childhood. While doing so they missed out on their education. The vocational training at NIPUN helped them to value the benefits of education. For instance, one of the students shared, *"If I had not been enrolled in NIPUN, I would never realize that education could be so helpful for self-dignity and independence. I can now confidently make a conversation in a group and conduct basic operations on a computer. In future I would definitely like to upgrade my computer skills."*

Fig. 6
Training Impact: Development of Skills
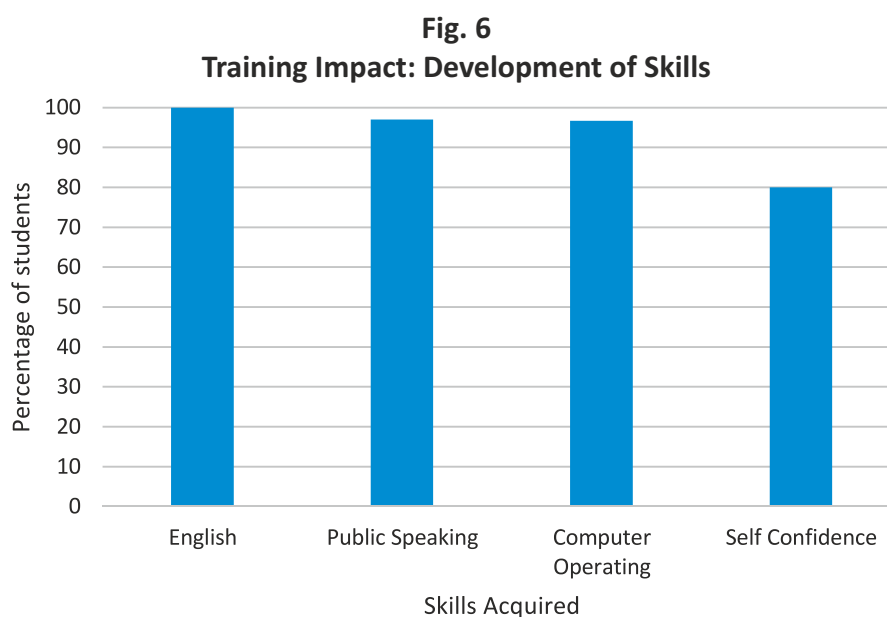
It can be inferred from the above figure that students acquired multiple skills. In ascending order, students were able to develop their skills in Computer Operating, Public Speaking, and Conversational English. Self-confidence was lower as compared to other skills as it is a process that requires time to develop. They required career guidance to move ahead in their careers.

Discussion pertaining to training-related impact revealed that a little over 85 per cent of respondents felt their families would appreciate if the training undertaken would ensure economic returns. This would help them to improve their financial status. Others opined that they were now in a better position to guide their younger siblings in the area of vocational training and computer literacy would assist them in managing their family farming business. A few also felt that they can now apply for loans to start their micro-entrepreneurial activities for better prospects.

**Session on spoken English
and Conversational skills**

Session on Basic Computer

5.1. i) Feedback on Modules:

**Fig. 7
Best Practices at NIPUN**
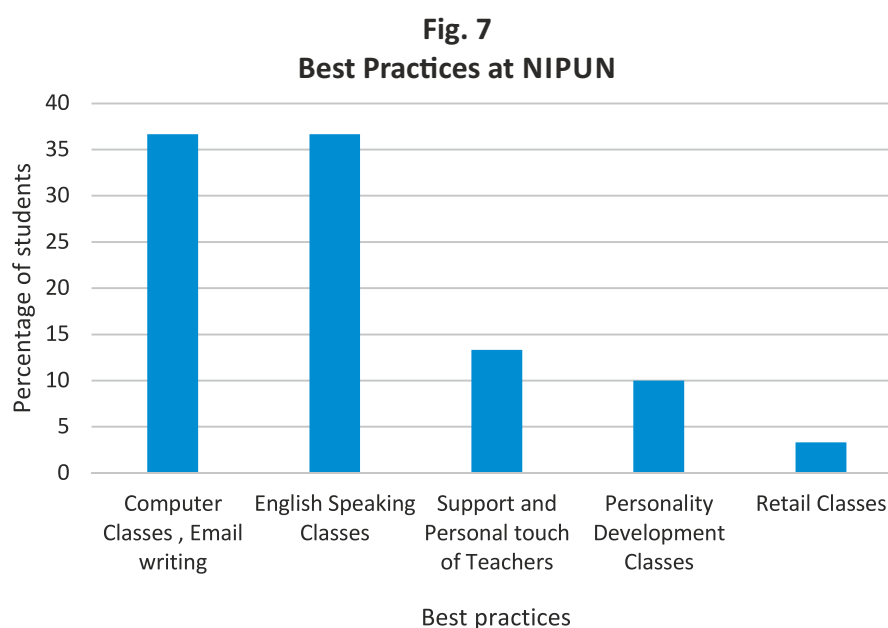
The feedback data shared in the above figure indicates that 37 percent of the students felt that computer literacy, which includes training in MS Office and drafting emails, and Conversational English course were the best modules designed by NIPUN. Alumni members suggested making English speaking mandatory at NIPUN centers. This would facilitate their ability to fluently converse in the language.

Most of the students were not exposed to any soft skill training in the initial stages of their lives at their respective schools. At NIPUN, they picked up a few soft skills and analytical skills required for working in large firms. The personalized attention given by the mentors at NIPUN was appreciated by 13 percent of the students. As cited by the alumni members, they were in touch with their mentors at NIPUN and sought their help whenever needed.

The low score for personality development classes and retail classes indicates that NIPUN needs to gear up on the delivery of these subjects in order to make them interesting for the students.

Interactions with the alumni revealed that after gaining certain work experience they aspired to make career advancement. Around 20 percent respondents wished to go for post-graduation or apply for government jobs with the support of NIPUN's coaching. Those who opined for adding more courses/ sessions to the existing module amounted to 17 per cent. Respondents felt that additional coaching in Mathematics should be provided to develop analytical skills which can be of greater use at the workplace and also assist them to prepare for competitive exams.

Other suggestions included the need to incorporate training on Advanced Excel, Digital Technology, Retail Management, artistic pursuits like dance and music. To gain better understanding of businesses, exposure visits were suggested by seven percent of the respondents.

5.1. j) Employer Perspective:

Post-placement, NIPUN keeps a track of the performance of the students. Employers have a positive opinion about the training provided by NIPUN. They find that the candidates placed by NIPUN in their respective firms are job ready, self-motivated, hardworking compared to candidates employed from other sources. Due to the credible image developed by the alumni in the market, employers regularly recruit from NIPUN. As a suggestion employers recommended that students should be trained on Tally operations at NIPUN.

A few employers also opined that NIPUN's candidates succumb to the market pressure and move out of the job after they get trained on the job and develop their abilities to earn more income either through self-employment or seek other job prospects. This being the market trend, employers see attrition of the staff/

Student enrollment and regular attendance were the major challenges faced by mentors. Prospective students had trust issues with organizations offering services for free or at subsidized rates as they had been cheated earlier by similar schemes.

workers as a major challenge.

6. Challenges Faced

Student enrollment and regular attendance were the major challenges faced by mentors. Prospective students had trust issues with organizations offering services for free or at subsidized rates as they had been cheated earlier by similar schemes. To address this concern, NIPUN organizes promotional campaigns to disseminate accurate information. Post-enrollment, mentors find it difficult to retain students in the class as they are compelled to earn a livelihood to support their families. To tackle this, counselling sessions are scheduled to reiterate the importance and benefits of attending all the sessions.

NIPUN faces financial constraints as there is absence of a dedicated fundraising team or experienced personnel with networking skills to raise funds from public and private sector organizations. This limits their capacity in scaling up their reach.

Students during one of the interactive sessions at NIPUN

7. Conclusion and Recommendations

It emerges from the above discussion that, training organizations like NIPUN have been focusing on imparting technical skills with little focus on developing soft skills. Recruiters across

industry opined that youth perform poorly at interviews for entry level jobs due to lack of soft skills and English conversational skills. To create employable abilities for those at the bottom of the pyramid, soft skills along with market-oriented technical training is important.

If NIPUN intends to scale up its trainings and its quality, it will have to revise its strategy based on stakeholder engagement. It is important to engage the beneficiary, staff, alumni, and employers in mapping the road ahead. Efforts should be made on executing government training schemes for reaching out to the most marginalized. Partnerships with CSR departments can be another avenue to design new training modules or upgrade the existing modules. Value addition in areas of personality development by orienting students to Fine Arts is instrumental in developing their emotional health. Similarly, as per the market demand, developing data analytic skill sets of students and providing mentoring support for competitive exams is another avenue which could be explored by NIPUN to scale up its reach.

Organizations which develop accountability mechanisms facilitate trust building process with their stakeholders, thereby building a credible brand in the market.

The modern world values good governance of organization. Stakeholders are interested in organizations being transparent and accountable to them. NIPUN being a service-oriented organization should design mechanisms for lateral, vertical, and horizontal accountability. Organizations which develop accountability mechanisms facilitate trust building process with their stakeholders, thereby building a credible brand in the market.

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Section III

This section comprises of five articles which highlights the efforts taken by the NGOs towards micro entrepreneurship development to create sustainable livelihoods for the beneficiaries.

A New Beginning for the Ultra-Poor

Abstract: Census 2011 indicates that there are approximately four lakh beggars in the country. Bihar being fourth in the list of states with largest beggar population has been instrumental to address the issue of beggary through its State Society for Ultra Poor and Social Welfare popularly known as 'SAKSHAM'.

Gramin Evam Nagar Vikas Parishad (GENVP) a leading NGO in Patna is one of the implementing organizations of SAKSHAM. 'Basera', a family home for ultra-poor families, is a pilot project implemented by GENVP under the aegis of SAKSHAM.

The current article describes the profile of the ultra-poor families residing at Basera and maps the factors that compelled the respondents to the state of homelessness. Basera- half-way home has given the respondents a sense of security and hope for a better future. The study indicates that merely providing shelter to the rescued beneficiaries will not eradicate beggary. Instead, changing mind-sets and designing vocational interventions to economically empower them will be a more sustainable option. This paper is the outcome of Mr. Suyash Verma's, Mr. Kumar Abhishek's, Mr. Mritunjay Kumar Dhamar's and Mr. Rohit Raj's 'We Care: Civic Engagement' internship with GENVP in February, 2017.

1. Introduction

The prevalence of beggary is not new to India. Though China leads the way in terms of total number of beggars in the world, India is not far behind. There has been a lack of understanding of the real cause of beggary as the focus is laid more on the symptoms rather than the cause. *According to Times of India, some of the major causes of beggary in India are unemployment, death of sole bread earner and lack of motivation to work (PTI, 2015).* The larger society also supports beggary as people believe that giving alms to poor is a noble deed. To address the issue of beggary there is a need to change the psychology of people towards begging as a lot of them see no wrong in the act of begging.

There are 4,13,670 beggars - 2.2 lakh males and 1.91 lakh females in the country. West Bengal with 81,244 beggars topped the list, followed by 65,835 in Uttar Pradesh, 30,218 in Andhra Pradesh,

> *Some of the major causes of beggary in India are unemployment, death of sole bread earner and lack of motivation to work.*

29,723 in Bihar and 28,695 in Madhya Pradesh. Bihar ranks fourth in terms of the highest number of beggars in India (PTI, 2015).

1.1. SAKSHAM:

Department of Social Welfare, Government of Bihar, has taken a positive step towards addressing the issue of beggary. It has set up State Society for Ultra Poor and Social Welfare-SSUPSW, (brand name - 'SAKSHAM') under the Societies Registration Act 1860. "The General Body (GB) headed by Development Commissioner of Govt. of Bihar; is the apex body of the society for the policy decisions. Principal Secretary, Department of Social Welfare is the Chairperson of its Executive Committee. The society stands to provide technical support to its parent department as well as to implement government and externally-aided development programs" (SSUPSW, n.d.).

SAKSHAM has been appointed to examine and eliminate the issue of beggary under its Mukhyamantri Bhikshavriti Nivaran Yojna (MBNY) (publicly known as 'Pahchan'). Currently, the scheme covers twelve districts of the state. The interventions aim at beggary prevention and vulnerability reduction which can enable beggars to lead a dignified life. SAKSHAM works in collaboration with its Knowledge Strategic Partner - 'Koshish' which is a field action project of Tata Institute of Social Sciences (TISS), Mumbai. So far it has successfully identified 1375 beggars in five districts of Bihar and has issued them identity cards to avail the benefits of MBNY. Two rehabilitation homes with the concept of shelter with kitchen called Basera have been established along with a few short stay centres. The project also organizes vocational skill trainings, distribution of warm clothes and health camps (MBNY, 2017).

Gramin Evam Nagar Vikas Parishad (GENVP) is one of the implementing organizations of SAKSHAM and is effectively making efforts to enrol the ultra-poor living in Bihar and create an impact on their lives.

2. About GENVP

Gramin Evam Nagar Vikas Parishad (GENVP) was established on 14th November, 1984 by a group of like-minded associates to involve the rural and urban poor in various developmental activities. Realizing that women and dalits are the strongest agents of social change, the organization concentrates on the empowerment of people through these agents of change in the villages. GENVP works in the areas of health, empowerment, governance, education, sanitation, natural resource management and so on. The organisation either directly intervenes with the community or uses measures such as advocacy, capacity building,

campaigning, networking and carries out social research to achieve its objectives (GENVP, n.d.). GENVP has collaborated with Government of Bihar to work towards the upliftment of the ultra-poor by implementing Basera – the shelter home scheme.

2.1. About Basera

'Basera – a family home for ultra-poor families', is a pilot project implemented by GENVP under the aegis of SAKSHAM. The objective of Basera is to provide alternative shelters with basic facilities like food, water, sanitation, sleeping arrangements and safety to the most vulnerable/ultra-poor/beggars/destitute segments of urban poor who live on streets and pavements (GENVP, 2016).

To qualify for the Basera scheme, the beneficiary should be from a deprived family comprising of husband, wife and children up to the age of 14 years. The beneficiary's need has to be approved by a committee.

In Patna, Basera home is located in Punaichak. It is equipped with well-guarded lodge and board facilities. The kitchen is well equipped with devoted cooks providing free of cost breakfast and dinner. Lunch is provided at a subsidised rate of Rs. 20/- per family. Each family is allocated a separate room consisting of a bed and an almira. Support in form of blankets, clothes and footwear is also extended occasionally. Residents are also provided technical support for learning new skills and getting placements. In addition to this, the residents can also avail support services from NGO staff and counsellors.

The inhabitants of Basera are required to abide by all the rules and regulations of the house, including the clause that they no longer can beg for their living.

> *To qualify for the Basera scheme, the beneficiary should be from a deprived family comprising of husband, wife and children up to the age of 14 years. The beneficiary's need has to be approved by a committee.*

3. Project Focus

As a program protocol, GENVP identifies various pockets in and around Patna which comprises of substantial number of ultra-poor people. The NGO team conducts regular visits to these places and educates the prospective beneficiaries about Basera.

GENVP also facilitates the attainment of Aadhar cards and creation of bank accounts so as to integrate the beneficiaries with the mainstream. The beneficiary families are encouraged to enrol their children in schools. They are also provided with life-skill trainings to facilitate dignified earnings.

In order to evaluate the current processes and improvise the project implementation, We Care interns were asked to study and understand the elements of the ongoing Basera project. The objectives of the study were:

- To study the profile of the ultra-poor families residing at Basera.
- To increase the number of enrolments at Basera centre of GENVP.
- To conduct resource mapping for assessing the availability of health facilities, education centres, health hazards and employment opportunities in Khajpura and Bailey Road areas of Patna.

To increase awareness about the issue of beggary by organizing community events.

4. Methodology

A micro-exploratory study was designed to attain the research objectives mentioned above. Data about the Basera project was collected from NGO Co-ordinator, SAKSHAM Project Managers and government officials from Department of Social Welfare, Government of Bihar.

GENVP identifies various pockets in and around Patna which comprises of substantial number of ultra-poor people. The NGO team conducts regular visits to these places and educates the prospective beneficiaries about Basera.

The project beneficiaries were the key respondents for collecting data in order to develop the case studies. The information on the issue of beggary was sought from the NGO Co-ordinator and SAKSHAM Officials. Ultra poor families residing on the streets were another set of respondents who were the prospective beneficiaries of the Basera Centre.

Interview schedule was designed to collate information to develop seven case studies of beneficiaries. Case studies were built around the following components:

- Personal profile of beneficiaries and their prior history
- Motives for shifting to Basera
- Availability of Aadhar card and bank account
- Feedback about Basera
- Expectations from Basera

For increasing the enrolments at Basera centre of GENVP, a survey was conducted with the people living on the streets to gather basic information about their background and current occupation. As the respondents were available only late in the evening, the interviews were conducted according to their availability. Further, informal discussions were carried out and information was provided to the ultra-poor on the following data points: a) about the Basera scheme, b) facilities at Basera home and c) prospects for better future.

Community based events like Marathon – Run Patna and Health Camp were organized as a strategy for creating awareness about the issue of beggary in Patna.

In order to conduct the resource mapping exercise, interviews were conducted with the prospective beneficiaries of Basera. Information was sought on education facilities, employment opportunities, sanitation levels, health hazards and health care facilities (both government and private) available in the areas of Bailey Road and Khajpura of Patna.

5. Findings

5.1. Profile of Beneficiaries:

Information about the socio-economic profile of the beneficiaries was solicited through interviews. Five families and two widows rehabilitated in Basera were interviewed by the interns during the We Care Internship. It emerged from the seven beneficiaries, with whom the interns interacted, that they were highly marginalized. Most of them had a family size of five. They migrated from the interiors of Bihar and Madhya Pradesh. Economic constraints pushed

them to migrate to a larger city like Patna in search of employment opportunities.

Beggars shared their hardships and struggle for survival on the streets of Patna. Living a life of a beggar makes them prone to accidents and health hazards due to pollution. Of the seven respondents, two witnessed accidents of the earning members in the family. This had an impact on their livelihood. Since they had no insurance cover, they had to spend majority of their earnings on their medication. This pushed them further into the vicious circle of poverty.

Each family at Basera had a unique story to tell. For instance, Meena, a widow aged 40 years, shared that she worked as a domestic help in Patna. She left her three children back in her village. Her two sons are enrolled in school whereas the daughter has been kept out of school. When she met with an accident she had to avail a loan of Rs. 5000/- from a local shopkeeper in the village. Due to the mishap, she lost her job as domestic help and the loan is now being repaid by her son. Since then, she has been sleeping on the streets in Patna.

Beggars shared their hardships and struggle for survival on the streets of Patna. Living a life of a beggar makes them prone to accidents and health hazards due to pollution.

Two other families reported that they sold plastic balloons and flowers at busy locations like gardens, temples, fairs, amusement parks and so on in their hometowns. Their inability to earn a sufficient income to sustain their family pushed them to move to Patna with the hope of a better life.

Other beneficiaries reported that they have been living in Patna for at least five years. To earn a livelihood they work as casual labourers at construction sites and earned Rs. 250/- to Rs.300/- per day. Due to old age and casual nature of job, they are employed only for 3 to 4 days a week.

The beneficiaries reported that before moving to Basera they were sleeping in temporary structures like tents on the roadside.

Living conditions of ultra-poor

While residing in these temporary structures, they often had to pay bribes to stay on the pavement or lose their small assets when municipal authorities evicted them. It was like paying penalty for being poor.

The beneficiaries shared that GENVP approached them with an assurance to provide shelter, where they could come back after the day's work. The hope of a permanent structure to reside and a better future for their children motivated them to move to Basera. Chaman and his family moved from Jhansi to Patna with 15 more families.

Settlements of ultra-poor

Only one out of the ten children in the age group of three to fifteen years at Basera was enrolled in school. Rest of them were not enrolled to school since their parents felt that they could not afford their education expenses. Children either accompanied their parents at work or stayed back at Basera. However, all of them aspired to educate their children and grandchildren.

Interestingly the interns found that the beneficiaries were aware of their legal rights as 90 per cent of the beneficiaries' possessed Aadhar cards. However, none of them had a bank account.

During interactions, interns identified that the beneficiaries had inherent skills in agriculture and tailoring. The women were interested in learning new skills like stitching, flower making and so on as these would require less manual labour and fetch them an alternate source of income.

5.2. Health Camps:

Ensuring health and safety for all the beneficiaries at Basera was essential. Hence a complete health check-up camp was organized by SAKSHAM at all its shelter homes in Patna. This was vital since all of them lived under the open sky and were highly exposed to pollution caused due to road traffic and construction. As it was observed that certain beneficiaries lacked an identity proof, SAKSHAM arranged for the same at the health check-up camps.

Bneficiaries were aware of their legal rights as 90 per cent of the beneficiaries' possessed Aadhar cards. However, none of them had a bank account.

5.3. Mobilization:

We care interns identified families who lived on streets. During the course of discussion, interns provided them with information about the Basera scheme, provision of free facilities and its benefits. They were assured about their safety and security.

It emerged through the discussion that the respondents were not willing to leave the space occupied by them on the streets. They believed that they had tenancy rights on the space and if they left it unoccupied then others would acquire it. By and large, they felt

Health Check-Up Camp by SAKSHAM

that the scheme was a scam. They were unable to comprehend that a shelter would be provided to them without expecting anything in return. Some of them also felt that in lieu of shelter they would be required to give away the vital organs of their body. Since the respondents stayed in their groups on the pavement, they preferred to believe each other rather than being convinced about the genuineness of the Basera scheme. This groupthink prevented them from shifting to Basera.

Despite all odds, the interns carried out multiple follow ups with the respondents and organized their visits to Basera. If any family agreed to stay in Basera, they were informed about the screening rules and regulations which would be levied on them during their stay at the home.

5.4. Resource Mapping:

Resource Mapping was conducted by the interns to identify important resources which could be mapped and utilized for the welfare of the ultra-poor. The interns identified pockets within the city of Patna where beggars spend most of their time. Two pockets each in Khajpura and Bailey Road were shortlisted on the basis of primary research whose findings indicated that a lot of homeless people were living in these areas. Approximately 200 and 1200 homeless people were identified in Khajpura and Bailey Road respectively.

The interns' interactions with the respondents revealed that that they were daily wage labourers and rag pickers who found shelter under the newly constructed flyovers on Bailey road.

At Khajapura, a group of respondents resided in a government constructed building which was

Interns mobilizing the ultra-poor living on street

structurally weak. The top floor had already collapsed and the rest of the building was on the verge of breakdown. In spite of the poor state of the building, the residents denied to vacate the building in fear of being abandoned from their own house. The residents demanded for the reconstruction of the building with basic facilities embedded from the Government of Bihar.

Both Khajapura and Bailey roads being busiest streets of Patna have many health risks associated with them. The high levels of air pollution cause respiratory illnesses since it affects the lungs resulting in diseases like asthma, skin infections and so on. The areas are also prone to high levels of noise pollution due to heavy vehicular traffic which leads to higher risk of hearing disorders. Residents on the street are prone to electrical shocks due to low hanging wires and road accidents.

To map resource availability in terms of presence of educational institutions, healthcare facilities and employment opportunities at Khajapura and Bailey Road, the interns carried out a survey. Table 1 enlists various resources available at Khajpura and Bailey Road respectively.

It can be inferred from the Table 1 that the locations occupied by the beggars had substantial education and health facilities. It also had private enterprises which had the potential to provide employment opportunities.

5.5. Promotional Strategy:

GENVP felt the need to make the general public living in Patna aware about the issue of beggary, its ill effects and the government scheme that exists to reduce the number of ultra-poor. Hence, to promote the activities of the organization with prime focus on Basera, a Marathon Run was organized in Patna. A promotional event like a Marathon helps create mass visibility since it is a buzzword across the country. With increasing number of health-conscious

Table 1
Resource Mapping

Resource Type	Location wise resource availability	
	Khajpura Pillar 33 and 34	**Bailey Road** From Patna Zoo to Shaguna Mod
	Number of affected people: 150 – 200 Adults - 100 (45 men and 55 women) Children - 50	Approximate number of affected people: 1000 - 1200
Education	· 3 private schools (Located within a kilometre)	· 12 Private schools · 3 Government schools
Health Care	· 2 Private hospitals · 1 Private clinic · 1 Primary Health Centre (PHC)	· 15 Private hospitals · 1 Private clinic · 1 Nursing home
Employment Opportunity	· Construction sites · Commercial complexes and banks	· 19 Banks · 17 Commercial towers · 3 Markets · 2 Shopping malls · Construction sites

people, it is easier to attract masses and communicate the message. A Marathon will cover a larger area and communicate the message by using banners, hoardings, TV and newspaper ads, announcements and games in an effective manner.

5.6. Marathon Run – Patna:

'Run Patna 2017', was a marathon run organized in Patna on February 12, 2017 by SAKSHAM, GENVP and Chandragupta Institute of Management. The marathon was aimed at promoting awareness among people about the prevention of beggary and helping people to understand that 'begging is a crime'. With the tagline, "Samaj ka haath bhikshuko ke saath", the event highlighted various initiatives by the Government of Bihar to uplift the deprived sections of the society. The event received a good response. Around 200 running enthusiasts and 50 volunteers participated.

'Run Patna' promotional messages

6. Analysis

It can be inferred from the above discussion that shelter homes like Basera have the potential to enable the ultra-poor move out of the shackles of beggary. While a few of them are seen to be making full use of all the facilities provided by Basera, a large section is still trapped in the myths surrounding the Basera scheme. Hence, the total utilization of the scheme is an area of concern. The myths are spread by the owners of the beggary racket to protect their own business.

It has to be recognized that when one gets habituated to stay on roads it is difficult for them to get into an institution and follow the institutional norms. Any behavioural change amongst beggars calls for understanding their belief system. Merely creating awareness about the scheme will only have marginal impact. Until the belief system is not changed, beneficiaries will not take advantage of the scheme. It is important to address the barriers which prevent them from utilizing the scheme and increase the benefits. For this the existing residents of Basera can be engaged as champions to promote the scheme. Their involvement will play an influencing role in attaining behavioural change.

A lot of promotional efforts have to be deployed at railway stations, bus-stops, market places and other localities about the scheme to educate the larger public regarding the Basera facility.

Partnerships with NGOs and local businesses can also play a pivotal role in promoting the scheme. Multiple strategies have to be adopted to disseminate information especially to the migrant population to ensure that they do not succumb to the beggary racket.

7. Conclusion and Recommendations

To sum up, beggary as a crime is an outcome of lack of job skills, unemployment, rising cost of living, migration, and lack of housing. The ultra-poor live in deplorable conditions since they are mostly marginalized.

Basera, an initiative by Government of Bihar is an attempt to eradicate beggary. The initiative has been successful in its initial stage to rehabilitate those living on streets. It has been able to give a sense of security and an assurance of a shelter to the residents. This gives them an opportunity to focus on searching for jobs that will ensure sustained income. First step towards sustainability is financial inclusion of beggars and securing Aadhar cards, which enables them to access welfare schemes.

Multiple strategies have to be adopted to disseminate information especially to the migrant population to ensure that they do not succumb to the beggary racket.

To move ahead it is recommended that for successful rehabilitation, the rescued beneficiaries should be integrated with the mainstream society. In order to materialize this, market oriented vocational training and soft skills training should be undertaken. Personal counselling and grooming can help in developing confidence to attend job interviews. Placement support should be provided by collaborating with recruitment firms. Family life and health education will activate behavioural change. Provision of quality and affordable education and low cost housing shall further aid the rehabilitation process.

To ensure that the future of their children is not compromised, the importance of education should be communicated to the parents. Support should be provided in the form of scholarships, study classes, hobby classes, sports events and other relevant activities.

For Basera to be financially viable and scalable it is recommended that old state government buses or private buses be converted into fully equipped solar powered caravans. Three to four families can be housed in a caravan. Buses can be renovated and placed on the streets where a few families could stay instead of moving to a permanent concrete structure.

Continuation of beggary is a blot on the nation and needs to be abolished soon. This can happen only if we have the will to address this issue. Even though it is one of the most complicated issues, it can be handled with the support of all the stakeholders to bring about a behavioural change in the society.

Awareness generation about Basera by GENVP

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The Silk Losing its Sheen

Abstract: Centre for Action Research and People's Development (CARPED), an NGO based in Andhra Pradesh, contributes to the cause of handloom weavers in partnership with the government. This article portrays the nature of the handloom business, the profile of weavers, and role of weaver unions in Pochampally, Telengana. This study reveals that decreasing demand, exploitation by master weavers, lack of regulations, and weak unions have left individual weavers in dismal conditions.

This paper makes a few recommendations in the area of provision of minimum wages and social security measures for weavers. It suggests a revision of the handloom product management strategy to enhance the product appeal and sales in domestic markets. This paper is the outcome of Mr. Manu Gorthi's, Mr. Prasanth Reddy Burramukku's, Ms. Divya Bharathi G's, Mr. Gaurav Agarwal's, and Mr. M Rajashekar Reddy's 'We Care: Civic Engagement' internship with CARPED in February, 2017.

1. Introduction

Indian handlooms are celebrated all over the world. Each piece of cloth has a story to tell and our designers take great pride in showcasing them at Paris, Milan, or New York. Over 4.3 million people are directly involved in production, making the handloom industry the second-largest employment provider for the rural population in India after agriculture (Textile Industry…, 2017). This includes 38.47 lakh adult handloom weavers and ancillary workers, of which 24.72 lakh are engaged full time and 13.75 lakh on part time basis (Handloom Census of 2009-10).The handloom industry contributes significantly in terms of its exports. The export of handloom products from India stood at US$ 360.02 million in FY2015-16 (Textile Industry…, 2017).

Though the Indian fashion industry celebrates the beauty of the Indian handloom on its ramps, both nationally and internationally, the weavers responsible for these gorgeous fabrics are ending their lives due to poverty and debt. Weavers lack knowledge about the changing fashion trends, unavailability of yarn at subsidized rates, and have no direct contact with the buyers due to the menace of middlemen. There is no regulation of prices by the Handloom board. Corruption in percolation of government funds adds to the drudgery of weavers (Salvadore, 2013). To further dig into the issues faced by the weavers at the ground level, a micro-research was conducted by the We Care Interns in the village of Pochampally in Telangana.

The highest number of weavers in India belong to Telangana and Andhra Pradesh and together account to about 3.5 lakh weavers. Pochampally, a cluster of 80 villages, has traditional looms

whose pattern and designs are centuries-old. Presently, the Silk City, where weaving is more of a cottage industry, is home to many weaving families. The job of weaving is a highly skilled job and skilled artisans perform it. In the era of skill development, these skilled weavers are forced to leave their profession and perform other unskilled jobs like security, driving, sales and so on (Sudhir, 2015). Alarmed by the situation of the weavers in the Telangana and Andhra regions, CARPED has started working very closely with the weavers. It is trying to assess the reality of their lives at the ground level and help the government implement its schemes and welfare programs efficiently.

2. About CARPED

Centre for Action Research and People's Development (CARPED) is an action research group, formed by a group of young professionals, engaged in participatory community development. It has its registered office in Hyderabad.

CARPED was registered as an NGO under Societies Registration Act in 1989, with the objective of facilitating better quality of life through community mobilisation and participatory governance based on sustainable natural resource management. The major focus of the organization is on protecting and empowering children, women, and the environment (Biswas, 2015). The organization also emphasises making policies more people-oriented through interventions in challenging issues.

3. Project Focus

As part of the internship, interns focussed on the vicinity of Pochampally, one of the leading producer of silk sarees in south India. Despite selling high quality products which appealed to the elite class, the handloom industry of Pochampally has been on a decline since the last three decades. Causative factors for the same being the highly unorganized nature of the sector, rising cost of raw material, and fluctuating demand. Consequentially, this has impacted the livelihood of the weavers, compelling them to take dire steps like committing suicide (Bhagyatula, 2010).

Alarmed by the situation of the weavers in the Telangana and Andhra regions, CARPED has started working very closely with the weavers. It is trying to assess the reality of their lives at the ground level and help the government implement its schemes and welfare programs efficiently.

With the advent of new designs in the fashion industry, there have been signs of revival. Since the weaver communities are to be nurtured to conserve this heritage art as well as to economically empower them, CARPED has been reaching out to them with assistance. In this context, the We Care interns were assigned the task of examining the living conditions of handloom weavers in the rural areas of Telangana and Andhra Pradesh and suggesting ways of improving the same.

The objectives of the study were:
• To study the nature of handloom industry in Pochampally.
• To examine the profile of weavers in Pochampally.
• To explore and analyse the role of weaver unions.
• To provide recommendations for improving the situation of the weaving business in Pochampally.

4. Methodology

To understand the entire scenario of the weaving industry in Pochamapally and the issues associated with the weaving community, a micro-exploratory study was conducted.

The data points for conducting the study were:
a) Facts about weaving industry along with supply chain in Pochampally
b) Personal and occupational profile of weavers

The interns conducted secondary research by accessing several articles, journals, research papers, and other published material to get a basic understanding about the nature of the handloom industry in Pochampally.

Primary research was conducted by collecting information from the following respondents:
a) Weavers; b) CARPED's staff; c) Government officials and d) Local influential personnel

Respondents of the primary research consisted of a healthy mix of individual weavers, weavers working under master weavers, and weavers who were members of a cooperative society.

The sample comprised of 90 weavers, four staff members of CARPED, and 12 other respondents who were interviewed. An interview guide was used to collect information from the weavers pertaining to their family, nature of job, economic situation, supply chain issues, and other relevant areas. Informal unstructured interviews were conducted with CARPED's

staff to obtain information about the nature of handloom business in Pochampally, types of government schemes available, and the issues faced by the weavers. Interactions with other respondents brought to light the hiccups in implementing the government schemes, the gaps in the existing industry, and the barriers to the government's efforts to extend a helping hand.

Both primary and secondary data was used. Primary data was analysed qualitatively and the secondary data was analysed using the Content Analysis method.

5. Findings

5.1. Pochampally: nature of handloom business:

Pochampally is a group of villages which is at a distance of around 55 km from Hyderabad. It is situated in the Nalgonda district of Telangana region in Andhra Pradesh. Pochampally has traditional looms, whose design is more than a century-old. It is famous all over the world for hand woven products. Tie and dye sarees (both silk and cotton) of different counts are woven called the Ikkat (WTO, n.d.). As per the WTO, "Handloom weaving in this region is clearly marked by a speciality, which has allowed it to survive and even adapt to changes in demand. The Ikkat technique of weaving has been in existence for the last 40 years. By the mid-1960s, silk tie dyed sarees from Pochampally began to enter the market and by 1970s became popular especially at the upper end of the market. Within a decade, weaving in the entire region shifted to silk from cotton. Silk was preferred as wages were higher, the yarn was stronger and easier to weave; and silk yarn would take colour well. Around this time, many weavers migrated from Medak, Khammam, Mehbubnagar, Guntur and other places into the Pochampally- Koyyalagudem belt. It is also possible that around this time, the shift of weavers from cooperative to working under master weavers increased."

Majority of the population in the region are weavers, the rest being traders and people involved in other business activities. The

Handloom weaving in this region is clearly marked by a speciality, which has allowed it to survive and even adapt to changes in demand. The Ikkat technique of weaving has been in existence for the last 40 years.

warp and weft threads are dyed in beautiful colours before weaving begins (APCO, n.d.). The famous Pochampally Ikkat tie and dye saree has won Intellectual Property Rights protection. Mulberry silk is used majorly for weaving the sarees. The silk yarn is bought from Karnataka whereas pure zari is bought from Surat (WTO, n.d.).

The handlooms lost popularity to the powerlooms and faced the problem of imitation from mills (WTO, n.d.). The demand for authentic sarees fell; however, it has been gaining new ground in the high and mid-range markets with its creation of new styles and designs.

With the decline in demand for the authentic handloom sarees and rising competition for marketing the product, alternative ways of engaging weavers have emerged:

1. Weavers work independently and supply to the wholesalers who are connected to the market.
2. Weavers work for master weavers and they are connected to the market through wholesalers.
3. Weavers become part of cooperative society which supplies to the government run Khadi stores and the Weavers Co-operative society which is connected to the market.

Fig. 1 describes the distribution channels through which weavers are connected to markets.

The handlooms lost popularity to the powerlooms and faced the problem of imitation from mills. The demand for authentic sarees fell; however, it has been gaining new ground in the high and mid-range markets with its creation of new styles and designs.
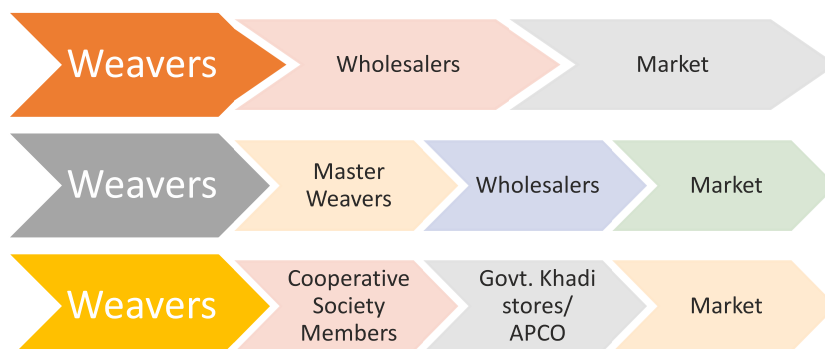
Fig. 1: Distribution Channels and Value Chain

5.2. Cooperative Society:

Cooperative Society of Pochampally is a government body mainly aimed at improving the lives of the weaver community. It offers subsidies for procuring raw materials and new equipment. It also purchases the finished products from the weavers, distributes bonuses, and ensures the well-being of the community. Weavers working for the society earn a little more than others. Weavers who are members avail benefits of government released schemes and are able to market their products through the handloom exhibitions, Khadi and Village Industries Commission (KVIC) stores, and A.P. State Handloom Weavers' Co-operative Society Ltd. (APCO)[1].

Despite support provided by the cooperative society, the socio-economic condition of weavers has not improved to a great extent as they are unable to provide continuous work. One of the major limitation of the cooperative society is that they stopped enrolling new members since the last 40 years. Research conducted by interns revealed that, of the 4500 – 5000 weavers present in Pochampally, only 928 are part of the co-operative society. In this context an employee of the cooperative society mentioned that *"We cannot support additional supply of finished goods which we would receive through the new memberships. Each weaver on an average weaves 7 sarees a month, leading to an excess of supply with no increase in the existing demand. We would not be able to sell those sarees. Hence, we restrain ourselves from issuing new memberships."*

Research conducted by interns revealed that, of the 4500 – 5000 weavers present in Pochampally, only 928 are part of the co-operative society.

5.3. Master weavers:

According to World Trade Organization (WTO), "Master weavers/traders control the business aspect by collaborating with traders from other states. In the higher-end market, transactions are with entrepreneurs, in this case, the master weavers. These

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[1] The Handloom Societies in Andhra Pradesh are organised as a two tier structural societies in the village called Primary Handloom weaver's co-operative society. The APEX society at the State level called A.P. State Handloom Weavers' Co-operative society Ltd. (APSHWCS), popularly called as APCO.

entrepreneurs are a part of "Pochampally Handloom Tie and Dye Manufacturers Association", which consists of 100 master weavers. The Association lobbies with the government for various aspects like stock pile up, controlling wage limits, devising ways of dealing with credit defaulters and so on". The master weavers are able to make sales in the same markets without subsidies where the cooperatives are unable to sell. Hence, 75 per cent of all the weavers in the country work under master weavers (Bhagavatula, 2010).

It emerged through the discussions with We Care interns that due to the lacunae in the cooperative model, the weavers opted to work with the master weavers. Despite the earnings per piece being lower than the cooperative, the master weavers offer them continuity of work and this is important for them.

Weaving blocks at a Master Weaver

5.4. Profile of Weavers:

The Bhoodan Movement i.e. the land reform movement was initiated at Pochampally in 1951 (Pochampally.com, 2015). History records that the emergence of individual weavers occurred during this period as the place attracted traders from different parts of the country. The individual weavers were able to showcase their products and generate good sales without much marketing efforts. However, this declined in the 1990s due to the imitation of designs by mills i.e. power looms. Limited market efforts, lack of design innovation, and near stagnancy in weaver's skills led to huge pile up of stocks.

At Pochampally, even today, weaving is a family occupation. As soon as a child turns 10, he/she

is considered as an asset to start weaving. Consequentially, their educational levels remain low. On an average, the weaver families consist of 5 members, out of which 2 to 3 members practice weaving. Individual weavers work for master weavers as they get all the necessary support right from procuring raw material to selling the finished goods. The master weaver generally provides raw material for eight sarees. The entire process of weaving eight sarees takes around 30 to 45 days. Entire family is engaged in weaving for which they earn Rs. 1500 to Rs. 2500. On an average the estimated household income is about ten thousand rupees per annum. 50 per cent of the families live below poverty line with 25 per cent living in acute poverty. This results in weavers moving into the debt trap as the entire business is carried out on credit. In many cases the loan availed by the weavers is more than their annual income (WTO, n.d., pp 23-26).

Explaining his condition, Mr. Chandrayya who has been a weaver for 43 years says, "*I don't find it fruitful enough and sustainable to let my children work in the same field. Though as a tradition I will teach them how to weave but will make them study engineering to obtain a job in the city. With the stagnant wages and increasing household costs, weaving is no longer an attractive sector to work for.*" Even Mr. Chandrayya had to leave the village to work in the city as a watchman to earn Rs. 7,000/- per month when the monthly incomes in Pochampally hit figures as low as Rs. 3,000/-.

5.4.1. Individual Weavers:

The weavers are highly skilled and create their own designs to sell either directly to the wholesalers or to the society if they are a member. While those individual weavers who are not part of the society have high autonomy, they are constrained by the high raw material prices and the funds needed to facilitate them. And since they also provide low volumes of products, the wholesalers tend to exert their bargaining power which further exploits these weavers.

50 per cent of the families live below poverty line with 25 per cent living in acute poverty. This results in weavers moving into the debt trap as the entire business is carried out on credit. In many cases the loan availed by the weavers is more than their annual income.

In order to become an individual weaver, they need a loom which is a huge capital expense considering their poor economic situation. While in most of the cases the loom is inherited from their parents, it still needs significant investment to restore it to full working capacity.

Weavers working independently are marginal in number. They purchase the raw materials, weave on their individual looms, and supply the finished products to the local shops. Being financially weak, most of the weavers cannot afford the loom as it usually costs Rs. 25,000/-. Even the damages to the product are borne by the weaver himself. Individual weavers often lack the skill to design a saree as better designs fetch better prices in the market. Shopkeepers have huge bargaining power due to the low numbers offered by the weaver and they also try to exploit the weaver's need to sell his finished goods in order to raise capital for raw materials. Consequentially, they buy the finished products at a low price. Sale of handloom products being the only source of income for the weavers reduces their bargaining power further.

Working Conditions

5.4.2. Master Weavers:

Master weavers usually invest in providing a loom and a place from where the weavers can operate. The weavers are temporarily employed by the master weavers and are paid on piece rate basis. Their income ranges between Rs. 7,000/- to Rs. 13,000/- per saree depending upon the complexity of the design of the saree. Since the job is given by the master weavers, the raw material (yarn) is also provided by them. Weavers have a filial and fraternal relationship with the master weavers as they offer financial support to weavers during times of personal emergency. Due to this bond, the weavers are willing to work for them. Weavers have to bear a share of the loss for any damage occurred during weaving. The master weaver usually sells the sarees on his premises or to the retailers.

5.5. Role of weaver unions:

The discussions with weavers revealed that the weaver unions in Pochampally are dormant in the supply chain of weaving industry. Though the weaver union meetings are conducted fortnightly, no significant issues get discussed. As a result, the weavers have lost faith in the union and avoid attending the meetings. Interactions with the union members indicated that the union has been advocating the need for issuing new memberships in the cooperative society or for obtaining permission to create a parallel cooperative society to cater to the new membership issue with the state government. However, due to lack of unity among the union members, the government has side-lined their request.

6. Recommendations

The following recommendations are proposed for betterment of the situation of weavers:

6.1. Wages, Social Security, and Working Conditions:

As the income levels of the weavers are abysmally low, an appropriate wage structure should be decided for them as per the Minimum Wages Act, 1948. The same should be revised at regular intervals. As a social security measure, the government should continue offering medical insurance to weavers at a subsidised cost. To enhance the productivity of the weavers, subsidy should be provided for newer advancements in the handloom sector. For instance, Asu machine² should be provided to process yarn as this machine reduces eight to nine hours of labour each day. To further improve the working conditions of the weavers and enable better business opportunities, directives should be given by the Ministry of Handloom to upgrade the existing cooperative society or create a new society to accept new weaver memberships.

> *To enhance the productivity of the weavers, subsidy should be provided for newer advancements in the handloom sector. For instance, Asu machine2 should be provided to process yarn as this machine reduces eight to nine hours of labour each day.*

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²   Asu is a hand winding process of yarn which needs to be pursued before weaving these patterns on loom. This process involves moving hand, over a space of one meter up and down around semi-circularly arranged pegs, 9000 times for one sari, demanding high concentration and accuracy. For each sari almost four to five hours are required. The Asu machine processes yarn for one saree in one and half hours, thus reducing the physical burden and increasing the number of sarees made per day.

6.2. Market Connect:

There is a need to revise the handloom product management strategy. This implies that adequate measures should be taken to design an appealing product range across various customer segments at various price points and at various locations. There is a need to promote the products extensively using various media vehicles and channels for creating demand for handloom apparel. Market access should be provided to weavers to showcase their products directly to the customers. Currently, handloom is marketed predominantly through exhibitions, KVIC stores, and cooperative stores. Efforts should be made to market it through high end boutiques and other multi-brand retail outlets like Shoppers Stop, Lifestyle, Pantaloons, and so on across various cities.

Handloom products can also be marketed through e-commerce. For instance, an online portal should be set up by the Handloom Commissioner for Pochampally sarees which should be further linked with other commercial online shopping apps.

There are various schemes under start-up India for the educated youth to develop their enterprises. The youth can be encouraged to set up marketing outfits to promote the sales of handloom products. Business coaching for such youth can come from established business executives. This effort will create jobs both for the weavers as well as others in the value chain.

6.3. Finance:

Discussions with weavers revealed that corruption is prevalent in government organisations. Describing the situation, one of the weavers shared that he was asked for a bribe in order to obtain a weavers' card for his son. The weavers also expressed that most of the schemes introduced by the State Government do not actually reach the weavers. Instead, the middlemen absorbed all the benefits. The government mandate to provide collateral free loan up to Rs, 50,000/- based on weavers' card was not well-accepted. The weavers demanded support during pre-loom and post-loom phases such as access to finance and a market for their products.

6.4. Design protection and authenticity:

To ensure that the design of the sarees is protected, a trademark for the Ikkat design should be created, ensuring that the weavers' rights are protected and reserved. The Ministry of Textiles, Government of India should pursue measures to make the Handloom Mark mandatory. Efforts should be made towards promoting the Handloom Mark and ensuring that it is recognised by the consumers. They should also make provisions to include a serial number to check the

legitimacy of the product in order to avoid counterfeit products being sold in the market.

7. Conclusion

Indian handloom is a unique specialised skill which needs to be safeguarded. The handloom products of Pochampally should be promoted in the world as it is of heritage value and should be restored for the benefit of future generations. CARPED should work towards creating synergy among various interest groups and stakeholders to implement the above-mentioned recommendations for the betterment of the handloom sector and prevent its extinction. Better leadership will strengthen the union to actively execute its role. Expert NGOs in the field should guide the Weaver's Union on the ways and means to better the current situation of weavers. If the union resolves membership issues, the weavers will regain their trust in the union. It should recognize the exemplary work of the weavers and organize training of weavers to diversify their portfolio by venturing into producing carpets, scarves, home furnishings, and so on. It should focus on availing the welfare schemes introduced at the Department of Handloom for the weavers. Weavers will remain in the profession of weaving if the business is profitable. It cannot be made profitable until changes are made in the existing practices.

> *Weavers will remain in the profession of weaving if the business is profitable. It cannot be made profitable until changes are made in the existing practices.*

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Overcoming Adversity through Handicraft: Study of Women Artisans in Meerut

Abstract: Grameen Vikas Sanstha (GRAVIS), an NGO located in Meerut, Uttar Pradesh, is engaged in empowering women artisans. This paper makes an attempt to map the economic status of women artisans and examines the way in which they operate their micro businesses. The paper reveals that women artisans have remained backward and their role is primarily limited to production of handicraft. Lack of market access and dependence on middlemen has resulted in their exploitation. The marginalized status of women artisans is also attributed to the poor working conditions, disguised nature of employment, marginal income, and lack of enterprise modernization. An attempt has been made to explore the influence of SHGs on artisans and scrutinize their level of awareness and utilization of Mudra Yojana.

The paper concludes with a few recommendations offered to strengthen the effectiveness and efficiency of Mudra Yojana, capacity building of SHGs, and collaboration with the corporates to sustain the micro-enterprises. This paper is an outcome of MBA students Mr. Ashutosh Bansal's and Ms. Aashna Manaktala's "We Care: Civic Engagement" internship with Grameen Vikas Sanstha in February, 2017.

1. Introduction

Over the years, India has experienced rapid growth and development in various spheres. Gender equity is unfortunately not one of them. The Indian development model is yet to fully incorporate the important role played by women for propelling the socio-economic growth of the country (Kumar, 2017). According to a national sample survey, in 1999-2000, 25.9% of all women were employed and by 2011-2012 this proportion had dropped to 21.9%, in contrast to countries like Nepal, Vietnam, Laos, and Cambodia which have highest women labour force participation (Desai, 2017). Analysis done by Hindustan Times shows that the 10 worst performing states in India in terms of Women Empowerment Index (WEI) lie in a straight belt cutting across North and Central India. The 'BIMARU' states of Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh, fall behind the entire country in 'Women Empowerment' (Bansal, 2017). To improve the economic conditions of working population, especially women, the government of India has launched 'Micro

The Indian development model is yet to fully incorporate the important role played by women for propelling the socio-economic growth of the country.

Units Development and Refinance Agency' (MUDRA) loan of Pradhan Mantri Mudra Yojana (PMMY) to meet the financing needs of non-corporate small business units in the country. The main idea is to provide financial support to small businesses (Mudra Loan, n.d.). NGOs play an active role in empowering women through planned interventions and promotion of government schemes such as Mudra Yojana. Grameen Vikas Sanstha is one such NGO actively working towards empowering the women artisans in Uttar Pradesh. Women artisans form an important part of working population of India offering unique cultural products to the world but remain at the lowest level of the supply chain in Uttar Pradesh.

2. About Grameen Vikas Sanstha (GRAVIS)

Mr. Prem Pal Singh Tomer formed GRAVIS on 28[th]August, 1989 in Meerut and it currently has presence in western Uttar Pradesh. Its mission is to work towards the sustainable development of communities of less fortunate people. Thus, it is their vision to create a society free from any exploitation by giving equal opportunity to backward and exploited sections of the society (GRAVIS, n.d.).

The organization primarily focuses on health issues, education for dropout children, women empowerment, and old age care. Since 2006, GRAVIS has conducted various skill development and entrepreneurship development courses for women to earn their livelihood. As a part of Ambedkar Hast Shilp Vikas Yojana (AHVY), the organization has formed twenty-five Self Help Groups (SHGs) involving 319 women artisans across six villages of Meerut district (GRAVIS, 2013). SHG members earn their livelihood by selling their handicrafts to middlemen who further sell the products in the market.

3. Project Focus

It was observed by GRAVIS that as per the current business model, women who are a part of SHGs are not directly connected to the market place and hence are not aware of the final selling

> *To improve the economic conditions of working population, especially women, the government of India has launched 'Micro Units Development and Refinance Agency' (MUDRA) loan of Pradhan Mantri Mudra Yojana (PMMY) to meet the financing needs of non-corporate small business units in the country.*

price of the product. Women artisans are persistently exploited by them. They are also highly dependent on the middlemen for procuring raw material for manufacturing goods. Consequentially, this impacts their final earnings. The organization instructed the We Care Interns to conduct a study to assess the current social and economic status of women artisans. It also expected the interns to promote the Pradhan Mantri 'Micro Units Development and Refinance Agency' (MUDRA) Yojana (PMMY) by imparting basic knowledge about the same to further accelerate the income levels of women artisans by eliminating the middlemen.

Objectives of the study:
- To study the business model adopted by women artisans.
- To assess the economic status of women artisans in Nagla Kaboolpur and Mundali villages of Meerut.
- To explore the influence of SHGs on women artisans.
- To assess the current awareness of Mudra Yojana among women artisans.

4. Methodology

To attain the above objectives, an exploratory study was designed. Data was collected from both primary and secondary sources. Data on efforts made towards women empowerment, status of SHGs i.e. active or inactive, challenges faced in availing government schemes was collected from NGO records. Data about PMMY scheme and its benefits was collected from the Mudra website.

Information on key parameters like the prevailing business model of handicrafts, economic status of women in two villages, benefits of being SHG member, and awareness about Mudra Yojana from three categories of respondents: a) Women artisans; b) Middlemen and c) NGO Staff were collated.

a) Women Artisans: A sample of 32 women artisans was selected from Nagla Kaboolpur and Mundali villages out of 110 women artisans. These 32 women were selected randomly from different streets of the village. Information was sought on the nature of their job, working conditions, revenue generated, challenges faced, and awareness about government schemes for artisans (specifically Mudra Yojana). Data was collected with the help of an interview guide and focus group discussion.

b) Middlemen: Three middlemen were selected based on their availability from the shortlisted villages for the study. Data was collected with the help of an interview guide on data points pertaining to the population involved in the handicraft trade from the sampled

villages: current business practices, awareness about government schemes for artisans, and the challenges faced by middlemen and artisans.

c) NGO Staff: In-depth discussions were conducted on the issues of women artisans, availability of government schemes for starting a social enterprise, existing programmes conducted by GRAVIS SHGs, and interventions to improve the social and economic status of women artisans.

Data collected from the respondents was analysed using both quantitative and qualitative analysis methods. Data collated from the women artisans was analysed using descriptive statistics and content analysis was done for the data collated from middlemen and NGO staff.

Mundali Village	**Nagla Kaboolpur Village**

5. Findings

5.1. Business Model:

The women of the family majorly carried out the labour intensive work of creating the products whereas the men, if involved, looked after the supply of raw materials from the local market and delivery of finished goods to the middlemen or their sale in the city market. Majorly, the middlemen supplied the raw materials and collected the finished goods.

It was observed that on an average 5-6 hours were spent by an individual per day on the job. This time varied for housewives and daughters in the family, with housewives spending equal amount of time on household chores as well. These women usually preferred to work during

daytime in natural sunlight as 24x7 electricity was still a problem in village. Moreover, the uncertainty in supply of electricity was the main driving force for the artisans to complete as much work as possible during daytime. There were instances when these artisans had to work in lamplight during night, when the demand was high in peak seasons. The common open area in the house was used as the workplace in majority of the cases. They earned wages on piece rate basis based on the amount and/or number of pieces created.

Women artisans were seldom aware of marketplace practices involved in the procurement of raw materials and delivery of final goods. Their main focus was on converting raw material into finished goods. The male members of the family were the ones who took care of the delivery related tasks.

The middlemen majorly controlled the income earned by women artisans as they operated like employees for the middlemen. Women artisans were completely unaware about the selling price of their products in the market. They worked under the middlemen like bonded labourers and were entirely dependent on them for market access. There was no governing body and due to non-functional SHGs they lost out on even the power of the masses. Having no knowledge of how much their work was worth in the marketplace, the women artisans were content with the current business model.

GRAVIS had supported the artisans to develop craft identity cards. These cards were later kept under the custody of the middlemen. In case the artisans needed the craft identity cards for purposes like availing loan facility from banks, they had to first collect them from the middleman, who was generally reluctant to give them. The We Care interns felt that the middlemen might have ulterior motives in keeping all the craft identity cards with themselves. They might be using those cards to register stalls in business fairs to sell craft products and avail the benefits provided

Women artisans were seldom aware of marketplace practices involved in the procurement of raw materials and delivery of final goods. Their main focus was on converting raw material into finished goods.

by GOI. Hence, the middlemen had complete control over the business and developed efficient ways to exploit the artisans.

A trader (middleman) with the artisans

Middlemen were generally aware of the day to day problems faced by artisans related to working conditions, lack of regular work, payment issues, ignorance about betterment solutions, and so on. They had no control over irregularity of work availability due to seasonal nature of the industry. Working conditions could not be improved as they were reluctant to introduce modern technology. Even the women artisans did not have any knowledge about new and modern tools which they could use in their job. They relied on basic tools and manual efforts. This made them inefficient in their work without them being aware of it. Though a general movement was being made towards the possible future use of modern tools, lack of money was a deterrent.

Middlemen feared losing their profit and business to artisans if artisans availed of government schemes to start their own small businesses. Thus, the middlemen kept mum about such solutions to common issues faced by artisans and did not help artisans even though they could.

5.2. Income Profile:

It was observed by the interns that a small number of women artisans were not dependent on their spouses for their day to day expenses as they were self-employed. They all seemed to be happy with this feeling of independence.

The wages earned per member were calculated on the basis of number of hours spent on the job per day and number of pieces completed. Piece rate system was followed. For instance, if a particular job required handiwork on a strip of cloth base, a rate of rupee one per foot was

decided. The earnings were calculated based on the total length of cloth on which the handwork was done in a month. The average income per family was around Rs. 12,000/- to Rs. 13,000/- per annum. Fig. 1 and 2 below displays the average household income at the two sampled villages.

Fig. 1
Annual Household Income at Mundali Village

Fig. 2
Annual Household Income at Nagla Kaboolpur Village
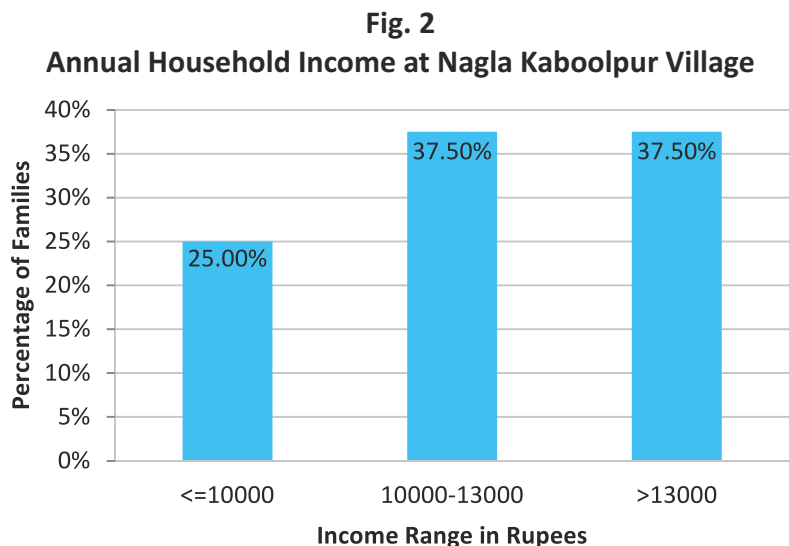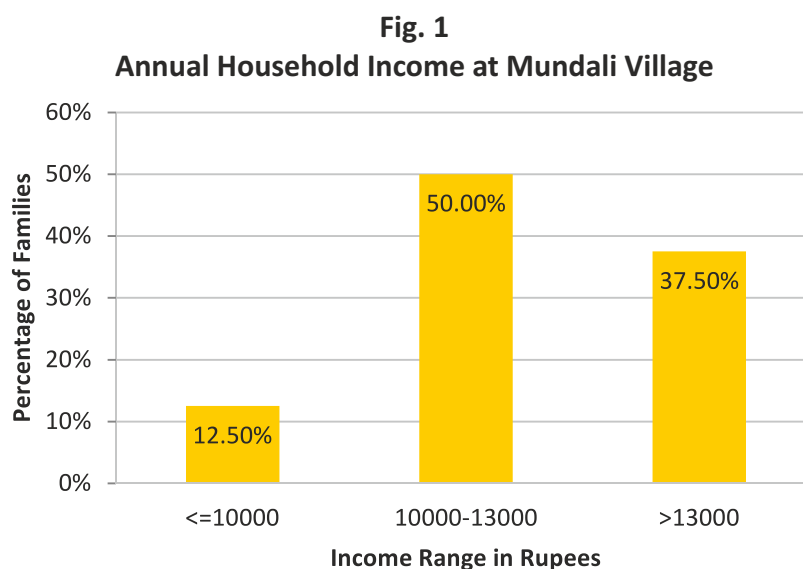
It can be observed from the above figures that 50 per cent and 37.5 per cent households in the villages Mundali and Nagla Kaboolpur earned between Rs. 10,000/- to Rs. 13,000/- and similar number of households earn above Rs 13,000/- annually from handiwork. At Mundali, 12.5 percent households earned below Rs. 10,000/- annually, whereas at Nagla Kaboolpur the number was 25 percent. The disappointing income levels leaves the highly skilled artisans in a deplorable situation.

The income earned was not distributed uniformly over the year as the work was seasonal. The demand would rise during festive and wedding seasons and drop significantly in the other parts of the year, especially during rains. The payment method in all the cases was cash payment as no one in the village wished to use debit/credit cards. The frequency of payment was also irregular. Artisans were paid for their work days and months after the actual delivery of the goods. Festivals of Holi and Diwali were the two important payment times of the year.

5.3. Influence of Self Help Groups (SHG):

Competitive behaviour seemed to exist among women artisans while creating handicrafts. This competitiveness was the driving force to pursue this handicraft work in addition to carrying out their household chores. SHGs were formed by GRAVIS approximately four to five years ago with the objective of making the women artisans self-sustainable by pursuing handicraft making as a source of livelihood. Presently, very few groups were functional.

For the purpose of this study, the two sampled villages were selected in a manner that one had SHGs formed, while the other did not have any SHGs. The village Mundali had some SHGs whereas no SHGs were formed in Nagla Kaboolpur.

The interns observed that at the Mundali village, the SHGs that were formed were still functional and required a slight nudge to review the tasks which were done since their inception. This would help GRAVIS to assess the present situation of the artisans in order to gauge the impact of the trainings provided to the artisans during initiation. The women artisans at Mundali were comparatively more self-reliant and the frequency of acquiring work orders was better and in favour of the artisans. The artisans at Mundali were more aware of and responsible towards their rights and duties.

On the other hand, as there was no presence of SHGs at Nagla Kaboolpur, the hold of middlemen over the artisans was strong and not in the artisans' favour. In the absence of SHGs, they were not aware about their collective power.
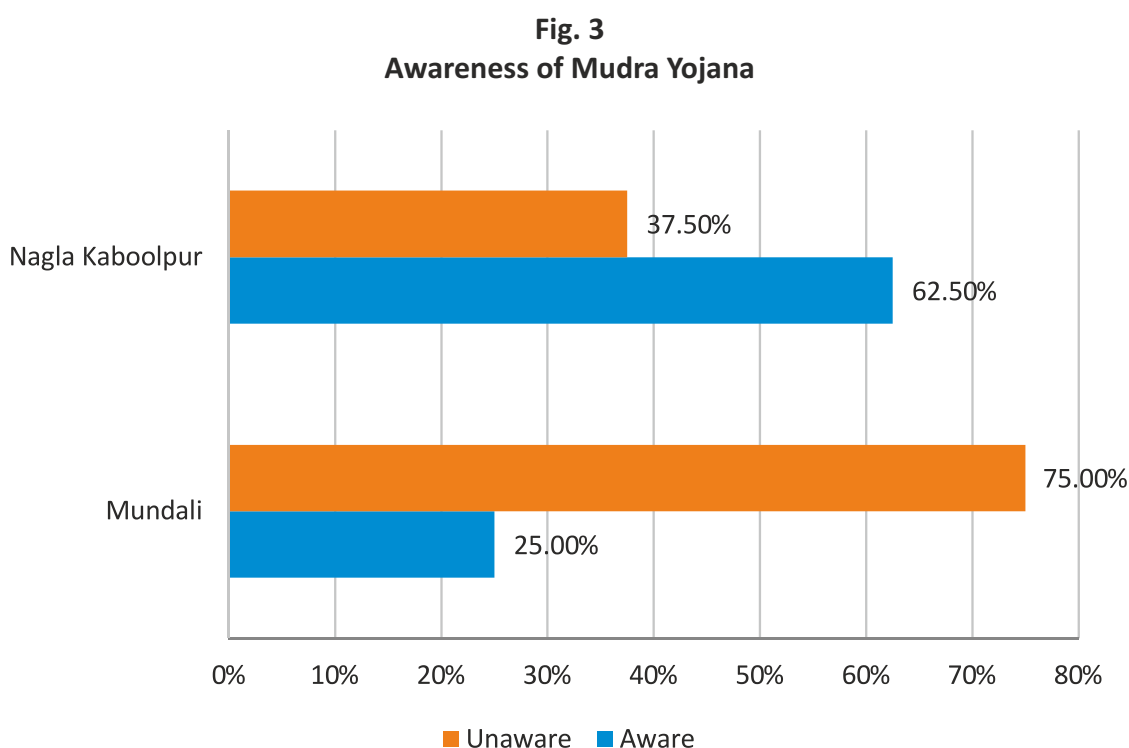
5.4. Mudra Yojana Awareness:

MUDRA loans under PMMY is a scheme launched in 2015 for providing loans up to 10 lakh rupees to non-corporate, non-farm small/micro enterprises. These loans are given by Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks, Cooperative Banks, Micro Finance Institutions (MFI) and Non-Banking Financial Companies (NBFCs). The borrower can approach any of these lending institutions or apply online through their portals. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' based on the stage of growth / development and funding needs of the beneficiary micro unit /

entrepreneur. Shishu covers loans up to Rs. 50000/-, Kishore covers loans above Rs. 50,000/- up to Rs. 5 Lakh, and Tarun covers loans above Rs. 5 lakh up to Rs. 10 lakh. The scheme also provides a reference point for the next phase of graduation / growth.

GRAVIS had made efforts to empower SHGs and women artisans through various schemes like the Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS), Mudra Yojana, and Stand up India Scheme. Some women were aware of the government policies/schemes, but their knowledge was restricted to only awareness and non-utilization.

The We Care interns specifically collated the information on awareness of Mudra Yojana amongst the women artisans. Fig. 3 below describes the awareness level about the Mudra Yojana at the two sampled villages.

Fig. 3
Awareness of Mudra Yojana

It can be inferred from the above figure that the level of awareness about Mudra Yojana was higher in Nagla Kaboolpur as compared to Mundali. It was reported that the District Industries Centre (DIC) had conducted a camp for artisans in December 2016 in Nagla Kaboolpur. Respondents reported that besides the name of the scheme they were aware about its benefits as well. Specific details on utilization of the scheme were not known to the artisans. In many cases it was found that the artisans wanted the middlemen to handle the scheme on their behalf. This gave an additional opportunity to middlemen for exploiting the artisans.

6. Challenges

GRAVIS staff had been closely studying the villages in the past and had worked towards understanding the business model and educating the women artisans about various schemes and their benefits. However, due to limited resources i.e. staff, vehicles to access the villages, finance, and lack of periodic reviews these measures were not effective. GRAVIS also supported government schemes providing loans to MSMEs, but as the banks providing these loans were located in the cities, artisans had transportation problems. There were instances when banks were unable to provide loans in spite of submission of all the required documents. This also led to loss of trust in the banks.

7. Conclusion

Based on the above discussions, it can be surmised that women artisans are merely producers of handicraft and are dependent on middlemen for marketing their products. Middlemen tend to exploit artisans by retaining their craft identity cards and paying low wages at inconsistent intervals.

Although women artisans have skills, they are unaware of methods of commercializing the same. GRAVIS is working towards bringing about cultural as well as socio-economic changes in the lives of women artisans. However, as of now they are facing constraints in financial and non-financial resources to build capacities of the artisans and scale up their reach.

It is recommended that GRAVIS should activate all the regional SHGS which are not functional. An expert should be appointed by the organization to resolve the hurdles faced in the day-to-day functioning of SHGs. Efficient and effective management of SHGs will ensure development of capacities of women artisans and consequentially lead to designing sustainable business models. Active women and youth should be identified as champions and trained by GRAVIS to sustain the business models. Local corporates should support the capacity building of SHGs and enhance entrepreneurship development. For strengthening the SHGs, corporations can leverage their expertise for hand holding

An expert should be appointed by the organization to resolve the hurdles faced in the day-to-day functioning of SHGs. Efficient and effective management of SHGs will ensure development of capacities of women artisans and consequentially lead to designing sustainable business models.

artisans and provide business training on financial literacy and business development through their CSR route and employee volunteers.

A grievance cell should be set up under PMMY to address the grievances related to availing loans and related matters. Banks should set up kiosks at the village level every six months to disseminate information about the scheme and ease the application process.

Under the aegis of PMMY, trade fairs should be organized where women can collectively sell their finished goods directly to the consumers. This will give them visibility and direct access to consumers to cater to their requirements. Trade fairs will boost their motivation to innovate and come up with competitive products.

Efforts should be made to ease the process of accessing raw material for women by facilitating the setup of local government approved shops selling raw material. Easy access to raw material and assured platforms to sell finished goods will lead to sustainable businesses.

There is huge scope to work towards the upliftment of the women artisans in the interior parts of Uttar Pradesh. Local corporations through their CSR-led initiatives too can bring about sustainable changes in their lives.

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Tribals in Mokhed: Livelihood Assessment

Abstract: *Gramin Vikas Mandal, an NGO, operates in Chhindwara District of Madhya Pradesh for upliftment of local tribal community. This paper makes an attempt to study the current socio-economic condition of 13 villages in Mokhed block of Chhindwara and map income generation opportunities. The research reveals that in the absence of any sustainable livelihood options the tribals are forced to be dependent on agriculture which was afflicted with poor soil fertility, lack of access to farm technology and irrigation causing poor agricultural productivity. Despite completing seventy years of Independence, the residents did not have access to potable drinking water and physical infrastructure like pucca roads, and schools. The paper further makes an attempt to discuss the developmental strategy proposed by Gramin Vikas Mandal to ameliorate the deplorable conditions of the tribals. This paper is an outcome of MBA student Mr. Akshay Chandak's "We Care: Civic Engagement" internship with Gramin Vikas Mandal, Chhindwara scheduled in February, 2017.*

1. Introduction

India has the largest concentration of tribal in the world. Tribal are the children of nature and their lifestyle is conditioned by the eco-system they live in. As a result, there is an intricate relationship between their culture and nature. As cited by Mishra (2007), tribals resided in close proximity to rich biodiversity landscapes. They evolved local specific and novel livelihood strategies based on their indigenous knowledge. There exists a symbiotic relationship between tribal and their surrounding environments. Over a period, modern civilization and industrialization has impacted their social and cultural diversity, coupled with the environmental complexity (Oraon, 2012).

As per Census 2011, tribal constitute 8.6 per cent of the total population of the country, numbering 10.42 crore. There are 697 tribes notified by the Central Government under Article 342 of the Indian Constitution with certain tribes being notified in more than one state. More than half the Scheduled Tribe (ST) population is concentrated in the States of Madhya Pradesh, Chhattisgarh, Maharashtra, Orissa, Jharkhand and Gujarat whereas Haryana, Punjab, Delhi, Pondicherry and Chandigarh has no community that is notified as ST (India Tourism, n.d.). Madhya Pradesh has the highest ST population i.e. 14.7 per cent in the country (PARI, 2017).

Based on the fourth Annual Employment Unemployment Survey (2014) conducted by Ministry of Labour & Employment, only 48.2 per cent of the ST population got employment for entire year, whereas 47.4 per cent of them were employed between 6 to 11 months of the year

(Ministry of Tribal Affairs, 2017). Lack of livelihood opportunities result in the backward status of the tribal population in comparison with other social groups. Displacement of the tribal due to various industrial projects further adds to loss of livelihood (MyGov, n.d.).

Many NGOs across the country are working on the issues related to tribal communities. In Madhya Pradesh, Gramin Vikas Mandal is an NGO in Chhindwara district that works for the cause of tribal development through various planned interventions.

2. About Gramin Vikas Mandal (GVM)

GVM was established in 1998 with an objective to promote education and health services to the most vulnerable in Chhindwara district of Madhya Pradesh. The organization focusses on improving the quality of life of socially and economically backward communities of Chhindwara district. GVM has developed strong credibility among government officials, the community it serves and its donors both at international and local levels. The organization is recognized at the regional level for its outstanding services rendered to empower the marginalized and vulnerable sections of the region. GVM involves its community members in all aspects of project planning, problem identification and locating probable solutions. The organization works towards economic empowerment of tribal for enhancing their standard of living. It believes that alternate income sources will help them to avail better health and educational facilities, and reduce social inequity.

Lack of livelihood opportunities result in the backward status of the tribal population in comparison with other social groups. Displacement of the tribal due to various industrial projects further adds to loss of livelihood.

3. Project Focus

Chhindwara is in southern part of Madhya Pradesh and is surrounded by the Satpura ranges. Majority of villages located in the district are dependent on forest for their livelihood with little availability of agricultural land. Although the land available with the people is abundant, but, due to infertility of soil they have very low productivity. Majority of people living in the area have annual income less than Rs. 50,000/-. Due to lack of physical

infrastructure like road connectivity, they are devoid of any transport facilities. Villagers need to travel barefoot till a place from where motor vehicle is available.

GVM identified that the area is rich in Ber (Indian plum), Kusum (Ceylon) and Palash (Butea) trees which can be used to generate additional income for the tribal. These trees can be good source of Lac (scarlet resinous substance), which can be easily cultivated in these trees. Lac can be used to generate additional income source for the tribal residing in these areas and can help to improve their livelihood. GVM has been developing its community-based social interventions for one and half decade in the Mohkhed block of Chhindwara district of Madhya Pradesh.

The scope of intervention initiated by the organization includes identifying potential areas where lac can be cultivated; training and handholding farmers during production by introducing scientific package of practice, creating awareness about the potential markets and the fair price for lac. GVM aims to develop a livelihood prototype with demonstrated technology for the expansion of lac cultivation with scientific cultivation practices and nurturing entrepreneurship skills among producers for long term sustainability.

To initiate the implementation of this project GVM required to map the existing resources and availability of alternate income sources in the Mokhed block of Chhindwara. Out of 183 villages in Mokhed block, 13 villages were selected for the study. The We Care intern was assigned the responsibility of conducting a baseline survey with the following objectives:

- To develop an understanding about the current livelihood practices and sources of alternative income in the sampled villages.
- To explore the availability of basic amenities at the village level.
- To identify major problems of the sampled villages.
- To identify opportunities for income generation.

GVM identified that the area is rich in Ber (Indian plum), Kusum (Ceylon) and Palash (Butea) trees which can be used to generate additional income for the tribal. These trees can be good source of Lac (scarlet resinous substance), which can be easily cultivated in these trees.

4. Methodology

Survey method helps to collate a set of information over a large sample size, hence a survey was conducted to map the existing resources and availability of alternate income sources.

From the total 183 villages in Mokhed block, a sample of 13 villages was selected based on abundance of required trees in the area and proximity to highway. From these villages, 205 tribal residents were interviewed with the help of an interview schedule. The respondents of the study were selected based on one member per household to collect data of at least 15 households per village.

Data was collected from both primary and secondary sources. The availability of basic amenities in the sampled villages was mapped using Census 2011 data.

As a part of the primary research, information was collected on the following parameters from the respondents: a) literacy levels; b) social category; c) family size; d) occupation of respondents; e) income levels of the household through crop; f) alternative sources of income; g) number of Ber, Kusum and Palash trees present in their farmlands; h) benefits from local Self Help Groups (SHG's); i) employed through the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MNREGA).

The data was analysed using descriptive statistics and content analysis technique.

Data Collection by We Care Intern

5. Findings

5.1. Demographic profile:

Census 2011 data indicates that majority of the people living in the Mokhed Block belong to the tribal community. As per the census there are 2,648 household comprising of a population of 13,803 persons in the 13 sampled villages of Mokhed block of Chhindwara district. The average literacy rate in the 13 sampled villages as per census was 61.26 per cent and the sex ratio in the region was found to be well below national average.

Respondents of the study comprised of 205 individuals out of which 198 were males and seven were females. From the total respondents 187 belonged to scheduled tribes, 17 were from other backward communities (OBC), two belonged to the scheduled caste (SC) and three belonged to general category. Each respondent represented one household. The family size ranged between three to ten members, but the average family size comprised of six members per household. The average literacy rate was 58.53 per cent and the literacy level in the area was found to be low due to non-availability of primary schools in four out of 13 villages. Only one village had secondary school.

Farmers Group

5.2. Current Livelihood practices:

Agriculture absorbed around 50 per cent of the total work force in the 13 sampled villages (Census 2011). The economic lives of the tribal communities in the area was mostly characterized by their dependency on agriculture and forest in general with farm and non-farm labour. Maize was found to be the main agricultural crop but had very low productivity. The condition of agriculture for the tribal was found to be acute because of their subsistence nature

of farming and lower rate of technology adoption. The primary research revealed that 99.5 per cent of the total respondents were dependent on agriculture and farm products as the prime source of income, while only 0.05 per cent i.e. one respondent had a small retail shop selling basic products.

Figure 1 below describes the range of annual household income across 205 respondents in the 13 sampled villages of Mokhed block in Chhindwara district.

Fig. 1
Household Income
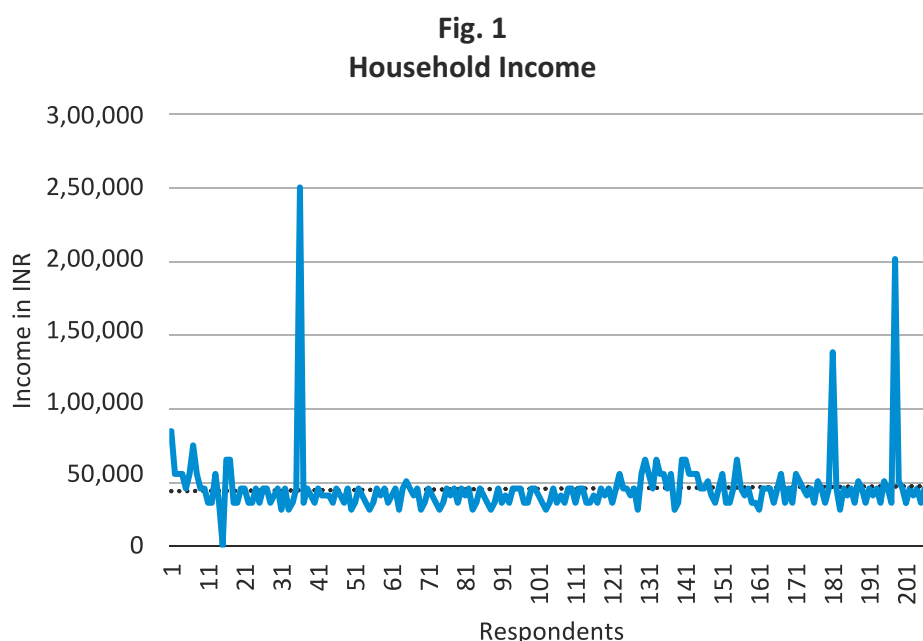
Annual income per household ranges from as low as Rs. 25,000/- to Rs. 2,50,000/-. The average annual household income of the 205 respondents was found to be around Rs.40,000/. This indicates that maximum households were at the bottom of the pyramid. Low income levels had left the respondents in a situation of misery.

Farming was the main occupation and major source of income for the respondents. Lack of soil fertility, paucity of water for irrigation and low productivity of maize - their prime crop left them with very low-income levels. It was reported by the respondents that SHGs in the area made attempts to train the tribal on improved farm practices.

5.3. Additional Sources of Income:

Livestock are assets in tribal and rural economy. They provide a source of additional income to the household. In the current study, it was observed that every household had a collection of three cows, one buffalo, four goats and two bulls. They also had a few orange plantations which were provided by the SHGs. Some households traded chicken and goats. Some were involved in

trades like selling dairy products, poultry and oranges. These sources of income saw marginal increase due to poor quality of cattle, low availability of animal fodder and small size of the orange plants in the vicinity.

Respondents reported that they were benefited by the MNREGA[3] scheme which provided them with 100 days of compulsory employment. The interns during their field visits observed that many women headed households were benefitted by MNREGA.

### 5.4. Alternative sources of income:

To explore the opportunities for alternative sources of income, the interns decided to gather data on the availability of land holding per household and the number of Ber, Kusum and Palash trees owned by them (See Fig 2 & 3). Apart from their fruits, the trees can be used for cultivation of lac which has the potential to serve as an alternative source of income.

Fig. 2
Individual Land Holding (in acres)
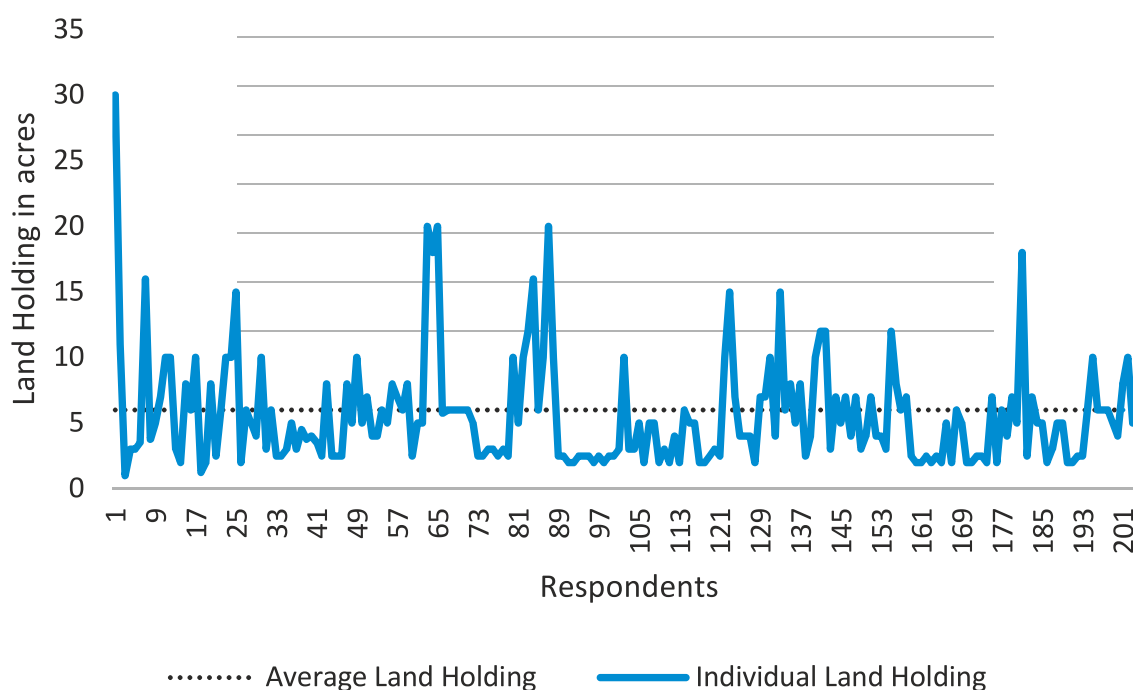
Land holding per household ranged from one acre to 30 acres, however average land holding per household was six acres.

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3   Mahatma Gandhi National Rural Employment Guarantee Act, 2005. This is a rural wage employment programme in India. It provides for a legal guarantee of at least 100 days of unskilled wage employment in a financial year to rural households whose adult members are willing to engage in unskilled manual work at a pre-determined minimum wage rate.

Fig. 3
Average Trees per Household
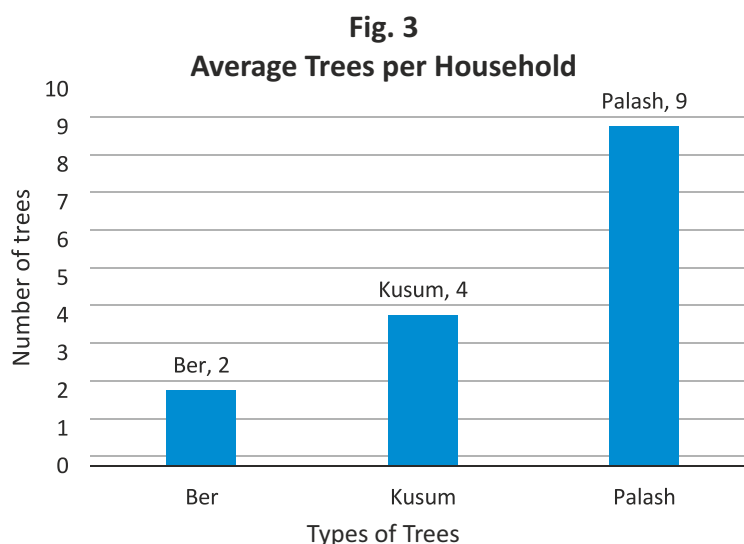
Amongst three types of trees, most of the respondents owned Palash trees. The average number of Palash trees owned per household was found to be nine. Whereas, the average number of Ber and Kusum trees per household was two and four respectively. Hence, on an average every household owned approximately 15 trees. As an alternate source of income, the residents can consider production of lac from the trees grown in the vicinity. It is used in manufacturing many commercial products like polishes, food and confectionary, pharmaceuticals, cosmetics, colours both in national and international markets. Lac is a high value product and there is a shortfall of lac production in the market. Availability of high number of Ber, Kusum and Palash trees in the sampled villages would decrease the cost of production of lac. This will enable production of large volumes of good quality lac with low input cost. Due to traditional lac production practices and dearth of finance, tribal did not practice lac production even from 50 per cent of the trees. In the sampled villages, many producers stopped cultivating lac due to the problem of infestation as they were unaware of the ways to control the same.

5.5. Village Amenities:

Census 2011 data indicates that none of the 13 villages had a medical practitioner or a chemist, hence access during a medical emergency was a concern. The nearest medical facility was available at 25 km in Saori. Basic health issues were dealt at the family welfare centres available in certain villages. None of the villages had community toilets. During the period of survey, community toilets construction was in progress. Pucca (concrete) roads were available in seven out of 13 villages. Of the remaining villages, 50 per cent of them had pucca roads available for five to 10 kms. The remaining villages had pucca roads of more than 10 kms. Drinking water was accessed through wells and hand pumps available in all the villages. However, tap water was available in only three out of the 13 sampled villages. All the villages were irrigated using

Primary School at Mokhed   **Glimpse of the village**

well water with no access to canals and tanks. Five of the villages had a functional Public Distribution System (PDS) and the rest of the sampled villages could access it at a distance of five to 10 kms.

During the field visits the interns observed improvements with regard to basic medical facilities and connectivity to national highway as compared to the Census 2011 data. One hospital was constructed near national highway with the facility of on call doctor during an emergency. Respondents also approached nurses in nearby villages for minor health issues like cold, cough and fever. Although, community toilets were still under construction, all the villages had toilets constructed in every house under Swachh Bharat Abhiyan. Availability of drinking water continued to be a major concern as some of the respondents travelled 10 to 15 kms to access the same. Respondents shared that, children felt demotivated to attend school due to non-availability of teachers and lack of physical and educational infrastructure.

5.6. Major problems

5.6.1. Marginalization:

The tribal communities have been marginalized since ages. It was observed that, the depletion of natural resources because of globalization and population explosion led to the concern of survival for tribal communities. Reduction of forests, loss of bio-diversity, low land productivity forced the respondents to migrate in large numbers for work. Less acreage and no water lead to problems of productivity. This has disrupted the entire fabric of family life. Due to economic hardships, the families are unable to spend on nutrition, health and education.

5.6.2. Inconsistent harvesting and unfair supply chain:

Interns observed a paradoxical situation of underutilized capacity of forests to generate income on one hand and destruction of entire trees to extract a part of the resource from them on the

other. For instance, in the production of a traditional product like lac, poor harvesting and traditional systems of production lead to wastage of trees. The reasons for the same being lack of awareness about modern production techniques, extension services, and non-availability of working capital. Insufficient and untreated brood lac, lack of strong producer associations and insufficient marketing institutions has constrained the sector.

Further, one of the reasons for unsustainable harvesting is limited market access. Tribal communities, residing in remote locations with poor road connectivity have little access to the market. There was an increased dependency on traders to market the products due to lack of market related information and poor road connectivity to the main market. Consequentially, the tribal are never given fair price for their cultivation.

5.6.3. Poor transport infrastructure:

Field data revealed that only 7 out of the 13 sampled villages had access to concrete roads but they also were in poor condition. In certain areas, good mud (kachha) roads have been constructed under MNREGA, but respondents found it difficult to travel on these roads during rainy season. It was reported that the residents had to travel approximately 15 to 20 km to procure petrol which was available at premium price i.e. around Rs. 100 per litre. This discouraged tribal to visit the market themselves and sell their products.

5.6.4. Poor entrepreneurship skills:

Field interactions and observations indicated that the tribal had poor entrepreneurship skills. Women had low levels of motivation, vocational skills and lacked infrastructure support to be able to be entrepreneurs. It was observed that due to their despair they lacked the ability to think and act innovatively. Though they nurtured the orange plantations provided by SHGs it was anticipated that they would take more than five years to generate revenue from the plantations.

There was an increased dependency on traders to market the products due to lack of market related information and poor road connectivity to the main market. Consequentially, the tribal are never given fair price for their cultivation.

6. Value Chain Analysis – Lac

Fig. 4 below depicts the value chain of lac. As indicated below, at the production phase of lac, the tribals face issues such as pest infestation, lack of scientific knowledge, high water consumption for primary processing and lack of funds. In the marketing phase the farmers are unaware of market price trends, lack of adequate transport facilities and are exploited by the middlemen. The farmers do not receive sufficient price for the lac produced. Addressing the key problems in the value chain can improve lac production and marketing to enhance their livelihoods.

Fig. 4. Value Chain of Lac with Associated Problems
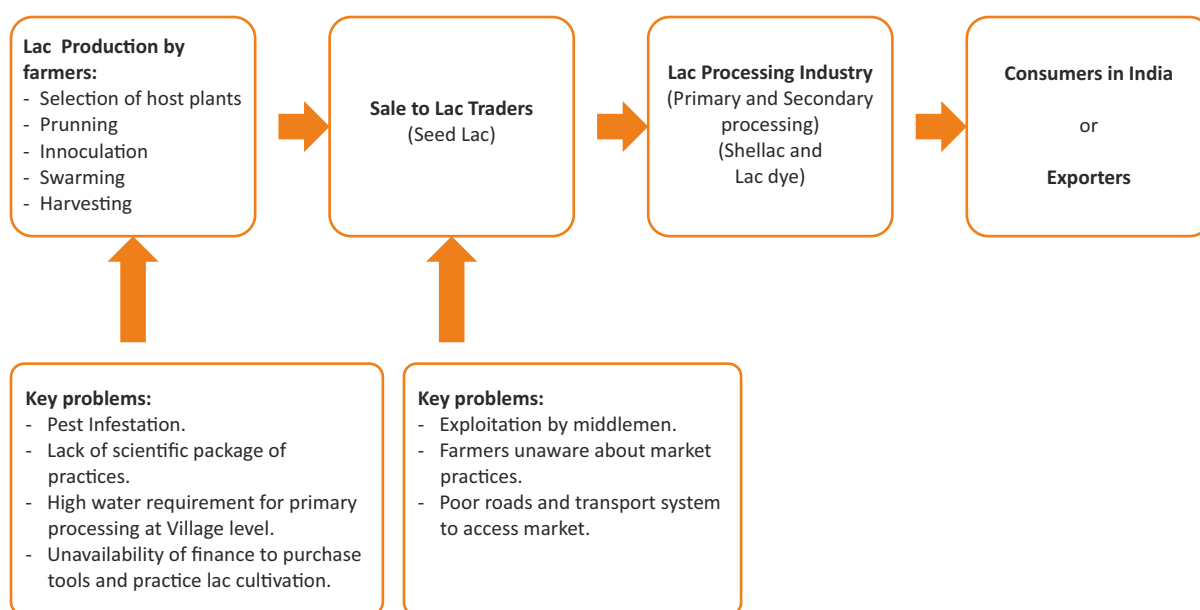
7. Future Strategy

Government has been trying to explore sustainable livelihood opportunities that will enable the tribal to utilize the available forest resources and enhance income generation. GVM plans to create linkages with such government agencies and other NGOs working in livelihood improvement of tribal. Appropriate scientific cultivation practices using the available Ber, Kusum and Palash trees has a potential to generate 10 to 12 kg of lac per tree annually. The respondents through the production of lac can fetch income at the rate of Rs. 320 to 350 per kg in the local markets. Based on the primary data considering 15 trees per household, every household has potential to generate Rs. 30,000 to 40,000/- annually.

To improve the socio-economic conditions of Mokhed tribal GVM proposes to provide training and development for cultivation of lac. It plans to introduce scientific package of practices, handholding and market network support for lac cultivation.

In Phase I of the project GVM proposes to engage a team and develop their capacities to execute the above plan of action. To commence with, the plan is to revive lac cultivation with 100 tribal households having sufficient land holding and good quality trees. Based on density of trees available, area for first cultivation shall be selected. Post selection, an in-depth baseline survey shall be conducted to gauge the prevailing conditions of host trees, identify existing lac producers from the selected group, assess their level of technical knowledge and identify existing challenges in lac cultivation.

The GVM team will impart entrepreneurial trainings to producers and will be instrumental in hand holding the producers to revive lac cultivation. Scientific package of practices for lac cultivation and new host plants shall be introduced for stabilized production.

In Phase 2 of the project, GVM aims at creating an effective value chain and institutionalize Farmer Producer Organization (FPO)[4]. Producer centric business model shall be created by reconfiguring the value chain. Institutional linkages shall be established to create a support structure for the sustainability of the project. Qualified Business Development Service Providers (BDSP) shall be identified and trained to technically equip them on all aspects of lac cultivation. Their role shall involve, imparting relevant knowledge to producers about lac cultivation, pest management, provide support for appropriate documentation and regulatory reporting practices.

With regard to financial investment in the project, GVM will make efforts to raise funds from government and non-government organizations. Based on fund availability, lac cultivation shall commence with the selected producers.

The GVM team will impart entrepreneurial trainings to producers and will be instrumental in hand holding the producers to revive lac cultivation. Scientific package of practices for lac cultivation and new host plants shall be introduced for stabilized production.

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[4] FPO is a concept of collective farming, where farmers can form groups and undertake collective farming. The farmers can buy agricultural inputs collectively. FPO's can register themselves under the Indian Companies Act and can avail technical and financial incentives from the Small Farmers Agribusiness Consortium (SFAC).

It is anticipated that such interventions shall have long term impact on education and health of the families as well as improve the physical infrastructure of the tribal villages. Increased purchasing power shall enable the residents to have an improved lifestyle and procure quality goods.

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Study of Street Vendors in Patna

Abstract: According to NASVI, street vending is an important source of livelihood for nearly 2.5% of Indian population and there are 10 million street vendors in the country (NASVI, n.d). Despite having the Street Vendors Act, 2014 street vendors lack awareness about their rights. Nidan, a non-government organization based in Bihar, works towards protecting the rights of the street vendors. The current article describes the problems faced by street vendors. It reveals that though pavement vendors contribute significantly to the informal economy, they are highly marginalized and exploited. They face challenges like absence of license to operate, lack of social security cover, forced eviction and poor bargaining power. This has cascading impact on their economic performance and quality of life. To improve their conditions, the paper discusses the role of Market Committee Leaders and the Town Vending Committee (TVC) in handling issues of street vendors. The article provides recommendations in the area of covering street vendors in financial inclusion programme and capturing real time data on various issues affecting street vendors for designing appropriate policy and programme interventions. This paper is an outcome of MBA students Mr. Achyut Jhunjhunwala's, Mr. Ashim Harsh's, Mr. Md Danish Iqubal's, Mr. Samdarshi Roy's "We Care: Civic Engagement" internship with Nidan, Patna scheduled in February, 2017.

1. Introduction

National Policy on Urban Street Vendors, 2004 defines street vendor as a person who offers goods or services for sale to the public without having a permanently built structure but with a temporary static structure or mobile stall. Street vendors can be stationary and occupy space on the pavements or other public/private areas; or they can be mobile, and move from place to place carrying their wares on push carts or on cycles or in baskets on their heads, or they can sell their wares in moving buses. Street vendors sell many goods and services available locally at cheaper rates to customers (WIEGO, n.d.).

India accounts for approximately 10 million street vendors. It is estimated that street vendors constitute approximately two per cent of the population of a metropolis and form a large portion of the unorganized labour force in the country (WIEGO, n.d.). The working conditions of the street vendors makes them vulnerable to problems from the public and the police personnel. They work

> *Though pavement vendors contribute significantly to the informal economy, they are highly marginalized and exploited. They face challenges like absence of license to operate, lack of social security cover, forced eviction and poor bargaining power.*

for at least 10 hours in a day irrespective of weather conditions leading to health issues (Panwar, Garg 2015). The burden of street vendors increases as the day to day traffic and travelling population/tourists increases. They are harassed by the Municipal Corporation monetarily and by property loss as their shops are often demolished by them. They have no legal guidance to fight for their rights leaving them being discriminated in various forms (WIEGO, n.d.).

To protect the rights of the street vendors and to create a conducive atmosphere for business, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 was bought into force in 2014 (PIB, 2014).

Government of Bihar was the first state government to provide approvals for the implementation of the Act. National Association of Street Vendors of India (NASVI)[5] has commenced the work of implementation of Street Vendors Act in the 42 districts of Bihar. NASVI has surveyed more than 30,000 street vendors in Bihar to enlist and provide them with identity cards. Town Vending Committees[6] are being constituted in every district of Bihar (NASVI, n.d.). Considering the vulnerable status of street vendors in the country and in the state of Bihar, Nidan developed interventions to support them.

2. About NIDAN

NIDAN was registered in 1996 under the Societies Registration Act, 1860 by the current Executive Director of NASVI and NIDAN, Mr. Arbind Singh. NIDAN's prime target group has always been the unorganized workers be it migrant labourers, street vendors or rag pickers who do not benefit from any statutory protection against various types of systematic exploitation and remains

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[5] NASVI is a national federation of street vendor organizations i.e. Trade Unions, Community Based Organizations (CBOs), NGOs and professionals. Its objective is to collectively struggle for macro-level changes which had become imminent to support the livelihood of around 10 million vendors which stand severely threatened due to outdated laws and changing policies. NIDAN promotes NASVI as a peoples association (NASVI India, n.d.).

[6] There are 72 wards in Patna in which 65 major markets have been created. 21 members form a TVC Committee. Based on monthly meetings committees help street vendors to structure their issues for advocacy and educate them about various government schemes which they can avail.

outside the purview of various labour welfare and protection policies. The organization has its work spread across Bihar, Delhi Jharkhand, Uttar Pradesh and Punjab. NIDAN strives to facilitate empowerment of the urban poor and marginalized sectors through community services and pro-poor participative interventions through advocacy and policy implementation. The organization ensures effective implementation of the Street Vendor's Act, 2014 by creating opportunities for street vendors, forming market committees, addressing their grievances and developing legal awareness.

3. Project Focus

To effectively implement the Street Vendor's Act, 2014, NIDAN initially required to facilitate financial inclusion of all the street vendors in Bihar. In order to do so, the organization needed to identify the various vending zones in the city by physically visiting and interacting with the market committees. We Care interns were assigned a key role in the financial inclusion of street vendors in Bihar. The task of identifying vending zones, understanding the current scenario of the market, creating a database of street vendors having bank accounts, and facilitating bank account opening for those who did not have an account by collecting their identification proofs was allocated to them. The objectives of the internship are as follows:

Objectives:
- To study the working conditions and problems of street vendors.
- To identify the vending zones in Patna.
- To study the role of market committee leaders in supporting the street vendors.
- To facilitate financial inclusion of street vendors
- To study and analyse the role of NIDAN in resolving the issues between the street vendors and the government.

4. Methodology

It was decided to undertake a micro-exploratory study, to decipher information about the issues of street vendors and the role of market committee leaders and NIDAN to support them, by collating data on the following data points: a) Issues of street vendors with government and police authorities; b) Working conditions of street vendors; c) Role of NIDAN as a mediator and d) Role of market committee leaders.

To facilitate financial inclusion of street vendors, survey method was used to collate the data. The respondents selected for the study were: a) Street vendors; b) Market Committees / market leaders and c) NIDAN's project staff.

Approximately 2800 street vendors were interviewed to understand the status with regard to having a bank account or willingness to open the same. Information was also sought about their issues and level of awareness about their Rights as per the Street Vendor's Act, 2014 in various areas of Patna. Unstructured interview method was used to collect data from the street vendors as it has the advantage of collecting information in natural form. The interviews were conducted in challenging conditions, where in street vendors were being displaced by the authorities. Information about financial inclusion was also solicited from market committee leaders with the help of an interview guide.

5. Findings

5.1. Street Vendors: Problems & Working Conditions

Street vendors contribute significantly to the informal as well as the overall urban economy in terms of employment and cheap availability of goods and services. However, their personal earning is very low. They have no access to formal finance, and largely rely on their own savings and finances from friends and relatives (Nidan, 2010).

These pavement entrepreneurs operate on busy streets to attract maximum customers. They work in harsh weather conditions and at odd hours. Most of them travel long distances for procurement and sale and work for 12 to 14 hours a day. Majority of them do not have license to operate their micro units. A lucrative location on the street is difficult to achieve and maintain. Consequentially, they are constantly on the move to avoid regulatory hassles and face difficulties in surviving. They are often forcefully evicted by government bodies and harassed by the police and local musclemen. Even after paying fines the hawkers had their goods confiscated by the municipal authorities during raids (Nidan, 2010). This impacts their economic stability and reputation. Describing his plight Joginder Gupta, a banana vendor of Rajendra Nagar area in Patna, shared that, *"I have been selling bananas in*

The interviews were conducted in challenging conditions, where in street vendors were being displaced by the authorities. Information about financial inclusion was also solicited from market committee leaders with the help of an interview guide.

this area since past six years without a license. However, I need to pay bribe of Rs. 100 /- to the police official. The bribe that I pay is not for allowing me to operate but it is to receive information in advance about the arrival of Municipal Corporation Department (MCD) van in the area for inspection. This helps me to hide and save my goods from being destroyed by the MCD authorities".

Kishor, another vegetable vendor in Hanuman Nagar of Patna, stated that, *"I have been operating here since two years. I had paid Rs. 175/- to acquire a street vendors' license for which I had to pay Rs. 125/- as bribe. During inspection, the MCD tore my license and I had to again pay Rs. 350 /- to acquire a new one. During the tenure of two years, I had to get my license made three times".*

Hard work, meager income, high rates of interest and regular bribes are the major problems faced by the street vendors in Patna. It was observed that several vendors were not aware of Street Vendors Act, 2014. They were not aware of their rights and had no grievance redressal mechanism. They paid bribes to State authorities and police assuming street vending is illegal.

Meeting with Street Vendors

5.2. Street Vendors Act, 2014:

According to Street Vendors Act, 2014 a Town Vending Committee (TVC) should be formed in every ward of the city. Town Vending Committee means the body constituted by the appropriate Government under section 22 of the Street Vendors Act (Ministry of Law, 2014). TVCs ensure that the rights of street vendors are protected. The 21 member TVC supports to structure the issues of street vendors and draws up a path way through which the issues should be channelized to the concerned government departments for actions to be taken. Section 3 of the Street Vendors Act, 2014 gives rights to the street vendors against being evicted by State authorities. Section 3 also requires the TVC to conduct a survey of the street vendors within the

area of their jurisdiction. The purpose of the survey is to maintain appropriate holding capacity in the vending areas to avoid overcrowding as well as triggering of conflict amongst old and new vendors. It was reported that no survey had been undertaken by the TVCs so far.

Biometric Registration initiative by NASVI

5.3. Vending Zones:

As per Street Vendors Act, 2014 "vending zone" means an area or a place or a location designated as such by the local authority, on the recommendations of the Town Vending Committee, for the specific use by street vendors for street vending and includes footpath, side walk, pavement, embankment, portions of a street, waiting area for public or any such place considered suitable for vending activities and providing services to the general public (Ministry of Law, 2014).

To identify the vending zones database of MCD was used to generate information on areas having presence of maximum number of vendors without bank accounts. Various market committees were categorized on the basis of different zones or 'anchals'.

5.4. Role of Market Committee Leaders:

Market committee leaders are those who act as a link between the vendors and the regulatory authorities. Their role is to ensure that the cause of street vendors is adequately represented before the regulators and they are not deprived of their rights due to low levels of education and awareness.

5.5. Financial Inclusion of Street Vendors:

Since the Street Vendors Act came into force in 2014, one of its prime agenda has been to help

street vendors gain loans at less than seven per cent interest from the nationalized or cooperative banks. This was an attempt to reduce the burden of huge interest being paid by street vendors to the money lenders as "daily-basis interest" for the borrowed capital. Biometric identification cards were to be issued to the street vendors under the Act (Madhavan, 2016).

To facilitate financial inclusion of street vendors the interns created a database of the status of street vendors having access to bank accounts. It was observed that 1200 street vendors had a bank account and those who were yet open a bank account amounted to 700.

It was observed that very few street vendors were aware of the procedure to open a bank account. In their opinion, opening a bank account was a cumbersome process as it required detailed documentation and filling up long forms. Interns identified that the customer service points of Pradhan Mantri Jan-Dhan Yojana (PMJDY) helped in opening a bank account by filling a simple form with basic information and attaching an address proof. The street vendors were escorted to these customer service centres to open their bank accounts. The pass books could be collected later from the same centers.

5.6. Role of Nidan:

Nidan is working towards unionizing street vendors as they belong to the unorganized sector. Through its advocacy arm NASVI, Nidan identifies the concerns of street vendors and lobbies the central government to address the same. It plays an active role to guide the TVC and offer legal aid services to street vendors. It has developed IEC material to educate street vendors about various government schemes and legal provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The organization has published handbooks on legal provisions for street vendors and conducts sensitization sessions for them (Nidan, n.d.). To advocate the cause of street

To facilitate financial inclusion of street vendors the interns created a database of the status of street vendors having access to bank accounts. It was observed that 1200 street vendors had a bank account and those who were yet open a bank account amounted to 700.

Data Collection by We Care Interns

vendors, it organizes action programmes like public meetings, demonstrations, rallies, and submits memorandum at regular intervals to the regulatory bodies (Nidan, n.d.).

6. Conclusion and Recommendations

Based on the above discussion, it can be concluded that, although street vendors play a vital role in the day to day life of general public they face hurdles to ensure smooth business operations. The economic challenge of business continuity is an ongoing concern due to no fixed location to run the business forcing them to create a new customer base every time they set up their shops. Though pavement vendors ensure easy availability and accessibility of essential goods and services at affordable prices to the larger society, they are highly exploited. As they belong to the unorganized sector they face various challenges which range from absence of license to operate, lack of social security cover, forced eviction and poor bargaining power. This has cascading impact on their economic performance and quality of life.

Despite having the Street Vendors Act, 2014 which has provisions for a license or certificate of vending based on which all the vendors will be accommodated in the vending zones, it is found

that most of the street vendors were unaware of the same.

To improve the situation of street vendors and facilitate smooth business operations, it is recommended that the capacities of the Town Vending Committee (TVC) should be developed. Brainstorming sessions should be organized by Nidan with the TVC to discuss targets to be achieved and set milestones for improving the condition of street vendors. Nidan should be a part of the monthly meetings organized at the TVC to track the performance and achievement of milestones. TVC should utilize its role as a decision making body to establish vending zones and develop database of vendors in each zone. Business license should be provided to vendors during the survey by the TVC based on data collected.

To facilitate financial inclusion of the remaining 700 vendors, Nidan should create awareness by using social marketing tools like organizing street plays, awareness camps and so on. The opportunity should also be used to communicate the rights of street vendors on the basis of the Street Vendors Act, 2014. Having bank accounts shall enable them to avail loans for their businesses.

Nidan requires real time synchronized data management system for accumulating the collated data to project various issues of street vendor's across various zones. It is suggested that a specialized software be designed to create statistical reports and the information should be disseminated to internal and external stakeholders for developing policies and programmes for street vendors.

TVC should utilize its role as a decision making body to establish vending zones and develop database of vendors in each zone. Business license should be provided to vendors during the survey by the TVC based on data collected.

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Epilogue

Sustainable actions with a holistic approach of skill development have the capability to reduce the effect of societal deterrents like beggary, poverty, gender discrimination and lack of livelihood opportunities. Attempts are being made in the area of skill development since 1945 by Government of India initially under the Ministry of Labour and Employment and currently under Ministry of Skill Development and Entrepreneurship (MSDE). Having a major share of semi-literate workforce due to dropout from educational institutions, imparting and upgrading skills have been a major challenge.

NSDC since 2009, has played an active role to promote skilling through public private partnerships. In this context, Corporates and NGOs have contributed to the skilling sector and implemented various government notified schemes. Major reforms and policy interventions are being initiated by GOI through MSDE to make India biggest provider of skilled labour to the world (Sharma, Nagendra, 2016). Albeit, loopholes have been observed in the execution of programmes aimed towards filling the skill gap and creating a pool of skilled individuals.

The skilling industry has been evolving with the changing market trends but it requires strengthening to optimize the demographic edge of the country (British Council, 2016). Involvement of appropriate stakeholders at every step of skill building and employment shall aid in addressing the skill gap concern in the areas of trade identification, enrolment, imparting training, conducting assessments, certifying and finally placing the trainees.

Skilling and Entrepreneurship for Livelihood: Practices and Challenges in India is a collation of experiences gathered by our MBA students during their placement in organizations working on the issue of skill and employment. The correlation between poverty, unemployment and skill development have been showcased in detail across different geographies of the country. The articles highlight the unique concerns of beneficiaries towards acquiring skills, fetching jobs, accessing funds, reaching out to markets, availing basic rights and so on.

Based on the experiences gathered by the students at NIPUN (Delhi) and Salaam Bombay Foundation (Mumbai), it is evident that imparting entrepreneurial and soft skills along with technical skills at an appropriate age can assist in developing livelihood options. To orient the younger generations to undertake vocational training it is important to refine skills and develop their focus at a young age. This will enable them to grasp and optimize their natural talent (Arora, 2017). The experiences gathered by the students placed in CARPED (Telangana) and

Grameen Vikas Sanstha (Uttar Pradesh) reiterates the need for nurturing the artistic skills of artisans to create handloom products, handicraft, sculpting, painting and so on. Handholding and imparting enterprise based trainings to artisans should be the focus for facilitating livelihood options and consequentially safeguarding the heritage of the nation.

Women are still discriminated in the job market. At Janvikas (Gujarat), students gained first-hand experience of this discrimination. Women who undertook cab driving jobs in a predominantly male dominated society had to face various challenges. Consequentially, to accept women cab drivers, gender sensitization for customers as well as society at large has to be undertaken.

The anthology highlights that due to poor quality of trainings, trainees' dropout of the course. The labour market dynamics are different as they possess challenges such as jobs requiring specific skill sets, unavailability of jobs, post placement dropouts and so on. Hence, as a first step towards filling the skill gap, market demand has to be aligned with skill training.

Effective selection processes, appropriate mapping of skill demand and supply, regular tracking during the course implementation and industry interaction will aid in effective grooming of individuals. The task of creating employment opportunities should be prioritized by imparting enterprise based trainings to individuals or teams based on the assessment of their aspirations and capacities. Incubation centres should be given a boost to develop promising ideas from the youth across the country.

Information about Government schemes promoting skill training and entrepreneurship should be widely disseminated at regional levels through different mediums. This will also benefit the highly skilled artisans from different parts of the country to safeguard their livelihoods and the art forms that glorifies India.

Beneficiary interaction and counselling for trade selection based on aptitude along with access to clear career scope shall aid in reducing the turnaround time for mobilization. Developing quality of training schools and trainers shall result in effective individuals with improved placement scope.

The quality of trainings provided by public and private sector training providers and monitoring should be leveraged by skill development experts from NGOs, academic institutes and corporates. Appropriate monitoring and information system should be established at village,

district, city and state level and centrally connected with MSDE.

To sum up, skill development is a dynamic process where the trainees' employability is the final outcome of the efforts made which will show results if appropriate employment opportunities are available. Simultaneous efforts towards filling the skill mismatch shall result in creating winning scenarios for all the stakeholders.

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About the Jasani Centre for Social Entrepreneurship and Sustainability Management

The Jasani Centre for Social Entrepreneurship and Sustainability Management, NMIMS, has been established to execute social commitments of NMIMS University. The centre addresses social concerns through its comprehensive academic, training, research, and field interventions. Its interventions include contributions to the professional development of executives working for the social sector, capacity building for the resource poor and social entrepreneurship development. The centre supports a variety of curricular, extracurricular and career programs to provide MBA students as well as corporate executives with the tools and opportunities to engage effectively with the social sector. The centre offers a uniquely architectured MBA programme in Social Entrepreneurship which aims at developing a new generation of change makers/leaders who can create global social impact by combining passion of a social mission along with a business-like discipline, innovation, and determination.

As a catalyst and innovator, the centre's mission is to create a new generation of business leaders and social entrepreneurs who areknowledgeable about and are committed to create a sustainable society. The centre's objectives serve as a bridge between academia, the corporate world and the civil society organizations. The research, as well as the teaching strengths combined with the experiential learning approach and guiding principles of the centre, connect sustainability focused knowledge and research to students, businesses and the civil society organizations. The centre has increasingly been involved in research and providing consultancy in areas of management of social enterprises, CSR, micro-enterprise management, disaster management, impact assessment and conducting social audits.