# OJAS

## EXPANDING KNOWLEDGE HORIZON

An International Journal
of Research in Management

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# From Editor- in- Chief

On behalf of the Editorial Advisory Board, I would like to express my sincere gratitude to all contributors and participants for this special issue of Ojas. This special issue comprises of research papers and articles which have been contributed by academicians, researchers, research scholars who presented their papers at the  National Conference on Perspectives & Approaches for Employable Skill Development in New India held on August 11, 2018.

Aarushi Mahajan in her empirical paper on 'Knowledge Management Practices: Roadmap for High Skilled India: Cavinkare Private Limited' has suggested that adopting knowledge management practices can increase productivity and efficiency in the organisation. Ayesha Afroz a research scholar in her paper on 'Employees Aspiration towards Skill Development in Uttarakhand: A Study of Needs and Findings' has reemphasised the need for vocational training to bolster India's economic growth. K. Sundaraman from Nettur Technical Training Foundation in his paper titled 'Integrating Skills, Employment and Economic Development in India: The Challenges and Prospects' has asserted that integration of formal education and vocational education is the key to achieving growth and sustainability in India.

Dr. Nitin Kumar Saxena in his article on 'Cyber Crimes against Women in Cyberspace: A Critical Analysis' has highlighted the perils of increasing cyber crime in India. Dr. Parul Tyagi in her research paper on 'Financial Inclusion: Initiative of Modi-led Government' has delineated the major roadblocks and hurdles faced by Government and the banking system for achieving financial inclusion.

Dr. Praveen Srivastava in his conceptual paper on 'Skill Development Drive in India- A Gateway to Development' has highlighted the various initiatives undertaken by the government to make India a skill hub of the world.Dr. Neeraj Saxena and Shruti Saxena in their article on 'Road Map for Skill Development in India: A Path Ahead' have discussed the features and advantages of Skill India initiative. Priyashi Barthwal and Dr. Parikshit Kala in their research paper on 'Accelerating Skill Development in Context to Indian Perspective' have assessed the current status of skilling & empowering the youth in the country.

I would like to thank my colleague and Executive Editor Dr. Anindita for her persistent consistent efforts in bringing out this special issue. I would like to thank my faculty colleagues in the editorial team for their valuable inputs.

Our aim is to pursue a continual process of improvement by broadening the editorial board with top specialists from various fields of management and business administration and receive high-level contributions from around the world. The journal publishes different kinds of original papers, including conceptual and empirical research, case studies and managerial approaches.

I sincerely extend my thanks to contributors, editorial board members and looking forward for continuous support.


Editor- in- chief.

# *Our Inspiration*



**Dr. Rajaram Jaipuria**
(1934-2015)
**Founder, Jaipuria School of Business**

"When one performs his prescribed duty only
because it ought to be done, and renounces all
material association and all attachment to the fruit,
his renunciation is said to be in the mode of
goodness"…

Bhagwad Gita

# OJAS

Expanding Knowledge Horizon

## Contents

# Knowledge Management Practices: Roadmap for High Skilled India: Cavinkare Private Limited

Aarushi Mahajan*
Sandhya Aggarwal**

## Abstract

In today's changing economy, the key to faster, cheaper and better growth is to focus on company's knowledge. Knowledge Management is an important subsystem of management of an enterprise and a valuable element of the strategy. It is the basic tool of the future management. It gives a chance to assure effective knowledge usage. Being the collection of knowledge, experience and intuition, it becomes a tool of the effective quality improvement. Otherwise, Knowledge Management is a collection of the organizational processes whose aim is the assurance of synergy in the relationship of data and the possibility of information processing technology with innovative capabilities of workers. Knowledge Management implemented provides many tangible and intangible benefits for the organization like raising the quality of service, reducing the cost, managing risk, meeting growth expectations and managing virtual teams. In this study, the researcher has attempted to study the perceptive of FMCG-Cavinkare Private Limited employees towards the Knowledge Management practices. A self- prepared scale was adopted, researcher sample size is 100 and it was collected by using systematic random sampling, results and the discussion are in the full paper.

*Keywords:* Knowledge Management, Employability Skills, Strategies

## Introduction

Over the past decades, the world had experienced vital changes. The key to alter was awareness, sharing ideas and arising with new and innovative ways that of staying previous the competition. Economies had evolved into knowledge economies and are characterized by the actual fact that knowledge becomes the main issue of production within the value-adding economic activities. Within the knowledge economy, information and data effectively overshadow physical assets because the primary units of production, distribution and consumption. Organizations were discovering that they had to try and do a much better job of capturing, distributing, sharing, preserving, securing, and valuing their precious knowledge so as to remain previous their competitors. By managing its knowledge assets, associate enterprise will improve its aggressiveness, ability and increase its probabilities of success.

## Defining Data, Information and Knowledge:
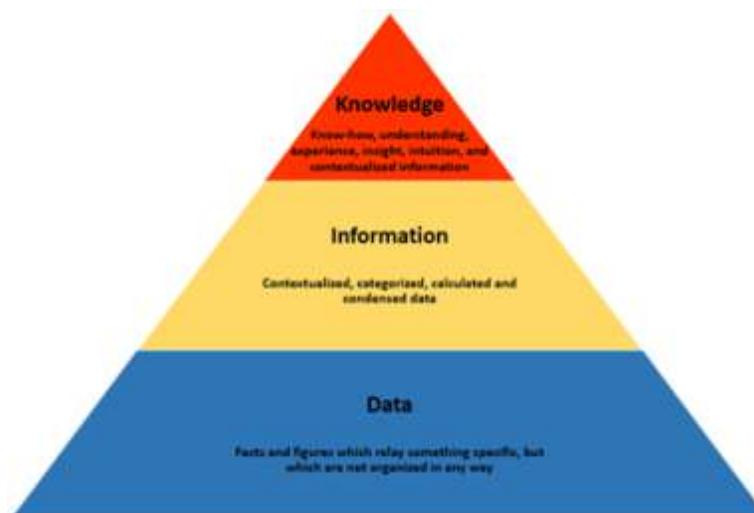
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## Objectives of the study

General objective: To study the knowledge management practices in Cavinkare Private Limited.

## Specific Objectives

- To study the implementation of knowledge management practices.
- To study the reason for using knowledge management practices.
- To study the results of using knowledge management practices.

## Limitations of the study

The following are the limitations of the study:

- One of the major limitations is the number of organizations that could be included in the study, and the generalizability of the findings.
- This is a mere study and it does not solve any of the issues mentioned.
- There are many factors affecting the organization performance but the study focuses exclusively on knowledge management.
- Time constraint is the major limitation.
- Self-reported data is limited by the fact that it rarely can be independently verified.

## Research Design

It is a descriptive research design. The study is designed to depict the participants in an accurate way. And method is Probability sampling method, under which the sampling technique chosen is Systematic random sampling.

## Tools of Data Collection

Tool for collecting data is Questionnaire.

## Sources of Data

- Primary data: The primary source of data is the respondents.
- Secondary data: The following are the sources of secondary data:
- Researches, Books, Journals, Articles, Internet, and Observation

## Literature Review

M.D. Singh et al (2003) have defined Knowledge Management (KM) as the "Management of an Organization's knowledge through the processes of creating, sharing, renewing and applying of knowledge". The Knowledge Management capability of an organization comprises of professional intellect, such as know-how, know why, and self-motivated teams. Many a times organization feels that only codified knowledge like, books, manuals, white papers, thesis, data bases are the key elements of Knowledge Management (KM). There has always been a debate between industrialist, analysts, managers and academicians on it. It has been culled out very 4 clearly that it's not just these but KM has various forms and shapes and TACIT knowledge is also equally or more important in the system as this helps understand the practical experiences of the individuals sharing it. It is observed that a proper focus and proper method should be adopted to capture TACIT and EXPLICIT knowledge as both are very important when a Knowledge Management System form.

Sreedhar et al (2010) have articulated pretty well how sales management is based on available Knowledge Management and how these two are co related. The author focused on creating frame work for KM exclusively for sales and how it has an impact. Looking at the recent environmental changes and the new shapes and forms the sales organizations are feeling the need to have a proper knowledge base as this would reduce the cost of marketing and at the same time help and assess the potential of product or service in manufacturing sector. The authors have mentioned few facts 5 like how Knowledge management as a function plays a very important role in every part of organization and can be said that it's a horizontal practice that cuts across departments.

The purpose of this review was to understand the status of Knowledge Management within the past few years and see how implementation may help the organizations change towards better prospects and how some of them have an edge in the industry who have implemented Knowledge Management system. This research review's purpose is also to help the reader understand the current status of Knowledge Management practice. Also, to understand different challenges posed while trying to implement Knowledge Management and why it fails if not taken care in the beginning with an appropriate methodology and frame work. There have been research and discussions conducted on these opinions of why Knowledge Management has not been taken as a "Need to have practice" and if taken how the sectors can get benefitted.

## Scope for Future Research

Several recommendations for additional research have emerged naturally from the present study. Study of knowledge management in industries other than Fast Moving Consumer Goods will help practitioners and researchers to understand the diversity of knowledge management in different business environments. Finally, even though the results of this study can be generalised to other sectors or industries, it is necessary to expand the study into a wider range of various industries and various management levels to see whether are there any differences between the findings of the study. It is hoped that the findings proposed in this study would help Indian companies to better organise their knowledge management activities, as well as helping the country to create wealth and a knowledgeable society. It is also hoped that additional research will be undertaken to build upon this work, and to further develop and enhance our knowledge on differences in knowledge management understanding between various industries.

## Analysis and Interpretation

This research focuses on the Knowledge management practices of an organization and its use in industry as employability skills. After collecting data from the respondents of a particular firm, it has been analyzed and checked using statistical methods.

**Gender of the Respondents**
This variable is studied to find out the gender of the respondents of that 56 percent of respondents are male and forty 44 percent of the respondents are female.

**Age of the Respondents**
This variable is studied to find out the age of the respondents

| Age Group | Frequency | Percentage (%) |
|---|---|---|
| 25-30 | 62 | 62 |
| 30-35 | 21 | 21 |
| 35-40 | 10 | 10 |
| 45- Above | 7 | 7 |
| Total | 100 | 100 |

This variable is studied to find out whether Knowledge acquisition and dissemination are not restricted to hierarchies.

According to the research sixty seven percent of respondents strongly agree that Knowledge acquisition and dissemination not restricted to hierarchies. Twenty eight percent of respondents agree that that Knowledge acquisition and dissemination not restricted to hierarchies. Four percent of respondents strongly disagree that Knowledge acquisition and dissemination not restricted to hierarchies. One percent of the respondents disagree that Knowledge acquisition and dissemination not restricted to hierarchies.

**Defined Process to Document Experiences Gained From Earlier Performances and Apply Them in Future**

The variable is studied to find out the above factor.

The research shows that 79 percent of respondents agree that the organization has defined process to document experiences gained from earlier performances and apply them in future. Twelve percent of the respondents strongly agree that to organization has defined process to document experiences gained from earlier performances and apply them in future. Seven percent of the respondents strongly disagree that the organization has defined process to document experiences gained from earlier performances and apply them in future. Two percent of the respondents disagree that the organization has defined process to document experiences gained from earlier performances and apply them in future. According to the researcher organization has defined process to document experiences gained from earlier performances and apply them in future.

**Failures Taken up as Learning Opportunity to Augment Learning Culture**

This variable is studied to find out the above statement. The research shows that 59 percent of respondents agree that failure is taken up as learning opportunity to augment learning culture in the organization. Twenty three percent of the respondents strongly agree that Failure is taken up as learning opportunity to augment learning culture in the organization. Seventeen percent of the respondents strongly disagree that Failure is taken up as

learning opportunity to augment learning culture in the organization. One percent of the respondents disagree that Failure is taken up as learning opportunity to augment learning culture in the organization.

**Management has the vision to integrate knowledge management process in the business plan**

This variable is studied to find out the above statement.

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 15 | 15 |
| Agree | 52 | 52 |
| Strongly Disagree | 31 | 31 |
| Disagree | 2 | 2 |
| Total | 100 | 100 |

The above table shows that 52 percent of respondents agree that Management has the vision to integrate knowledge management process in the business plan. Thirty one percent of the respondents strongly disagree that Management has the vision to integrate knowledge management process in the business plan. Fifteen percent of the respondents strongly agree that Management has the vision to integrate knowledge management process in the business plan. Two percent of the respondents disagree that Management has the vision to integrate knowledge management process in the business plan.

**Knowledge management programe follows top down approach instead of bottom up approach**

This variable is studied to find out the above statement

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 28 | 28 |
| Agree | 32 | 32 |
| Strongly Disagree | 34 | 34 |
| Disagree | 6 | 6 |
| Total | 100 | 100 |

The above table depicts that 34 percent of respondents strongly disagree that knowledge management programe follows top – down approach instead of bottom up approach. Thirty two percent of the respondents agree that knowledge management programe follows top – down approach instead of bottom up approach. Twenty eight percent of the respondents strongly agree that knowledge management programe follows top – down approach instead of bottom up approach. Six percent of the respondents disagree that knowledge management programe follows top – down approach instead of bottom up approach. According to the researcher mostly respondents strongly disagree that knowledge management programe follows top – down approach instead of bottom up approach.

**Experts Play A Role in Identifying, Collecting, Classifying and Disseminating Important Information to Other Users**

This variable is studied to find out the above factor

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 12 | 12 |
| Agree | 47 | 47 |
| Strongly Disagree | 37 | 37 |
| Disagree | 4 | 4 |
| **Total** | 100 | 100 |

The above table shows that 47 percent of respondents agree that Experts play a role in identifying, collecting, classifying and disseminating important information to other users. Thirty seven percent of the respondents strongly disagree that Experts play a role in identifying, collecting, classifying and disseminating important information to other users. Twelve percent of the respondents strongly agree that Experts play a role in identifying, collecting, classifying and disseminating important information to

other users. Four percent of the respondents disagree that Experts play a role in identifying, collecting, classifying and disseminating important information to other users.

**Groups and Individuals Routinely Document and Share Information about their Expertise**

This variable is studied to find out the above factor.

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 17 | 17 |
| Agree | 57 | 57 |
| Strongly Disagree | 23 | 23 |
| Disagree | 3 | 3 |
| **Total** | 100 | 100 |

The above table depicts that 57 percent of respondents agree that groups and individuals routinely document and share information about their expertise. Twenty three percent of the respondents strongly disagree that groups and individuals routinely document and share information about their expertise. Seventeen percent of the respondents strongly agree that groups and individuals routinely document and share information about their expertise. Three percent of the respondents disagree that groups and individuals routinely document and share information about their

expertise. According to the researcher mostly respondents agree that that groups and individuals routinely document and share information about their expertise

**Training on New System Focuses on How These Technologies can be used to Improve the Quality and Efficiency of People at Work**

This variable is studied to find out the above reason:
The above table shows that 45 percent of respondents agree that

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 26 | 26 |
| Agree | 45 | 45 |
| Strongly Disagree | 27 | 27 |
| Disagree | 2 | 2 |
| **Total** | 100 | 100 |

training on new system focuses on how these technologies can be used to improve the quality and efficiency of people at work. Twenty seven percent of the respondents strongly disagree that training on new system focuses on how these technologies can be used to improve the quality and efficiency of people at work. Twenty six percent of the respondents strongly agree that training on new system focuses on how these technologies can be used to improve the quality and efficiency of people at work. Two percent of the respondents disagree that training on new system focuses on how these technologies can be used to improve the quality and efficiency of people at work.  According to K.Karthikeyan1 & R. Rengaraj Alias Muralidharan (December 2010), it was found that the importance of training based on competency gap, System Applications & Process and Research & Development for enhancing the Knowledge of employee's was clearly pointed out in this research work.

**Cross Functional Groups Are Operational To Promote Knowledge Sharing**

This variable is studied to find out the above statement.. The research shows that 51 percent of respondents agree that cross functional groups are operational to promote knowledge sharing. Twenty nine percent of the respondents strongly disagree that crossfunctional groups are operational to promote knowledge sharing. Fifteen-percent of the respondents strongly agree that cross functional groups are operational to promote knowledge sharing. Five percent of the respondents disagree that cross functional groups are operational to promote knowledge sharing. According to the mostly respondents agree that cross functional groups are operational to promote knowledge sharing.

**Knowledge Management Is An Explicit Mechanism to Transmit Ideas for Furtherance of Business Goals**

This variable is studied:
The above table shows that 49 percent of respondents agree that Knowledge management is an explicit mechanism to transmit ideas for furtherance of business. Twenty four percent

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 24 | 24 |
| Agree | 49 | 49 |
| Strongly Disagree | 19 | 19 |
| Disagree | 8 | 8 |
| **Total** | 100 | 100 |

respondents strongly agree that Knowledge management is an explicit mechanism to transmit ideas for furtherance of business. Nineteen percent of the respondents strongly disagree that Knowledge management is an explicit mechanism to transmit ideas for furtherance of business. Eight percent of the respondents Knowledge management is an explicit mechanism to transmit ideas for furtherance of business.

**Knowledge Management Practices Are Used To Train Workers to Meet Strategic Objectives of Firm**

This variable is studied to find out the result
The above table portrays that 59 percent of respondents agree that knowledge management practices are used to train workers to meet strategic objectives of your firm. Twenty percent of the

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 20 | 20 |
| Agree | 59 | 59 |
| Strongly Disagree | 15 | 15 |
| Disagree | 6 | 6 |
| **Total** | 100 | 100 |

respondents strongly agree that knowledge management practices are used to train workers to meet strategic objectives of your firm. Fifteen percent of the respondents strongly disagree that knowledge management practices are used to train workers to meet strategic objectives of your firm. Six percent of the respondents disagree that knowledge management practices are used to train workers to meet strategic objectives of your firm. According to the researcher knowledge management practices are used to train workers to meet strategic objectives.

**Knowledge Management Processes are used to Involve/Bring out Innovation**

This variable is studied to find out the result:
The above table shows that 50 percent of respondents agree that Knowledge management processes are used to involve/ bring out innovation. Twenty four percent of the respondents strongly agree that Knowledge management processes are used to

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 24 | 24 |
| Agree | 50 | 50 |
| Strongly Disagree | 24 | 24 |
| Disagree | 2 | 2 |
| **Total** | 100 | 100 |

involve/ bring out innovation. Twenty four percent of the respondents strongly disagree that Knowledge management processes are used to involve/ bring out innovation. Two percent of the respondents disagree that Knowledge management processes are used to involve/ bring out innovation According to Kashif Akram, Suleman Hafeez Siddiqui, Muhammad Atif Nawaz, Tauqir Ahmad Ghauri and Amjad Khawar Hayat Cheema of The Islamia University of Bahawalpur (Pakistan) (2007), the researchers found out that different components of Knowledge Management as Knowledge activities, Knowledge types, transformation of knowledge and technology have a significant positive effect in bringing innovation through transformation of knowledge into knowledge assets in organizations. In order to

pace up the innovation process, organizations must implement the innovation determinants which are actually the cause of innovation.

**Knowledge Management Practices Improved the Involvement of Workers in Workplace Activity.**

This variable is studied to find out the result:

The above table shows that 55 percent of respondents agree that Knowledge Management Practices improved involvement of workers in the workplace activity. Twenty seven percent of the respondents strongly disagree that Knowledge Management

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 16 | 16 |
| Agree | 55 | 55 |
| Strongly Disagree | 27 | 27 |
| Disagree | 2 | 2 |
| **Total** | 100 | 100 |

Practices improved involvement of workers in the workplace activity. Sixteen percent of the respondents strongly agree that Knowledge Management Practices improved involvement of workers in the workplace activity. Two percent of the respondents disagree that Knowledge Management Practices improved involvement of workers in the workplace activity.

**Knowledge Management Practices Improved Client or Customer Relations**

This variable is studied to find out the result and the research shows that 42 percent of respondents agree that Knowledge

Management Practices improved client or customer relations. Twenty eight percent of the respondents strongly disagree that Knowledge Management Practices improved client or customer relations. Nineteen percent of the respondents strongly agree that Knowledge Management Practices improved client or customer relations. Eleven percent of the respondents disagree that Knowledge Management Practices improved client or customer relations

**Knowledge Management Practices Improved the Skills and Knowledge of Workers**

This variable is studied to find out the result:
The above table shows that 43 percent of respondents agree that knowledge management practices improved the skills and knowledge of workers. Twenty four percent of the respondents strongly disagree that knowledge management practices improved the skills and knowledge of workers. Seventeen percent

| Scale | Frequency | Percentage (%) |
|---|---|---|
| Strongly Agree | 16 | 16 |
| Agree | 43 | 43 |
| Strongly Disagree | 24 | 24 |
| Disagree | 17 | 17 |
| **Total** | 100 | 100 |

of the respondents disagree that knowledge management practices improved the skills and knowledge of workers. Sixteen percent of the respondents strongly agree that knowledge management practices improved the skills and knowledge of workers.

**Knowledge Management Practices Have Increased Workers Efficiency And/Or Productivity**

This variable is studied and it is observed that 49 percent of respondents agree that knowledge management practices have increased workers efficiency and/or productivity. Eighteen percent of the respondents disagree that knowledge management practices have increased workers efficiency and/or productivity. Seventeen percent of the respondents strongly agree that knowledge management practices have increased workers efficiency and/or productivity. Sixteen percent of the respondents strongly disagree that knowledge management practices have increased workers efficiency and/or productivity.

## Major Findings

The research pertaining to the Knowledge Management practices has provided the following findings:
• Fifty six percent of respondents are male
• Fifty three percent of respondents are from the age group of 25-30
• Sixty seven percent of respondents strongly agree that Knowledge acquisition and dissemination not restricted to hierarchies

• Seventy nine percent of respondents agree that the organization has defined process to document experiences gained from earlier performances and apply them in future
• Fifty nine percent of respondents agree that failure is taken up as learning opportunity to augment learning culture in the organization
• Fifty two percent of respondents agree that Management has the vision to integrate knowledge management process in the business plan
• Sixty percent of respondents agree that knowledge management program follows top – down approach instead of bottom up approach
• Fifty nine percent of respondents agree that Experts play a role in identifying, collecting, classifying and disseminating important information to other users
• Fifty one percent of respondents agree that cross functional groups are operational to promote knowledge sharing
• Fifty seven percent of respondents agree that groups and individuals routinely document and share information about their expertise
• Seventy one percent of respondents agree that training on new system focuses on how these technologies can be used to improve the quality and efficiency of people at work
• Seventy percent of respondents agree that electronic and traditional sources of knowledge contain a wide spectrum of state- of- art information on critical activities
• Seventy three percent of respondents agree that Knowledge management is an explicit mechanism to transmit ideas for furtherance of business goals

- Fifty nine percent of respondents agree that knowledge management practices are used to train workers to meet strategic objectives of your firm
- Fifty percent of respondents agree that Knowledge management processes are used to involve/ bring out innovation
- Fifty five percent of respondents agree that Knowledge Management Practices improved involvement of workers in the workplace activity (Table10).
- Fifty nine percent of respondents agree that knowledge management practices increased flexibility in production and innovation
- Sixty one percent of respondents agree that Knowledge Management Practices improved client or customer relations
- Fifty nine percent of respondents agree that knowledge management practices improved the skills and knowledge of workers
- Sixty six percent of respondents agree that knowledge management practices have increased workers efficiency and/or productivity

## Conclusion

Knowledge Management is an exciting, vibrant field of practice full of challenges and surprises, full of cross-disciplinary applications and the need for innovation. But it is also a field struggling to find its foundations in a sea of communications, demands, and conflicting interests, not all of which are consistent with the need to found a productive discipline based in both theory and practice. In this paper, this is also a roadmap for high skilled India and major factor for employability skills and key to performance. It would be a shame if it were wasted by confused approaches resulting in a loss of faith in this promising idea.

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# Employees Aspiration Towards Skill Development in Uttarakhand: A Study of Needs and Findings.

Ayesha Afroz*

## Abstract

This paper investigates employees' interest, awareness and aspiration towards the skill India compaign to accelerate the skill capacity in the form of general education and vocational training programme. Using an administered survey method questionnaire had been filled by respondents i.e. employees working in districts of Uttarakhand. Researcher attempt to gain immense understanding of employees aspiration towards skill India development compaign as awareness, source of information and effectiveness.

Presently, it has been seen majority of the youth is educated but still facing less job opportunities because of their poor hard and soft skills. Lot of initiative had been taken by the Government to build or enhance the qualities of effectiveness in the youth of India but still some drawbacks and loopholes are found by the administration. Therefore, skill India campaign was launched by Prime Minister Narendra Modi on 15 July 2015 to train over 40 crore people in India in different skills by 2022 (NDTV, 2015).

*Keywords:* Hard skill, soft skill, employees' aspiration, development.

## Introduction

"I call upon the nation to take a pledge to make India the skill capital of the world." - *Shri Narendra Modi*

India is a country which has variety of manpower with different acquired skills and knowledge. Skills and knowledge are two most important factor of the economy to grow and increase its GDP (Gross Domestic Product) or national income. Once the acquired skill set of working employees grows in the industry, ultimately it will generate more opportunities for the upcoming youth and fresh talent to flourish. Skills are only be equipped by training and development program in the youth or employees of the country. The relevant industry designs the educational courses to include the necessary skills requirement (Okada, 2012). Moreover, in private sector, Industrial Associations like CII (Chamber of Indian Industries), FCCI (Federation of Indian Chamber of Commerce and Industries) have played a pivotal role in creating awareness on Skill Development by organizing seminars, workshop and laisioning with Government agencies in bringing institutional reforms. Moreover Industry also realized the urgent requirement of skill development provision to solve their problem of lack of skill required by the Industry (Okada, 2012). So in order to make the aspired employees to be successful in their carrier, there is an urgent need to bridge the gap of demand and supply of skilled manpower to raise their confidence, performance and standard of living.

In 2008, a well design action plan was created with a three tier Skill Development institutional structure which is comprises of PMs National Council, National Skill Development Corporation (NSDC) Skill Development Coordination Board (NSDCB) in order to focus on skill enhancement of Human Resource of India (Jain, 2013). The National Skill Development Mission, 2010 made a strategic plan on skill enhancement and knowledge building of about 530 youth by 2022 by NSDC, DGE&T (Directorate General of Employment and Training under Ministry of Labour and Employment, MHRD and other Ministries came together to initiate the Skill Enhancement process (Das, 2015). In the recent times, 59 Corporates/ Private Companies/Private Educational Institutes coming together with NSDC to provide Vocational Training in Skill Enhancement in India. With the help from its private alliances, NSDC targeted to achieve 150Million skilled labour by 2022 (FICCI, Ernst &Young, September 2012). The concept given by skill India campaign is to provide support, learning by process, guidance, training and development to the employees of all trade/ occupation . The various initiatives under this campaign are:

1) National Skill Development Mission
2) National Policy for Skill Development and Entrepreneurship, 2015
3) Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
4) Skill Loan scheme
5) Rural India Skill (Economic Times, 2015).

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## Objectives of the Study

1) To know the concept of skill India compaign.
2) To know the present status of compaign in Uttarakhand state.
3) To provide some findings and suggestions based on the study.

## Research Methodology

This research is based on the primary data and the secondary data. Primary data is collected by distributing the questionnaires to respondents and through telephonic interviews. The data is collected from 60 respondents from various places in and around Dehradun city. Random sampling is been used in selecting the samples for the study. Secondary data has been collected from websites related to the topic.

## Data Analysis and Interpretations

The data has been collected and interpreted in the following ways:

## Analysis and Interpretations

Out of the total respondents selected for the survey, majority of the people between the age group of 30 - 40 years have responded to the Skill India Campaign survey in Uttarakhand.

## Analysis and Interpretation

Out of the total 60 respondents selected for survey, majority of them are males who have responded to Skill India compaign survey when compared to female respondents. As 90 % were males who have shown interest and only 10% were female.

## Analysis and Interpretations

Out of the total respondents selected majority are under graduate level with 76.7 % and others are at post graduation and secondary school with 8.3% and 15% respectively.

## Analysis and Interpretations

Out of the total respondent's majority are private – sector employees who have responded with 68.3% whereas the public sector employees were partially less with 1.7%. 30% Unemployed people were those who are in real need for skill development.

## Analysis and Interpretation

Out of the respondents selected for survey 66.7% were full time employees and 33.3% were part time part employees who were selected as respondents for Skill India Campaign.

### Table 1 : Age of Respondent

| Age | | Frequency | Percentage | Valid percent |
|---|---|---|---|---|
| Valid | 31 - 40 years | 15 | 25.0 | 25.0 |
| | Less than 30 years | 45 | 75.0 | 75.0 |
| | Total | 60 | 100.0 | 100.0 |
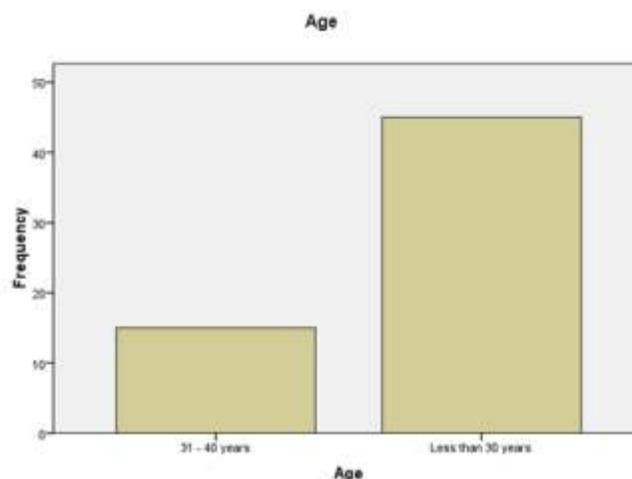


*Figure 1. Age of Respondents*

## Analysis and Interpretation

The above figure shows that the Skill India Campaign has motivated the surveyed respondents in several ways. As all the 60 respondent were aware of this programme.

**Table 2 : Gender of Respondents**

| Gender | | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Female | 6 | 10.0 | 10.0 |
| | Male | 54 | 90.0 | 90.0 |
| | Total | 60 | 100.0 | 100.0 |
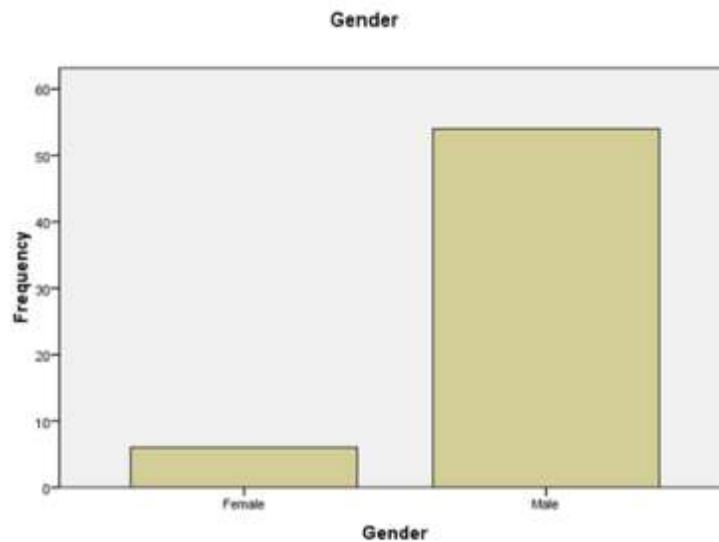


*Figure 2. Gender of Respondents*

## Analysis and Interpretation

Out of the respondents selected for survey all the respondents got awareness regarding the Skill India concept through the source of internet, newspaper, radio and television where the internet has been seen as biggest sources with 61.7% and newspaper covers 28.3%. Radio and television have been seen with less percentage of 5% respectively.

**Table 3 : Qualification of Respondents**

| Qualification | | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Post Graduate | 5 | 8.3 | 8.3 |
| | Secondary | 9 | 15.0 | 15.0 |
| | Under Graduate | 46 | 76.7 | 76.7 |
| | Total | 60 | 100.0 | 100.0 |
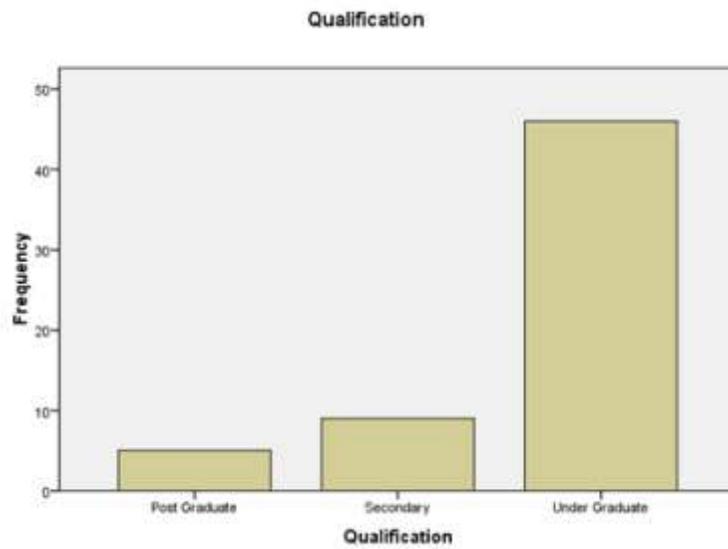
*Figure 3. Qualification of Respondents*

## Analysis and Interpretation

Most of the respondents have seen motivated and effected by the campaign of Skill India as 71.7% have said yes and 21.7% have said no as this programme is not better for further employment in the country and 6.7% are those who vaguely responded for don't know.

**Table 4 : Occupation of Respondents**

| | Occupation | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Private - Sector Employee | 41 | 68.3 | 68.3 |
| | Public- Sector Employee | 1 | 1.7 | 1.7 |
| | Unemployed | 18 | 30.0 | 30.0 |
| | Total | 60 | 100.0 | 100.0 |
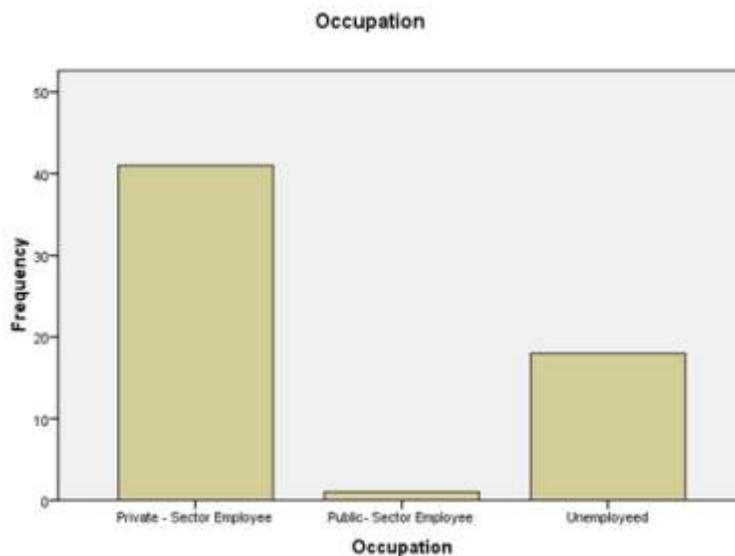


*Data Collected and Compiled*

## Analysis and Interpretation

Out of the survey respondent 25% have said they need skill to be

more developed in computer hardware and networking and others have been examined with less percentage.

### Table 5 : Type of Job

| Type of Job | | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Full time | 40 | 66.7 | 66.7 |
| | Part time | 20 | 33.3 | 33.3 |
| | Total | 60 | 100.0 | 100.0 |
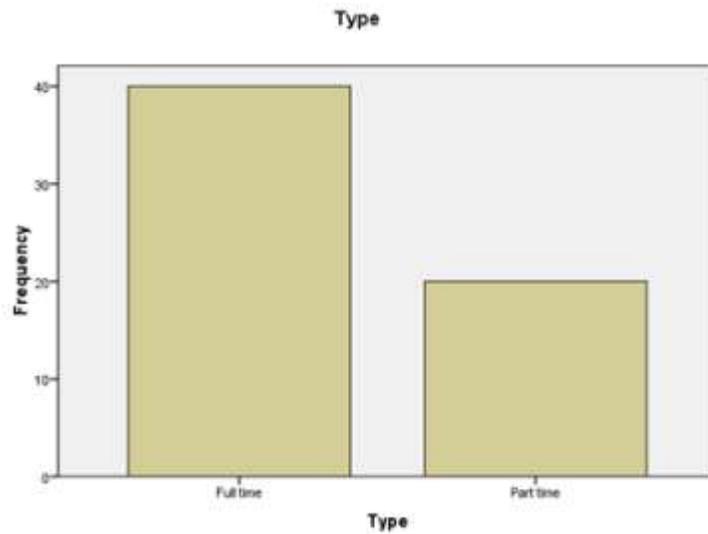


*Figure 5. Type of Job*

## Analysis and Interpretation

The respondents have availed all the benefits out of the training

provided to them. As 90% of the employees response is favorable and only 10% are unfavorable respondents.

### Table 6 : Awareness of Campaign

| | | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Yes | 60 | 100.0 | 100.0 |
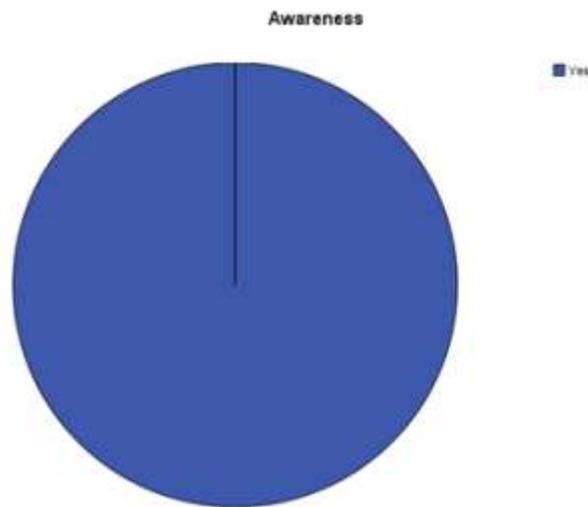
Awareness



*Figure 6. Awareness of Campaign*

## Findings

India is one of the largest and fastest growing economies in the world during the last decade. In order to sustain its economy's growth an effective skill development for the employees is critically important in the country. In order to the increase the

**Table 7 : Source of Information**

| | Information | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Internet | 37 | 61.7 | 61.7 |
| | Newspaper | 17 | 28.3 | 28.3 |
| | Radio | 3 | 5.0 | 5.0 |
| | Television | 3 | 5.0 | 5.0 |
| | Total | 60 | 100.0 | 100.0 |
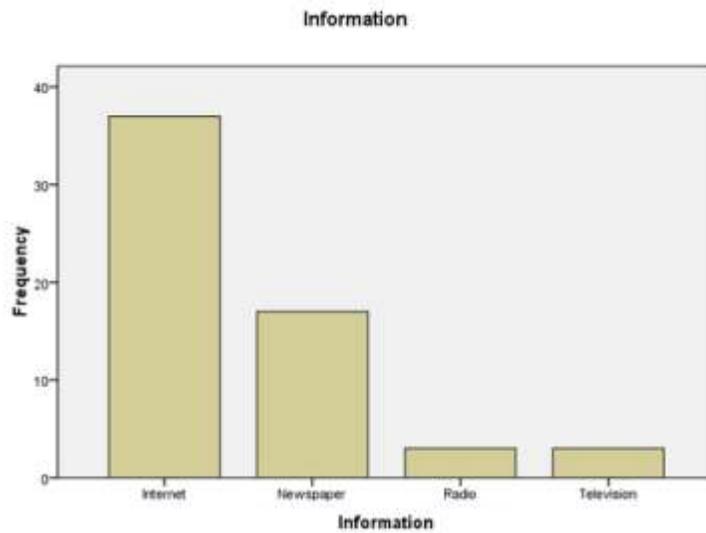
Information



*Figure 7. Source of Information*

national income of the country, India need to empower its employees both at macro level and micro level i.e. covering all the urban and rural area with the right type of skills. The findings of survey done in Uttarakhand state for the skill India campaign to know employees aspiration toward programme's different aspects and features which benefits them in the future.

### Table 8 : Campaign better for further employment

|  | Campaign | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Don't know | 4 | 6.7 | 6.7 |
|  | No | 13 | 21.7 | 21.7 |
|  | Yes | 43 | 71.7 | 71.7 |
|  | Total | 60 | 100.0 | 100.0 |
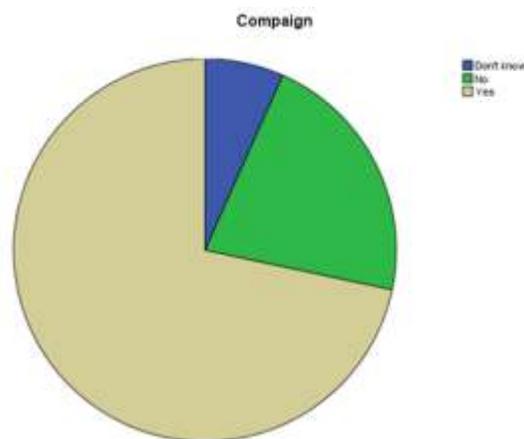


*Figure 8.  Campaign better for further employment*

About 75% of the respondents falling below the age group of 30 years. The more benefited aspired employees were male by the Skill India concept and it is seen that 90% of male have responded. It is seen from the survey that 76.7 % of the respondents are under graduates full time   private sector working employees in the state who are lacking in various skill to become a productive employees for any organization. The interest towards the skill India campaign shown by these under graduates indicates

### Table 9 : Trade

|  | Trade | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | Blacksmith | 5 | 8.3 | 8.3 |
|  | Computer Hardware and Networking | 15 | 25.0 | 25.0 |
|  | Electronic assembly | 9 | 15.0 | 15.0 |
|  | Fashion Designing | 3 | 5.0 | 5.0 |
|  | Others | 6 | 10.0 | 10.0 |
|  | Photography and Photoshop | 7 | 11.7 | 11.7 |
|  | Retail Management | 6 | 10.0 | 10.0 |
|  | Wireman Training | 9 | 15.0 | 15.0 |
|  | Total | 60 | 100.0 | 100.0 |
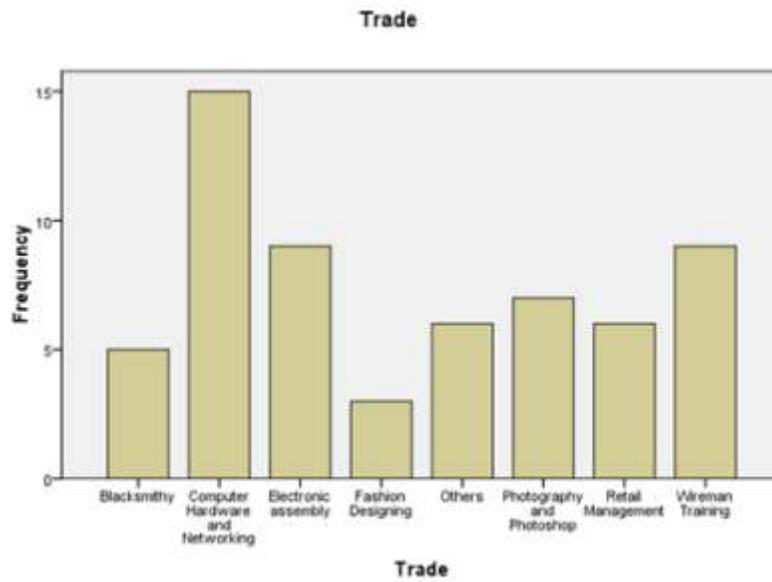
*Figure 9. Trade*

unemployment problem soon be abolished by our fresh talented skilled employees in the upcoming years.

Furthermore, 100% respondents were aware of the Skill India Campaign due to various publicity by the Government through

**Table 10 : Training**

| | Training | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | No | 6 | 10.0 | 10.0 |
| | Yes | 54 | 90.0 | 90.0 |
| | Total | 60 | 100.0 | 100.0 |
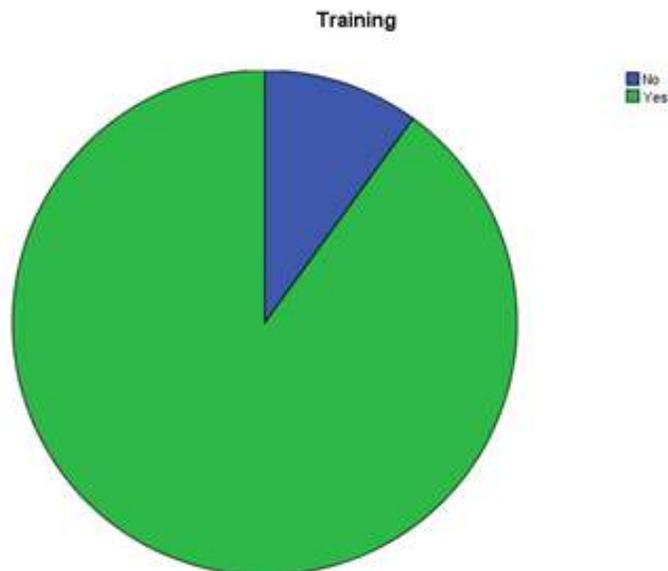
the source of internet which is highly commendable and 71.7% aspired employees have commented skill India campaign will help the economy to generate various employment opportunities by both state or territory wise with the help of vocational training and development programme.

## Conclusion

To boost the country's economic growth, a knowledgeable and skilled manpower is required. Advancement of skills in the particular field of employees is increasingly important. Therefore, the survey reveals that after the vocational training provided to employees in the Uttarakhand state by the initiative of skill India campaign, motivated the employees to become skilled in their particular trade. The campaign has also encouraged the employees to aspire more job creation along with strengthening the performance with the holistic solution to the problems facing by them in the organizations to grow.

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# Integrating Skills, Employment and Economic Development in India: The Challenges and Prospects

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## Abstract

Skills and knowledge are the driving forces of economic growth and social development of any country. They have become even more important given the increasing pace of globalization and technological changes taking place in the world.

As India moves progressively towards becoming a "Knowledge Economy", it becomes increasingly important that better educated and more skilled people will be able to not only contribute to India's economic growth, but also enhance their own incomes and standards of living. But unemployment and poverty are two major development challenges for India. The experience of developed countries shows that sustained economic development is essential for generating continuous employment opportunities. Skill development, employment and economic development instead of working in silos as at present; need to be integrated and well-coordinated. The question is how to develop an integrated skills development strategy that contributes to balanced and sustainable growth and to identify the challenges, particularly within the context of developing or emerging countries like India. Key challenges to such integration include-(i) the diverse economy with division of skills into: high-skillexport sector, the medium-skill domestic sector, and the low-skill informal sector and the gaps that exist between these sectors, (ii) increased access to skills training for workers across all sectors and regions (iii) shift in focus of skill policies from national to local level(iv) need for increased partnership among skilling ecosystem.

**Key Words:** Skill development, Knowledge economy, Unemployment, Economic development

## Introduction

Skills and knowledge are the driving forces of economic growth and social development of any country. They have become even more important given the increasing pace of globalization and technological changes taking place in the world. Today knowledge has taken a decisive role in economic development of countries and therefore we see emergence of concepts like knowledge based economy (K-economy) and so on (Ghirmal. T Kefela,2010).
Now skills development is attracting attention and interest of many countries, as never before. Many Governments area ware that if their countries are to gain or maintain their high-income and development status, they must produce higher value and higher quality goods and services that can yield higher wages and profits. To do this they need a skilled workforce and an education and training system that adequately prepares young people to enter the labour market. This imperative runs alongside current rethinking on the pattern of economic development which seeks not only rapid but also inclusive growth. Many countries are concerned about and committed to achieving social equity, social inclusion, poverty alleviation and peace. Therefore, across the world the national skills policy is being considered as a means of addressing economic, social and developmental concerns(ILO,2011).

As India moves progressively towards becoming a "Knowledge Economy", it becomes increasingly important to create and nurture a strong skill development ecosystem in the country. This assumes all the more importance in the midst of an unprecedented phase of demographic change where nearly 68 % (about 860 million) of India's 1.2 billion population is said to be in the working age group (15-64 years of age). The population projections show that in 2020, the average Indian will be only 29 years old, as compared to 37 in China and the US, 45 in Western Europe and 48 in Japan. It is estimated that nearly 20% of the world's working-age population will live in India by 2025. Also, it is estimated that nearly 250 million people are set to join India's workforce by 2030; and by 2050 increasing the working –age population to 1 billion (Regional Human Development Report-2015, UN).This further reiterates the need and the importance of constructive engagement of youth in growth and economic development of country by imparting required skills and knowledge. Continuous and sustained acceleration is needed to provide opportunities for India's growing population, and it's even faster-growing workforce. India needs to reap the full benefits of knowledge economy- "an economy that creates, disseminates, and uses knowledge to enhance its growth and development" where the four critical pillars include- 1) strengthening the economic and institutional regime; 2)

*NETTUR, Technical Training Foundation.

developing educated and skilled workers; 3) creating an efficient innovation system; and, 4) building a dynamic information infrastructure.

This paper analyses the existing skill development ecosystem in India-highlighting the gaps and challenges and suggests recommendations for new skilling policies and programs by integrating the skills education with employment and economic development of the country, which can bea future model for inclusive and sustainable growth.

## Current Scenario of Skill Development in India

The Government of India first recognized the need for Skill Development during 11th Five Year Plan and provided a framework to address the same. The12th Five Year Plan called for an enabling framework that would attract private investment in Vocational Training through Public–Private Partnership (PPP). To give further fillip the NDA Government created a full-fledged Ministry of Skill Development & Entrepreneurship in 2014.The role of the Ministry involves coordinating and evolving skill development frameworks, mapping of existing skills and certification, industry-institute linkages among others. Human Resource and Skill Requirement reports across 24 sectors were prepared which serve as a baseline for all skill development initiatives. The Ministry works primarily through the National Skill Development Corporation (NSDC), National Skill Development Agency (NSDA), and the Directorate of Training (DT).

The new National Policy for Skill Development and Entrepreneurship has an objective to meet the challenge of skilling at scale with speed, standard (quality) and sustainability. It aims to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link skilling with demand centers.

The Policy further lists out ten major directions for the Skill Development Framework, including increasing the capacity, synergy among existing schemes, global partnerships and inclusivity. It seeks to address the lacunae in Entrepreneurship by steps like streamlining entrepreneurship in education system, inventing business through mentorship, fostering social entrepreneurship, promoting inclusivity, improving the ease of doing business and providing access to finance.

## Major Problem Areas & Challenges

The challenge of Skill Development in India is multifold. The design side gaps include the program planning issues leading to complete or partial achievement of results. There is a large proportion of the existing workforce, which needs skill training

support of varying levels. The current annual skilling capacity is inadequate to match the market demand, with many initiatives un-aligned and suffering from a lack of coordination. Further these programs are to be made more employer-driven to ensure higher quality, more appropriate training at scale. Matching the supply-demand is incredibly a complex issue. The situation is further complicated by different states having different demographic situations, hence different skilling needs and challenges.

The external challenges to skill development are also very critical and important; of which poverty, unemployment, diverse sectors of economy, quality of education are much more complex and need urgent attention. Growth alone is not the sole objective of any economic policy. The benefits of growth should reach to all sections of society. Then only it will lead to holistic, inclusive and sustainable development.

Eradication of poverty is an important objective of any government (More Sachin Sudhakarrao and Narendra Singh, 2015). According to modified mixed reference period(MMRP) concept proposed by World Bank in 2015, India's poverty rate for period 2011-12 stood at 12.4% of total population or about 172 million people living in poverty. Even though the concept of livelihood strategy has become central to development policies (aiming at poverty alleviation), programmes and practices in recent years throughout the world, but much need to be still achieved. Government of India has been one of the largest agencies involved in such livelihood promotion efforts to enhance living conditions of its people which resulted in mixed outcome; and where complete elimination of poverty still being a distant dream.

The other burning issue is unemployment; which in spite of sustained economic growth and renewed focus on skill development, still remains a big area of concern among Indian youth. The present unemployment rate is 4.9%. The overall unemployment rate among male is 4.1% and 7.7% in female across the country (Ministry of labour and Employment Bureau 2013-14). The other issue adding fuel to fire is that the skills obtained through training and those required by the job often do not match, resulting in skills shortages in some areas and, simultaneously, a surplus of workers with skills that are not in demand, contributing to unemployment.

India also faces the challenge of skilling large labour force that is largely illiterate or below primary and unskilled levels. The structural transition from the agricultural to the non-agricultural sector has seen rapid decline in the contribution of farm sector to the GDP to 16 per cent but a very slow decline in the workforce participation level to 48 per cent resulting in the low level of productivity in the agricultural sector.

The nature of jobs created is informal (91 per cent of the workforce) and the status of employment is self-employed. Further, there is the high degree of unemployment among the youth due to aspirational mismatch or skill mismatch, declining participation of females in the labour force and an economic environment wherein jobs are not created commensurate with the economic growth. The distribution of the workforce by sector and status of employment shows that in agriculture sector where almost 32 per cent is self-employed majority is operating as own-account worker or unpaid helper. After agriculture the proportion of those working as self-employed is Trade (7 per cent) and manufacturing (6 per cent). In these two sectors also the proportion of workforce working as own account workers are more than those working as employers.

The other major obstacle is division of skills across diverse sectors of economy. Amongst the formally skilled labour force, 74% have higher secondary or higher education levels, and amongst the labour force with informal skills, 78% of the workforce has completed only middle or lower education. Such skewed nature of skilling can be attributed to two factors – a) the education level entry requirements in the current skill set-up makes it difficult for workers with minimal education to access formal skills training; and b) lack of education also impedes the ability to absorb higher level of skills. Similarly, vocational education is presently offered at Grade 11, 12th – however students reaching this Grade aspire for higher education. The present system does not allow vertical mobility, and therefore skills obtained are lost. Also There is no definite path for vocational students to move from one level / sector to another level / sector. Since mobility is not defined and hence students do not have a clear path in vocational education.

Lack of active participation of employers' and workers' organizations is other critical issue in Indian skilling ecosystem; which is essential to ensure the provision of relevant and appropriate skills training as per market requirement. Skill development should include more than employment training. It should include employer engagement, deep community connections, human resource development support, career advancement and finally industry driven education and training with connective tissue of networks (Giloth. R, 2011).

Similarly, the development functions in education and economic field today work in watertight compartments and in silos which needs correction. Traditionally many governments have split them into two different services. The economic development services are aimed at supporting businesses for local economic growth and the employment and skill development services focus on workforce development and skill training; both working in isolation without any co-ordination in planning. If there two services are integrated it will have mutual benefit for job seekers and employers. This will ensure a proper balance between the demand side and supply side with prospects for regional economic development, which in turn will result in practical proposals for holistic development of region/city.

Therefore, the challenge today is to look at the skilling ecosystem in an integrated manner with relevant policy support and connections between the direct and indirect issue and challenges. As we see in India, today a large number of actors and providers (ministries, agencies, central and state governments, NGOs, employers and workers) are involved in skills development. Their efforts often overlap and are not well coordinated. Weakness in linking skills supply and demand also limits positive impact on employment and productivity which in turn affects the growth and development of the country.

## Select Learnings from across the Globe

The International Labour Organisation(ILO) has given following recommendations in 2004; as key principles of a sound national skills development policy, which are very relevant even for this day:

- Skills development is the shared responsibility of government, employers and individual workers with social partners playing a critical role.
- Skills are fundamental to, but not sufficient for, gaining decent jobs: linking skills with employment opportunities and decent work is critical, and skills need to be an integral part of economic growth and employment strategies.
- Lifelong learning is an important goal to be pursued via specific programmes.
- Equal opportunities for education and training must be provided to all, including those engaged in the informal economy.

To know how? ILO has further suggested the following four mechanisms:

1. Shared responsibilities between the Government and Employers-The Government should focus on pre-employment training, while the employers should provide further job related training. This is possible through:

- promotion of a sector-based approach to skills development (e.g. through sector skills councils or the equivalent);
- strengthening of workplace learning, including apprenticeships or other forms of on-the-job training;
- public–private partnerships, including joint management of training institutions and joint delivery of training, involving the public and private sectors and NGOs in improving outreach.

2.  Matching of skills demand and supply- The skills development system needs to be responsive and relevant to labour market needs, with good coordination between demand and supply of skills. In order to achieve the same there should be regular engagement of the social partners through:

•   improved mechanisms for anticipating skills demands (current and future) and disseminating the information to Government and training partners etc;
•   integrate and embed skills development strategies within broader development strategies (e.g. industry sector development, local economic development, youth employment);
•   strengthen training quality, through benchmarks and criteria for providers, and certification systems that increase the value of qualifications and certificates;
•   enhance employment services in order to improve the matching of jobs and skills, (the labour market information with regards to job opportunities and skills requirements), and the linkage of this information with training;
•   design flexible training programs in respect of both content and delivery (to include, modular-based, part-time, on-the-job and/or mobile provision of services), by way of greater academic and managerial autonomy with centralized quality assurance and funding.

3.  Skills policy should not be seen in isolation, but as an integral part of broader policies- Coordination is very important for linking of skills development with employment and productivity growth. Some countries have already integrated skills development in their national economic development strategies (e.g. Costa Rica, Ireland, Korea, Singapore), in sector development strategies (e.g. Australia, Bahrain, Canada, Netherlands, South Africa, UK) or in local economic development strategies (e.g. Nepal, Mozambique). Required policy coordination can take place at any or all of these levels.

4.  Equal Opportunities-Skills demands can be met only by extending training opportunities across all segments of society. The policy can include actions for identifying barriers to access and introducing measures to improve access by target groups (such as women, rural communities, disadvantaged youth, people with disabilities and so on). Further suggested measures to achieve the same can include:

•   improved information and monitoring mechanisms on access by target groups;
•   adjustments to training programmes (content, modes, facilities), or provision of targeted training;
•   provision of basic education and core skills;

•   training of trainers (for sensitization and specialized training);
•   increased coordination and collaboration with specialized agencies and NGOs;
•   greater advocacy of benefits and opportunities of skills development for the target groups;
•   increased financial and other support for these groups

According to ILO some countries (e.g. South Africa and India) have opted to set benchmarks for the inclusion of disadvantaged groups, while others (e.g. Sri Lanka) have developed dedicated national strategies for improving access to skills development opportunities for these groups.

The World Economic Forum(WEF) has published a report-"Matching Skills and Labour Market Needs in 2014; which suggested several recommendations for integrated skills development. The major recommendations include:

1.  Apprenticeship for All - Often employers report lack of practical experience among school graduates and their non-suitability for jobs. But job-specific and work based skills are difficult to learn other than on the job. Therefore, apprenticeships and the provision of training in the workplace can help both young people and the unemployed to maintain the link with the labour market and also to gain useful work-relevant skills. This will help employers also with availability of skilled workforce who are more productive.

2.  Raising the quality of education – in addition to formal education basic skills can be given to all at primary and secondary levels along with raising quality of education especially in developing and emerging countries.

3.  Closer integration of education and work-Addressing the structural and persistent skills mismatch requires strengthening the channels of communication between education and the work needs. A recent international survey of the school-to-work transition has shown that employers, education providers and young students often live in parallel universes and are not engaged with each other.

The success of dual training systems as in Germany in easing transitions from school to work, and reducing youth exposure to unemployment, has been widely acknowledged across the globe. Apart from providing work-based learning and apprenticeships, the dual training systems features cooperation among public authorities, employers and unions to govern education and training, and the integration of theory and practice through cooperation between schools and employers in skills development.

In this model, the social partners in Germany are closely engaged in the development and updating of training plans for each qualification that can be obtained through apprenticeships and/or vocational training. Such training plans, formally issued by the Ministry of Economic Affairs and Technology, regulate the duration of the apprenticeship, describe the profile of the profession and set out final exam requirements. The apprenticeship salaries are determined through collective wage negotiations. The economic chambers are responsible for providing advisory services to participating companies and supervising company-based training. And responsibility for funding vocational schools lies with the Government, mainly for teachers' salaries, and local authorities for equipment and infrastructure, while companies bear the costs of workplace training. In some sectors, all companies pay contributions to a general fund that covers the apprenticeship costs of the institutions, while in other sectors each company bears its own costs.

4. Improving the quality and stability of jobs to retain talent- companies can invest in better job conditions including pay and career progression etc in order to attract and retain better skilled workforce.

It is further recommended that the role of governments should include:

I. Sharing the cost of training and skills development-
• Support employers 'with financial incentives and cost sharing (e.g. collective training funds),
• Reduce the relative financial burden of training through tax incentives.
• Assist by developing institutional structures, such as sector or regional skill councils or employers' networks, that promote employer investment in continuing and on-the-job training.
• Special incentives to train women, older workers and the low-skilled and so on.
ii. Supporting labour mobility and migration–
• Encourage mobility within occupations, sectors and/or regions on the basis of sound labour market intelligence which will in turn contribute to the overall health of a labour market
• Tackling known skill gaps and supporting sector reallocation, especially for occupations and sectors where sizeable skills shortages exist,
• Support of productive skill realignment.

• Recognizing and validating prior experience and skills for migrant workers also

iii. Governments can use migration of both low- and high skilled workers to tackle the risk of labour and skill shortages. Many national policy initiatives of advanced countries already attract (highly) qualified third-country nationals to mitigate skills shortages, including fast-tracking of work permit applications, employer sponsorship, favourable conditions for family reunification, and taxation and social insurance benefits. But, in many cases the human capital potential of migrants tends is underutilized due to segmented labour markets and poor recognition of credentials. Job mobility and migration can address shortages, but at the same time can also be conducive to other forms of mismatch therefore Government should balance the same with proper interventions.

The above recommendations of World Economic Forum can form a basis for integrated skill development policy linking employment and economic development of country.

Canada has implemented "Working as One -policy in Toronto"in order to strengthen the relationship between the economic and employment services working as a single regional development policy(working as one- a workforce development strategy for Toronto,2012. This strategy ensures better connection and coordination between employers and job seekers in Toronto.

This strategy seeks achievement of following three outcomes:
I. Workforce development resources to help employers address their needs and challenges.
ii. Ensure required services are available for job seekers and unemployed local residents
iii. Create value for employers and job seekers and also local residents by ensuring government resources are used efficiently and prudently.
This strategy is further based on following 4- basic premises:
i. Integration of the demand and supply side labour market
ii. Integration of the demand and supply side labour market
iii. Locally developed and managed workforce development approach
iv. Local government/city governments to allot required resources and provide range of services thus creating value to all stakeholders.

**This is how Singapore has integrated the economic strategies with skill development strategies and initiatives:**

| Period | Economic Strategies | Skills development strategies and initiatives |
|---|---|---|
| 1965 to late 1970s | Low-cost assembly, light industry: employment intensive manufacturing(mostly by attracting foreign direct investment in this sector) | · Strong focus on building basic education<br>· Vocational education and training led by the technical education department of ministry of education<br>· Establishment of joint training centres with multinational corporations (Tata, Rolles, Philips)backed by economic development board, Ministry of Trade and Industry.<br>· Establishment of national training authority |
| Late 1970s to mid-1980s | Shift to high value-added manufacturing: automotive components, machinery and machine tools, medical instruments, chemicals and pharmaceuticals, precision engineering products, advanced electronic components. | · Vocation stream added to secondary schools<br>· Manpower planning initiated<br>· Joint bilateral technical institutes established (with Japan, Germany, France)<br>· National technological institute established<br>· Levy-based skill development fund created (1979)<br>· National productivity board created (19830<br>· Major push to upgrade skills of workers<br>· On-the-job training introduced |
| 1990s to 2000 and beyond | Towards sustained economic competitiveness and national prosperity<br><br>Singapore Manpower 21 | · Emphasis on intermediate skills<br>· Strengthening of polytechnics (science and engineering)<br>· SPRING programme to promote workplace learning<br>· Emphasis on key core skills<br>· Singapore skills recognition system (2000)<br>· Singapore workforce development agency (2003)<br>· Singapore workforce skills qualifications framework (2005) |

The Australian and UK vocational educational systems have excellent model of coordination between industry and vocational programme; where industry is involved at each stage from designing course to its validation and so on. The Philippines training and vocational education system is an excellent example which demonstrate partnerships between government, industry and labour unions.

The Organisation for Economic Co-operation and Development (OECD) countries also have experimented with various measures to improve integration at the regional level, often focusing on decentralisation and partnership working. In some countries initiatives have been taken, such as the formation of Regional Skills Partnerships in the UK, which act as a means of integrating activity on skills, training, business support and labour market activity for regional economic development. For example, in United States, the state of Michigan embarked in 2004 on a state-wide initiative to fund 13 regional skill alliances in which local workforce, economic agencies and key businesses commit to collaborating on meeting the specific needs of key industries. At the same time, the governor of the state of Maine created a workforce cabinet made up of the Departments of Labour, Education and Economic Development, along with the presidents of the Community College and higher education systems.

In USA the Workforce Innovation in Regional Economic Development (WIRED) initiative focussed on the creation of high-skill and high-wage opportunities for American workers within the context of regional economies. This initiative is designed for regions that have been affected by global trade, are dependent on a single industry or are recovering from natural disasters.

## Recommendations

In India the key challenges to such integration are-(I) the diverse economy with division of skills into: high-skill export sector, the medium-skill domestic sector, and the low-skill informal sector and the gaps that exist between these sectors, (ii) increased access to skills training for workers across all sectors and regions (iii) shift in focus of skill policies from national to local level(iv) need for increased partnership among skilling ecosystem.

An ILO review of country experiences (ILO, 2008) shows that countries that have succeeded in linking skills development to improved employability, productivity and employment growth have directed their skills development policies towards meeting following three objectives:

- matching demand and supply of skills;
- maintaining the employability of workers and the sustainability of enterprises; and
- sustaining a dynamic process of development.

Therefore, the key message is that skills development should not be seen, or provided, in isolation. It is a means to promote decent work, improve productivity, generate employment growth, and promote economic and social development of region/country. Coordination of skills development and inter-linkage with other policies and strategies (e.g. national development strategies, sector growth strategies) is therefore critical and important. The full value of one policy can be realised only if it supports the objectives of the other policy.

In order to realise the objectives of skills development and benefits to workers, enterprises and for the economy, the country's capacity for coordination in following three areas is most important:

1. Connecting basic education to technical training, technical training to labour market entry, and labour market entry to workplace and lifelong learning;
2. Ensuring continuous communication between employers and training providers so that training meets the needs and aspirations of workers and enterprises both; and
3. Integrating skill development policies with other policy areas – not only labour market and social protection policies, but also industrial, investment, trade and technology policies, and regional or local development policies.

It is suggested that the new skills development strategy in India should include:

- Decentralized planning with localized and regional approach for employment generation–linking skills development to local economic activity and businesses; where the national policy should provide an integrated framework within which the cities and districts and states can develop local skills development policies suiting to their needs and requirements.
- Integration of formal education and vocational education by providing basic skills at primary and secondary levels-revamping the school education and integrating vocational curriculum in mainstream subjects at primary and secondary levels. The schools can become the skills training centers after school hours and with no need to create separate infrastructure for training centers
- Increased participation of industry right from development of curriculum, skill training and assessment methods etc-in

order to design market oriented industry skills program for imparting practical and job oriented skills.

- Integration of skills policies with other social and development policies such as –industrial policy, investment policy, trade and technology policies, and regional or local development policies and so on.
- Provide inclusive opportunity for all by developing special skills program for women, vulnerable, disabled youth etc thus opening avenues for holistic and all round development of citizens.
- Apprenticeship is a better means to acquire on-job skills therefore it should be mandatory for all enterprises to provide certain percentage of jobs on apprenticeship basis. The quantum may depend on the number of total employees or turnover of the company and so on. In fact, the entire corporate social responsibility scheme can be redesigned as skills and training responsibility, thus building strong and formidable human resource of the country. Government and corporates together can achieve this by creating joint skill development fund which can be utilized for skills training of youth of country.
- Improving the education level of the labour force thus improving their motivation and confidence to upgrade and equip with new skills for continuous career progression.
- Improving access to quality training for employment opportunities across regions and urban/rural divide.
- Coordination among various stakeholders for unified approach towards a common goal.
- Strengthening skill delivery framework with well-trained trainers and infrastructure ensuring global standard education and training quality.
- Focus on outcome and determining key performance indicators-develop robust monitoring and evaluation mechanism through local committee's consisting of government, corporates and citizens including youth.
- Dynamic labour information system with cascading levels of information across different regions and sectors of economy.
- Establish proper accreditation standards which are both elastic and flexible in terms of market needs and at the same time stringent in order to control quality and intrinsic value of skills programs with wider participation of all stakeholders.

The new integrated skills development policies at national, state and district and city level with above strategies/measures; are expected to solve the complex issues of unemployment and inclusive economic development of the country thus paving way for-inclusive, holistic and sustainable development.

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# Cyber Crimes against Women in Cyberspace: A Critical Analysis

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## Abstract

The growth of the information based society is accompanied by new and serious threats. When the internet was invented, inventors did not think of its bad behavior. But the criminal mentality of human psychology started its misuse by using the internet as a tool of crime, which gave the birth to 'Cyber-crime' and world, is facing a huge challenge from these cyber criminals. Cyber-crimes against women is at the alarming stage and with the advent of technology, cyber-crime and victimization of women are on the high and it poses as a major threat to the security of a person as a whole. There is a need to find out the various reasons behind the fact as to why Indian women are being victimized and a conceptual model of cyber victimization of India women should be proposed. The paper is conceptual in nature and focuses on the relationship between cyber-crimes and women as a victim. This paper tries to analyze the factors responsible for the victimization of women in the cyber world and where we are lacking in providing safeguards. For good governance participation of women in the economy is necessary and technology is a great tool for this objective which makes women more vulnerable.

**Keywords:** Cyber-crimes, Women, Cyber Stalking, Cyber Bullying, Cyber Defamation

## Introduction

Technological developments related to communication have developed empathy among the people, who live a world apart. The internet is one of the greatest inventions in the arena of communication. With the blessings of Information and Communication Technology, the digital age is benefiting billions across the world. The entire world has become a global village with the advent of the internet, is credited a virtual world with no boundaries, which gives people ample opportunities to ameliorate both personal and professional relationships across borders.

The socio-economic and cultural facets of life have been tremendously affected owing to information technology which has widened itself over the last two decades and has become the axis of today's global and technical development. The world of the internet provides every user with the required information, fastest communication, and sharing tool making it the most valuable source of information. The internet has proved to be the greatest invention to mankind. However, the transcendental jurisdiction of the internet has caused the major threat to the society in the form of cyber crimes. Women and children are the main victims of this transgression.

Crimes are as old as man and computer themselves. People are very reliant on information systems and the internet making them easy targets for cyber criminals. The number of internet users has grown exponentially over the last twenty years. Cyber-crimes have become rampant in the city. Cyber-crime is a major issue that

our society is facing today. The cyber-crime occurs in the cyberspace. In cyber-crime computer is used as a tool, a target, as incidental, and an associate. Cyber-crime also was known as computer crime can be defined as a criminal activity directly related to the illegal use of computer and a network, for unauthorized access or theft of stored or on-line data that can be used for several criminal activities against a victim.

Cyber-crimes are crimes in which the computer is either an "object or subject of the conduct constituting the crime." Computers are easy to access and store a lot of data in a small space, which makes them vulnerable to criminals. Cyber-crime is a crime that is committed using a computer, network or hardware device. The computer and the internet serve as a target victim or as a tool to commit a Lot of crimes. Cyber-crime does not only mean stealing of millions as many people think. Cyber-crime constitutes a lot of crimes such as fraud, cybers talking, unauthorized access, child pornography, forgery, and etc. Looking at it that way, the major crime that Government, Industries, and people around the world are concerned about are cracking, piracy, phreaking, cybers talking, cyber pornography, cyber terrorism, etc.

Cyber-crime includes any type of illegal scheme that uses one or more components of the Internet (chat rooms. email, message boards. websites, and auctions) to conduct fraudulent transactions or transmit the proceeds of fraud to financials' situations or to others connected with the scheme. Cyber-crime also applies to generate spam emails, downloading viruses or spyware to the computer, harassing another through the Internet,

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child pornography, and solicitation of prostitution. Perhaps the most prominent form of cyber crime is identity theft, in which criminals use the Internet to steal personal information from other users

## Cyber-Crimes in India

Cyber-crimes in India are registered under three broad heads, the IT Act, the Indian Penal    Code (IPC) and other State Level Legislators (SLL).

The cases registered under the IT Act   include:

* Tampering computer source documents (Section 65 IT Act)
* Loss damage to computer resource/utility (Section 66 (1)IT Act)\
* Hacking (Section 66 (2) IT Act)
* Obscene publication/transmission in electronic form (Section 67IT Act)
* Failure of compliance/orders of Certifying Authority (Section 68 IT Act)
* Failure to assist in decrypting the information intercepted by Govt. Agency (Section  691T Act)
* Unauthorized access/attempt to access the protected computer system (Section 70 IT Act)
* Obtaining a license or Digital Signature Certificate by misrepresentation  /suppression of fact (Section 711T Act)
* Publishing false Digital Signature Certificate (Section 73 1T Act)
* Fraud Digital Signature Certificate (Section 74 IT Act)
* Breach of confidentiality /privacy (Section 72IT Act)
* Others

On the other hand, cases are also registered under the IPC and those include:

* Offences by / against Public Servant (Section 167, 172, 173, 175 IPC)
* False electronic evidence (Section 193 IPC)
* Destruction of electronic evidence (Section 204, 477 IPC)
* Forgery (Section 463, 465, 466,  468, 469, 471, 474, 476, 477 IPC)
* Criminal Breach of Trust (Section 405, 406, 408, 409 IPC)
* Counterfeiting Property Mark (Section 482, 183, 483, 484, 485 IPC)
* Tampering (Section 489 IPC)
* Counterfeiting Currency  Stamps (Section 489A 10 489E IPC)

Cyber-crimes can be broadly divided into 3 major categories

Cyber-crimes against:

Persons
Property and
Government

## Cyber-crimes against women

The vulnerability and safety of women are one of the biggest concerns of any criminal and penal law, but unfortunately, women are still defenseless in the cyberspace. The respect and security of girls and women must at all times be front and center of those in charge of producing and providing the content, technical backbone and enabling an environment of our digital society. Changing social attitudes and norms is the first step to shifting the way online abuse is understood as a serious challenge. Violence is not new, but cyber violence is and the public needs to recognize this and address it as a priority issue. Cyber crime against women is at the alarming stage and with the advent of technology, cyber-crime and victimization of women are on the high and it poses as a major threat to the security of a person as a whole.

While cyber-crimes ranges from frauds to hacking, the police across the country have been receiving several complaints by women regarding blackmails. Many women who have been divorced have filed complaints stating that their former husbands have been blacking them on the social media. In recent years, there have been numerous reports of women receiving unsolicited emails which often contain obscene and obnoxious language. The sex-offenders look for their victims on social network websites, and also on job and marriage websites where people post their personal information for better prospects. Women of all ages are in jeopardy with the coming up of the internet (Halder and Jaishamker, 2009).

## Types of cyber-crimes committed against women

Crimes that are specifically targeting women are cybers talking, harassment via e-mails, cyber-bullying, morphing and pornography, email spoofing, and cyber defamation

## Cyber Stalking

Cyber Stalking is one of the most widespread net crimes in the modern world. The word stalking means 'pursuing stealthily.' Cybers talking can be used interchangeably with online harassment and online abuse. The utilization of technology allows stalkers to harass their target from oceans away. It involves invading the privacy by following a person's movements across the internet by posting messages on the bulletin, entering the chat-rooms frequented by the victim, constantly bombarding the victim with messages and emails with obscene language. Cyber Stalking affects women especially of the age group of 16-35.

More than one million women and 0.37 million men are stalked annually in the United States. One in twelve women and one in forty-five men will be stalked in their lifetime. Cybers talking nowadays becomes a serious issue and victims should immediately inform the police. The police can trace the accused by tracking the IP address of the system that is used for the criminal activity.

## Harassment via E-Mail

Harassment through e-mails includes blackmailing, threatening, bullying, constant sending of love letters in anonymous names or regular sending of embarrassing emails to one's mailbox. Whereas content may be offensive in a non-specific way, harassment directs obscenities and derogatory comments at specific individuals focusing for example on gender, race, religion, nationality, sexual orientation.

## Cyber Bullying

Cyber bullying is the use of Information Communication Technology (ICT), particularly mobile phones and the internet, deliberately to upset someone else. Cyber bullying is willful and repeated harm inflicted through the use of computers, cell phones or other electronic devices, by sending messages of an intimidating or threatening nature. Globally, India is third behind China and Singapore in Cyber bullying or called online bullying

## Morphing and Pornography

When an unauthorized user with fake identity downloads victim's pictures and then uploads or reloads them after editing is known as morphing. This amounts to the violation of IT ACT 2000.

## E-Mail Spoofing

E-mail spoofing is the term used to describe fraudulent email activity in which the sender's address and other parts of the email header are altered to appear as though the email originated from the unauthorized source. Email spoofing is possible because the mail protocol used in sending emails i.e., Simple Mail Transfer Protocol (SMTP), does not allow an authentication mechanism.

## Cyber Defamation

Cyber tort including libel and defamation is another common crime against women in the net. Although this can happen to both genders, women are more vulnerable. You build a great brand over 20 years and all it takes is 2 days to destroy it, on the net (The Times of India, 2010). The offense of cyber defamation is well explained in the IPC under Section 500 which mentions punishment with simple imprisonment that can be extended up to two years or with fine or with both. The growth of cyber-crime in India, as all over the world, is on the rise. Anybody who uses the internet is at risk for becoming a victim of cyber-crime. Cyberspace offers a plethora of opportunities for cyber criminals either to cause harm to innocent people.

## The Position of Indian Law on the Issue

The Information Technology (Amendment) Act, 2008 (Act 10 of 2009) has further enhanced the punishments. Life imprisonment and fine up to rupees ten lakhs may be given for certain classes of cyber-crimes. Compensation up to rupees five crores can be given to affected persons if the damage is done to the computer, computer system or computer network by the introduction of the virus, denial of services etc.

Sections 65-74 the Act specifically deal with certain offences, which can be called Cyber Crimes Chapter XI of the IT Act deals with the offences such as Tampering with computer source documents as given in Sec- 65 of the IT Act 2000, Hacking with computer system in Sec - 66, publishing of information which is obscene in electronic form (Sec- 67).

The main reason for the increased number of cyber-crimes against women in India is mainly due to the lack of legal security. The State and law enforcement authorities are accountable to take effective measures to curb cyber obscenity. Stringent laws and implementation procedures need to be introduced.

The problem would be solved only when the victimized women then and there report back or even warn the abuser about taking string actions

## Suggestions

Need to conduct a comprehensive study of the current international scenario pertaining to cyber-crimes in order to ensure legal security and safety of women in cyberspace. Steps should be taken to analyze those factors which lead to cyber-crimes against women, to make effective cyber policy, legal provisions and to find effective solutions and an efficient legal framework for India in order to make it a cyber-secured world for women. Victims should be treated with compensation and respect for their dignity. They should be entitled to access the mechanism of justice and to promote redress, as provided by the national legislation.

Judicial and administrative, a mechanism which is fair, expeditious and accessible should be established and

strengthened to enable victims to obtain redress. Need to focus on possible solutions for India to harmonize the domestic criminal law and connected provisions in the area of cyber-crimes related to women victimization. More emphasis on the need for more research works that analyzes cyber victimization of women and Promotion of researches on offensive cyber conducts targeting women. Measures should be taken to pursue a common criminal policy aimed at the protection of women and society against cyber crimes, especially by adopting appropriate legislation and fostering international conventions.

## Conclusion

The growth of internet results into the tremendous threat posed by the increased complexity, accessibility and openness of the Internet It has caused negative effects also on the society. Cyber-crimes are rising day by day and a strong legal framework and awareness are required to arrest these modern crimes. With the growth of the internet, most girls and women are also using the internet and are active users of social media and technology, therefore easy targets for cyber bullying and stalking. This victimization of women in cyberspace should be seriously taken into consideration and strong laws and awareness are needed on this issue to curb the gap between Legal Actions Technological Advancement. Cyber victimization issues are affecting the women at large and when they are not protected or prevented by the statute, this cyber harassment leads to social harassment. There is strong need to reduce and prevent cyber-crime against women and to protect their modesty being outraged through the means of the internet; the Indian legal system needs to come up with some amendments in the present statutes and judicial system.

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# Financial Inclusion: Initiative of Modi-led-Government

Parul Tyagi*

## Abstract

Finance is the basic need for development and expansion. RBI data reveals that only 35% of the Indians have bank account in a formal financial institution and remaining are excluded of taking any benefits from financial services, i.e. Financial Exclusion. Bank accounts are the first step to Financial Inclusion (FI). Thus, the most rapidly developing Asian economy i.e. India is speedily progressing towards the path of Financial Inclusion. The term is in vogue now days in the country and the government along with RBI is making continuous efforts to revolutionize the unbanked areas and provide them with basic financial services. The basic problem in this model is financial illiteracy among the majority population of the country. The position of women in terms of involvement in financial decision making is very low. Hence it makes sense for asking Universities to take up initiatives to spread FI. The ones that have good track record and credential can be financially supported. Along with this, technological development in terms of spreading financial literacy must be focused too. Financial education can be spread Education not just via the internet but also using the mobile apps. The study explores the present scenario of the financial inclusion existing in India; various roles played by Government and RBI (Reserve Bank of India), initiatives taken by various banks with special reference to SBI bank, Federal Bank, ICICI bank, IDBI bank, Canara bank and Indian bank. The paper also highlights the broad major challenges faced by the country to achieve full Financial Inclusion by using the secondary data collection methodology. The data is being collected through research journals, articles, magazines, RBI Reports, World Bank data and online resources.

*Key Words:-* Financial Inclusion, RBI, Financial Exclusion.


## Introduction

'Economic resources of the country should be utilized for the well-being of the poor. The change will commence from this point' wisely said by Hon'ble Prime Minister of India Shri Narendra Modi. Finance of the country is most important economic resource which should be well managed. While looking into the financial system of the country, there exists a financial tripod.
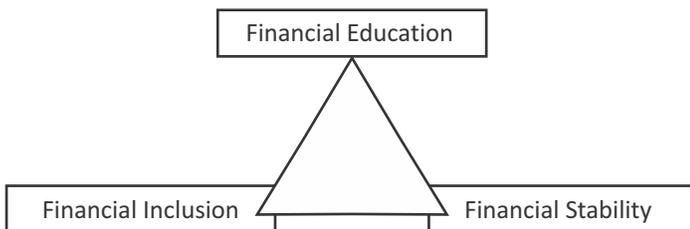


Financial system acts as a catalyst to economic development of the country. The regulated channels of financial system collects savings and funds from people and transfers them to the needy in the form of microfinance to entrepreneurs, businessman, investment projects of government, credit to households in order to get a return. Thus the financial system acts as intermediary to mobilize the savings into economic development. It also manages the risk faced by the entrepreneurs and businessman, contributes in portfolio diversification, provide customized diversity of financial instruments. On the whole it acts a link between the various sectors of economy and economies of scale. One of the biggest challenge before the economy is how to bring financial services to every doorstep especially the unbanked/rural areas and the small scale enterprises. Even if the country is successful in doing so, another bottleneck which persists is the lack of financial literacy in the country. Most of the population feels uncomfortable while stepping into a bank to open a bank account. They have more trust on other sources of finance rather than banks, in spite of the fact that those other sources charge even double rate of interest. This is all financial illiteracy thus giving rise to Financial Exclusion i.e. people make themselves excluded from formal regulated financial institutions and depends on informal unregulated credit providers. This is how population brings Financial Exclusion in a country. The concept can be explained with the following figure 1:

Access to finance by poor and needy people is a prerequisite for economic growth, employment opportunities, poverty elevation and many socio economic problems. But with the initiatives of government along with technological development the country can include poor people to the banking financial services. This can provide people with various choices and opportunities to deliver customized financial products. Along with this efforts were to be made to achieve greater consumer protection and literacy. Thus more people can be included in formal regulated financial institutions. This is so called Financial Inclusion (FI). As per ADB

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**Fig 1: Use of and Access to Financial Services**
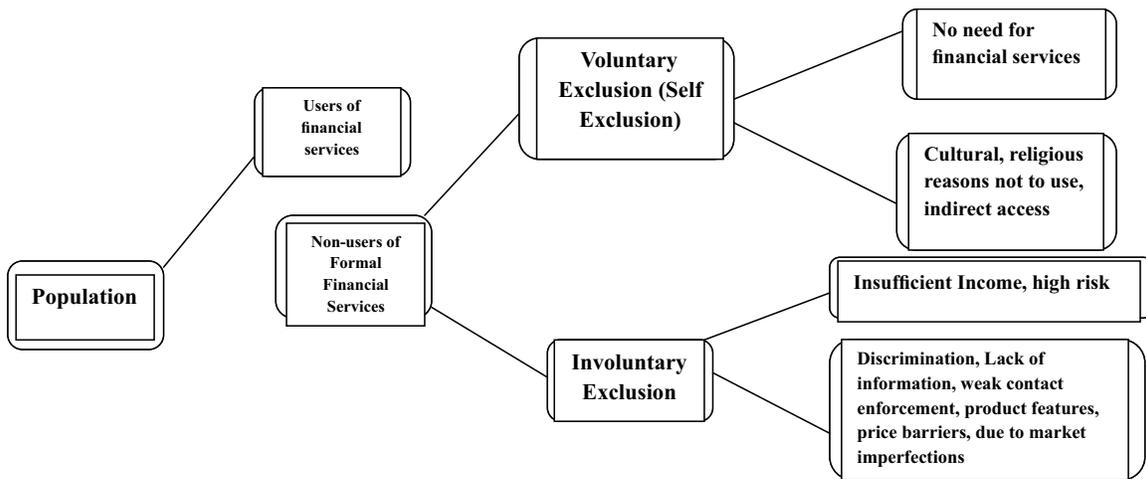


*Source: Book on Indian Bank: Banking the Unbanked*

(2000) FI refers to 'Provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low income households and their micro-enterprises'.

This utility of access to financial services can be depicted with the following figure 2.

**Fig 2: Utility of Access to Financial Services**
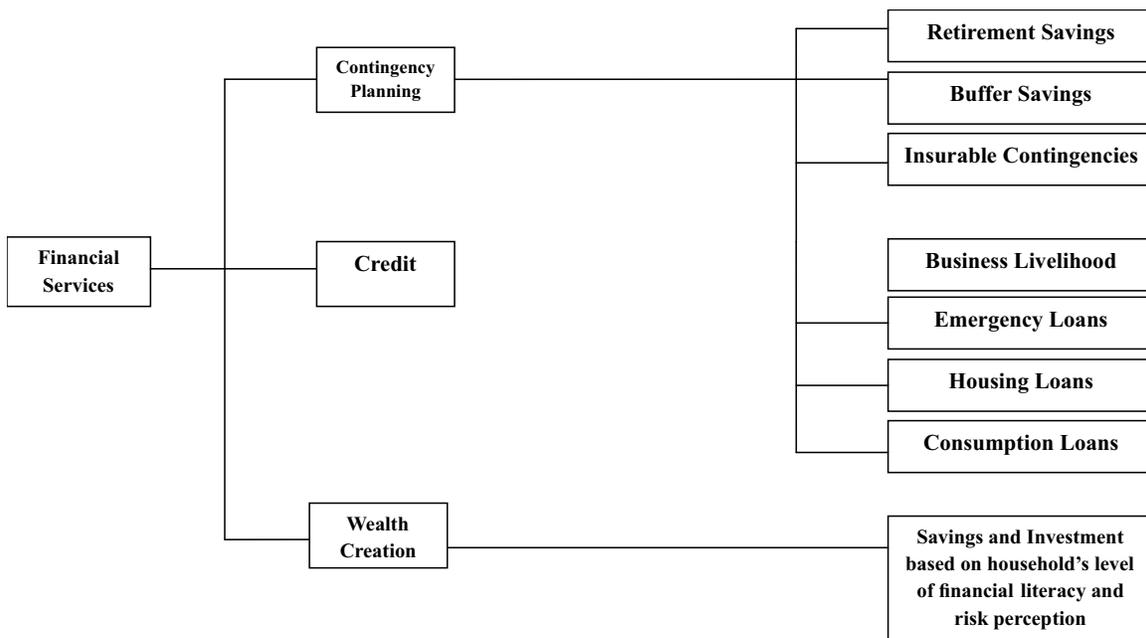


*Source: Book on Indian Bank: Banking the Unbanked*

Access to finance will provide poor people an opportunity to open bank account in a regulated financial institution, to save and invest, get insured and to avail credit facility at the time of need. This can break the chains of poverty prevailing in India. The banking industry in India has undergone drastic change in the last two decades due to the technological development in the country. Along with providing basic savings and deposit account facility banks now offer variety of customized financial products to meet the requirements of customers and curb the increasing competition among banks. Banks have transformed themselves from basic brick and mortar model to the fully furnished infrastructure except few places where the connectivity and transportation problems exists like north-east areas of the country. The examples of various new facilities provided by banks are ATMs( Automated Teller Machines), Credit/Debit cards, Internet Banking, Online money transfer, Mobile Banking, Kisan Credit Cards(KCCs) etc. the progress report various commercial banks in last few years can be seen with the help of the following table:

**Table.1 Financial Inclusion Plan- Summary progress of all banks including Regional Rural Banks (RRBs)**

| Sl No | Particulars | Year ended March 2010 | Year ended March 2011 | Year ended March 2012 | Year ended March 2013 |
|---|---|---|---|---|---|
| 1 | Banking Outlets in Villages - Branches | 33378 | 34811 | 37471 | 40837 |
| 2 | Banking Outlets in Villages - BCs | 34174 | 80802 | 141136 | 221341 |
| 3 | Banking Outlets in Villages - Other Modes | 142 | 595 | 3146 | 6276 |
| 4 | Banking Outlets in Villages - Total | 67694 | 116208 | 181753 | 268454 |
| 5 | Urban Locations covered through BCs | 447 | 3771 | 5891 | 27143 |
| 6 | Basic Savings Bank Deposit A/c - branches (No. In millions) | 60.19 | 73.13 | 81.20 | 100.80 |
| 7 | Basic Savings Bank Deposit A/c - branches (Amount. In billions) | 44.33 | 57.89 | 109.87 | 164.69 |
| 8 | Basic Savings Bank Deposit A/c - BCs (No. in millions) | 13.27 | 31.63 | 57.30 | 81.27 |
| 9 | Basic Savings Bank Deposit A/c - BCs (Amount . in billions) | 10.69 | 18.23 | 10.54 | 18.22 |
| 10 | OD facility availed in BSBDA's (No. In millions) | 0.18 | 0.61 | 2.71 | 3.95 |
| 11 | OD facility availed in BSBDA's (Amount . in billions) | 0.10 | 0.26 | 1.08 | 1.55 |
| 12 | KCCs - (No. in millions) | 24.31 | 27.11 | 30.24 | 33.79 |

*Source: RBI Report*

## Literature Review

Numerous literatures are available on financial inclusion in context of India as well as cross country analysis of the country with several other countries. Although a lot has been already written on the topic already but this paper contains latest facts and figures and talks about the recent Modi led Government.

Singh and Tondon (2013), in their paper talked about role of microfinance models in financial inclusion process. Their paper talks focuses on disparity among the people by way of financial inclusion and how ultimately FI leads to economic development of the country. Their research was based on secondary data collection. Concept of FI is being explained taking into consideration of role of RBI and various commercial banks (Union Bank, Indian Bank, Grameen Bank) initiatives. Indian bank has opened in Chennai for FI to help lower income group as well as those migrated from villages and bringing them together through Self Help Groups (SHGs). Union bank has opened around 198 Village Knowledge Centers (VKGs) at all strategic rural locations

and have also started a Pilot project in Andhra Pradesh. Grameen bank has launched a microfinance model project in the village of Bangladesh to help the poor families. The authors concluded by saying 'Banks need to redesign their business strategies to incorporate specific plans to promote financial inclusion of low income groups treating it both a business opportunity as well as a corporate social responsibility'.

Another paper on conceptual aspect of FI was written with the objective to highlight the reasons for FI and the role played by RBI and the government by taking secondary data analysis. TP (2014) has explained six reasons responsible for Financial Exclusion in the country i.e. No Savings, No Insurance, No access to money advice, No Affordable Credit, No Bank account and No asset. Further talking about the FI Index she explained various levels in it and even talked about the CRICIL Inclusix Index scoring 35.4 in 2009 which was an improvement from the previous year thus depicting the signals of growth and development.

Sharma and Kukreja (2013) have written on the role of FI in strengthening India's position and relation with other developing economies using RBI and NABARD secondary data. The authors have added up various survey reports on India focusing on key statistics like savings, loan, credit cards, personnel health etc. in comparison to the world. They even highlighted the outreach of banking sector of India vis-a-vis world and found that the country lags behind in basic facility of opening of bank account in rural areas thus concluded that the country needs to look upon Inclusive Growth by way of FI.

Chauhan (2013) again worked on the conceptual framework of FI but had taken a case study of Axis bank to improve the paper. Starting with key statistics of India in comparison to other nations, role of RBI and other banks as well challenges in the roadmap of FI using the secondary data. She explained how Axis bank acts as key player in FI by opening more than 35 lakhs No Frills accounts in rural areas of Nashik district, Darjeeling and east Sikkim through an online POS (Point of Service Mode). The bank has even provided customized products under the FI scheme.

Bihari and Samal (2014) researched to see whether the FI really exists in India or it's a mere buzzword, to see whether the regulators and policy makers are actually working on it? Giving the role of banks in their paper the authors talked about General Purpose Credit Cards (GCC), Kisan Credit Cards(KCC) and Artisan Credit Cards. GCC can provide a credit limit of up to Rs. 25,000. Similarly KCC provides 'adequate and timely credit support from the banking system under a single window to the farmers for their cultivation and other needs' and concluded by saying that "Financial inclusion requires intensive team efforts, passionate involvement, dedication and commitment from all the stake holders, the Government, financial institutions, the regulators, the private sector and the community at large".

Mir et al. (2014) studied FI program in Jammu & Kashmir. They analyzed that although the banks are keenly working to spread FI in the country but the results in J&K were not up to the mark. The credit deposit ratio in the state was found much as compared to the benchmark. In comparison to other states of the country the statistical figures of J&K were extremely poor. The CRISIL Inclusix scored 36.9, which was low as compared to overall score of the country. Thus they worked on the initiatives few banks are taking to improve FI condition in the state.

Garg and Agarwal (2014) have written on the initiatives taken by banks to achieve inclusive growth through FI and analyzed the past years progress and achievement report of FI in the country by using NABARD and RBI reports. They have given seven approaches in to achieve FI in the country i.e. bank led approach, government initiatives, knowledge based approach, technology based approach and regulator led approach. They very well concluded by saying that 'Innovative products, out of the box service models, effective regulatory norms and leveraging technology together could change the landscape of the current progress of the much needed and wanted, Financial Inclusion Program'.

Hameedu (2014) has identified the issues related to measurement and analysis of FI using descriptive and exploratory research methodology. The author has seen various national and international level initiatives to bring underprivileged in fold of FI. Her suggestions were to have a holistic approach in FI creating awareness about credit facilities, debt counseling, money management, financial products education. She has suggested that statistical analyses to measure FI are quite complex and there is a need to focus on micro and distributional analysis initiatives. She has even suggested commercial banks to change their existing traditional accounting model of information system to customer centric accounting model.

Kumar et al. (2013) worked on role of technology and securities market in FI. They have identified technology as the cost cutter to connect to the unbanked areas to include the areas in FI. Mobile has penetrated all over the lower income group of India but people are not aware about the various benefits. It's much easier for micro financial institutions (MFIs) to connect to people with these mobiles in order to understand their basic needs and requirements and provide them with customized products. Thus these MFIs can be more accurately used as Business Correspondents (BCs) to penetrate the unbanked areas of the country.

## Objectives:

1) To understand the scenario of the Financial Inclusion existing in India.
2) To capture the contribution of RBI and Indian Government in Financial Inclusion.
3) To understand the role of Indian banks in Financial Inclusion
4) To see the challenges faced to spread Financial Inclusion.

## Methodology:

Secondary data was being collected to achieve the objectives of the present study by way of published articles, journals, newspapers, magazines, books, websites, RBI reports, Government reports etc. Various graphs and tables are used as a mode of presentation of the results.

**1. Does Financial Inclusion exist in India?**

"The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little" by Franklin D. Roosevelt

This statement is apt and appropriate in context of India. India which is considered as the fastest growing Asian economy especially after the recent Modi led government. At present the growth rate of India is expected to accelerate 7.4 percent as compared to previous year which was 6.9 percent as per an online article depicted on trading economies website. It was further added this rate in quarter fourth 2014-15 was greater than China's growth rate which is a remarkable achievement for the country. The present population of the country is 1.252 billion as per World Bank data and it's almost about 68 years now since the country got independent. But with this growth rate most of the present population does not have access to basic banking facilities. This malaise has led to pauperism in the country. Hence the term 'Financial Inclusion' gives shade to in the umbrella of financial institutions to those people who are being previously excluded in it.

**Table 2: Indicators of Financial Inclusion in India, 2011**

| | | |
|---|---|---|
| Per 1000 KM | Number of bank branches | 30.43 |
| | Number of ATM'S | 25.43 |
| Per 0.1 Million | Number of Bank Branches | 10.64 |
| | Number of ATM's | 8.9 |
| As % to GDP | Bank Deposits | 68.43 |
| | Bank Credit | 51.75 |

*Source: Financial Access Survey, IMF*

The probable demographic factors due to which the economy population is not able to avail the financial services are as follows:

I. Location of living: The living location of people, poor transportation and infrastructure facilities, and long root distance from banks acts as bottlenecks to create a psyche of not going to financial institutions in people of country.
ii. Income level: Most of the people due to low income level and financial status cannot avail the benefits of financial inclusion. Poor people find it difficult to access financial services.

iii. Legal status: Since the population in the country remains unaware about the various documents which are required to smoothly carry on financial institution's help like banks etc. These documents include Voter ID, Adhar card, birth certificates, identity cards etc. Some people even gets perplexed as different institutes asks for different documents due to lack of knowledge.
iv. Age: The age of the person also plays an important role. It is being found that financial institutes prefer middle age group people of population and even designs schemes for old and

retired people. They are the potential customers of the financial service providers.

v. Literacy level: The literacy level of the country is weak. The literacy level was found as 73 percent in 2011 as per World Bank data, which shows only the basic literacy, but the financial literacy in the country is very low especially among women which are a great hurdle in the spread of financial literacy.

vi. Bank charges: While comparing with other countries, bank transactions in the country are accompanied with various ranges of other charges which create discomfort among the people.

vii. Occupation: The occupation of the person matters a lot in getting a loan sanctioned by the bank, because many banks deny applications of loans of small enterprises and poor people.

viii. Gender: Gender inequality is the major hurdle of growth in the country and same persists in case of financial literacy. The financial literacy of women in the country is very weak which leads to dependency on men and hence not enjoying the benefits of financial inclusion.

ix. Cultural barrier: The cultural and religious barrier even prevails in many countries. In India particularly the rural areas do not avail the benefits of savings account or use of ATM's because their culture do not adapts it. They will prefer to put cash at home in spite of opening a bank account. That's why people self excludes themselves from financial services.

x. Psychological barrier: With passage of time people have made up their minds of not going to banks because they consider that banks are least interested in the cause of taking loans. This psyche is being carried till now and people prefer not to go to banks.

After looking into the (Global Findex) database of World Bank it was found that above all the main reason was the 'Income Level' of population. Due to low income level people find it waste of time to avail financial services which gives rise to Financial Exclusion.

### 1.1  Status of Financial Inclusion in India: The major Highlights:

The country has adopted a more comprehensive approach towards increasing financial inclusion. This can be inferred from the following table:

**Table3: Differentiating between old and new financial inclusion programs**



More Comprehensive now

| Old Programme | New Programme |
|---|---|
| • Village-based approach where population is greater than 2,000( limited geography) | • Households in all villages |
| • Only rural | • Both rural and urban |
| • Mobile business correspondent | • Fixed point business correspondent in each sub-service area comprising 3-4 villages |
| • Focus on opening basic savings bank deposit accounts | • Focus also on financial literacy, convergence with other subsidy and micro-insurance/pension schemes |
| • Monitoring by banks | • Monitoring mechanism at Centre, State, District levels |
| • Operation of accounts offline; separate server | • Accounts online. Provision of RuPay card to each accountholder, giving freedom to operate anywhere |

There has been a technological push in the banking facilities of the country.

• Banks have explored the possibilities of installing ATMs in rural areas under the RBI scheme.

• E-KYC (Electronic- Know Your Customer) to be used for opening of accounts where Aadhaar number is available.

• Grievance Redressal cell at state level by State Level Banker's Committee is assigned.

• Banks would take micro ATMs which are Aadhar Card enabled.

• All ATMs, PoS , e-KYC, Kisan Cards, Adhar card transactions will be routed through NPCI (National Payments Cooperation Of India).

• Mobile Wallet cash points also to be used as BC's.

•  Convergence with UIDAI to enroll beneficiaries for Adhar number during account opening.

- Overdraft facilities will be after six months of operation.
- Banks would start a financing scheme to ensure viability of BCs.

- All passbooks based Kisan credit cards to be enabled on RuPay Card.

### 1.2 Key Points of FI: Current Status of India

**Graph1: Banking services availed during the period 2001 and 2011.**
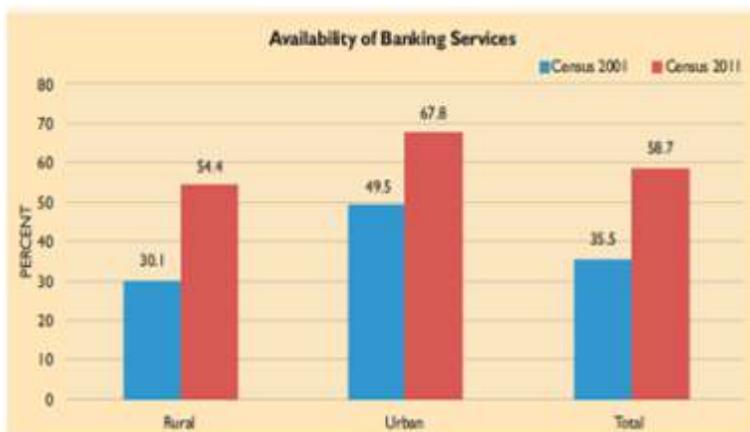


*Source: Census Report*

**Table 4: Financial Inclusion - Summary progress of all Banks including Regional Rural Banks (RRBs), during five years period are as under:**

| Particulars | Year Ended 2010 | Year Ended 2011 | Year Ended 2012 | Year Ended 2013 | Year Ended 2014 |
|---|---|---|---|---|---|
| **Banking Outlets in Villages** | | | | | |
| a) Branches | 33,378 | 34,811 | 37,471 | 40,837 | 46,126 |
| b) Villages covered by BCs' | 34,174 | 80,802 | 1,41,136 | 2,21,341 | 3,37,678 |
| c) Other modes | 142 | 595 | 3,146 | 6,276 | — |
| d) Total | 67,674 | 1,16,208 | 1,81,753 | 2,68,454 | 3,83,804 |
| Urban Locations through BCs | 447 | 3,771 | 5,891 | 27,143 | 60,730 |
| **Basic Saving Bank Deposit A/c- branches** | | | | | |
| a) No. in millions | 60.19 | 73.13 | 81.20 | 100.80 | 126.00 |
| b) Amt. in billions | 44.33 | 57.89 | 109.87 | 164.69 | 273.30 |
| **Basic Saving Bank Deposit A/c- BCs** | | | | | |
| a) No. in millions | 13.27 | 31.63 | 57.30 | 81.27 | 116.90 |
| b) Amt. in billions | 10.69 | 18.23 | 10.54 | 18.22 | 39.00 |
| **OD facility availed in BSBDA's account** | | | | | |
| a) No. in millions | 0.18 | 0.61 | 2.71 | 3.92 | 5.90 |
| b) Amt. in billions | 0.10 | 0.26 | 1.08 | 1.55 | 16.00 |
| KCCs (No. in millions) | 24.31 | 27.11 | 30.24 | 33.79 | 39.90 |

Source: Table IV7, RBI Annual Report, 2013-14    'Source RBI. 'Rural' areas are defined as those centres which have population of less than 10,000. USSD- Unstructured Supplementary Service Data proposed to be launched by NPCI 'One BC can cover more than one village

Despite of various efforts taken in the road map of Financial Inclusion poverty and exclusion problems exists. Though liberalization took place during 1991 era but still India comprises of one-third poor people. The census reports of 2011 showed that only 58.7 percent population of the country has an access to basic financial services. As per Mar, 2014 data of RBI annual reports, the country comprises of a bank branch network of 1, 15,082 and an ATM network of 1, 60,055. Of these, 43,962 branches (38.2%) and 23, 3341 ATMs (14.58%) are in rural areas. Though there has been substantial increase in opening of accounts, but it is necessary that all the sections of the society are included in this in order to have a sustainable financial growth. In the country, only 35% of Indian adults had access to a formal bank account and borrowings from a formal financial institution are only 8 percent. The miniscule number suggests an urgent need to further push the financial inclusion agenda to ensure that people at the bottom of the pyramid join the mainstream of the formal financial system, (Reports of World Bank Findex, 2012).

## 2. Role of RBI and Indian Government:

The Modi government and banker's bank i.e. RBI are working together to accelerate the speed of financial inclusion in the country. Both are contributing their best to work upon the challenges and hurdles faced by the country.

### 2.1 Role of RBI:

RBI has created a 'bank-led' model to achieve the targets of financial inclusion. It has created a conducive working environment for banks by providing them institutional support to strengthen their financial support. Various initiatives are being taken:

I. KYC: Know Your Customer is the basic term which is used in banking industry. Now a day's opening bank account are being made easier, no introduction is required to open an account, Adhar card and voter id can be used as source of identification. RBI has instructed banks to open accounts even with small balances of less than Rs. 50,000 and aggregate credit of not exceeding Rs. 1 lakh a year.

II. No- Frill's Accounts: this the facility provided to the public which allows them to open a bank account with nil or minimum balance.

III. Business Correspondents (BC's): it is a model proposed by RBI which helps in reaching the unbanked areas and facilitating the banking services at the door step of rural and illiterate public so that they do not need to travel to the banks located at far off places. Facilities like cash-in-cash out transactions are provided to them.

IV. Basic Saving Bank Deposit (BSBD): As per RBI norms now banks are opening BSBD by providing all common basic facilities like no minimum balance, cash deposit and withdrawal at bank branch and issue of debit cards, receipt/payment of money through electronic form.

V. Bank branches in Un-banked villages: Around 25 percent of the total branches of bank are directed to be opened in rural or un-banked areas.

VI. Brick and Mortar Structure: in order to have effective communication with rural people and the business correspondent's RBI has advised banks to open a basic infrastructure of bank with brinks and mortar near to BC's and rural location so that the documentation and other work can be processed very fast.

VII. Flexible and Simple Authorization policies: the banking industry is spread very unevenly in the economy. On one hand in few urban areas there are more than required banks while on the other hand there are many un-banked rural areas which still need to be approached. RBI has permitted many domestic banks to open their tier 2 and tier 6 branches freely in the rural areas thus reaching the unreached where the population is less than 1 lakh.

VIII. Submission of three year FIP: All the public and private sector banks are being advised to submit their three year Financial Inclusion Plan (FIP) to RBI. This will help them in better planning and achieving their targets in a better way. They will have clear image regarding their self-targets of opening brick and mortar branches in villages with low population of less than 2000, number of business correspondent's employed, number of Kisan Credit Cards issued etc. These FIP's were decentralized up to the branch level of banks to ensure the participation of the entire stakeholder's.

IX. Financial literacy centers (FLC's): almost around 718 FLC's has already been set up by the end of 2013. Their job is to conduct financial literacy sessions once in a month to educate the rural and unreached population. This is a huge campaign and already about 2.2 million people have been educated through it by participation in various seminars, lectures, choupals, awareness camps etc.

X. Listing of new banks: Many new banks which will depict good business models, and project high quality FIP's will be welcomed by RBI in the coming period. In April 2015, RBI has set up new rules to push up financial inclusion in the country. The organization has allowed setting up 'Small banks' at the initial investment of 1 billion rupees in which promoter will pay 40 percent initially. This step will help banking industry to flourish and reach more and more people especially to small businessmen and poor households. Even the RBI has already issued licenses to few banks under this scheme thus helping to accelerate financial inclusion.

XI. Open discussion paper: RBI has posted an open discussion paper for the general public in 2013 entitled 'Banking Structure for public comments' to encapsulate various innovative ideas of public by looking into their suggestions and comments.

### 2.2 Role of Government:

While looking into the role of Modi led government the best initiative taken by the government is the 'Prime Minister Jan Dhan Yojana' launched on 28th Aug, 2014 nationwide. As stated by the prime minister the objective of the scheme is to address six major pillars in order to boost the availability of financial services to the unbanked areas.

I. Universal Banking Access: the government is aiming that up to august 2015, mapping of a Sub Service Area(SSA) catering to 1000-1500 households, in such a way that every household will have banking facility at every 5 km away.

II. RuPay Debit Cards and Overdraft Facility: the aim is to cover all uncovered households with banking facilities by opening their basic bank accounts and every account holder will be provide with overdraft facility if there exists a satisfactory six month credit history.

III. Enhancing Financial Literacy: In this FI program financial literacy is being given greater importance so that people can avail the benefits of financial services.

IV. Credit Guarantee Fund: in order to cover the defaults in overdrafts accounts credit guarantee fund will be created.

V. Pension Schemes/ Swavalamban: Similarly pension schemes will be availed by every unorganized sector by Aug, 2018.

VI. Micro Insurance: Micro insurance facility will be provided to every willing and eligible person by Aug, 2018.

This six pillar plan is being organized in two phases and will be achieved by 2018.

Phase I covering time period from 15th Aug, 2014 to 14th Aug, 2015. This phase will focus on financial literacy campaigns, universal banking access excluding areas facing infrastructure and connectivity problems like Uttarakhand, J&K, and North East etc. It will also focus on RuPay debit card having Rs. 1 Lakh insurance cover in it, basic bank account opening and Direct Benefits Transfer (DBT) payment like subsidy of LPG can be easily made by Adhar card number.

Phase II covering time period from 15th Aug, 2015 to 14th Aug, 2018. The major focus areas the phase will be overdraft facility provision up to Rs. 5,000 but only if the account holder has served six months of satisfactory period. Micro Insurance facility will also be provided. Pension schemes of rural areas, as well as credit guarantee funds for the account holder's having over draft of up to Rs. 5000.

In order to achieve the desired results, various strategies will be implemented by government like building strong Public- Private Partnerships, utilizing inter-departmental synergies, post offices will be approached in rural areas to become business correspondents for banks, deployment of online business correspondent to deliver banking services to the at the customer doorstep. The data says that there are about 1.26 customer services centers in the country but among them only 12,000 serves as bank's BC's. Technological advancements are taking place as people are becoming tech savvy, introduction of RuPay card and mobile banking are the add on in the path of financial inclusion. The launching of National Rural and Urban livelihood Missions will cover each household with bank accounts. Development in telecommunication facilities will help in improvising better banking facilities in rural and unbanked areas.

## 3. Role of Banks:

What have banks done so far?

I. Rural Coverage: Banks have opened their outlets in almost 1.07 lakh villages up to 2011. While looking at the bifurcation it was observed that among 1.07 lakh villages, 22,870 villages comprise of basic brick and mortar branch model, 84,274 comprise of BC branch outlet and 460 comprise of other modes such as mobile vans.

II. No frill's accounts: Up to June 2011, 7.91 crore No-frills account were opened, as compared to previous year where it was only 4.93 crore no frills accounts. Drastic increase within one year.

III. Overdraft facility: Banks have provided the overdraft facility to 9.34 lakh account holders having no-frills accounts as compared to 2010 where it was 1.31 lakh people only.

IV. General Credit Cards (GCC): Banks have issued general purpose credit cards to around 10.70 lakh account holders in 2011 which contains the credit limit of Rs. 25,000 in their rural and urban branches. Thus leading to a total credit of Rs. 2, 356.25 crore.

V. Kisan Credit Cards (KCC): Banks have issued 202.89 KCC to small farmers bringing the total outstanding amount to 1, 36,122.32 crore.

There are many banks who acted as pioneers in accelerating the pace of growth on the road map of financial inclusion in India. Few of them can be discussed in the research :

**State Bank:** The bank is taking various initiatives to promote financial inclusion in the country. It has opened 45,487 BC Customer Service Points (CSPs) in both rural and urban areas of the country. It has covered 31,729 villages totally during FY14. Technological products such as flexi RD (Recurring Deposit), STDR (Special Term Deposit), SB Overdraft Facility are being provided to BC's to offer them to rural people. For those labors and vendors who migrate from one place to another 11,423 BC outlets have been opened and as a result the bank was able to register 226 lakh remittance transactions for Rs. 9,983 crore through these BC's in 2014. It has opened 1.50 crore small accounts with KYC technique. The bank has linked 69,749 villages through Hub and Spoke model. For depositing loan repayment the bank has opened 31,919 BC outlets. Bank has acted as sponsor for the DBT (Direct Benefit Transfer) payment of LPG. There are around 1.36 Crore Adhar linked accounts opened by the bank. The market share of SBI in SHG's (Self Help Group's) is 22% providing credit deployment of Rs. 5,134 crore. As per the guidelines of RBI the bank has opened 203 Financial Literacy centers across the world and educating 785188 persons out of which 62815 became bank customers.

**Federal Bank:** Federal Bank is promoting financial inclusion by adopting various models like BSBDA ( Basic Savings Bank Deposits Account) including facilities like no minimum balance, free check book, Proprietary ATM card, Fed net facility(net banking), four withdrawals in a month are permitted, Adar based DBT are free of charge, cheque collections are free. Other models are opening of 23 'Federal Ash was financial Literacy Centers' at different places

**Table5: Initiatives taken by bank²**

| Financial Inclusion Journey of Banks | | |
|---|---|---|
| **Banking Outlets in Villages** | **2010** | **2013** |
| · Branches | 33,378 | 40,837 |
| · Village covered by BCs | 34,174 | 2,21,341 |
| · Other modes | 142 | 6,276 |
| · Total | 67,674 | 2,68,454 |
| Urban locations through BCs | 447 | 27,143 |
| **BASIC SAVINGS BANK DEPOSIT ACCOUNTS -BRANCHES** | | |
| · Number(million) | 60.19 | 100.80 |
| · Amount( Rs. Crore) | 4,433 | 16,469 |
| **BASIC SAVINGS BANK DEPOSIT ACCOUNTS -BCs** | | |
| · Number(million) | 13.27 | 81.27 |
| · Amount( Rs. Crore) | 1,069 | 1,822 |

proving their complete information online with toll-free numbers and email addresses. Through business correspondents the bank has brought 2000 fisherman's to get a no-frill account in the bank. Around 121 BC's are assigned specially to promote financial inclusion. These BC'S are available on 27X7 basis targeting mostly farmers, coolies, labors at construction site, rickshaw pullers, migrants and farmers who due to their working hours could not afford to come to banks. Fed Jyothi scheme is launched issuing smart card to customers, which they can use in micro-ATM carried by BC'Ss to check their transaction details. The other model is opening Gram Jeevan Branches for the benefit of credit facility to village farmers. These branches act as financial inclusion branches.

**ICICI Bank:** The initiatives taken by ICICI bank in Financial Inclusion are 'Micro Insurance' schemes providing micro credit to rural people thus increasing their capacity to generate income through small scale business. ICICI Lombard provides non-life insurance products to the farmers to prevent them from the mitigations like crop failure, illness etc. ICICI have a largest Microfinance Programme  among all private banks having portfolio of 9.6 billion provides direct lending to BOP serving 3.5 million. It uses 'Partnership Model' to resulting in scaling up of operations. Building capacity in microfinance facility through Social Initiatives Group (MFSIG), this group acts as a catalyst for developing appropriate channels, conducive  environment, and various products to make basic financial services accessible to the poor and rural clients of the bank.  Apart from micro credit bank initiates in micro savings for the low income group through BC's. The Bank has approx 41 BC's connecting 127 branches and

reaching almost 77,000 customers. In fact bank contributes in government welfare schemes by outsourcing government's social and welfare initiatives to social mass and employees. It was a good sign for the bank when government launched National Health Insurance Scheme (Rashtriya Swasthya BimaYojana) which was designed taking key inputs from ICICI Lombard.

**IDBI:** Bank won Financial Inclusion and Payment Services (FIPS), 2013 for its Adhar card project. Bank has covered 785 villages through 183 BC's, 164 Common Service Centres (CSCs) and 62 brick & mortar branches during 2013-14. During the same year 103 branches of bank were opened in unbanked and rural areas. Banks uses Information & Communication Technology (ICT) provided to BC's using smart card usage through Common Service Centers (CSC's) and using web-enabled Kiosk Banking Solution. Bank has opened 8.79 lakh BSBDA's

**Canara Bank:** The bank is capable enough in reaching out people left behind by inspiring them to have a trust on the banking facilities through conducting financial literacy programs thus improving the quality of life of people and even providing credit facilities to the people.

Bank has covered 1624 villages with population of over 2000 people for providing them basic banking facilities. Bank has opened 64 new branches in Financial Inclusion (FI) villages during 2012-13 and 1426 BC's are engaged in the procedure including 542 ultra small branches. Apart from the above village's bank has even covered 1255 villages with population less than population of less than 2000. Bank has taken the initiative to open 17.31 lakh

**Table 6: No. of SHGs and households provided with Bank linkage**

| Period | No. of SHGs | No. of Households benefitted |
|--------|-------------|------------------------------|
| 1992 | 6413 | 76956 |
| 2002 | 9734 | 116808 |
| 2012 | 166538 | 1998456 |
| 2014 | 144980 | 1739760 |

*Source: RBI Report*

Basic Savings Bank Deposit accounts (BSBDA) out of which 8.12 lakh BSBDA were opened in FI villages. Under technological advancement module bank has issued smart cards to 3.8 lakh customers. Micro-finance facility is being provided to 31117 group members during the financial year 2012-13. Bank has not limited its FI activities not only opening BSBDA but providing other facilities like In-Built Overdrafts (IODs), Kisan Credit Cards (KCCs), General Credit Cards (GCCs), Differential Rate of Interest scheme (DRI), Self Help Groups (SHGs), Micro Credit Groups (MCGs), Micro Insurance and Micro Pension under Canara Nayee Disha Scheme. Financial Literacy Centers (FLC's) in 26 leading districts thus covering 38153 populations. Bank has 1500 farmer's club to meet their credit and satisfaction needs.

**Indian Bank:** The Goal of the bank is to provide a bank account to every citizen of age above the age of 18 years, deposit and withdrawal facility transactions to be completed within 15 minute and Credit to GDP ratio above 105 in every district. Bank has covered the entire country by 36% comprising urban are 45% and rural area 32%. Investment products of the bank existing in urban area are 99% districts and 36% in rural areas. Bank has aimed to assure term life sum to GDP ratio to cross 30% in every district and all financial institutions to have a broad-approved suitability policy by 2016. Apart from these the bank has benefitted the Self Help Groups (SHGs) as can be inferred with the help of following table:

## Challenges faced to spread Financial Inclusion:

However the few minor challenges have already been discussed in the paper. But there are some major broad challenges in front of the country which creates bottlenecks in the pathway of Financial Inclusion. These challenges include:

I.  Telecommunication Connectivity: banks have identified that I hilly and tribal/rural areas exists connectivity problem. The telecom connection is not available there and as a result it is very difficult to appoint a BC over there. Although the government had a meeting with the DoT (Department of Telecom) and BSNL and they have assured that the connectivity problem will be resolved with mutual consultation. In fact the DoT department IS separately trying

to take approval from government to personally cover areas which face telecom connectivity hurdles like all villages in North-East. Banks are also initiating efforts to use National Optical-Fiber Network (NOFN) at Panchayat level in villages.

II. Keeping the accounts 'Live': It is being observed that states do not follow service area approach and have allotted service areas to banks which are not the parts of state. As a result a lot of duplicacy is seen in the accounts. Government wants that all the benefits of the government whether its state, central or local should flow in the accounts of the people. But this duplicacy creates avoidable confusion. All the DBT schemes especially MNREGA (Mahatma Gandhi National Rural Employment Guarantee, Act) should flow into the accounts and the DBT in LPG scheme needs to be restarted.

III. Brand Awareness and Sensitization: According to the economic phenomenon of demand side pull effect which is very important to run market smoothly, there is no demand of financial services in the market by the population. So there is a dire need to create brand awareness and sensitization among the consumers so that they can demand different financial services like basic RuPay card from the Bank Mitr (Business Correspondent, BC) outlets. People treat the overdraft facility of Rs. 5,000 as a government grant and forget about the repayment.

IV. Direct Benefit Transfer(DBT) commission to bank: It was been recommended by Nandan Nilekani (former Chairman of the Unique Identification Authority of India), in 2012 report that last mile transaction cost of 3.14 % with a cap of Rs. 20 per transaction be budgeted for various EBT, DTS and last mile payments through Micro-ATMs and ATMs. The commission applicable for DBT should also cover DBTL (DBT of LPG).MGNREGA may also be included in Direct Benefit Transfer.

V. Coverage of difficult areas: There are many areas in the country which are still unbanked due infrastructure and telecom connectivity problems. These areas include North East, Himachal Pradesh, Uttarakhand, J&K (Jammu & Kashmir) and 82 Left Wing Extremism (LWE) districts. These pose a challenge for the government and government is taking every step to cover these areas and make them avail the benefits of financial services.

## Conclusion:

'If the misery of the poor be caused not by the laws of nature, but by our institutions, great is our sin' by Charles Darwin

After analyzing the existing scenario, compatibility of Modi-led-Government, various initiatives of RBI and other commercial banks it can be invoked that present situation although not good enough for the economic growth of the country in the coming future but while looking at the various progressive steps of government like Jan Dhan Yojana clearly indicates how much the government is concerned about Financial Inclusion in the country and how a holistic coupled with strategic approaches are being used and will be used by the government in the coming period.

FI should be treated strategically. Opening of accounts and few transactions is a good start but we have miles to go. Families are very less aware about personal financial planning while several accounts are lying dormant. The position of women in terms of involvement in financial decision making is very low. Hence it makes sense for asking Universities to take up initiatives to spread FI. The ones that have good track record and credential can be financially supported. Some institutions have started taking some steps. St. Stephen's College (Affiliated to University of Delhi) has established Finance & Investment Cell. Banasthali Vidyapith is world's largest women residential university, has set up Center for Financial Planning Training & Research for Women, Banasthali Vidyapith with support of Bank of America, Icetrail Logistics and Banasthali Alumna. This is wonderful example of involving stakeholders for a noble cause. But the question is can we have similar initiatives in other states? Can there be further support to such projects?

Technology too is playing an important role in this regard .The way technology is growing up in the country it is ensured that the unbanked areas can soon be made the beneficiaries of financial services. Spread financial literacy not just via the internet but also using the mobile apps, as mobile penetration in rural India has been beyond expectations. Spreading the message of suitable personal financial planning for everyone would also help. Overall financial literacy in India is considered very low compared to other countries in Asia Pacific. If middle class can plan financial decisions in better way, it would have an impact on the target group of FI as well.

The planning done by the government at various phases and levels to achieve specific targets in terms of reaching unbanked areas is significant. But as government efforts will be a waste without the support of RBI, thus RBI is equally important and fantastically doing its job to curb various problems with the hand held support and initiatives of commercial banks. But all this is possible only if the above mentioned along with various other stakeholders including BCs and other micro small financial institutions will continuously look back and forth to see the shortcomings as well as the results obtained and their comparison with the targets set. If this could be done in no time the country will become of the finest developed economy.

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# Skill development drive in India- A Gateway to Development

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The Current Government initiated Skill India program which was declared as World youth day on 15th July 2015 for the first time. This Initiative was launched by Hon'ble Prime Minster Shri. Narendra Modi. This Program is supposed to be India's first integrated national scheme for development of Skills and promoting entrepreneurship at a larger level. (Based on the recommendations of Various National agencies and also considering Success of western countries in the said area.

NATIONAL SKILL INDIA MISSION (NSIM) – VISION IS "TO PROVIDE TRAINING AND SKILL DEVELOPMENT TO THE YOUTH OF OUR COUNTRY COVERING EACH AND EVERY VILLAGE/CITY AND TO EMPOWER ALL INDIVIDUALS THROUGH IMPROVED SKILLS, KNOWLEDGE AND EMPLOYMENT OPPORTUNITIES"

➤ **The main Objectives of National Skill India Mission (NSIM) are as follows:**
➤ Filling the gap for employment generation, controlling Poverty, developing competitive environment in Indian Business, Preparing the youth of India as a manpower resource for international market.
➤ Diversification of Skills development programmes to meet the changing requirements, knowledge economy. Ensuring the quality and relevance of training, Building up market place competencies, providing opportunities for life-long learning of skill development.
➤ Promoting greater and active involvement of social partners, public-private partnership in skills development & mobilizing adequate investments for financing skills development sustainable.

The Skill India Movement was initiated by the Government of India in July 2015 with the objective to train over 40 crore people of the country in different skills, by the year 2022. By introducing various programs, Skill India aims to increase confidence, improve productivity and give direction to the youth of the country. The long term Goal is to reduce unemployment and create a whole framework where people get skill training and stat their own small Business. Major areas of programmes for specific age groups have been launched for language, vocational and communication skills, life and positive thinking skills, personality development skills, management skills, behavioural skills, and job so that employability skills can be enhanced. These, along with the use of games, group discussions, brainstorming sessions, practical experiences and case studies are the positive steps towards better management of anxiety and stress among people.

Skill development is going to be the defining element in India's growth story. There is focus on to reassess the relationship of education, employment and skills development. Secondly, as a very large population, It would be difficult for India to make up skills for all of its youth across the country through the conventional education framework hence new frame work is needed.

Moreover, Skill India program will transform the nation in to massive, enviable workforce with employability skills and talent. This workforce eventually will be supporting pillar to India's industrialization and economic boom.

For the first time in Indian history there is a project that assures financial gain to all Indians. This will reduce problem in unemployment, eradicate poverty and help develop solid knowledge infrastructure for Micro, Small, Medium Enterprises (MSMEs) which is as of now the most ignorant sectors in India having lots of hidden potential.

In Eleventh Five Year Plan there is detailed a road-map for skill development in India, supported by both at the State and National levels. To create such an institutional base for skill development in India at the national level, a very well "Planned & Coordinated Action on Skill Development" with institutional structure consisting of the PM's National Council on Skill Development, the National Skill Development Coordination Board (NSDCB) and the National Skill Development Corporation (NSDC).

Skill India will help increase job in Rural and semi rural area which will reduce dependence on urban and semi-urban area. The program involves public-private partnership
The main functions of the PM's National Council on Skill Development are as under:

• To lay down overall broad policy objectives, financing, and governance models and strategies relating to skill development.
• To review the progress of schemes and guide on mid-course corrections, additions, and closure of parts or whole of any particular programme/scheme.

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• Coordinate Public Sector / Private Sector Initiatives in a framework of collaborative action.

The NSDC coordinates and direct the skill development efforts of a large number of Central Ministries/Departments and States. The National Skill Development Corporation (NSDC) is a Public Private Partnership which was set with an objective to catalyze the setting-up of large scale, for-profit sustainable vocational institutions in the country, by encouraging & supporting private sector participation and providing low-cost funding for training capacity throughout India. Also it is expected to fund supporting systems such as quality assurance, labour market information systems and train-the-trainer facilities. Thus, the three-tier structure together facilitates implementation of skill development on the ground through three main channels - central ministries, the state governments, and private and public training organizations.

**The task of skill development has many challenges in India which include followings:-**

a) Increasing capacity & capability of existing system to ensure equitable access to all.
b) Promoting lifelong learning, maintaining quality and relevance, according to changing requirement particularly of emerging knowledge economy.
c) Creating effective convergence between school education, various skill development efforts of government and between government and Private Sector initiative.
d) Capacity building of institutions for planning, quality assurance and involvement of stake holders.
e) Creating institutional mechanism for research development quality assurance, examinations & certification, affiliations and accreditation.
f) Increasing participation of stakeholders, mobilizing adequate investment for financing skill development, attaining sustainability by strengthening physical and intellectual resources.

Since the advent of China as a major power in Asia, US have 'pivoted' towards the East, where it sees almost half of the entire population residing and hence a major market for its goods and services. The 'rebalance' will see an increase in engagement with the major economies in Asia (India, China. Japan etc.) and more number of bilateral security agreements signed.

## Skills covered by Skill India

**Agriculture:** include latest technology used in floriculture, horticulture and all related branches.

**Automotive:** Focus on innovation and focus for all technologies related to motor vehicles, from concept and design to manufacture and maintenance.

**Beauty and wellness:** every skill required to provide body and beauty treatments to all sections of the Indian society.
Banking, Finance, Stocks and Insurance: development of skills to get employment in the financial sectors of India. These skills also promote entrepreneurship.

**Capital goods:** provides training on all aspect of design, development, tool room, Dies, Fixtures, manufacture and maintenance of capital goods such as machinery and equipment for home, office and industry.

**Construction:** for design to construction of all civil, industrial and military infrastructures such as buildings and complexes, bridges and subways among others.

**Electronics:** skills needed for designing, manufacture and maintenance of vital electronic equipment for home, office, industry

**Gem and jewellery:** keeping in mind the huge domestic and international demand for Classic Indian designed and made jewellery. Skills also include cutting, polishing packaging of gemstones.

**Healthcare:** primarily focused on providing healthcare at home and hospitals. Focus sectors and women and children, basic healthcare too. Rural India badly needs these Skills.

**Plumbing:** for learning skills vital to providing sanitation and hygiene in all parts of India. These Skills will contribute in Swachh Bharat Abhiyan.

**IT and ITES:** courses will focus on further boosting the IT infrastructure of India, IT exports and IT enabled services, call centre and related training. These Skills will be used in Smart Cities and e-government projects

**Leather:** Traditionally India was always famous Exporter of Leather Good but past 2 decade the workman ship has detoriated due to not using latest Technology as well as working conditions . These skills will contribute to this Sector

**Media and entertainment:** aimed at keeping the nation well informed with news. Skills in this sector also involve production of high quality media for educational purposes and entertainment.

**Retailing:** Retail Industry is growing at the rate of more than 25% keeping in mind vital skills to sustain the boom of India's e-retailing and physical retail for goods made under 'Make In India'.

**Security:** with growing Terrorism all across the worlds and India is no exception. These skills are vital to start your own security company or work in military, para-military forces and police.

**Telecom:** India has a booming telecom sector with over half a dozen mobile services providers and two state-owned telecom companies.

## Skill development as a Career

Skill Development no doubt a foundation of any Society or any organisation. Time and again it is proved in the modern Human resources stream that any society/Culture or organisation can grow and flourish if people belong to that stream possess excellent skills. Which means developing oneself and one's skill sets to add value for the organization and for its growth as well own career development. Continuously learning and developing one's skills requires identifying the skills needed and then successfully seeking out trainings or on-the-job opportunities for developing those skills.

Developing one's skills begins with assessing which skills are important for his/ her desired career development, therefore, self-assessment is important. Then it has to be followed by supervisor or manager and other career mentors to identify the types of skills that will help move him/her forward in terms of career. One's development should follow the 70-20-10 rule:

70% of development should come from on-the-job activities and action learning. This can include development experiences like managing a project, serving on a cross-functional team, taking on a new task, job shadowing, job rotation, etc.

20% of development should come from interactions with others. This includes having a mentor, being a mentor, coaching, participating in communities of practice, serving as a leader in a staff organization, etc.

10% of development should come from training, including classes, seminars, webinars, podcasts, conferences, etc.

Once the skills are identified then decision for those skills are needed, is taken, which will develop his/ her career goals. The next step is identifying how one will develop his/ her skills. The two main avenues for developing skills are through the following:

1. Education and training
2. On the Job Training - Developmental experiences
a. Education and training can enhance one's professional opportunities in a number of significant ways.

- Completing increasingly advanced levels of education shows the employer that a candidate has a drive and commitment to learn and apply information, ideas, theories, and formulas to achieve a variety of tasks and goals.
- If one needs to acquire subject matter knowledge, education and training is often the most direct way to obtain it in a short amount of time.
- Obtaining a particular degree or certification may be a requirement for applying for some jobs. Educational requirements are a quick and easy way to narrow down a field of applicants, so if one finds oneself competing against others with more education than the candidate, it could be in one's interest to obtain the degree, certification, or training to be a competitive candidate.

**Education and training can consist of any of the following:**
- Advanced Degrees
- Professional Certifications
- Computer Skills Training
- e-Learning
- Independent Reading
- Seminars and webinars through Professional Associations
- Workshops, Trainings, and Educational Course work on Campus

**b.  On the Job Training**
- Take on a challenging "stretch" assignment. Some examples:
- Fill in for candidate's supervisor or manager when they are on vacation
- Manage a project from start to finish
- Make a temporary lateral move to another part of the organization
- Help launch a new business, initiative, or program
- Help turn around a struggling project
- Develop a new product or service
- Teach a process or course to one's team or others
- Run a team meeting or briefing session
- Seek out critical feedback on how one's performance might be improved, then implement a plan to improve one's performance.
- Represent one's group at a cross-functional meeting on campus or serve as a liaison between groups on campus.
- Offer to manage project budgets to develop financial and budgeting competencies.
- Benchmark other teams that are known for high-performance and/or strong accountability, and create a plan to help his/ her team meet or exceed expectations.
- Solicit feedback from peers, direct reports, and key constituents regarding a project, departmental program or process that is under-performing. Propose several improvements.
- Serve as a back-up contact when one's supervisor is not available.
- Take responsibility for writing or reporting on project deliverables.

- Review candidate's project budget and make recommendations for:
- Cutting costs
- Financial strategies that can maximize quality and efficiency
- Entrepreneurship development by Skill India. Few Courses aimed at enhancing Entrepreneurship in India which is as under :
- Entrepreneur Development Program- General Category
- Entrepreneur Development Program- Women
- Gender Equality Opportunities
- Counselling, Restraining and Redevelopment Schemes

## Skill Development Landscape in India

India is one of the few countries/ economies in the world where the working age population will be far in excess of those dependent on them and as per the World Bank, this will continue for at least three decades till 2040. This has increasingly been recognized as a potential source of significant strength for Indian economy, provided India will be to equip and continuously upgrade the skills of its own people within the working age group. Skills Development is one of the priorities of the GOI where Ministry of Skill Development and Entrepreneurship, the National Skill Development Agency and the National Skill Development Corporation are playing very crucial role.

If India wants to become a manufacturing-hub, given its requirement for employment generation to reap the demographic advantage; it must focus on skill development instead of present education system. Since, India's education system has been skewed in favour of formal education focusing on academics; it has done well in services/tertiary sector.

This sector is the most important recipient of formally educated work-force. Manufacturing processes, on the other hand, does not require academic skills to that extent, for majority of work-force. As a result, the people employed in this sector are either uneducated or unskilled as low-end firms can't afford college graduates; or they are over-educated and yet unskilled at the task required, in case of firms that can pay.

The education required for manufacturing is very basic that enables a person to read and understand instructions and make basic calculations; while the skills actually required vary from painting, welding, polishing, assembling, packaging, and equipment handling, among others. Thus, a complete overhaul of the existing education system is required.

In order to fulfil above needs, the Government of India has adopted skill development as a national priority over the next 10 years.In this Mission India is getting support from ForeignGovernments. Several foreign countries including UK, US, Israel, Germany and France have signed up as Skill India partners to train Indians in specific skills.

The India-EU Skills Development project funded by the European Union assists the National Skill Development Agency (NSDA), selected State Skill Development Missions (SSDMs) and Sector Skill Councils (SSCs). The objectives of these policies aimed at skilling large numbers of Indian men and women to increase their employability and entrepreneurship, as a precondition of economic and social development.

The project supported by using international experience for developing institutional capacities, Centre of excellence in the Indian context, by helping to define standards and procedures of implementing the National Skill Qualification Framework (NSQF) and by supporting the development of the Indian Labour Market Information System (LMIS). At the ground level the project experts work with the Indian partners on piloting labour market analysis through company surveys, on assessing training needs, on developing and testing examples of competence based curricula and on training the trainers and assessors.

The India-EU Skills Development project is supported by a consortium led by Cambridge Education, a leading global education brand of the Mott MacDonald Group with the below action plan what they adopted for EU.

- A Skills Guarantee to help low-skilled adults acquire a minimum level of literacy, numeracy and digital skills and progress towards an upper secondary qualification. The Council Recommendation for the Skills Guarantee calls on Member States to draw up within one year from its adoption, an action plan for implementation.
- A review of the European Qualifications Framework for a better understanding of qualifications and to make better use of all available skills in the European labour market.
- The "Digital Skills and Jobs Coalition" bringing together Member States and education, employment and industry stakeholders to develop a large digital talent pool and ensure that individuals and the labour force in Europe are equipped with adequate digital skills.
- The 'Blueprint for Sectoral Cooperation on Skills' to improve skills intelligence and address skills shortages in specific economic sectors.
- A "Skills Profile Tool Kit for Third Country Nationals" to support early identification and profiling of skills and qualifications of asylum seekers, refugees and other migrants.
- A revision of the Euro pass Framework, offering people better and easier-to-use tools to present their skills and get useful

real-time information on skills needs and trends which can help with career and learning choices.

- Making Vocational Education and Training (VET) a first choice by enhancing opportunities for VET learners to undertake a work based learning experience and promoting greater visibility of good labour market outcomes of VET.
- A review of the Recommendation on Key Competences to help more people acquire the core set of skills necessary to work and live in the 21stcentury with a special focus on promoting entrepreneurial and innovation-oriented mind-sets and skills.
- An initiative on graduate tracking to improve information on how graduates progress in the labour market.
- A proposal to further analyse and exchange best practices on effective ways to address brain drain.

## US help in Skill Development in India

India hold tremendous potential for growth due to its 1.2 mln population with a majority of them belong to the age group of 18-59 (working age population) and an aspirational consuming class., It is for no reason that the overall trade activity between India and US amounts to almost $96 billion which will grow further in coming years.

Since the advent of China as a major power in Asia, US have 'pivoted' towards the East, where it sees almost half of the entire population residing and hence a major market for its goods and services. The 'rebalance' will see an increase in engagement with the major economies in Asia (India, China. Japan etc.) and more number of bilateral security agreements signed.

It therefore makes sense for US to invest in India, particularly in skill development to ensure a efficient and economically productive workforce that works towards generating a good return on investment by US businesses In addition to this, it generated tremendous goodwill and gives US greater leverage as far as regional real politics are concerned.

In the Central Government, around 20 Ministries are closely involved in skill development. These ministries mainly operate in one of two ways - through setting up own training capacity in specific sectors (examples of such ministries include Ministry of Labor and Employment, Ministry of Agriculture, and Ministry of Health and Family Welfare, etc) or through providing per-trainee costs of training for specific target populations (examples of such ministries include Ministry of Rural Development, Ministry of Women and Child Development etc).

Most of the State Governments also have set up State Skill Development Missions (SSDM)as nodal bodies to guide and drive the skill development agenda in the State. SSDMs are expected to play a significant role in escalating the speed of skilling, by identifying key sectors for skill development in the State, as well as coordinating with Central Ministries and State Line Departments, as well as with Big Corporate and private training organizations.

Each State has adopted a structure of SSDM that best suits the local environment and the State vision for skill development. While some States have elected to form the SSDM as a Society or Corporation under the Chief Secretary or Chief Minister, others have housed it under relevant Departments such as Labour, Human Resource Development, or Planning. Many states are starting to set year-wise targets for skill development, specifying the state budgetary allocation, and complementing Government efforts by encouraging private investment.

## Issues and reforms needed in Skill Development

We all are aware that current education system does not focus on training young people in employable skills that can provide them with employment opportunities. Many of the professional who got Engineering and Management degree are now working in different sectors due to inadequate skills for the desired sectors. Therefore, to be very honest today a large section of India's labour force has outdated skills. With current and expected economic growth, this challenge is going to only increase further, since more than 75% of new job opportunities are expected to be 'skill-based.' Country need to prepare for that.

**Framework for the creation of an efficient education delivery model must consider following points such as:**

The capacity of just over four million a year needs to be upgraded substantially in order to meet the targeted skill requirements till 2022.

There exist a significant mismatch between the massive populace of unemployed youth and existing vacancies, which leads to low employability quotient of people. It is therefore a critical step to focus on the needs of both learners and the labour market in order to make the requisite kinds of skills available by forging partnerships between public administrators, suppliers of educational services, industry, and civil society.

The availability of both physical infrastructure and human resource (teachers) to impart skill-based training forms the basic requirement of a learner, which should be addressed in an effective manner.

The accessibility of skill-based training faces a huge challenge on account of India's large geographical territory, difficult terrain and

varying social economic conditions. Some of the states have limited access to such training.

As a result, the population comprises a large unskilled workforce. Significant disparities exist across states in terms of socio-economic factors such as education levels, income levels, and industrial growth, etc. A significant portion of the population below the poverty line cannot afford even basic amenities, leave aside education and training. It is important that there is a focus on the informal sector, which reaches out to the people and livelihood promotion institutions.

The economic growth over the years has only brought forth the shortcomings of skill development processes. Learners require a national vocational qualification framework that offers vertical mobility for those pursuing skills and enables learners to shift from skill-based training to academics and vice versa. They need a clear vocational qualification framework for competency standards, affiliation and accreditation. The required framework will integrate skill training with academic standards. A more formalized structure for vocational training will also help elicit greater respect and acceptability for this initiative among the beneficiaries and the society at large.

The skill development programs being imparted to learners should meet their needs in terms of quality of infrastructure (ICT and physical infrastructure), pedagogy and skill delivery methods. The current education system does not lead to trained young people in employable skills who are open to immediate employment opportunities. With current and expected economic growth, this problem is expected to aggravate as more than 75% of the new job opportunities are expected to be skill-based.

As a result, there is a need to develop an advanced curriculum framework derived from industry best practices. It is equally critical to use these upcoming and widely used learning approaches to design skill development programs in order to train learners with what is relevant and not obsolete.

In Industrialsector, many firms provide on-job training to their workers. This may take different forms: one, the workers may be trained in the firm under the supervision of a skilled supervisor; two, the workers may be sent for off-campus training. In both these cases firms incur some expenses.

Firms will, thus, insist that the workers should work for a minimum-specific period of time, after their on-the-job training, during which it can recover the benefits of the enhanced productivity owing to the training. But the retention ratio is low thus private and Industry Participation in skill development is lacking.

There are no incentives for private players to enter the field of vocational education. Present regulations are very rigid. In-service training is required but not prevalent today. There is no opportunity for continuous skill up-gradation. There is a lack of experienced and qualified teachers to train students on vocational skills.

## Low Women Participation

Women participation in vocational education and training is especially low as compared to men. There are a few reasons constraining interest/participation may be social and cultural norms and family responsibilities. Women also tend to become discouraged due to such family and social pressures, especially in rural areas.

Therefore, in order to increase participants, the joint efforts with local NGOs and Panchayats on informing women and their families on the advantages of vocational education, which may lead to employability, is very important. Specifically, women should be targeted by explaining how inculcating income-generating skills and activities within them would subsequently lead to improving their social and economic status and also their families.

Thus, there is a need for concerted action in several key areas in order to ensure that skill formation takes place in a demand driven manner. Curriculum for skill development has to be reoriented on a continuing basis to meet the demands of the employers/ industry and align it with the available self-employment opportunities. Accreditation and certification system has to be improved.

There is a need to establish an institutional mechanism for providing access to information on skill inventory and skill maps on a real time basis. A sectoral-approach is required for the purpose with special emphasis on those sectors that have high employment potential. Standards may be set by the industry-led sector skill councils which must be made effective during the Twelfth Plan, while the accreditation of certification processes should be done by independent, specialised agencies with certification left to the institutions.

Skill Development Centres can be established in existing education and training institutions. This would ensure huge saving in cost and time. A system of funding poor people for skill development through direct financial aid or loan also needs to be put in place. Apprenticeship training as another mode for on-job training has to be re-modelled to make it more effective and up-scaled significantly.

The services sector boom saw a major role being played by BPOs and call centres, with US businesses contributing massively to its success through a huge number of projects being outsourced to India due to lower costs. However, according to a survey, it was found that almost 18-20% of the Indian youth was unemployable, lacking soft skills that are essential in the services sector. This contributes to high unemployment and prohibits job seekers from attaining a higher standard of living. This would also increase the skill gap resulting in a shortfall in the persons employed.

Skills and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of world of work. As India moves progressively towards becoming a 'knowledge economy' 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.

Life skills training has shown remarkably positive and uplifting effects in dealing with stress and frustration, to take responsibility for one's actions, to have confidence in spoken skills for group cooperation, to analyse options and make better decisions, and for overall better self-awareness.

Apart from helping individuals deal better with stress and anxiety, skill training also helps boost positive mental health and lower the risk of mental disorders. Especially with the student youth population of the lower SES background who have significant deprivation with regard to resources, education and finances, skill training and employability opportunities helps them lead more meaningful and fulfilling lives cultivate what is best in them and provide financial self-support alongside better emotional welfare.

Skill India's initiatives shows great potential for the overall well-being and mental health of the country's youth, especially with its roots in positive psychology and its belief in the prevention approach, rather than a curative approach to mental wellbeing.

So to conclude there are numerous job opportunities in India and world over for skilled people , there are ample number of skill development centres across the country, there are various schemes by government where in student does not have to pay a single penny from his pocket for getting trained, all this seems to be a perfect environment for getting trained and getting placed , just a word of caution, choose the skill centre very carefully as this is the first stepping stone for a career ahead.

The beginning has been made but success would depends upon How we as a society will drive this as everything if we leave it up to Goverment then nothing is going to happen. History shows that many developing countries those were poor or under developed during era of 50's and sixties the mission for change was driven by the Govt but entire country participated as  mission, only then we can feel the fruit of success and prosperity.

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# Road Map for Skill Development in India:
# A path Ahead

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## Abstract

Present government is paying attention for the development of the youth of India. So they are introducing programs in various university for making skilled youth who can take up the after completion of the training.

*Key Words :* Skill, Training, Behavioural skill

## Introduction

After 'Digital India' and 'Make in India', the NaMo Government is to launch one more programme. This one could be a new version of programmes launched earlier under the skill development policy. This new programme, known as 'Skill India', is meant to be a multi-skill programme. It was launched in March 2015. Like all alternative programmes, 'Skill India' too could be a dream project of Narendra Modi.

## Objectives of 'Skill India'

The main goal is to form opportunities, house and scope for the event of the abilities of the Indian youth and to develop additional of these sectors that have already been  developed for the last such a lot of years and additionally to spot new sectors for skill development. The new programme aims at providing training and skill development to five hundred million youth of our country by 2020, covering every and each village. varied schemes are projected to realize this objective.

## Features of " Skill India"

* The stress is to skill the youths  in order that they get employment and additionally improve entrepreneurship.
* Provides training, support and steering for all occupations that were of ancient sort like carpenters, cobblers, welders, blacksmiths, masons, nurses, tailors, weavers etc.
* More stress is going to be given on new areas like realty, construction, transportation, textile, gem business, jewellery coming up with, banking, tourist and varied alternative sectors, wherever skill development is insufficient .
* The training programmes would get on the lines of international level in order that the youths of our country can't solely meet the domestic demands  of  countries just

like the United States of America, Japan, China, Germany, Russia and people within the West Asia.
* Another exceptional feature of the 'Skill India' programme would be to form an indicator known as 'Rural India Skill', therefore on standardise and certify the training method.
* Tailor-made, need-based programmes would be initiated for specific age teams which may be like language and communication skills, life and positive thinking skills, temperament development skills, management skills, behavioral skills, as well as job and employability skills.
* The course methodology of 'Skill India' would be innovative, which might embrace games, discussions, group action sessions, sensible experiences, case studies etc.

How is it completely different from the previous skill development policies?

It's not that we tend to don't have any skill development programme already. the govt. of India has continuously working hard for skill development as a national priority. it's simply that since the ministry is new, the approach taken for skill development is additionally new. Earlier, the stress was on ancient jobs. however now, all types of jobs are going to be given equal stress. Earlier, the responsibility was divided among varied ministries, however now, these are  being clubbed along. The ministry of skill development and entrepreneurship are going to be the principal ministry that goes to coordinate with alternative ministries and organisations.

According to NaMo, Skill India won't be simply a programme however a movement. Here, youth World Health Organization are out of work, school and faculty dropouts, in conjunction with the educated ones, from rural and concrete areas, all are going to be given price addition. The new ministry are going to be the certifying agency. Certificates are going to be issued to people

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who complete a selected skill or programme and this certificate needs to be recognized by all public and personal agencies and entities, as well as overseas organisations. skill India could be a programme for the whole nation.

## Advantages of Skill India

The idea is to boost confidence, improve productivity and provide direction through correct skill development. skill development can change the youths to induce blue-collar jobs. Development of skills, at young age, right at the varsity level, is incredibly essential to channelize them for correct job opportunities. There should to be a balanced growth of all the sectors and every one jobs should to be equal importance. each job aspirant would be training in soft skills to guide a correct and good life. Skill development would reach the agricultural and remote areas additionally. Companies , non-government organizations, Government, tutorial establishments, and society would facilitate within the development of skills of the youths and higher results are achieved within the shortest time.

The Government of India's initiatives to form employment opportunities and supply human resource to cater to various job roles has been well documented. By 2022, the strength of the Indian men is anticipated to rise to around 600 million. it is essential that this man receives adequate relevant training in an evolving jobs and skills market additionally to jobs inside the country, as developed economies age, India is in a very prime position to use its surplus hands to deal with the world shortage, that is anticipated to be over fifty million by 2020.

Taking cognizance of this chance, a well-planned, however typically poorly planned skill development programmes have engulfed the country, at the Central further as State levels. Many institutional mechanisms are placed for effective implementation of the schemes, albeit typically in a very disjointed manner. though 'skills' and 'education' are handled by separate ministries, a skilling initiative can not be isolated from India's current formal education system. during this regard, the Ministry of Skill Development and Entrepreneurship's (MSDE) thrust on creation of skills universities across the country assumes importance. this can got to be planned well, as betting on their body, money and operational structure, these universities will either become primary skilling hubs and/or facilitators in several geographic pockets of India, or develop into money-guzzling white elephants. Although 'skills' and 'education' are handled by separate ministries, a skilling initiative can not be isolated from India's current formal education system

Plans to ascertain skills universities are afoot since the last 3 years.

In March 2015, a Parliamentary unit was set up to draft a road map for fitting a skills university. one amongst the most recommendations was to delegate fitting of such universities to State governments. consequently, many skills universities are established in numerous States, together with Rajasthan, Haryana, Madhya Pradesh, Gujarat and Odisha. The Rajasthan Institute of Leadership Development, Jaipur, was the one amongst the primary such universities together with the Vishwakarma Skills University, Haryana. The Parliamentary cluster conjointly known variety of challenges to establish skills universities, together with completely different operational models, importance of autonomy was given for such universities.

The Sharada Prasad Committee, that was set up to review the functioning of the World Skill Councils in 2016, conjointly suggested the creation of a National job University to "conduct analysis, train the professors for the higher vocational training and training system of the country and become affiliating university for all vocational training centres." Both these skilled teams recognised the necessity for making skills universities that might perform standard universities to fulfil their primary objective of transmission quality and relevant skills education.

Since a skills university can represent the individual State Skill Development Ministries, the UGC can got to create special provisions for its functioning. If this can be not done as a non-negotiable precondition, the planned skills universities face political bureaucratic procedure that a massive majority of state public universities within the country suffer from.

One of the foremost vital objectives of fitting skills universities is to handle the challenge of student mobilisation. many studies have discerned that skilling is usually seemed to be inferior to the standard education system and students are usually reluctant to elect vocational training as a selection. The tag of a 'university' hooked up to a job establishment is anticipated to negate this drawback. However, within the current governance system of India, the 'university' tag desires the approval of the University Grants Commission (UGC), a statutory body by the govt of India under the Ministry of Human Resource and Development (MHRD). Since a skills university can represent the ambit of individual State skill Development Ministries, the UGC can create special provisions for its functioning. If this is not done as a non-negotiable precondition, the proposed skills universities face the real danger of getting tangled by governance, administrative and political red tape that a vast majority of state public universities in the country suffer from.

As the world braces for the total impact of the upcoming Fourth Industrial Revolution (4IR), the present economies can account for the fast-changing nature of jobs. within the Indian context,

new and evolved job roles can bit by bit emerge as a consequence of globalization, its demographic dividend is the impact of 4IR. As a result, it's essential for a skills university to conduct and/or source regular demand-assessment studies (preferably each 5 years) among its jurisdiction moreover as with similar studies in different elements of the country. consequently, totally different courses should be started, as per market demands. These efforts should be supplemented by state moreover as central governments with periodic studies on skill-gaps in several sectors, future projections etc. A skills university should have the dynamism to follow such a demand-driven model or risk changing into churning out certified, however unemployable, students.

In order to cater to demands among a State or province across the country, a skills university should be allowed to control on a far wider territorial jurisdiction than typical universities. as an example, a Nagpur Skills University, geographic region, should be allowed to deliver courses as per demand across the jurisdiction of geographic region. additionally, the university should not be obliged to follow the normal system of faculty affiliations. Instead, it should have the autonomy to possess course and/or sector-specific collaborations with existing trade training facilities and skill suppliers. this can be to not say that skills universities should not offer region-specific courses. However, given the evolving skills situation, its mandate can not be restricted to solely giving certain courses indefinitely.

In terms of syllabus structure for various courses, a skills university should specialise in general education, work-integration and training. whereas a minimum entry level of sophistication twelve (or its equivalent) are often the approach, In terms of the courses, as per the National Skills Qualification Framework (NSQF), there should be "multiple entry and exit between vocational training, skills training, general education, technical education and job markets". as an example, a student finishing the primary year of a three-year degree course should be awarded a credentials at the tip of the primary year and be allowed to enter within the second year when a spot. Ideally, all content should adjust to the NSQF. However, considering its current standing, universities should be allowed to work out their own norms. not like its typical counterparts, room training can not be a significant part of skills universities. It should augment the larger narrative of work-based training that involves multiple stakeholders.

Industry experience and partnerships type the pivot of any skills development/education project. A skills university should make sure that relevant trade partners become vital stakeholders.

Different operational models are often explored to form this happen. as an example, demand mapping, course style, training, work integration are totally different areas wherever trade partnerships are often formalised. whereas the skills university

should retain the correct to approvals similarly as certification, it needn't invariably in an elaborate way involve itself in each aspect of training that may be dole out by trade partners. It must, however, have a strong mechanism of checks and balances that ensures each partner. the concept is to form degree scheme whereby each player has some skill within the game, and as a result, is obligated to deliver.

In order to facilitate this, the UGC should permit these universities to follow a particular organisational and governance structure. A skills university should be allowed to deviate from hiring professors and assistant professors within the standard data structure with set qualifications. Instead, sector-specific norms that specialize in domain information instead of tutorial qualifications should become the yardstick for selecting instructors either on a permanent or written agreement basis. A skills university will follow the work-integrated training model or the institutional model or a mixture of each factors like seed capital, obtainable land, objectives of the university etc. whereas institutional model would mirror a traditional university in many ways, a work-integrated training model would involve the university operating mostly as a helper, bureaucrat and certifier. In terms of analysis, skills universities should have the time to accommodate students who will study new ways of pedagogies, assess existing programmes, recommend policy interventions etc. an alternate model of 1st incubating a smaller centre for vocational training and bit by bit increasing it to make a university can even be explored to realize scale in a very efficient method.

The set up of Universities under skill development ministries and out of the range of the education ministries threatens a struggle which could derail the initiative. the same scenario had developed in 2014 once the MSDE was established. Its mandate clashed with the Ministry of Labour and Employment . A dispute ensued at varied levels and as a result, the complete 'Skill India' work of art simply couldn't come out in spirit for pretty much a year. Thus, the projected skills universities should have their mandate clearly charted out and distinguish them from alternative universities under the all-pervasive range of the UGC.

Currently, state public universities across the country are affected by misdirection and scarceness of funds. the executive rot is therefore deep, that despite pumping in funds year on year, several of them are troubled to manage their affairs. Amidst all the chaos, lakhs of scholars suffer fatal accident per annum. it's imperative that the same scenario isn't allowed to fester in skills universities.

Since there's ample scope to partner with industries, skills universities should not be funded by their various State governments when an exact gestation. monetary autonomy should add wheel with monetary responsibility. A board of

governors, together with representatives from the various governments moreover as business specialists, should administrate the functioning of every university. putting in skills universities across the country is formidable and expansive initiative. It cannot afford to fall prey to the cognitive content of the political category, official bureaucratic procedure or ministerial turf wars. Else, Asian nation risks making a second university system with all the dysfunctional components of the primary.

## Conclusion

What form 'Skill India' can take and what it'll do solely time will tell. however little doubt it appears to be a decent initiative – providing skills to many, particularly as a result of India is one in all the few countries all across the planet whose operating age population are terribly high, few years down the road, going by its ever-increasing growth of population, as per the planet Bank.

It is additionally time currently measures are taken to enhance the physical and mental development of the youths of the country so none of them remains laid-off and additionally the country's state drawback also gets reduced. it's time to open up avenues by that the youth accepts responsibility and nobody remains idle as a result of an idle youth could be a burden to the economy. The economy should to think about job creation and social insurance schemes. With this new approach towards ability development, India will positively move forward towards its targeted results.

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# Accelerating Skill Development in Context to Indian Perspective

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## Abstract

India has a population of 132.42 Cr with diversity of people with different skills and competencies yet; skill development in India faces challenges in the current state of education and employment of Indian youth. The skill development is one of the burning topic in today's scenario which is gaining ground day by day. However, India with so much of diversity in terms of learning, knowledge, perception, skills & competencies and experience requires essential perspectives for accelerating the skill development in India because it has become a critical agenda for economic and social development.

The paper throws some light on the current scenario of the skill development system, consequences and key elements of labour market. Moreover, it discusses some schemes that has been run by the government that play a crucial role in accelerating the skill development in India. It also emphasizes on the key players that plays a significant role in promoting the desired skills to Indian Youth that aims in bringing the sustainable reforms in improving the current state of education, employability of Indian youth and skill development system.

*Keywords:* Skill Development, Sustainable Reforms, Diversity

## Introduction

A campaign that aimed to train & impart skills over 40 Crore people in India in different skills as well as in different domain by 2022 is called "Skill India". It was launched by the initiative of the Prime Minister Mr Narendra Modi on 15 July 2015.

To understand the school system of each other as well as to develop an understanding of social , culture, tradition , family, believe & value system as well as to achieve mutual recognition India & UK have entered into a mutual partnership under the Skill India Programme.

Various initiatives have been taken into consideration under this campaign are as follows:

1. Pradhan Mantri Kaushal Vikas Yojana(PMKVY)
2. National Skill Development Mission
3. National policy For Skill Development & Entrepreneurship, 2015
4. Skill Acquisition and Knowledge Awareness for Livelihood Promotion Programme ( SANKALP)

1. **Pradhan Mantri Kaushal Vikas Yojana( PMKVY):** It's a skill certification scheme under the Ministry of Skill Development & Entrepreneurship(MSDE). The main agenda of this scheme is to impart industry –relevant training as well as make them skilled so that they can secure & run their livelihood. People who possesses prior learning experience or skill & competencies will also get chance to be assessed & certified under the Recognition of prior Learning(RPL). This flagship scheme has come up new initiative where the Training & Assessment fees are completely paid by the Government.

The key elements of the Skill Certification Scheme are as follows:
a) **Short Term Training (STT):** Its main objective is to benefit the Indian Nationals who are either school/college dropouts or unemployed. It also emphasized on imparting the training on different aspects as well such as Soft Skills, Entrepreneurship, Financial and Digital Literacy. Time Period for the job role, ranging between 150 to 300 hours. Individuals will be given placement assistance by Training partners (TPs) after successful completion of their training assessment programme.
b) **Recognition of Prior Learning:** According to RPL; people with prior learning experience or skills & competencies will also be assessed & certified under this.
c) **Special Projects:** It's main objective is to create such a platform that offer and impart training in special areas &/or premises of Government bodies, corporate or industry bodies as well as training in special domain
d) **Kaushal and Rozgar Mela:** Conducting Kaushal & Rozgar Melas every six months with press & full media coverage to create maximum awareness among the individuals as well as to provide an open platform for huge participation. Apart from this, they are also required to participate enthusiastically in National Career Service Melas & on-ground activities.

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e) **Placement Guidelines:** PMKVY conceive to align the aspiration, learning, perception, knowledge, skills & competencies as well as aptitude of the skilled workforce with employment opportunities & demands in the market and provide placement opportunities to candidates who has been trained, assessed & certified under the scheme. Along with this , the scheme ensures to provide maximum support to entrepreneurship development.

f) **Monitoring Guidelines:** To assure that high quality standard or benchmark are maintained by various initiatives and if any gap is found then the inspection agencies shall use various methodologies like self-audit, call validation, surprise visits as well as monitoring through Skill Development Management System to identify those gaps & take corrective measures to rectify them.

2) National Skill Development Mission: It was launched by the Prime Minister Mr Narendra Modi on the occasion of World Youth Skill Day. The main objective of this mission is to develop the confluence across different industries as well as states as per the skill training proceedings. It not only focuses on the coordination of skill efforts rather it gives essential importance to the decision making across industries to achieve the skill benchmark & standards effectively & efficiently.

Three Tier Systems to achieve the objectives of Mission are as follows:
a) Governing council for policy guidance
b) Steering Committee
c) Mission Directorate ( supported by three other institutions such as National Skill Development Agency(NSDA), National Skill Development Corporation(NSDC) and Director General of Training(DGT)

Other Sub-missions that play a key role in achieving the overall objectives of the mission are:
a) Institutional Training
b) Infrastructure
c) Convergence
d) Trainers
e) Overseas Employment
f) Sustainable Livelihood
g) Leveraging Public Infrastructure

3) National policy For Skill Development & Entrepreneurship, 2015: It focuses on the slogan "Sabka Saath Sabka Vikaas" and its commitment to overall human resource development.

It's main objective are to meet the challenges of benchmark skills & standards as well as to facilitates an umbrella framework to all skilling proceedings that have been carried out in our Nation. It also provides clarity on how we are going to align the skill development efforts across the countries & the existing institutional arrangements. The policy will ensure to align skill development to improved employability & productivity.

4) Skill Acquisition and Knowledge Awareness for Livelihood Promotion Programme( SANKALP): This programme aim to implement the mandate of the National Skill Development Mission(NSDM) with the support of World Bank. It throw some light on strengthening the institutional mechanism, creating a pool of quality & potential trainers, developing confluence amongst all training proceedings, creating monitoring & evaluation system for skill training programme, facilitating skill training opportunities to the deprived sections of the Nation.

## Project Funding

Four key result areas have been recognized are as follows:
a) Institutional Strengthening
b) Quality Assurance
c) Inclusion
d) Expanding skill through PPPs

Under this project the result can be achieved by utilizing the project funding of $675Mn(Rs 4455Cr)

## Objectives of the Study

• The main aim is to create awareness among the individual regarding the career opportunities and scope available in different industries, sectors, domain all around the Nation.
• To ensure 500 millions of youth of our Nation get trained & skilled by 2020 in each & every rural areas.
• To transform India into the skill Capital of the world, by introducing many initiatives & programs for Skilling & developing & empowering the youth
• To give special focus on skilling & empowering women all around the Nation.

## Literature Review

Aya Okada (2012): " Skill Development for Youth in India: Challenges & Ways" paper covers the integration of education & employment of Indian youth. It also focuses about the challenges in skill development. It discusses about the number of opportunities as well as problem of dropout leads to unskilled youth. This paper concluded the benefits of Government initiatives that ensure the success of Skill India Programme.

**Sanjay S. Kaptan (2014):** "Skill Development & Capacity Building –Role of Education Institution" The emphasizes of this study is

based on the importance, relevance, role & need of skill development & capacity building programme as a primary & fundamental purpose of education. It focuses on the alignment of education to the requirement of industry  & labour market, to ameliorate the quality & competency of labour through skill development programme. The  paper concluded that the need of capacity building & need development programs are very essential & active, strong & maximum participation from educational institution to accomplish the mission is highly needed.

**Manoj Kumar ( 2015):** "Skilling India: An Indian Perspective in The Global Context" paper discusses about the efforts made, recent trends, critical issues & challenges pertaining to skill Development mission. It covers several issues related to education, employability, economic growth as well as social development with the help of Government initiatives, developing effective learners, practical benefit of technical & higher education. It also focuses on the integration of industry as well as academics for gaining better & fruitful consequences from the endeavor of Skill Development initiatives for employability, sustainable & inclusive growth & development of Indian economy.

**Rupam Jyoti Deka & Bhavika Batra ( 2016):** "The scope of Skill Development, Employability of Indian Workforce in Context of Make in India: A Study " the paper tries to find out the effect of Make in India on employability & scope of skill development. It focuses about generating the employment through Make in India, significance of the skilled labour in different industries, sectors and various initiatives taken by Government of India on skill development. The paper concluded that success of the Make in India mission depends upon the skilling of youth through formal education, vocational & technical training.

**Sanjeeb Hazarika ( 2016):** "   Skill Development for Rural Entrepreneurship: A study on state Institute of Rural development( SIRD) Assam" the paper tries to identify the various development facilities provided by State Institute of Rural Development for rural entrepreneurship & assess the motivational aspect of training provided by institute in assam. It discusses about the several infrastructure facilities as well as the various training programme held by state institute rural development. The paper concluded that lack of awareness & scarcity of resources leads to the low growth of enterprises in assam.

## Scope of the Study

 Skilling & Empowering youth is a growth oriented initiative that has lead to the scope for research to find out how are we going to accelerate, implement & sustain the Skill India programme in our Nation.

What are the recent initiatives that the Government has started with the help of which individual can acquire knowledge & develop skill to get gain employability & lower down the skill gap between available skill & quality skill.

## Research Methodology

The secondary data sources from newspapers, websites, research papers & articles, have been used. The nature of a paper is completely conceptual that specifically emphasizes on the scope, initiatives to skill & empower the youth as well as strengthen the economy, employability & accelerating skill development system.

## Findings

❖ Wide spread awareness & mobilization drives have been initiated to ensure that the important message of Skill India must be reaches every part of the country. An initiative has been run to promote the relevance & significance of Skill India Scheme that all States/ Union Territories will be organizing functions to increase the awareness of the world youth skill day.

❖ On the occasion of the World Youth Skill Day on 15 July the national event is also being telecast live across more than 10000 it is, NSDC training centres, selected Nehru Yuva Kendras & some educational institutions in all states / Union Territories in India to spread the awareness among the youth regarding the initiatives run by Government to skill , empower  & provide them employability.

❖ Pradhan Mantri Kushal Kendra ( PMKK) in Bhatinda, Punjab under NSDC is making a significant as well as perpetual efforts to skill the unskilled community. It offers state art training centres to ensure consistency & quality in training. It gives an opportunity to the youth of Punjab to transform their lives , enhance their skills, become self- reliant & excel in life.

❖ With an aim of transforming India into the skill Capital of the world, skill India is playing a vital role by introducing many initiatives & programs for Skilling & developing & empowering the youth . Skill India has recently conducted a competition ie; India Skill East Zone competition held in Bhubaneswar, Orrisa across the country in search of the best & talented , skilled youth who will get a chance to represent the country to a World Skill Stage.

❖ Women enrolment in unconventional technical courses is on rise as per the latest data that reveals that more & more women are taking up technical courses(mechanical & automation related certification) under the PMKVY in those sectors that have been dominated by the men for years. Thus, eliminating the stereotype.

❖ Data that reveals the Females in male dominated courses (2016-2018)

| Sector | Courses | Females |
|---|---|---|
| Agriculture | Vermicomposting | 434 |
| Auto & Auto Components | CNC Operator | 457 |
| Electronic & IT Hardware | Automation Specialist | 892 |
| Transportation & Warehousing | Warehouse Packer | 481 |
| Capital Goods | Tool & Die maker | 23 |
| Automotive | Automotive & Service Technician | 57 |
| | | |

❖ Skill India Mission has come up as most vital initiative with a vision to upkill the citizen of India to create workforce that can positively impact the Nation's growth

❖ With the initiatives of Government Skill India is set to revolutionize the future of India. The positive outcome & consequences of such initiatives & programs as per the data released by Ministry of Skill Development & Entrepreneurship:

o 2.5 Crore trained under the Skill India in 3 years under the Ministry of Skill Development & Entrepreneurship programs.

o MSDE's efforts have created a job ready workforce in India to continue the holistic & perpetual growth

o More than 50 Lakh youth trained under the MSDE's flagship scheme, PMKVY.

o 451 Pradhan Mantri Kushal Kendras ( PMKK) operational out of 531 allocated

o There is an increase in 32% in ITI count & 54% increase in seating capacity since 2014.

o Increase in the rate of employment

o Increase in productivity

o Enable the youth to get blue-collar jobs

o Skill development encourages & promotes primary & secondary education level

o Improve employment scenario within rural demography.

## Conclusion

The purpose of this study is to assess and examine the current status of skilling & empowering the youth all around the Nation. With the help of this study an attempt has been made to do the analysis of where the Nation Stands and where it wants to be, to identify the gap & take corrective measures and accelerate the current status in terms of imparting training & developing quality and consistent skill training among the youth with help of various initiatives that has been run by the Government. The study also emphasizes on skilling & empowering the women & shows their inclination towards the technical & automotive courses which are gaining ground day by day & making them self- reliant & confident .

## Future Scope of Study:

The scope of Skill India Mission is very wide and the main aim of such program has been to impart training & develop skills of the youth all around the country in order to produce more skilled workforce & a more efficient future.

There are 5 key aspects that can be considered for making successful & sustainable skill  development in India.

❖ **Comparison & Improvement:**
**Comparison:** UK has a similar program with UK Commission for Employment & Skills where 2000 plus employers now engaged in training of employees.
Improvement: For most of us the Skill India Programme is gaining ground day by day but more can still be done to improve. Although approximately 10 million youth have been skilled already but, more needs to be done if India has to achieve the target of 500 million by 2020.

❖ **Aspiration goals Vs the Target:**
Schemes & projects based on Skill India aimed at achieving certain targets. But when it comes to execution & implementation level, discrepancies are present. This leads to the adverse consequences such as drooping out of skill courses or drop out from employment. Rather skilling must be done keeping in mind the need, desire, inclination & aspiration in mind. Because youth will choose their skill courses based on above mentioned parameters. Awareness programmes, events must be developed to spread knowledge about the certain job roles

❖ **Industry Connect- Apprenticeship:**
Youth must be introduced with apprenticeship in school level. This will definitely leads to knowledge and choice for right skills & right job. Corporate & PSUs should mandatorily run the apprenticeship programmes and school should also support & permit students to enroll in apprenticeship programme. Not only this equal opportunity must be given to women in apprenticeship and moreover their participation must be encouraged.

❖ **Leverage Technology:**
As per the technological advancement & technological i nterventions , innovative technologies should be leveraged to achieve higher & quality skilling target.

❖ **Focus on Non-Cognitive & Behavioral Skills:**
The attitude & behavior of youth towards the employment leads to adverse consequences such as attrition, absenteeism, turnover & unemployment. Therefore each & every skill based programme must be emphasized on the Non-Cognitive skills like customer engagement, Verbal & body language, Communication skills, personal finance management, health management skills to take care of themselves.

❖ **Career Growth:**

Only PMKVY, NSDC,SANKALP, etc are not enough alone to boost India as " Skill Capital of the globe". Advantage to youth within the job market in terms of career advancement, career management that includes career planning & career development as well as wages & salaries also play a critical role.

India is definitely on the right path & continuous efforts will lead to a "Better Bigger India".We require a positive, synergistic, perpetual & continuous effort as well as alignment from several bodies such as training partner, different agencies, skill council, Government, Ministry & the first & foremost component is the maximum participation from youth.

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