

# Entrepreneurship as a Prospective Livelihood Option for Rural Youth under Deen Dayal Upadhyaya Grameen Kaushalaya Yojana

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## Abstract

Current Scheme of Deen Dayal Upadhyay Grameen Kaushalaya Yojana (DDUGKY) is slightly hesitant to promote entrepreneurship as a livelihood option for rural youth trained under the scheme since as per the mandate of scheme it is a skill development program for rural youth in which training should lead them to wage employment. However, realities in the job market are quite different because jobs are not easily available. On most of the occasions, minimum wage jobs are not the best options trainees would like to get.

In view of the above, this article argues for entrepreneurship and self-employment for trainees trained under the DDUGKY with a specific focus on women trained under the DDU-GKY scheme... First, it explains the scheme and its key mandate, then it places the issues of women employment in the labour market then it argues for the need for entrepreneurship and self-employment as equally important outcomes like wage employment for rural youth with a focus on women. It briefly presents a couple of case studies of self-employment and entrepreneurship for women of poor economic background and advocates the cause of entrepreneurship as one equally important outcome of programs like DDU-GKY. This article is based on a review of the literature and experiential learnings of authors in the policymaking world of skill development in India.

**Keywords – Entrepreneurship, Self-Employment Livelihood, Skill Development, Sustainable Development Goals, Public Policy, Vocational Education, Women labour participation**

## I. Introduction

With the burst in Artificial Intelligence (AI) and Robotics, the employment scenario in world economies is rapidly changing. The World Bank, in a recent report, stated that as many as 69% of jobs are threatened due to automation. As such, jobs that require the enactment of a repetitive task can be easily performed by robots and thus, are more susceptible to the replacement by technology. While the jobs that involve critical thinking and analysis of problems and require a set of skills are usually less endangered.

With such perspective in foresight, the Government of India had announced, under Ministry of Rural Development (MoRD), Deen Dayal Upadhyaya Grameen Kaushalaya Yojana (DDU-GKY)<sup>1</sup> in September 2014. The DDU-GKY is aimed at increasing the income of families in the rural side of India by diversifying their employment opportunities and containing their dreams and ambitions<sup>2</sup>. The policy takes in trainees for formal training that could last from at least three months to a year and gets them lodged in formal wage employment, either in the country or abroad, after the graduation.

Although, “formal wage employment that requires skills<sup>3</sup>” meant the migration of the workforce from rural areas to urban areas as most rural economies are agriculture-based and lack to deploy skilled labour on a large scale. Furthermore, being agriculture headed, the jobs in rural regions are seasonal and depend on the weather.

This also turns out to be a drawback of DDU-GKY. The very success of Deen Dayal Upadhyaya Grameen Kaushalaya Yojana would, in turn, strain the urban ecosystem. The rural to urban migration would eventually lead to an increasing strain on the public utilities and facilities like public transport, housing, electricity, water, sanitation et cetera, which is not a sustainable approach.

Apart from the migration card and its inability to inculcate entrepreneurial skills amongst its graduates, the Deen Dayal Upadhyaya Grameen Kaushalaya Yojana is a boon for the youth seeking employment. It specifically focuses on job seekers in the age group of 18 to 35 years<sup>4</sup> from the families standing at the bottom of the social pyramid. These youths belong to the poorest of families and lack any skill to help them earn in the constantly evolving global economy. The DDU-GKY caters to the educational aspiration of such a rural population and equips them with skills to participate in the global job market. This is undertaken through funding a variety of skilling programs providing placement guarantee to at least 75% of the graduates. The guideline ensures that the graduates are placed in a formal wage job with a minimum wage of Rs 10,000 and the status of each graduate is tracked for a year.

The skill curriculum falls in line with the standards set by the Sector Skill Council (SSC) and the National Council for Vocational Training (NCVT). These two bodies closely monitor and design the curriculum to meet industry demand. The training duration can range from 576 hours to 2304 hours aka a minimum of 3 months to a year. This also includes training in employability and soft skills, functional English and computers.

The Government of India has set DDU-GKV under the umbrella of National Rural Livelihoods Mission (NRLM) which targets for assured jobs. The other leg of NRLM is RSETI. While DDU-GKV aims to develop skills for waged employment, RSETI or Rural Self Employment Training Institute is focused on self-employment. The working and implementation of this scheme is carried every quarter through performance review meetings and field visits by senior officials in the Rural Ministry.

According to their official website evenn Dayal Upadhyaya Grameen Kaushalaya Yojana is, at present, been undertaken in a total of 29 states and Union Territories of the country. It has absorbed an investment of more than INR 5600 crores. And the total number of projects currently under action reaches 1426. There are 649 partner organizations that hail from 52 vivid industries. This all brings in the great stats of 9.2 lakh successful trainees and over 4.9 lakh placed trainees as on 30th December 2019.

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<sup>1</sup> DDUGKY Scheme Guideline available at the website of Ministry of Rural Development, Government of India at [http://ddugky.gov.in/sites/default/files/SOP/DDUGKY\\_CNN\\_aligned\\_Guidelines\\_July\\_2016.pdf](http://ddugky.gov.in/sites/default/files/SOP/DDUGKY_CNN_aligned_Guidelines_July_2016.pdf)

<sup>2</sup> Ibid

<sup>3</sup> Leur Alette van, The rural economy: An untapped source of jobs, growth and development, Available at [https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_547135/lang-en/index.htm](https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_547135/lang-en/index.htm)

<sup>4</sup> DDUGKY Scheme Guideline available at the website of Ministry of Rural Development, Government of India at [http://ddugky.gov.in/sites/default/files/SOP/DDUGKY\\_CNN\\_aligned\\_Guidelines\\_July\\_2016.pdf](http://ddugky.gov.in/sites/default/files/SOP/DDUGKY_CNN_aligned_Guidelines_July_2016.pdf)

The skill training, placement, and post-placement support for employed graduates is provided by Program Implementing Agencies (PIA) which are in turn funded by the government. The reimbursement to PIA is made by the Ministry of Rural Development for successful placements of the trainees after it is clearly demonstrated that he/she is placed and has been working for the three months. This is usually done with the help of salary slips from employers that each trainee is asked to submit<sup>5</sup>.

### ***1.1 Women And Their Falling Employment Share***

Pandit Deen Dayal Upadhyaya Grameen Kaushalaya Yojana initiated with the mission to add skill to the poor and empower them with a formal wage job involving the flow of people from rural to urban areas. This migration is easy for the males irrespective of the faith they follow and the extent of the patriarch in the family structure. But such isn't the case for the women. The challenges she faces to take up or comply with her training and job, and eventually give up on all she has earned highlights the drawback of the program.

Her challenges and the overrepresentation of men in this scheme are owned by several factors. The biggest of these is the traditional gender norms that exist in Indian society. Husbands and other male relatives often dissuade women from taking up jobs. All this to safeguard their reputation. It has also been the case that, since women are the pivotal point around whom the family life revolves, they tend not to migrate. The males of the family suffer no such restrictions.

Another major factor that affects women's participation in the faith she follows and the caste she belongs to; that is her social status. Talking about the countryside, it has been observed that Hindu women of lower caste working outside her home are more common than those in the privileged classes<sup>6</sup>.

It is also seen that women in families tend to be earning members if the family is struggling financially. In families with a stable source of income, patriarchal ideology starts to play in.

As a result of such circumstances, DDU-GKY and policies of such sort, besides being targeted for their biased formulation, adds to the current gender gap in the workforce. This leads to both social and economic implications. Data demonstrate that a decrease in the number of women in the labour force means higher rates of domestic violence and women having a lower say in decision making and family planning.

The Government of India is very well aware of these scenarios and has set several programs to encourage more women to take up training and enter the workforce catering to the rural to urban movement, but turns out that these programs are not very successful for several reasons.

Moreover, for the successful trainees of DDU-GKY, the ones who have migrated from their indigenous village to a new city put them face to face in the language barrier, culture barrier and an ever-increasing hostility of the inhabitants of the urban space. The migrants also lack several basic amenities such as finance, housing, health care. The women are prone to additional risk of rights exploitation, abuses and human trafficking.

All such issues could be avoided if we can generate employment opportunities in rural areas. The migration could be a solution to the rising number of issues of unemployment, but it should be thoroughly noted that this flow of people from rural regions to urban areas is a temporary solution to a permanent problem. Developing opportunities in rural regions and to strengthen the rural economies apart from the season dependent agriculture sector would help alleviate the escalating pressure.

### ***1.2 Women After DDU-GKY***

The Government of India and Program Implementing Agencies (PIA) offer extensive support to the trainees after they have graduated. The PIA helps the trainees throughout the migration process and extend their support to the

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<sup>5</sup> Ibid

<sup>6</sup> Sindhuja Sankaran, Maciek Sekerdej, & Ulrich von Hecker, The Role of Indian Caste Identity and Caste Inconsistent Norms on Status Representation, *Front Psychol.* 2017; 8: 487. DOI: [10.3389/fpsyg.2017.00487](https://doi.org/10.3389/fpsyg.2017.00487)

graduates for a year after they have graduated. They also check on the graduates regularly in regards to the environment at the workplace. Even then, DDU-GKY has been struggling to keep the female graduates formally employed<sup>7</sup>. Women tend to return to their homes in rural areas, usually after three months. This shift, in most cases, is due to family pressure or personal preference of residing in the calm of the country than the hustle-bustle of a city.

As a matter of fact, the Ministry of Rural Development (MoRD) doesn't consider such cases as a debacle. The officials press on the fact that even though their trainee has pulled her steps back, she does carry new, sound confidence and self-belief with her to her place in the country.

It should be noted and cherished that such returnees or any such graduate hold a very viable option of self-employment aka entrepreneurship to earn an income. MoRD should put up with such graduates to help them find and create stable employment options. The neonate confidence could bring out innovative alternatives to the formal wage employment options available only in urban areas and would create a new ecosystem in rural India where women would be able to earn an income and stand independent of their husband or any other male support. This means the utilization of skills learned and confidence gained during their training at DDU-GKY, residing in their home communities and avoiding migration to urban regions.

### ***1.3 Women As Entrepreneur***

As little as 14% of the total entrepreneur of India are women. This shows the extent of misrepresentation of females in holding top posts in any office. The reasons are quite the same as the ones that keep women from taking up jobs: Patriarchy ingrained in the social fibre, the prevalence of traditional norms, caste and faith followed. In addition to these, the other deterrent to women entrepreneurship is the absence of an entrepreneurial mindset, difficulty in accessing resources, lack of practical experience, lack of mentoring and networking, absence of understanding of business administration and lack of government support and schemes. These deterrents are further discussed:

- i. Absence of an Entrepreneurial Mindset: It is human psychology and the "play it safe" mindset that keeps most people off from starting a business. It is a popular desire to find a job that pays well and holds great perks during and after the tenure of the job. Such positions are favourable against the riskier option of entrepreneurship where the working hours surpass the working hours in any traditional job and where the income could barely fulfil the expectations. The aspiring entrepreneurs, or the graduates holding the potential to be entrepreneurs, especially female graduates, should be made well aware of the control they hold over their schedules and their working hours to promote entrepreneurship among them<sup>8</sup>.
- ii. Difficulty in Accessing Resources: In India, rural India most of all, women have difficulty in acquiring funds for starting or furnishing or spreading their business. This is mostly due to the absence of inheritance and land under their name. the land, house, property etc rests directly with the husbands or male-dominant of the family which affects women's access to assets. This, in turn, handicaps women from acquiring loans<sup>9</sup>. If these could be checked somehow, more women would be inclined to break free of their chains and try to earn their bread by starting some venture.
- iii. Lack of Practical Experience: In a generalized manner, Lack of Practical Knowledge stands true as a deterrent to entrepreneurship. But the case of women is slightly tricky as they hold a good hand and

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<sup>7</sup> Kym Cole and Liebschutz Jennifer "Expanding employment for India's rural women" Harvard Kennedy School. March 2016. Available at [https://wapp.hks.harvard.edu/files/wapp/files/cole-liebschutz\\_pae.pdf](https://wapp.hks.harvard.edu/files/wapp/files/cole-liebschutz_pae.pdf)

<sup>8</sup> Bhide Amar, The Questions Every Entrepreneur Must Answer HHBR 1996, Available at <https://hbr.org/1996/11/the-questions-every-entrepreneur-must-answer>

<sup>9</sup> Panda, Pradeep, Gupta, Jayoti, Bulankulame Indika, Bhatia Nandita, Chakroborty Swati, & Duvvry Nata, Property Ownership and Inheritance Rights of Women for Social Protection – The South Asia Experience. Synthesis of three reports 2006. Available at <https://www.icrw.org/wp-content/uploads/2016/10/Property-Ownership-and-Inheritance-Rights-of-Women-for-Social-Protection-The-South-Asia-Experience.pdf>

- experience of running their homes. The existing knowledge of women can be easily used to help them manage the business.
- iv. Lack of Mentoring and Networking: The existing social structure in India tries to keep women behind the curtain. This omits any possibility of interaction, instantly discarding any scope of mentoring, nurturing and networking of and with intelligent and entrepreneurial minds. The government needs to come up with mentoring programs and get women enrolled if women entrepreneurs are to be raised.
  - v. Absence of Understanding of Business Administration: Voices have been raised since decades by prominent leaders like Raja Ram Mohan Roy to educate women. They should be allowed to move out of their kitchens into the world and schools and motivated to pursue all aspects of the business. This would be very helpful and boost their morale to raise their heads and take up entrepreneurship as they will be well acquainted with the subject. A very suitable example of this would be someone who owns a studio that designs and sells clothes. She could be very good with it but is unaware of how to put her skills to work for her. So, it is necessary to help them with required marketing support like teaching them to fill tenders and registering their organization with the government and other business groups.
  - vi. Lack of Knowledge of Government Support and Schemes: Under the Stand-Up<sup>10</sup> India initiative taken up by the Indian government, a loan of Rs.10 lakh to Rs.1 crore can be dispensed from banks to at least one Scheduled Caste (SC) beneficiary or to one Scheduled Tribe (ST) beneficiary and one-woman beneficiary per bank branch. This loan is to be used to set up a greenfield enterprise in trading, services or manufacturing sector, but owing to the lack of information and awareness amongst the entrepreneurs, more when it comes to rural entrepreneurs and rural women entrepreneurs, such measures stay back in papers and go unnoticed and unused. The women are also unaware of the several platforms that exist exclusively for the support of women.

When it comes to organizing and running a business, women entrepreneurs in India are handicapped<sup>11</sup>. This is due to the lack of exposure women hold at a very basic level. It should be noted that the transition of women from a homemaker to a sophisticated businesswoman has never been easy and would never be if the same values prevailed in our society and our minds. We should tend to change our mentality with time as trends change with the passage of time. This is to say as women across the globe are showing an interest to be economically independent and are reaching markets with their ideas to start enterprises. Amongst these lies many who have taken inspiration from the women successful in various business areas.

It is worth highlighting that some women in rural regions do fall in the “entrepreneurs” category without being noticed. Consider a dairy farmer who supplies milk. She is an entrepreneur already. But the widespread existence of patriarchy and family responsibilities has confined these women as entrepreneurs. The limited exposure of the world outside their village adds to their problems of restricted mobility and their dependency on the intermediaries that reach the markets on their behalf.

Nonetheless, women entrepreneurs have been showcasing their skills in the limelight by extending their kitchen activities as a business model, i.e., the 3 Ps, viz., pickles, powder, and papad. This accomplishment is partly owed to the various government schemes and efforts of various voluntary organizations like Mahila Mandals. But mostly, it is due to their untiring hard work, perseverance, tenaciousness, determination, confidence and the compelling urge to do something positive in their lives.

The women entrepreneurs have now moved on from 3Ps to 3Es, viz., Engineering, Electronics, and Energy. Although these units do not dominate the market environment, it is worth applauding that women are putting up units to manufacture solar-cookers (Gujarat), small foundries (Maharashtra), T.V. Capacitors (Odisha) and electronic ancillaries (Kerala).

While entrepreneurs as a whole add a lot of value to the economy, women entrepreneur approaches are sustainable and ethnic. It was found in a study on the Social Enterprise Landscape in India led by the British Council that as compared to the male-led social enterprises, the female-led enterprises focused more on education and literacy.

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<sup>10</sup> Stand Up India Scheme , Government of India Available at <https://www.standupmitra.in/Home/SUISchemes>

<sup>11</sup> Sumana M, Women Entrepreneurs in India: Need, Scope, Functions, Qualities, Role, 2019. available at <http://www.economicdiscussion.net/entrepreneurship/women-entrepreneurs-in-india/32337>

The female-led enterprises were also found to be more inclined towards the needs and the ways to improve the lives of women, children, and people with disabilities than any male-led social enterprise.

In the words of the former prime minister of India Pt. Jawaharlal Nehru: “When women move forward, the family moves, the village moves, and the nation move.” True enough!

Women entrepreneurship have been recognized as an important and untapped source of economic growth since the last decade. With the spread of education and awareness, Indian women have shifted from the extended traditional cottage industries, kitchen, and handicrafts towards non-traditional, higher levels of activities.

The government of India, to create a favourable environment to empower women as entrepreneurs, with a focus on rural India, could take the following steps:

- i. Encouraging women’s participation in decision making. This could be taken into account by more representation in Panchayat elections, or by dissuading patriarchy.
- ii. Training in professional competence.
- iii. Counselling and monitoring through the aid and commitment of NGOs.
- iv. Women entrepreneurship guidance cell system.
- v. Better educational facilities and schemes for women.
- vi. Target women as a specific group for all the developmental programs.
- vii. Adequate training programs for women to hail their management and marketing skills.

## II. ENTREPRENEURSHIP AND DDU-GKY

MoRD, under its National Rural Livelihoods Mission (NRLM), apart from Deen Dayal Upadhyaya Grameen Kaushalaya Yojana, runs an initiative called RSETI – Rural Self Employment Training Institute. These are self-employment institutes that are run by local banks and MFIs, who also help MoRD track the successful and settled trainees of RSETI. The government has also initiated Start-Up Enterprise Institutes to provide skills, loans, and other necessary support to the raising entrepreneurs.

There is a need to add “entrepreneurship” to the prospectus of DDU-GKY to row the drop-outs towards self-employment. A unified program that adds skill and inculcates leadership amongst the trainees would lead to the creation of a self-sustaining ecosystem that would promote, rather, replace job seekers by job creators.

This quality addition could be of essential value for the success of DDU-GKY and its trainees because of the presence of a high degree of self-sustenance in the rural economies. It is in the nature of the rural side to be able to survive on the resources available in the surroundings.

Raising entrepreneurs in rural – the lesser developed side of India would mean developing India at the essential and basic grass-root level, i.e. the growth of India that our leaders have called for after the independence from Britain. This would also call for proper utilization of local resources, employment generation and fostering economic development. Village industries would also play a crucial role in boosting Foreign exchange through the export of serviced goods.

Women as entrepreneurs are a very viable option because they are found to be more creative, innovative and adaptive than men. They possess better leadership qualities and are much more ethical and generous than their male counterparts. Moreover, since the driving force in women would be in their desire to break free from the social shackles and presumptions and to attain financial independence and social recognition, their chances of carrying their venture to great height are higher.

Below are two case studies of models that can be used under DDU-GKY to put the entrepreneurial skills in action on the far side of the Indian economy.

### III. Independent Contracting / Subcontracting

In 2000, Hindustan Unilever Limited (HUL) launched Project Shakti in Andhra Pradesh<sup>12</sup>. Under this, HUL hired and trained women from the rural areas to sell health and hygiene products in the rural part of India which the company had no access to. They also hired their husbands as distributors which played a crucial role in the retention rate of the women.

As of 2012, these women earned approximately USD 40-60 per month. It was double, in some case triple their usual earning. HUL during the tenure worked with several government officials, SHGs and NGOs and helped the rural women with accounting and skills training, staff to consult on business planning and marketing, and smartphones to help the women manage their business effectively. Besides this, the project has been successful in spreading awareness about the importance of maintaining health and hygiene in rural areas that were inaccessible by traditional media.

Hiring husbands dissolved a huge cultural barrier that comes into play for women. The husbands were well informed about the ethics and mission of the enterprise which minimized their fear and mistrust and gained the women free mobility.

The sub-contracting, though, holds its unique fears and limitations. Such subcontracting by multinational corporations holds power to wreck the environment and ecology of such rural communities. Also, due to low rates of literacy, corporations can make a business of potentially harmful or ineffective products. The sub-contractor can be easily replaced or hired at a lower capital due to the presence of a huge labour force in the market. The government has taken these concerns under a legal umbrella to mitigate them.

The “sub-contracting” model can be utilized with DDU-GKY to enable the graduates to create jobs rather in their rural, home environment than seek jobs in an urban environment. Sub-contractors, as proven, will play an essential part in economic and employment growth by partnering with modern informal enterprises.

The dropouts of DDU-GKY can be exposed to sub-contracting in rural India, based on the type of skill they have gained at the training institute. No doubt, their soft skills would have a cutting edge in such ventures.

### IV. Cooperatives

A cooperative is a jointly owned venture operated by its members who share its profits or losses. Cooperatives such as Amul<sup>13</sup> and Shri Mahila Griha Udyog Lijjat Papad<sup>14</sup> have been generating positive impacts for Indian women for several decades. Projects inspired by such cooperatives hold a great possibility to create and offer employment to the graduates of DDU-GKY.

Talking specifically about Shri Mahila Griha Udyog Lijjat Papad or Lijjat, it has been in action since 1959 and involves women who are paid daily for their efforts. Lijjat is a successful business that makes annual sales up to USD 46 million and yet does not require any significant donors or government support.

The cooperative includes a 43,000-person workforce that is entirely female and hails from diverse backgrounds and work in harmony and with mutual respect irrespective of their caste and religion. The work culture at Lijjat enables the women to work from home and make a sustainable income and make a share in household income. This helps to address the barriers that have been created by absurd social norms and the prevalence of patriarchy in society.

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<sup>12</sup> About Project Shakti, Available at <https://www.hul.co.in/sustainable-living/india-sustainability-initiatives/case-studies/enhancing-livelihoods-through-project-shakti.html>

<sup>13</sup> About Amul available at <https://www.amul.com/>

<sup>14</sup> About Shri Mahila Griha Udyog Lijjat Papad available at <http://www.lijjat.com/>

Regardless of that, Lijjat has only been able to impact lives in a limited manner. In addition to this, state-run cooperatives have been a failure, which is mostly due to lack of accountability and unwillingness to take risks by the members of the cooperative.

In a study, researcher Linda Mayoux<sup>15</sup> concluded that only the cooperatives where the women were well networked with the larger supply chain, were supported by their industry and had less competition from companies undertaking mass production were able to or were more likely to prevail over time.

DDU-GKY might look up to encourage its graduates to form new cooperatives or join the existing cooperatives to make a living. Joining existing cooperatives would be a comparatively easy option than starting one. Starting a new cooperative should, thus, receive extensive support from the MoRD in terms of identifying the viable products, creating the required market linkages and bringing financing options in light.

It should also be kept in view that group enterprise is not a sure shot answer to address the unemployment challenge. These group enterprises or cooperatives have proved themselves to be a good option, but in some cases, an individual enterprise is a better option. Nonetheless, both need entrepreneurial values in its members.

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<sup>15</sup> Mayoux, L. (1995), Alternative vision or Utopian fantasy?: Cooperation, empowerment and women's cooperative development in India. *J. Int. Dev.*, 7: 211–228.



## V. CONCLUSION

Creating a job is a challenge that all the economies across the world suffer. This challenge takes up an agonizing form when it is seen in the purview of the enormous population of a country as big as India. The government of India has been making several efforts to keep up the available jobs with an increase in the workforce while keeping the earnings at a respectable mark.

To look after the issue of unemployment in the rural side of the country, the Indian government, under the umbrella of MoRD has initiated a couple of programs. Amongst them, we have discussed Deen Dayal Upadhyaya Grameen Kaushalaya Yojana (DDU-GKY) in great depth. We have analyzed the features and shortcomings of the policy. We have discussed why are the women underrepresented in the trainees and why do trainees drop out of the program after a while.

To make DDU-GKY a more viable option, we have suggested the addition of “entrepreneurship” to the skillset taught to the trainees. We have discussed why women as an entrepreneur are better than male entrepreneurs and how dynamic a society would be if we can raise women entrepreneur in society, especially rural society. We have then analyzed some of the existing models that can be used in rural India to turn the status of the graduates of the programs from Job Seeker to Job Creator.

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