

## Entrepreneurship Development for the Bottom of Pyramid: the RUDSETI initiative in Mysore

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The case is based on a real life organization that has been working for more than two decades to develop entrepreneurial competence and self-employment opportunities among poor rural youth in Mysore and nearby districts. RUDSETI (Rural Development and Self Employment Training Institute) has its origin in the four categories of charity of the *Dharmasthala* temple that has eight centuries of history of faith, spirituality and development. RUDSETI model has been replicated across the country by various banks and has made significant contribution to livelihood development among the poor. The case highlights the activities of RUDSETI, Mysore in the background of rural development programs focusing on skill development by Government of India. The case outlines the nuances of entrepreneurship development and self-employment program initiatives of RUDSETI, Mysore and delineates the endeavour in the current context. In addition to highlighting the contribution of RUDSETI, Mysore, the case raises the issues and challenges faced for further growth of the organization and future strategies.

### **Background**

In an informal interaction with faculty members at SDMIMD in 2008, Dr Veerendra Heggade, *Dharmadhikari* of the Shri kshetra Dharmasthala temple said “I was surprised to see the number of requests for jobs from the poor youth who visited the temple. In many cases help was given. In certain other cases financial support was provided. People came from very far with hope. There were constraints in findings jobs for everyone who approached. At the



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The case writer(s) M.R. Suresh, Professor - Marketing, SDMIMD, Mysore may be reached at [suresh@sdmimd.ac.in](mailto:suresh@sdmimd.ac.in) Author(s) has prepared this case as the basis for class discussion rather than to illustrate either effective or ineffective handling of the situation. This publication may not be digitized, photocopied, or otherwise reproduced, posted, or transmitted, without the permission of SDMRCMS, SDMIMD, Mysore. For Teaching Notes please contact [sdmrcms@sdmimd.ac.in](mailto:sdmrcms@sdmimd.ac.in).

same time people approached us due to their faith in Dharmasthala as an institution. That could not be compromised. The challenge was to conceptualize an initiative that could mitigate the unemployment problem among the weaker sections. RUDSETI's (Rural Development and Self Employment Training Institute) origin was from this context and it also stemmed from the guiding principles and values of Dharmasthala temple".

### **Dharmasthala: an institution of divinity faith and development**

Shri kshetra Dharmasthalais located inthe coastal district of Dakshina Kannada in the south Indian state of Karnataka. Legend has it that a pious Jain chieftain Shri Barmanna Pergade and his wife AmmuBallalthi were living in a village known as Kuduma, 800 years back. The couple were known for principled living, generosity and charity. It is said that the presiding deities of *Dharma*(higher order ethics) visited, in human forms, Shri Barmanna Pergade, to find a place where *Dharma* was part of tradition and where it could be preserved for future generations. The pious couple treated the divine visitors in human form with the hospitality they were known for. The presiding deities of *Dharma* instructed them to convert their house into a shrine for the deities. The couple complied with the instruction and were blessed with abundance and prosperity for continuation of charitable activities. On the advice of priests a temple for Lord Manjunatha,a form of Lord Shiva was also constructed. Subsequently the descendants of Shri Barmanna Pergade donned the role of *Heggade and Dharmadhikari*(Chief and Custodian of the temple) and continued the charitable activities of the shrine. In the 16<sup>th</sup> century the noted Vaishnavite Saint Shri Vadiraja Tirtha was invited by then *Heggade*, Shri Devaraja Heggade. While the saint visited the place, he declined the offerings on the grounds that the temple had not been properly consecrated. On Shri Devaraja Heggade's request the saint consecrated the temple again. Impressed with the piety and charity of Shri Heggade, the saint gave his benediction and renamed the place as Dharmasthala for continued philanthropy ([www.srikshetradharmasthala.org](http://www.srikshetradharmasthala.org)). Twenty-one generations of unbroken tradition of Heggades have continued the philanthropic and charitable activities in Dharmasthala. The social responsibilitiesof the Heggade in his capacity of Dharmadhikari of the Dharmasthala temple manifested in *Chaturdaanas* (four categories of charity), that continue to serve as guiding principles.

These are as follows ([www.shridharmasthala.org /chaturdanas](http://www.shridharmasthala.org/chaturdanas)):

- § **Anna Daana** (food charity): free food for every pilgrim irrespective of any creed who visits the temple. This is one of oldest traditions in the temple, subsequently emulated by temples in other parts of the country.
- § **Abhaya Daana** (charity of freedom from fear): in a unique role the *Dharmadhikari* provides solace to the needy, sorts out civil disputes and providing succour to the under privileged and the needy
- § **Aushada Daana** (charity of medicine): free medical aid to the needy and affordable healthcare to the deserving
- § **Vidya Daana** (charity of knowledge): providing education to the needy

These have been the inviolable principles of the faith-based institution of Dharmasthalatemple and continued by every generation of *Dharmadhikari*. Over the years these principles have been used to establish formal organizations such as SDME Trust (ShrikshetraDharmasthala Education Trust) to conceptualize and implement philanthropic activities built around these principles of charity.

### **Genesis of RUDSETI**

In the 1980s, as *Dharmadhikari* of the Dharmasthala temple, Dr Veerendra Heggade, came across many rural unemployed youth. He also perceived that mere provision of loans to them would not suffice as experience suggested that these loans were either poorly utilized or diverted. There was also financial illiteracy among the poor. These were further aggravated by a poor skill base and low self-esteem. The youth had no external exposure either. In his discussions with top bank officials, Dr Heggade felt that mere college degrees were of no use unless there was skill development as well. He felt that there was a lack of self- efficacy and discipline among the poor and an inability to emerge out of the poverty ratchet. The society around was not providing any encouragement to the youth to undertake gainful activities.

Around this time, and prior to the current CSR approach, Syndicate Bank had formed the Syndicate Bank Agricultural Rural Development Foundation (SARDF) and was holding Agricultural Clinics

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to improve farm productivity. Canara Bank had set up the Canara Bank Platinum Jubilee Rural Development Trust (CBPJRDT) and undertook activities in rural development activities. This later became Canara Bank Centenary Rural Development Trust (CBCRDT). Initially a tripartite agreement was made between Canara Bank, Syndicate Bank and SDME Trust. Training was undertaken in activities such as dairy farming, and in the category known as Industrial Service and Business (ISB). These training programs focused on income generation skills, motivational training and basic financial management. Initial results were positive. Early success stories included a tea stall owner who participated in the program doubled his income and another coconut water seller enhanced his income by shifting his selling location. Such initial experiments gave confidence and the Rural Development and Self Employment Training Institute (RUDSETI) was set up as a tripartite endeavour of Canara Bank, Syndicate Bank and SDME Trust, each bank providing 40% of the funding through their rural development trusts and the balance 20% being contributed by SDME Trust. The vision of RUDSETI is “channelizing youth power in wealth creation and empowering youth to share economic progress equitably”. (National Academy of RUDSETI trainers’ manual, undated).

The objectives of RUDSETI are as follows (National Academy of RUDSETI trainer’s manual, undated):

- To identify, orient, motivate, train and assist the rural youth to take up self-employment/ wage employment ventures as an alternative career
- To train unemployed youth to take up wage employment as a source of livelihood.
- To take up research and development activities in Entrepreneurship and Rural Development
- To train rural development workers

RUDSETI has been registered under the Karnataka Societies Registration Act, 1960 with Dr Veerendra Heggade as President and the MD&CEO of Canara Bank, MD & CEO of Syndicate Bank, Executive Directors of both the banks as members of the Board of Directors. The board provides policy guidelines. Further there is also a governing council to provide guidance. In addition, there is a Central Secretariat headed by an Executive Director at Ujire for all operational and tactical decisions. Presently there are 27 RUDSETIs setup across 17 states

working towards entrepreneurship development and enabling self-employment among the poor.

The target groups RUDSETI is to focus on the 18-45 years group among the rural population. There are three major groups of unemployed youth. While the upper group of unemployed youth are well educated and urban centric, the middle group consists of school or college dropouts. They hail from the lower strata of the society, do not possess employable skills and search for jobs in the organized sector and there is high level of competition for such employment. The lower group consists of neo-literates and illiterates. The real challenge is in developing necessary skills in the middle and lower groups to enable them to get gainful employment. There are various reasons for such a dismal scenario. These include fear of failure in taking up businesses, low confidence level, poor motivational level, absence of information on potential opportunities and inadequate managerial skills to run an enterprise. Toward this end RUDSETI, under the guidance of Dr Veerendra Heggade and other esteemed members of the Board, identified entrepreneurial competencies. As Mr Lakshman Rao, Director of RUDSETI, Mysore stated “These entrepreneurial competencies are very important for unemployed rural youth to run an enterprise successfully”. The entrepreneurial competencies according to the faculty of RUDSETI Mysore are (Table 1):

Table 1: Entrepreneurial competencies emphasized by RUDSETI

<ul style="list-style-type: none"> <li>• Initiative</li> <li>• Seeing and acting on opportunities</li> <li>• Persistence</li> <li>• Information seeking</li> <li>• Concern for high quality of work</li> <li>• Commitment to work contract</li> <li>• Efficiency orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Systematic Planning</li> <li>• Problem solving</li> <li>• Self confidence</li> <li>• Assertiveness</li> <li>• Persuasion</li> <li>• Use of influence strategies</li> <li>• Monitoring and managing the enterprise</li> </ul>
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Source: RUDSETI, Mysore

### Livelihood issues in the Indian context

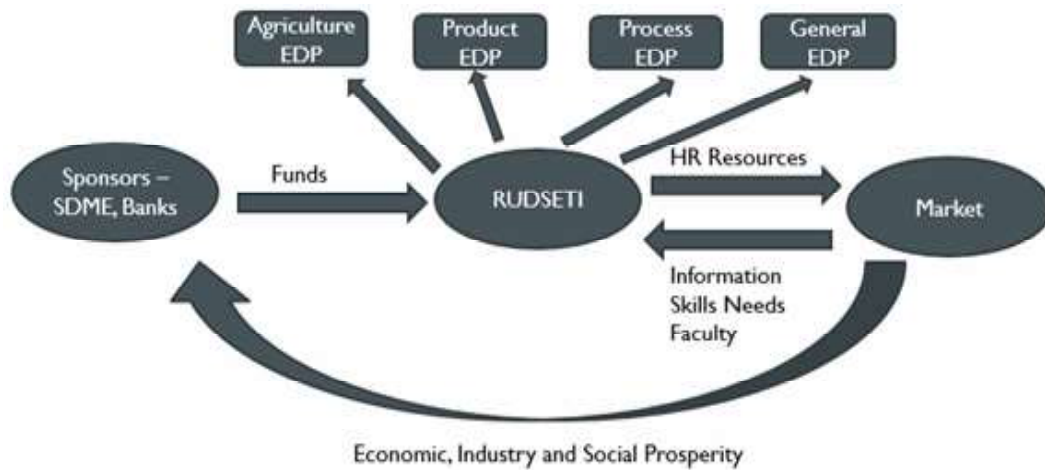
India has had a long history of rural development. There have been initiatives to support poor families in rural development even before independence. While these initiatives had laudable objectives, they did not last long as they lacked emphasis on building entrepreneurial capabilities, providing credit and market linkages. While many development programs focused on giving credit, only a few had emphasis on skill development. Livelihood was critical for the poor who had limited land. It was therefore important to lift the poor out of poverty by providing livelihoods through income generating assets or which in turn called for skill development ([www.aajeevika.gov.in/content/genesis](http://www.aajeevika.gov.in/content/genesis)). The Government of India recognising this aspect set up a committee to examine the Swarnajayanti Gram Swarajya Yojana (SGSY), an ambitious program of the government, to help rural poor households earn sustainable livelihoods through income generating assets or gainful economic activity as per approach outlined as below: ([www.aajeevika.gov.in/content/genesis](http://www.aajeevika.gov.in/content/genesis)):

- Mobilizing poor households into functionally effective SHGs and their federations
- Enhancing access to bank credit and financial, technical and marketing services
- **Building capacities and skills for gainful and sustainable livelihoods development**
- Converging various schemes for efficient delivery of social and economic support services to poor households

The committee clearly identified capacity building as a crucial component of the program. Thus, RUDSETI has been focusing on this crucial dimension of livelihood development for the Bottom of Pyramid (BoP) families even before SGSY program. This is very relevant in the current scenario. To meet the above goals and as also as part of its evolution RUDSETI identified four different categories of entrepreneurship development programs (EDP) as follows (26<sup>th</sup> year Activities Report, RUDSETI, Mysore, 2018):

- **General EDPs:** This category of EDP focuses on aspects such as opportunity identification, choice of enterprise and managing the same. The candidates are selected as part of various livelihood programs of the government
- **Agricultural EDPs:** These are for operating farm-based enterprises and very relevant for rural youth

- **Process EDPs:** These focus on services sector and rural youth are equipped with technical skills to run and operate successful service-based enterprises such as TV repair, motor winding, computer servicing, photography etc
- **Product based EDPs:** Products can be manufactured using locally available material and successfully marketed by rural youth who undergo such programs. These include programs such as rexin bag manufacturing, garment manufacturing, bakery products etc.



The framework of EDPs at RUDSETI is represented schematically in Figure 1.

Figure 1: Schematic representation of EDPs (Source: Hegde, Pooja. R., Yang, Jinjiao.,etal 2016 and RUDSETI, Mysore)

As one of the faculty members of RUDSETI, Mysore, Mr Ravindra stated “All the programs stem from the Abhaya Daana principle of Dharmasthala”. RUDSETI Mysore started its operations in a single room building in Chamundi Hill Road, Mysore in 1992. Today it has emerged as a full-fledged institute having a spacious building with 8 dormitories that can accommodate 180 trainees with separate blocks for men and women, 4 classrooms equipped with good facilities, a tailoring workshed and a computer lab. RUDSETI, Mysore has the three districts of Mysore, Mandya and Chamarajanagar as its command area.

### **Selection of candidates and training approach**

The selection of candidates is based on aptitude depending on the nature of the EDP that is to be conducted. Any person in the age group of 18-45 years and unemployed, irrespective of caste, creed, religion and gender is eligible. Being inclined to undertake self-employment after training is also factored for selection. As the faculty member said, “the training program (EDP) is totally free and conducted in vernacular language”. The EDPs conducted in RUDSETI, Mysore as well as in other centres are completely residential and this is a unique aspect of the training approach in RUDSETI. Explaining the logic of having residential programs Mr Lakshman Rao said “in RUDSETI we undertake motivational training using psychological techniques to enhance the self-esteem of the participants. There are a lot of team-based exercises that require interaction. The training programs starts early in the day. We also emphasize the spirit of *shramadaana* (contributing physical efforts to a common cause) which is encouraged in Dharmasthala affiliated institutions. In the absence of residential programs reflective learning will not take place when issues are summarized by participants”. He added further, “the participants will be interested in leaving the program venue as early as possible in the evenings to reach their respective villages and there will be a lack of discipline defeating the objective of the EDP”. A minimum of 25 participants is required for an EDP. As Mr Ravindra said, “this is to ensure cost-effectiveness of the program”. In addition, the government also emphasizes a minimum of 25 participants in a single EDP. If the numbers do not meet the minimum requirements the program is cancelled. If there is a shortfall by a few numbers, the participants are encouraged to bring in their acquaintances who are interested and the program is rescheduled for a future date.

Adequate publicity is given to a proposed EDP through Kannada newspapers, Akashvani (All India Radio) and word of mouth publicity through participants of earlier programs. Unemployed youth who are school dropouts and such youth belonging to Below Poverty Line (BPL) families apply for the same. They are interviewed and selected using a screening process that examines the attitude and aptitude of the interested candidates towards self-employment after training. Undergoing training as part of RUDSETI, Mysore and elsewhere, helps participants access credit without many formalities from financial institutions. After setting up the enterprise the participants are followed up for two years.



The training methodology followed in RUDSETI, Mysore is interesting. It is rooted in experiential learning. Psychological exercises to overcome inhibitions, simulation games, team building, and motivational exercises are undertaken to build entrepreneurship competence discussed earlier. The entire program is residential for reasons highlighted by the Director of RUDSETI, Mysore. The programs are designed for 8 hours per day and the duration of the program can be from a few days to six weeks. In addition to skill building, personality development, field visits, emotional/ social skill building and discussions with role models are also part of the design of the EDP at RUDSETI, Mysore. Physical fitness through yoga is also emphasized which is a brainchild of Dr Veerendra Heggade. This also enhances discipline and self-esteem among the participants. The entire program is free including boarding and lodging for the duration of a program. There is follow up of participants to check whether they are settled (i.e whether they are gainfully employed after the program). Escort services are also provided to the participants for a period of two years to help them settle down by taking up self-employment. Documentary evidence is provided to the Headquarters of RUDSETIs through an online portal in this regard leaving no scope for fudging. "It is the prescribed standard for the EDPs, be it the number of participants or the follow-up details. Without documentary evidence the MIS built into the portal will not accept any entry" stated Mr Lakshman Rao. A sample of the EDP program schedule is given in Table 2.

Table 2: A typical EDP daily schedule at RUDSETI, Mysore

Activity	Time
Rising up	05.30 AM
Freshening up	05.30 to 06.00 AM
Yoga	06.00 to 07.00 AM
Shramadaana such as gardening, upkeep of premises, class rooms and dormitories	07.00 to 08.00 AM
Getting ready and breakfast	08.00 to 09.15 AM
Assembling in the class room	09.25 AM
Prayer	09.30 to 09.35 AM
Presentation of MILLY – <b>(Most Important Lessons LearntYesterday Presentation)*</b> by 3 participants at random for five minutes each and then briefing by the Director, RUDSETI, Mysore for 10 minutes	09.35 to 10.00 AM
Sessions on behavioural, achievement motivation and other EDP inputs	10.00 to 11.15 AM
Tea break	11.15 to 11.30 AM
Skill based training session by a Guest faculty/Expert	11.30 AM to 01.30 PM
Lunch break	01.30 to 02.30 PM
Tea break	04.00 to 04.15 PM
Skill based training session by a Guest faculty/Expert	04.15 to 06.15 PM
Free time / play time	06.15 to 07.00 PM
Director/faculty visiting the class to elicit feedback on the day's activity and for counselling	07.00 to 08.00 PM
Dinner	08.00 to 09.00 PM
After dinner, extra sessions by Guest faculty for clarifications or sorting out problems in acquiring skills and writing of MILLY which enables extended hours of learning followed by rest in the dormitory	09.00 PM onwards

\* this is a crucial part of learning and reflection as part of the EDP

Source: RUDSETI, Mysore

### Identification and choice of potential EDPs

This is done in multiple ways. The local needs are factored and EDPs are built around the same. In some situations, other development institutions such as the Zilla Parishad (ZP), other government rural development and social welfare departments identify possible programs. Examples in this genre are the innovative programs such as *Dhanshree* undertaken for HIV affected women, *Chethana* for sex workers and *Lingatva Alpasankyathara Punarvasathi* for transgenders, all sponsored by the Department of Women and Child Development, Government of Karnataka. After participating in the EDP at RUDSETI, Mysore the participants have been extended an interest free loan of Rs 35000 to setup their own enterprise. In addition, every year EDPs are identified by the national headquarters of RUDSETI in alignment with the National Skill Quality Framework. Resource persons are identified by RUDSETI headquarters and a few of them are former trainees themselves. An honorarium of Rs 1000 per day is paid to resource persons with experience greater than 5 years and Rs 800 per day to resource persons with lesser experience.

### Organizational structure of RUDSETI, Mysore

The organizational structure of RUDSETI, Mysore consists of a Director, 2 Faculty Members, 2 Office Assistants, an Attender and a Watchman). The Director is on deputation from the Syndicate Bank, his salary and perks are met by the bank (earlier the Director's post was rotated between Syndicate Bank and the Canara Bank). The staff members are employees of RUDSETI and stay in the campus accommodation provided by RUDSETI, Mysore.

RUDSETI, Mysore has a District Local Advisory Committee (DLAC) that has the CEO, Zilla Parishad (ZP), Manager of the Lead Bank of the district, Joint Director of the District Industries Centre (DIC), Managers of the sponsoring banks i.e Syndicate Bank and Canara Bank, General Manager of the Cauvery Grameena Bank, Divisional Manager of the National Bank of Agriculture and Rural Development (NABARD), Deputy Director of the District Rural Development Agency (DRDA) and the Director of the RUDSETI, Mysore. Monthly meetings are held to monitor progress. The DLAC provides operational guidance and identifies possible new EDPs.

### Progress of RUDSETI Mysore in 2017-18

RUDSETI Mysore conducted 32 self-employment programs in 2017-18. Of these 6 were Agri EDPs, 2 Product EDPs, 13 Process EDPs and the rest were General EDPs. Totally 757 participants were trained which consisted of 22% belonging to SC community, 15% belonging to ST community, 56% belonging to OBC group and 4% belonging to minorities. Of the total participants in 2017-18, 66% belonged to BPL category (499 participants). In term of gender 37% (281 participants) were women, 62% (469 participants) were men and 1% belonged to the transgender group. In addition, awareness camps have also been conducted by RUDSETI, Mysore officers in many places. Overall performance has been given in Table 3.

**Table 3: Performance at a glance of RUDSETI, Mysore**

S. No	Particulars	2016-17	2017-18	Since inception
1	No of training programs	39	32	763
2	No of candidates trained	968	757	24958
3	No of training days	715	766	
4	Average number of trainees per batch	25	24	33
Candidates (participants) settled				
5	With bank finance	92	222	10082
	Without bank finance	412	199	6869
	Wage employment	7	45	522
	Total	511	466	17473
6	Settlement rate	53%	62%	70%

Source: 26<sup>th</sup> year Activities Report, RUDSETI, Mysore, 2018

The headquarters of RUDSETIs followed a grading system to assess all such institutes and RUDSETI Mysore has been a good performer.

### Observations of the case writer

The case writer has visited RUDSETI, Mysore on quite a few official occasions. On one such visit, with a group of SDMIMD-MBA students and Shanghai University-MBA (SHUMBA) students,

as part of a joint research initiative, he observed the interaction with the group of women participants who had come from different villages for a month-long fashion designing program. It was an impromptu interaction between the Indian and Chinese student groups with them. After explaining the activities as part of the program, participant after participant in the fashion designing EDP highlighted as to how the EDP has given them skills and enhanced their self-esteem. In Kannada they informed SDMIMD and SHUMBA student groups as to the relevance and utility of the personality development component that helped them overcome inhibitions, enhanced their entrepreneurial skills and boosted their confidence. A lady who was more than 40 years old informed that she would be on her own without having to depend on her husband and sons even for small amounts of money. Even though the participants spoke in Kannada, the body language and emotional tone helped overcome language barriers, so much so one of the experienced Chinese lady students was visibly moved, held the participant's hand, hugged the participant, shed tears and told that it was very important for women to stand on their own legs whether they were in India or China. For the case writer it was an enduring memorable experience and had not come across such an experience in development programs elsewhere for the poor. A few comments of the participants have been given in Table 4.

**Table 4: Comments of women participants in the fashion designing EDP**

Name	Experience and comments
Baby Rani	Hailed from a small village near Mysore that did not have any avenue for skill development. RUDSETI provided a very good platform for me to learn fashion designing.
Kavya	RUDSETI has not only given me training in fashion designing, but also life skills to face stressful situations.
Kaveri	Hailed from a lower income group LIG family. Dropped out of school due to early marriage. RUDSETI has fulfilled my dreams of getting an education, enhanced self-confidence to be on my own by establishing my own enterprise in tailoring and fashion designing

Source: Hegde, Pooja. R., Yang, Jinjiao et al 2016.

### Issues and challenges

Over a period, thanks to the sagacity and forethought of Dr Veerendra Heggade, *Dharmadhikari* of Dharmasthala temple and the visionary Chairmen and Managing Directors of Syndicate Bank and Canara Bank at that time, RUDSETI model has emerged as an important approach in developing entrepreneurial skills and self-employment among the Bottom of Pyramid youth. The model has been quite successful and has been replicated by other banks across the country in the form of RSETIs (Rural Self-Employment Training Institutes). At present there are 587 RSETIs (including the 27 RUDSETIs set up earlier as a pioneering tripartite endeavour of Syndicate Bank and Canara Bank that provided the original model). These RSETIs have been set up by 35 different banks. Given the demographic dividend in India, with significant percentage of youth forming the core, it makes sense to develop skills in them. RUDSETI model that inspired RSETIs has been replicated across the country and collectively have trained 27.6 lakh youth ([www.nacer.in/performance\\_glance.html](http://www.nacer.in/performance_glance.html)). The RUDSETI model has been very much in alignment with the National Skill Mission envisaged by the Prime Minister and in tune with government policy of *SabkaSaath, SabkaVikas*. “RUDSETI is a temple to everybody who is associated with it, as it shapes the life of people who enters it” according to Mr. K. M. Udupa, former Deputy General Manager of Syndicate Bank who has been involved with policy formulation and strategic guidance of RUDSETI from early stages ([www.rudsetitraining.org/pdf/course-module.pdf](http://www.rudsetitraining.org/pdf/course-module.pdf), pp 3)

RUDSETI Mysore has enhanced the entrepreneurial skills of 24958 youngsters since its inception in 1992. RUDSETI, Mysore has created awareness about entrepreneurship, built human capital, demystified technology, enhanced self esteem and empowered youth including women in its command area of three districts of Mysore, Mandya and Chamarajanagar. As a participant in the EDP for transgender persons stated “we have been outcasts, ignored and ridiculed by the society. But at RUDSETI, Mysore our skills have been developed, our self-esteem has been strengthened. These have been done by providing free boarding and lodging and treated with respect”. In addition to banks several NGOs, other government welfare development departments have approached RUDSETI, Mysore for such programs. The case writer observed a discussion with representatives of a leading NGO that had expressed interest in seeking help from RUDSETI, Mysore, for developing entrepreneurship competencies among its target

group. The Director of RUDSETI, Mysore, in this discussion clearly emphasized the relevance of residential programs in building self-confidence among participants.

There have been challenges. Firstly, there is non-participation in certain emerging areas of EDPs. For instance, there is a lot of demand for setting up CCTV and security systems in towns and cities but there are no takers for such EDPs among youth despite potential for gainful self-employment. Perhaps additional incentives can be considered for such key programs. Secondly, in certain programs such as beauty parlour operations management, young women who get trained do not go ahead and set up ventures due to social stigma associated with such initiatives in rural and semi-urban areas. Possibly awareness creation and offering the program jointly with NGOs can be thought of. Thirdly, despite a lot of effort from the Director and Faculty of RUDSETI, rural youth have inhibitions to attend residential training programs. Short films can be made to create awareness in this aspect. Fourthly, there is scope of higher order and high technology driven programs aimed at more educated and well qualified youth in rural areas. As poverty is seen across many segments in the society, scope exists for programs, for a wider section, irrespective of caste. Fifthly, given the changes in the business environment there is a need for a relook at the entrepreneurship competencies identified at the time of inception of RUDSETI model. A few more can be added in line with the current scenario. Sixthly, the EDPs reduce the technological risks and financial risks faced by the rural entrepreneur but the marketing risk is yet to be addressed fully. Marketing tie-ups for Product EDPs can possibly be encouraged. This is a policy level aspect. Is there scope for established setups such as RUDSETI, Mysore to undertake innovative initiatives such as Jawaja experiment? This would, however, call for institutional strengthening considerably and expansion with induction of more professionals. RUDSETI can also make educational films on rural entrepreneurship for further dissemination. Such initiatives would call for collaboration with other professional bodies. Perhaps there is scope for a few established RUDSETIs such as RUDSETI, Mysore to be designated as Institutes of Eminence to undertake more innovative programs and further strengthen the entrepreneurial capabilities of the poor rural youth.

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