

FROM TRAINING TO TRANSFORMATION: ASSESSING THE SOCIO-ECONOMIC IMPACT OF SBI RSETIS ON SC/ST YOUTH IN RURAL TELANGANA

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Abstract

This research paper investigates the socio-economic impact of State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs) on Scheduled Castes (SC) and Scheduled Tribes (ST) youth in rural Telangana. Addressing a critical gap in the literature, the study aims to empirically assess how vocational training programs influence employment rates, income levels, skill acquisition, self-esteem, and community engagement among marginalized communities. Employing a mixed-methods approach, the research combines quantitative data analysis with qualitative insights to offer a comprehensive evaluation of the program's outcomes. Data were collected through a structured survey involving 250 former SBI RSETI participants, analyzed using SPSS for quantitative findings and thematic analysis for qualitative feedback. Key findings reveal significant improvements in employment rates and income levels post-training, alongside notable gains in technical, entrepreneurial, and financial literacy skills. Participants also reported increased self-esteem and enhanced community engagement, highlighting the broader social benefits of vocational training. These outcomes underscore the effectiveness of SBI RSETIs in facilitating socio-economic upliftment and empowerment for SC/ST youth in rural areas. The study contributes to the discourse on rural development and vocational training, emphasizing the need for targeted educational programs as a vehicle for socio-economic transformation and inclusive growth. Implications for policy-makers and program designers underscore the importance of continuing support and expansion of vocational training initiatives to achieve sustainable development goals.

Keywords: Vocational Training, Socio-Economic Impact, Rural Development, Scheduled Castes, Scheduled Tribes, Empowerment.

1. Introduction

The socio-economic landscape of rural India presents a complex matrix of challenges and opportunities. At its core, the struggle for socio-economic upliftment and sustainable development in these areas is intertwined with India's broader goals of poverty alleviation, educational advancement, and employment generation. Within this context, the Scheduled Castes (SC) and Scheduled Tribes (ST) communities often find themselves at a crossroads, bearing the brunt of historical disadvantages and systemic barriers to progress. Rural development programs, specifically vocational training initiatives

like the State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs), emerge as critical interventions aimed at bridging these gaps, promising not just training but transformation.

The significance of vocational training programs in rural development cannot be overstated. As highlighted by Kaur (2015), the socio-economic status of rural labor households in India remains precarious despite numerous governmental interventions, underscoring the need for targeted and effective policies (Kaur, 2015). Similarly, Srivastava & Rao (2018) point out the transformative potential of SHG Bank linkage programs in fostering a culture of saving and investment among rural populations, indicating the broader economic impacts of such initiatives (Srivastava & Rao, 2018). Mundra (2019) further emphasizes the critical role of inclusive government initiatives in reducing poverty, suggesting that well-directed efforts can lead to substantial socio-economic improvements (Mundra, 2019).

In rural Telangana, the SC/ST youth represent a demographic with untapped potential, hindered by lack of access to quality education, vocational training, and employment opportunities. The SBI RSETIs, set against this backdrop, aim to provide comprehensive vocational training and support to this marginalized group, fostering skill development, entrepreneurial spirit, and economic empowerment. This research paper focuses on assessing the socio-economic impact of these institutes on the SC/ST youth in rural Telangana, a study that holds significant implications for policy-making, rural development strategies, and the broader discourse on social equity and inclusion.

The rationale behind focusing on SBI RSETIs stems from their unique model of combining skill development with entrepreneurial training, thereby addressing not just the symptom of unemployment but the root causes of economic stagnation within these communities. By equipping individuals with the skills and knowledge necessary to start their own ventures or improve employability, these institutes play a pivotal role in transforming the socio-economic fabric of rural areas. The anticipated outcomes of such interventions include increased income levels, improved living standards, and, crucially, enhanced social status within the community, breaking the cycle of poverty and social exclusion that plagues SC/ST communities.

This research paper seeks to provide a comprehensive analysis of the SBI RSETIs' impact, drawing on a blend of quantitative data and qualitative insights to paint a full picture of their role in socio-economic transformation. By doing so, it aims to contribute valuable insights to the ongoing conversation about rural development, vocational training, and social inclusion in India, offering evidence-based recommendations for enhancing the effectiveness of similar programs in the future.

In essence, the study not only evaluates the outcomes of SBI RSETIs but also situates these outcomes within the broader context of rural development challenges and opportunities in India. It underscores the need for continued investment in targeted vocational training programs as a means of empowering marginalized communities, advocating for a model of development that is inclusive, sustainable, and transformative.

2. Literature Review

2.1 Review of Scholarly Works

The landscape of rural development and vocational training in India has been extensively explored in scholarly literature, emphasizing the critical role of education and skill development in socio-economic empowerment, especially for marginalized communities. This literature review delves into several key

studies that collectively provide a foundation for understanding the potential impacts of initiatives like the SBI RSETIs on SC/ST youth in rural Telangana.

Kaur (2015) provides a comprehensive analysis of the socio-economic status of rural labor households, highlighting the persistent challenges of poverty, unemployment, and limited access to institutional resources. Using secondary data sources, Kaur underscores the necessity of targeted development programs to improve livelihoods and suggests that vocational training can play a pivotal role in this regard. The study's methodology, relying on national survey data, offers a macro-level understanding of rural economic dynamics, setting a backdrop for the importance of SBI RSETIs' interventions (Kaur, 2015).

In a similar vein, **Srivastava & Rao (2018)** explore the SHG Bank linkage program, illustrating how such initiatives can foster a culture of savings and financial literacy among rural populations. Their findings suggest significant improvements in the economic behaviors of rural communities, particularly among women. This literature underscores the value of financial inclusion as part of broader socio-economic development strategies, offering insights into the types of support that can complement vocational training efforts (Srivastava & Rao, 2018).

Mundra (2019) shifts focus to the effectiveness of government poverty alleviation programs, analyzing the socio-economic determinants that affect poverty reduction across Indian states. Mundra's study, based on secondary data analysis, highlights the critical role of human development indicators in combating poverty, indirectly supporting the need for educational and vocational training initiatives like those offered by SBI RSETIs to address these indicators. The paper's discussion on policy implications provides valuable context for understanding the potential impact of vocational training on poverty alleviation (Mundra, 2019).

Amis (1997), although focusing on urban poverty, sheds light on the role of municipalities in fostering economic growth and providing essential services, which can be extrapolated to rural contexts. This study's emphasis on social and economic development as mechanisms to reduce poverty complements the rationale behind vocational training programs, suggesting that similar strategies could be applied in rural settings to achieve socio-economic development (Amis, 1997).

Alrefaei, Aquinas, & Al-Maamari (2022) discuss the impact of self-help groups (SHGs) in rural India, focusing on their contribution to poverty reduction and women's empowerment. By reviewing various studies, the authors highlight how SHGs facilitate economic and social empowerment, a principle that aligns with the goals of vocational training programs. Their analysis provides a micro-level perspective on the empowerment process, emphasizing the importance of community-based approaches in rural development efforts (Alrefaei, Aquinas, & Al-Maamari, 2022).

Basant & Kumar (1989) provide an early examination of rural non-agricultural activities in India, offering insights into the diversification of rural economies. Their analysis of rural employment patterns underscores the importance of non-agricultural sectors in providing alternative employment opportunities, a concept central to the vocational training provided by SBI RSETIs. This study suggests that vocational training can significantly contribute to rural economic diversification, an essential component of sustainable development (Basant & Kumar, 1989).

Dey (2015) examines the effect of remittances on rural development, highlighting the complex relationship between migration, economic stability, and poverty alleviation. While focusing on the financial aspects of rural development, Dey's findings suggest that improving local economic conditions

through vocational training could mitigate the need for migration by providing sustainable employment opportunities in rural areas themselves. This perspective adds another dimension to the potential socio-economic impacts of SBI RSETIs, emphasizing the importance of local development in preventing rural out-migration (Dey, 2015).

Together, these studies provide a multi-faceted view of the challenges and opportunities in rural India, emphasizing the critical role of vocational training and socio-economic development initiatives. By exploring various dimensions of rural development, from financial inclusion and economic behavior to the empowerment of marginalized communities and economic diversification, this literature review establishes a solid foundation for assessing the impacts of SBI RSETIs on SC/ST youth in rural Telangana. Each study contributes to building a comprehensive understanding of the potential pathways through which vocational training can transform rural socio-economic landscapes, offering valuable insights into the development of effective strategies for inclusive growth and empowerment.

2.2 Identification of Literature Gap and Significance

While the reviewed literature provides extensive insights into the socio-economic challenges faced by rural communities in India and the potential of vocational training programs to address these challenges, a specific gap emerges in the context of the State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs). The existing literature predominantly focuses on the broader impacts of rural development programs and the role of self-help groups, financial inclusion, and non-agricultural activities in fostering socio-economic development. However, there is a noticeable paucity of empirical research specifically examining the outcomes of vocational training programs conducted by SBI RSETIs on Scheduled Castes (SC) and Scheduled Tribes (ST) youth in rural Telangana.

This gap is significant because SC/ST communities face unique socio-economic challenges that may affect the outcomes of such training programs differently compared to the broader rural population. Understanding the specific impacts of SBI RSETIs on these communities can provide valuable insights into the effectiveness of vocational training as a tool for socio-economic transformation among marginalized groups. Moreover, filling this gap with empirical evidence can guide policymakers and program designers in tailoring interventions that are more responsive to the needs of SC/ST youth, thereby enhancing the inclusivity and effectiveness of rural development efforts in India. This research aims to bridge this gap by assessing the direct socio-economic impacts of SBI RSETIs on SC/ST youth in rural Telangana, contributing to a more nuanced understanding of vocational training's role in rural transformation.

3. Research Methodology

Research Design

This study adopted a mixed-methods research design to assess the socio-economic impact of State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs) on Scheduled Castes (SC) and Scheduled Tribes (ST) youth in rural Telangana. The mixed-methods approach was chosen to enable a comprehensive analysis that combines quantitative data on employment rates, income levels, and other socio-economic indicators with qualitative insights from participants' experiences and perceptions.

Data Collection Source and Method

The primary source of data for this research was a survey conducted among former participants of the SBI RSETIs in rural Telangana. The survey was designed to collect both quantitative and qualitative data, providing a holistic view of the program's impact. The survey included structured questions for quantitative data and open-ended questions for qualitative insights.

Data Source	Description	Data Collection Method	Participants	Time Frame
Survey of SBI RSETI Participants	A comprehensive survey capturing socio-economic outcomes and personal experiences of SC/ST youth who completed vocational training at SBI RSETIs.	Mixed-methods survey with both closed and open-ended questions.	250 former participants of SBI RSETIs from rural Telangana, comprising an equal mix of SC and ST youth.	Conducted over three months from January to March 2023.

Data Analysis Tool

For the quantitative data collected from the survey, Statistical Package for the Social Sciences (SPSS) was utilized as the primary data analysis tool. SPSS enabled the application of descriptive statistics to understand the central tendencies, dispersion, and distribution of socio-economic outcomes among the participants. For the qualitative data, thematic analysis was conducted to identify and analyze patterns and themes in the responses to open-ended questions.

Data Type	Analysis Tool	Analysis Method
Quantitative	SPSS	Descriptive statistics, including means, medians, and standard deviations.
Qualitative	Thematic Analysis	Coding of responses to identify recurring themes related to the impact of vocational training on participants' socio-economic status.

Findings Interpretation

The quantitative data analysis provided statistical evidence of the socio-economic impacts of SBI RSETIs on SC/ST youth, including changes in employment rates and income levels post-training. The qualitative analysis offered deeper insights into the personal experiences of participants, revealing how vocational training influenced their socio-economic mobility, self-esteem, and community status.

This mixed-methods approach, combining SPSS analysis with thematic analysis, facilitated a comprehensive understanding of the effectiveness of SBI RSETIs in transforming the lives of SC/ST youth in rural Telangana, offering both broad trends and nuanced insights into the program's socio-economic impact.

4. Results and Analysis

This section presents the findings from the survey conducted among former participants of the SBI RSETIs in rural Telangana, focusing on the socio-economic impacts of vocational training on SC/ST youth. Data analysis was performed using SPSS for quantitative data and thematic analysis for qualitative insights.

Table 1: Demographic Profile of Participants

Demographic	SC (%)	ST (%)	Total (%)
Gender (Male)	60	55	57.5
Gender (Female)	40	45	42.5
Age (18-24)	45	50	47.5
Age (25-30)	55	50	52.5

Interpretation:

The demographic profile indicates a balanced gender distribution among participants, with a slightly higher representation of individuals in the 25-30 age group. This diversity supports a comprehensive analysis of the training's impacts across different segments of the SC/ST youth population.

Table 2: Employment Status Pre and Post Training

Status	Pre-Training (%)	Post-Training (%)
Unemployed	80	20
Employed (Part-Time)	10	30
Employed (Full-Time)	10	50

Interpretation:

A significant decrease in unemployment rates and an increase in full-time employment among participants post-training highlight the effectiveness of SBI RSETIs in enhancing employability. This suggests a positive impact of vocational training on job acquisition.

Table 3: Income Levels Pre and Post Training

Income Range (INR)	Pre-Training (%)	Post-Training (%)
<5000	70	10
5000-10000	20	40
>10000	10	50

Interpretation:

The data shows a notable shift towards higher income brackets post-training, indicating that SBI RSETIs not only improve employment prospects but also contribute to significant income increases for participants.

Table 4: Skills Acquired During Training

Skill Type	Participants (%)
Technical	80
Entrepreneurial	60
Financial Literacy	70

Interpretation:

The majority of participants reported acquiring technical skills, with substantial numbers also gaining entrepreneurial and financial literacy skills. This diverse skill set underscores the comprehensive nature of the training provided by SBI RSETIs.

Table 5: Participants' Self-Esteem Levels Pre and Post Training

Self-Esteem Level	Pre-Training (%)	Post-Training (%)
Low	60	15
Moderate	30	35
High	10	50

Interpretation:

There is a marked improvement in self-esteem levels among participants post-training, illustrating the psychological and social benefits of vocational training beyond mere economic impacts.

Table 6: Community Engagement Pre and Post Training

Engagement Level	Pre-Training (%)	Post-Training (%)
Low	50	20
Moderate	30	40
High	20	40

Interpretation:

Increased levels of community engagement post-training suggest that vocational training has a positive effect on participants' social capital, enhancing their involvement in community activities.

Table 7: Perceived Impact of Training on Socio-Economic Status

Impact Level	Participants (%)
Significantly Improved	60
Moderately Improved	30
No Change	10

Interpretation:

A significant majority of participants perceive their socio-economic status as improved after completing the training, reinforcing the positive outcomes associated with SBI RSETIs' vocational training programs.

The quantitative analysis reveals substantial improvements in employment, income levels, and self-esteem among SC/ST youth participants of SBI RSETIs in rural Telangana. The qualitative insights further elaborate on these findings, with participants frequently mentioning increased confidence, better community integration, and a greater sense of empowerment as key outcomes of their training.

These results collectively underscore the transformative potential of targeted vocational training programs in facilitating socio-economic upliftment for marginalized communities in rural areas.

5. Discussion

The findings from the analysis of socio-economic impacts of State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs) on SC/ST youth in rural Telangana provide a comprehensive overview of the program's effectiveness. This discussion section interprets these results in the context of existing literature, exploring how they contribute to filling the identified literature gap and the broader implications for rural development, vocational training, and policy-making.

The significant decrease in unemployment rates post-training, as highlighted in Table 2, aligns with the observations made by **Kaur (2015)** regarding the necessity of targeted development programs for improving livelihoods in rural India. The transition from 80% unemployment pre-training to 50% full-time employment post-training underscores the effectiveness of SBI RSETIs in enhancing employability, echoing **Kaur's** emphasis on the need for such initiatives.

The income level improvements depicted in Table 3 resonate with **Srivastava & Rao (2018)**, who discussed the transformative potential of financial inclusion programs. The shift towards higher income brackets post-training not only mirrors the economic empowerment discussed by **Srivastava & Rao** but also suggests that vocational training can be a pivotal mechanism for financial upliftment, directly contributing to poverty alleviation efforts highlighted in the literature.

The acquisition of diverse skills, as shown in Table 4, supports the assertions made by **Mundra (2019)** regarding the importance of human development indicators in combating poverty. The broad range of skills acquired by participants, encompassing technical, entrepreneurial, and financial literacy, indicates a comprehensive approach to vocational training, addressing the multidimensional nature of socio-economic development emphasized in the literature.

The detailed examination of the socio-economic impacts of SBI RSETIs, particularly the noted improvements in employment rates, income levels, and self-esteem among SC/ST youth, directly addresses the literature gap identified earlier. Previous studies have broadly discussed the potential of rural development programs without focusing on the specific outcomes of vocational training initiatives for marginalized communities. This study's findings provide empirical evidence of the positive socio-economic transformations that such training programs can facilitate, offering a nuanced understanding of their role in rural development and social inclusion.

The implications of these findings are manifold. Firstly, the clear evidence of vocational training's impact on employment and income levels among marginalized communities underscores the necessity for continued and enhanced support for such programs. This aligns with policy recommendations for rural development that prioritize skill development and economic empowerment as key strategies for poverty alleviation.

Secondly, the improvement in self-esteem and community engagement post-training indicates the broader social benefits of vocational training, extending beyond mere economic outcomes. This highlights the importance of designing development programs that consider the holistic well-being of participants, fostering not only financial stability but also social and psychological well-being.

Lastly, the study's findings contribute to the academic discourse on rural development and vocational training, providing a foundation for future research in this area. By offering empirical evidence of the

socio-economic benefits of SBI RSETIs for SC/ST youth, this research enriches the literature on rural development, vocational training, and social inclusion, encouraging further investigation into the mechanisms through which vocational training can facilitate socio-economic transformation.

The discussion of the socio-economic impacts of SBI RSETIs on SC/ST youth in rural Telangana in the context of existing literature reveals the program's substantial contributions to employment, income levels, and overall well-being among marginalized communities. These findings not only fill the identified literature gap but also offer significant implications for policymakers, program designers, and researchers, emphasizing the critical role of vocational training in rural development and socio-economic empowerment. This study underscores the transformative potential of targeted vocational training programs, advocating for their prioritization in efforts to achieve inclusive and sustainable development in rural India.

6. Conclusion

This research set out to assess the socio-economic impact of the State Bank of India's Rural Self Employment Training Institutes (SBI RSETIs) on Scheduled Castes (SC) and Scheduled Tribes (ST) youth in rural Telangana. The mixed-methods analysis, drawing from both quantitative and qualitative data, revealed significant findings that underscore the effectiveness of vocational training programs in facilitating socio-economic upliftment for marginalized communities.

The study found a marked decrease in unemployment rates among participants post-training, with a significant shift from 80% pre-training to 20% post-training unemployment. This was coupled with an increase in full-time employment and a notable shift towards higher income brackets, indicating that the SBI RSETIs have been successful in enhancing the employability and financial well-being of SC/ST youth. Moreover, the acquisition of diverse skills, including technical, entrepreneurial, and financial literacy skills, highlights the comprehensive nature of the training provided. Participants also reported improvements in self-esteem and community engagement, suggesting broader social benefits beyond economic improvements.

These findings fill a critical gap in the literature by providing empirical evidence on the specific outcomes of vocational training initiatives for SC/ST youth in rural areas. The implications of this research are manifold, extending beyond the immediate context to inform policy-making, program design, and future research in rural development and vocational training. By demonstrating the tangible benefits of SBI RSETIs, this study advocates for the continued support and expansion of vocational training programs as a key strategy for socio-economic empowerment and rural development.

The broader implications of this research lie in its contribution to the discourse on inclusive development strategies. The success of SBI RSETIs in improving the socio-economic status of marginalized communities underscores the potential of targeted vocational training programs to address the multifaceted challenges of poverty, unemployment, and social exclusion. This study highlights the need for policies that prioritize skill development and employment opportunities for marginalized groups, ensuring that the benefits of economic growth and development are equitably distributed.

In conclusion, the research provides compelling evidence of the positive impact of SBI RSETIs on the lives of SC/ST youth in rural Telangana, emphasizing the importance of vocational training in achieving socio-economic transformation and inclusive development. The findings call for a holistic approach to

rural development that integrates vocational training with broader social support systems, paving the way for a future where all individuals, regardless of their social background, have the opportunity to achieve economic stability and contribute meaningfully to their communities.

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