

Review of the STAR Scheme of NSDC

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Researching Reality Summer Internship 2014
Working paper: 332

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1. ABSTRACT

The paper aims to review the STAR (Standard Training and Assessment Reward) Scheme of the NSDC (National Skill Development Corporation). The review involves a critical analysis of the scheme in the light of the monetary incentive it proposes and how that incentive has helped it promote skill development. Also, whether the scheme with its current mechanism will be sufficient to provide sustainable employment and are the skills offered under the scheme, generate sustainable employment and meet the industry demand for the specific skill. To that effort the paper will analyse the curriculum setting, standards, industry/employer needs, job placement, retention and student satisfaction. The paper will seek to answer some basic questions as the STAR scheme completes a year: Has the monetary incentive attracted students to skill development? Are the skills offered under the scheme really skilling the youth? Is the curriculum sound enough to ensure employability?

2. INTRODUCTION

The government of India has come to realize the importance of adequately skilling its population to carry the economy forward. The need to skill the population acquires newer heights as India aims to establish itself on the world map of advanced and fast growing economies. The government of India has sanctioned multiple programs under the National Policy on Skills, 2009. It has been extending financial and infrastructural support for the establishment of technical, vocational and skill training institutes among others (Knowledge Paper on Skill Development in India, 2012).

In the August of 2013 the then finance minister P. Chidambaram announced the allocation of rupees 1000 crores to a newly developed monetary incentive scheme - National Skill Certification and Monetary Award scheme marketed as the STAR scheme which is in alignment with the goals of the National Policy. The scheme is presently running under the purview of the NSDC. The scheme aims to cover all sectors but initially it focuses on 21 recognized priority sectors with high market demand job roles.

In light of the upcoming consideration for the renewal of the scheme as it concludes in August 2014, there is a need to review the functioning of the scheme and its effectiveness. This research attempts to examine the rationale behind incentivizing skill development and the influence of the incentive on enrolment in training programs. This will be studied by comparing the scheme with pre-existing incentive based schemes and other skill training programmes (a) National Scheme of Apprenticeship Training, (b) Scheme of Support to Voluntary Agencies for Adult Education and Skill Development, (c) Further the paper scrutinizes the quality of the training programs under the scheme judging on the following parameters: (a) Curriculum, (b) its implementation, (c) placement and job retention under the scheme, (d) industry

requirements, (e) student satisfaction. This serves to answer the research question: 'How will the monetary incentive under the STAR scheme facilitate skill development?'; the hypothesis being the monetary incentive has attracted students to enrol and ensured completion of the skill training programs. The first section of the study highlights the salient features of the STAR Scheme and discusses its operations. The next section states the different job roles for which the scheme is available

3. OVERVIEW OF THE STAR SCHEME

National Skill Development Corporation (NSDC):

The STAR scheme has been implemented under the purview of the NSDC. The NSDC is a Public Private Partnership, and its efforts are largely directed towards the unorganized sector. The NSDC has to skill 150 million of the 500 million to be trained by 2022 under the National Skills Policy. It has been set up by the Finance Ministry, under section 25 of the Companies Act, 1956. The NSDC works towards partnership with private players and attempts to support private initiatives aligned with the broader skill building goals of the country.

Operation Model:

1. The implementation model of this scheme is unique as the skill training agencies and assessment agencies are separate. Hence all the students enrolled undergo an external assessment on completion.
2. The average monetary reward is Rs 10,000, which can be availed by the candidate only once. Further the reward is based on the sector, and skill level.
3. The training partners under the scheme have to be affiliated with NSDC, and seek membership with the concerned Sector Skill Councils (SSC'S). The pre-existing government recognized training centres could also offer training under the scheme.
4. Students enrolled require an Aadhaar card number; in national population registry (NPR) states where UID is not operational the scheme makes an exception, and facilitates the provision of the Aadhaar card to the candidate within thirty days. The training centres also facilitate this process.
5. A refundable assessment fee of Rs1000 is collected from each candidate at the beginning of the course. This assures course completion by the candidates.
6. The training and assessment agencies are separate.

Sector Skill Councils (SSC)

These are industry led bodies, which act as a common forum for all the stakeholders- the NSDC, training centres, candidates, and industry representatives. The SSC's design the National Skill Qualification Frameworks (NSQF), and Qualification Packs (QP's) defining the various levels and job roles for different sectors. They set the curriculum standards in consultation with industry representatives.

Direct Bank Transfers:

1. NSDC has signed an MOU with Bank of India for the provision of bank accounts to the beneficiaries, and facilitate the direct bank transfer process. All candidates are required to have BOI accounts to avail the incentive.
2. The candidate can be accepted by the training centres on credit basis (paying only the difference of the training fee and reward amount), and on the completion of the course the incentive can directly be transferred to the trainers.

3. LITERATURE REVIEW

The scheme documents provided by NSDC set the entire procedural and implementation guidelines right from the role of the sector skill councils, trainers, trainees and the NSDC. These process manuals are available on the official website. Newspaper articles are largely indicative of the targets achieved so far and the importance of the scheme in the context of skill development policies in India. The background of skill development was outlined in the report of FICCI: Knowledge Paper on Skill Development: Learners First, 2012. The report explains the demographic dividend in India and marks the recent shift to a learner centric approach of skill training. The National Skill Development Policy, 2009 underlines the structure, objectives and framework of government led skill development campaign in India. The Annual Report 2012-2013 mentions the various schemes running under the Ministry of Human Resource Development including two important incentives based schemes- National Scheme of Apprenticeship Training-Scheme of Support to Voluntary Agencies for Adult Education and Skill Development-relevant to the research.

4. METHODOLOGY

This paper utilizes both primary and secondary methods of data collection.

Secondary Research:

The secondary data collected has been largely to set the background of skill development in India using existing figures and analyses. Additionally existing national models in skill training have been documented using the case study method for comparison, and checking for efficacy.

Primary Research and Field Work:

The process followed to review the scheme from the perspective of different stakeholders included different methods like personal interviews and questionnaires. The subjects/respondents were restricted to training centres in New Delhi, and sector skill councils located within the city.

A. NSDC

Interview with STAR Scheme Management Team Representative: In order to understand the scheme the first visit was made to the NSDC office. An interview was conducted with the member of STAR Scheme Management Team. The questions were semi-structured; they were answered on the condition of anonymity. The member was asked to give his opinion about the STAR Scheme, the monetary reward, and the implementation and success of the scheme from the viewpoint of the NSDC. Another official at NSDC was approached with similar questions and responses were noted down.

B. Sector Skill Council

Automotive Sector Development Council (ASDC): Sector Skill Councils were approached to get their perspective on the STAR scheme, as after the NSDC they are the next stakeholders in the scheme. A visit was made to the head office of the ASDC and an official's response was sought. The interview was semi-structured and contained questions pertaining to the role of the particular SSC, the skill gap studies, the councils training partners, the target achieved so far and their opinions regarding the functioning of the scheme. The descriptive responses have been analysed qualitatively.

Responses were sought from other Sector Skill Councils like NASSCOM and RASCI, but to no avail.

C. Trainers:

Field visits were made to training providers and responses were sought from the trainers of the courses. Trainers from 3 different training centres and courses were approached with an interview consisting of 3 objective questions requiring the respondent to rate the scheme and course on different parameters. Alongside this they were asked to answer a few open-ended questions pertaining to the monetary incentive, the curriculum and quality of the students. The responses have been analysed qualitatively and quantitatively. The questionnaire administered is attached in the **ANNEXURES**.

D. Trainees

In order to make note of the first-hand experience of the candidates enrolled under the STAR Scheme, a total of 3 training centres were visited, the responses were recorded using two methods focus-group discussions and structured questionnaires. The questionnaire has been divided into 3 subparts-demographic details, monetary reward and course rating. i) Training Centre A: The focused group discussion was conducted in a training centre with 30 students enrolled in a telecom course; ii) Training Centre B: A survey was conducted in the centre, which had a business correspondent course in the banking sector. The respondents were 63 girls. iii) Training Centre C: A survey was conducted in the centre with students enrolled in the customer relations course (telecom). The same questionnaire was administered to 10 respondents- 4 girls and 6 boys. The responses have been qualitatively analysed have been represented in graphs. The questionnaire is attached in the **ANNEXURES**.

In order to get a better understanding of the curriculum and teaching in the training centres we also sat through a class of the business correspondent course in training centre B. The analysis of the data collected has been done in the subsequent sections. Additionally a few industry recruiters were contacted from the banking sector to understand the requirements for the business correspondent job role.

5. ANALYSIS OF DATA

The data has been analysed with respect to the responses from every stakeholder.

NSDC

From the responses of the NSDC officials a few areas of concern in the scheme were highlighted:

First, in the Aadhar vs NPR issue certain states that fall under the NPR faced difficulty in obtaining the Aadhar number for candidates. The process manual of the scheme clearly mentions that for the bank transfers to take place the UID number is mandatory. The onus of facilitating the process of obtainment of the number is on the training provider and the process should begin from the first day of training. By the end of 30 days the number is to be generated. However during the course of the scheme there were delays in this process as a result of which bank transfers were not done on time.

Second, though the NSDC had agreements with Bank of India and Canara Bank, the opening of bank accounts was not a smooth process, and affected the disbursement of funds. As mentioned earlier the scheme provides for separate training and assessment agencies, and the

assessment fee collected was to be later refunded to the candidates however the refunding process was inefficient.

When it came to student demand for skill training, the second official concurred that the task of the NSDC was solely to facilitate implementation of the scheme as per guidelines and did not take into account student demand. The underlined assumption was that student demand is aligned with industry demand. An important objective of the monetary incentive according to him was to remove the stigma of vocational training by making skill training fashionable. Job placement of the skilled workforce under the scheme was not an immediate consideration but a long-term goal given the high targets of the scheme. This aspect would be looked into in the long run. One of the standards to qualify, as a training provider under the NSDC is 70% job placement of the candidates, placement however isn't assured under the scheme.

Another aspect is the lack of parity between the services and manufacturing sectors, there are more training partners and high enrolment rates in services due to lower specialisation required, which makes job mobility easy. Placements are also more readily available in the services sector.

The official stated that it is important to separate education from training and hence the curriculum of the scheme was more focused on skill requirements and not communication and English speaking skills.

TABLE 1: Findings from NSDC interview

| | |
|--------------------------|--|
| 1.Administrative issues | The UID has not been implemented in all states, which is a prerequisite for availing the monetary incentive leading to exclusion of candidates. |
| 2. Fund Transfer | Setting up bank accounts for trainees was tedious, leading to delayed cash disbursement. |
| 3.Organisation structure | Multiple stakeholders makes evaluation of implementation difficult |
| 4.Role of NSDC | Supervisory role |
| 5. Focus of the scheme | Not based on student demand and job placement is not guaranteed. Separates education from skill training, lacks aspects of overall development. |

Sector Skill Council:

Automotive Skill Development Council: In the interview the official explained the three kinds of training providers- ASDC partners (other SSC partners), NSDC partners and government

affiliated training providers¹. She pointed out that the implementation of the scheme faced issues of infrastructure quality, teaching quality, dedication towards conducting regular classes and short attendance with its government affiliated training providers.

Aspiring training providers under the STAR Scheme have to meet strict guidelines from the NSDC and SSCs. The curriculum has to be based on the QPs for the job role, and checked by the SSCs, which issues a compliance certificate to the TPs. In the absence of the SSC the curriculum is to be based on endorsements from 3 prospective employers from the same sector. This brings up issues of standardisation and leaves room for dubious quality. This merits the requirement of specialised bodies like the SSCs for all sectors.

In case there is an absence of QPs for the job roles it is expected that the training provider identify the demand for the course(pg 33 of Curriculum Alignment Process manual). This paper questions the feasibility and accuracy of such studies.

The training providers have the freedom to set the curriculum based on the QPs. However, the SSC representative told us that there is no compulsory alignment. The degree of alignment renders varied quality of courses offered, this raises issues of standardisation.

The three classes of training providers have a disparity in terms of inputs. The providers under the SSC and NSDC have to meet certain criteria, which are evaluated by the SSCs and NSDC. However the government providers are not screened. They have been automatically absorbed into the scheme without any review.

The scheme dictates that assessment and certification bodies are separate from training providers. The assessment and certification happen through the respective SSCs or SSC approved assessment agencies. However, in the absence of the SSC the training partners provide assessment and certification. This leaves room for potential exploitation by the training providers who can manipulate the assessment results.

Trainers:

The trainers who were interviewed were from telecom, and banking and financial services sector, training for business correspondent. According to them the courses can be made more responsive to the needs of the industry by involving more industry players while the course is in progress, internships should be offered to trainees, written material available for study should be more pictorial for example a mobile model should be showcased in classrooms for the telecom course. Commenting on the STAR Scheme they considered the scheme to be specific

1 NSDC process manual: Training Institutions set up/affiliated by Government of India a. ITIs/ITCs affiliated to NCVT b. Institutions approved by Councils under Central Government like AICTE c. College/ Institutes affiliated to a University set by Central or State/ UT Government or recognized by UGC d. Schools / Institutes approved by Central or State Boards of Secondary Education (or equivalent) or Boards of Technical Education. e. Any other institute set up by Central or State/ UT government

and job oriented but the practical aspect was missing. Their responses have been classified in the following table:

TABLE 2: Findings from SSC interview

| | Trainer 1 | Trainer 2 | Trainer 3 |
|-----------------------|---------------|--------------|--------------|
| Curriculum | 3 (Good) | 5(Excellent) | 4(very Good) |
| Meets Industry demand | 4 (Agree) | 4(Agree) | 4(agree) |
| Student Quality | | | |
| Attendance | 2(Acceptable) | 5(Excellent) | 3(Good) |
| Enthusiasm | 1(Poor) | 3(Good) | 4(Very Good) |
| Attentiveness | 2(Acceptable) | 4(Very Good) | 4(Very Good) |

While their ratings of the course are largely positive they did agree that extending the course and adding internships would improve prospects of placement.

Trainees

Training Centre A:

Course details: Telecom course, Tughlaquabad, majority male, 1000 rupee incentive, one month course, 2 hours a day

Focus group discussion findings:

1. Late cash transfers (4 month delays)
2. Most students found out about the scheme from friends
3. Many of them were enrolled in undergraduate programs
4. Their motivation for joining the scheme had job prospects taking precedence over the cash reward
5. Most joined the course not out of interest but expectation of better job placement
6. Internships, apprenticeships on the job training should be incorporated
7. Notes, and course material could be better provided
8. English speaking skills should be worked on
9. The students were unaware about job placement possibilities
10. Oral dictation of notes
11. Basic computer training

Training Centre B:

Course Details:

The training centre offered training for the Business Correspondent ² job role, which is a level four-job role under the BFSI (Business, Financial Services and Insurance) sector, the banking sub sector, and the prospective occupation includes financial inclusion services. The course is one month long, for two hours a day.

Minimum Educational Qualifications: Class 10

Maximum Educational Qualifications: Graduate

Experience is not mandatory and training from a banking institution is suggested.

According to the NOs this job role requires a business correspondent to compulsorily (1) Source new customers, (2) Assist with application process, (3) Facilitate/ Execute transaction, (4) Provide on-going services

The beneficiaries are entitled to 10,000 rupee incentives on successful completion of the course. The training provider charges 6000 rupees as the course fee, and a refundable 1000-rupee assessment fee. Thus students in effect get 4000 rupees as monetary reward in hand.

Demographic Details:

63 Females

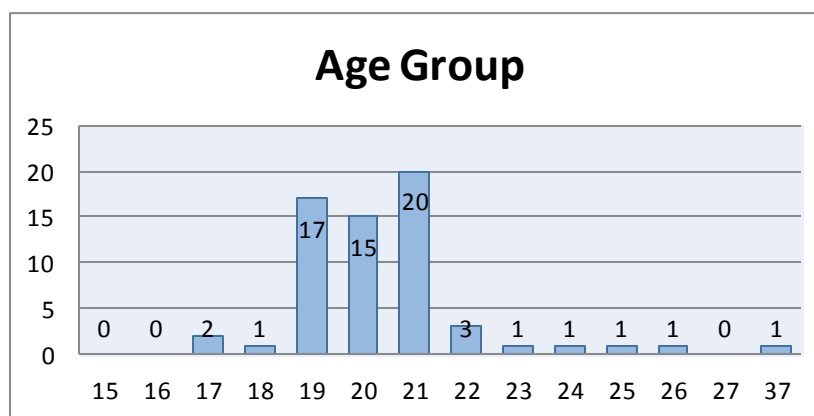
Median age 20 years

BCOM students: 34

BA students: 20

MA Hindi: 1

Diploma in Secretarial Practice: 2



Graph 1: Age distribution of Training Centre B

²Brief Job Description: Business Correspondents (BCs) are representatives appointed by banks to act as their agent and provide banking services in remote locations where the bank does not have a presence in order to promote financial inclusion. BCs are responsible for spreading awareness related to banking and bank's products, assisting the bank in business generation activities and are permitted to carry out regular transactions for customers on behalf of the bank.

Personal Attributes: The individual is required to have good interpersonal and problem solving skills. The individual must be self- driven and organized with their work and act with integrity when performing multiple tasks for the customers.

MSC math: 4

12th: 1

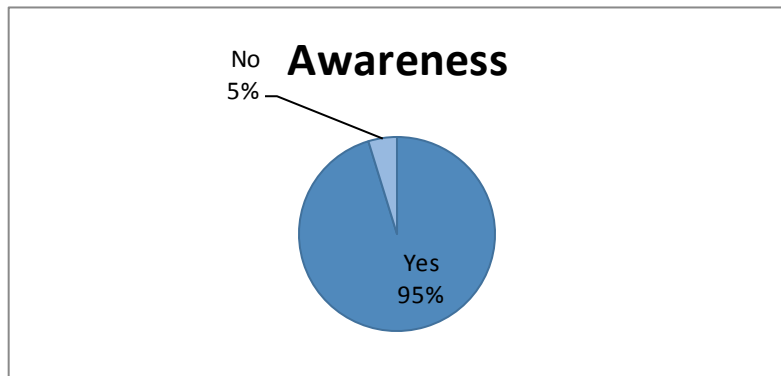
Total graduates are 23 out of which 5 are master's students. This figure may not be accurate because many third year (18) students are still awaiting results; hence they have filled their maximum education until the date of the interview as 3rd year undergraduate students.

A total of 14 candidates (22%) had any work experience before joining the course. The work experience included candidates having done teaching ranging from two months to two years, 2 months in data entry and the outlier was a 37 year old candidate having completed 15 years in computer accounting.

None of the students had been enrolled in any strictly skill training courses. There were a few who had completed diploma courses in computer applications, however this has no significance in our study.

Although the sample was largely restricted in terms of gender, variations in education levels and job experience the responses do provide direction in terms of which aspects of the scheme need to be reviewed and/or revised as well as the aspects that work well.

Significance of the monetary reward:



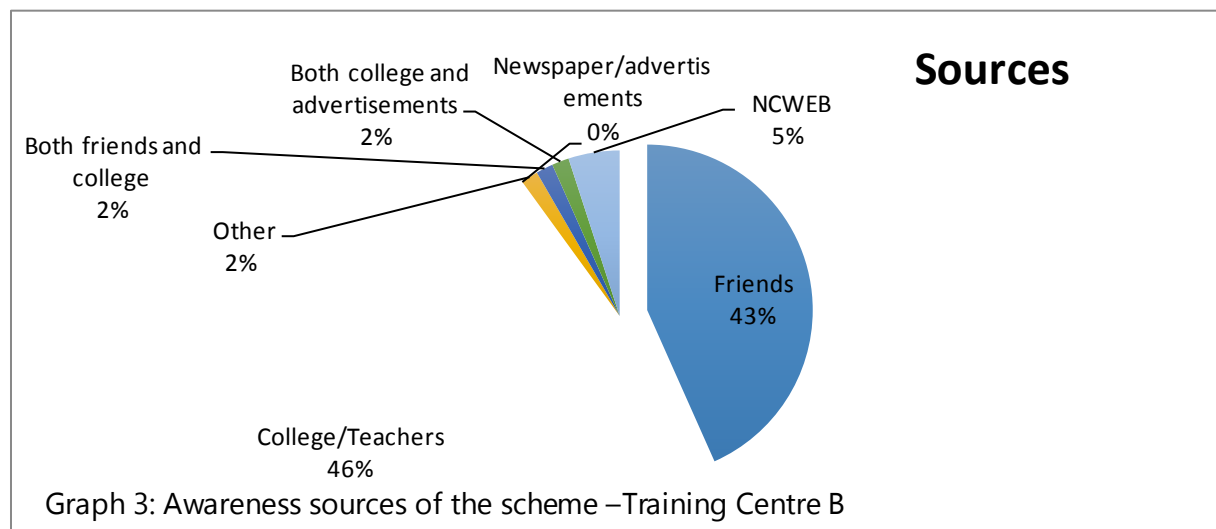
Graph 2: Awareness of the scheme –Training Centre B

Awareness:

Almost all the candidates were aware of the STAR scheme before applying for the course.

43% of the candidates found out about the scheme from friends while 46% from professors or college authorities.

Two candidates mentioned that the



Graph 3: Awareness sources of the scheme –Training Centre B

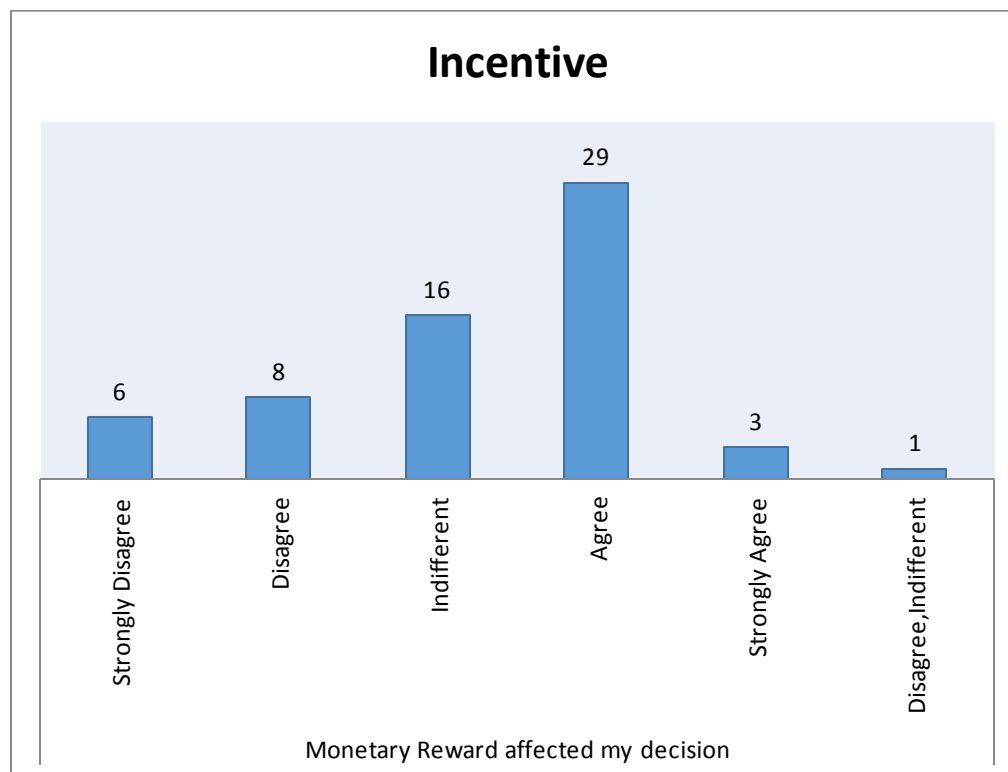
training providers conducted an orientation about the scheme and the course in their college. Newspaper advertisement and television channels were insignificant awareness and popularizing channels. To ensure higher inclusion more channels of increasing awareness should be visited. Secondly the Internet has not played any role; at least for this sample for initial awareness, it has been a mode for securing additional information about the scheme (based on discussions with students- a significant number had visited the relevant websites for additional details). Three students mentioned their awareness source to be NCWEB- non-collegiate women's education board. Such associations and boards could be employed for information transmission for easier target based and focused advertising and outreach programs.

Influence of incentive:

The most significant (and questionable) aspect of the scheme-the cash reward has to be studied on (1) Feasibility,(2) Administerail and implementational efficiency ,and (3) Significance both in terms of (a) the students decision to join the scheme and (b) the importance of the reward they receive in terms of where it is spent and if they are left with any surplus.

The interview studies the third aspect and both its parts:

(a)When it comes to the degree to which the prospective availment of the monetary reward influences the candidates decision to join the scheme 46% agreed,25 % said they were indifferent to it,12 % disagreed,9.5% strongly disagreed and 4.8% strongly agreed to have been affected by the rward while making the decision. These figures suggest that while it did not have an absolute effect on the decision it was an important determinant for many of the students.



Graph 4: Influence of incentive–Training Centre B

Based on the individual scores of each of the respondents on the effect of the reward on their decision an average score has been computed, wherein the frequency for each rank (1-5) has been multiplied with the respective rank and these figures have been totalled and divided by the number of respondents (62).

TABLE 3: Influence of incentive Training Centre B

| | 1 Strongly Disagree | 2 Disagree | 3 Indifferent | 4 Agree | 5 Strongly agree | Total | Mean Score | Median Score |
|------------------|----------------------------------|-------------------|----------------------|-------------------|-------------------------------|--------------|-----------------------|-------------------------|
| Frequency | 6 | 8 | 16 | 29 | 3 | 201 | 3.24 | 4 |

Some of the other considerations that influenced the students' decision to join the course include interest in the banking and finance sector, pursuit of knowledge enhancement in the field (given the high number of BCOM students), adding to the resume, and good job prospects. While job opportunity was the most recurrent reason some of the interesting considerations include ease of access to the institute, and CV building. Some other external factors such as the short duration of the course (it's a month long course and the study has been conducted during the summer vacations), and the nature of the source of information

(college/teachers, friends) appear to be important motivators based on discussions with the students.

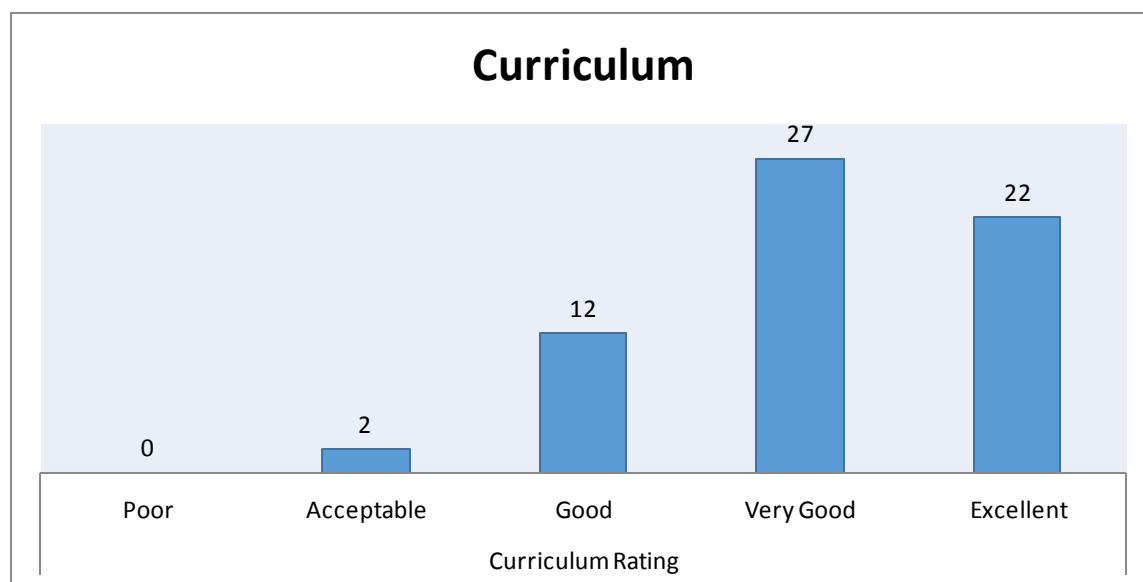
(b) While all students do use the cash reward for training it is important to document how else they use it and whether they are left with any surplus. Although all students use the reward for fee payment by default (the training centre only gives them the difference), 43 students did not check the training fee option in the questionnaire. This could be due to confusions with the question, and/or the possibility that the candidates do not consider the entire sum (10,000) as the reward but only the differential that they receive (4000) after the deduction of the training fees. 27 students reported using the reward for transportation, and 15 said they used it for other purposes, which included fees for other skill training programs, diploma and college courses, as well as savings, investments and supporting the family for payment of bills and other investments.

Many students misinterpreted the question and reported having 4000 rupee surpluses, despite reporting expenditure in transport. Many students did not report having any surplus after expenditure in training fees, and transport. A few respondents had surpluses after the training, and transport expenses ranging from Rs.1000- 2500.

Rate your course:

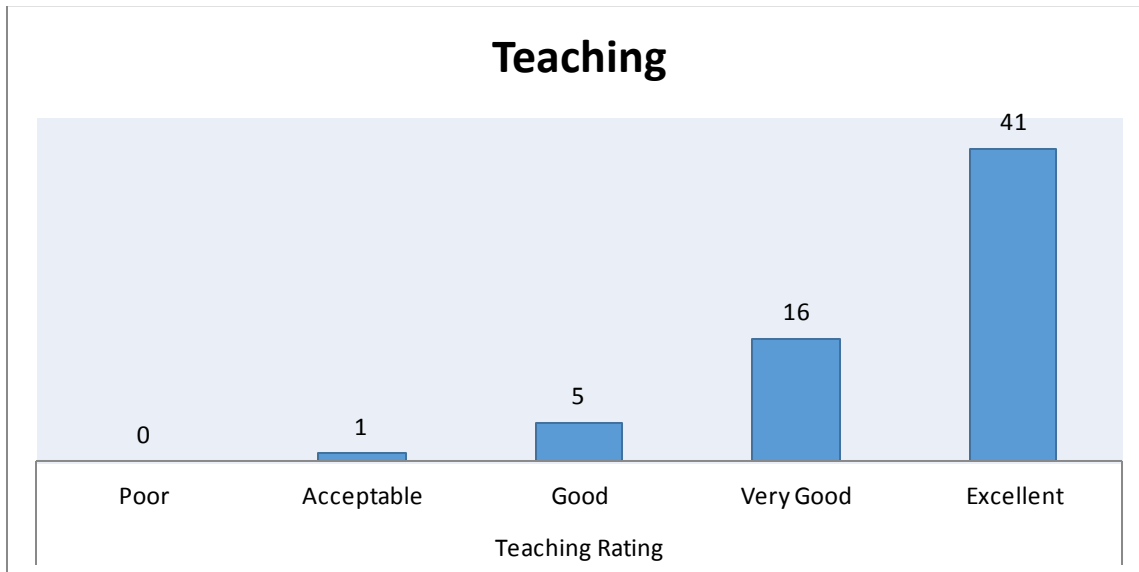
The candidates were asked to rate their course on (a) Curriculum, (b) Teaching, (c) Job Placement.

(a) Curriculum: 34.9% rated it excellent, 42.9% rated it very good, 19% rated it good and 3.2% rated it acceptable.



Graph 5:Curriculum Rating–Training Centre B

(b) Teaching: 65% rated it excellent, 25.4% rated it very good, 7.9% rated it good and 1.6% rated it acceptable.



Graph 6:Teaching Rating–Training Centre B

(c) Job Placement: 12.7% rated it excellent, 11.1% rated it very good, 36.5% rated it good and 38% rated it acceptable, 1.6% rated it poor.



Graph 7:Job Placement Rating–Training Centre B

Based on the individual scores of each of the parameters by all the respondents an average score for the parameter has been computed, wherein the frequency for each rank (1-5) has

been multiplied with the respective rank and these figures have been totalled and divided by the number of respondents (63) to determine an average score. The median scores for each parameter have also been computed.

TABLE 4: Course Rating Training Centre B

| Category | 1 poor | 2 acceptable | 3 good | 4 very good | 5 excellent | Total | Mean Score | Median Score |
|---|-----------|-----------------|--------|-------------------|-------------|-------|---------------|-----------------|
| Curriculum | 0 | 2 | 12 | 27 | 22 | 219 | 3.47 | 4 |
| Teaching | 0 | 1 | 5 | 16 | 41 | 286 | 4.53 | 5 |
| Job Placement | 1 | 24 | 23 | 7 | 8 | 186 | 2.95 | 3 |
| Average Score for the Course: 3.65 | | | | | | | | |

1. The responses reflect an above average rating for the course overall (with 1 being the least and 5 being the highest rating possible) and high ratings for curriculum and teaching. A possible reason for this high rating could be that the candidates are not directly spending any personal money for the course, and are additionally receiving a cash reward on completion. However this paper does not statistically prove this due to lower sampling variations and lack of relevant data. Secondly other considerations such as the marginal utility of time, educational level, sense of entitlement and other expectations could have influenced the high rating.

2. While teaching and curriculum have secured high ratings, job placement has been rated below average.

The question on scope for improvement in the course had the following recommendations:

1. Increase course duration (some even suggested the ideal time period 3-6 months)
2. Assured job placement and formal placement channels
3. Bigger classrooms, proper environment and electricity in classrooms
4. Computer skills should be taught
5. More batches and faculty
6. Group discussions
7. Increase the reward
8. More knowledge should be provided about the course, and how it can be used effectively in the future.

9. Smaller batches
10. Should be made inclusive –for girls and SOL students
11. More advertisement about the course
12. Provide complete notes and booklets

Recruiters in Banking:

The qualification packs for the business correspondent job role have been laid out comprehensively, and these standards are aligned with the needs and requirements of the industry for the job role. However the non-binding nature of the QPs allows training providers to incorporate selective parts. There are also some major issues with what the curriculum finally delivers. This affects the employability of the candidates enrolled in the scheme, and possibly affects job placement and retention rates to a large extent. This paper does not evaluate the quality of the QPs but assumes it to be of a good quality and goes on to check whether this trickles down into the curriculum, course material and teaching.

The target centric nature of the scheme has propelled TPs to design courses as short as one month. This has major effects on the skills acquired. A business correspondent for instance, has to be acquainted with KYC norms, should have product knowledge (applicable schemes, loans, required documents etc.), and must have good interpersonal skills (the QPs have recorded these requirements accurately and systematically). However such skills, and specific product knowledge cannot be gathered and mastered in one month. The industry recruiter interviewed, reported the typical training period for such an entry-level job should ideally be 3-6 months, accompanied by review based, need based and time based on the job training. The minimum age criteria (10th pass) also needs to be reviewed. Most banks and financial institutes recruit graduates for such roles (although there may be exceptions), and sometimes even post graduates from lower rung management colleges; the higher the pre-learning the better. Recruiters generally conduct interviews to test attitude, keenness to learn and most importantly communication and interpersonal skills, as well as fluency in English. This component of soft skills is awarded barely any time or importance in the course, and assessment. The recruiter did point out that high consideration is not given for product knowledge as this usually varies for institutions and comprises the on the job training. An individual having a good orientation with paperwork a general understanding of a bank and its practical working, who is city aware, should be able to do it. This training limits candidates to only sourcing customers, but not completing the process as they may not be able to give good advice on the benefits of banking habits (financial literacy forms an important part of the business strategy of banking institutions, and this function is largely carried out by business correspondents). Promotions after attaining such a job usually take a minimum of two-three years.

Lecture:

In an effort to develop an understanding of how the teaching is conducted we attended a class on financial inclusion programs started by the government in the business correspondent course.

Key observations:

1. The teaching was conducted using power point presentations and set by: understanding of each aspect along with thorough explanation using key words.
2. The content in the PPT consisted of a general overview of the programs.
3. The level of responsiveness in the classroom was high.
4. A typical classroom model of teaching was followed: dictation and notes were given, and the students were individually asked questions o the course content.

Given the constraint that it is difficult to comprehensively understand the teaching and curriculum quality in one lecture this exercise reveals that the content of the lecture lacked technical concepts and came out to be rudimentary. The analysis is based on the fact that the duration of the course was a month and the mentioned lecture had taken place around halfway through the course.

Training Centre C:

Course Details:

The training centre offered training for customer care executive³, which is a level four-job role in the telecom sector and offers a 10,000 Rs incentive on successful completion. The course is 25 days long. The students had been interviewed on the date of their assessment, after the course had bee completed.

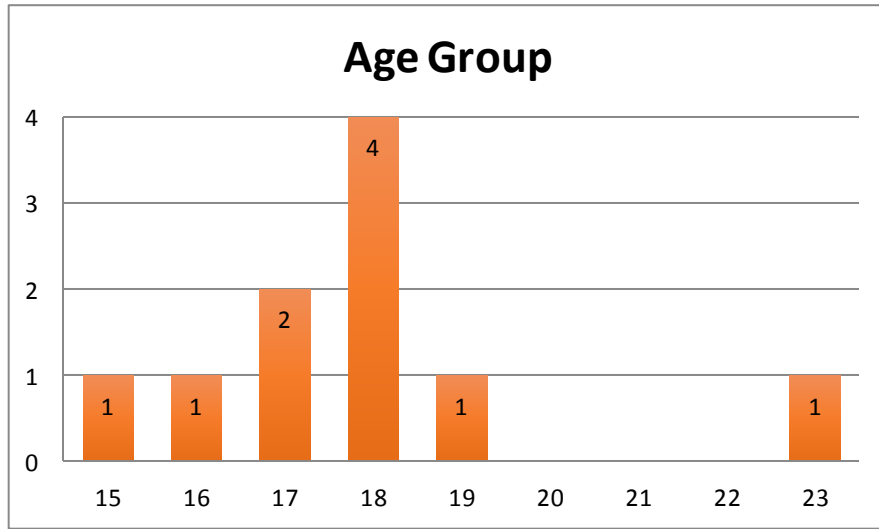
Minimum Educational Qualifications: Class 12, Maximum Educational Qualifications: Graduate

³ Brief Job Description: Individuals at this job provide customer service support to an organization by interacting with their customers over the phone. They also handle, follow and resolve customer's queries, requests and complaints in a timely manner.

Personal Attributes: This job requires the individual to have good communication skills with a clear diction, ability to construct simple and sensible sentences; ability to comprehend simple English sentences; good problem solving skills and ability to approach problems logically; strong customer service focus; ability to work under pressure and active listening skills. The individual should also be willing and comfortable to work in shifts.

The training provider charges 6000 rupees as the course fee, and a refundable 1000-rupee assessment fee. Thus students in effect get 4000 rupees as monetary reward in hand.

Demographic Details:



4 females, 6 males

Median age is 18 years

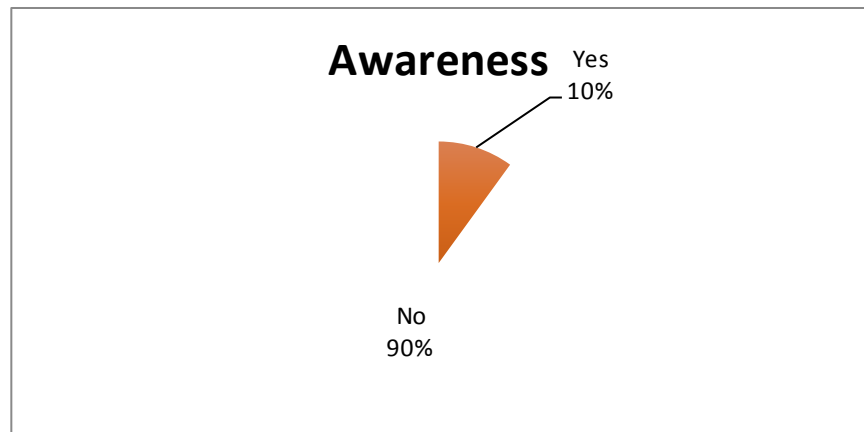
The candidates included B.Com and BA students, as well as a business owner who was seeking to improve his communication skills from the course.

Graph 8: Age distribution of Training Centre C

Significance of the monetary reward:

Awareness:

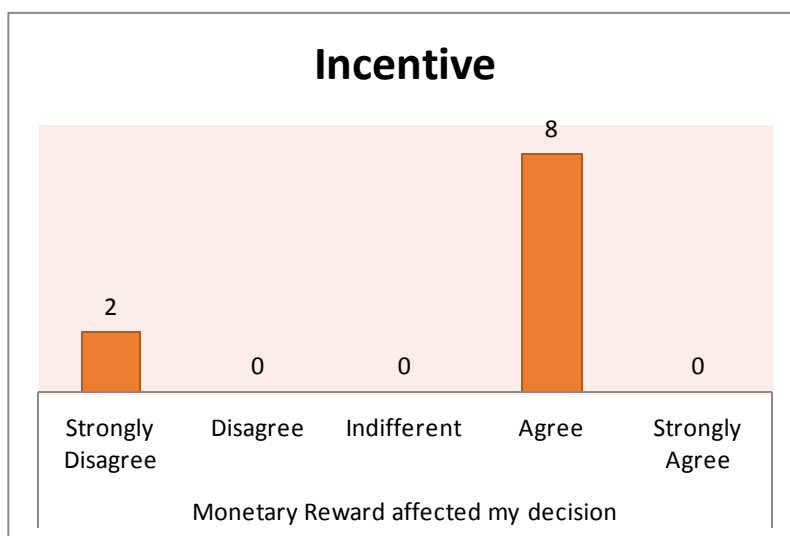
9 out of 10 candidates were unaware about the scheme while joining the course. They had been enrolled in an English-speaking course at the same training centre and were told about the course and 4000 Rs cash reward as well as the 1000 Rs, refundable assessment fees. The course was marketed as being helpful in any field, however it is a telecom specific course. 1 candidate was present only for the assessment



Graph 9: Awareness of the scheme –Training Centre C

and had not attended the classes because she was unaware of the dates and schedule. The 1 candidate who was aware about the scheme reported his source to be a newspaper advertisement.

Influence of incentive:



80% of the students agreed that they made their decision to enrol based on the monetary reward. All most all students reported communication skill improvement to be a motivator for enrolment. Just one mentioned job prospects to be a reason. This could be due to demographic considerations, as well as the fact that almost all the students had been enrolled for the English-speaking course at

Graph 10: Influence of incentive–Training Centre C

for the English-speaking course at

the centre before this.

TABLE 5: Influence of incentive Training Centre C

| | 1 Strongly Disagree | 2 Disagree | 3 Indifferent | 4 Agree | 5 Strongly agree | Total | Mean Score |
|------------------|----------------------------------|-------------------|----------------------|-------------------|-------------------------------|--------------|-----------------------|
| Frequency | 2 | 0 | 0 | 8 | 0 | 34 | 3.4 |

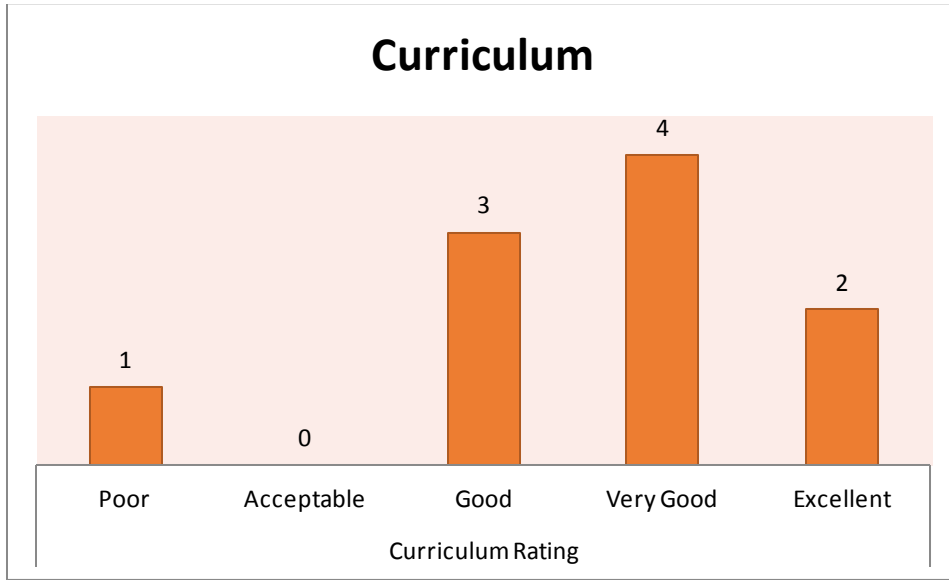
Other considerations included the opportunity to learn something new, enhancing knowledge and building self-confidence.

8 out of 10 candidates reported that they would use the reward for other purposes (one candidate mentioned that he would use it for charity).

Rate your course:

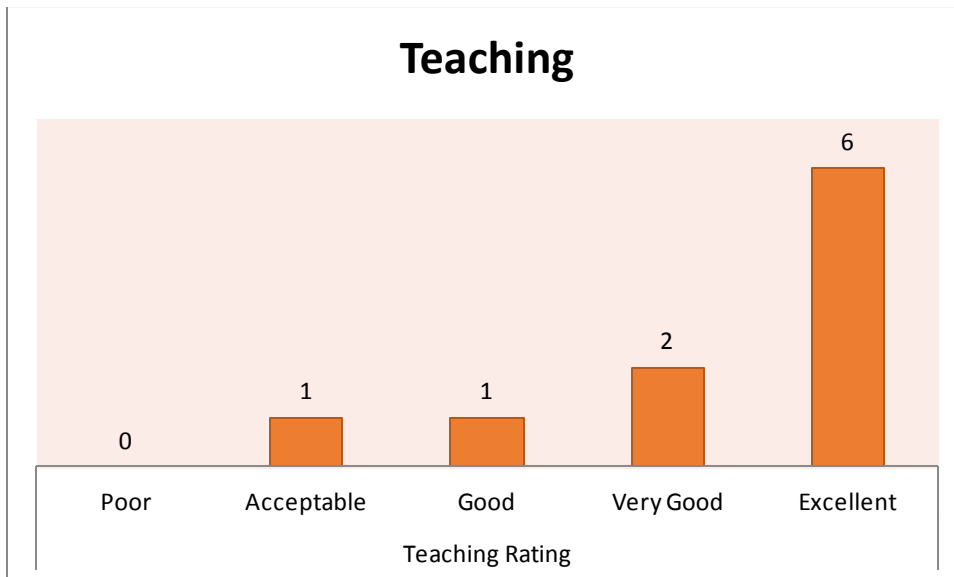
The candidates were asked to rate their course on (a) Curriculum, (b) Teaching, (c) Job Placement.

(a) Curriculum: 20% rated it excellent, 40% rated it very good, 30% rated it good and 10% rated it poor.



Graph 11:Curriculum Rating–Training Centre C

(b)Teaching: 60% rated it excellent, 20% rated it very good, 10% rated it good and 10% rated it acceptable.



Graph 12:Teaching Rating–Training Centre C

(c) Job Placement: 20% rated it very good, 40% rated it good and 20% rated it acceptable, 20% rated it poor.



Graph 13: Job Placement–Training Centre C

The students commented that they had no problems with the curriculum or the teaching, but were unhappy with the training providers, the lack of information, misrepresentation of information regarding the scheme and the general administrative inefficiency.

TABLE 6: Course Rating Training Centre B

| Category | 1 poor | 2 acceptable | 3 good | 4 very good | 5 excellent | Total | Average Score | Median Score |
|--|--------|--------------|--------|-------------|-------------|-------|---------------|--------------|
| Curriculum | 1 | 0 | 3 | 4 | 2 | 36 | 3.6 | 4 |
| Teaching | 0 | 1 | 1 | 2 | 6 | 43 | 4.3 | 5 |
| Job Placement | 2 | 2 | 4 | 2 | 0 | 26 | 2.6 | 3 |
| Average Score for the Course: 3.5 | | | | | | | | |

Problems identified from student responses and informal discussion with candidates:

1. Candidates were unaware of the scheme,
2. Lack of proper communication between training providers and students,
4. Deceptive marketing,

5. Duration-25 days, 1 hour a day,
6. No training for the assessment students were unaware of the content they will be tested on and the paper format,
7. Repeated rescheduling of assessment dates,
8. Practical approach rather than theory role-plays for proper understanding

Training centre C exhibits how training providers can easily manipulate the system and the students. The lack of awareness about the scheme in the training centre C and the fact that they were on the assessment stage had almost no effect on the responses. Both the samples have similar average scores when it comes to the effect of the reward on their decision 3.24 and 3.4 respectively. The course ratings are also very similar with job placements being awarded the least score. The lack of assured job placement has been a consistent cause for concern across all the training centres. The lack of awareness amongst the students about the scheme is cause for concern. Additionally the candidates in this training centre are representative of a sample that avail the benefits of the scheme, without intending to seek employment. This augments the problem of meeting industry demand and at the same time wastes the reward on those who do not necessarily need it.

6. CASE STUDIES

As the need and demand for skill Training in India increases, there are a plethora of government and private led schemes and programmes. The target, focus and implementation of the STAR scheme could borrow from other programmes. Currently the incentive for training partners has been placed on a number based target, rather than quality or employment target of the candidates which has been the prime reason for a narrow curricular focus with very short course periods and absence of formalised recruitment channels. There is no particular demographic that the scheme caters to, which further diffuses its impact. With multiple training providers implementation has not remained consistent. It thus becomes important to evaluate the STAR scheme with existing schemes to check whether the cash reward adds value, and whether making modifications using practices from the existing skill training models could check the shortcomings.

1. Skill Training for Employment amongst the Urban Poor – (STEP-UP)

STEP-UP was one of the components of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) that was started in 1997. The scheme was launched with the objective of **targeting the urban poor** below the poverty line. The aim of the scheme was to alleviate poverty by facilitating skill development through well-structured market-oriented programs in order to make the poor and unskilled workforce better employed and also micro-entrepreneurs. It is a targeted scheme that was focused to help the urban poor employed in low cost jobs and doing manual unskilled labour.

STEP-UP provides training in services, business and manufacturing activities and also local skills and local crafts so as to promote self-employment and salaried employment. The targets have been set in accordance with the Prime Minister's National Council on Skill Development of 500 million skilled persons by 2022.

2. Skill Development Initiative Scheme (SDIS) - Modular Employable Skills (MES), (Ministry of Labour & Employment, Government of India):

The MES is set to be the minimum skills set which will be sufficient for gainful employment. The Ministry of Labour and Employment developed a new scheme that would aim at providing skill training for school leavers, dropouts and previously child labour and existing workers.

Key features:

- The scheme consisted of short-term courses for skill development based on Modular Employable Skills decided in consultation with industry.
- The scheme also provides for testing and certification of skills acquired informally.
- The certification will be nationally and internationally recognized.
- Vocational Training providers under the Union Government, State Government, Public and Private Sector and Industry Bodies, will be giving training under the SDI scheme.
- Candidates belonging to SC/ST category and women have relaxation of 25% in the fee.
- **The trainee is to pay the required fee to the VTP and the fee will be refunded after successful completion of the course.**

3. Jan Sikshan Sansthan (JSS), (Ministry of Human Resource Development, Department of Elementary Education & Literacy, Government of India)

Jan Shikshan Sanasthans have been developed as institutes that undertaken skill upgradation in the areas of programs of non-formal, adult and continuing education. Shramik Vidyapeeth launched in 1967 was JSS's earlier form. The JSS focus was to improve vocational skills and quality of life of industrial and migrant workers.

The JSS function as voluntary organisations registered the Societies Registration Act, 1860. The institutes provide vocational training programs to unemployed youth in order to provide new skills, upgrade existing skills leading to self-employment and income generation. The 371 vocational training programs under the JSS are for skills in nursing, industrial electronics, four wheeler motor vehicles] repairing, refrigeration and air conditioner repairing, tool and die making.

4. SKILLS (Skills & Knowledge for Improved Livelihoods & Living Standards)

The SKILLS programs in Modern Appliances Maintenance (MAM) are short-term market oriented training programs for the unemployed youth; they are supported by TREC-STEP.

Key features:

- The implementation is done through PPP model.
- The program not only provides for skill training but also up gradation of existing skills.
- The curriculum of the courses is set with the help of Original Equipment Manufacturers (OEM)
- Market leading brands are actively involved in providing inputs in the curriculum.
- The curriculum under AM is updated to keep it abreast with the evolving white goods industry⁴.
- Two occupationally driven diploma courses are offered-Diploma in Electronic Servicing and Maintenance Technology and diploma in Refrigeration and Air-conditioning
- **The duration of the courses is 200hours or 3 months approximately and the fee charged is Rs 6000.**

Apart from adopting PPP model, SKILLS program are implemented through '**franchise model**' where private entrepreneurs are given a chance to undertake skill-training initiatives in urban, semi-urban and rural areas for the benefit of urban poor and communities. The project is operated on the basis of 50-50 partnerships between public and private partners.

5. Dr. Reddy's Foundation (DRF)

DRF has launched LABS (Livelihood Advancement Business School) that provides short-term skill development program that prepares youth for employment in sectors such as Hospitality, Customer Relations and Sales/ Retail Sales, BPO voice and non-voice and other market driven services. The programs main aim is to provide job placement and address problems of unemployment and income generation. Till date 290,000 youth have been trained under LABS and 70% have been placed on an average.

- It focuses to train school and college dropouts between the **age group of 18-30** years in 45-day training program to make them employable.
- The programs are designed in a fashion so that the youth are given sustainable employment in the face of a competitive job market.
- The curriculum is updated from time to time
- The trainees are also required to **undergo courses in Communicative English, on-the-job training and work readiness modules to bridge the gap between non-English speaking trainees and job requirements.**
- The DRF started charging fee from the trainees since September 2011 in order to **transform beneficiaries into customers.**

6. ICICI Academy of Skills

⁴Large electrical goods used domestically such as refrigerators and washing machines, typically white in colour.

The academy was set up in October 2013 by the ICICI Foundation for Inclusive Growth (ICICI Foundation) in order to provide skill training to youth from economically backward areas. It aims to train 5,000 youth in its first year and offered six courses in Selling skills, office administration and web design for graduates; electrical and home appliance repair; refrigeration and air conditioning repair; and diesel generator and pump repair for class X pass outs. The duration of the courses is 8-12 weeks. The key feature is its **online job portal**, where the trainees are registered and ICICI promotes it among the potential employers.

7. Andhra Pradesh- Rajiv Yuva Kiranalu (RYK) scheme:

Model successes:

1. Ensure implementation on a **mission mode** by **targeting the bottom most of the pyramid**. The REEMAP functions through 8 Sub-Missions covering different strata of society and region, namely, (i) rural employment for rural youth, (ii) youth of urban slum based self-help groups, (iii) youths of urban areas & ITI (pass/ fail) and unemployed, (iv) for placements for polytechnic (pass/ fail), (v) differently-abled people, (vi) minorities, (vii) scheduled tribes, and (viii) Hyderabad city.
2. Create an electronic registry of unemployed youth and ensured post placement attendance services.
3. Biometric attendance system: introducing a biometric system of tracking attempted to check the problem of non-attendance and candidates undergoing multiple programs.

7. POLICY RECOMMENDATIONS

The STAR scheme has been an important introduction in the skill-training sphere as it integrates both the public and private sector. The PPP model with minimal government involvement proves to be a more efficient model for skill training in India. The effective integration of sector skill councils in the scheme is a key triumph of the scheme. The sector skill councils help to identify the priority areas and chief industry requirements, while ensuring certain standards for the allied training providers. These councils should be strengthened and the extent of their role could be increased. By increasing the sector wise skill councils these bodies could be incentivised (apart from the incentive of competition from more players) to ensure better quality in the affiliated training centres, ensure industry demand is met and determine optimal curriculum requirements for job roles.

1. The grievance redressal mechanism of the STAR Scheme should be strengthened in case of defaults in transfer of funds or misinformation on the part of the training providers. The paper pointed out towards malpractices where students were not aware of the provisions of bank transfers. The NSDC, SSCs and training partner private as well as government should be brought under the ambit of the Right to Information Act or an equivalent transparent system.

2. It was noticed that even though the STAR Scheme is a well-documented scheme the beneficiaries were not well aware of it's functioning. It would be useful to provide students with a well-defined prospectus before joining the scheme along with complete information from the training provider. A trainee helpline should be introduced in case of queries. The NSDC and SSC council should conduct a compulsory orientation for the students who are enrolled to protect them from misinformation from training providers. Advertisement channels have to be diversified; college and school authorities could be used to transmit information, as they are trusted by students and reliable.
3. The functioning of the scheme in urban areas needs to be necessarily reviewed. The papers identifies potential areas where students and prospective college going trainees do not take up, want to take up or can't take up jobs after completing the course. To avoid the scheme from becoming a summer course merely for the monetary incentive better refining of trainees needs to be done by setting pre-eligibility criteria. One suggestion is to increase the age bar in urban areas.
4. The scheme will fulfil the purpose of skilling the workforce if it is a better-targeted scheme. It needs to be more mission based by ensuring the cash reward is more need based. By specifying the target of the scheme the curriculum and teaching techniques can be more specific to suit the needs of the students.
5. Introduce uniform evaluation and certification parameters irrespective of government training providers. The evaluation of all categories of training providers should be uniform. The government-training providers should not be automatically absorbed into the scheme.
6. Assessment and fund transfer should be aligned with minimum attendance: The courses are short and assessment is done separately. This can leave room for students to not attend the course and just appear for the assessment. The attendance of the trainees could be tracked through a biometric system like the Rajiv Yuva Kiranalu Scheme implemented in Andhra Pradesh.
7. The onus of placement under the STAR Scheme does not fall on any of the authorities or training providers. The absence of placement channels does not give an opportunity to find out how the scheme has really helped in meeting the demand for skilled youth. Recognition of training providers should be based on their placement records.
8. The course durations need to be based on the requirements of the course. Moreover one month is too short a time to effectively skill an individual even for entry-level courses especially those with the minimum education requirement which is on an average tenth or twelfth standard. Course durations even for entry-level jobs need to be of 3- 6 months on an average. Moreover components of internships and on the job training need to be introduced along with greater emphasis on communication skills.
9. Providing scholarships to the students could be a better alternative, as this would deter those students who apply for the course for the excess monetary incentive (surplus remaining after the training fees). Additionally the cash reward should be based on the background of the student; it could be a part reward for slightly more privileged

students. The scheme should have provisions for charging part or complete fees based on candidate profile to transform beneficiaries into customers.

10. The franchise model could be visited where individual companies run training centres and impart company specific product knowledge and automatically employ successful candidates.
11. Online job portals need to be opened for better placement opportunities and easier tracking of the candidates.

8. CONCLUSION

As STAR Scheme wraps up in August 2014, its effectiveness to improve the present state of skill development needs to be evaluated. Most of the courses are now concluding and the assessment process has begun. The data was collected when the scheme was in its last lap and an effort was made to review the scheme from the point of view of every stakeholder. The paper highlights implementation loopholes in the scheme and reports cases of miscommunication and also towards potential points where an issue could arise. Skill development is crucial but so is providing sustainable employment. It was evident that the scheme was popular but its success rate on the scale of providing employability remains to be seen, more so when it does not venture into providing guaranteed employment. To avoid STAR Scheme from becoming just another capacity building and a money drawing mechanism its blueprint needs to be made more refined. The budget of 2014 gives considerable emphasis to skill development and builds on the plank of 'skill, scale and speed'. The Finance Minister announced a National Multi Skill Programme for adequately equipping the population to become employable. In the face of such aspirations it would do well to study the success of incentive schemes in attracting the youth to take up skill development. Efforts should be made to popularise skill development as a mainstream form of learning rather than an option just for dropouts and school leavers.

This study was unable to adequately study the impact of the cash reward or link the degree of effect of the incentive on the decision to join the course with student quality. This could be a possible area of further study. In order to review the placement aspect of the scheme further studies have to investigate placement and retention levels of candidates.

ANNEXURE

Glossary

DBT: Direct Benefit Transfer

NOS: National Occupation Standard

NPR: National Population Register

NSDC: National Skill Development Corporation

QP: Qualification Pack

SSC: Sector Skill Council

STAR: Standard Training Assessment & Reward

TP: Training Partner

UID: Unique Identification number

INTERVIEW- Trainee

Demographic details

MALE: 0

FEMALE: 0

NAME:

AGE:

COURSE: Name-

Incentive-

Fee-Duration-

1. Do you go to college? If yes,

Course name:

Year

2. Do you have prior work experience? If yes,

Duration

Nature of work

3. Have you ever enrolled in a skill-training course before? If yes,

- a) I joined it but could not complete it
- b) I joined it but did not complete it because it was not helpful
- c) I completed it but did not pass the exam

Monetary Reward

4. Did you know about the STAR scheme and its monetary reward before joining the course?

Yes No

If yes,

How did you find out?

- a) Friends
- b) College/Teachers
- c) Newspaper advertisements
- d) Other-

5. The monetary reward affected my decision to join the scheme:

| | | | | |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

1-Strongly disagree,

2-disagree,

3-indifferent,

4-agree,

5-strongly agree

6. What are the other factors (if any) that influenced your decision to join the STAR scheme?

7. How do you use the monetary reward?

A Training fees

b. Transport

C. Food and lodging

d. Others, Please specify:

8. Do you have any surplus remaining? If so, How much?

Course Rating

9. Rate your course:

- 1-Poor,**
- 2- Acceptable,**
- 3- Good,**
- 4- Very good,**
- 5- Excellent**

a) Curriculum

| | | | | |
|----------|----------|----------|----------|----------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

b) Teaching

| | | | | |
|----------|----------|----------|----------|----------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

c) Job Placement

| | | | | |
|----------|----------|----------|----------|----------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

10. Is there a need to improve the course? If yes, How and what areas?

INTERVIEW-Trainer

COURSE:

1.How do you rate the curriculum of the course?

| | | | | |
|----------|----------|----------|----------|----------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

- 1-Poor,**
- 2- Acceptable,**
- 3- Good,**
- 4- Very good,**
- 5- Excellent**

2. Does the course currently meet industry demand?

| | | | | |
|----------|----------|----------|----------|----------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

- 1-Strongly disagree,**
- 2-disagree,**
- 3-indifferent,**
- 4-agree,**
- 5-strongly agree**

3. How can the course be made more responsive to the needs of the industry?

4. Have you trained for a government scheme before? If yes, what was different in your training for the STAR scheme?

5. How would you rate the students enrolled in the STAR scheme?

- a. Attendance**
- b. Enthusiasm**
- c. Attentiveness**

- 1-Poor,**
- 2- Acceptable,**
- 3- Good,**
- 4- Very good,**
- 5- Excellent**

INTERVIEW-SSC

Sector Skill Council:

Name of the respondent:

- 1. Who determines the curriculum of the course?**
- 2. What is the procedure followed for setting the course?**
- 3. How often is the curriculum updated?**
- 4. What are the additional initiatives taken for the STAR scheme?**

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