

IMPACT OF SKILL DEVELOPMENT ON INCOME AND SAVINGS OF THE TRIBAL PEOPLE

R ajasthan is basically a rural state where a huge amount of people depends on the agricultural activities. Although the share of the agriculture is decreasing in NSDP, but we cannot ignore its importance for providing the livelihood to large part of the population of the state. The physiography of the state is very much typical. About 61 percent area of the state falls under the desert area where monsoon always fails and the facilities of irrigation are at very low level. Therefore, the possibilities of agriculture are in vain and people always migrate in the search of employment in neighbouring states or in countries.

Rajasthan is mainly divided into seven divisions namely Udaipur, Ajmer, Jaipur, Kota, Jodhpur, Bharatpur and Bikaner. Present study is based on the job prospects of Udaipur division. There are six districts in Udaipur division namely Udaipur, Dungarpur, Banswara, Chittorgarh, Rajsamand and Pratapgarh. These districts are well known for their tribal background, where almost two third part of the population is tribal. Tribal people are mainly dependent on the agricultural and allied activities in which too much skill is not required, only human labour is essential in such activities. Therefore, the tribal rural people are suitable for such unskilled activities like subsistence agriculture and animal husbandry etc.

Almost all the populations of these tribal areas are engaged in the agriculture and allied activities where skills are not essential to work, so the productivity of the labour is not high. It is also a very important fact that the agriculture does not provide sufficient employment opportunities to the people. Therefore, in search of the employment, tribal people migrate in other areas. If these tribal people get the training of skills then they can get better opportunities of the employment. These skillful people can better contribute in the development of the country.

Thus, it is very important to study the areas where the tribal people required skillful training which will make them skillful to contribute in the development of the country. Present study will show the thrust areas where skill development is needed and hence productivity can be improved.

The topic of skill development has very much interdisciplinary relevance as it falls under the area of human resource development. In India, where the size of population is very large a huge number of people are not significantly contributing in the

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development process due to lack of skill, it is very beneficial. By skill development of these people we can transform these unproductive people into productive ,where they can earn enough to live a good and healthy life and can significantly contribute in the development of the country.

Skill development can also leads to the path of attaining the optimum size of population where per capita income is highest. We can trained the people in those areas where increasing return finds in long run which will lead to development of the country. The population at that point will be optimum, so we can make a strategy to reduce the population at that level which will make efficient use of the existing and new discovered resources of the country and ultimately overall development can be achieved.

Skill development is very important now a day as the central government is also giving stress on it. There is a serious problem of unemployment in the country which can be removed only by the skill development where people become productive when they will get the training of some skills.

If the people of the country get the training of different skills then they indulge in productive activities which results in enhanced development without environmental degradation and population growth.

In this way, present research has more interdisciplinary relevance. It evokes the spirit of the government to set such priority which boosts the skills of the people.

REVIEW OF LITERATURE:

Rao, Mahendra (2018), "Skill formation and training", ⁽¹⁾ he reported that skill formation is very essential for the development of any country. Rajasthan is a backward state where about two third part of the state is desert and the climatic conditions of the state is not very good. Drought always attacks from the backdoor to the state and agricultural economy of the state suffers a lot. It is very essential to diversify the agriculture sector. It is very essential to promote the small and cottage industries to give employment to the unemployed people of the state.

They said that employment creation is a vast challenge before the state due to the lack of small and cottage industries with a lack of skilled labour. It is very difficult. Therefore training is very essential for the labour which enables them for the changing conditions of the market. It is also very important to give labour intensive training to the labours which fits the economy of the state. It will be proved beneficial in future.

Sudha, (2017), "Skill development in Rajasthan."⁽²⁾ She reported that skill development is very essential for the development in every areas of the economy. It is notable that every sector of economy is growing very fast but skill the labour force is working with old techniques and equipments. It is not possible to increase the production and productivity in any sector of the economy.

It has been analyzed in the research that Rajasthan is the largest state of the country, where about two third part of the state is desert. Agricultural sector is progressing gradually but still the tools and techniques are old. If we have to develop the state really then we have to skill the labour force in every sector of the economy.

Rajasthan government is trying good to skill the labour force in every aspect. RMOL (Rajasthan mission on livelihood) is launched and every educational institute is endowed with the technically skilled equipments to skill the people in various vocational field like computer proficiency and other works of self employment has been started in the state.

It can be concluded that skill development is very essential for the development of the state and state government is doing very well in this direction but still there is a long way to go on the path of skill development.

Sharma, Surbhi & Babel, Sudha (2016), " Impact of skill development training among rural women for entrepreneurship development ." ⁽³⁾ They reported that the women empowerment and their entrepreneurship become a wide concept and phenomena now a days. These women can be rural or urban, may be individual or in a group and this concept can be viewed from various angles like social, economic , cultural etc. It was estimated that about 36 percent small entrepreneurs of the world are women.

When women are free then it is very easy for them to take the initiative. Due to this increased ability of women, their status has been increased and their decision power has been increased in their family. Due to the training their capacity to deal with challenges has been increased.

A sample of 30 respondents from Badgoan village in Udaipur has been selected from Girwa block. Skill training was given to them and their responses were recorded. It was concluded that Their income range is between Rs. 5000 to10,000 per month . Their socio- economic status is medium. Various type of value added article were framed during the training to the trainees.

This programme was launched for 10 days and demonstration method has been used. It was find that all the women find them in better place that they were ever before. This training proves to be very beneficial and capable for entrepreneurship development.

Chandan (2014), "An evaluation of women empowerment programmes in Rajasthan", ⁽⁴⁾ He reported that if we want to give skill to the people then we have to give training to them. There is a need to give special training to the people so that the production and productivity can be enriched. 125 trainees were participants in this programme. Various types of lectures and practical sessions were give to the participants and their response were recorded. Various food processing techniques and preservation techniques were gives to them.

Result shows that training proves to be very beneficial for the participant trainees, This training proved very beneficial for the generation of income and providing self employment. About 90 percent trainees regarded such type of training very useful and qualitative in nature. This food processing program proves to be very beneficial as it enriches the quality of food processing units and the training programmes.

It can be concluded that skill development is very necessary in every industry and the industry like food processing needs on very urgent basis. It also made the participants very confident, experienced and skillfull in every aspect of life as well as in every aspect of working life. This is due to rise in income to a good level and spirit of self employment and empowerment in the people.

OBJECTIVES OF THE RESEARCH:

The main objective of this study is to find out

the impact of skill development on income and saving of the tribal people.

RESEARCH METHODOLOGY:

Following methodology has been adopted in the study:

(i) Selection of the study area:

Present research study will be conducted in tribal areas of Rajasthan. Rajasthan is basically a rural and agro based state where a huge part of the state falls under hilly and desert area. Monsoon always fails in the state and agriculture suffers a lot due to scanty rain. The people migrate in neighboring areas in search of employment. Therefore, to skill the people to generate employment opportunities in this region is very necessary. Government is trying in this direction therefore it is important to assess the impact of skill development on the socio-economic development and quality of life of the people living in tribal areas of Banswara.

In the light of this, Rajasthan is selected for the study. Rajasthan is mainly divided in seven divisions. We have purposely selected Udaipur division for the present research. Udaipur division is basically tribal dominated where a huge part of the population lives in hilly areas and in forests. There is no source of livelihood besides agriculture and livestock. If these tribal people get the skill to use the available local resources to get employment then the problem of unemployment can be reduced. So we have selected the Udaipur division for our study.

There are six districts in Udaipur division. We have purposively selected the district Banswara for the present study. A large population of this district is tribal.

(i) Sample Design:

We have selected three blocks from Banswara district with the help of simple random sampling. Out of each block we have selected 1 villages randomly, it consists the sample of 3 villages. We have selected 10 respondents from each village randomly. This consists a sample of 30 respondents.

(ii) Collection of Data:

Present study is based on primary and secondary data both. The primary data relating to the study will be collected through a perfectly prepared schedule which will be filled by the researcher himself.

Secondary data relating to the study will be collected through various government and nongovernmental (NGOs) reports, publications, journals, books and published and unpublished articles, reports etc.

(iii) Analysis of the data:

The analysis of the collected data has been done through various statistical tools like average, percentage, correlation regression etc. The hypothesis relating to the study will be tested through t-test.

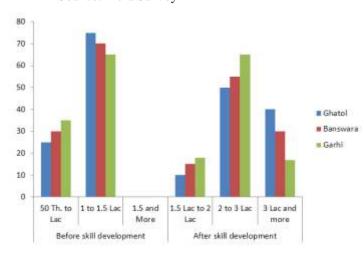
RESULTS AND DISCUSSION:

Impact of skill development on Income:

It is a well known fact that due to skill development, income of the skill dwellers has been increased at a good pace. Here we have tried to find out the impact of skill development on income of the respondents. It is shown in following table:-

Table -1: Change in the income ofrespondents due to skill development

Blocks	Before skill development				After skill development			
	50 Th. to 1 Lakh	l to 1.5 Laich	1.5 Lakh and More	Total	1.5 Lakh to 2 Lakh	2 to 3 Lakh	3 Lakh and more	Total
Ghatol	25	75	- Si (100	10	50	40	100
Baraswara	- 30	70		100	15	55	30	100
Garhi	35	65		100	18	65	17	100
Total	90 (30%)	210 (70%)	31	300	43 (14%)	170 (57%)	87 (29%)	300



Source: Field Survey

Data reveals that 25 percent respondents of Ghatol, 30 percent of Banswara and 35 percent respondents of Garhi reported that their annual income was between Rs. 50 thousand to 1 Lakh per year.

On the other side 75 percent respondents of Ghatol, 70 percent of Banswara and 65 percent respondents of Garhi reported that their annual income was between Rs. 1.00 Lakh to 1.50 Lakh.

As a whole 30 percent respondents reported that their annual income was between Rs. 50 thousand to 1 Lakh, while rest 70 percent respondents annual income was between Rs. 1.00 Lakh to 1.50 Lakh per year.

It can be concluded that before skill development of the respondents earns Rs. 1.00 Lakh to 1.5 Lakh per year.

It can also be observed from the table that after skill development 10 percent respondents of Ghatol, 15 percent of Banswara and 18 percent respondents of Garhi reported that their annual income lies between Rs. 1.5 Lakh to 2.00 Lakh per year.

50 percent respondents of Ghatol, 55 percent of Banswara and 65 percent of Garhi reported that their annual income is between Rs. 2.00 Lakh to 3.00 Lakh per year.

In the same way 40 percent respondents of Ghatol, 30 percent of Banswara and 17 percent respondents of Garhi reported that their annual income was between Rs. 3 Lakh or more per year.

As a whole 14 percent respondent's income was between Rs. 1.5 Lakh to 2 Lakh, 57 percent respondent's income lies between Rs. 2 Lakh to 3 Lakh while 29 percent respondent's income was between Rs. 3.00 Lakh and more per year.

It can be concluded that after skill development, respondent's income has been raised at a great extent.

Here we have made an attempt to test the statistical significance of the rise in income of respondents after skill development. Following hypothesis has been framed here:

H_o: There is no significant increase in

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the income of the respondents after skill development.

 H_{A} : There is significant increase in the income of the respondents after skill development. It is shown in the table.

Table- 2 : Results of t- test

Block	Income before skill development	Income after skill development	D	s	t value	P value
Ohatol	8000	16000	8000	1550.38	11.35	0.000
Banswara	7500	18000	10500			
Garhi	8000	20000	12000			

Source: Computed

Here

$$\frac{1}{D} = \frac{30500}{3} = \Rightarrow 10166.66$$

$$S = \sqrt{\frac{\Sigma(D-\bar{D})2^{\Box}}{n-1}} \Rightarrow 1550.38$$

$$t = \frac{D}{S} \sqrt{n}$$
$$= \frac{10166.66}{1550.38} \sqrt{3} = 11.35$$

Conclusion:- Here calculated value of students " difference test is 11.35 while the table value of 't' is 2.92 at 5% level of significance.

Since calculated value of "test is higher than its table value, so our null hypothesis is rejected and it can concluded that there is significant increase in the income of the people after skill development.

Impact of skill development on saving capacity of the respondents:

It has been observed during the survey that before skill development the income of the respondents was very low therefore their saving capacity was very low but after skill development their income has been raised therefore their saving capacity has been enhanced. It is shown in following table:-

Blocks	Before	skill develops	After skill development			
	Low	High	Total	Low	High	Total
Ghatel	80	20	100	8	92	100
Banswara	90	10	100	12	88	100
Gathi	85	15	100	10	90	100
Total	255 (85%)	45 (15%)	300	30 (10%)	270 (90%)	300

Source: Field Survey

Data reveals that 80 percent respondents of Ghatol, 90 percent of Banswara and 85 percent respondents of Garhi reported that their savings was low before skill development.

On the other hand 20 percent respondents of Ghatol, 10 percent of Banswara and 15 percent respondents of Garhi reported that their savings was high before skill development.

As a whole 85 percent respondents reported that their income was low while rest 15 percent respondents reported that their savings was high before skill development.

It can be concluded that the savings of most of the respondents were low before skill development.

After skill development 8 percent respondents of Ghatol, 12 percent respondents of Banswara and 10 percent of Garhi reported that their savings are low.

On the other hand 92 percent respondents of Ghatol, 88 percent of Banswara and 90 percent respondents of Garhi reported that their savings are high after skill development.

As a whole 90 percent respondents reported that their savings has been increased after skill development while only 10 percent respondents denies it.

It can be concluded that due to skill development saving capacity of respondents has been enhanced.

Here we have made an attempt to test the statistical significance of the increase of saving due to skill development. We have taken the data of average monthly savings of the respondents. Following hypothesis has been framed here:-

 H_{o} : There is no significant increase in the savings of the respondents after skill development.

 H_A : There is significant increase in the savings of the respondents after skill development.

It is shown in following table:-

Table- 4: Results of t- test

(in Rs.)

Block	Before skill development	After skill development	D	S	t -value	P- value
Ghatol	2000	8000	6000	3362.33	3.40	0.00007
Banswara	4000	8000	4000			
Garhi	3000	7000	4000			

Source: Computed

Here
$$\sum_{D}^{-} = \frac{\sum D}{n} = \frac{14000}{3} \Rightarrow 4666.66$$

 $S = \sqrt{\frac{\sum (D - \overline{D}) 2^{\square}}{n - 1}} = \sqrt{\frac{22610622.73}{2}} = 3362.33$
 $t = \frac{\overline{D}}{S} \sqrt{n}$
 $= \frac{11431.92}{3362.33} = 3.40$

Conclusion:- Here calculated value of " test is 3.40 while table value of t is 2.02. Since calculated value is higher than table value, so our null hypothesis has been rejected. It can be concluded that respondent's savings has been significantly increased after skill development.

POLICY MEASURES:

Following policy measures has been suggested by the researcher . These are as follows;

1.It is very important to identify the areas where skill development is needed. It will help the people of low skill areas.

2.Government should help the nongovernmental organizations (NGOs) ,it will boost them to help in skill tracking in remote areas. 3.A perfect planning should be done for skill development in the study area.

4.A list of experts on skill development should be prepared which will help the skill development in future.

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