



Skill Development in Punjab: A Critique Study of Initiative, Challenges and Way Forward

Jasveen Kaur & Manu Dogra

Guru Nanak Dev University, Amritsar, Punjab, India

Abstract

India is said to have a skilled workforce of 500 million by 2022 (Business Standard, Jan 13, 2015). To meet this objective, various initiatives have been taken across different states of the country. The present study is a pioneer study focused upon studying the working of skill development centres in Punjab. The first ever published annual report of the Punjab skill development mission has been analyzed using vertical statement analysis. Besides, a survey has been conducted across the skill development centres amongst the three major cities of Amritsar, Jalandhar and Ludhiana using structured questionnaire. The study has been quite useful in getting constructive feedback from the centre heads of skill development centres. The challenges faced by the centre heads and their valuable suggestions have also been discussed in detail in the paper. The centre heads believe that the skill development programs should be promoted by the government to ensure people take them seriously. As these courses are provided free of cost by the centres, majority of the students and in few cases the parents as well, do not take these training programs seriously. Hence it has been suggested that a 'penalty clause' should be added in the admission prospectus whereby students should be penalised if they leave the course in-between. Moreover, it is advised that all possible efforts should be made to ensure employability of the students once they complete the course. The paper also throws light on the problems faced by the respective centre heads in acquisition of students, retention of students, realization of timely payment from the government and mobilization support from various departments.

Key words: Skill Development, Student Acquisition, Placement, Economic Growth, Skill Gap

JEL Classification: I25

Paper Classification: Research Paper

Introduction

Skill development is inevitable for the economic growth of a country. For the economy to grow well, a healthy growth in manufacturing and tertiary sector is required. India is said to have a skilled workforce of 500 million by 2022 (Business standard, Jan 13, 2015). To meet this objective, various initiatives have been taken across different states of the country such as the formulation of the national skill development policy, delivery of modular employable schemes, up gradation of existing institutions through World Bank and government of India funding, as well as private partnership model.



National Skill Development Mission

The National Skill Development Corporation (NSDC) is a Public Private Partnership (PPP) model in India, under the Ministry of Skill Development & Entrepreneurship (MSDE). It aims to promote skill development by catalyzing creation of large, quality and for-profit vocational institutions. (<https://www.nsdcindia.org/New/nsdc-profile>)

Skill Development Mission in Punjab

The Governor of Punjab through its notification dated 2nd September, 2014 has constituted Punjab Skill Development Mission. The Mission is a single point of contact within the Government to devise and guide skill development schemes across the Department. (<http://psdm.gov.in/genesis-and-rationale.php>)

Literature Review

Grover and Dak (1986) have carried out a study in Haryana state during 1982-83 in three randomly drawn districts. A Pre-tested interview schedule has mainly been used as a main tool for data collection. The authors suggested that there is a need to identify successful entrepreneurs who can be encouraged to train small entrepreneurs. Hussain (2005) has discussed about the emergent and recurring need of skill development efforts for achieving higher productivity in Pakistan. He has further cited examples of vocational training system in the United Kingdom, Germany and Japan. The skill development council, Lahore was established in 1995 and till date it has arranged training and re-training of more than 75,850 educated youth. Moorosi (2009) has done a gender analysis of skill development in South Africa. The study reveals that most of the existing teachers who are not adequately qualified and skilled are women who were denied proper teaching training in the past. It has been suggested that the programmes that have the potential to deepen the pattern of inequality in skill development, educational institutions and the labour market need to be seriously questioned. Agrawal et al. (2011) have studied the employment status of skilled manpower and the shortage of skilled personnel in two districts namely, Gurdaspur in Punjab and Singrauli in Madhya Pradesh. The study concludes that with the knowledge about traditional skills already in place, it is only a matter of appropriate training and financial support, which can enhance the economic development of the people in the region. Groener (2013) has concluded that some political and economic changes during the course of the transitions have created possibilities to redress some structural racial inequalities in terms of skill development. The author believes that there are certain structural and pedagogical barriers as likely causes for low completion rates of skill development courses and concludes that the structural reforms are required to ensure favourable conditions. Sharma and Nagendra (2016) have discussed the current state of vocational education and training and have reviewed the vocational training models of the emerging economies of China, Brazil and Singapore. The study reveals that India is the youngest workforce country in the world which means that the country can be one of the largest providers of workforce to the world. The active involvement of Public private partnership ensures better supply of skilled workforce. Tara and Kumar (2016) have highlighted the critical need for creating an encouraging environment for skill development in India. The interview excerpts of an interview with S. Ramdorai, Chairman, National skill development agency have been given, which reveals that public private partnership models have succeeded in unleashing a significant amount of entrepreneurial energy in skill development. Venkateshwarlu et al. (2016) have discussed about the importance of skill training and its impact on the GDP of India. The role of IGNOU in skill development training has also been discussed. The authors have suggested that there is an emergent requirement of establishing

skill development institutes in IITs, NITs and IIITs. Besides, conferences and workshops on skill development should be conducted. A skill development training programme in electrical engineering may help to meet the rising demand of electricity in the country. Kahlon (2017) has discussed the problems and challenges faced by skill development mission in Punjab. It has been observed that majority of people in Punjab have hereditary skills and do not go for a formal training. Besides, there is dearth of good trainers who are ready to impart skill based education. The author suggested that practical training (Hands-on-training) is required for trainers and quality trainers should be hired to train youth. More funds should be invested in the infrastructure development of these centres. Hepner & Lotter (2018) have presented a case study to throw light on challenges of training programs and further to highlight their pedagogical practices. The paper also discusses the participation in vocational education and training by indigenous people. Deeming & Smyth (2018) have opined in their paper that there is one thing 'developing' and 'developed' countries have in common: the shortage of good jobs and a decent income for all. The need of the hour is to develop active labour policies which comprise a wide range of tools, work experience programs, training, assistance in job search and wage related subsidies. Jain et al. (2019) have viewed skill development as a medium to get out of the unemployment trap in developing countries. The study further asserts on the basis of investigation that despite investment in development of skill promoting programs, there is very low participation and completion rate in them. Further, with the help of a field experiment in India, the study finds that the government needs to offer subsidies to increase the participation in spoken English programmes. Hence, to overcome barriers to skill development, a multidimensional policy solution is required.

Locale of the Study

The study is primarily focused on Punjab state located in the northern part of the country. Punjab state is divided into three major regions Majha, Malwa and Doaba. Out of Majha, Malwa and Doaba belt, Amritsar has been selected from Majha, Ludhiana district from Malwa, and Jalandhar from Doaba, these being the progressive districts in the belt.

Skill Training Centres in Amritsar

- M/s Yashaswi Academy for Skills
- Safeducate Learning Pvt. Ltd.
- Team Lease Services Ltd
- Health Skill Development Centre

Skill Training Centres in Ludhiana

- IL & FS Skills Development Corporation Limited
- ASTM Skills Pvt. Ltd
- Centum Learning Limited
- Gram Tarang Employability Training Services

Skill Training Centres in Jalandhar

- AISECT
- M/s IL&FS Skill Development Corporation

Research Methodology

Need & Scope of the Study

Past literature review gives significant evidence of studies aimed at understanding the mechanism of skill impartment in India and in some cases, across countries also. Besides, a survey of entrepreneurs has also been done in few studies to understand the skill demand and supply status. Considering the state of Punjab, few studies have been conducted using secondary data, to understand the challenges faced by skill development centres in Punjab. The past literature does not give any evidence of a study conducted in Punjab state using primary data by eliciting responses from the centre heads of skill development centres operational in the state. This is because the mission has just been constituted in the state, i.e., in the year 2014 and it should be noted that the mission has till date published and circulated only one annual report.

Considering the gap analysis, the present study is a pioneering study focused upon studying the working of skill development centres in Punjab. The centre heads of all the skill development centres operational in Amritsar, Jalandhar and Ludhiana districts have been interviewed by using a structured questionnaire to elicit responses with respect to the type of skill training provided in the centre and their opinion with respect to the curriculum, infrastructure and faculty present in the centre. The questionnaire has been developed based on past literature review, reports of skill development mission and of planning department, Government of Punjab. The department of planning, Punjab government has underlined the importance of infrastructure, quality of trainers or faculty, skill gap and placement component in the smooth functioning of skill impartment in the state. The ICRA Management Consulting Services Limited (2010) has given a skill development value chain in its report which highlights the importance of curriculum, assessment and certification, placement linkages and infrastructure in the promotion of skill development. Also, Mehrotra et al. (2014) have identified 'lack of link between theory and practice' as a reason of deficiency in effective skill impartment. Besides, Sharma and Nagendra (2016) has also identified skill mismatch as an important factor detrimental to the growth of skill development in the country. Hence, past literature helped in the development of a structured questionnaire as an instrument. Also, an in-depth discussion revealed the challenges faced by the training partners in the smooth working of their operations and certain suggestions have been given by them to further strengthen this novel, noble and remarkable initiative of Punjab state government.

Objectives of the Study

- To assess the financial spending of Punjab skill development mission for promoting skill development in Punjab.
- To assess the quality standards maintained at the skill centers in Amritsar, Jalandhar and Ludhiana districts of Punjab.
- To understand the challenges faced by the centre heads in the smooth functioning of skill centers, thereby, eliciting suggestions from them for an improvement in the system.

Database and Methodology

The present study is based on the skill development mission initiated by the Punjab Government in the year 2014. In specific, the skill development centres operational in the districts of Amritsar, Jalandhar and Ludhiana have been studied. There are, at present, four skill development centres in Amritsar, two in Jalandhar and four in Ludhiana. Hence, the entire universe, for the research problem under consideration, has been taken for the study.

The study presents a financial analysis of the first ever annual financial results announced by the Punjab skill development mission since its inception. The annual report of the year 2015-16 has been uploaded on the website. A vertical financial analysis has been done of the Income & Expenditure statement and the Balance sheet of the annual report. Further, many journals, magazines and newspapers have been referred to, to get better insight and understanding.

To understand the functioning and mechanism of the skill development centres operational in Punjab, a structured questionnaire has been prepared. A structured interview has been conducted across all centre heads of these skill centres to understand their functioning, the challenges faced by the centres and the suggestions of the centre heads have also been compiled.

The past literature review gave indications of certain important factors having significant impact on skill training mission.

Empirical Results

Results based on the Annual Report of Punjab Skill Development Mission

Punjab skill development mission has uploaded its first ever annual report since its inception in 2014. The report comprises Income & Expenditure statement and a balance sheet. These financial statements have been analyzed using vertical analysis.

An analysis of Income & Expenditure account and Balance sheet gives the following information:

- The skill development mission in Punjab is spending only 1.23 percent of its Grant-in-Aid on advertisement expenses. In a conversation with the Centre head, Multi skill development centre, it was observed that the centre team has to approach the households in rural, semi-urban and urban areas to encourage students for joining skill development courses. The process involved approaching and convincing parents of the prospective students to make them understand the importance of skill courses and their effective contribution towards employability. If the government promotes its skill development courses through advertisement, promotional campaigns and awareness camps, these courses can be promoted in an effective manner, which will lead to an increase in the number of admissions. The courses are provided free of cost to the students and that's why they are not taken seriously by the wards and the parents also. The need of the hour is to create awareness amongst the masses that doing a skill development course will make them far more employable than doing any non-vocational course.
- More academicians should be hired to promote the courses at a mass scale. Presently the mission is spending approximately 23.65 per cent of its aid on the salaries of its staff. The purpose of the mission is to create awareness amongst masses regarding skill development courses so that the youth of the state is easily employable, can be happily consumed by the industry and can even think about self-employment by starting his/her own venture. All this is possible, if primarily the youth is aware of the benefits associated with these courses and they take maximum advantage of the same. According to the Centre Heads, students do not take these courses seriously. High absenteeism and turnover are major issues with wards of uneducated parents.
- A vertical analysis of Balance sheet depicts that a total of 0.08 per cent has been spent on computers as fixed assets. As more professional staff will be hired by the mission, this requirement will certainly increase which will, no doubt, lead to an increase in productivity.

- A further analysis in the form of comparing the financial statements of the current financial year with the previous year would have been quite useful. But, since the mission has reported only one annual report till date i.e. of the financial year 2015-16, this comparison is not possible at this stage.

Survey Findings

- A structured interview using a structured questionnaire has been conducted of all centre heads of respective skill development centres operational in the city of Amritsar. The survey findings depict the following results:

Opinions of Centre Heads of Skill centre in Amritsar

- The centre heads gave an average rating of 3.5 to the curriculum followed in the centre. This is more because of the reason that the students getting admissions to these courses are primarily matriculation pass or 12th pass and their intellectual level is low. The survey findings reveal that the curriculum is planned in a way that it is easily understandable for these students.
- The centres have built classy, high-tech infrastructure and hence, the centre heads have given an average rating of 4.5 to their infrastructure.
- There are standardized guidelines relating to appointment of faculty in the centre. One of the centre head told that it is mandatory for the faculty deployed for construction courses to have an engineering degree with a minimum experience of five years. Besides, for all other courses like Hospitality & tourism, Retail, construction, capital goods, apparel, food and food processing, logistics and BFSS, standardized guidelines with respect to qualification and experience have been laid down by the government. For beauty and wellness courses, depending upon the nature of the course, a compromise of academic qualification is permissible but relevant experience in their respective field is required. As a result, the centre heads gave a mean rating of 4.25 to their faculty.
- The governance and administration component has been rated as 3.75 on an average by the centre heads. A little more flexibility and reforms introduced by the state government will probably boost the confidence and morale of the centre heads.
- Centre head, when asked about their alliances and partnerships have a long list to speak about. No doubt, the placement component is the lifeline of these skill centres and they have very strong alliances and partnerships to support the same. The centre heads gave a mean rating of 4.5 to the partnership component. The major alliances as told by the centre Head, MSD are with Tata Motors, Mahindra & Mahindra, Sun Pharma, Vardhman, Hyatt, Country Inn, Best Western, Best Price, Metro, Reliance Fresh and Axis securities.
- The student evaluation component has been rated as 3.5 by the centre heads. The evaluation of students is done by an external team i.e. sector skill council. The council sends the team of assessors. The trainees undergo theory exam, viva and practical as well before getting certified by the centre. The entire process of viva and practical is video graphed to ensure strict vigilance.

Opinions of Centre Heads of Skill centres in Jalandhar

- The centre heads in Jalandhar gave an average rating of 4 to the curriculum component as they consider it of utmost importance.

- The centre heads have given a mean rating of 5 to the infrastructure component.
- Since there are standardized guidelines relating to appointment of faculty, the centre heads gave it a rating of 4.5 on an average.
- The governance and administration component has been rated at 5 by both the centre heads in Jalandhar as they truly exhibit firm confidence on their governing mechanism and their support staff.
- For partnership and alliance component, both the centre Heads were quite confident about the materialization of more alliance deals for training and placement of students and hence they gave an average rating of 3.5 to partnership component.
- The evaluation of students is done by an external team i.e. sector skill council. The centre heads rate the evaluation component by giving an average score of 4 to it.

Opinions of Centre Heads of Skill centres in Ludhiana

- The centre heads in Jalandhar gave an average rating of 4.5 to the curriculum component. Ludhiana is a highly industrialized district and hence the centre heads consider that they have better exposure which gives them an advantage over other districts.
- The centre heads have given a mean rating of 4.5 to the infrastructure component.
- As discussed earlier, there are standardized guidelines relating to appointment of faculty, hence the centre heads gave it a rating of 5 on an average.
- The governance and administration component has been rated at 4.75 by the centre heads in Ludhiana as they truly exhibit firm confidence on their governing mechanism and their support staff.
- For partnership and alliance component, the centre heads have given an average rating of 4.5 as in such an industrialized district they are able to provide better training platforms and better placement opportunities to their trainees.
- As discussed, the evaluation of students is done by an external team sector skill council. The centre heads have given a rating of 4.25 to it.

Other Key Facts

- The centers follow strict and disciplined regime to ensure professionalism at work. All the employees (including centre head) follow biometric attendance system at Multi Skill Development Centre, Amritsar. Even the student's attendance happens using biometric machines. There are cameras installed in classes to maintain disciplined environment.
- The source of finance for the skill centres is primarily, the state government.
- The centre heads were asked about their opinion whether they consider the curriculum to be in sync with the changed job scenario. The centre heads in Amritsar gave an average rating of 3.25 showing slight agreement to the statement given. While the Jalandhar centre heads gave a mean rating of 4 and the centre heads in Ludhiana gave a mean rating of 4.5.
- As the centres have maintained quality infrastructure, they showed high disagreement towards the statement that there is lack of modern infrastructure in the institution.
- Besides, all the centre heads gave strong affirmation to the fact that the quality of training at their centres is high with due emphasis on skill acquisition.

Challenges faced by the Skill Development Centres in Amritsar

The centre heads were interviewed to understand the challenges faced by them in the smooth functioning of their operations. The interview excerpts and survey findings reveal the below given results:

- The students lack rigor and enthusiasm towards work. Even parents, at times, behave so irresponsibly that the very essence of the course is undermined. One of the centre head told the interviewer that parents are not ready to take the onus of responsibility for their wards. They can have their child sitting idle at home, instead of helping him in skill acquisition. In one incident, since a student was quite irregular in the class, the centre head inquired about the reasons of high absenteeism from the student concerned. The student told the centre head that since his parents are out for some ceremonial occasion, they need to have somebody at home the whole day, he was being told by his parents that since his course is a free of cost course, he should stay at home taking frequent leaves and his younger brother enrolled with a college, paying exorbitant fees should go to the college every day, at any cost. This mindset of the parents is very discouraging both for the students and for the centre heads.
- One of the centre heads is of the opinion that their return gets quite delayed because of the realization cycle chalked out by the state government. Once the student completes the course, he need to be well placed in the industry and finally the centre has to upload at least three month's salary slips of students post diploma. Once this process is completed, then only the funds are released by the state government.
- There is no restriction on the 'drop out' cases amongst students. Hence, the courses are taken quite easily and with leisure by the students and their parents.
- The district manager, Team Lease Services Pvt. Ltd. opined that the students after completing the course are either not interested to join the job or they leave the job after joining which certainly brings forth bad name to the training centre.

Challenges faced by the Skill Development Centres in Jalandhar

- AISECT centre heads believe that the most challenging task in skill impartment and training is placement that is, working on ensuring that the batch is well employable at the end of training session. While IL& FS centre head believes that the delay in payments (even initial payment) caused by the state government is very challenging and obstructive for the smooth functioning of skill impartment task. There is major problem in resolving reimbursement issues as well. Similarly, the students are not at all ambitious; they show unwillingness in taking entry-level jobs.

Challenges faced by the Skill Development Centres in Ludhiana

- ASTM centre head finds the compliance related issues to be most challenging. Mr. Pankaj advised that the focus should be on quality mobilization and compliance should be followed as per project guidelines. He believes placement is a major issue to ensure compliance to.
- Another area which is quite challenging for the centre heads has been raised by the centre head of Centum Learning Ltd. He believes that there is lack of mobilization support from relevant departments. Besides, there is limited scope of local jobs and students are not interested to leave their hometown for jobs. Besides, he believes that there is lack of awareness at block level or at village level regarding skill impartment courses. Also, there is unavailability of government impaneled employers.

- The centre head of IL&FS skill Development Corporation believes that there are certain migration related issues in skill impartment as majority of youth need to migrate to other state for placement opportunity. States with slower economic growth rates have lower job opportunities. Also, the industry violates labour laws by not providing the salary based on state wage structure, which is a major cause of job dissatisfaction. There is also lack of placement opportunities for the trained students. Another major flaw, as discussed by other centre heads as well, is present in the funding system. There is delay in realization of funds; the earmarked timelines are not at all followed in funding.
- The centre head, Gram Tarang Employability Services, Ludhiana, believes that the government should create awareness amongst youth with respect to the skill development courses. Certain promotional campaigns spreading the importance of skill development courses, that too, from government is highly required as people have a tendency to take the word of government quite seriously comparative to private training partners.

Suggestions for improvement in the system

The centre heads were kind enough to give suggestions for improvement in the present system of skill impartment. These suggestions have been given below:

- It has been suggested that some clauses of 'penalty' should be added in the admission form to overcome the problem of 'drop-outs'. If students leave the course in-between or show high absenteeism, they should be penalized.
- An Affidavit should be taken from parents as well as the students to ensure completion of the course by the student, once he joins.
- There should be more involvement of industry in the task of skill impartment. The government may consider issuing some kind of notification to industry for giving priority in recruitment to those candidates who have completed skill training from these skill centres.
- Timely payment from government should be encouraged. This issue has been raised by many centre heads across all three sample districts.
- There should be some reservation of jobs for the students getting trained from the state government skill development centres.
- The Centre Head, Healthcare skill development centre, believes that the government should encourage private sector for the placement of trainees getting trained in healthcare sector.
- It should be encouraged that the training provided to the students must be, in accordance with the requirements of the Industry.
- Government should be very proactive in spreading awareness regarding skill training programs. As per the centre head, M/S IL&FS Corporation, Jalandhar, at least 30 per cent of the exchequer funds should be spent on awareness campaigns. The centre head, AISECT, Jalandhar also opines that a counseling program to create awareness and understanding amongst youth is of utmost importance.
- An overall cooperative effort, in a coordinated manner should be encouraged in the skill development process.
- The government should send inspection teams regularly to the centre to ensure strict vigilance.

- Establishment of skill development community, mobilization cum counseling centre at block level should be encouraged.
- The centre head at Centum Learning Ltd, Ludhiana believes that the candidate's financial entitlement should be restructured so that the students start taking the courses seriously.

Summary & Conclusion

Globalization, knowledge and competition have intensified the need for highly skilled workforce in both the developing and developed nations as it enables them to accelerate the growth rate of their economy towards higher trajectory. Today all economies need skilled workforce so as to meet global standards of quality, to increase their foreign trade, to bring advanced technologies to their domestic industries and to boost their industrial and economic development. Thus, skills and knowledge becomes the major driving force of socio-economic growth and development for any country (Saini, 2015).

Generally children and parents prefer to enter the general academic schools, however, unlike India; the Chinese government encourages the adoption of vocational education by incentivizing it financially (Mehrotra, 2013). Considering the problems faced in acquisition and retention of students, by the skill development mission in Punjab, similar initiatives implemented in a suitable manner can prove to be quite useful.

A state-level strategy based on quality training and effective measures of improvement will certainly lead to an increase in productivity and diversification of the economy, thereby improving the standard of living.

Future Research Directions

As skill development mission has been set up in Punjab in the year 2014, a lot of scope is there in future, to do financial analysis of its financial statements, to study the trend of increase in student enrollment over a period of time. Besides, state-wise comparisons of skill development missions will be quite helpful in estimating the performance of state level missions.

References

- BS Reporter (2015, January 13). India targets 500 mn skilled workers by 2022: Rajiv Pratap Rudy. *Business Standard*. Retrieved from http://www.businessstandard.com/article/economy-policy/india-targets-500-mn-skilled-workers-by-2022-rajiv-pratap-rud115011301402_1.html
- Deeming C., & Smyth, P. (2018). *Reframing global social policy: Social Investment for Sustainable and Inclusive Growth*. UK: Bristol University Press.
- Institute of Applied Manpower Research, Government of India, Planning Commission. (2011). *Skill mapping in two districts: Gurdaspur (Punjab) and Singrauli (Madhya Pradesh)*. Retrieved from http://iamrindia.gov.in/writereaddata/UploadFile/nsdc0report_1849.pdf
- Groener, Z. (2013). Skill development and structural change: Possibilities for and limitations of redressing structural racial inequalities in South Africa. *International Review of Education*, 59(6), 723-749.
- Grover, R.P., & Dak, T.M. (1986). Skill Development and rural industrialization in Haryana: A Socio-economic analysis, *Indian Anthropological Association*, 16(2), 139-147.

- Hussain, T.M. (2005). Skill development, Productivity and Growth. *The Pakistan Development Review*, 44(4), 1153-1155.
- Jain, T., Maitra, P., & Mani, Subha. (2018). Barriers to skill acquisition: Evidence from English training in India. *World Development*, 114, 314-325.
- Kahlon, A.K. (2017). Skill development mission in Punjab: Key Challenges, hindrances and possible solutions. *International Journal of Science, Technology and Management*, 6(2), 854-857.
- Moorosi, P. (2009). Gender, skill development and poverty reduction. *Empowering Women for Gender Equity*, 81, 110-117.
- Punjab Skill Development Mission.(2015-16).Annual Report. Retrieved from <http://psdm.gov.in/pdf/reports/1-Annual-Report-2015-16.pdf>
- Sharma, L., & Nagendra, A. (2016). Skill development in India: Challenges and opportunities. *Indian Journal of Science and Technology*, 9(48),1-8.
- Tara, N., & Kumar, S. (2016). Skill development in India: In conversation with S. Ramadorai, Chairman, National Development Corporation, former CEO, MD & Vice-Chairman, TCS, *IIMB review*, 28(4), 184-185.
- Venkateshwarlu, N., Sharma, R., & Agarwal, A. (2016). Skill development training Programme: A Case study of IGNOU. *Global Journal of Enterprise Information system*, 8(4), 66-70.

Authors' Profile

Jasveen Kaur is Ph.D. in CRM, postgraduate in MBA (Marketing & HR) (gold medalist), Economics Hons. with Psychology graduate (gold medalist), and is currently Chairperson/Head of department in University Business School (UBS), Guru Nanak Dev University, Amritsar (Punjab, India). She has teaching and research experience of about 23 years. She is an active member of various academic and research bodies and is on the editorial boards of several journals. She has numerous research publications in varied referred national and international journals of repute. She is working on various research projects at national and international level. She has also won prestigious awards, medals and honors for recognition of her research including in IITs and IIMs. She conducts workshops, training sessions and delivers inspirational lectures for Academia, Industry and professional bodies. She also provides support in different women empowerment activities, health & sanitation activities and as contribution to community & society.

Manu Dogra is MPhil in Finance, postgraduate in MBA (Finance & Marketing) (with distinction), commerce graduate with NCFM certification in financial markets and is currently pursuing Ph.D. in Banking. She has teaching and research experience of about nine years. On co-curricular front, she has been a coordinator of entrepreneurship club and finance club of management department in Guru Nanak Dev University, Amritsar and Lovely Professional University, Phagwara, Punjab, India respectively. She has six research publications in varied journals of repute. Also, she has been awarded with commendable positions for three continuous years by Competition success review magazine for her essay-writing skills.
