



**GOVERNMENT OF KARNATAKA
SKILL DEVELOPMENT, ENTREPRENEURSHIP & LIVELIHOOD
DEPARTMENT**



Empowerment through livelihood

**ANNUAL REPORT: 2018-19
SANJEEVINI KSRLPS**

Office of the Mission Director

"SANJEEVINI" - Karnataka State Rural Livelihood Promotion Society

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“SANJEEVINI” – Karnataka State Rural Livelihood Promotion Society

The Government of India, Ministry of Rural Development has restructured SGSY as “Aajeevika”- National Rural Livelihoods Mission (NRLM) and being implemented from 2010-2011. The State Government is implementing this scheme in the phased manner through Karnataka State Rural Livelihoods Promotion Society which was established on 11.12.2011 and the society was named as “Sanjeevini”.

In the first phase twenty taluks spread over five districts namely Mysore (H D Kote, Hunasur, Nanjangud, T Narasipura), Tumkur(Pavagada, Chikkanayakanahalli, Madhugiri, Sira), Gadag(Shirahatti, Naragund, Gadag, Mundargi, Ron) Koppal (Yalburga, Kushtagi, Koppal) and Uttar Kannada (Ankola, Joida, Kumta, Yellapura) were approved by the cabinet and were brought under intensive strategy during the year 2014-15.

Based on the Backwardness of the taluks as per Dr. Nanjundappa Committee report, additional taluks are covered under intensive strategy. The phase wise districts and blocks covered under intensive strategy are provided in Table1.

Table 1: Intensive strategy phasing plan

Phase	Year	Districts	Taluks
I	2014-15	5	20
II	2015-16	20	64
III	2016-17	19	47
IV	2018-19	30	34

Details of Progress of Sanjeevini during the year 2018-19

Pertaining to KSRLM budget allocation, for 2018-19 Annual Action Plan which is approved by the Empowered Committee of Government of India is as follows:

Table 2: Budget details

Sl. No.	Details	Allocation (Rs. In lakhs)		
		Central	State	Total
1	NRLM	11183.34	7455.56	18638.90
2	DDUGKY	10232.40	6821.60	17054.00
3	RSETI	2587.14	0.00	2587.14
	Total	24002.88	14277.16	38280.04

Staff Recruitment:

Recruitment process is completed at State, District and Taluk levels 364 officers/staff are working. Details of staff are as follows:

Table 3: Staff details

Unit	Number of staff
State Mission Management Unit (SMMU)	29
District Mission Management Unit (DMMU)	74
Taluk Mission Management Unit (TMMU)	261
Total	364

District-wise recruitment details:**Table 4: District-wise staff details**

Sl. No	District Name	DMMU	TMMU	Total
1	Bagalkote	2	8	10
2	Bangalore rural	2	6	8
3	Bangalore urban	4	1	5
4	Belgaum	0	11	11
5	Bellary	2	2	4
6	Bidar	2	5	7
7	Vijayapura	1	10	11
8	Chamarajanagara	4	9	13
9	Chikballapura	2	1	3
10	Chikmagalur	1	2	3
11	Chitradurga	2	11	13
12	Dakshina Kannada	1	9	10
13	Davanagere	3	10	13
14	Dharwad	2	1	3
15	Gadag	4	22	26
16	Kalburgi	3	1	4
17	Hassan	1	11	12
18	Haveri	2	6	8
19	Kodagu	1	1	2
20	Kolar	1	2	3
21	Koppal	6	14	20
22	Mandya	2	14	16
23	Mysore	6	31	37
24	Ramanagara	3	9	12
25	Raichur	2	4	6
26	Shimoga	3	5	8
27	Tumkur	2	23	25
28	Udupi	1	4	5

Sl. No	District Name	DMMU	TMMU	Total
29	Uttara Kannada	7	28	35
30	Yadagir	2	0	2
Total		74	261	335

Institution Building and Capacity Building:

Mobilization of poor to form their 'own institutions' is the most important prerequisite and the core investment for large scale poverty reduction. NRLM would organize all poor households (women) in to aggregate institutions of the poor that provide them with voice, space and resources. These platforms 'of the poor' and 'for the poor' would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. Building and sustaining institutions of the poor at various levels would be for collective action, greater solidarity, bargaining power, economies of scale and larger linkages.

The Gram Panchayat Level Federation will select a local CRP, to carry the social mobilization and capacity building process. The federations will then analyze training requirements and conduct training to the existing & new SHGs formed. In addition the GPLF will facilitate preparation of MIP which will be used to release of CIF to the SHGs.

The federation will also facilitate bank linkage and identification of left out families to be mobilized into SHGs and federations. As a part of rural livelihood programme Gram Panchayat level federation will take up convergence activities with Gram Panchayat.

Sl.No.	Year	Blocks	GPs covered
1	2014-15	20	216
2	2015-16	64	575
3	2016-17	47	124
4	2017-18	0	504
5	2018-19	34	1499
Total		131	2918

- Since the past 4 years, Sanjeevini has taken many steps towards institution building and capacity building of SHGs and brought SHGs together to form Ward level and Gram Panchayat level federations.

- By the end of the financial year 2018-19, 1669 Gram panchayaths have covered & formed Gram Panchayth Level Federations.
- LCRPS & MBKs' Honorarium is releasing directly to GPLF Accounts.
- Start fund was released for 610 GPLF at rate of Rs. 40,000/-

Table 5: Progress of Institution Building and Capacity Building in intensive Taluks

Sl. No	Components	2018-19	
		Target	Achievement
1	Number of Gram Panchayats in which intensive strategy initiated	1500	1672
2	Number of villages in which intensive strategy initiated	12000	9526
3	Number of new SHGs promoted by SRLM	4500	3790
4	Number of other SHGs brought into the NRLM fold (after revival/ strengthening/ compliance checks)	40500	60072
5	Total number of SHGs under NRLM fold (5+6)	45000	63862
6	Number of SHGs provided basic training	15000	36288
7	Number of SHGs in which standard book keeping practices introduced	0	37972
8	Number of SHG bookkeepers deployed	0	31722
9	Number of Master book keepers deployed	2500	146
10	Number of SHGs following <i>Pancha Sutra</i>	45000	41290
11	Number of internal CRPs trained in the intensive blocks(MCRPs)	7500	1045
12	Number of WLF formed	4500	8739
13	Number of SHGs holding membership in WLF	45000	57012
14	Number of GPLF formed	1500	1712
15	Number of GLF provided startup fund	3110	610

Financial Inclusion:

The Financial Inclusion process envisages access of the poor to appropriate financial services at an affordable cost. The vision of KSRLPS is to act as a catalyst/facilitator for SHGs to borrow large amount from formal financial institutions for the livelihoods and consumption.

Funding the poor is considered to be a risky proposition by the banks; one of the reasons for the situation is the lack of effective credit delivery mechanism for the poor, besides limited outreach & coverage.

It is in this context that NRLM has taken up the task of promoting Financial Inclusion of the rural poor. That is, delivery of financial services to the rural poor at an affordable cost for poverty reduction and sustainable development. SHG Bank linkage programme is taken as the key strategy for delivery of financial services to the poor in sustainable manner. During 2018-19 nearly 453122 SHGs have been credit linked with banks, with loan amount of Rs. 10234.55 crores.

Strategies adopted for Financial Inclusion:

Active SLBC-SHG subcommittee at state level:

The SLBC-SHG subcommittee under the chairmanship of Additional Chief Secretary, Department of Skill Development, Entrepreneurship & Livelihood (SDEL) has been extremely active and conducting all the quarterly meeting promptly, mandatorily and efficiently. The members of the subcommittee have extended best support to achieve the target. The platform has been used to review the growth in SHG-Bank Linkage and suggest strategies to improve the SHG-Bank Linkage in the state. Banks have promptly responded and supported to the cause.

SHG Bank Linkage Month:

SHG Bank Linkage months were observed and SC/ST SHG Bank Linkage month was observed by a few Banks and made this month successful. Banks participated in the SHG-Bank Linkage on a mission mode, resulting in increase in SHG-Bank Linkage process.

Formation of SHG-Bank Linkage subcommittees under district credit committee (DCC) and block level bankers committee (BLBC):

SHG-Bank Linkage Subcommittees were formed under District Level Credit Committee (DLCC) and at Block Level Bankers Committee (BLBC) to review SHG-Bank Linkage levels and chalk out strategies to accelerate SHG-Bank Linkage and also for recovery of overdue/NPA. Further DCC/DLRC/BLBC were advised to conduct monthly SHG-Bank Linkage Subcommittee meetings to pursue SHG-Bank Linkage and observe one day in a month as Loan recovery day with the support of Zilla Panchayat/Taluk Panchayat to recover overdue.

Meeting with LDMs:

A meeting was held with all the LDMs of the state to drive home the strategies for SHG-BL programmes and also to conduct DCC/DLRC and BLBC meeting effectively and purposefully. Their participation was sought to promote SHG-Bank Linkage and Interest Subvention scheme. The support of LDMs was sought in identification and resolution of operational issues in the SHG-Bank Linkage. The list of possible issues was prepared and shared with LDMs along with clues for resolution.

Meeting with NGOs:

Meetings were held with NGOs seeking their support for SHG-Bank Linkage and also for interest subvention scheme. Further another meeting was held with a major player (SKDRDP) in the field of promotion of SHGs, seeking their support for SHG-BL and also for successful implementation of Interest Subvention scheme. The NGOs in general and SKDRDP in particular played dominant role in ensuring large scale SHG-Bank Linkage. SKDRDP was also prevailed upon to bring indirectly credit linked SHGs to direct SHG-Bank Linkage process so that SHGs can avail interest subvention. SKDRDP agreed to our request resulting in increase in SHG-Bank Linkage levels.

Meeting with Cooperative Banks:

Two meeting were held with Cooperative s banks soliciting their active support for SHG-Bank Linkage programme duly explaining the benefits of Interest Subvention (IS) on loans to SHGs. In response Cooperative banks promised to lend to SHGs and avail IS benefits.

Revolving Fund (RF):

Revolving fund is a grant to the SHGs which is provided to eligible SHGs as an incentive to inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs and also to obtain bank credit in multiple measures of corpus. Target was allocated to the Districts and follow up was made intensively to get the list of eligible SHGs from the districts. The list of eligible SHGs was scrutinized and final list arrived and the RF was released. During 2018-19, 7500 SHGs received Rs. 11.25 crores Revolving Fund.

Community Investment Fund (CIF):

Sanjeevini provided CIF as a resource in perpetuity to capitalize the institutions of the poor against SHGs micro investment/micro credit plan to pursue income generating activities by poorest of the poor women in the SHGs. The disbursement of CIF during 2018-19 is as follows:

Table 10: 2018-19 Progress under Financial Inclusion

COMPONENT	(Rs. In Lakhs)			
	Target		Achievement	
	Physical	Financial	Physical	Financial
Revolving Fund	7500	1125.00	7500	1125.00
Community Investment Fund (CIF)	10000	10000.00	5667	4864.25
SHG Bank Linkage (Disbursement)	415449	800000.00	437820	877175.61

Finance Section:

Table 11: Financial expenditure for the year 2018-19

(Rs. in lakhs)

Sl.no	Component wise details	Releases	Exp**	%
1	National Rural Livelihood Mission	93.21	86.80	93
2	National Rural Livelihood Project*	0.00	0.22	-
3	Rural Self Employment Training Institute	4.33	4.33	-
4	Deen Dayal Upadhyay Grameena Kaushalya Yojane	96.60	29.94	31
5	Rajiv Gandhi Chaitanya Yojane	19.89	28.59	143
Total		214.03	149.88	70.28

*- NRLP project was closed on 30.06.2018.

** - Pre audited figures

Rural Self Employment Training Institutes (RSETIs):

RSETI's is the nodal agency for providing training to rural youths on self employment on different trades. In Karnataka State, 33 RUDSETI / RSETIs have been established in 29 districts with well established infrastructure and Human resource through which training on 112 different trades are imparted to the selected candidates. Progress achieved in providing training to rural youths during 2018-19 is given below:

Table 13: RSETI progress:

2018-19	
Total Target	24795
No. of candidates trained	26041
No. of BPL candidates trained	21776
No. of SC candidates trained	6163
No. of ST candidates trained	2374
No. of Minority candidates trained	2041
No. of Women candidates trained	15171
No. of candidates settled with bank finance	4332
No. of candidates settled with own finance	5230
No. of candidates settled with wage employment	832
Allocation of Budget	25.87
Expenditure (Rs in Crores)	4.33

Deen Dayal Upadyaya Grameena Koushalya Yojane (DDU GKY):

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is the skilling and placement initiative of the Ministry of Rural Development (MoRD), Government of India. DDU-GKY has its origins in the Aajeevika Skills programme and the ‘Special Projects’ component of the Swarnjayanti Gram Swarozgar Yojana (SGSY). The scheme focuses on catering to the occupational aspirations of rural youth and enhancing their skills for wage employment.

Implementation of DDU-GKY involves State Governments, Technical Support Agencies like the National Institute of Rural Development and Panchayati Raj (NIRD & PR), and Project Implementing Agencies (PIAs).

DDUGKY a skill programme of MORD earlier known as Aajeevika Skills (Renamed and notification has been circulated on 24.02.2015) envisages providing jobs after training by training partners.

Progress:

State has developed action plan which envisaged involvement of community based operations to ensure smooth execution of the program. So far in DDU GKY project, M o U has been signed with 31 PIAs and target has been fixed as per their plan. Out of 31 PIAs 22 active PIAs are implementing the project, this will be achieved of mandate of DDU – GKY that providing employment and sustainable livelihood to the rural unemployed youth.

Analysis is made with regard to the availability of PIAs for different Districts and several Trades. In some of the Districts there is more no. of PIAs operating including RGCY PIAs. In 4 Districts there is very less no. of DDU-GKY Skills PIAs operating.

During the FY 2018-19, 20,000 rural youth have been targeted to be trained under wage employment. To achieve this Rs. 170.54 cr have been allocated from Government of India which includes state share also.

Table 14: 2018-19 progress

Years	PIAs	Target	Trained and Placed as on 31.03.2019		
			Training Commenced	Training completed	Placed
2018 - 19	28	20,000	8073	6336	1841

Consolidated information of PIAs approved by M o RD during 2018-19:

In the above mentioned progress for the year 2018-19, as on March 2019, 1841 candidates were trained and placed., but only 3 months courses have been covered and now KSRLPS has focusing on 6, 9, and 12 months trades for the next two years.

As on 31.03.2018, 179 centers are established by PIAs and 39 skill training centers are actively functioning.

Inspections and field visits:

On behalf DDUGKY project for the inspections of skills training centers, totally 42 centers were inspected and 39 centers are approved to run the batches for skill training. 120 days field visits completed by SPM and team along with NIRD officials.

Critical issues in ‘Skills’:

- Multi skilling with a basket of Generic skills essential.
- Resource mapping across institutions, pooling & effective MIS.
- Proper labour market information system for skill forecasting.
- Institutional capacity to design training, curriculum, instructional material, teachers training, certification essential.
- Participation of all possible, including International Experiences.
- In a mission mode with adequate resource support.

- Scope and intensity of Apprentice Act need improvement & Women's employability and productivity, Migration, Excluded categories' employability and productivity.
- Tracer studies to assess quality of employment and productivity.

Training is provided by PIAs at different centers in different locations of Karnataka covering all 30 districts. On an average 5 to 10 centers per district will be established for training. More Residential Training centers will be promoted with the active assistance of PIAs.

Table 15: The PIAs wise Progress

Sl. No	PIA	Training target	Centres Approved	Candidates Enrolled	Candidates Trained	Candidates Placed
1	APITCO Limited	11477	26	3550	3550	0
2	Apollo Medskills Ltd	1500	1	425	178	0
3	Apparel Retail Training and Job Solutions	3286	5	2961	2822	1837
4	Avon Facility Management Services Ltd	3536	5	4064	3538	1458
5	BVG India Limited	3490	2	303	303	0
6	Cadmaxx Solutions Pvt Ltd	2385	2	662	616	0
7	Coffee Day Global Limited	1626	3	902	783	150
8	Fidelis Corporate Solutions Private Limited	1343	5	1345	1024	160
9	Himatsingka Seide Limited	3500	1	2023	1285	431
10	ICA Edu Skills Private Limited	2670	4	959	396	211
11	ICFE Skills Solution Private Limited	1206	6	782	709	0
12	Involute Institute Of Technical Training Private Limited	750	1	392	288	59
13	ITCOT Consultancy And Services Ltd	3988	19	2875	2707	322
14	Kapston Facilities Management Limited	1944	5	1163	487	0
15	Laurus Edutech Private Limited	3243	4	1433	1152	0
16	Malankara Social Service Society	450	1	422	122	54
17	Manpowergroup Services India Pvt Ltd	2380	2	235	114	0
18	MPTA Education Ltd	2000	4	1010	533	150
19	Orion Edutech Pvt Ltd	6549	10	4924	4401	600
20	Quess Corp Ltd	3267	6	3958	3311	1131
21	Ruralshores Skills Academy Pvt Ltd	2000	2	575	569	211
22	Sahithi Systems Private Limited	1550	1	0	0	0
23	Samarthanam Trust for the Disabled	750	3	611	503	88
24	Surya Wires Private Limited	2000	1	229	0	0
25	Teamlease Services Ltd	2350	5	1460	1267	224
26	TTI Global Pvt Ltd	845	3	785	701	70
27	Vishwa Bharathi Educational Development Trust	1350	1	412	271	0
28	Wazir Advisors Private Limited	5080	13	5017	4337	2689
Total		76515	141	43477	35967	9845

Activities under support cost

Skill Gap Assessment Workshops:

As per plan for rapid process of skill gap assessment workshops at the district level, involving of all concerned departments like Employment and Training, Labour, Industry & Commerce, Women and Child, Youth department – NYK and existing PIAs /PSAs is in progress. So far 24 workshops were organized and instruction is given to remaining to complete.

Mobilization of Candidates:

With association of GP, TP and ZP, the concerned PIAs were conducting the general campaigns at the village / GP level including counseling program for selection of candidates through Grama Sabhas of GPs. So far around 29,500 candidates are selected for DDUGKY skill training program on various trades.

Sagarmala Project to Dakshina Kannada, Udupi & Uttara Kannada:

As per the MoRD instructions, the Ministry of Shipping has partnership with DDU-GKY to implement placement-linked skilling program in order to achieve the national vision for port-led development through Sagar Mala project. Dakshina Kannada, Uttara Kannada and Udupi, are the three districts selected under this project.

The main objective of Sagar Mala project is to integrate the development of ports, industrial clusters and hinterland, resulting in, ports becoming the driving force for economic activity in coastal areas.

Human Resources and Achievement in Administrative Activities Details of Officers / Staff worked during the year 2018-19

Sl. No.	Group	No. of Officers/Staff	Men	Women	SC	ST
1	A	03	02	01	-	-
2	B	00	00	-	-	-
3	C	02	01	01	-	-