



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



Empowerment through livelihood

**ANNUAL REPORT: 2019-20
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 (KSRLPS)

Ministry of Rural Development has redefined the SGSY project and implemented the Livelihood Mission - National Rural Livelihoods Mission (NRLM) from 2010-11. Accordingly, the state government is implementing the ‘AAJEEVIKA’ project - a livelihood plan in the state as SANJEEVINI - Karnataka State Rural Livelihood Promotion Society (KSRLPS), in a phased manner.

2019-20 SANJEEVINI Performance status:

The details of the budgetary provision made by GoI - Empowered Committee for year 2019-20 Annual Action Plan for KSRLPS is as follows:

Table 2: Annual Action Plan

Sl. No.	Details	Allocation (Rs. In lakhs)		
		Central	State	Total
1	NRLM	23154.19	15436.13	38590.32
2	DDUGKY	18524.33	12349.66	30874.00
3	RSETI	1916.36	0.00	1916.36
4	NRETP	974.00	640.00	1624.00
	Total	44568.88	28425.79	73004.68

Recruitment:

Recruitment process is completed at State, District and Taluk levels and 362 officers/staff are working, details of staff are as follows:

Table 3: Staff details

Unit	Number of staff
State Mission Management Unit (SMMU)	42
District Mission Management Unit (DMMU)	64
Taluk Mission Management Unit (TMMU)	256
Total	362

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

Sl. No	District Name	DMMU	TMMU	Total
1	Bagalkote	2	7	9
2	Bangalore rural	2	4	6
3	Bangalore urban	4	1	5
4	Belgaum	0	12	12
5	Bellary	2	11	13
6	Bidar	2	2	4
7	Vijayapura	1	10	11
8	Chamarajanagara	3	9	12
9	Chikballapura	3	1	4
10	Chikmagalur	1	2	3
11	Chitradurga	2	4	6
12	Dakshina Kannada	1	9	10
13	Davanagere	3	8	11
14	Dharwad	1	1	2
15	Gadag	3	22	20
16	Kalburgi	3	3	6
17	Hassan	1	13	9
18	Haveri	2	6	8
19	Kodagu	1	1	2
20	Kolar	2	1	3
21	Koppal	5	12	17
22	Mandya	1	11	12
23	Mysore	3	32	30
24	Ramanagara	3	9	11
25	Raichur	1	0	1
26	Shimoga	2	11	13
27	Tumkur	2	17	19
28	Udupi	1	3	4
29	Uttara Kannada	5	34	33
30	Yadagir	2	0	2
Total		64	256	320

INSTITUTION BUILDING & CAPACITY BUILDING

National Rural Livelihood Mission is being implemented in Karnataka since 2014. Karnataka has 30 districts, 176 blocks and 6024 Gram Panchayats. As of Jan 2020, the programme has successfully reached 3985 Gram Panchayats in 169 blocks. The approach that has been adopted in this programme to reach out to rural poor is working through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives. Apart from this, the poor are facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. DAY-NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

Major Milestones of 2019 – 2020

Under each of the section in this report highlights of achievements under the respective sections have been listed. Here the key overall achievements are noted:

- 1063 Block Resource Persons were trained by SIRD for facilitating Gram Panchayat Development Plan and for PRI convergence training under Rashtrya Grama Swaraj Abhiyan
- Community cadre in NRLPs taluks are being paid by Cluster Level Federations
- Two active women from each GP have been selected for social auditing of MGNREGA
- SOP for MCLF has been prepared and all staff and community have been trained on the same
- All MCLFs have completed the statutory auditing
- Organized Sanjeevini workshop for women journalists
- A committee has been formed under the chairmanship of Development Commissioner to finalize Karnataka state SHG policy
- Inter departmental committee has been formed under the Chairmanship of SMD to finalize Block Level Federation strategy

- Published Sanjeevini case studies in monthly Vikasa Patrika of RDPR on a regular basis
- CIF was analysed by collecting demand collection balance (DCB) once a quarter
- Established Sanjeevini call centre

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

Sl. No	Components	2019-20	
		Target	Achievement
1	Number of Gram Panchayats in which intensive strategy initiated	1000	1003
2	Number of villages in which intensive strategy initiated	5000	2784
3	Number of new SHGs promoted by SRLM	3000	3582
4	Number of other SHGs brought into the NRLM fold (after revival/ strengthening/ compliance checks)	27000	17872
5	Total number of SHGs under NRLM fold (3+4)	30000	21455
6	Number of SHGs provided basic training	10000	15450
7	Number of SHGs in which standard book keeping practices introduced		
8	Number of SHG bookkeepers deployed		
9	Number of Master book keepers deployed	2000	2578
10	Number of SHGs following <i>Pancha Sutra</i>		
11	Number of internal CRPs trained in the intensive blocks(MCRPs)	6000	4620
12	Number of WLF formed	5000	2875
13	Number of SHGs holding membership in WLF	30000	19216
14	Number of GPLF formed	1000	601
15	Number of GLF provided startup fund	2500	1389

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 2019-20 (Upto January 2020) nearly 453972 SHGs have been credit linked with banks, with loan amount of Rs. 8280.37 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 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 Lead District Managers 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 will be released.

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 Community Funds during 2019-20 is as follows:

Table 10: 2018-19 Performance of Financial Inclusion

COMPONENT	(Rs. In Lakhs)			
	Target		Ach(Rs. In Lakhs)	
	Physical	Financial	Physical	Financial
Revolving Fund	25000	3750.00	00	00
Community Investment Fund (CIF)	15000	15000.00	13119	11611.75
SHG Bank Linkage (Disbursement)	455654	1042375.07	453972	828037.54

Financial Division:**Planned Release and Expenditure for the year 2019-20 (till December 2019 Rs. in Lakhs)**

Sl. No.	Component wise details	Releases	Expenditure**	%
1	National Rural Livelihood Mission	18078.64	7339.16	40.59
2	Rural Self Employment Training Centers (RSETIs)	428.53	142.34	33.21
3	Deen Dayal Upadyay Grameen Koushal Yojana (DDUGKY)	3799.97	3679.00	96.84
4	Rajiv Gandhi Chaitanya Yojana (RGCY) Opening Balance – Rs 656.88 Lakhs	00	656.88	100
Total		22307.15	11817.38	52.97

RURAL SELF EMPLOYMENT TRAINING CENTERS (RSETI)

RSETI centers provide a variety of training for unemployed youth and young people in rural areas. There are currently 33 training centers in 29 districts in the state equipped with the required Men & Machinery. Approximately 112 different types of training are given to the selected candidates.

Table 13: Progress Profile of RSETIs

2019-20	
Total Target	24338
No. of candidates trained	21586
No. of BPL candidates trained	19066
No. of SC candidates trained	4661
No. of ST candidates trained	2052
No. of Minority candidates trained	1675
No. of Women candidates trained	12884
No. of candidates availed bank finance	2802
No. of candidates settled with own finance	4148
No. of candidates engaged on wage employment	659
Allocation of Budget	19.16
Expenditure (Rs in Crores)	4.28

DEEN DAYAL UPADYAYA GRAMEENA KOUSHALYA YOJANE (DDU GKY)

DDUGKY is a project of the Ministry of Rural Development and Panchayat Raj, GoI which was started as the "Aajeevika Skill Development Project" and has been renamed as "Deen Dayal Upadhyaya Grameen Koushalya Yojana" as per the circular orders of Central Government. Implementation of this project is done by engaging Project Implementation Agencies (PIAs). These PIAs have been identified to develop skill of unemployed rural youth for providing Training and Employment opportunities

Progress Report:

As the state of Karnataka is an AAP state, action plan is already being implemented. As per AAP 2019-22 revised target of State is 60,000 candidates. Hitherto State has so far sanctioned 37,500 candidates target for the project implementation.

According to the analysis, there are project implementation agencies in all districts, while some districts have fewer firms. Skill development is better in the remaining districts except two districts.

The scheme aims to provide employment opportunities to rural poor unemployed in the State of Karnataka way of by providing skill training to 30,000 rural unemployed. For achieving this goal in the first phase Rs. 308.74 Crores provision is made under central / state sector.

Table 14: Progress profile of 2019-20

Years	PIAs	Target	Trained and Placed as on 29.02.2020		
			Training Commenced	Training completed	Placed
2019 – 20	41	30,000	5494	4318	6027

Consolidated information of PIAs approved by MoRD during 2019-20:

During 2019-20, by end of Feb, 2020 Training and Employment opportunities provided to 4318 and 6027 candidates respectively.

It is programmed to focus on 3, 6, 9 and 12 month trades training in the next two years of Action Plan 2019-22 of MoRD.

204 Skill development training Centres have been established from phase1 – phase 7 upto end of Feb, 2020. Of these, 61 centres are functioning.

Inspections and field visits:

During this period, out of total 65 centers are visited & inspected, and permission accorded to 61 centers are approved to run the batches for skill training. 135 days field visits completed by SRLM and team along with NIRD (CTSA) officials.

Review after field visits:

- There is a need to increase various skill courses as demanded by the districts; however, lesser streams are provisioned currently
- Technical intricacies are present in MIS for consolidating resources. Resource mapping across institutions, pooling & effective MIS.
- Non-availability of labour market information
- Implementation of the syllabus and materials guidelines in training the institutions need more capacity.

- Need for greater opportunities for participation and learning.
- Lack of personnel and support system to work in a mission mode.

Over all training is provided by PIAs at different centers in different locations of Karnataka covering all 30 districts. On an average 2 to 3 training center per district are established for training to achieve the demand based target in liaison with PIAs.

Sl. No .	PIA Name	Sanctioned Training Target	Training Commenced Till Date	Training Completed Till Date	Placed Total Till Date	Total Training Centers	Active Training Centers
1	APPAREL RETAIL TRAINING AND JOB SOLUTIONS, Bangalore Karnataka	1,786	1,796	1,796	1,422	4	0
2	LAURUS EDUTECH PRIVATE LIMITED, Chennai TN	3,243	1,152	1,152	304	4	0
3	SHRIRAM NEW HORIZONS LIMITED, New Delhi	5,940	-	-	-	4	0
4	TECHNOPAK ADVISORS PVT LTD, Guragaon, Haryana	6,000	-	-	-	2	0
5	KAPSTON FACILITIES MANAGEMENT PVT LTD., Hyderabad , Telangana	943	1,403	954	689	4	2
6	WAZIR ADVISORS PRIVATE LIMITED, Gurgaon, Haryana	3,680	3,754	3,679	2,580	11	0
7	AVON FACILITY MANAGEMENT SERVICES LTD., Bangalore, Karnataka	3,536	3,818	3,553	1,750	5	1
8	COFFEE DAY GLOBAL LIMITED, Bangalore, Karnataka	1,626	1,038	958	548	3	1
9	HELIOS AND MATHESON IT BANGALORE LIMITED, Bangalore Karnataka	4,360	-	-	-	-	-
10	QUESS CORP LTD Bangalore , Karnataka	3,267	3,568	3,278	1,665	7	0
11	ICFE SKILLS SOLUTION PRIVATE LIMITED, New Delhi.	1,206	-	-	-	6	0
12	ITCOT CONSULTANCY AND SERVICES LTD, Chennai, TN	3,988	3,475	3,475	1,816	23	5
13	ORION EDUTECH PVT LTD., Kolkata, WB	3,749	3,749	3,749	2,493	9	0
14	APITCO LIMITED. Hyderabad, Telangana	11,477	3,571	3,571	624	25	0
	TOTAL	54801	27324	26165	13891	107	9
15	BVG INDIA LIMITED.,	3,490	644	439	255	4	4

	Pune, Maharashtra						
16	FIDELIS CORPORATE SOLUTIONS PRIVATE LIMITED, Bangalore, Karnataka	1,343	1,255	1,133	428	6	3
17	GOVERNMENT TOOL ROOM AND TRAINING CENTRE, Bangalore, Karnataka.	300	-	-	-	-	-
18	ICA EDU SKILLS PRIVATE LIMITED, Kolkata, WB	2,670	1,108	855	148	7	4
19	MALANKARA SOCIAL SERVICE SOCIETY, Thiruvananthapuram, Kerala	450	446	425	370	1	0
20	NISA INDUSTRIAL SERVICES PRIVATE LIMITED, Mubai Maharashtra	3,200	561	469	136	6	4
21	RURAL SHORES SKILLS ACADEMY PVT LTD., Bangalore, Karnataka	2,000	842	549	286	2	2
22	SAHITHI SYSTEMS PRIVATE LIMITED, Hyderabad, Telangana	1,550	341	334	103	3	1
23	SAMARTHANAM TRUST FOR THE DISABLED, Bangalore, Karnataka	750	997	735	347	2	2
24	TEAMLEASE SERVICES LTD., Bangalore, Karnataka	2,350	1,902	1,446	433	10	3
25	TTI GLOBAL PVT LTD Chennai, TN	845	929	851	608	3	0
	TOTAL	18948	9025	7236	3114	44	23
26	APOLLO MEDSKILLS LTD.,Chennai, TN	1,500	651	319	231	3	2
27	HIMATSINGKA LINENS, Hassan, Karnataka	3,500	2,710	2,002	1,687	1	1
28	VISHWA BHARATHI EDUCATIONAL DEVELOPMENT TRUST, Hyderabad, Telangana	1,350	710	595	0	3	2
29	ORION EDUTECH PVT LTD., Kolkata, WB	2,800	1,225	912	210	3	3
30	KAPSTON FACILITIES MANAGEMENT PVT LTD, Hyderabad, Telangana	1,001	591	488	342	4	2
31	MANPOWERGROUP SERVICES INDIA PVT LTD. Guragaon, Harayana	2,380	271	224	150	4	3
32	SURYA WIRES PRIVATE LIMITED. Raipur, Chattisgarh	2,000	-	-	-	2	0
33	WAZIR ADVISORS PRIVATE LIMITED, Guragoan, Harayana	1,400	1,664	1,101	502	2	1
34	CADMAXX SOLUTIONS PVT LTD, Bangalore, Karnataka	2,385	776	591	356	7	3

35	INVOLUTE INSTITUTE OF TECHNICAL TRAINING PRIVATE LIMITED, Hyderabad, Telangana	750	602	336	236	1	1
36	MPTA EDUCATION LTD, Pune, Maharashtra	2,000	1,362	1,202	678	5	4
	TOTAL	21066	10562	7770	4392	35	22
37	WOMEN ENTREPRENEURS OF KARNATAKA ASSOCIATION, Hubli, Karnataka	560	178	0	0	1	1
38	FORMAC SOFTWARE SERVICES PRIVATE LIMITED. Bangalore, Karnataka	1,950	210	29	0	1	1
39	BVG EDUCATIONAL TRUST, Bangalore, Karnataka	1,007	-	-	-	5	0
40	SAMVIT EDUCATION TRUST, Mangalore, Karnataka	600	-	-	-	-	-
	TOTAL	4117	388	29	0	7	2
41	SHAHI EXPORTS PRIVATE LIMITED, Faridabad, Harayana	3,200	520	0	0	6	4
42	EVANGELICAL SOCIAL ACTION FORUM, Trissur, Kerala	900	136	91	0	1	1
43	INDUS WELD TECH CHARITABLE TRUST, Bangalore, Karnataka	1,300	-	-	-	1	0
44	LEAN ORGANIZATION RURAL DEVELOPMENT SOCIETY, Kadappa, Andhara Pradesh	750	-	-	-	-	-
45	SRI SWARUPA NISTHA ASHRAMA PHILOSOPHICAL WELFARE SOCIETY, Ananthapur, Andhara Pradesh	750	-	-	-	-	-
	TOTAL	6900	656	91	0	8	5
	GRAND TOTAL	105832	47955	41291	21397	201	61

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 47,975 candidates are selected for DDUGKY skill training program on various trades through the process of PRIs.

Sagarmala Project to Dakshina Kannada, Udupi & Uttara Kannada:

As per the MoRD instructions, the Ministry of Shipping has partnership with DDUGKY to implement placement-linked skilling program in order to achieve the national vision for port-led development through Sagar Mala project. Dakshina Kannada and Udupi are the two districts selected under this project and an EOI has been floated to select Project Implementing Agencies.

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 2019-20

Sl. No.	Group	No. of Officers/Staff	Men	Women	SC	ST
1	A	07	05	02		
2	B	01	00	01		
3	C	02	01	01		

FARM LIVELIHOOD

Farm Livelihoods Interventions under Sanjeevini KSRLPS during 2019-20 is given in the below table

Sl. No.	Project/ Program	Physical			Remarks
		Target	Achieved	%	
1	2	4	5	6	7
1	Ksheera- Sanjeevini (Dairy Intervention)	10000	10598	105	PCR Submitted during 2019-20
2	MKSP				
A	Green Foundation, PIA	5000	5000	100	PCR Submitted during 2018-19
B	IDF, PIA	11000	11000	100	PCR Submitted during 2019-20
C	MYRADA, PIA	3000	3000	100	PCR Submitted during 2019-20
3	Organic Village Cluster Identified	60	60	100	Implementation will start during 2020-21
4	Producer Groups Formed	50	49	98	Business plan will be prepared during 2020-21
5	Kitchen Garden Promoted	10000	10500	105	Implementation will be continued during 2020-21
6	Van Dhan Vikas Karyakaram	5700	5500	96	